

Your financial education and advice service



Build the skills you need to confidently:

- ✓ plan for your retirement
- ✓ boost your super balance
- ✓ invest for your future
- ✓ control your day-to-day finances.



Discover how to manage your super and financial goals more effectively.

HESTA's financial education and advice service can help you take control of your finances with presentations, seminars and one-on-one personalised consultations.

HESTA's education service gives you the opportunity to learn a wide range of practical financial skills, including planning for retirement and controlling your day-to-day finances.

The HESTA advice service offers you the benefits of solid financial knowledge and experience from a team of qualified Superannuation Advisers.

Personal advice about your super is available to HESTA members at no extra cost. Additional retirement advice and commission-free financial planning services are also available on a fee-for-service basis.

Education presentations in the workplace

HESTA's super education sessions give you and your colleagues a quick, practical update on how to make the most of your super, including:

- consolidating multiple super accounts
- making extra contributions to your super
- taking advantage of the Government's co-contribution scheme
- choosing how your super's invested
- understanding how HESTA's low-cost insurance works (including income protection and death cover)
- easy money management
- transition to retirement
- the basics of super.

After each session you have the opportunity to make an appointment with a HESTA Superannuation Adviser for one-on-one tailored advice about your super.

Retirement planning seminars near you

HESTA members are invited to attend our evening seminars on essential financial topics facing all Australians. Held in every state and territory, they are an opportunity to improve your financial wellbeing.

HESTA's retirement planning seminars can help you plan more effectively to achieve your retirement goals. Take a practical, step-by-step look at how super, retirement income streams and other forms of income work together, as well as personal contributions, rollovers and spouse contributions.

Visit www.hesta.com.au/seminars for our seminar schedule or to register online. Contact your local HESTA office (see opposite page) for further information.

There is no fee for attending HESTA presentations and seminars.

One-on-one financial advice about your super

Superannuation Advisers offer you personal advice about your super at no extra cost. These concise one-on-one sessions can be held during work time (subject to your employer's approval).

This service, available exclusively to HESTA members, guides you through:

- consolidating your super accounts
- your super investment options
- your insurance options
- a contribution strategy that works for you.

HESTA Super Income Stream

Whether you're planning a gradual transition to retirement or you're ready to fully retire, HESTA offers you a flexible way to fund the lifestyle you want.

The HESTA Super Income Stream allows you to control how and when you access your super, while staying with the fund you know and trust.

It's an easy, cost-effective way to access a regular income stream from your super. You can choose to start your income stream in one of two different ways depending on your life stage:

- while you're still employed, as a working income stream (under the Government's Transition to Retirement rules), OR
- once you've fully retired, as a retirement income stream.

With both options you'll benefit from tax savings and competitive investment options designed to make the most of your nest egg.

Find out more by downloading the HESTA Super Income Stream Product Disclosure Statement (which includes application forms) from www.hesta.com.au/superincomestream or call 1300 734 479.

Retirement advice for members

In addition to personal advice about your super, HESTA also offers you personal advice on retirement and Transition to Retirement (TTR) for a fixed fee. This fee is deducted from your HESTA super account, so you don't have to pay it out of your weekly budget.

The personalised advice is offered by qualified Superannuation Advisers, covering areas such as:

- retirement planning, including TTR
- pensions and super income streams
- investment options in retirement.

For further information or to set up an appointment with a HESTA Superannuation Adviser, please contact the HESTA Call Centre on 1300 734 479.

Commission-free financial planning

As a HESTA member, you and your partner can access affordable financial planning to make your hard-earned cash work harder for you.

This service is offered through HESTA in conjunction with Industry Fund Financial Planning (IFFP) on a fee-for-service basis. The financial planners are licensed to give you advice on all financial matters, including any investments you may have outside of super.

To make an appointment or find out more, call 1300 138 848.

HESTA does not pay any commissions to financial advisors and there are no ongoing advice fees charged on the HESTA super account or HESTA Super Income Stream.

Your HESTA service team

Free call HESTA on 1800 813 327 for general super enquiries. Call the HESTA service team in your state or territory on the numbers below if you need extra help or if you would like them to visit your workplace to conduct a presentation.

VIC (03) 8660 1600



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Michele Herbert
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Adam Hooper **Connie Letizia** **Patrick Toffoli**

TAS (03) 6220 8200



Alison Dixon **Joanne Fenton**

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Tony Kotsonis

Why choose HESTA?

- ✓ Helping you build your super with low fees
- ✓ A history of strong returns*
- ✓ Freedom to choose how your money's invested
- ✓ Convenience to take HESTA with you when you change jobs
- ✓ Access to extra services now as well as in retirement

* Past performance is not a reliable indicator of future performance



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Contact your HESTA Superannuation Adviser.



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