



Important Update

about how we communicate with you

As an industry fund run to benefit members, HESTA is focussed on keeping costs low. We are continually looking for new ways to innovate, in order to play a key role in helping create the future you want.

Recent legislation now allows us to communicate with you digitally, which means you will receive less paper from us in the future, helping both you and the environment.

Tell me more

We may now make certain information, such as annual statements, significant event notices and other legislated disclosures, available to you electronically.

This means we may publish the information on our website or other digital services and notify you at your preferred contact details to let you know the information is available and how to access it.

What do I need to do?

Ensure we have your correct contact details - you can check and update your details in Member Online at www.hesta.com.au/mol. If you'd prefer to continue receiving paper you can 'opt out' of digital communication by calling us on **1800 813 327**.

Significant Event Notice available now

There are important changes to HESTA you need to know about. A Significant Event Notice explaining these changes is available now on the HESTA website at www.hesta.com.au/sen

The changes explained in the notice include:

- Insurance changes – including clarification of eligibility for cover and benefits
- Investments changes – including strategic asset allocations, investment objectives, and benchmarks
- Move from crediting rates to unit pricing
- Fee changes – including updated Indirect Cost Ratios and Family Law fees, and changes to the way we charge for administration costs
- Tax changes – including updated tax rates and changes to the way we apply tax deductions the fund receives.