

| HESTA |



corporate super

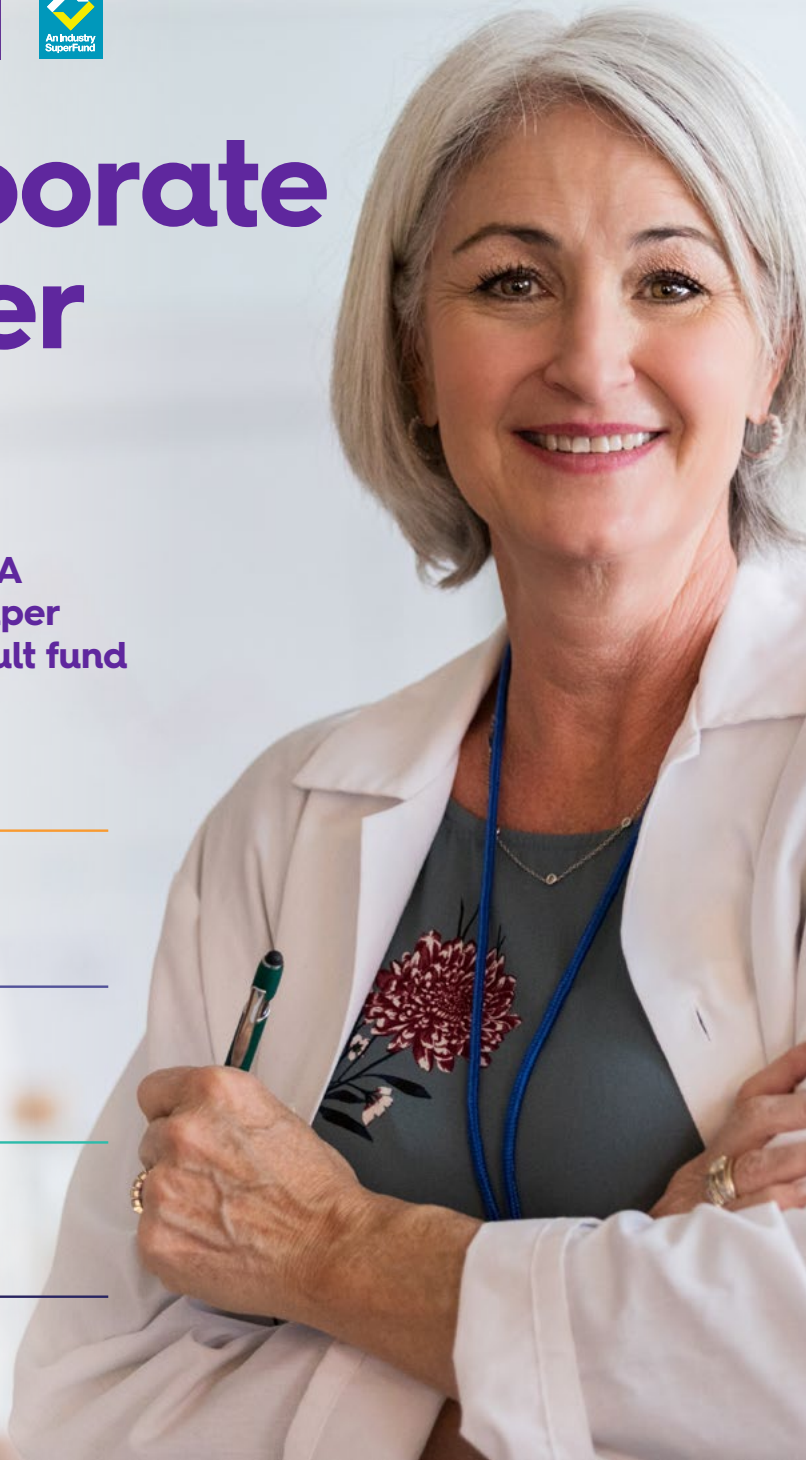
Choose HESTA
Corporate Super
as your default fund

Financial
wellbeing

Flexible
insurance

Protect your
employees

How it
works



financial wellbeing

(This flyer is to be read in conjunction with the HESTA Corporate Super PDS and Insurance Guide which can be found at hesta.com.au/corporatesuper)

With HESTA Corporate Super your employees will feel confident about their future. And it's not just our strong long-term returns and competitive fees that set us apart.

Our products and services are tailor made to support their financial wellbeing now and when they retire.

Strong long-term returns*

Independent super research company SuperRatings continually awards us the highest rating possible – Platinum – for our products. We were one of the first funds to receive SuperRatings' 15-year platinum performance rating[^].



Industry super fund

We're an industry super fund. We work for you and your people – not shareholders. We keep fees down, and costs low.



Workplace education

Our expert Superannuation Specialists deliver workplace education sessions across Australia. They cover a range of topics from how to grow your super to insurance, retirement and more. We also provide educational content about super for you to share with your employees whenever they need it. With HESTA, your staff will be empowered to plan for their financial future.

Expert financial advice

As members, your employees can get personalised support and expert advice on their HESTA Corporate Super account. Members can access advice whenever and however they like: online, over the phone, through an information session, or via a face-to-face meeting.

Visit hesta.com.au/advice

Retirement readiness

Want to see the difference HESTA is making? We offer you insights into the preparedness of your workforce for retirement. We call this a Retirement Readiness Score. This score helps show the impact we're having on your employees' financial wellbeing.

Expert help

Our team of Business Relationship Managers, Member Education Managers and Superannuation Advisers support Corporate Super members and employers throughout Australia. Find out more at hesta.com.au/service

Fighting for a fairer super system

HESTA is committed to advocating for policy and systemic change to improve our super system. We campaign for change on issues that impact women and the lower paid, like removing the \$450 super threshold and pushing for super to be paid on parental leave.

Tailored insurance options

HESTA Corporate Super allows you to choose the insurance provided to your employees. This is done through our HESTA Employer Plans creating an Employer Plan with HESTA. You can choose a different combination of Death, Total & Permanent Disablement Cover and Income Protection based on who your employees are, and choose whether you want to pay for any of the chosen cover. Read on to find out more.

hesta.com.au/corporatesuper

*Investments may go up or down. Past performance is not a reliable indicator of future performance.

^Product ratings are only one factor to be considered when making a decision.

See hesta.com.au for more information.

flexible, 24/7 insurance

Employees who join HESTA Corporate Super become members of the Employer Plan and may be eligible to access the employer's selected insurance arrangement.

Who can access HESTA Corporate Super?

As an employer, you can access HESTA Corporate Super if you:

- have a minimum number of employees who would be eligible to obtain insurance
- employ certain categories of employees (e.g. lower risk occupations with less manual duties)
- can provide monthly updates on your employees who start and exit employment and their salaries
- can meet monthly reporting and pay SG obligations.

What are the benefits for employers?

HESTA Corporate Super gives you a new employee benefit, with the flexibility to offer them:

- insurance that reflects their unique needs
- potentially higher levels of default cover and more competitive insurance than other products
- the ability to pay some or all of the insurance fees for your employees.



What are the benefits for employees?

HESTA Corporate Super can give eligible employees:

- value for money insurance round the clock, including default cover
- the benefits of our strong long-term performance, investment expertise and member support throughout their working lives, in addition to more customised insurance cover options.

How can my business start an Employer Plan with HESTA Corporate Super?

Please contact HESTA at hereforyou@hesta.com.au, or call **1800 813 327**.

protect your employees

Choosing the Insurance Benefit Design (Default Cover)

HESTA Corporate Super can give your employees access to three types of insurance cover:

- Death Cover (including Terminal Illness) – provides a lump-sum benefit to beneficiaries if the insured member dies or suffers a terminal illness.
- Total and Permanent Disablement (TPD) Cover – provides a lump-sum if the insured member is totally and permanently disabled and unlikely ever to be able to return to work.
- Income Protection (IP) Cover – provides a monthly payment if the insured member is sick or injured and cannot work.

You must select the type of cover that will be the default in your Employer Plan. It can be:

1. Death (including Terminal Illness) and TPD;
- OR
2. Death (including Terminal Illness) and TPD and IP

Death and TPD Cover

You can choose insurance arrangements based on one of the following benefit designs:

1. Years of future service formula: $X\% \times \text{Salary}^* \times \text{years of Future Service}^*$ to age 65. Where X equals 5%, 10%, 15%, 20% or 25%
- OR
2. Multiple of Salary formula: $X \times \text{Salary}$. Where X equals 1, 2, 3, 4 or 5
- OR
3. Fixed cover of \$50,000, \$100,000, \$150,000, \$200,000, or \$250,000.

*Future service = age 65 less the insureds' current age.



IP Cover

You can choose insurance arrangements for your employees based on one of the benefit designs:

1. an amount up to 75% of your Pre-Disability Income*
- OR
2. an amount up to 85% of your Pre-Disability Income* (which includes a 10% super contribution).

Go to the HESTA Corporate Super insurance guide for details at hesta.com.au/corporatesuper

Before a quote can be provided, you need to provide the following information to HESTA. We will determine if HESTA Corporate Super will be a good fit for your workplace:

1. names of any associated employers who will also participate in your Corporate Super Employer Plan
2. details of all employees you want to cover
3. membership categories and eligibility for plan
4. default levels of cover you want to include in the plan
5. occupation of employees
6. details of any overseas employees.
7. 5 years' historical claims experience (if there is a current corporate plan, data to be requested from previous insurer, if available).

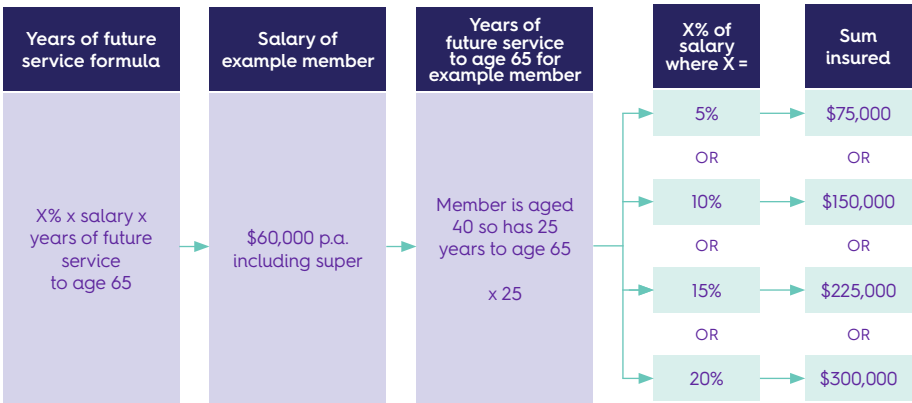
Our Business Relationship Managers can give you a full overview of the requirements. Feel free to get in touch.

how it works

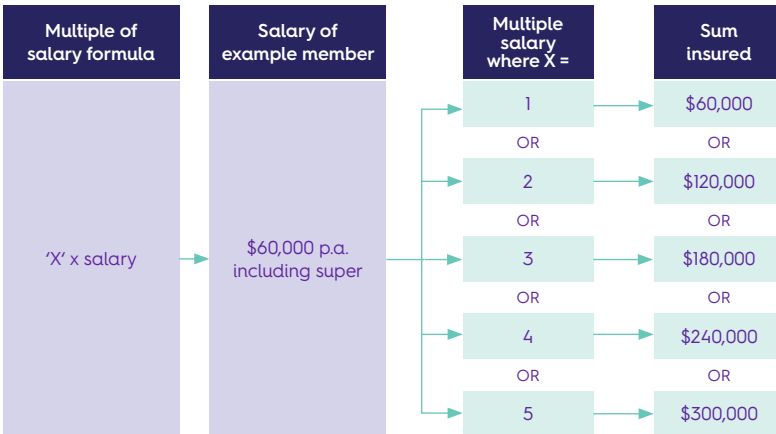
Using an example for a member aged 40 with salary of \$60,000 p.a. inclusive of superannuation

Death and total and permanent disablement cover

Years of Future Service Formula*



Multiple of Salary* Formula



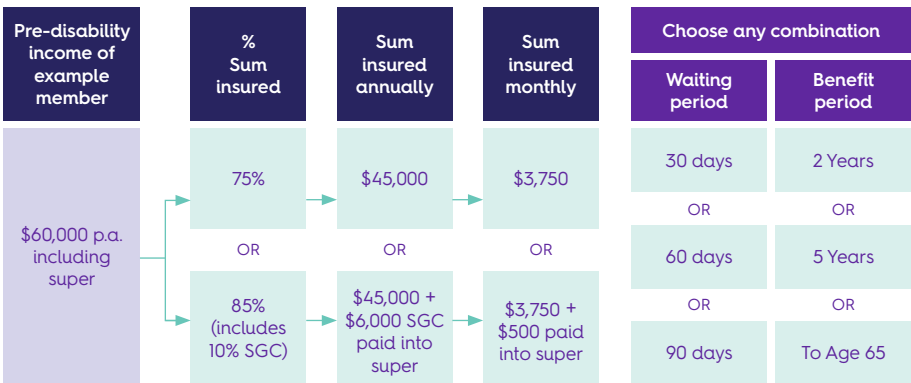
*Employer must provide salary monthly, to ensure it reflects the member's current income level at date of disability or death.



Fixed cover – choose from:

\$50,000 OR
 \$100,000 OR
 \$150,000 OR
 \$200,000 OR
 \$250,000

Income Protection Cover



Depending on how many members are in the employer plan different Automatic Acceptance Limits may apply. Please refer to the Insurance Guide for further information about Automatic Acceptance Limits.

CASE STUDY: DCS Disability Support Services[^]

DCS Disability Support Services (DCS) chooses HESTA Corporate Super as their default superannuation fund.

DCS employees include 70 management personnel and 2,400 mainly disability support and youth workers with limited manual work in their roles.

DCS is approved to proceed to quote and asked to choose their benefit design.

(The following scenario is an example only, and is not to be taken as personal or general advice for your business or employees).

DCS choose to split their employees into two occupational categories and provide different insurance cover for each category.

DCS will fund the insurance fees for their employees. NB: Employer-funded premiums are included toward an individual's non-concessional contributions cap.

Category A: Management

Death and TPD Cover:

15% x Salary x Years of future service to age 65

Income Protection Cover:

85% (10% paid to super) of Salary, 60 day waiting period, benefit period to age 65

Category B: Support and Youth Workers

Death and TPD Cover:

\$100,000 (Fixed Cover)

Income Protection Cover:

75% of Salary, 90 day waiting period, up to 2 year benefit period

[^]Case study examples are fictitious for the purpose of illustrating employer choice.

CASE STUDY: Medihealth Private[^]

Medihealth Private (MediPri) chooses HESTA Corporate Super as their default superannuation fund.

MediPri employees include 17 Board members, 175 doctors, and 4,500 medical professionals including nurses and other medical roles.

MediPri is approved to proceed to quote and asked to choose their benefit design.

(The following scenario is an example only, and is not to be taken as personal or general advice for your business or employees).

MediPri's employees will fund their own insurance fees through their HESTA Corporate Super accounts.

Category A: Management

Death and TPD Cover:

3 x Salary (multiple of salary formula)

Income Protection Cover:

85% (10% paid to super) of Salary, 30 day waiting period, benefit period to age 65

Category B: Medical Specialists (Doctors and Surgeons)

Death and TPD Cover:

5 x Salary (multiple of salary formula)

Income Protection Cover:

85% (10% paid to super) of Salary, 60 day waiting period, benefit period to age 65

Category C: Nurses and other medical roles

Death and TPD Cover:

20% x Salary x Years of future service to age 65

Income Protection Cover:

85% (10% paid to super) of Salary, 90 day waiting period, up to 5 year benefit period

[^]Case study examples are fictitious for the purpose of illustrating employer choice.

explore what HESTA Corporate Super offers your business

Reach out to your dedicated HESTA contact or email us today at:

hereforyou@hesta.com.au

hesta.com.au/corporatesuper



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