

Digital by Default – frequently asked questions

If I decide not to receive general communications, will I still receive a seminar invitation?

If you have unsubscribed from general communications, you will no longer receive a digital invitation to our seminar series. This does not mean you are not welcome to attend. You can still book your place at one of our seminars via the website, email or over the phone. Check our website regularly for seminar times and locations.

Remember, you can subscribe to general communications any time via Member online or by calling us on **1800 444 396**. You can also let us know via email – info@lgiasuper.com.au.

If I choose post instead of digital, will you charge me extra fees?

A number of factors determine the fees you pay. Any fee changes will be communicated to LGIAsuper members ahead of time.

If you have elected not to receive general communications, you will not receive newsletters like SuperNEWS or seminar invitations – either via post or digital channels. You can subscribe to receive general communications any time via Member online or by calling us on **1800 444 396**. You can also let us know via email – info@lgiasuper.com.au.

I have given you my correct email address and have a mandatory communications preference of digital. Why have you sent me a letter in the post?

We will always do our best to respect your communication preferences, but there may be times when we have to send you important information about LGIAsuper and your account via post. The move to digital will be a gradual process. We will continue to refine our systems and approach to ensure you receive the best digital experience possible.

How will 'going digital' benefit me?

The move to digital will allow us to engage with you regularly via tailored communications designed to help you make the most of your super. It also means you can access important notifications such as your annual benefit statement quicker. We are looking at more efficient, secure and timely ways to update you on the fund and your LGIAsuper account. Reducing the amount of mail we send is also good news for the environment.

You sent a letter about going digital few months ago. What has changed since then?

Since this is a significant change in the fund's history, we wanted to give you as much notice as possible. It also provided us with an opportunity to assess our members' current communication preferences and to give you the opportunity to update your personal details if required. The move to digital will be a gradual process, and we will be managing the change to ensure a seamless experience for you and all our valued members.

I would like to receive general communications but I don't have an email. What should I do?

We will be keeping our website updated with useful tools and articles to help you make the most of your super. We are also available to help you with any questions you have over the phone or in person. No matter where you live, or what technology you have access to, we're here to help. If you do create an email address, you can subscribe to general communications any time you like via Member online or by calling us on **1800 444 396**. You can also let us know via email – info@lgiasuper.com.au.

Now that you are going digital, will I get spammed?

LGIAsuper is a complying superannuation fund that adheres to the Australian Government's Privacy Act and Spam Act. We only collect the information we need to look after your account and keep in touch with you. Our Privacy Policy can be found on our website.

If you have elected to receive general communications, we will continue to send you newsletters like SuperNEWS and invitations to our seminars. Everything you receive from us is designed to help you make the most out of your LGIAsuper account and maximise your retirement savings.

What is general communication?

General communication includes newsletters such as SuperNEWS and seminar invitations. This form of communication may include general updates or material that is educational in nature.

What is mandatory communication?

Mandatory communication includes information that LGIAsuper is legally required to provide such as annual statements or notices about major changes to our fund. You cannot opt-out of receiving mandatory communications. If your mandatory communications preference is digital, you will receive an email or SMS to let you know when this information is available to view.

What if I choose 'I have no preference' for mandatory communication?

We will use your current registered email and mobile to send you mandatory communications, where possible. If we do not have your email address, we will not be able to send you communications via email. Please ensure your personal details are correct by calling, emailing us, or updating in Member online.

I have chosen post instead of digital and do not want to receive general communications. Can I still list my email address on my LGIAsuper account in case you need to contact me?

Yes. This will ensure we have the most up-to-date personal details for your LGIAsuper account.

How can I update my communication preferences online?

Please follow these steps to update your communication preferences:

1. Go to lgiasuper.com.au and select '**Login – Member**'. If you haven't used Member online previously, follow the prompts to register.
2. Select **My details > Communication preferences** then choose 'Digital' for mandatory communications and submit.

To ensure you receive general communication like SuperNEWS and invitations to our super seminars, please tick the general communications box to opt-in.

I have logged in to Member online. How do I update my communication preferences?

Select **My details > Communication preferences** then choose 'Digital' for mandatory communications and submit.

To ensure you receive general communication like SuperNEWS and invitations to our super seminars, please tick the general communications box to opt-in.

What happens if I'm not registered for Member online?

You can register quickly and easily via our website.

Simply click **Login > Member > Register** and follow the prompts.

Once you have logged in select **My details > Communication preferences** then choose 'Digital' for mandatory communications and submit.

To ensure you receive general communication like SuperNEWS and invitations to our super seminars, please tick the general communications box to opt-in.

What happens if I don't update my communication preference by the opt-out date?

If you don't update your communication preferences, we will use your current registered email and mobile to send you mandatory communications, where possible. If we do not have your email address, we will not be able to send you communications via email. Please ensure your personal details are correct by calling, emailing us, or updating them in Member online.

You will be required to opt-in to receive general communications like SuperNEWS and seminar invitations via digital channels. You can subscribe to receive general communications any time via Member online or by calling us on **1800 444 396**. You can also let us know via email – info@lgiasuper.com.au.

Does this mean my fees go down if I change from post to digital?

There are a number of factors that impact the fees you pay. These are reviewed before the start of each financial year. LGIAsuper will provide you with 30 days' prior notice of any change in the Administration fee.

If I opt out of mobile, do I still get email?

If you receive a text message from us and opt out via SMS, you will no longer receive general communications. If you change your mind, you can subscribe to receive general communications any time via Member online or by calling us on **1800 444 396**. You can also let us know via email – info@lgiasuper.com.au.

Can I get SMS only?

No. When you opt-out of general communications via one channel, you will no longer receive general communications at all.

Can I have one email for mandatory and another for general?

No. You can add a primary and secondary email to your account but only one email will be eligible to receive communications.

How much general comms can I expect?

For LGIAsuper members who previously received general communications via email, there won't be a dramatic increase in the volume of communication received. For those who have switched from post to digital, you will now be able to enjoy more frequent communication via tailored messages designed to grow your super. Rest assured, you will not be bombarded with weekly emails. We'll just be touching base from time to time to keep you informed about the fund as well as sharing tips to help you maximise your retirement savings.

Can I receive a printed version of the annual report?

A limited run of annual reports is printed each year. These can be supplied to members, pending availability. You can also download a copy of our annual report via the website and print at home.