

Summary of significant events and material changes

At 9 October 2023

In accordance with ongoing disclosure obligations, HESTA notifies members of any material changes or significant events that may affect their membership. The required notice may take a variety of formats including a personalised letter, article in our member magazine, or information provided by electronic disclosure on our website.

Below is a summary of each significant event notice or change since 1 July 2021.

Notice date	Effective date	Nature of event or change	Impact of the change, membership group impacted and link to notice
12 September 2023	Varies	<p>Changes outlined:</p> <ul style="list-style-type: none"> Effective 30 September 2023, following the annual investments review, changes were made to the investment objectives, probable number of negative annual returns over 20 years and the risk levels, growth/defensive asset splits, strategic asset allocation and ranges of certain options. HESTA for Mercy Super members: From 1 July 2023, the PDS description of unit pricing was updated for clarity around how money in and investment switches are treated. In the 1 July 2023 HESTA, HESTA Personal Super, HESTA Corporate Super and HESTA for Mercy Super PDS's, updated to provide more detail of the associated financial risks, aligned to how investment risks are being considered and managed. The actual Investment Fees and Costs and Transaction costs incurred by the fund for the FY2022/23 have been updated in the PDS. In some years the amount deducted from the Fund Development Reserve may exceed the amount paid into the reserve. For the 12 months to 30 June 2023, the excess amount was determined to be 0.04% p.a. of funds under management, paid from the Fund Development Reserve, and not deducted from member accounts. From 1 July 2023, Corporate Super members: Insurance update to inform that our insurer will only pay benefits in respect of one disability at a time. How amounts are allocated to accounts updates: amounts received by HESTA are held in a trust account before they are allocated to a member's account. HESTA retains the interest (if any) earned on amounts held within the trust account. 	<p>Impacted group: HESTA, HESTA Personal Super, HESTA Corporate Super, and HESTA for Mercy Super members.</p>

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12 September 2023	Varies	<p>Changes outlined:</p> <ul style="list-style-type: none"> Effective 30 September 2023, following the annual investments review, changes were made to the investment objectives, probable number of negative annual returns over 20 years and risk levels, growth/defensive asset splits, strategic asset allocation and ranges of certain options. HESTA for Mercy Income Stream members: From 1 July 2023, the description of unit pricing was updated for clarity around how money in and investment switches are treated. In the 1 July 2023 HESTA Income Stream and HESTA for Mercy Income Stream PDSs, updated disclosure to provide more detail of associated financial risks, aligned to how investment risks are being considered and managed. The actual Investment Fees and Costs and Transaction costs incurred by the fund for the FY2022/23 have been updated in the PDS. In some years the amount deducted from the Fund Development Reserve may exceed the amount paid into the reserve. For the 12 months to 30 June 2023, the excess amount was determined to be 0.04% p.a. of funds under management, which was paid from the Fund Development Reserve, and not deducted from member accounts. How amounts are allocated to accounts updates: amounts received by HESTA are held in a trust account before they are allocated to a member's account. HESTA retains the interest (if any) earned on amounts held within the trust account. 	<p>Impacted group: HESTA Income Stream, Term Allocated pension (TAP), and HESTA for Mercy Income Stream members.</p>
26 April 2023	1 July 2023	<p>Changes to members' insurance cover</p> <p>We have made some changes to our insurance cover, including the insurance fees charged effective 1 July 2023 which include:</p> <ul style="list-style-type: none"> The insurance terminology we use. The way insurance fees are determined– using members' actual age, not age bands. Introduction of Office-based Occupation Category – replaces Management occupation classification and an expanded eligibility criteria. Insurance terms and conditions enhancements: <ul style="list-style-type: none"> 90 days to apply for additional cover when insurance cover starts automatically for the first time. 	<p>Impacted group: HESTA, HESTA Personal Super members</p> <p>https://www.hesta.com.au/content/dam/hesta/Documents/HESTA-and-HESTA-Personal-Super-significant-event-notice-26-April-2023.pdf</p>

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		<ul style="list-style-type: none"> Increased threshold for 'other income' while partially disabled and receiving an IP benefit. Further clarification in the policy regarding IP and Centrelink benefits Removal of grandfathered "Totally Disabled/Total Disablement" definition. 										
26 April 2023	1 July 2023	<p>Changes to the Total and Permanent Disability (TPD) definition</p> <p>We have removed the previous "basic activities associated with work" TPD definition that applies to members with TPD Cover who at the Date of Disablement had been working less than 15 hours per week for the preceding three-month period making it easier for these members to meet the requirements for total and permanent disability.</p>	<p>Impacted group:</p> <p>HESTA Corporate Super members https://www.hesta.com.au/content/dam/hesta/Documents/HESTA-Corporate-Super-significant-event-notice-26-April-2023.pdf</p>									
1 December 2022	1 February 2023	<p>Changes to administration fees and costs</p> <p>From 1 February 2023, we will continue to charge both a weekly fee and a percentage-based administration fee, however, the amounts will be different. The percentage-based administration fee is also subject to a higher account balance cap. Administration fees and costs will still be deducted from your account two days after the end of each calendar month and when you close your account. The changes are shown in the comparison table below*.</p> <table border="1" data-bbox="631 1086 1637 1469"> <thead> <tr> <th></th> <th data-bbox="631 1086 1211 1198">Current administration fees and costs, excluding amounts paid from fund assets</th> <th data-bbox="1211 1086 1637 1198">New administration fees and costs from 1 February 2023, excluding amounts paid from fund assets</th> </tr> </thead> <tbody> <tr> <td data-bbox="631 1198 808 1238">Weekly fee</td> <td data-bbox="808 1198 1211 1238"> <ul style="list-style-type: none"> \$1.25 per week </td> <td data-bbox="1211 1198 1637 1238"> <ul style="list-style-type: none"> \$1.00 per week </td> </tr> <tr> <td data-bbox="631 1238 808 1469">Percentage based fee</td> <td data-bbox="808 1238 1211 1469"> <ul style="list-style-type: none"> 0.08% (Balanced Growth) OR 0.10% (all other investment options) Capped at a balance of \$350,000 </td> <td data-bbox="1211 1238 1637 1469"> <ul style="list-style-type: none"> 0.15% Same percentage of fees and costs apply regardless of the investment option(s) invested </td> </tr> </tbody> </table>		Current administration fees and costs, excluding amounts paid from fund assets	New administration fees and costs from 1 February 2023, excluding amounts paid from fund assets	Weekly fee	<ul style="list-style-type: none"> \$1.25 per week 	<ul style="list-style-type: none"> \$1.00 per week 	Percentage based fee	<ul style="list-style-type: none"> 0.08% (Balanced Growth) OR 0.10% (all other investment options) Capped at a balance of \$350,000 	<ul style="list-style-type: none"> 0.15% Same percentage of fees and costs apply regardless of the investment option(s) invested 	<p>Impacted group:</p> <p>HESTA for Mercy Super members https://www.hestaformercy.com.au/content/dam/hesta-for-mercy/HESTA-for-Mercy-Super-Significant-Event-Notice-1-Dec-2022.pdf</p>
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30 August 2022	Varies	<p>Changes outlined:</p> <ul style="list-style-type: none"> • Amount paid from fund assets: In some years the amount deducted from the Fund Development Reserve may exceed the amount paid into this reserve. For the 12 months to 30 June 2022, the excess amount was determined to be 0.06% p.a. of funds under management, which was paid from the Fund Development Reserve, and not deducted from member accounts. • Removal of activity fees: Effective 1 July 2022, HESTA has removed the family law account splitting fee. Effective 30 September 2022, HESTA will also be removing the contribution splitting fee. • Effective 30 September 2022, following the annual investments review, changes have been made to the investment objectives, probable number of negative annual returns over 20 years and risk levels, growth/defensive asset splits, strategic asset allocation and ranges of certain options. • Effective 1 July 2022, the asset class description of Cash that applies to all other investment options other than Cash and Term Deposits has changed. Effective 30 September 2022, the asset class description of Alternatives has changed. • Effective 30 September 2022, various responsible investment updates and since 1 July 2022, various updates to the Sustainable Growth investment option including some new exclusions. • 2021/22 Investment fees and costs and transaction cost updates • Effective 1 July 2022, insurance changes relating to New Events Cover terms for Personal super members 	<p>Impacted group: HESTA, HESTA Personal Super members, and HESTA Corporate Super members.</p> <p>https://www.hesta.com.au/content/dam/hesta/Documents/HESTA-super-significant-event-notice-30-August-2022.pdf</p>

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1 March 2022	Varies	<p>Changes that apply to all HESTA members:</p> <ul style="list-style-type: none"> • HESTA has sought and received court approval for the HESTA trust deed to be amended to authorise it to charge an appropriately limited trustee fee. Effective 1 January 2022, the administration fees and costs will include the trustee fee. The trustee fee is not a separate or additional fee paid directly by members – it is included in the total current administration fees and costs amount disclosed to you. • Effective 1 March 2022, the fund name will officially change from ‘Health Employees Superannuation Trust Australia’ to its abbreviated name ‘HESTA’ • Correction in the HESTA’s 30 June 2021 financial statements (which an abridged version is also included in the HESTA 2020/21 Annual Report) in relation to a ‘Related parties’ note, under ‘Other shareholdings and Transactions’ where the value of investments managed was incorrectly stated. <p>Change that applies to HESTA, HESTA Personal Super and HESTA Corporate Super members:</p> <ul style="list-style-type: none"> • Correction in the Fees and costs document specifying current practice where the benefit of tax deductions received from investment costs are passed on to members through investment earnings before the unit price is declared. <p>Change that applies to HESTA and HESTA Personal Super members:</p> <ul style="list-style-type: none"> • Effective 1 April 2022, we’ve changed insurance policy transfer terms giving more members the opportunity to switch their insurance cover to HESTA 	<p>Impacted group: HESTA members.</p> <p>https://www.hesta.com.au/content/dam/hesta/Documents/HESTA-significant-event-notice-1-March-2022.pdf</p>

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30 August 2021	Varies	<p>Changes outlined:</p> <ul style="list-style-type: none"> • Effective 21 October 2021, we've changed the frequency for unit pricing valuation and investment switching from weekly to daily. <ul style="list-style-type: none"> ○ Notification of an investment switching pause from 11:59pm AEST/AEDT Tuesday 19 October until 4pm AEST/AEDT Wednesday 20 October • Effective 30 September 2021, the annual investments review <ul style="list-style-type: none"> ○ Includes changes to investment objectives, probable number of negative annual returns over 20 years, risk levels, suggested minimum investment timeframe, type of investor, growth/defensive asset splits, strategic asset allocation and ranges of certain options ○ Risk profile descriptions • Effective 1 July 2021, responsible investment updates • Fee changes <ul style="list-style-type: none"> ○ 2020/21 Investment fees and costs updates ○ Effective 1 April 2022, changes to transition to retirement or retirement planning advice fee • Legislation and tax changes <ul style="list-style-type: none"> ○ Effective 1 July 2021, superannuation rates and threshold updates ○ Effective 5 October 2021, due to Regulatory Guide 271 the maximum timeframe to resolve a compliant will reduce from 90 to 45 days. • Insurance changes 	<p>Impacted group: HESTA & HESTA Personal Super members</p> <p>https://www.hesta.com.au/content/dam/hesta/Documents/HESTA-and-HESTA-Personal-Super-significant-event-notice-30-Aug-2021.pdf</p>

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