

significant event notice

11 August 2020

HESTA

This Significant Event Notice is to inform you of important changes to **HESTA Income Stream** and **HESTA Term Allocated Pension (TAP)**. Generally this includes changes to, or events impacting, the information provided in the Product Disclosure Statements ('PDS') of those products. The changes will be incorporated into subsequent releases of the PDS available at hesta.com.au/pds

We are focusing our investment options to better serve members

From 1 October, we are making changes to the investment options we offer, so we can better concentrate our investment expertise on a more focused set of choices.

While some options will be closing, others will have a name change, or be a mix of existing options.

The investment options will be consistently named across both super and income stream. This will give you a better understanding of the investment option and a seamless experience when moving from the accumulation phase of super to taking an income stream as you approach or reach retirement.

As a result of these changes, all members will be impacted in the following way:

Member group	Summary of main change	Further information
All members	Processing freeze and change to unit pricing and investment switching during implementation period	Page 2

If you belong to one of the member groups described in the left-hand column below as at 30 September 2020, you will be directly affected from 1 October 2020.

Member group	Summary of main change	Further information
HESTA Retirement Income Stream (RIS) and Term Allocated Pension (TAP) members invested in the following:	<ul style="list-style-type: none">Defensive will close and members will be transferred to the Conservative investment option<ul style="list-style-type: none">If you are invested in the Ready-Made Investment Strategy, this will impact you as the portion you hold in the Defensive investment option will be transferred to the Conservative option but your default strategy will continue to operate as described in the PDS.	Page 3 (Table 1)
<ul style="list-style-type: none">DefensiveCashTerm DepositProperty	<ul style="list-style-type: none">Cash will merge with Term Deposits and become Cash and Term DepositsTerm Deposits will close and merge with Cash to become Cash and Term DepositsProperty will include Infrastructure assets and become Property and Infrastructure	Page 4 (Table 2)
Transition to Retirement (TTR) Income Stream members	<ul style="list-style-type: none">All TTR investment options will close. TTR members will be transferred to a similar option within the super investment options<ul style="list-style-type: none">If you are invested in the Ready-Made Investment Strategy, this will impact you as the portion you hold in the Defensive investment option will be allocated to the Conservative option but your default strategy will continue to operate as described in the PDS.	Pages 5-8 (Tables 3, 4, 5, 6)

What do I need to do now?

Read this significant event notice carefully. From 1 October, HESTA will update the investment options as outlined. If you are in one of the closing and merging options at 30 September 2020, you will be automatically transferred to the indicated option on 1 October 2020, which has a similar risk/return profile. You should make sure you are comfortable with the key changes outlined and summarised in the following pages and consider if those changes are right for you.

If you prefer not to remain in the changing option(s), you can make changes by submitting an investment switch request before 11:59pm 29 September 2020 via your online account at hesta.com.au/login (more details on the next page). Before our new investment options take effect on 1 October, any change you make could also be impacted by other changes.

Consider seeking financial advice before making any changes to your investments. If you'd like to speak to someone about the changes, make a time [here](#)

Changes to unit pricing, investment switching and transaction processing

While we implement the new investment menu, there will be a short period between 28 September - 5 October 2020 where transaction requests and investment switches will be impacted. There will also be a change to the regular unit pricing cycle.

Unit Pricing

Generally unit prices are valued weekly on a Tuesday, then applied to member accounts that immediate Friday. To implement the investment changes and enable the system update, the unit price cycle will change for the week during the implementation. Unit pricing will return to the normal cycle from Tuesday 6 October 2020, after the investment options are implemented.

Here's what's changing

Instead of calculating the unit price on Tuesday 29 September 2020, the unit price will be calculated on Wednesday 30 September. There will be no unit price calculated on the Tuesday.

The unit price calculated 30 September (Wednesday) will be effective on 1 October (Thursday) instead of 2 October (Friday). Any switches processed thereafter will use the last effective unit price (being that on 1 October) until the next regular cycle.

The following timings and unit pricing will apply to investment switching and transactions:

Transaction type	Timings that apply	Unit pricing that apply
Investment Switching will be temporarily suspended from 12.01am 30 September to 12.01am 5 October		
An automatic transfer of members to their new investment option (where relevant)	Processed effective Thursday 1 October	The automatic transfer will be processed using unit prices calculated at the end of the day on Wednesday 30 September
Investment switches received by 11.59pm (AET) 29 September 2020	Processed effective Friday 2 October	Your switch will be processed using the new investment option and unit prices calculated at the end of the day on Wednesday 30 September
Members can submit switch requests under our changed investment menu	From 12.01am Monday 5 October	Normal investment switching rules apply: If you complete an investment switch before 11.59pm (AET) Tuesday 6 October, your switch will be processed the immediate Friday using prices calculated at the end of the day on the Tuesday. Any switch requests received after 11:59pm (AET) Tuesday 6 October will be processed the Friday of the following week using the prices calculated the next Tuesday

Changes to transaction processing

Money 'in' <ul style="list-style-type: none"> Including employer and personal contributions and money you roll in from other funds 	Money 'in' will be temporarily suspended from 12.01am 1 October to 12.01am 5 October and will be processed on 5 October, effective the day of receipt	Money 'in' during this period will be processed using unit prices calculated at the end of the day on Wednesday 30 September
Money 'out' <ul style="list-style-type: none"> Including benefit payments or lump sum commutations 	Money 'out' will be temporarily suspended from 12.01am 28 September to 12.01am 5 October, with requests received from 28 September being processed within three business days from 5 October	Money 'out' will be processed using prices calculated at the end of the day on Wednesday 30 September until Friday 9 October when the next weekly unit price is applied to member accounts (as per normal unit price cycle)

It is important to know that income stream payments will not be impacted by this system update.

Retirement Income Stream and Term Allocated Pension members

From 1 October, this is how your investments will change from the 'Current' to the 'New' (unless you choose a different outcome), with the key changes summarised in the tables following for those options. Text in bold shows what is changing. You will need to be comfortable with the new investment option characteristics, especially where there are changes to fees and costs.

Changes to the Ready-Made Investment Strategy

Our Ready-Made Investment Strategy is structured to combine both Defensive and Balanced investment options. Based on these changes above, the new Conservative investment option has a higher allocation to growth assets (39%) compared to Defensive (22.5%). Members will need to consider this in deciding whether the higher allocation to growth assets, as part of your investment strategy, is suitable for you.

You can switch out of the Ready-Made Investment Strategy at any time, but if you switch out, you cannot switch back in. However, you can imitate the Ready-Made Investment Strategy by choosing the same mix of Balanced (to be renamed to Balanced Growth) and Conservative investment options, and the same drawdown sequence. For more information on how the Ready-Made Investment Strategy works, go to the *HESTA Income Stream PDS* at hesta.com.au/pds. If you need help setting up a similar strategy, our team is here to support you, Make a time [here](#)

Table 1: Changes for Diversified option – Defensive and Balanced

		Current	New	Current	New
Name		Defensive	Conservative	Balanced	Balanced Growth
Fees and costs ¹	Investment fee	0.28%	0.35%	0.48%	No change
	Indirect Cost Ratio (ICR)	0.02%	0.02%	0.03%	No change
Investment objective (long term)		To earn a return after investment fees and indirect costs, equivalent to or higher than CPI + 2.0%	To earn a return after investment fees and indirect costs, equivalent to or higher than CPI + 2.5%	To earn a return after investment fees and indirect costs, equivalent to or higher than CPI + 3.5%	To earn a return after investment fees and indirect costs, equivalent to or higher than CPI + 4.0%
Probable number of negative returns over 20 years		Less than 0.5	1 to less than 2	3 to less than 4	No change
Risk level		Very low	Low to medium	Medium to high	No change
Suggested minimum investment timeframe		1 to 3 years	No change	5 to 7 years	No change
Type of investor this may suit		Defensive	No change to risk profile, renamed to 'Cautious'	Assertive	No change to risk profile, renamed to 'Ambitious'
Strategic asset allocation	Australian shares	7%	11.5%	27%	28.5%
	International shares	6%	10.5%	25%	27%
	Private Equity	-	-	0%	0%
	Alternatives	6%	6%	6%	7.5%
	Infrastructure	7%	10.5%	9.5%	12%
	Property	6%	8.5%	8.5%	9.5%
	Global debt	28%	30%	19%	10.5%
	Cash	40%	23%	5%	5%
Allocation ranges	Australian shares	3 - 13%	5 - 20%	17 - 37%	17 - 37%
	International shares	3 - 13%	5 - 15%	16 - 36%	16 - 36%
	Private Equity	-	-	0%	0 - 12%
	Alternatives	0 - 10%	0 - 15%	0 - 15%	0 - 15%
	Infrastructure	2 - 15%	2 - 15%	5 - 25%	5 - 25%
	Property	2 - 15%	2 - 15%	3 - 20%	3 - 20%
	Global debt	20 - 40%	20 - 40%	5 - 35%	5 - 25%
	Cash	30 - 50%	10 - 30%	0 - 30%	0 - 30%
Overall growth/defensive split ²	Growth	22.5%	39%	65.3%	75%
	Defensive	77.5%	61%	34.7%	25%

¹Investment fees and Indirect Cost Ratio will vary from year to year. The amounts provided in this document are derived from estimated costs incurred in 2019/20. Final fees and costs will be included in the PDS on 1 October 2020.

²The growth/defensive split relates to the strategic allocation and may change as asset allocations move within their allocation ranges.

Table 2: Changes for Sector-specific options – Cash, Term Deposits and Property

		Current	Current	New	Current	New
Name		Cash	Term Deposits	Cash and Term Deposits	Property	Property and Infrastructure
Fees and costs¹	Investment fee	0.03%	0.01%	0.02%	0.95%	0.93%
	Indirect Cost Ratio (ICR)	0.00%	0.00%	0.00%	0.02%	0.14%
Investment objective (long term)		Over the long term, to earn a return after investment fees and indirect costs, equivalent to or higher than the return of the Bloomberg Ausbond Bank Bill Index.	Over the long term, to earn a return after investment fees and indirect costs, equivalent to or higher than the return of the Bloomberg Ausbond Bank Bill Index.	No change	Over the long term, to earn a return after investment fees and indirect costs, equivalent to or higher than CPI + 3.5%	No change
Probable number of negative returns over 20 years		Less than 0.5	Less than 0.5	No change	2 to less than 3	No change
Risk level		Very low	Very low	No change	Medium	No change
Suggested minimum investment timeframe		Less than 1 year	Less than 1 year	No change	3 to 5 years	5 to 7 years
Type of investor this may suit		This option may suit an investor seeking to create their own diversified portfolio, who would like to include cash and cash products.	This option may suit an investor seeking to create their own diversified portfolio, who would like to include term deposits.	‘Very Cautious’ Or, this option may suit an investor seeking to create their own diversified portfolio, who would like to include cash and term deposits.	This option may suit an investor seeking to create their own diversified portfolio, who would like to include property.	This option may suit an investor seeking to create their own diversified portfolio, who would like to include property and infrastructure.
Strategic asset allocation	Infrastructure	-	-	-	-	45%
	Property	-	-	-	85%	45%
	Term Deposits	-	90%	50%	-	-
	Cash	100%	10%	50%	15%	10%
Allocation ranges	Infrastructure	-	-	-	-	30 - 70%
	Property	-	-	-	80 - 95%	30 - 70%
	Term Deposits	-	0 - 95%	0 - 60%	-	-
	Cash	100%	5 - 100%	40 - 100%	5 - 20%	0 - 30%
Overall growth/defensive split²	Growth	0%	0%	No change	55.3%	68%
	Defensive	100%	100%	No change	44.7%	32%

¹Investment fees and Indirect Cost Ratio will vary from year to year. The amounts provided in this document are derived from estimated costs incurred in 2019/20. Final fees and costs will be included in the PDS on 1 October 2020.

²The growth/defensive split relates to the strategic allocation and may change as asset allocations move within their allocation ranges.

General investment changes from 1 October 2020

We have streamlined investments and made the following changes.

- Changing the name of Active to **High Growth**
- Changing the name of Eco to **Sustainable Growth**

Changes such as fees and costs and asset allocations will also occur from 1 October 2020.

You will be notified to see all the changes at hesta.com.au/sen when you receive your Annual Statement.

Transition to Retirement (TTR) Income Stream members

From 1 October, Transition to Retirement members (TTR) will share the same investment options as super members. Unlike a retirement income stream, earnings on investments in a TTR income stream are taxed just like super in the accumulation phase. By moving TTR members into the super investment options we are offering members a seamless experience when moving from super to TTR and then to a retirement income stream.

The following pages shows how your investments will change from the 'Current' to the 'New' from 1 October, with the key changes summarised in the tables for those options. Text in bold shows what is changing. You will need to be comfortable with the new investment option characteristics, especially where there are changes to fees and costs. You can make investment switches before the changes take effect, however any investment switches you make could also be impacted by the changes.

Changes to the Ready-Made Investment Strategy

Our Ready-Made Investment Strategy is structured to combine both Defensive and Balanced investment options. Based on these changes above, the new Conservative investment option has a higher allocation to growth assets (39%) compared to Defensive (22.5%). Members will need to consider this in deciding whether the new Conservative investment option, as part of your investment strategy, is suitable for you.

You can switch out of the Ready-Made Investment Strategy at any time, but if you switch out, you cannot switch back in. However, you can imitate the Ready-Made Investment Strategy by choosing the same mix of Balanced (to be renamed to Balanced Growth) and Conservative investment options, and the same drawdown sequence. For more information on how the Ready-Made Investment Strategy works, go to the *HESTA Income Stream PDS* at hesta.com.au/pds. If you need help setting up a similar strategy, our team is here to support you, Make a time [here](#)

Table 3: Changes for Diversified options – Balanced and Defensive

		Current	New	Current	New
Name		Balanced	Balanced Growth (formerly Core Pool)	Defensive	Conservative (formerly Conservative Pool)
Fees and costs¹	Investment fee	0.46%	0.73%	0.27%	0.41%
	Indirect Cost Ratio (ICR)	0.03%	0.10%	0.02%	0.03%
Investment objective (long term)		To earn a return (after-tax return for TTR), after investment fees and indirect costs, equivalent to or higher than CPI + 3.0%	To earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than CPI + 3.5%	To earn a return (after-tax return for TTR), after investment fees and indirect costs, equivalent to or higher than CPI + 1.5%	To earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than CPI + 2.0%
Probable number of negative returns over 20 years		3 to less than 4	No change	Less than 0.5	1 to less than 2
Risk level		Medium to high	No change	Very low	Low to medium
Suggested minimum investment timeframe		5 to 7 years	No change	1 to 3 years	No change
Type of investor this may suit		Assertive	Same risk profile, renamed to 'Ambitious'	Defensive	Same risk profile, renamed to 'Cautious'
Strategic asset allocation	Australian shares	27%	25%	7%	11.5%
	International shares	25%	24%	6%	10.5%
	Private Equity	0%	6%	-	-
	Alternatives	6%	8.5%	6%	6%
	Infrastructure	9.5%	12%	7%	10.5%
	Property	8.5%	9.5%	6%	8.5%
	Global debt	19%	10%	28%	30%
	Cash	5%	5%	40%	23%
Allocation ranges	Australian shares	17 - 37%	17 - 37%	3 - 13%	5 - 20%
	International shares	16 - 36%	16 - 36%	3 - 13%	5 - 15%
	Private Equity	-	0 - 12%	-	-
	Alternatives	0 - 15%	0 - 15%	0 - 15%	0 - 15%
	Infrastructure	5 - 25%	5 - 25%	2 - 15%	2 - 15%
	Property	3 - 20%	3 - 20%	2 - 15%	2 - 15%
	Global debt	5 - 35%	5 - 25%	20 - 40%	20 - 40%
	Cash	0 - 30%	0 - 30%	30 - 50%	10 - 30%
Overall growth/defensive split²	Growth	65.3%	75%	22.5%	39%
	Defensive	34.7%	25%	77.5%	61%

¹Investment fees and Indirect Cost Ratio will vary from year to year. The amounts provided in this document are derived from estimated costs incurred in 2019/20. Final fees and costs will be included in the PDS on 1 October 2020.

²The growth/defensive split relates to the strategic allocation and may change as asset allocations move within their allocation ranges.

Table 4: Changes for Diversified options – Conservative, Eco and Active

		Current	New	Current	New	Current	New
Name		Conservative	Conservative (formerly Conservative Pool)	Eco	Sustainable Growth (formerly Eco Pool)	Active	High Growth (formerly Shares Plus)
Fees and costs¹	Investment fee	0.34%	0.41%	0.95%	0.93%	0.46%	0.74%
	Indirect Cost Ratio (ICR)	0.02%	0.03%	0.06%	0.06%	0.01%	0.13%
Investment objective (long term)		To earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than CPI + 2.0%	No change	To earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than CPI + 3.5%	No change	To earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than CPI + 4.0%	No change
Probable number of negative returns over 20 years		1 to less than 2	No change	4 to less than 6	No change	4 to less than 6	No change
Risk level		Low to medium	No change	High	No change	High	No change
Suggested minimum investment timeframe		3 - 5 years	1 to 3 years	7 to 10 years	No change	7 to 10 years	No change
Type of investor this may suit		Moderate	Defensive risk profile, renamed to 'Cautious'	Aggressive	Same risk profile, renamed to 'Very Ambitious'	Aggressive	Same risk profile, renamed to 'Very Ambitious'
Strategic asset allocation	Australian shares	12%	11.5%	33%	33%	43.5%	39%
	International shares	11%	10.5%	31%	31%	43.5%	30.5%
	Private Equity	-	-	4%	4%	0%	10%
	Alternatives	6%	6%	0%	0%	0%	8.5%
	Infrastructure	7%	10.5%	0%	0%	4%	4.5%
	Property	6.0%	8.5%	10%	10%	4%	3.5%
	Global debt	36.0%	30%	17%	17%	0%	2%
	Cash	22%	23%	5%	5%	5%	2%
Allocation ranges	Australian shares	5 - 20%	5 - 20%	23 - 47%	23 - 43%	30 - 55%	25 - 50%
	International shares	5 - 15%	5 - 15%	17 - 41%	21 - 41%	30 - 55%	25 - 50%
	Private Equity	-	-	0 - 10%	0 - 10%	-	0 - 15%
	Alternatives	0 - 15%	0 - 15%	0 - 15%	0 - 15%	0 - 10%	0 - 15%
	Infrastructure	2 - 15%	2 - 15%	0 - 20%	0 - 20%	0 - 10%	0 - 10%
	Property	2 - 15%	2 - 15%	0 - 20%	0 - 20%	0 - 10%	0 - 10%
	Global debt	20 - 45%	20 - 40%	5 - 25%	5 - 25%	0 - 10%	0 - 10%
	Cash	10 - 30%	10 - 30%	2 - 20%	2 - 20%	2 - 20%	0 - 25%
Overall growth/defensive split²	Growth	32.5%	39%	73%	75%	91.6%	90%
	Defensive	67.5%	61%	27%	25%	8.4%	10%

¹Investment fees and Indirect Cost Ratio will vary from year to year. The amounts provided in this document are derived from estimated costs incurred in 2019/20. Final fees and costs will be included in the PDS on 1 October 2020.

²The growth/defensive split relates to the strategic allocation and may change as asset allocations move within their allocation ranges.

Table 5: Changes for Sector-specific options – Cash, Term Deposits and Property

		Current	Current	New	Current	New
Name		Cash	Term Deposits	Cash and Term Deposits	Property	Property and Infrastructure
Fees and costs¹	Investment fee	0.03%	0.01%	0.02%	0.94%	0.93%
	Indirect Cost Ratio (ICR)	0.00%	0.00%	0.00%	0.02%	0.14%
Investment objective (long term)		Over the long term, to earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than the return (net of tax ^{**} for TTR) of the Bloomberg Ausbond Bank Bill Index.	Over the long term, to earn an after-tax return after investment fees and indirect costs, equivalent to or higher than the return (net of tax ^{**} for TTR) of the Bloomberg Ausbond Bank Bill Index.	No change	Over the long term, to earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than CPI + 2.75%.	Over the long term, to earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than CPI + 3.0%.
Probable number of negative returns over 20 years		Less than 0.5	Less than 0.5	No change	2 to less than 3	No change
Risk level		Very low	Very low	No change	Medium	No change
Suggested minimum investment timeframe		Less than 1 year	Less than 1 year	No change	3 to 5 years	5 to 7 years
Type of investor this may suit		This option may suit an investor seeking to create their own diversified portfolio, who would like to include cash and cash products.	This option may suit an investor seeking to create their own diversified portfolio, who would like to include term deposits.	'Very Cautious' Or, this option may suit an investor seeking to create their own diversified portfolio, who would like to include cash and term deposits.	This option may suit an investor seeking to create their own diversified portfolio, who would like to include property.	This option may suit an investor seeking to create their own diversified portfolio, who would like to include property and infrastructure.
Strategic asset allocation	Cash	100%	10%	50%	15%	10%
	Term Deposits	-	90%	50%	-	-
	Property	-	-	-	85%	45%
	Infrastructure	-	-	-	-	45%
Allocation ranges	Cash	100%	5 - 100%	40 - 100%	5 - 20%	0 - 30%
	Term Deposits	-	0 - 95%	0 - 60%	-	-
	Property	-	-	-	80 - 95%	30 - 70%
	Infrastructure	-	-	-	-	30 - 70%
Overall growth/defensive split²	Growth	0%	0%	No change	55.3%	68%
	Defensive	100%	100%	No change	44.7%	32%

^{**}Estimated tax rate provided by independent investment consultant

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²The growth/defensive split relates to the strategic allocation and may change as asset allocations move within their allocation ranges.

Table 6: Changes for Sector-specific options – Australian Shares and International Shares

		Current	New	Current	New
Name		Australian Shares	Australian Shares	International Shares	International Shares
Fees and costs ¹	Investment fee	0.36%	0.40%	0.47%	0.49%
	Indirect Cost Ratio (ICR)	0.01%	0.01%	0.00%	0.00%
Investment objective (long term)		Over the long term, to earn a return (after-tax for TTR) after investment fees and indirect costs, equivalent to or higher than the return (net of tax ^{**} for TTR) from the combination of: <ul style="list-style-type: none"> 95.0% S&P/ASX 300 Accumulation Index (adjusted for tax credits) 5.0% Bloomberg Ausbond Bank Bill Index 	Over the long term, to earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than the return (net of tax ^{**}) of the S&P/ASX 300 Accumulation Index.	Over the long term, to earn a return (after-tax for TTR) after investment fees and indirect costs, equivalent to or higher than the return (net of tax ^{**} for TTR) from the combination of: <ul style="list-style-type: none"> 73.6% MSCI World ex Australia Index in \$A Net Dividends Reinvested 21.4% MSCI Emerging Markets Index in \$A Net Dividends Reinvested 50/50 \$A Hedged/Unhedged 5.0% Bloomberg Ausbond Bank Bill Index 	Over the long term, to earn an after-tax return, after investment fees and indirect costs, equivalent to or higher than the return (net of tax ^{**}) of the combination of: <ul style="list-style-type: none"> 77.5% MSCI World ex Australia Index in \$A Net Dividends Reinvested 22.5% MSCI Emerging Markets Index in \$A Net Dividends Reinvested 50/50 \$A Hedged/Unhedged
Probable number of negative returns over 20 years		6 or greater	No change	4 to less than 6	No change
Risk level		Very high	No change	High	No change
Suggested minimum investment timeframe		7 to 10 years	No change	7 to 10 years	No change
Type of investor this may suit		This option may suit an investor seeking to create their own diversified portfolio, who would like to include Australian shares.	No change	This option may suit an investor seeking to create their own diversified portfolio, who would like to include international shares.	No change
Strategic asset allocation	Cash	5%	0%	5%	0%
	Australian Shares	95%	100%	-	-
	International Shares	-	-	95%	100%
Allocation ranges	Cash	2.5 - 15%	0 - 10%	2.5 - 15%	0 - 10%
	Australian Shares	85 - 97.5%	90 - 100%	-	-
	International Shares	-	-	85 - 97.5%	90 - 100%
Overall growth/defensive split ²	Growth	95%	100%	95%	100%
	Defensive	5%	0%	5%	0%

^{**}Estimated tax rate provided by independent investment consultant

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²The growth/defensive split relates to the strategic allocation and may change as asset allocations move within their allocation ranges.

Need help?

Our investment team of experienced professionals has been managing the super of Australia's health and community service workers for many years. No matter what changes today, they're keeping a steady focus on your tomorrow.

And if you need help to make decisions about your investments, our advice team is right here for you.

Make a time [here](#)

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