

ANNUAL REPORT



1998-1999

annual report to members **contents**

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Peter Woods, OAM, BA, M Litt, MACE

It gives me very great pleasure indeed to present you with the second Annual Report of the Local Government Superannuation Scheme.

You will recall that 1 July 1997 marked the return of the Local Government Superannuation Scheme to the control and direction of local government employers and employees. I am pleased to report to you today that the successes of the first year of operation have been followed by another solid year.

During this second year, your Board has met both the challenges and the opportunities that come with establishing a strong and competent Scheme and you will be pleased to learn that your Scheme now stands out from the competition.

The significant improvements in operating efficiencies which were evident in the first twelve months of operation have been maintained and strengthened.

The most notable of these achievements include:

- Fees have been met from Scheme surplus rather than from member/employer contributions to the Scheme.



annual report to members **chairperson's overview**

- Continuing to provide investment returns over and above set targets.
- Establishing FuturePlus Financial Services Pty Limited – a comprehensive financial planning service.
- Launching the Allocated Pension and Rollover products: these products allow members to continue to enjoy the benefits of Scheme membership after they retire.
- Upgrading Member Services to provide accurate and timely information in response to members' written and telephone enquiries.

I would like to thank my fellow directors, Mr Brett Westbrook, Chief Executive Officer of Superannuation Services Company Pty Limited (the Scheme's Secretariat company), his staff, and all who have made valuable contributions to our success throughout the year.

In the year ahead, we will continue to review the Scheme's features and performance and keep you informed of developments on a regular basis.

We look forward to continuing to deliver superior member service. Should you have any questions, I encourage you to contact Member Services on 1300 369 901.



Peter Woods OAM, BA, M Litt, MACE
Chairperson
Local Government Superannuation Scheme
December 1999

annual report to members **mission statement**

The Local Government Superannuation Scheme's major purpose is to provide security for the future of members when they leave the workforce due to retirement, resignation or disablement, as well as to provide security for members' beneficiaries in the event of death.

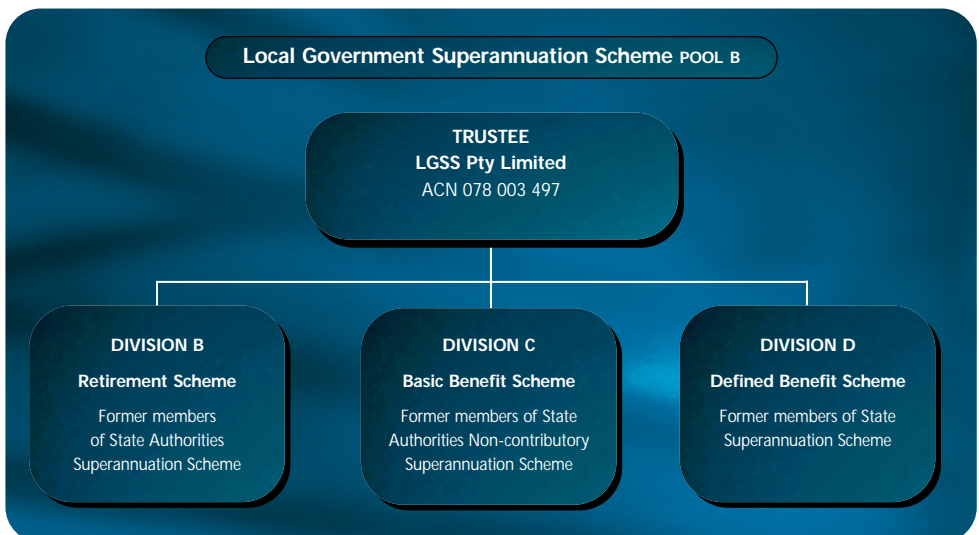
The Scheme aims to achieve this by:

- Targeting appropriate investment returns subject to designated risk levels.
- Reducing the costs of superannuation while enhancing the overall benefits for members.

The Trustee is committed to:

- Always acting in the best interests of members.
- Continually improving the level of service to members.
- Developing first-class products and services for members.

The Scheme has two segregated pools of assets, Pool A and Pool B. This report has been produced for members covered by Pool B. Pool B of the Scheme includes members of the Retirement Scheme, the Basic Benefit Scheme and the Defined Benefit Scheme.



annual report to members **trustee**

The Trustee of the Scheme is LGSS Pty Limited (ACN 078 003 497).

The Directors of the Trustee for the year to 30 June 1999 were:



David Campbell*

*Appointed by
Local Government Association
of New South Wales*

Deputy Chairperson, LGSS Pty Limited; Lord Mayor of Wollongong; Executive Member, Local Government Association of New South Wales; Chairperson Illawarra Regional Development Board. Elected to the NSW Legislative Assembly March 1999.



Edward Carolan OAM*

*Appointed by
Local Government Association
of New South Wales*

Councillor, Canterbury City Council; Executive Member, Local Government Association of New South Wales; Chairperson, Local Government Recycling Co-Operative.



Gary De Courcey*
BA LLB

*Representing Local Government
Engineers Association*

Senior Industrial Officer, Local Government Engineers Association (LGEA) and the Association of Professional Engineers, Scientists and Managers of Australia (APESMA).



George Humphries*

*Representing Federated
Municipal and Shire Council
Employees Union of Australia
(NSW Division)*

President, Federated Municipal and Shire Council Employees Union of Australia (NSW Division); Director, Western Sydney Waste Planning & Management Board; Federal Executive Member, Australian Services Union (ASU).

** Changes to the Trustee at time of printing:*

Leo Kelly replaced David Campbell; Bernadette O'Connor replaced Edward Carolan; Martin O'Connell replaced Gary De Courcey; Barry Mason replaced George Humphries; John Ernst replaced Jack Merchant.



John (Jack) Merchant*

Representing Federated Municipal and Shire Council Employees Union of Australia (NSW Division)

General Secretary, Federated Municipal and Shire Council Employees Union of Australia (NSW Division); National Senior Chairperson, Australian Services Union (ASU); Former Trustee member, ASU Superannuation Scheme.



Ian Robertson

Representing Environmental Health and Building Surveyors' Association of NSW

Secretary/Treasurer, The Environmental Health and Building Surveyors' Association of NSW (HABSA); Member, Local Government Reform Task Force.



John Wearne

Appointed by Shires Association of NSW

Councillor, Bingara Shire; Former President Shires Association of NSW; Former Senior Vice President, Australian Local Government Association; Commissioner, National Roads and Transport Commission; Board Member, NSW Centenary of Federation and Australia Day Council of NSW.



Peter Woods

OAM, BA, M LITT, MACE

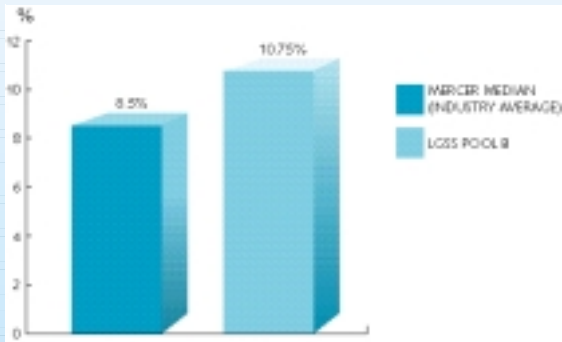
Appointed by Local Government Association of NSW

Chairperson, LGSS Pty Limited; President, Local Government Association of New South Wales; Mayor of Concord; President, International Union of Local Authorities (IULA) – Asia Pacific Region; Member, Board of Environment Protection Authority of NSW; Director, Inner Sydney Waste Board.

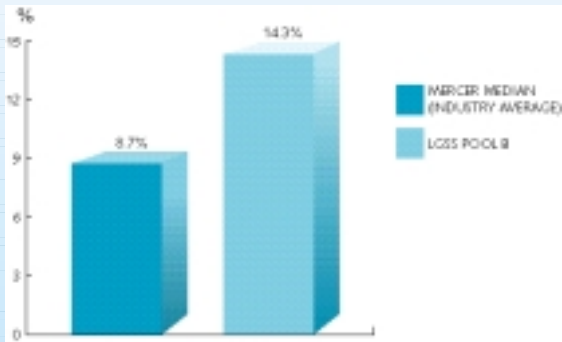
Directors are appointed by the sponsoring organisations and are replaced at the discretion of the organisation.

The Trustee has indemnity insurance from AMP.

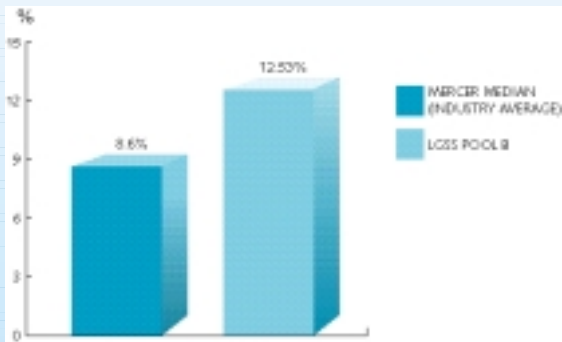
CREDITING RATE (AFTER TAX) FOR YEAR 1998-99



CREDITING RATE (AFTER TAX) FOR YEAR 1997-98



CREDITING RATE (AFTER TAX) 2-YEAR AVERAGE FOR YEARS 1997-99



annual report to members **highlights**



The Local Government Superannuation Scheme is committed to improving the long-term benefit to members' retirement incomes. Throughout the year, the Scheme has put a number of initiatives in place to improve the level of service to members.

- A new Financial Planning service was introduced, providing free advice for members nearing retirement. Financial Planning seminars were also held throughout the year.
- The telephone call centre was expanded to improve levels of service to members.
- The work-site visits programme continued with over 800 work-sites visited throughout NSW during the year.
- Brett Westbrook was appointed CEO, effective April 1999.

As at 30 June 1999:

- The Scheme had 21,865 members.
- Assets grew to approximately \$2.52 billion.
- Contributions received totalled approximately \$102.5 million.
- Members received approximately \$176.5 million in benefit payments over the year.



annual report to members **member services**

Providing members with quality assistance and advice is a priority for the Local Government Superannuation Scheme.

During the year, the Member Services call centre was expanded to further enhance the level of service to members.

A Financial Planning service was introduced to provide a free service for members nearing retirement. This service, along with Financial Planning seminars held throughout NSW, has proved to be a huge success, and the positive response from members has delighted the Financial Services staff.

As well as having staff available in the Member Services centre to answer member enquiries, Field Advisors visited work-sites and conducted information sessions. During 1998-1999, over 800 work-site visits were held throughout NSW, giving members the opportunity to raise questions and better understand their superannuation.

The Scheme has launched a website containing information for both members and employers. Documents such as the Scheme's magazine and Member Information Booklets are displayed on the site, along with helpful information and frequently asked questions. In early 2000, the Scheme will be providing members with access to their account details via the website.

The website can be found at: www.lgsuper.com.au

ENQUIRIES, HELP & ADVICE

Member Services is your enquiry service centre. If you have any enquiries about the Scheme, these should be directed to:

Member Services, Ground Floor, 28 Margaret Street, Sydney NSW 2000

Tel 1300 369 901 Fax (02) 9279 4131

Telephone enquiries can be made between 8.30am and 5.30pm Monday-Friday, and personal interviews can be arranged with a Member Services Officer between 9.00am and 4.30pm Monday-Friday.

Written enquiries should be sent to PO Box N835, Grosvenor Place, Sydney NSW 1220. 

Some examples of how you may be able to use the Member Services centre include:

- Enquiries about the amount of your benefit, when you may be able to receive it and rollover opportunities.
- Information concerning your current investment selection and alternatives available to you.
- Information on making member contributions.
- Information concerning death and invalidity cover.
- Reviewing copies of Scheme documents such as the audited accounts and the Trust Deed and Rules.

Remember, this service is a benefit of your membership. It is absolutely free of charge to you and we encourage you to use it.

COMPLAINTS

We hope that you will always receive satisfactory service from the Local Government Superannuation Scheme and that all your enquiries will be promptly attended to. However, if you are dissatisfied with the service you are receiving, we encourage you to lodge a formal complaint.

All complaints should be made in writing to:

Complaints Resolution Officer, Superannuation Services Company Pty Limited, Level 12,
28 Margaret Street, Sydney NSW 2000. Tel: (02) 9299 3000

The Complaints Resolution Officer, who maintains a register of all complaints and actions, will consider your complaint on behalf of the Trustee and provide you with a suitable response as soon as possible.

If you are not satisfied with the response or your complaint has not been resolved within 90 days, you have the option of referring your concern to the Superannuation Complaints Tribunal, located in Melbourne.

The Tribunal has been established by the Federal Government for the purpose of providing totally independent input into disputes which may arise between superannuation funds and



their members, former members or beneficiaries. The Tribunal can only consider matters which impact on members personally and not in respect of the overall conduct of the Scheme.

You may only approach the Tribunal if you have first been through the Scheme's internal complaints procedure.

In exercising its power, the Tribunal cannot alter the provisions of the Trust Deed. All complaints to the Tribunal must be made in writing and at your own expense.

The staff at the Tribunal will attempt to resolve the matter by conciliation, which involves assisting you and the Scheme to come to a mutual agreement. If no agreement is reached by conciliation, the Tribunal will determine the matter.

The contact details are: The Secretary, Superannuation Complaints Tribunal,
Locked Bag 3060, GPO Melbourne Vic 3001.
Tel: 13 14 34.

Alternatively, if you are a former member of the State Super Schemes who was transferred to the Local Government Scheme, you may lodge an appeal with the NSW Industrial Relations Commission (in Court Session) within six months of being notified of the determination of your complaint by the Trustee, or within the time allowed by the Commission.

For the second consecutive year, investment markets experienced significant volatility. While the carry-over of difficulties in Asian economies from 1997/98 was still manifest in the early part of the 1998/99 financial year, the global instability caused from those markets quickly appeared.

Significant market declines during August 1998, due to economic imbalances in Russia, became a global instability issue during the first week of October 1998. The true impact of financial market downturns caused severe financial strains on some heavily leveraged investment operations in the United States.

It took the unprecedented involvement of the US Federal Reserve Bank to engineer a support action for the financial rescue of the LTCM hedge fund, and a series of interest rate reductions to stabilise financial markets. This then led to a dramatic turnaround in global financial markets' performance, with the December quarter of 1998 proving to be one of the highest performing quarters in recent memory.

The first six months of 1999 proved to be more muted as the euphoria caused by the unanticipated Federal Reserve action during the latter part of 1998 gave way to more realistic assessments as to when the Federal Reserve would take back those interest rate reductions.

This global setting will become the framework for performance during the 1999/2000 financial year.

INVESTMENT MANAGEMENT

The Scheme is obliged to continue a previous investment management agreement. Deutsche Asset Management (Aust) Limited (previously known as Axiom Funds Management Ltd) will manage the Pool B assets for five years from 1 July 1997 to 30 June 2002. Part of the pool can be allocated to other managers in each of those five years.

The Scheme's investment managers and the percentage of the pool's assets they manage are tabled in the Asset Management chart opposite.

The Trustee has received a Fund Reference Risk Management Statement and a Detailed Risk Management Statement from each Investment Manager. These statements summarise the Managers' principles, policies and procedures relating to the use of derivatives. The Trustee is satisfied that these are in accord with the Scheme's investment strategies.

POOL B ASSET MANAGEMENT			
SECTOR	MANAGER	% OF POOL B ASSETS AS AT	
		30 JUNE 1999	30 JUNE 1998
CASH	Deutsche Asset Management (Aust) Limited	2.4%	4.3%
AUSTRALIAN FIXED INTEREST	Deutsche Asset Management (Aust) Limited	9.3%	11.4%
AUSTRALIAN SHARES	Deutsche Asset Management (Aust) Limited	29.5%	32.4%
	State Street Global Advisors of Australia Limited	3.6%	3.4%
	Commonwealth Financial Services	4.0%	Nil
DEVELOPMENT CAPITAL	LGSS Pty Limited	0.1%	0.4%
INTERNATIONAL SHARES	Deutsche Asset Management (Aust) Limited	30.5%	24.1%
	Standish Ayer & Wood Inc	7.2%	11.0%
PROPERTY TRUSTS	Deutsche Asset Management (Aust) Limited	7.7%	7.7%
INDEX-LINKED SECURITIES	Deutsche Asset Management (Aust) Limited	5.7%	5.3%

SECTOR REVIEW

Cash

The Bank Bill Index again appeared to generate modest returns of 5% for the 1998/99 financial year. However, when this is seen in the context of the inflation rate – the Consumer Price Index (CPI) rising to slightly over 1% for the financial year – it can be maintained that even a cash investment is generating a strong real return for investors.

Australian bonds

With the uncertainty of interest rate movements over the course of the year, Australian bond and fixed income securities delivered modest outcomes. The Warburg Dillon Read Composite Bond Index rose by only 3.3% during the financial year.

Australian shares

Australian shares were the best performing asset class during the 1998/99 year, with the All Ordinaries Accumulation Index rising by 15.3%. Uncertainty during the first six months, was replaced by a belief in world economic recovery. The attendant boost to commodity prices saw the Resources sector of the Australian share market perform particularly well in the latter half of the year. 

International shares

The major equity markets in the US, Europe and Japan produced a year in which the safer “blue chip” securities generally performed well, but the smaller companies in all of these markets were still experiencing poor levels of demand.

While the overall index (the Morgan Stanley Capital International [MSCI] Index) performed creditably at 8.2%, it was necessary for funds to have a diversified approach to their holdings. An over-emphasis on the smaller capitalised companies would have seen funds produce markedly lower than index returns for the year.

The rise in commodity prices also corresponded with a strengthening of the Australian dollar during a large part of 1998/99. The Australian dollar rose against the US dollar from 61.5c at the beginning of the year to 66.2c at the year end. Though the AUD reached a low of 55.3c in August, selective currency hedging during the year would have greatly assisted portfolio returns.

Listed property trusts

In keeping with the modest bond market returns, and the subdued performance of the Industrials equities sector, Australian listed property trusts, measured by the ASX listed property trust index, rose by only 4.3% during the financial year.

PORTFOLIO RISKS

Superannuation investment, as a savings vehicle for retirement, must concentrate on the medium to long-term returns which will deliver average outcomes that are higher than the increases in both inflation and wages.

Investment strategies are therefore biased towards assets whose value is likely to grow in line with general economic trends.

To reduce the impact of being overly exposed to any specific event risk, the investment strategy must also be adequately diversified, both in terms of general asset classes of securities, and of the fund manager who manages those assets.

The focus on the medium to long-term however, cannot be done in isolation of short-term outcomes and their impact on members.

While the strategic investment settings of the Scheme's assets are designed to achieve the

sought-after longer term average real rate of return, the Trustee Board is also mindful of the need to respond to short-term investment market behaviour. The use of currency hedging during 1998/99 for part of the year demonstrates the use of tactical positioning of the portfolio to avoid serious return risk for short-term periods.

Nevertheless, at the same time, the dual focus on both short-term and long-term goals cannot be done in isolation from actual market behaviour.

As indicated earlier, the investment market backdrop as we enter 1999/2000 is not as optimistic as it has been in prior years. Any environment in which official interest rates are on the rise does not auger well for overall investment outcomes.

While the Trustee Board will continuously look to position itself so that it delivers superior investment outcomes to those available from other arrangements and funds, it is necessary to recognise that in some years overall investment outcomes themselves will be modest. 1999/2000 appears, on the balance of probabilities, to be one of those years.

INVESTMENT OBJECTIVES

- To target a real rate of return of 6.5% per annum over a five-year period.
- For the chance of a negative return to be less than 1 in 5.
- To ensure there is a greater than 90% likelihood that there will be 100% of members' benefits at the end of five years.

INVESTMENT STRATEGY

To meet the investment objectives, the Trustee has determined that the Pool should be invested in a diversified investment portfolio with an emphasis on growth assets such as shares and property.

The Trustee has established guidelines for the Pool's investment managers. Performance benchmarks, encouraging the achievement of the investment objectives, were put in place to ensure optimum performance.

Assets

As at 30 June 1999 the Pool's assets were invested as shown in the table on page 17.

Investment Returns

For the year to 30 June 1999, the Scheme's investments performed extremely well, showing a return of 10.75% (Inflation: 1.1%; Real Earnings: 9.65%).

Note: The earnings rate credited to members is the actual earnings after adjusting for investment costs. No reserves are kept.

TRUST DEED AMENDMENTS AND RECENT DEVELOPMENTS

Preservation

Commonwealth legislation requires that from 1 July 1999, all employer and employee contributions and benefits arising from those contributions, plus all earnings, be compulsorily preserved within the superannuation system. Under these rules, the Scheme has calculated the amount that you would have been able to take in cash at 1 July 1999 if you had been retrenched or resigned on that day. The higher of these two amounts will remain the maximum amount that you will be able to take in cash on Scheme exit unless you meet certain eligibility conditions. This maximum cashable amount is not indexed for investment earnings.

At exit, your benefit will be calculated under the Scheme rules. If your benefit is greater than the maximum cashable amount, the balance must be preserved and will attract investment earnings. If your benefit is less than the maximum cashable amount, you will be able to cash the whole of your benefit. Your Annual Statement and Explanatory Notes provides further information on preservation.

Mobility

In December 1998, legislation was passed through the NSW Parliament that enabled Regulations and Trust Deed amendments to permit members of the closed Defined Benefit Schemes to transfer between State, Electricity and Local Government employment, without loss of superannuation entitlements. These regulations and Trust Deed amendments were not effective until 1 October 1999.

Conditions attach to these transfer rights. Members should contact Member Services for advice when contemplating a change of employment between the sectors.

Shift loadings

Members who work more than a certain number of shifts have a loading added to their salary for the calculation of superannuation contributions and benefits. When the shift loading provisions were first introduced, most shifts were 8 hours long. Over recent years, shift lengths have increased to up to 12 hours. Members may be working as many shift hours but are working fewer shifts. This resulted in a lower loading to their salary for superannuation purposes.

From 30 June 1999, the Trust Deed has been amended to correct this anomaly and reverse the erosion of entitlements that has occurred over the last 12 years.

Trust Deed amendments affecting the Defined Benefit Scheme (Division D) only

The employee funded component of the retrenchment benefit was increased on 30 June 1999. The formula applies a discount factor for each year of service left to retirement age. This discount has been reduced from 8% to 4%.

The withdrawal benefit on Scheme exit was also increased from 30 June 1999. Interest credited between 1 July 1972 and 1 July 1990 was at the rate of 4.5%. Interest for this period is now credited at the Scheme earning rate. Many members will notice a large increase in the withdrawal benefit quoted on their 1998/99 Annual Statement.

Also from 30 June 1999, the minimum benefit that can be paid on the death of a pensioner is to be the withdrawal benefit that the pensioner was entitled to on the day they ceased employment, less any pension amounts already paid. This residual benefit is paid to the spouse, children or the estate. Previous amendments had already introduced this minimum benefit for deaths in service.

A couple of Trust Deed amendments have been introduced which do not take effect until 1 January 2000. These are:

- Members in receipt of a breakdown pension will be able to commute their pension to a lump sum from age 55. Most breakdown pensioners currently cannot commute their pension until age 60.
- Where a pension became payable before 1 July 1985, the member was not allowed to commute the whole of the benefit. Many such pensioners will now be entitled to commute the remainder of their pension if they so wish. Pensioners affected will be contacted by the administrator directly.

annual report to members fees & charges

The following fees were debited from members' accounts where applicable:

- As a result of the financial strength of the Scheme, the traditional administration fee has been covered by Scheme reserves rather than by member/employer contributions to the Scheme.
- The cost of your Additional Benefit Cover insurance for Retirement Scheme members.

Members benefits are reduced by an amount to cover the Government's 15% contributions tax. The additional surcharge tax for high-income earners is deducted from the end benefit of affected members at the time of exit from the Scheme.

annual report to members **financial**
overview

STATEMENT OF CHANGES IN NET ASSETS AS AT 30 JUNE 1999

	30 JUNE 1998 (\$'000)	30 JUNE 1999 (\$'000)
NET ASSETS AT THE BEGINNING OF THE YEAR	0	2,385,557
PLUS		
REVENUE		
Transferred in from the STC pooled fund	2,136,696	-
Net investment revenue	340,444	243,714
Employer contributions	97,147	65,082
Member contributions	42,157	37,461
Other income	8,077	185
TOTAL REVENUE	2,624,521	346,442
LESS		
OUTGOINGS		
Benefit payments	176,749	176,521
Administration expenses	7,743	6,858
Income tax expense	54,472	27,623
Contributions surcharge	-	323
TOTAL OUTGOINGS	238,964	211,325
NET ASSETS AT THE END OF THE YEAR	2,385,557	2,520,674

Below is abridged financial information for Pool B of the Scheme for the year ended 30 June 1999. This information is based on accounts currently being audited. If you wish to inspect the complete Scheme accounts, they will be available from 31 December 1999. Please contact Member Services on 1300 369 901 (8.30am-5.30pm Monday-Friday).

STATEMENT OF NET ASSETS AS AT 30 JUNE 1999

	30 JUNE 1998 (\$'000)	30 JUNE 1999 (\$'000)
INVESTMENTS		
Short-term investments	180,183	70,987
Australian fixed interest	402,603	400,240
Australian equities	839,079	977,644
International equities	873,670	947,012
Property Trusts	187,036	198,350
TOTAL INVESTMENTS	2,482,571	2,594,233
OTHER ASSETS		
Cash	29	3,491
Receivables	22,325	43,496
TOTAL ASSETS	2,504,925	2,641,220
LESS		
LIABILITIES		
Reserve Units	16	2
Creditors	64,880	75,716
Provision for income tax	22,370	5,141
Provision for deferred taxation	32,102	39,687
TOTAL LIABILITIES	119,368	120,546
NET ASSETS AVAILABLE TO PAY BENEFITS	2,385,557	2,520,674

annual report to members **further** information

Should you wish, you may examine the following documents:

- The Trust Deed.
- The Scheme accounts and Auditor's report.
- An Actuarial statement and other advice.

For access to these documents or further information on the Scheme you should contact:

Member Services, Ground Floor, 28 Margaret Street, Sydney 2000.

Tel: 1300 369 901 (8.30am-5.30pm Monday-Friday).

Or visit our website at www.lgsuper.com.au

DIRECTORY

The following service providers assist the Trustee in effectively managing the Scheme:

ACTUARY	William M Mercer Pty Ltd
ADMINISTRATOR	NSP Buck Consultants
AUDITOR	Arthur Anderson
CUSTODIAN	State Street Australia Limited
INVESTMENT MANAGERS	Deutsche Asset Management (Aust) Limited Standish Ayer & Wood Inc State Street Global Advisors Australia Limited Commonwealth Financial Services LGSS Pty Limited
SOLICITORS	Phillips Fox IFS Fairley
SECRETARIAT TO TRUSTEE	Superannuation Services Company Pty Limited

TAX FILE NUMBER COLLECTION

Superannuation fund trustees are now required to ask you to provide your Tax File Number (TFN). This is a legal requirement authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988.

Your TFN may be used by the Trustee for the following authorised purposes:

- Taxing Eligible Termination Payments at concessional rates.
- Finding and amalgamating your superannuation benefits where insufficient information is available.
- Passing your TFN to the Australian Taxation Office where you receive a benefit or have unclaimed superannuation money after reaching the aged pension age.
- Allowing the Trustee to provide your TFN to another superannuation provider receiving any benefits you may transfer. The Trustee will not pass on your TFN to any other fund if you tell the Trustee in writing not to do so.
- Allowing the Trustee to quote your TFN to the Australian Taxation Office when reporting details of contributions for the purposes of the Superannuation Contributions Tax (Surcharge).

You are not required to provide your TFN. Declining to quote your TFN is not an offence.

However, if you do not give the Trustee your TFN, either now or later:

- You may pay more tax on your superannuation benefits than you have to. (You will get this back at the end of the financial year in your income tax assessment.)
- It may be more difficult to find your superannuation benefits if you change address without notifying the Scheme or if you want to amalgamate multiple superannuation accounts.
- The surcharge may apply to your superannuation contributions.

The lawful purposes for which your TFN can be used and the consequences of not quoting your TFN may change in future, as a result of legislative change.



The Local Government Superannuation Scheme

Send to: PO Box N835, Grosvenor Place, Sydney NSW 1220

Your surname/family name:

I agree to provide my Tax File Number:

Yes No

Your given names:

My Tax File Number is:*

Your date of birth:

Your signature:

Sex: Male Female

Date:

*If you have previously provided your Tax File Number to the Scheme, you will not need to provide it again.