HESTA

Super with impact

Significant Event Notice

18 AUGUST 2026

Important update to your beneficiary nomination options

We've introduced the option to make a non-lapsing binding death benefit nomination. This new feature gives you more peace of mind about who gets your super when you pass away.

You don't need to do anything. We encourage you to read this SEN, along with the Product Disclosure Statement (PDS) for your product, so you understand the changes. The current PDS reflecting these changes is available on our website at **hesta.com.au/pds**.

Introducing non-lapsing binding death benefit nominations

You now have the option to make a non-lapsing binding death benefit nomination — a binding instruction that tells us who you want to receive your super if you pass away. You can only nominate your dependants, your Legal Personal Representative (usually the executor or administrator of your estate), or both. As long as your nomination remains valid, we must pay your benefit according to your nomination.

Your nomination stays in place until you change it. In circumstances specified by the Trustee, such as your nominated beneficiary dying before you, your nomination will not be binding on the Trustee.

Along with this new option, we continue to offer lapsing binding death benefit nominations, which must be renewed every three years, and non-binding beneficiary nominations. You can read more about these options at **hesta.com.au/beneficiaries** or in the PDS.

Now's a great time to review your nomination or make one if you haven't already. If you already have a valid binding or non-binding beneficiary nomination, it won't change unless it expires, becomes invalid, or you update it.

Key benefits of the new non-lapsing option

- **No more renewals:** Once you make a non-lapsing binding nomination, it stays in place unless you update it. It's therefore important to keep your nominations up-to-date based on your personal circumstances.
- **Convenient online nomination:** You can make or update your non-lapsing nomination quickly and easily online at **hesta.com.au/login**. If you already have a lapsing binding nomination in place, you'll need to cancel it first. You can also complete the *Binding death benefit nomination* form available at **hesta.com.au/bindingnom**.

Please note: HESTA will not accept a death benefit nomination made under a power of attorney.

How to check and update your nomination

You can check whether you have a nomination in place and what type you have through your online account at **hesta.com.au/login**. Once you've logged in, you can make or update your non-lapsing binding death benefit nomination.

If you need to update or change your non-binding nomination, call us on 1800 813 327.

If you don't have a valid nomination

If you don't have a nomination in place or your nomination becomes invalid or non-binding, the Trustee will decide who receives your benefit.

Need help?

You can find more information about non-lapsing binding death benefit nominations at **hesta.com.au/beneficiaries**.

If you'd prefer to speak to us, please contact us on 1800 813 327 or via **hesta.com.au/contact**. You can also write to us at Locked Bag 35007, Collins St West VIC 8007.

contact us

1800 813 327. | Locked Bag 35007 Collins St West VIC 8007 | hesta.com.au/contact

1552.3 08/26 ISS6