your story begins
It’s a funny old thing, super. It’s compulsory. You can’t usually get at it until you retire. And it’s often hard to see how it’s working for you (does it just sit there?). That’s why many of us just set it, forget it, and hope for the best.

Yet super is one of the most important investments you’ll ever make. And here at HESTA, it’s our role to help you make the most of it. We do this by looking after your money as if it were our own. By staying focused on the long term. And by sharing the best ways to a happier, and more prosperous, retirement.

Here are just five reasons you should join us...

01 your money, in safe hands
02 your future, brighter
03 your decisions, informed
04 your lifestyle, protected
05 your work, rewarded
As the industry super fund dedicated to health and community services, we know what makes our members tick.

Everyone deserves the best possible retirement. But life being what it is, it’s rarely a straightforward path to get there. Every one of our members has a unique story. Some spend time away from the workforce to care for family. Others work part time. Many earn a modest salary. Whatever the reason, it can end up meaning a lower super balance.

We get it. That’s why we do everything we can to help.
We think the best way to a happier retirement is to invest your super contributions into funds that can grow faster than traditional savings. And from our experience that takes insight. Patience. And expertise.

But that’s our job. And we’re good at it.

We have consistently outperformed our investment targets over the long term, earning some of the highest rankings from super ratings agencies including a SuperRatings’ 15 year platinum performance rating.

We’re stronger, together.

Core Pool is our MySuper authorised investment option, and it’s where most of our members’ money goes. It’s big. It’s focused on the long term. And it has a very good track record of strong returns. Since inception, it’s outperformed its long-term investment objective and that’s the result that counts.

If you’re keen to take an active role in your super investment you can choose from 11 investment options. And if you’re not sure, we can help you choose.

Plus, you can change your investment strategy at any time at no extra cost.

The good news?

We were one of the first funds to receive independent super research company SuperRatings’ 15 year platinum performance rating - the highest rating possible.

And, since 1987 our annualised return has been 8.78% p.a. as at 30 June 2019 – a fantastic result.

Product ratings are only one factor to be considered when making a decision. See hesta.com.au/ratings for more info. Past performance is not an indicator of future performance.
The big difference

SuperRatings research shows, based on a starting salary of $50,000 and a starting account balance of $50,000, HESTA has delivered $44,440 more than the average retail super fund over the past 15 years, $16,850 over the past 10 years and $5,577 over the past five years. This was due to both lower fees and higher investment earnings.

For more information visit hesta.com.au/netbenefit

*Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a fund.

Comparisons modelled by SuperRatings, commissioned by HESTA and shows average differences in net benefit of the main balanced options of HESTA and retail funds tracked by SuperRatings, with a 5 (133 options), 10 (67 options) and 15 (44 options) year performance history, taking into account historical earnings and fees – excluding contribution, entry, exit and additional adviser fees – of main balanced options. Outcomes vary between individual funds. Modelling as at 30 June 2019. Consider a fund’s Product Disclosure Statement (PDS) and your personal financial situation, needs or objectives, which are not accounted for in this information, before making an investment decision. You may wish to consult an adviser when doing this.

03

your decisions, informed

We’re not just canny investors. We love sharing our expertise through education and advice.

Although you probably manage the household finances and are a whizz at making your budget stretch, you may not have thought about how to get your super working harder. (And if we’re honest, you probably don’t even have the time!)

But we can help you make the most of your money through our education and advice service. You can choose from:

- Advice on super at no extra cost is all part of your HESTA membership. So get in touch and let’s talk.
- You can read more at hesta.com.au/lets-talk

Advice on super at no extra cost is all part of your HESTA membership. So get in touch and let’s talk.

You can read more at hesta.com.au/lets-talk
Super is a great way to support the lifestyle you want when you retire. But having insurance is an important way to help protect your quality of life – right now.

Most members receive insurance automatically when they join HESTA.* It’s paid out of your super account, so you don’t have to dip into your weekly budget to pay for fees or remember to renew each year.

In a nutshell, we offer:

- Standard Income Protection (IP) Cover right up to the Pension age of 67
- Standard Death Cover – up to 75 years
- Lump-sum Total and Permanent Disablement (TPD) Cover to age 70
- Up to 12 months fee-free cover during parental leave (conditions do apply).

To find out more on insurance cover through HESTA, visit hesta.com.au/insurance

*Legislation changes mean you may lose your insurance on 1 April 2020 or not be eligible when you join. See hesta.com.au/staycovered for more information.
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. The awards recognise professionalism, innovation and leadership and are proudly supported by ME – the bank for you.

You can find out more at hesta.com.au/awards

Good with money

Super is a long-term commitment. So when we invest your savings, we do so in a way that doesn’t ruin the planet or harm communities, as that affects an investment’s long-term value.

Find out more at hesta.com.au/responsible

here’s to a brighter future
Join HESTA at hesta.com.au/join or call us on 1800 813 327.

ready? 
join us today

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