

Joining HESTA
as an individual

HESTA personal super product disclosure statement

1 March 2021

strength | **in** | **numbers**

| **HESTA** |

| about HESTA

HESTA is the fund people in health and community services choose for their super.

HESTA has more than 880,000 members and \$58 billion in assets. Health Employees Superannuation Trust Australia (HESTA) is run by people like you. Founded in 1987, our Trustee H.E.S.T. Australia Ltd is made up of a equal number of directors appointed by your industry employer and employee organisations, and two independent directors.

Information about Trustee and Executive remuneration can be found online at hesta.com.au/disclosure To see the product dashboard for our *MySuper*-authorised option – Balanced Growth, go to hesta.com.au/dashboard

what's inside?

1	about HESTA	2
2	how super works	3
3	benefits of investing with HESTA	4
4	risks of super	5
5	how we invest your money	6
6	fees and costs	8
7	how super is taxed	10
8	insurance in your super	11
9	how to open an account	15
10	other information	15
how to join HESTA forms section		

Product ratings are only one factor to be considered when making a decision. See hesta.com.au/ratings for more information.



This Product Disclosure Statement (PDS) is for people joining HESTA other than as an employee. For example, if you are self-employed or work in your own business, or if your employer will not contribute to HESTA for you. If you're joining as an employee, do not use this PDS. Download a copy of the *HESTA PDS* from hesta.com.au/pds or contact us for a copy.

Information in this PDS is current at the date of preparation 1 February 2021. Information in this PDS that is not materially adverse may change from time to time and can be found anytime on our website hesta.com.au. We may from time to time issue a new PDS which will be available on our website or by calling 1800 813 327.

This PDS is a summary of significant information and other references to important information (each of which forms part of this PDS). You can access this information via the links referred to throughout the PDS. You should read the relevant PDS before making a decision about products (call 1800 813 327 or visit hesta.com.au/pds for a copy), and consider any relevant risks (hesta.com.au/understandingrisk).

The information provided in this PDS is general information only and does not take account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances. This PDS does not constitute an offer in any jurisdiction other than Australia.

This document does not relate to the HESTA Income Stream. Refer to the *HESTA Income Stream PDS* for information about that product. A copy of that PDS is available online at hesta.com.au/ispds

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Superannuation Trust Australia (HESTA) ABN 64 971 749 321.

2 how super works

Super is a means of saving for your retirement that is, in part, compulsory. To encourage you to save for your retirement, the Federal Government provides a range of incentives for savings in super. This means super is taxed differently to other investments and there can be significant tax advantages with using super to save for your retirement (see page 10 for more about how super is taxed).

Most people have the right to choose which superannuation fund their employer should pay their superannuation guarantee contributions to.

The contributions available to a member include:

- employer contributions
- voluntary after-tax contributions
- voluntary before-tax contributions (salary sacrifice)
- government co-contributions.

There are some limitations on contributions to super, such as caps on the amount you can contribute, limits on the age at which you can continue to make contributions, and whether your account balance may impact on your ability to make some types of contributions in the future.

You should read the important information about how super works before making a decision. Go to [hesta.com.au/pds](https://www.hesta.com.au/pds) and read *How super works*. The material relating to how super works may change between the time when you read this Statement and when you acquire the product.

Annual statements, significant event notices and other legislated disclosures will be available to you digitally rather than sending them to your nominated contact address. This means we may publish the notification on our website or other digital facilities. We'll still contact you at your nominated contact details whenever we do this to let you know how to access the information available.

If you'd prefer us to send information to your nominated contact address, you can opt out of digital disclosure by calling us on 1800 813 327.

Investment of the money in your super account is based on the investment strategy of your choice, or the default option if you have not made a choice (see pages 6-7).

Withdrawal of money from super is generally used for retirement and may be taken either as a lump sum or as an income stream. You can only withdraw your super in limited circumstances before reaching your preservation age. Your preservation age depends on when you were born and is shown in the table to the right.

Date of birth	Preservation age
Before 01/07/60	55
01/07/60 – 30/06/61	56
01/07/61 – 30/06/62	57
01/07/62 – 30/06/63	58
01/07/63 – 30/06/64	59
After 30/06/64	60

3 benefits of investing with HESTA



Strength in numbers

HESTA has more than 880,000 members and \$58 billion in assets and is the only industry super fund dedicated to health and community services. Our size means we can keep our fees low and provide education and advice to members about their super. Find out more at hesta.com.au



History of strong long-term investment performance

Since its inception in 1987, our default investment option, Balanced Growth, has delivered above its long-term investment objective.* For information on the current and historical performance of all HESTA investment options, visit hesta.com.au/returns



A truly national fund

Our team of Client Partnership Managers, Member Education Managers, Superannuation Advisers and Financial Planners supports HESTA members and employers throughout Australia. Find out more at hesta.com.au/service



Low-cost standard insurance

Members can access low-cost standard insurance to protect their income and their family. Find out more by reading *Insurance options* at hesta.com.au/pds



24/7 access to your account

Update and check your HESTA account online 24/7. Register for online access today at hesta.com.au/register



Added extras

Access valuable extra services like low-cost banking. Visit hesta.com.au/extras for more details.

The recognition you deserve — We work with key organisations to present awards to Australia's top nurses and midwives, early childhood educators and people working in aged care and the community sector. Visit hestaawards.com.au for more information on the programs we run to support your industry.

| HESTA | AWARDS

*Past performance is not a reliable indicator of future performance.

4 risks of super

Super allows you to save for your retirement in a low-cost, tax-effective way. However, it's important to note that the amount of your super benefit at retirement may not meet your expectations due to the impact of risk factors.

Investment risk

All investments carry risk. Different investment options may carry different levels of risk, depending on the assets that make up the option. Investments with the highest targeted long-term returns may also carry the highest level of short-term risk. It is important to understand:

- the value of investments will vary
- the level of returns will vary and future returns may differ from past returns
- returns are not guaranteed and you may lose some of your money.

Other risks

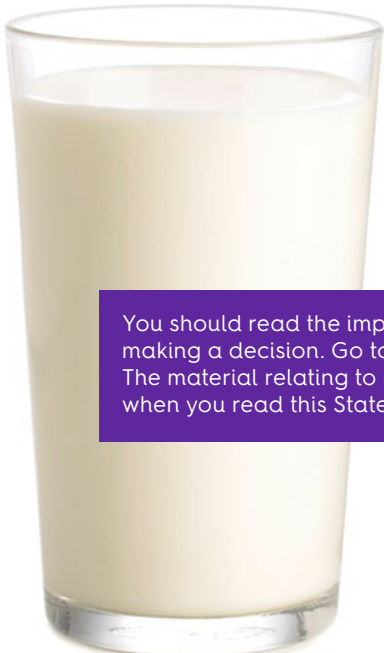
Superannuation is savings for your retirement. You should also be aware of the risk that:

- superannuation and tax laws may change in the future
- the amount of your super benefit at retirement (including contributions and returns) may not be enough to provide adequately for your retirement.

Risk and you

How these risks may affect you will vary depending on a range of factors including:

- your age
- your investment timeframe
- where other parts of your wealth are invested
- your risk tolerance.

A tall, clear glass filled with white milk, positioned on the left side of the page. The glass is simple and cylindrical, with a thick base. The milk is at about three-quarters full.

You should read the important information about risks of super before making a decision. Go to **hesta.com.au/pds** and read *Risks of super*. The material relating to risks of super may change between the time when you read this Statement and when you acquire the product.

5 how we invest your money

This section provides a summary of how we invest your money.

Investment choices

You can choose one or more of the following types of investment strategies, including combining Ready-Made Options with Your Choice Options.

Type	Description	Investment choices
Default	If you don't make a choice, all your super is invested in the default option. Your super will stay in the default option unless you decide to change.	Balanced Growth
Ready-Made	Choose from five different Ready-Made Options. The Options are invested in a carefully selected mix of asset classes, each with a different performance goal and risk profile.	Conservative Balanced Growth Indexed Balanced Growth Sustainable Growth High Growth
Your Choice	Design your own asset mix by choosing how much you want invested in one or more of five Your Choice Options.	Cash and Term Deposits Diversified Bonds Property and Infrastructure International Shares Australian Shares

i You must consider the likely investment return, risk and your investment timeframe when choosing a *MySuper* product or other investment options to invest in.

Investment switching

You can switch investment options by using your online account. Go to hesta.com.au/login There is no fee to switch investment options. For more information about investment options with HESTA, go to hesta.com.au/pds and read *Investment choices*. We strongly recommend you seek financial advice before changing your investment choice.

Changes we make to investment options

Investment options may change at any time in accordance with the HESTA investment strategy.

Responsible investment

Environmental, social and governance (ESG) factors are considered across most asset classes. This includes selecting and monitoring of investment managers, who are expected to incorporate these criteria when making all investment decisions.

You should read the important information that includes more detail about how we invest your money before making a decision. Go to hesta.com.au/pds and read *Investment choices*. The material relating to the detail about how we invest your money may change between the time when you read this PDS and when you acquire the product.

MySuper

MySuper is a superannuation initiative by the Australian Government requiring default super products to meet certain prescribed conditions. Members who do not make a choice where to invest their money or actively choose to invest all their money in Balanced Growth are *MySuper* members. All other members are not *MySuper* members.

Default option: Balanced Growth (MySuper-authorised)

Balanced Growth is designed to provide a diversified portfolio across a range of assets with a balanced-growth approach (reflecting the long-term nature of super). Below are the strategic asset allocation and investment return objectives for Balanced Growth.

For details of all investment options, read *Investment choices* at hesta.com.au/pds

You should read the important information that includes details of all investment options, including the risk levels of each investment option before making a decision. Go to hesta.com.au/pds and read *Investment choices*. The material relating to the detail of all investment options may change between the time when you read this PDS and when you acquire the product.

Investment details for Balanced Growth

Mix of assets	Strategic asset allocation and range	
	Allocation	Range
Australian shares	25.0%	17-37%
International shares	24.0%	16-36%
Private equity	6.0%	0-12%
Alternatives	8.5%	0-15%
Infrastructure	12.0%	5-25%
Property	9.5%	3-20%
Global debt	10.0%	5-25%
Cash	5.0%	0-30%
Long-term (10 years) objective	CPI + 3.5%	
Minimum suggested timeframe	5-7 years	
Probable number of negative annual returns over any 20 year period	3 to less than 4	
Risk level*	Medium to High	
Typical investor type	Ambitious	

*The risk level relates to the Standard Risk Measure. This allows you to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.

6 fees and costs

Did you know?

Small differences in both investment performance, and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance, rather than 1%, could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website moneysmart.gov.au has a superannuation calculator to help you check out different fee options.

Fee table – Balanced Growth

The information in this fee table shows the fees and costs relating to the Balanced Growth and can be used to compare costs between different superannuation products. Fees and costs may be paid directly from your account or deducted from investment returns.

Type of fee	Amount	How and when paid
Investment fee ¹	0.73% p.a.	Deducted from investments before earnings are applied
Administration fee ¹	\$1.25 per week, plus 0.08% p.a. (subject to a fee cap)*	Deducted from your account at the end of each month and when you close your account
Buy-sell spread	\$0	N/A
Switching fee	\$0	N/A
Advice fees relating to all members investing in Balanced Growth	\$0	N/A
Other fees and costs ²	See <i>Fees and costs</i> at hesta.com.au/pds for more information	
Indirect cost ratio ¹	0.09%	Deducted from investments before earnings are applied

¹ If your account balance for a product offered by HESTA is less than \$6,000 at the end of the HESTA income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

² See 'Additional explanation of fees and costs' in *Fees and costs* at hesta.com.au/pds for information about activity fees, insurance fees and advice fees for personal advice.

*The percentage-based Administration fee is not charged on any amount of your account balance in excess of \$350,000.

Explanation of terms


For an explanation of the terms used in this section, see *Fees and costs* at hesta.com.au/pds

Example of annual fees and costs

This table gives an example of how the fees and costs for Balanced Growth can affect your super investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE Balanced Growth (default option)		BALANCE of \$50,000
Investment fees	0.73%	For every \$50,000 you have in Balanced Growth you will be charged \$365 each year
PLUS Administration fees	\$65 (\$1.25 per week) + \$40 (0.08% of your account balance)	And, you will be charged \$105 in administration fees
PLUS Indirect costs for Balanced Growth	0.09%	And, Indirect costs of \$45 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$515 for Balanced Growth*


*Additional fees may apply.

 Use the *Superannuation calculator* on the ASIC MoneySmart website to show the effect of fees and costs on your account balance. Go to moneysmart.gov.au

Additional explanation of fees and costs

Administration fees deducted from your account are allocated to the Fund’s Development Reserve. The fund pays its administration costs from this Development Reserve. We reserve the right to change fees and costs at any time without members’ consent. We will notify you 30 days in advance of fee changes.

Investment fees and indirect cost ratios (ICRs) are indicative only and are based on investment costs for the year ended 30 June 2020, including several components which are estimates only. The actual amount you will be charged in subsequent financial years will depend on the actual costs incurred in those years. Past costs may not necessarily be an indicator of future costs.

 HESTA members have access to the HESTA Education and Advice service. By agreement, a fee may be paid from your account for advice services. The amount of the fee will vary depending on the nature of the advice, and will be disclosed in the *Statement of Advice* provided to you.

You should read the important information about fees and costs for all investment options before making a decision. Go to hesta.com.au/pds and read *Fees and costs*. The material relating to fees and costs for all investment options may change between the time when you read this Statement and when you acquire the product.

7 how super is taxed

Generally there are three times when your super may be subject to tax.

1. **Contributions** into your super that are made before tax is taken out of your pay (such as employer contributions and salary sacrifice) are generally taxed at 15%. The tax is deducted from your account. The tax may be different if you are a low or very high income earner.

Contributions into your super that are made from your after-tax savings are not taxed. You may be able to claim a tax deduction on personal contributions made to HESTA. These contributions will be taxed at 15%. Eligible members claiming a tax deduction for personal contributions must lodge an Australian Taxation Office (ATO) *Notice of intent to claim or vary a deduction for personal super contributions form (NAT 71121)* with us by the date they lodge their tax return, the end of the financial year after the contribution was made, or before they withdraw their super from HESTA (whichever date is earlier).

For more information and to download the form, visit ato.gov.au/super

2. **Investment** earnings are generally taxed at 15%. In certain circumstances the rate of tax may be lower, such as concessional capital gains or where dividends are franked. The tax is deducted from investment earnings before unit prices are declared.

3. **Withdrawals** from your account may be taxed if you are less than 60 years old. Tax will be withheld at the time of payment. Generally, no tax will apply to withdrawals once you turn 60.

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- ! There is a cap on the amount of contributions that can be made to your account at these tax rates. There will be tax consequences if you exceed the contribution caps. See *How super is taxed* at hesta.com.au/pds for details.
 - ! You should provide your tax file number (TFN) when you join HESTA. If you don't provide your TFN, you may pay extra tax on your contributions and you may not be able to make some types of contributions. Not providing your TFN will also make it more difficult to trace different super accounts in your name and you may miss out on some of your super benefits when you retire. You can provide us with your TFN on the *New HESTA member application* form or online at hesta.com.au/tfn

You should read the important information about how super is taxed before making a decision. Go to hesta.com.au/pds and read *How super is taxed*. The material relating to how super is taxed may change between the time when you read this Statement and when you acquire the product.

8 insurance in your super

This section provides a summary of insurance available through your super. HESTA gives you access to three different types of insurance cover, Income Protection (IP), Death, and Lump-sum Total and Permanent Disablement Cover (TPD). Each type of cover is provided in ‘units’, with each unit providing an amount of cover, subject to payment of a weekly insurance fee deducted from your HESTA Personal Super account. Insurance benefits and how much it cost will depend on your age, occupation scale category, type of cover and the number of units you have.

Gross and net insurance fees

We are legally required to show the gross insurance fee. Generally members actually pay the net insurance fee, which is up to 15% less than the gross fee. This is because HESTA is able to claim a tax deduction for the cost of providing insurance, which we pass on to members, resulting in a lower net insurance fee. All the insurance fees we show include stamp duty and taxes. Part of the insurance fee is used to pay insurance administration costs. All fees shown below are for the standard occupational insurance fee scale.

Standard Cover

Standard Cover is the cover that members can receive when they apply for insurance in their application to join. See page 12 for further details on insurance commencement. Standard Cover is two units of Standard Death and IP Cover. Standard IP Cover has a benefit payment period of up to five years after a 90-day waiting period. Cover ends at age 67.

Age last birthday	Gross Income Protection insurance fee per week \$ (2 units)	Gross Death Cover insurance fee per week \$ (2 units)	Total gross insurance fee per week \$	Estimated net insurance fee per week \$
15-24	0.53	0.33	0.86	0.73
25-34	1.37	0.99	2.36	2.01
35-44	4.02	2.45	6.47	5.50
45-54	6.54	2.79	9.32	7.92
55-64	7.79	2.70	10.48	8.91
65-66	0.96	1.41	2.36	2.01
67-74	N/A	1.41	1.41	1.20

Optional Lump-sum TPD Cover fees

Members can also apply for optional Lump-sum TPD cover, which must be combined with Death Cover. The fees are shown on right:

Age last birthday	Gross insurance fee per week per unit	Estimated net insurance fee per week per unit
15 - 34	\$0.73	\$0.62
35 - 69	\$1.57	\$1.33

Fees shown here are rounded to two decimal places for presentation purposes. Actual fees deducted from your account may differ slightly from those shown here.

Unit cover available

Cover type	Cover amount	Maximum cover
Income Protection Cover	\$500 per month per unit	\$25,000 per month, capped at 85% of your Pre-Disability Income
Death Cover	Varies with age reducing to \$0 at age 75 (see p. 12)	\$3 million for death or if you are diagnosed with a terminal illness
Optional Lump-sum TPD Cover	\$85,000 until age 39, reducing to \$0 at age 70. See <i>Insurance options</i> for full details.	\$2 million

How many units of cover you have will depend on whether you have Standard Cover, or whether you have chosen to vary your cover by applying for extra cover (see page 13).

insurance in your super (cont.)

The table (right) shows the Standard Death Cover (2 units) at various ages. See the full tables in *Insurance options* at hesta.com.au/pds

Standard Cover

When cover commences

All new members who are eligible for cover and apply for cover in their application to join, will receive Standard Cover automatically on the day their first contribution or rollover is received. Cover will be restricted to New Events Cover. See below for more information on New Events Cover.

- ❗ Under legislation, insurance cover cannot be provided to a member if they are under age 25 or have not had a balance of \$6,000 or more. By applying for cover you are choosing cover to start even if you do not meet the above requirements.
- ❗ If you opt in and receive insurance, the insurance fees are deducted directly from your account until you cancel the cover, or cover ceases.

Standard Death Cover	
Age last birthday	Death Cover (2 units)
20	\$50,000
30	\$134,900
35	\$185,600
40	\$170,000
50	\$76,800
60	\$34,200
70	\$8,400

Changing insurance cover

You can cancel or reduce your cover at any time by going online at hesta.com.au/login or complete and return the *Insurance alteration form* available at hesta.com.au/forms or over the phone by calling 1800 813 327. You may increase or reapply for cover in the future. Applications for cover will be subject to a full assessment of your health and approval by the insurer. Exclusions and fee loadings may apply.

New Events Cover

This means your Standard Cover is limited to injuries or illnesses that occur after your cover commences. You can apply to remove this restriction. You can complete the *Short Personal Health Statement* (5B in the application form) or apply online at hesta.com.au/login. This restriction will be removed if the information you provide in the form is satisfactory to our insurer. For more details on New Events Cover and how to remove the restriction, read the *Insurance options* guide on page 29.

Management occupation classification

When selecting Standard Cover on joining, the cover provided is on the standard occupation fee scale. Members who can satisfy certain occupational criteria can apply for management cover which has a lower insurance fee better reflecting their occupational duties. For full details of the criteria, please refer to *Insurance options* at hesta.com.au/pds. Members can apply to convert their cover from standard to management by completing the *Insurance alteration form* at hesta.com.au/forms or by satisfactorily completing an application online at hesta.com.au/login. Any change in occupational fee scale takes effect from when your application is approved.

insurance in your super (cont.)

Fixed Cover

You may also choose to fix the amount of your Death and any optional Lump-sum TPD Cover. Fixed Death Cover allows you to maintain the same amount of cover until age 75, (when cover ceases). Fixed TPD Cover maintains your cover amount until age 60 at which point cover will decrease in equal amounts of 10% every year from age 61 until age 70 (when cover ceases). Converting your cover to fixed cover is subject to the insurer's approval.

For full details on fixed cover read *Insurance options* at hesta.com.au/pds

Income Protection (IP) Cover

HESTA offers members a number of options for IP Cover.

Standard IP Cover has a benefit payment period of up to five years payable after a 90-day waiting period* during which you cannot work as a result of injury or illness. Cover expires at age 67. You may be entitled to a partial disability benefit at the end of the waiting period* if you return to work in a reduced capacity subject to being totally disabled for a minimum of 7 out of 12 consecutive days at the start of the waiting period. Other eligibility requirements may apply.

Other IP Cover options are a cover expiry age of 60, or a benefit payment period to age 67, to age 60 or up to two years. Waiting periods* may also be 60 or 30 days. These options will affect the IP Cover fee per unit. Full details of the cover options and applicable insurance fees can be found in *Insurance options* at hesta.com.au/pds

Members with IP Cover may also be eligible for a lump-sum Permanent Incapacity Support Benefit of \$10,200 after a qualifying period provided they satisfy the relevant policy definition. Full details of this benefit can be found in *Insurance options* at hesta.com.au/pds

*Waiting period means the number of consecutive days you must be disabled before a total disability or partial disability benefit would be payable. The waiting period commences the day after a medical practitioner has certified you are unable to work due to sickness, injury or illness. No payments are made for the waiting period. Payments are made monthly in arrears.

Extra cover

New and existing members can apply for any mix of IP Cover, Death Cover or Lump-sum TPD Cover, up to the limits shown in the table on page 11 (subject to approval by the insurer). You can apply online at hesta.com.au/login. Changes to cover are subject to approval by the insurer.

You should read the important information that includes more detailed information about insurance through your super before making a decision. Go to hesta.com.au/pds and read *Insurance options*. The material relating to more detailed information about insurance through your super may change between the time when you read this Statement and when you acquire the product.

insurance in your super (cont.)

Other information about insurance through HESTA

Parental leave

- ❗ If you're employed by an employer, your cover may be eligible to continue insurance fee-free **while you take up to 12 months 'employer approved' parental leave.**

Transferring cover

If you are under age 55 and already have IP, Death or Lump-sum TPD Cover through another industry fund, master trust or corporate superannuation fund, you may be able to apply to transfer it to HESTA subject to approval by the insurer. Refer to *Insurance options* and the *Insurance transfer* form at hesta.com.au/forms for more information.

Eligibility for cover

You are eligible for:

- IP Cover if you are at least age 15 but less than age 67
- Death Cover if you are at least age 15 and less than age 75
- Lump-sum TPD Cover if you are at least age 15 but less than age 70 and have not previously received a lump-sum total and permanent disablement benefit or terminal illness benefit under any insurance policy.

Multiple accounts

As a member, you are only entitled to insurance cover on one account – generally your first account. See *Other information* for further details about what will happen if you have multiple accounts.

Exclusions

- ❗ You will not be covered for illnesses and injuries as a result of certain events.
- ❗ Please read *Insurance options* for more detailed information regarding optional cover, cover limits, cover costs, eligibility, terms and conditions (including commencement of cover) and exclusions. This information may affect your entitlement to cover and should be considered before you decide whether the insurance provided through HESTA is appropriate for you.

Inactivity

Under legislation, if you do not receive a contribution or rollover for 16 months, your account will be considered 'inactive' and any insurance cover you have will cease unless you choose to maintain cover if you become inactive.

There is an option in your application form to join HESTA Personal Super to maintain your insurance cover even if your account becomes inactive. Please select this option if you wish for this to be the case. For further information on insurance and inactivity see *Insurance options*.

You should read the important information about eligibility and exclusions before making a decision. Go to hesta.com.au/pds and read *Insurance options*. The material relating to eligibility and exclusions may change between the time when you read this Statement and when you acquire the product.

At the date of this publication, insurance is available to HESTA Personal Super members through AIA Australia Ltd ABN 79 004 837 861 AFSL No. 230043 ('HESTA's insurer', 'the insurer', 'our insurer').

9 how to open an account

To open a HESTA Personal Super account, complete the *New HESTA Personal Super member application* with this PDS. Once we have received your application, your membership with HESTA will begin on the date an amount is received on your behalf.

You can choose your investment options and the insurance cover you want on the application form. You should read this PDS carefully before making any choices.

Cooling off

HESTA Personal Super applicants/members have a cooling-off period in which to decide if HESTA Personal Super is right for them. The 14-day cooling-off period commences on the end of the fifth day after membership begins.

During this cooling-off period you can cancel your membership by writing to, or emailing us. You won't have to pay any fees or costs, but your payment amount may be adjusted for any increase or decrease in investment value, the cost of insurance and any tax paid. In other circumstances, where payments are returned because they cannot be allocated to an account, no earnings are applied.

If your initial payment was a preserved or restricted non-preserved sum, it can't be refunded to you, but must be transferred to another complying super fund of your choice.

Complaints

If at any time after opening your HESTA Personal Super account you are not satisfied, you may make a complaint by contacting us. Refer to the back cover for our contact details.

You should read the important information about how to make a complaint before making a decision. Go to hesta.com.au/pds and read *How to make a complaint*. The material relating to how to make a complaint may change between the time when you read this Statement and when you acquire the product.

10 other information

See the *Other information* fact sheet at hesta.com.au/factsheets for details about:

- when we may need to transfer your super to the Australian Tax Office (ATO)
- when we may be required to release your benefit to a bankruptcy trustee under bankruptcy law
- when we may be required to split your benefit with your spouse under family law
- what we will do when returning contributions we cannot accept
- what happens if we change our rules
- what will happen if you have multiple accounts
- when we may automatically close your account or withdraw your application
- when your membership of HESTA commences.

The information in the fact sheet does not form part of this PDS.

new HESTA personal super member application

HESTA

Why paper? Join online at hesta.com.au/join

Are you already a HESTA member?

YES — Do not complete this form.

NO — HESTA Personal Super is for members that don't have an employer or are self-employed.

If you meet this criterion, complete this form and scan and email all requirements to hesta@hesta.com.au or mail to:

HESTA, Locked Bag 5136, Parramatta NSW 2124

Complete all parts of this form in capital letters, using pen.

1 New member details

Title: Ms ☐ Mrs ☐ Miss ☐ Mr ☐ Dr ☐ Other ☐

Given name/s:

Family name:

Date of birth:

Do you identify as:

Female ☐ Male ☐

Mailing address: PO Box / Unit number / Street number

Street name

Suburb

State/Terr.

Postcode

Telephone number (home):

Mobile:

Email:

By providing my email address and/or phone number, I consent to HESTA communicating with me electronically and agree to receive information about products, services and opportunities available to me as a HESTA member. I understand I can change my communication preferences in my online account or by calling 1800 813 327.

2 Tax file number (TFN)

We are authorised by law to ask for your TFN. You do not have to provide it, but if you don't, you may end up paying more tax than you need to. You must supply your TFN to enable your HESTA Personal Super account to accept after-tax contributions. Visit hesta.com.au/tax-file-number for more information about providing your tax file number.

My tax file number is:

We can help you find any super you may have with other super funds or that has been transferred to the Australian Taxation Office (ATO), using the ATO's SuperMatch service. To do this, we need your consent to search using your TFN. By providing consent, if we find any super money held with the ATO we'll transfer it to your HESTA account. Don't worry, we won't transfer any money held by other super accounts unless you tell us to. This consent remains in place until you tell us otherwise. You can withdraw your consent at any time in the future by contacting us on 1800 813 327.

I authorise the Trustee of HESTA to use my TFN for the purpose of

2 Tax file number (TFN) (continued)

using the ATO SuperMatch service to locate other superannuation accounts and reunite any identified ATO held monies with my HESTA account. My consent will be retained by HESTA for future searches unless revoked by me.

☒ Yes ☒ No

3 Initial contribution

What type of contribution are you making?
(See page 10 of the PDS for guidance).

☒ **A** Sole Trader or after-tax contribution
(member voluntary/spouse contribution).

Amount paid: \$

Please complete 'After-tax contributions' below

☒ **B** Transfer of funds from another super fund (please complete the *Combining your super* form with this PDS).

After-tax contributions

Under superannuation law, we can only accept your after-tax contributions if you have supplied your TFN and are able to answer 'Yes' to at least one of the following two questions below.

1. I am aged under 67 years. ☒ Yes ☒ No

2. I am age 67 to 74 years (inclusive) and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in this financial year. You can contribute for the 12 months after the end of the financial year that you have met the work test if your total super balance is below \$300,000. ☒ Yes ☒ No

Please answer 'Yes' to one of the following if this contribution is made by your spouse:

1. I am aged under 67 years, or ☒ Yes ☒ No

2. I am aged between 67 to 74 years (inclusive) and have worked at least 40 hours in 30 consecutive days in the current financial year. ☒ Yes ☒ No

Spouse family name (last name):

For more information on spouse contributions read the *Spouse contribution form* available at hesta.com.au/forms

4 Future contributions

There are several options available if you choose to make future contributions to your super:

- BPAY (log in to hesta.com.au/login to access your BPAY details)
- direct debit (download the form at hesta.com.au/forms)
- electronic funds transfer (EFT) go to hesta.com.au/login
- personal cheque (download a deposit slip at hesta.com.au/deposit).

In addition to future contributions, you can also find and combine any other super online at hesta.com.au/login

5 Insurance

Application eligibility

All members who want insurance cover must answer the following question:

Have you ever received a lump-sum TPD or terminal illness benefit from any insurance policy? ☐ Yes ☐ No

(If you answer 'yes' to this question, or do not answer this question, you will not be eligible for cover).

Your duty of disclosure

Please read the following information before you complete the insurance section of the New HESTA Personal Super member application form.

HESTA has taken out a contract of insurance with an insurer to provide the insurance benefits in the Fund. On becoming an insured member, you are bound by the terms and conditions of this contract of insurance. When you apply for insurance cover and before that cover is accepted by the insurer, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to provide the insurance and on what terms. You have this duty of disclosure until the insurance is provided. You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the insurer anything that:

- reduces the risk of the insurance, or
- is common knowledge, or
- the insurer knows or should know as an insurer, or
- the insurer waives the duty to tell the insurer about.

If you do not tell us something

If you do not tell the insurer anything that you know, or could reasonably be expected to know, that affects the insurer's decision to provide the insurance, then the insurer can exercise a number of remedies under the contract.

This means that it can do any one of the following things:

- a) the insurer can treat your insurance cover as never having commenced. The insurer can do this if it becomes aware of something which you should have told them before entering into the contract and that fact would have meant that the insurer would not have agreed to provide insurance cover to you on any terms e.g. they would not have given you insurance even if you agreed to pay an extra premium, or
- b) the insurer can reduce the amount of insurance cover provided to you, or
- c) the insurer may choose to continue to provide you with insurance cover but change the basis upon which it provides that insurance to you (vary the contract). If the insurer chooses to do this, then it will do so by putting the insurer back in the same position it would have been in had you told the insurer everything you should have.

NOTE: The insurer can only exercise options a) and b) within 3 years of providing you with insurance cover. The insurer cannot exercise option c) if you are only insured for death insurance.

If the insurer chooses to do any one of a), b) or c) then the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer can treat your cover separately, it can choose to apply any one of these options separately to each type of insurance. This means that if you are insured for death and TPD cover, the insurer may treat your TPD cover as never having commenced but allow your death insurance cover to continue.

If you fail to provide all the information which you are required to provide (your duty of disclosure) and the failure is fraudulent, then the insurer may refuse to pay a claim and treat your insurance cover as never having commenced.

5 Insurance (continued)

PART A: Your Standard Cover (see page 12 of the PDS)

If you do not make an election you will not receive any cover.

☐ I want Standard Cover

☐ I do not want Standard Cover

By applying for cover you agree to being provided with cover even if you are not age 25 or more and have had an account balance of \$6,000 or more.

You will receive Standard Cover of two units of Death Cover and two units of Income Protection (IP) Cover. Standard IP Cover has a benefit payment period of up to five years after a 90-day waiting period. Cover ends at age 67. Cover will be restricted to New Events Cover. (You can remove New Events Cover in Part B).

Standard Cover will start on the date your first contribution or rollover is received. Please refer to the *Insurance options* booklet at hesta.com.au/pds for more information.

PART B: Short Personal Health Statement

Complete this section if you want to apply to have the 'New Events Cover' restriction removed. If you have previously been a member of HESTA, you can apply online at hesta.com.au/login to have the 'New Events Cover' restriction removed.

At the date of signing this application:

- a) Are you currently working reduced hours or performing fewer tasks at work because you are sick or injured? ☐ Yes ☐ No
- b) In the last two years have you worked reduced hours or performed fewer tasks at work because you are sick or injured? ☐ Yes ☐ No
- c) Have you been paid or lodged a claim for terminal illness or disability benefits from
 - i. superannuation fund? ☐ Yes ☐ No
 - ii. life insurance company? ☐ Yes ☐ No
 - iii. any state or federal government body such as workers compensation, social security, veterans affairs or motor accident scheme? ☐ Yes ☐ No
- d) are you eligible to be paid a terminal illness or disability benefit? ☐ Yes ☐ No
- e) Other than a cold or flu and oral contraceptives, in the last 12 months have you been advised to start or increase any treatment or medication? ☐ Yes ☐ No
- f) are you currently in the process of applying for insurance cover through an insurance company or superannuation fund? ☐ Yes ☐ No
- g) Have you had any insurance applications previously declined through a life insurance company or any superannuation fund? ☐ Yes ☐ No

Other insurance changes

You can apply to change your cover or remove the New Events Cover Restriction later via your online account at hesta.com.au/login

Part C: Reduce cover

If you wish to reduce insurance cover through HESTA, you can do so in your online account.

5 Insurance (continued)

Part D: Occupational insurance fee scale

If your occupation is considered to be management, you may be eligible to reduce the insurance fee you pay. If your application is accepted, the terms and conditions that apply to your current insurance will continue. Any change takes effect from when it is approved by the insurer.

☒ I wish to apply for management cover.
Please answer the following statements:

- | | | |
|--|---|--|
| 1. I work in a white collar occupation. | <input checked="" type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 2. I earn at least \$100,000 per annum (pro rata for part time)^ including Reportable Fringe Benefits but excluding any superannuation guarantee contributions. | <input checked="" type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 3. The duties of my occupation are limited to professional or managerial duties. | <input checked="" type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 4. I perform administrative type duties 80% or more of my time in an office based environment. | <input checked="" type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 5. I hold a degree which is necessary for performing my occupation, or I have 10 years' service in a senior management or executive role, or I am a member of a professional body or government institute which is necessary to perform my occupation. | <input checked="" type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |

^ For example, if you work 3 days per week and earn \$63,000 per annum, your full time equivalent would be \$105,000, which is more than the minimum amount.

Please note, AIA (the insurer) has approved a set number of professional institutes or bodies. If you don't hold a degree or work in a management position and are unsure if you qualify, contact AIA on 1800 043 782 or for further information please read *Insurance cover for management* available at hesta.com.au/forms

Part E: Keeping your insurance with HESTA

If your account becomes inactive we are required to cancel your insurance. 'Inactive' means you have not received a contribution, rollover (to combine super) or other transfer for 16 months. You can make an election to maintain cover if you become inactive. If you do choose to keep your insurance with HESTA, you will also be excluded from being transferred to the ATO if you are deemed 'inactive low-balance'. This occurs when you balance is under \$6,000 and you are 'inactive'.

☒ I want to keep my insurance cover if I become inactive.

Part F: Insurance declaration

Important: Before you complete this section, read 'Your duty of disclosure' on page 2 of this form and the below declaration. By signing this part of the form, you will be authorising any medical practitioner you have ever consulted or whom you may consult in the future to provide your medical details to HESTA's Trustee, HESTA's insurer or to a court or legal tribunal.

New HESTA Personal Super members can receive (subject to the policy conditions) Standard Income Protection (IP) and Death Cover, restricted to 'New Events Cover' only unless you can satisfactorily complete Part B of the Short Personal Health Statement.

You are applying to enter into a contract of insurance.

As such, you have a duty to disclose all relevant information. Failing to provide the insurer with full and accurate information could result in your insurance cover being cancelled and any claim for benefits could be denied, so it is vital you answer all questions fully and accurately.

Although we ask you specific questions via a personal statement, you should also tell us about any other information that will impact on the insurer's decision to offer you insurance cover, regardless of whether you deem it to be material or important. This includes current medical issues that require investigation, medication or treatment, even if a diagnosis has not been made.

This obligation applies to all insurance cover relating to this application, including amounts transferred from another fund or insurance arrangement. This means you could be placed in a position where you have no insurance cover if we later find you have not answered all questions fully and accurately.

Your duty of disclosure continues until you receive written confirmation your application has been accepted. You must contact the insurer if there is any change in your health or circumstances that are relevant to the insurer's decision on your application.

The full duty of disclosure is contained within this document and it is important you read it carefully.

Having read the above, I declare the information I have provided is honest, true and complete.

Signature:

Date:

6 Investment choice

You will automatically be invested in Balanced Growth - our *MySuper*-authorised investment option. Once your membership is created, you can change your investment options by logging into your online account - go to hesta.com.au/login

See 'How we invest your money' on pages 6-7 of this PDS and consider seeking financial advice before making a decision.

For more information on investment, read *Investment choices* at hesta.com.au/pds

7 Nominating who your benefit goes to

If you die before you retire, the HESTA Trustee will determine who gets your super benefits, including proceeds from any insurance policy. The Trustee has the final decision as to whom benefits are paid but will consider the people nominated by you. See page 4 of this form for details on who you may nominate as your dependant(s).

Providing this information is optional but it helps us to make a decision in accordance with the Trust Deed. You can split your nomination between different people. If you would like your HESTA super benefit divided between more than three people, please provide their details on another signed piece of paper.

You can add, delete or change these details by contacting HESTA in writing, completing a *Change of member details* form available at hesta.com.au/forms or using your online account.

7 Nominating who your benefit goes to (cont.)

If I die while a member, I would like HESTA to pay my super to these people:

Given name/s:

Family name:

Relationship of this person to me (e.g. spouse, child, etc.):

% of my super I would like HESTA's Trustee to consider paying this person:

 %

Given name/s:

Family name:

Relationship of this person to me (e.g. spouse, child, etc.):

% of my super I would like HESTA's Trustee to consider paying this person:

 %

Given name/s:

Family name:

Relationship of this person to me (e.g. spouse, child, etc.):

% of my super I would like HESTA's Trustee to consider paying this person:

 %

Total (must add up to 100%)

 %

Binding death benefit nominations (BDBN)

To provide greater certainty about who receives your benefit when you die, you can make a BDBN which binds the Trustee of HESTA to pay your benefit to the person(s) you choose (providing you are still a member of HESTA when you die).

To make a BDBN you must complete a *Binding death benefit nomination* form found at hesta.com.au/bindingnom or attached to this application.

8 Declaration and applicant's signature

Before you sign this application form, we are obliged to give you a Product Disclosure Statement (which is a summary of important information relating to HESTA Personal Super). This material will help you to understand the product and decide if it is appropriate for your needs.

Note: if you are under 18 years of age, a parent or guardian must also sign this form to enable your account to be created.

I have read and understood the Product Disclosure Statement to which this application was attached. I can opt-out at anytime. I acknowledge that I have read and understood *HESTA's Privacy Collection Statement* and accept that the information requested on this form (unless otherwise stipulated) is required in order for HESTA's Trustee to accept my application for membership and for the ongoing administration of my membership by the fund administrator and other service providers. In consideration of my admission to membership, I agree to abide by and be bound by

8 Declaration and applicant's signature (cont.)

the provisions of the Trust Deed. I understand that once I submit my application, my membership with HESTA will commence on the date an amount is received on my behalf.

Signature:

Date:

Signature of parent or guardian (if under 18 years of age) or your application will be deemed incomplete:

9 Additional information - Dependants

Your dependants include:

- your spouse (which includes another person, whether of the same sex or a different sex, with whom you are in a relationship that is registered under a law of a state or territory, or a person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple)
- your child (which includes an adopted child, a step-child, an ex-nuptial child, a child of your spouse or someone who is your child within the meaning of the *Family Law Act 1975*)
- a person who is wholly or partially financially dependent on you
- a person with whom you have an interdependency relationship.

For more information about dependants, see *How super works* at hesta.com.au/pds

10 Financial adviser details (if applicable)



I authorise my financial adviser to obtain relevant information and/or to monitor my account on my behalf. This authority continues for a period of 18 months unless revoked by me.

Financial Adviser's name:

Adviser's Business name:

ASIC Financial Adviser Register Number:

Licensee Name:

AFSL Number:

Address:

Phone number:

Email:

Adviser stamp:

When you have filled in and signed this form, please scan and email all requirements to hesta@hesta.com.au or mail to: **HESTA, Locked Bag 5136, Parramatta NSW 2124**

combining your super


complete the rollover initiation request overleaf for whole balance transfers

HESTA

Before completing this form

- Read the important information below.
- Complete the *Choice of super fund request* form if you would like HESTA to receive future Superannuation Guarantee contributions.
- You can also find and rollover any other super online at hesta.com.au/login

When completing this form

- Refer to these instructions where a question has this icon: 
- Print clearly in BLOCK LETTERS.

After completing this form

- Sign the authorisation.
- Review the checklist below.
- Send the request form to your fund.

! Important information

This transfer may close your account (you will need to check this with your FROM fund).

This form **cannot** be used to:

- transfer part of the balance of your super benefits
- transfer benefits if you don't know where your super is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer super from
- transfer your super to an SMSF
- change the fund to which your employer pays contributions on your behalf. The *Choice of super fund request* form must be used by you to change funds
- open a superannuation account, or
- transfer benefits under certain conditions or circumstances, for example if there is a super agreement under the *Family Law Act 1975* in place.

What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits FROM.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about choice.

For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit ato.gov.au or call 13 10 20.

Things you need to consider when transferring your super

When you transfer your super, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you. Some of the points you may consider are:

- Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- Death and disability benefits – your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered. Consider seeking financial advice before making any changes.

What happens if I do not quote my tax file number (TFN)?

We are authorised to collect your tax file number (TFN) under the *Superannuation Industry (Supervision) Act 1993* (SIS). Supplying your TFN is voluntary, and it is not an offence if you choose not to provide it.

We are required by law to take the necessary steps to properly safeguard your TFN, and our intention is to use it only for lawful superannuation purposes, including to facilitate the search for and consolidation of your superannuation accounts, by seeking information from the Australian Taxation Office (ATO) and/or a superannuation entity.* A record of your TFN will be made for ongoing taxation and superannuation purposes.

We may disclose your TFN to another superannuation provider if your benefits are transferred, unless you instruct us in writing not to disclose it to any other fund.

*Please note: Future legislation may result in changes to these purposes.

Why should I provide my TFN?

- HESTA will be able to accept all permitted types of contributions to your account,
- other than the tax that may ordinarily apply, you will not pay more tax than you need to – this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits, and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names. The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

Checklist

- ☐ Have you read the important information?
- ☐ Have you considered where your future employer contributions will be paid?
- ☐ Have you completed all of the mandatory fields on the form?
- ☐ Have you signed and dated the form?

Scan and email all requirements to hesta@hesta.com.au or mail to: **HESTA, Locked Bag 5136, Parramatta NSW 2124**

*Visit ato.gov.au for the most current information on super contributions and tax.

Issued by H.E.S.T. Australia Ltd ABN 66 006 818 695 AFSL No. 235249, the Trustee of Health Employees Superannuation Trust Australia (HESTA) ABN 64 971 749 321. This information is of a general nature. It does not take into account your objectives, financial situation or specific needs. You should look at your own financial position and requirements before making a decision. You may wish to consult an adviser when doing this. Before making a decision about HESTA products you should read the relevant Product Disclosure Statement (call 1800 813 327 or visit hesta.com.au for a copy), and consider any relevant risks (hesta.com.au/understandingrisk). The information you provide on this form, and any subsequent information you provide to us or our service providers in relation to this form, is collected in accordance with the HESTA Privacy Collection Statement available at hesta.com.au/privacy or by calling 1800 813 327.

rollover initiation request



Use this form to request a transfer of your full super account balance from another fund to HESTA.
You can also rollover any other super online at hesta.com.au/login

COMPLETING THIS FORM

- Read the important information pages
- Refer to instructions where indicated with: ➡
- This form is only for whole (not part) balance transfers

AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form to either your FROM (transferring) fund or your TO (receiving) fund

Personal details		Current address (residential, no PO. Boxes)	
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	*Address	<input type="text"/>
*Family name	<input type="text"/>	*Suburb	<input type="text"/>
*Given names	<input type="text"/>		<input type="text"/>
Other/previous names	<input type="text"/>	*State/ Territory	<input type="text"/>
*Date of birth (DD/MM/YYYY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	*Postcode	<input type="text"/>
Tax file number	<input type="text"/>	Email	<input type="text"/>
	<input type="text"/>	Contact phone number	<input type="text"/>
Under the <i>Superannuation Industry (Supervision) Act 1993</i> , you are not obliged to disclose your tax file number, but there may be tax consequences.		Previous address	
➡ See 'What happens if I do not quote my tax file number?'		➡ If you know that the address held by your FROM fund is different to your current residential address, give details below.	
*Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Address	<input type="text"/>
			<input type="text"/>
		Suburb	<input type="text"/>
		State/ territory	<input type="text"/>
		Postcode	<input type="text"/>

NB: * Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

Fund details

FROM (Transferring Fund)	TO (Receiving Fund)
*Fund name	*Fund name <i>HESTA</i>
Fund phone number	Fund phone number <i>1800 813 327</i>
*Membership or account number	*Membership or account number
Australian Business Number	Australian Business Number <i>64 971 749 321</i>
Unique Superannuation identifier	Unique Superannuation identifier <i>HST0100AU</i>

- ➡ If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.
You must check with your TO fund to ensure they can accept this transfer.

Authorisation

- By signing this request form I am making the following statements:
- I declare I have fully read this form and the information completed is true and correct.
 - I am aware I may ask my superannuation provider for information about the effect this transfer may have on my benefits, and have obtained or do not require any further information.
 - I consent to my tax file number being disclosed for the purposes of consolidating my account.
 - I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my TO fund.
 - I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

*Name (Print in BLOCK LETTERS)

*Signature

*Date (DD/MM/YYYY)

/ /

*Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

...because your
stories are
our inspiration.

contact us

hesta@hesta.com.au | 1800 813 327 | Locked Bag 5136, Parramatta NSW 2124 | hesta.com.au
