



# finding the perfect match

**Choosing the right default fund could be one of the most important choices you make for your employees.**

Your employees may not have made their own choice about which super fund is best for them. So you want them to know that you've made an informed decision about where to contribute super on their behalf.

It's a big responsibility – but we're here to help.

We make the most of our members' super with the goal of helping them achieve a happier, more prosperous retirement.

## Here's the low-down

Employers must nominate a super fund if their employees do not make a choice.

The fund you choose must have a *MySuper*-authorised investment option.

Core Pool, our solid performing default option, is *MySuper*-authorised.

## Need a default fund check up?

If you have a default option already, it's worth considering if it's delivering for you and your people.

Whether you're covered under an award, you've negotiated an enterprise agreement or your employees are covered under another type of arrangement, it's prudent to periodically reassess your default option.

The performance and fees of super funds can change dramatically over time. A winning fund a few years ago can slip in the rankings or become more expensive compared to their peers.

## Choose the fund dedicated to your sector

HESTA is the only national super fund dedicated to the health and community services industry, with more than 850,000 members and \$46 billion invested globally on their behalf. Since we started out more than 30 years ago, we've learned a thing or two about looking after our members.

We're a specialist industry super fund dedicated to your people. People who provide some of the best health and community services in the world. We work for our members – not shareholders.

We keep fees down and costs low, and we don't pay commissions. That way, more money stays working for members' futures.

## Super easy. Super admin.

Our employers enjoy a number of benefits designed to streamline their super admin. This includes QuickSuper, our free SuperStream-compliant clearing house for HESTA employers.

QuickSuper is an efficient and secure way to pay and administer super to multiple funds, in one simple transaction. We provide QuickSuper in partnership with Westpac.

Our employers enjoy online account access through our employer site, so their super admin is at your fingertips 24/7.

We also keep in touch with regular communications designed to help you stay on top of all the things you need to know about partnering with HESTA.

## We're super smart

We've earned some of the highest rankings from independent super rating agencies, including the Chant West Specialist Super Fund of the Year for 2016 and 2017 and a SuperRatings 15-year Platinum Performance Rating.

## Don't let poor performance and fees erode your employees' super

Poor investment performance and high fees can make a big difference to the amount of money your employees have to fund their retirement.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period.\*

Since its inception in 1987, default investment option Core Pool, has delivered above its long term investment objective.\*\*

## Invested with purpose

We're committed to incorporating principles of responsible investing into all of our investment processes and decision making.

Key initiatives include tackling climate change risks and opportunities by investing in renewable and alternative energy sources. And, partnering with Social Ventures Australia so we can invest in a range of businesses, housing projects and social impact bonds delivering both financial returns while making a real difference.

HESTA is also a founding investor in Australia's largest life sciences venture capital fund, investing in start-up companies and providing support to commercialise new products and technologies for the health sector.

## We understand and support your sector

Our Trustee Board of Directors are united by a common purpose, to make real differences to the lives of our members and more broadly, women of Australia.

Health and community services is full of ordinary people doing extraordinary things, day in, day out, across Australia. That's why we came up with the HESTA Awards Program.

Our awards recognise professionalism, innovation and leadership across a range of disciplines.

## Actions speak louder than words

HESTA has been a long-term and vocal advocate for a fairer super system. The average Aussie woman retires with around half the balance of the average Aussie man.^ That's why we'll continue speaking up to create change and advocate super reforms to benefit people working in health and community services, and women.

HESTA is proudly the first industry super fund to implement a Reconciliation Action Plan (RAP), endorsed by Reconciliation Australia.

The RAP sets out the steps we are taking towards reconciliation with Aboriginal and Torres Strait Islander peoples and organisations. This includes building community partnerships, improving retirement choices and outcomes for Aboriginal and Torres Strait Islander peoples, and advocating for greater equity between Indigenous and non-Indigenous Australians.

## Choosing HESTA as your default fund is easy

We understand you want super to be simple and straightforward. So we've made it easy to select HESTA as your default fund. When it comes to establishing the default fund, we'll handle all the admin details, ensuring a seamless transition.

The most important thing you need to do is notify your employees of your new default fund. We can assist by providing supporting documents and information to guide your employees through the change. Just contact us.

We'll provide you with the necessary 'choice' forms and info to tell your people about HESTA, what we do and what we stand for.

You can download forms and information anytime from [hesta.com.au/forms](https://hesta.com.au/forms)

## Here, there and everywhere

Our national team can give you practical, professional help on all things super. And, we can help you inform, inspire and advise your employees to make the best possible decision for their futures.

You're supported.

\*Source: ASIC's Superannuation calculator at [moneysmart.gov.au](https://moneysmart.gov.au)

\*\*To 30 June 2018

^ The Association of Super Funds Australia's (ASFA) Developments in the level and Distribution of Retirement Savings (2011)

## Let's keep talking



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