

ACTIVE SUPER PRODUCT DISCLOSURE STATEMENT

Account-Based Pension Plan



HOW TO USE THIS PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) provides you with an overview of the Active Super Account-Based Pension Plan ('Plan').

This document together with the fact sheets listed below make up the Active Super Account-Based Pension Plan PDS.

The fact sheets containing further information on the topics covered in this PDS are available at activesuper.com.au or can be sent to you free of charge by Member Services on 1300 547 873:

- Risk and diversification
- Taxation
- How we invest your mowney
- Pension payments
- Fees and other costs

The information provided in this PDS and the fact sheets is general information only and should not be considered to be personal advice as it does not take into account your individual financial objectives, financial situation or needs.

ESTABLISHING AND MAINTAINING YOUR ACCOUNT

To establish and maintain your membership in Active Super, the Trustee requests that you provide certain information to its service providers when you join the Active Super Account-Based Pension Plan and when you provide instructions in relation to your account.

If you choose not to give us your personal information, or provide us with incomplete or inaccurate personal information, we may not be able to provide you with all your entitlements and benefits, and may not be able to process your claim or pay your benefit.

OBTAINING UP-TO-DATE INFORMATION

The information contained in this PDS is up to date at the time of preparation. However, some information may be subject to change, such as information about management costs, other fees or a particular investment option.

Active Super will update the PDS if there is a materially adverse omission or change to any information in the PDS. Updated information is available at activesuper.com.au or from Member Services on 1300 547 873, 8.30am to 5.00pm, Monday to Friday.

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INDEPENDENT RATINGS

SELECTINGSUPER AAA RATING

Leading financial services information company, SelectingSuper, has confirmed Active Super's triple-A rating in 2020. This rating means that Active Super is rated exceptionally well on organisational strength, administration, communications, investment performance and other services.

SUPERRATINGS GOLD RANKING

Australia's leading ratings agency for super funds, SuperRatings, has again awarded Active Super a Gold ranking in 2020 for all its products, recognising our investment returns, personalised service, insurance benefits, competitive fees and strong fund governance.

SUPERRATINGS INFINITY AWARD

Active Super has won the SuperRatings Infinity Award a record seven times as an acknowledgment of our leading responsible investment principles and open communication of these principles with our members.

CERTIFIED AS A RESPONSIBLE SUPER FUND

We're certified as a responsible super fund by the Responsible Investment Association Australasia (RIAA), the peak body representing responsible and ethical investors across Australia and New Zealand.

MONEY MAGAZINE'S BEST OF THE BEST AWARD

Active Super was awarded Money magazine's Best Green Super Fund in 2012, 2013, 2015, 2016, 2017 and 2018 for our sustainable investment approach.

IMPORTANT INFORMATION

Active Super aims to enhance the retirement income of our members. Your choice of pension fund can make a real difference to your financial future, so invest in a pension fund that works to maximise the returns on your investment and reduce the impact on our environment. Active Super has a Sustainable and Responsible Investment Policy and has won a number of industry awards.

Services available to members include:

- A dedicated comprehensive website.
- Active Super Member Online, where you can check your balance and update your account details.
- Active Super mobile app to manage your account on your smartphone.
- Choice of five investment options.
- An Australian based contact centre.
- Financial planning services and seminars across New South Wales.
- Annual and half yearly statements and newsletters.
- Regular e-newsletters

COMPETITIVE COSTS

Active Super operates on a profit-to-members basis. It does not have any entry fees and the total fees it charges aim to be on a cost recovery basis to keep us one of the most competitive in the superannuation industry.

DISCLAIMER

Neither Active Super nor any of its service providers, nor any of their associated companies guarantee the financial performance of the Active Super Account-Based Pension Plan or any of its investments, the repayment of capital, or any particular rate of return.

INTERPRETATION

In this PDS:

- the Active Super Account-Based Pension Plan is referred to as the 'Plan'
- the Trustee, LGSS Pty Limited, is referred to as 'the Trustee', 'we' and 'us'
- members of Active Super are referred to as 'you' and 'your'
- all monetary amounts referred to in this document are in Australian dollars, unless otherwise specified.

ABOUT ACTIVE SUPER

OVERVIEW

Active Super was established as a profit-to-members industry scheme under a trust deed on 30 June 1997 ('Trust Deed'). The Trustee is solely engaged in the management and control of Active Super and its assets for the benefit of members. When you join, you are bound by the Trust Deed.

The Active Super Account-Based Pension Plan is Division F of the Trust Deed and was launched on 30 March 1999.

A copy of the Trust Deed is available at activesuper.com.au or by contacting Member Services at 1300 547 873.

ABOUT THE TRUSTEE

LGSS Pty Limited (ABN 68 078 003 497) is the Trustee of Local Government Super (ABN 28 901 371 321). Active Super manages approximately \$12 billion in superannuation assets for around 90,000 members. Whilst the size of Active Super is not a guarantee of security or performance, its size gives the Trustee cost effective access to professional advice and monitoring services. The Trustee is a profit-to-members company solely engaged in the management and control of Active Super and its assets for the benefit of members.

The Trustee is responsible for managing Active Super, including the safe keeping of assets and ensuring Active Super operates in accordance with the Trust Deed and superannuation law.

The Trustee is an APRA Registrable Superannuation Entity Licensee and is also the holder of an Australian Financial Services Licence (Licence no. 383558).

The Trustee engages external experts such as investment advisers, investment managers, administrators, custodians, accountants, solicitors and auditors to assist with its obligations.

The Trustee is located at:

Level 12
28 Margaret Street
Sydney NSW 2000

Contact details:
Phone: 1300 547 873
Fax: (02) 9333 3096
Web: activesuper.com.au

ABOUT THE SERVICE PROVIDERS

The administrator of Active Super is Australian Administration Services (AAS) which attends to the day-to-day operations under a written service agreement.

The custodian for Active Super is J.P. Morgan Nominees Australia Ltd, which holds Active Super's assets under a written service agreement.

ACTIVE SUPER ACCOUNT-BASED PENSION PLAN OVERVIEW

The Active Super Account-Based Pension Plan offers an effective way of receiving your superannuation entitlements as an income stream.

An account-based pension can provide a simple, flexible and convenient way for you to convert your accumulated superannuation into a tax-effective income – your own pension. An account-based pension can also be taken as a non-commutable¹ Transition to Retirement (TTR) pension which allows members of Active Super who are at or over their preservation age and still employed to access a pension. The major difference between an account-based pension and a TTR pension is that there are more stringent rules relating to when you can commute or withdraw either some or all of your TTR pension as a lump sum, and TTR pension earnings are taxed the same as earnings in the accumulation phase. If you require further information regarding the TTR pension option please contact your financial planner.

The Active Super Account-Based Pension Plan allows you to control your retirement income by simply pre-selecting how often and how much you wish to receive as a pension, within prescribed minimum limits.

An account-based pension may not be the most tax-effective pension or investment for you. For further information refer to page 19 and seek advice from your financial planner.

Generally, once an Active Super Account-Based Pension Plan is established for you, your pension income will be paid from this account. Your contribution will be invested in your choice of one or more of the available investment options.

You start your Active Super Account-Based Pension Plan with one lump sum payment (being a superannuation lump sum) from:

- superannuation or rollover benefits payable to you from another Active Super product, or another superannuation fund, as an unrestricted non-preserved benefit²,
- a superannuation lump sum if you are electing for a TTR pension, or
- any other superannuation or Retirement Savings Account (RSA) source.

Your Active Super Account-Based Pension Plan is reduced by pension payments, taxes (in limited circumstances where applicable) and fees and other costs. The account balance may also be reduced by negative investment returns.

In addition to regular pension payments, you can have all or part of your account balance paid as a lump sum (except for TTR pensions) subject to conditions, please refer to pages 8 and 9 for more information.

The amount of pension you can draw from your account in a financial year is subject to minimum limits prescribed by federal legislation. Please note that the TTR pension has a maximum annual drawdown limit of 10% of the account balance.

1. 'Non-commutable' means that it cannot be converted back into a lump sum (except in limited circumstances). Please refer to page 8 for further details.

2. These are generally benefits for which the member has previously met a condition of release and was entitled to be paid but has voluntarily decided to keep within the superannuation system. There are no restrictions for paying these superannuation benefits out to a member at any time on demand, irrespective of age, employment situation or financial position, providing the superannuation fund rules allow the payment.

You should refer to the *Pension payments* fact sheet for more information on the current minimum payment levels. The fact sheet is available at activesuper.com.au/PDS or from Member Services on 1300 547 873.

Payments are made until the balance in your account has been completely withdrawn.

The Active Super Account-Based Pension Plan does not provide any death or disablement insurance cover.

An account-based pension may not provide a pension for the rest of your life.

SUMMARY OF FEATURES

The Active Super Account-Based Pension Plan has the following features:

- Investment earnings are generally free of Australian tax in the hands of the Trustee and are only taxed in the hands of the pensioner when paid as taxable income except in the case of a TTR pension where investment earnings are taxed at 15%.
- The level of the pension may be varied within prescribed limits, unlike pensions which have a fixed or indexed income stream.
- If you are aged 60 or over, your account-based pension is tax-free (except in the case of a TTR pension), non-assessable, non-exempt income which allows greater flexibility in the management of your financial affairs.
- The balance of your account-based pension, or part thereof, may be commuted¹, except in limited circumstances. Please see page 8 for commutation/withdrawal options for members who elect an account-based pension and page 9 for members who elect a TTR pension.
- You have a choice of investment options and the flexibility to switch between them, which has the potential to give better performance.
- Any remaining capital invested at the time of your death is passed on to your dependant(s) or legal personal representative (and not forfeited).

WHO CAN JOIN?

The Active Super Account-Based Pension Plan is a public offer product, open to anyone who meets the minimum initial contribution level and for whom one of the following applies:

- You have reached your preservation age and permanently retired. If you elect to take a TTR pension at or after reaching your preservation age you do not have to be permanently retired to be paid a TTR pension. Please refer to the table on page 7 for more information on your preservation age.
- Your superannuation lump sum is an unrestricted non-preserved benefit.
- You have ceased employment and are aged 60 or over.
- You are totally and permanently incapacitated.
- You are an Australian Resident.

1. This is the process of converting a pension or annuity into a lump sum payment. This payment can be paid to the beneficiary or rolled over to another product within the same superannuation fund, or to another superannuation fund.

COOLING OFF

A cooling-off period applies. This means you have 14 days to withdraw your application without incurring any fees or charges if you decide the Active Super Account-Based Pension Plan does not meet your needs. The 14 days begin from the earlier of:

- the date you receive a letter from us confirming the commencement of your membership in the Active Super Account-Based Pension Plan, or
- five days after we accept your application to join the Active Super Account-Based Pension Plan and have received your initial investment, and issued you an interest in the Plan.

A request to withdraw your application during the cooling-off period must be made in writing to the Trustee.

If your request is approved, we will not deduct any fees or charges from the monies paid. The amount repaid is adjusted for any tax paid or payable and any net investment earnings or losses during the period of your membership.

If the Active Super Account-Based Pension is a TTR pension funded by benefits from the Active Super Retirement Scheme, these funds must return to the Active Super Retirement Scheme and they cannot be withdrawn or redirected elsewhere.

ESTABLISHING AN ACTIVE SUPER ACCOUNT-BASED PENSION PLAN

You need a minimum amount of \$25,000 to establish an Active Super Account-Based Pension Plan. This must be sourced from a superannuation lump sum payment. You can transfer up to \$1.6 million into an account-based pension plan. Any amount over this limit must be transferred or withdrawn otherwise you may have to pay an excess transfer balance tax.

If you commence your pension with a balance of less than \$1.6 million and it has increased above this amount since commencement, you are not required to do anything.

Once established, it is not possible to top-up an account-based pension account. This means that each additional superannuation lump sum you receive after the initial contribution must be invested in separate account-based pension accounts.

If you are a member of the public offer division of the Active Super Accumulation Scheme, you may consolidate these payments using your Active Super Accumulation Scheme account prior to commencing a pension (depending on the timing of the receipt of each additional superannuation lump sum). It may then be possible to use those additional superannuation lump sum payments to purchase a single Account-Based Pension Plan.

For more information about the Active Super Accumulation Scheme please refer to the Active Super Accumulation Scheme PDS, which is available at activesuper.com.au/PDS or from Member Services on 1300 547 873.

PRESERVATION AGE

Your preservation age is the age at which you are eligible to access your preserved benefits due to retirement.

Date of birth	Preservation age
Before 1 July 1960	55 years
1 July 1960 – 30 June 1961	56 years
1 July 1961 – 30 June 1962	57 years
1 July 1962 – 30 June 1963	58 years
1 July 1963 – 30 June 1964	59 years
After 30 June 1964	60 years

FAMILY LAW

The restricted and unrestricted non-preserved components can be reduced if there is a benefit split under the **Family Law Act 1975**.

The Family Law provisions are complex and you should seek independent legal and financial advice with respect to your personal situation. Please note that for Family Law purposes, the term 'spouse' refers to the legally married spouse of a member, a de facto spouse or a same sex partner.

PAYMENTS FROM THE ACTIVE SUPER ACCOUNT BASED-PENSION PLAN

You may take your funds in the Active Super Account-Based Pension Plan as:

- an account-based pension,
- a lump sum taken in cash,
- a rollover to another superannuation product, or
- a combination of an account-based pension, lump sum or rollover.

PENSION PAYMENTS

You can choose to have your pension paid twice-monthly, monthly, quarterly, half-yearly or yearly. Your payments will be directly deposited into your nominated bank account.

Active Super withholds Pay-As-You-Go (PAYG) tax from your pension payments where applicable. The amount of tax deducted may be reduced if you are entitled to the Seniors and Pensioners Tax Offset (SAPTO). For more information, please refer to 'Taxation' on page 19, the **Taxation** fact sheet available at activesuper.com.au/PDS and seek advice from your financial planner.

Pension payments will be deducted from your investment option(s) according to your election. You can decide which option(s) your pension payment will be withdrawn from first, then once exhausted your payments will be withdrawn from the next most conservative option or according to your specific instructions.

Please note if no specific election is made your pension will be deducted proportionally across your nominated investment option(s).

You can change the amount or frequency of your pension payments and the investment option that you draw down from in Member Online.

MINIMUM AND MAXIMUM PENSION PAYMENTS

You should refer to the **Pension payments** fact sheet for more information on the current minimum and maximum payment levels. This fact sheet is available at activesuper.com.au/PDS or from Member Services on 1300 547 873.

LUMP SUM WITHDRAWALS (COMMUTATIONS)

If you have an account-based pension, you can request all (or part) of your account to be paid to you as a lump sum.

For lump sum withdrawals, the minimum account balance after a withdrawal is \$2,000 and the minimum withdrawal amount is also \$2,000. If the account balance is less than \$4,000 any withdrawal must be for the entire balance.

If you have more than one investment option, you can nominate the investment option from which a withdrawal is to be deducted. If you do not make a nomination, the withdrawal will be deducted proportionally from your selected investment options.

Applications for lump sum withdrawals are generally paid within five business days of Active Super receiving all of the required documentation using the latest unit price available on the date the payment is made.

Lump sum withdrawals made during the year do not affect the minimum and maximum limits on the pension payments drawn from your account during that year; those limits are determined on your account balance at the start of the financial year. They may affect your minimum and maximum pension payments in future years, due to the reduced account balance.

The tax implications of withdrawing funds from your pension, wholly or partly, may be complex. Please refer to 'Taxation' on page 19, the *Taxation* fact sheet available at activesuper.com.au/PDS and seek advice from your financial planner to determine whether or not a withdrawal is an appropriate step for you.

If a withdrawal occurs part way through a financial year, there is a requirement that a minimum pro-rata amount of pension must be made prior to commutation.

For members who have elected to take a Transition to Retirement pension, there are only limited circumstances in which you can make a withdrawal (commutation). These circumstances are detailed below:

WITHDRAWAL (COMMUTATION) OPTIONS FOR MEMBERS WHO ELECT A TRANSITION TO RETIREMENT (TTR) PENSION

A TTR pension cannot be commuted unless the purpose of the withdrawal is:

- to cash an unrestricted non-preserved benefit,
- to pay a superannuation contribution surcharge,
- to give effect to an entitlement of a non-member spouse under a Family Law payment split, or
- where the pensioner has satisfied a condition of release prior to commutation.

WITHDRAWAL (COMMUTATION) OPTIONS FOR MEMBERS WHO ELECT A TTR PENSION – RULES FOR ACTIVE SUPER RETIREMENT SCHEME MEMBERS

In addition to the general rules, members from the Active Super Retirement Scheme who commence a TTR pension must also comply with the following:

- Members need to nominate an amount to be used for the TTR pension.
- Members cannot commute an unrestricted non-preserved benefit (except in limited circumstances¹) or roll over any component of their benefit to another superannuation fund until they cease Contributory Retirement Scheme membership.
- Generally a TTR pension can be commuted once the member has met a condition of release.

Members who meet a condition of release by reaching age 65 may elect to commute from the TTR pension, provided they have also elected to opt out of contributory membership of the Active Super Retirement Scheme.

1. Commutation may occur in order to satisfy a Family Court Order or Superannuation Agreement.

NOMINATING BENEFICIARIES

The rules regarding to whom a death benefit is payable are as follows:

- If you make a valid binding death benefit nomination in favour of your dependant(s) or legal personal representative(s), Active Super must distribute the benefit on your death in accordance with that binding death benefit nomination provided the nomination is valid at the time of your death.
- Alternatively, Active Super will, at its discretion, pay the benefit to one or more of your legal personal representatives and/or dependants if:
 - (a) you have made a binding death benefit nomination notice which is not valid at the time of your death, or
 - (b) you have not made a nomination.

Benefits will be paid to your legal personal representative by way of a lump sum which will form part of your estate. If you die leaving a Will, that lump sum will be distributed according to your Will. If you do not leave a Will and letters of administration for your estate have been taken out, the benefit will be distributed according to law.

WHAT IS THE DEFINITION OF A DEPENDANT?

At the time of your death, a dependant is defined under superannuation law to include:

- your spouse
- your child or children
- Financial dependant*
- any other person with whom you had an 'interdependency relationship**.

* Financial dependant may include any other person who is financially dependant on the member at the relevant time (in the case of a deceased person, at the time of their death). As the common law may change from time to time, we will apply the common law definition of dependant as it applies at the relevant time.

**Two persons have an interdependency relationship if:

- they have a close personal relationship;
- they live together;
- one or each of them provides the other with financial support; and
- one or each of them provides the other with domestic support and personal care.

Two people have an interdependency if they have a close personal relationship but do not satisfy the other requirements of an interdependency relationship because either or both of them suffer from a disability.

CAN I NOMINATE MORE THAN ONE BENEFICIARY?

Yes, you may nominate a combination of one or more of your dependants, and/or your legal personal representative as your beneficiaries, and you will need to specify the proportion of the benefit that will be paid to each beneficiary.

To be valid, the total allocation must equal 100%.

HOW DO I MAKE A VALID BINDING DEATH BENEFIT NOMINATION IN FAVOUR OF MY DEPENDANT?

To make a binding death benefit nomination you should complete the *Binding death benefit nomination* form available from activesuper.com.au/forms or Member Services and return it to us.

For Active Super to consider your binding death benefit nomination form to be valid and effective:

- The form must state the proportion of the benefit that will be paid to each such beneficiary with the total allocation equalling 100% of the benefit.
- It must be signed and dated by you in the presence of two witnesses who are at least 18 years old and are not a person nominated on the form. The witnesses must sign and date their declaration on the same date that you sign the form.
- Each nominated beneficiary must meet the definition of dependent under superannuation law (as described on page 10).
- The form must have been provided to Active Super prior to your date of death.

There are strict legal requirements for a binding death benefit nomination to be validly made and to remain valid. You can amend or revoke your nomination at any time. To remain valid, a binding death benefit nomination must be renewed at least every three years.

If you submit a binding death benefit notification that we identify to be invalid on its face, we will write to you advising that we are unable to accept it. However, the legal rules about the eligibility of dependants are complex and we cannot guarantee that a binding death benefit nomination will be valid either when you make it or at the time that we have to pay your death benefits. If you are not sure or you need assistance to make your binding death benefit nomination, please contact Member Services on 1300 547 873.

WHEN DOES A VALID BINDING NOMINATION BECOME EFFECTIVE AND HOW LONG DOES IT LAST?

If you make a valid binding nomination it becomes effective from the date you and your witnesses sign it. However, it must also have been provided to the Trustee prior to your date of death.

A binding nomination expires and ceases to have effect three years after being made, amended or confirmed.

You can confirm your nomination before it expires by completing the *Confirmation of existing binding death benefit nomination* form and returning it to us, which extends the term for another three years from the date you sign it.

You can amend your nomination at any time by completing the *Binding death benefit nomination* form and returning it to us. It will be valid for three years from the date you and your witnesses sign it.

The Trustee must follow a valid binding nomination, regardless of whether your circumstances have changed, so it is important that you keep it up to date.

FEES AND OTHER COSTS

This section shows the fees and costs you may be charged in the Active Super Account-Based Pension Plan. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees and advice fees for personal advice may also be charged, but these will depend on the nature of the activity or advice chosen by you.

Taxes are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment. Additional information on the fees and costs associated with all the investment options can be found in the *Fees and other costs* fact sheet at activesuper.com.au or from Member Services.

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 other costs of 2% of your 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 provision of better member services, justify higher fees and other costs.

You may be able to negotiate to pay lower fees¹.
Ask your fund or your financial adviser.

TO FIND OUT MORE

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



1. To help you compare different superannuation products, the Trustee is required by law to provide this statement in a PDS. It is important to note that Active Super does not charge contribution fees and the management costs cannot be negotiated.

The following fee table provides details regarding the cost of investing in the Account-Based Pension Plan. You can use the information in this template to compare costs between different superannuation products.

Type of fee ¹	Amount	How and when paid
Investment fee²	From 0.07% to 0.33% p.a. depending on your investment option.	Investment fees are paid from the Fund's assets prior to unit prices being calculated. The investment fee you pay will depend on your investment option.
Administration fee²	\$71.24 p.a. (\$1.37 per week) AND 0.25% ³ p.a.	Dollar based fees are deducted from your account monthly. AND Administration fee percentage is paid from the Fund's assets prior to unit prices being calculated.
Buy-sell spread	Nil	N/A
Switching fees Investment Switching fee	\$27.00	Deducted directly from your account when a switch occurs.
Advice fees	Personal Advice fees apply.	No advice fees ⁴ are charged for providing general advice limited to your Active Super account. Fees may be charged for other types of advice. If you would like to receive personal advice, a Financial Planning fee ⁴ will be charged and you will be informed of the cost before you proceed. If you are issued with a Statement of Advice, it will contain details of the fees which may be deducted from your Active Super Accumulation Scheme account, another Active Super account or paid directly.
Indirect cost ratio²	From 0.06% to 0.47% p.a. depending on your investment option.	Indirect costs are paid from the Fund's assets prior to unit prices being calculated. The indirect cost you pay will depend on your investment option.

Please note – The preceding table does not include all the fees and costs of the Account-Based Pension Plan. Further information concerning these fees is located in the *Fees and other costs* fact sheet at activesuper.com.au/PDS. The fees and costs for our other investment options are different and can change.

1. For more information on fees and costs, see the *Fees and other costs* fact sheet at activesuper.com.au/factsheets

2. If your account balance is under \$6,000 a 3% cap will be applied to the total of investment fee, administration fee and indirect cost ratio. Any amount over this cap will be refunded to you.

3. The purpose of the administration fee is to fund the operational expenses of the Trustee.

4. Please refer to page 14 for more information.

Note: The Indirect Cost Ratios and investment fees shown above are provided as indicative costs only and include reasonable estimates.

EXAMPLE OF ANNUAL FEES AND COSTS FOR THE BALANCED INVESTMENT OPTION

The following table provides an example of how the fees and costs in the Balanced investment option can affect your superannuation investment over a one year period if you are a member of the Active Super Account-Based Pension Plan.

You should use this table to compare our pension plan with other pension products.

Example – Balanced investment option Balance of \$50,000		
Investment fee	0.28% p.a.	For every \$50,000 you have in the Balanced investment option you will be charged \$140.00.
PLUS Administration fee	\$71.24 p.a. (\$1.37 per week) AND 0.25% p.a.	And, you will be charged \$71.24 in administration fees regardless of your balance, plus for every \$50,000 you have in the Balanced investment option you will be charged \$125.00.
PLUS Indirect cost ratio	0.45%	And, indirect costs of \$225.00 each year will be deducted from your investment.
EQUALS Cost of the product		If your balance was \$50,000, then for that year you will be charged fees of \$561.24 ¹ .

The table above does not include all the fees and costs of the Balanced investment option, or of the product generally. Further information can be found in the *Fees and other costs* fact sheet available at activesuper.com.au/PDS

The actual amounts charged will be shown on your member statements and in the Annual Report.

FINANCIAL PLANNING FEE (ADVICE FEE)

Active Super may charge members a direct fee for some financial planning services. Please note that not all financial advice will incur a fee and in many cases there may be no charge. Whether or not a fee applies depends on the scope of the financial advice you require. Your financial planner will discuss any fee payable when meeting with you and, if a fee is applicable, will advise you of the cost should you decide to proceed with obtaining the advice.

1. Additional fees may apply. Please refer to the previous page for more information.

MORE INFORMATION

You should read the additional information in the *Fees and other costs* fact sheet before making a decision. This fact sheet is available at activesuper.com.au/PDS or from Member Services on 1300 547 873. The material relating to fees and other costs may change between the time you read this statement and the day you sign the application form.



RISK AND DIVERSIFICATION

Superannuation, like any type of investment, is not without risk. Before choosing an investment, you should look at how the types of risk may affect your investment.

Type of risk	
Investment	While the risk of fluctuation in an investment can be managed and minimised, it cannot be completely eliminated.
Inflation	Where an investment may be performing well, rises in inflation may reduce the value of the return when compared with cost of living expenses.
Credit	Where we invest in debt securities or other debt instruments, these could be subject to default risk.
Liquidity	If an investment contains illiquid assets, the ability to sell on short notice is reduced and may even result in a loss or discount if it needs to be cashed out quickly.
Market	Any number of things can cause volatility within the market, e.g. changing economic conditions and technological advances.
Derivatives	The use of derivatives gives rise to the risk that there is an adverse movement in the asset or index underlying the derivative, that the derivative position is difficult or costly to reverse and that the parties do not perform their obligations under the contract.
Short selling	The risk that the price of a security increases so that the price that a security is purchased for is greater than the price that the security was sold for.
Superannuation law	Ongoing changes to superannuation law may change the way you can contribute to super and access your investment.
Product	In striving to provide quality and diversity in the product to benefit all members, changes may not always be suitable for your particular needs. Investment returns can be nil or even negative from time to time.

MORE INFORMATION

For more information on managing risk you should read the important information in the *Risk and diversification* fact sheet. This fact sheet is available at activesuper.com.au/PDS or from Member Services on 1300 547 873. The material relating to risk and diversification may change between the time you read this statement and the day you sign the application form.

Standard Risk Measure

The investment options offered in the Active Super Account-Based Pension Plan vary in terms of their risk profile. To help you to compare the risk profiles of investment options the superannuation industry has developed the Standard Risk Measure (SRM). Under the SRM, Active Super has allocated each investment option a Risk Band (which can range from 1 to 7) and a corresponding Risk Label (which can range from 'Very Low' to 'Very High'). The Risk Band and Risk Label are based on the estimated frequency of the investment option achieving a negative return over a 20-year period.

For more information on the Standard Risk Measure and how Active Super has applied the SRM to its own investment options, please refer to the *Risk and Diversification* fact sheet at activesuper.com.au/PDS

HOW WE INVEST YOUR MONEY

YOUR INVESTMENT OPTIONS

The Active Super Account-Based Pension Plan offers you investment options that can be used separately, or in combination, to create an individual investment portfolio to best suit your needs. You may change your initial investment portfolio at any time by switching between investment options.

The investment options available are:

- High Growth
- Conservative
- Balanced Growth
- Balanced
- Managed Cash

INVESTMENT DETAILS FOR THE BALANCED INVESTMENT OPTION

Definition	<p>For real investment growth above CPI over the medium term. The Balanced investment option generally invests a proportion of its funds in growth assets such as Australian and international shares and property, semi liquids and private equity and the balance in income-producing assets, such as interest-bearing securities.</p> <p>This combination aims to earn real investment growth above CPI over a ten-year period. There are more assets that produce income which makes the option more stable than the High Growth and Balanced Growth options.</p>	
Asset allocation	Asset class	Asset allocation range
	Australian Equities	7 – 27%
	International Equities	7 – 27%
	Australian Direct Property	0 – 10%
	International Listed Property	0 – 10%
	Private Equity	1 – 11%
	Private Credit	0 – 6%
	Growth Alternatives	0 – 5%
	Short Term Fixed Interest	6 – 26%
	Liquid Alternatives	0 – 5%
	Bonds	13 – 33%
	Infrastructure	0 – 10%
	Cash	0 – 10%
	Total split of Growth/Defensive	Range
	Growth Assets	42-62
	Defensive Assets	38-58
Objective	2.0% net investment return per annum above CPI, measured over a rolling ten-year period.	
Time horizon	3 years	
Risk profile	Standard Risk Measure: Risk Band: 4 Risk Label: Medium (Based on an estimate of 2.3 negative annual returns in any 20-year period)	

INVESTMENT DETAILS FOR OTHER INVESTMENT OPTIONS

For important information about the other investment options available in the Active Super Account-Based Pension Plan, please refer to the *How we invest your money* fact sheet. This fact sheet is available at activesuper.com.au/PDS or from Member Services on 1300 547 873.

REVIEW OF INVESTMENT OPTIONS

Active Super regularly reviews its member investment options and may from time to time make changes (such as to the asset allocation ranges, the assets, the risks and the objectives) to those options. When changes are made to the options, Active Super will notify members either via the Active Super website, in the Annual Report or in writing directly.

SUSTAINABLE INVESTING

Active Super, like other super funds, invests in a range of assets including shares, private equity, direct property, etc, but unlike most funds, Active Super actively invests these assets based on its Sustainable and Responsible Investment Policy.

This policy specifically takes into consideration environmental, social and corporate governance issues which recognises that the long term prosperity of the economy and well being of members depends on a healthy environment, social cohesion and good governance of Active Super and the companies in which it invests. The Trustee believes that it is not only important to maximise investment returns, but also to invest in a way that favours companies and projects which show a commitment to our community and the environment.

Furthermore, by investing in 'green' buildings, renewable energy and alternative investments based on clean technology, Active Super will position itself strongly to take advantage of the potential upstream growth as these sectors develop and expand.

WHERE CAN I GET FURTHER INFORMATION?

If you would like a copy of the Active Super Sustainable and Responsible Investment Policy visit activesuper.com.au or contact Member Services on 1300 547 873.

You should read the important information about how we invest your money and the other Active Super Account-Based Pension Plan investment options. Go to the *How we invest your money* fact sheet at activesuper.com.au/PDS. The material relating to how we invest your money and the other Active Super Account-Based Pension Plan investment options may change between the time you read this statement and the day you sign the application form.

TAXATION

Taxation rules that apply to superannuation can be complicated. The following overview of the tax treatment of super represents the Trustee's understanding of taxation law as at the date of this PDS. You should seek professional taxation advice to understand the impact of tax upon your superannuation.

TAXATION ON AMOUNTS ROLLED IN AND PAYMENTS MADE FROM THE ACTIVE SUPER ACCOUNT-BASED PENSION PLAN

As the Trustee is required to pay the taxes referred to below, it deducts these amounts from your individual account balance.

MONIES ROLLED IN

Generally, monies rolled in from within the superannuation system are not taxed until you withdraw them as a benefit.

Tax rates that apply when you withdraw a benefit are set out in the *Taxation* fact sheet at activesuper.com.au/PDS or from Member Services on 1300 547 873.

TAX ON SUPERANNUATION LUMP SUM PAYMENTS

There may be tax payable when you make a lump sum withdrawal or a withdrawal from a non-taxed source. These payments are subject to different tax rates, depending on your age, the amount withdrawn and the components withdrawn.

Details of the current tax treatment of the components of a lump sum superannuation payment are contained in the table within the *Taxation* fact sheet.

The Medicare levy may also be payable on some of these amounts.

TAX ON PENSION PAYMENTS (PAYG)

Your pension payments are assessed as income for income tax purposes and are taxed on a Pay-As-You-Go (PAYG) basis. Accordingly, the assessable amount of any payment is subject to income tax and the Plan will make tax instalment deductions on your behalf if required.

Your income tax liability will be affected by any one or more of the following:

- Offsets such as the spouse and/or zone offset.
- The 15% pension offset.
- The income tax-free threshold.
- A tax-free component.
- If you are age 60 or over you will pay no tax on your pension from the Plan.
- Seniors and Pensioners Tax Offset (SAPTO).
- Other taxes and levies.

Further details on how tax affects your pension payments can be found in the *Taxation* fact sheet at activesuper.com.au/PDS or from Member Services on 1300 547 873.

TAX ON DEATH BENEFITS

Tax payable on death benefits depends on individual circumstances. We recommend that you seek advice from your financial planner about how the tax laws apply specifically to you and your spouse, estate and dependants.

WILL YOUR SOCIAL SECURITY BENEFITS BE AFFECTED?

Social security benefits depend on individual circumstances. You should seek advice from your financial planner about how your individual account and benefits in Active Super will affect your social security benefits or those of your spouse or dependants who may receive a benefit or pension after your death.

Component	Age less than 55 ¹	Age 55 – 59 ¹	Age 60+
Tax-free component	Tax free	Tax free	Tax free
Taxable component	Taxed at 20%	Tax free up to the low rate cap amount ² with the balance taxed at 15%.	Tax free
The Medicare levy is also payable upon any benefit where tax is payable.			

TAX FILE NUMBER (TFN) NOT SUPPLIED

If you have not provided Active Super with your TFN, the consequences may be significant. Please refer to the *Taxation* fact sheet at activesuper.com.au/PDS or contact Member Services on 1300 547 873.

MORE INFORMATION

You should read the important information in the *Taxation* fact sheet before making a decision. This fact sheet is available at activesuper.com.au/PDS or from Member Services on 1300 547 873. The material relating to taxation may change between the time you read this statement and the day you sign the application form.

1. For those born after 30 June 1960, age 55 is replaced with your preservation age.

2. Please refer to the *Taxation* fact sheet at activesuper.com.au/PDS for the current cap amount.

OPERATIONAL INFORMATION

HOW WE COMMUNICATE WITH YOU

Active Super provides important documents and information about your super, such as Product Disclosure Statements, Member Statements and Significant Event Notices, via the Active Super website activesuper.com.au or Active Super Member Online. If you've provided us with your email address, you'll receive an email each time a new document is available to view.

If you want to opt out and choose an alternative method of receiving these documents, log in to Member Online and update your communication preferences, contact Member Services on 1300 547 873 or email us at admin@activesuper.com.au

REGULAR REPORTS ON YOUR INVESTMENT

MEMBER STATEMENTS

These are issued half-yearly and yearly and will show the balance of your account as at the statement date, provide information on net investment earnings and a list of all transactions that have taken place during the period.

ANNUAL REPORT

The Active Super Annual Report provides members with information on the management and financial condition of Active Super, including its investment performance. It is available at activesuper.com.au. Alternatively, members can contact Member Services on 1300 547 873 to request a printed copy at no additional cost.

COMPLAINTS RESOLUTION

OUR COMMITMENT

Active Super is committed to providing you with satisfactory service and that all of your enquiries are attended to promptly.

However, if you are dissatisfied with the service that you are receiving or a decision that affects you, we encourage you to lodge a complaint.

HOW TO LODGE A COMPLAINT

If you have a complaint about any services you have received or about a Trustee decision that affects you, you may wish to contact Member Services in the first instance to attempt to have the matter resolved. If you are not satisfied with the response provided by Member Services, or you would rather make a written complaint, you can refer the matter to the Active Super Complaints Resolution Manager in writing at the following address:

Complaints Resolution Manager
Active Super (LGSS Pty Limited)
PO Box H290
Australia Square NSW 1215

You may also email your complaint to hello@activesuper.com.au with 'Notice of Complaint' marked in the subject line.

By law, we are required to have in place arrangements to properly consider and deal with complaints within 90 days of receipt. The Complaints Resolution Manager (who maintains a register of all complaints and actions) will ensure that your complaint is considered and provide you with a response as soon as possible.

If we have not made a decision within 90 days of receipt of your complaint you may write to us and request our written reasons for our failure to make a decision within that period. Written reasons for not making a decision within 90 days of your complaint must be given within 28 days of receipt of your request. We will notify you of our decision on the complaint once it is made. In the case of decisions on complaints as to payment of death benefits, we must give you written reasons for our decisions. In the case of decisions on other complaints, you may request written reasons for our decisions. We must give you the reasons within 28 days of receipt of your request.

If you are not satisfied with the response, or we fail to respond to you within 90 days, you have the option of referring your complaint to the Australian Financial Complaints Authority.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

The Australian Financial Complaints Authority (AFCA) is an independent external dispute resolution scheme authorised by the Minister for Revenue and Financial Services. AFCA provides fair and independent financial services complaint resolution that is free to superannuation funds' members.

If you are not satisfied with the way we are dealing with your complaint or with our response, or if we fail to respond to you within 90 days, you can lodge a complaint with AFCA.

The contact details for AFCA are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678
Email: info@afca.org.au
Web: afca.org.au

INFORMATION ON PRIVACY

Active Super is fully committed to comply with the Australian Privacy Principles in the way that information is collected, stored and used. Full details on how this is achieved are contained in Active Super's Privacy Policy. A copy of the Active Super Privacy Policy is available on our website at activesuper.com.au/privacy or by calling Member Services on 1300 547 873.

If you are not satisfied that adequate precautions are being taken to protect your personal information, you may make a formal complaint. The complaint must be in writing and addressed to:

Active Super Privacy Officer
Active Super (LGSS Pty Limited)
PO Box H290
Australia Square NSW 1215

Phone: 1300 547 873
Email: hello@activesuper.com.au

If you are not satisfied with the response from the Privacy Officer, you may lodge a complaint with the Office of the Australian Information Commissioner which can be contacted at:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Web: oaic.gov.au

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING

Active Super does not accept cash or make payments to third parties unless authorised to do so by the regulators, the Courts or the law.

To meet its legal obligations and to manage its money laundering and terrorism financing risks, Active Super must be reasonably satisfied that you are who you say you are, especially when you request any type of withdrawal from your account. This is in addition to Active Super business requirements to be satisfied that you are the owner of your account and that the instruction Active Super has received is valid.

At a minimum, Active Super must verify your full name and date of birth, especially when you request any type of withdrawal. Active Super may seek additional information to meet its obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Additionally, Active Super is required to monitor your transactions for the purpose of identifying, having regard to money laundering or terrorism financing risk, any transaction that appears to be suspicious within the terms of the legislation. Suspicious matters include suspicions about your identity, tax evasion, offence against a Commonwealth, State or Territory law, proceeds of crime, money laundering, terrorism financing or transactions that have no apparent economic or visible lawful purpose. Active Super employs both human judgement and data analysis to identify such transactions.

Active Super reports any such suspicious matters plus any threshold transactions or international funds transfer instructions to the regulator.



Use this form if you want to join the Active Super Account-Based Pension Plan.

You can complete this form by typing directly onto it, or by using a black pen and capital letters. Use an (X) to mark boxes.

Make sure you consider the relevant Product Disclosure Statement (PDS) available at activesuper.com.au/PDS before making a decision.

You can change how your pension is invested in us at any time by updating your investment at Member Online.

It's quick and easy to register. Simply go to activesuper.com.au/register and follow the prompts.

You will need to complete a relevant *Application for payment* form for any rollovers from an Active Super Scheme.

Note: The minimum investment is \$25,000.

1. YOUR DETAILS

Date of birth (DD MM YY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Title (e.g. Ms)	<input type="text"/>
Given name(s)	<input type="text"/>		
Family name	<input type="text"/>		
Email	<input type="text"/>		
Phone (home)	<input type="text"/>	Phone (work)	<input type="text"/>
Phone (mobile)	<input type="text"/>		
Postal Address			
No./Street	<input type="text"/>		
	<input type="text"/>		
Suburb/Town	<input type="text"/>	State/Territory	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Residential address	<input type="checkbox"/> select if same as postal address above		
No./Street	<input type="text"/>		
	<input type="text"/>		
Suburb/Town	<input type="text"/>	State/Territory	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

2. INVESTMENT INSTRUCTIONS

Please roll over from one of the following funds:

<input type="checkbox"/>	Active Super Accumulation Scheme	\$	<input type="text"/>
<input type="checkbox"/>	Active Super Retirement Scheme	\$	<input type="text"/>
<input type="checkbox"/>	Active Super Defined Benefit Scheme	\$	<input type="text"/>
<input type="checkbox"/>	External fund name	\$	<input type="text"/>

You can invest your pension in one or a combination of investment options.

Your pension payments will be drawn from the same proportions as your investment option(s) unless you elect otherwise in Section 4.

Please complete this section if you would like your pension to be drawn from a specific investment option(s).

If there are no funds in the investment option you elect for your pension to be paid from, your pension will then be paid from the next most conservative investment option.

The maximum pension income for Transition to Retirement is 10% of your total account balance each financial year.

3. YOUR CHOICE OF INVESTMENT OPTIONS

Pre-mixed options	High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
	Balanced Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
	Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
	Conservative	<input type="text"/> <input type="text"/> <input type="text"/> %
Single sector option	Managed Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL		1 0 0 %

4. PENSION DRAWDOWN OPTIONS

Pre-mixed options	High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
	Balanced Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
	Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
	Conservative	<input type="text"/> <input type="text"/> <input type="text"/> %
Single sector option	Managed Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL		1 0 0 %

5. YOUR PENSION PAYMENT DETAILS

As soon as possible **OR** Commencement date (DD MM YYYY)

If you invest between 1 June and 30 June, by selecting this box, you can defer your payments until the next financial year. Please indicate below your preferred payment option for the following financial year.

Payment frequency

Twice-monthly Monthly Half-yearly

Yearly With first payment to commence in the month of

Amount required each pension payment

Minimum pension income

specific pension income (per year) \$

Maximum pension income (*only relevant to Transition to Retirement Pension*)

If 'Maximum pension income' selected:

Pro-rata of yearly pension over the remainder of the financial year (reduced)

Full yearly pension to be paid in the remaining months (not reduced)

NOTE: We will continue to withhold this additional amount of tax and send it to the Australian Taxation Office (ATO) on your behalf until you either ask us in writing to stop this deduction or when you turn 60 years of age.

6. WITHHOLDING TAX (OPTIONAL)

Please withhold additional tax of \$

Per twice a month month quarter
 half-year year

We are authorised to collect your tax file number (TFN) under the *Superannuation Industry (Supervision) Act 1993*. We will treat it as confidential and only use it for lawful purposes. This includes disclosing it to another super fund when we're arranging a transfer of funds for you. You aren't obliged to disclose your TFN, but there may be implications if you don't.

7. YOUR TAX FILE NUMBER

My TFN is:

It isn't an offence to not quote your TFN, however providing it to us means:

- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start withdrawing your super.
- It will be easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

8. PAYMENT INSTRUCTIONS

Enter details of the bank account into which you would like your Active Super Account-Based Pension to be paid. This account must be held in your name.

Please also attach a copy of your bank statement (issued within the last three months) for this account which states your name, BSB and account number. We only need to see your name, the BSB and account number. You can blank out amounts or transactions you don't want us to see.

NOTE: The account must be in your name or a joint account of which you are one of the account holders.

Name of financial institution

Account name

Branch (BSB) no. - Account no.

9. PROOF OF IDENTITY

I have attached copies of my certified proof of identity with this form.

Please ensure that you provide photocopies of your original documents and they are correctly certified.

Name

Signed

Date (DD MM YY)

For more information on what is required when supplying certified proof identity, please see the *Proof of identity* fact sheet at activesuper.com.au

10. PRESERVATION DECLARATION

Please select ONE (1) of the options

- I am using unrestricted non-preserved funds.
- I am at least 55 and retired, and do not intend to seek gainful employment for more than ten hours per week in the future.
- I am at least 60 and have ceased employment since turning that age.
- I am 65 or older.
- I am permanently incapacitated and have previously provided two incapacity certificates to that effect.
- I have reached my preservation age and wish to commence a Transition to Retirement Account-Based Pension. I understand that by making this election, I will be unable to make any cash withdrawals until a full condition of release has been met.

IMPORTANT

Account-Based Pensions can only be commenced with unrestricted non-preserved funds (unless a non-commutable election is made). Commonwealth provisions generally require part of your superannuation benefit to be preserved (retained in the superannuation system) until you:

- cease employment from age 60
- retire permanently from the workforce on or after your preservation age (between 55 and 60)
- you reach age 65.

Your preserved component is also payable immediately if you suffer permanent incapacity, terminal illness or you die.

Please complete this section if you wish to provide authority to your financial planner.

11. APPLICANT AUTHORITY

I hereby authorise my financial planner:

Full name

who can be contacted on

Phone

to provide further instructions or clarification in respect to the payment of my benefit

Communication preferences

Active Super provides important documents and information about your account, such as Product Disclosure Statements, Member Statements and Significant Event Notices, via the Active Super website activesuper.com.au, or Member Online.

If you've provided us with your email address, you'll receive an email each time a new document is available to view. If you have not provided an email address, your correspondence will be mailed via Australia Post.

If you want to opt out or change your preferences, you can log in to Member Online and update your communication preferences, contact Member Services on 1300 547 873 between 8.30am and 5.00pm, Monday to Friday or email admin@activesuper.com.au

12. YOUR DECLARATION

I declare and acknowledge that

- I understand that LGSS Pty Limited (ABN 68 078 003 497) (the "Trustee") can provide me with information but cannot give me investment advice and the PDS is a general guide and does not constitute investment advice.
- I understand that the Trustee is not liable for my choice of investment option(s) and that professional financial advice may assist me in making my decision.
- I understand that I may change my investment option(s) at any time and that the investment switching fee outlined in the PDS is applicable to all investment switches I request.
- I have read the Privacy Collection Statement and understand how Active Super will use the personal information provided on this form.
- I acknowledge receiving the PDS which accompanied this application form, and that I have read and understood its contents.
- All information supplied by me in my application is accurate and complete.
- Active Super is not liable or responsible for any actions or omissions on my account, made on my behalf, by a person named and authorised by me in Section 11 of this form.

Name

Signed

Date (DD MM YY)

SEND YOUR COMPLETED FORM BACK TO US AT:

Mail Active Super, PO Box N835, Grosvenor Place NSW 1220

Email admin@activesuper.com.au

Privacy Collection Statement

The information provided on this form is collected by LGSS Pty Limited (ABN 68 078 003 497) as Trustee for Local Government Super (ABN 28 901 371 321) ('Active Super') for the purposes of administering accounts and providing services to you associated with fund membership. If you do not provide the requested information, Active Super may not be able to perform these services. Your personal information may be shared with our administrator, other superannuation trustees and other services providers, in order to be able to provide our services to you. We may provide information to government, regulatory or other bodies if required by law. For further information about how we manage and protect personal information, please refer to our privacy policy available at activesuper.com.au/privacy-policy or by calling us on 1300 547 873. It sets out how we use the information we hold about you, how you can access and correct the information, how you may complain about a breach of privacy and our process for resolving privacy related enquiries and complaints.

Issued by LGSS Pty Limited (ABN 68 078 003 497) (AFSL 383558), as Trustee for Local Government Super (ABN 28 901 371 321) ('Active Super').



CONTACT DETAILS

MEMBER SERVICES

1300 547 873

MAIL

PO Box N835
Grosvenor Place
NSW 1220

WEB

activesuper.com.au

SOCIAL

#activesuper



OFFICES

Sydney Level 12, 28 Margaret St
Newcastle Ground Floor, 12 Perkins St
Wollongong Shop 2/60 Burelli St

Offices in Ballina, Orange, Parramatta, Tamworth and Wagga Wagga are available by appointment only.

Bookings are essential. Phone 1300 547 873 to make an appointment.

Office hours are between 8.30am and 5.00pm, Monday to Friday.

General information in this PDS is subject to change. Certain information that is not materially adverse may be updated without issuing a supplementary PDS and may be obtained by calling Member Services on 1300 547 873 or by visiting activesuper.com.au/PDS

A paper copy of the updated information will be available free of charge upon request.