

Managing your super and financial goals more effectively

HESTA
SUPER FUND
Your Health & Community
Services Industry Fund



Inside

One-on-one financial
advice about your super

Retirement planning
seminars near you

Commission-free
financial planning

Build the skills you need to confidently:

- ✓ plan for your retirement
- ✓ boost your super balance
- ✓ invest for your future
- ✓ control your day-to-day finances.



HESTA's *Financial Education and Advice Service* helps you take control of your finances with presentations, seminars and one-on-one personalised consultations.

- Our *Education Service* gives you the opportunity to learn a wide range of practical financial skills, including planning for retirement and controlling your day-to-day finances.
- HESTA's *Advice Service* offers you the benefits of solid financial knowledge and experience from a team of qualified Superannuation Advisers.
- Personal advice about your super, presentations and seminars are available to HESTA members at no extra cost.
- Retirement advice and commission-free financial planning services are available on a fee-for-service basis.

There is no fee for attending HESTA presentations and seminars.

Education presentations in the workplace

Superannuation can at times seem too complicated. But super is one of the most important investments you'll ever make. It's your money and one day you'll need it.



HESTA's super education sessions give you and your colleagues a quick, practical update on how to make the most of your super, including:

- 1 the basics of super
- 2 taking advantage of the government's super co-contribution scheme
- 3 understanding how HESTA's low-cost insurance works (including Income Protection and Death Cover)
- 4 consolidating multiple super accounts
- 5 making extra contributions to your super
- 6 easy money management
- 7 choosing how your super's invested
- 8 transition to retirement.

After attending one of these sessions, you can make an appointment with a HESTA Superannuation Adviser for one-on-one tailored advice about your super.

One-on-one advice about your super

Superannuation Advisers offer you personal advice about your super at no extra cost. These concise one-on-one sessions can be held during work time (subject to your employer's approval).

This service, available exclusively to HESTA members, guides you through:

- consolidating your super accounts
- your super investment options
- your insurance options
- a contribution strategy that works for you.

To make an appointment with a HESTA Superannuation Adviser, free call 1800 813 327.

Retirement advice for members

In addition to personal advice about your super, HESTA offers you personal advice on retirement and Transition to Retirement (TTR) for a fixed fee. This fee is deducted from your HESTA super account, so you don't have to pay it out of your weekly budget.

The personalised advice is presented by qualified Superannuation Advisers, covering topics such as:

- retirement planning, including TTR
- pensions and super income streams
- investment options in retirement.

For further information or to set up an appointment with a HESTA Superannuation Adviser, call 1300 734 479.

Retirement planning seminars near you

HESTA members are invited to attend our evening seminars on retirement planning. Held in every state and territory, they are an opportunity to improve your financial wellbeing in retirement.

HESTA's retirement planning seminars can help you plan more effectively to achieve your retirement goals. Take a practical, step-by-step look at how super, retirement income streams and other forms of income work together, as well as personal contributions, rollovers and spouse contributions.

Visit hesta.com.au/seminars for our seminar schedule or to register online. Contact your local HESTA office (see contact numbers at right) for further information.

Commission-free financial planning

In addition to the HESTA *Advice Service*, as a HESTA member, you and your partner can access affordable financial planning to make your hard-earned cash work harder for you.

This service is offered through HESTA in conjunction with Industry Fund Financial Planning (IFFP) on a fee-for-service basis. The financial planners are licensed to give you advice on all financial matters, including any investments you may have outside of super.

To make an appointment or find out more, call 1300 138 848.

HESTA does not pay any commissions to financial advisers and there are no ongoing advice fees charged on the HESTA super account or HESTA Super Income Stream.

Your HESTA service team

Free call HESTA on 1800 813 327 for general super enquiries. Call the HESTA service team in your state or territory on the numbers below if you need extra help or if you would like them to visit your workplace to conduct a presentation.

VIC (03) 8660 1600



Nick Cowling

Silas Dingiria

Natasha Dreger

Irene Duncanson

John Fox



Helena Higginbottom

John Leitch

Jaime Seletto

Anthony Smolic

NSW/ACT (02) 9262 4322



Flavio Alessio

Mark Ashby

Ester Cibasek

Cheryl Heath

Michelle Kerlin



Elaine Lawler

Carole Menere

QLD (07) 3112 2330



Luke Fraser

Marian Hegarty

Michael Scanlon

Sam Thompson

WA (08) 9463 3955



Michele Herbert

Sharon Knightley

Bernadette Missen

NT (08) 8981 2568



Patrick Toffoli

SA (08) 8125 2510



Colleen Hogan Manning

Connie Letizia

Patrick Toffoli

Tony Kotsonis

TAS (03) 6220 8200



Alison Dixon

Joanne Fenton

More people in health & community services choose HESTA than any other fund

Your super fund can make a lifetime of difference

- ✓ Low fees
- ✓ No commissions
- ✓ Run only to benefit members



Email hesta@hesta.com.au

Mail PO Box 600, Carlton South Vic 3053

Fax 1300 368 636

Free call 1800 813 327

hesta.com.au



This document has been produced to international environmental management standard ISO14001 by a certified green printing company using recycled paper.

Contact your HESTA Superannuation Adviser

