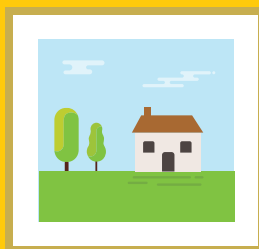


# Accumulation account

## Product Disclosure Statement (PDS)

Date prepared: 28 September 2017 | Date issued: 29 September 2017

This PDS has been prepared and issued by LGIAsuper  
Trustee (ABN 94 085 088 484  
AFS Licence No. 230511) ATF  
LGIAsuper (ABN 23 053 121 564)



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**LGIAsuper**  
Let's Grow

# About LGIASuper

This PDS is a summary of significant information you need about LGIASuper. Other important information is contained in the ***Member guide, Investment choice guide, Insurance guide and Nominating your beneficiary guide.***

Information in the guides forms part of this PDS. You should consider the information in this PDS and the guides before making a decision to acquire or continue to hold this product.

The information in this PDS and the guides is general information only and doesn't take into account your personal objectives, financial situation or needs. You should consider seeking financial advice suited to your personal circumstances.

LGIASuper representatives are authorised to provide advice on LGIASuper products and superannuation in general. See our ***Financial Services Guide***, available from our website [lgiasuper.com.au](http://lgiasuper.com.au) or by calling 1800 444 396.

## Let's Grow!

Welcome! LGIASuper is one of Australia's longest-running and most trusted superannuation funds with a unique understanding of the needs of local communities.

When we started in 1965 we had 10,000 Queensland local government employees as members. Today, around 85,000 members across Australia trust us to look after more than \$10 billion in retirement savings.

You can access any one of 12 innovative investment options to grow your retirement savings, or take more control of your super and choose your own mix of investments – see page 5 *How we invest your money* for details.

We invite you to grow with us and be a part of our strong future.

## LGIASuper MySuper Lifecycle option

We offer a MySuper product, the LGIASuper MySuper Lifecycle option. This simple, low-cost option is designed to suit the needs of most members.

You can compare the MySuper Lifecycle option's costs and performance with other super funds using our Product Dashboard at **[lgiasuper.com.au/mysuper-lifecycle-dashboard](http://lgiasuper.com.au/mysuper-lifecycle-dashboard)**.

## Other important information

Other important information about LGIASuper can be found at [lgiasuper.com.au/governance](http://lgiasuper.com.au/governance), including our:

- annual reports, Trust Deed and policies
- Financial Services Guide
- external service provider details
- processes for nomination, appointment and removal of directors
- remuneration of directors and fund executives.

## Reliable service you can count on

Our reliable and trusted team can help you plan and enjoy a comfortable retirement. Call us on **1800 444 396**.

Superannuation is the best way to save for your retirement. Your super savings are generally taxed at lower rates than investments held outside super, but there are limits on when you can access your money. In most cases, you can't access your super until after your preservation age (which is between 55 and 60 depending on your date of birth).

Limits apply to the amounts you can contribute, including money paid in by your employer (known as non-concessional and concessional contribution caps).

Information in this PDS applies to Accumulation accounts. This does not include the accumulation component for defined benefit members.

## How your LGIASuper account works

### Money goes in...

You, your employer, your partner and their employer can pay money into LGIASuper, and you can transfer the balance of any other super accounts you have to LGIASuper. We then invest your money to grow your retirement savings. The actual returns you receive may vary, and may include negative returns at times. See the rest of this section for more information.

### And some money comes out...

LGIASuper deducts fees from your investment earnings to cover the cost of running the fund (although as a profit-for members fund, we work hard to keep our fees low). The Australian Government takes tax from concessional contributions and investment earnings. If you have insurance cover, we will deduct the premiums from your account.

### Then, when it's time to retire...

You can take your super as a lump sum, a regular income stream, or a combination of both.

## Employer contributions

Most employees are entitled to Superannuation Guarantee contributions of 9.5% of their ordinary salary from their employer. Some employees may benefit from higher employer contributions as part of an agreement with their employer. LGIASuper can accept contributions from any employer.

**You should read the important information in our *Member guide* on contribution arrangements before making a decision. Go to [lgiasuper.com.au/PDS](http://lgiasuper.com.au/PDS) or telephone us on 1800 444 396 for a free copy. The material relating to contribution arrangements may change between the time when you read this statement and the day when you sign the application form.**

## Other contributions

You can add extra to your super through personal contributions up to age 65 (and in some cases up to age 75). These contributions can be made as a lump sum or as regular payments, in pre-tax dollars through salary sacrifice, or from after-tax pay. You may also be able to claim a tax deduction for personal contributions made from after-tax pay (you will need to send us a *Notice of intent* form if you're claiming a deduction).

The government may also contribute to your super through the low-income super tax offset (LISTO) if you are eligible.

If you are a low or middle income earner and make personal (after-tax) contributions to your super fund, you may be eligible for a government co-contribution of up to \$500.

You can contribute to LGIAsuper on behalf of your partner or have your partner contribute to your account, so long as you are living together and the receiving spouse is under age 65 (in some cases up to age 69).

If you are an employee, most people have the right to choose which superannuation entity their employer should pay their Superannuation Guarantee contributions to.

**You should read the important information about making contributions and concessional and non-concessional contribution caps in our *Member guide* before making a decision. Go to [lgiasuper.com.au/PDS](https://lgiasuper.com.au/PDS) or telephone us on 1800 444 396 for a free copy. The material relating to contributions and the caps may change between the time when you read this statement and the day when you sign the application form.**



# Benefits of investing with LGIASuper

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Your LGIASuper Accumulation account can provide you with the following benefits:

Benefits	Summary
<b>Retirement benefit</b>	Available on permanent retirement after your preservation age. Can be taken as a lump sum or used to open a Pension account.
<b>Resignation benefit</b>	Generally required to remain in superannuation until retirement.
<b>Death benefit</b>	Available in the event of your death and may include insurance. You can make a preferred or binding death benefit nomination.

You should read the important information in our *Nominating your beneficiary guide* before making a decision. Go to [lgiasuper.com.au/PDS](https://lgiasuper.com.au/PDS) or telephone us on 1800 444 396 for a free copy. The material relating to beneficiary nominations may change between the time when you read this statement and the day when you sign the application form.

<b>Terminal Illness benefit</b>	Available in the event of terminal illness. It is an early payment of your Death benefit, and may include insurance.
<b>Total and Permanent Disablement (TPD) benefit</b>	Available in the event of your total and permanent disablement and may include insurance.
<b>Income Protection benefit</b>	Monthly income benefit for up to 2 years if you become temporarily disabled due to sickness or injury.
<b>Investment choice</b>	Ability to select how your super is invested across a range of intelligent investment options.
<b>Advice and information</b>	Access to our seminars, newsletter, publications and website. Our trusted and reliable staff can give advice on your super.

You should refer to the *Insurance* section for more information on insurance benefits.

## Risks of super

**Super, like all investments, carries risk. Different investment options may carry different levels of risk depending on the types of assets that make up the option.**

The value of your investment will vary over time, in line with fluctuating investment returns. Future returns may differ from past returns, and are not guaranteed. It is possible that returns could be negative at times, which may result in your account balance decreasing. Historically, all asset classes have shown positive returns over the long term, which means your account balance should grow.

The level of risk you are comfortable with depends on a range of factors, including your age, investment timeframe, risk tolerance and whether you have other investments outside super.

### Investment risk

Investment options with a higher exposure to growth assets such as shares or property are more volatile than defensive assets such as cash or fixed interest, which means their value may go up and down in the short term. In return for this higher level of risk, growth assets generally provide higher long-term investment returns.

### Legislative risk

Governments might change or introduce new legislation. This could affect your account balance, access to super or the tax treatment of your super savings. These changes could have a positive or negative impact.

### Adequacy risk

Your super balance may not be enough to provide you with an adequate standard of living in retirement.

**You should read the important information about risks of investing in super in our *Investment choice guide* before making a decision. Go to [lgiasuper.com.au/PDS](http://lgiasuper.com.au/PDS) or telephone us on 1800 444 396 for a free copy. The material relating to risks may change between the time when you read this statement and the day when you sign the application form.**

# How we invest your money

If you do not make a choice of where to invest your super we will invest your money in the LGIASuper MySuper Lifecycle option. You can choose a different option or combination of options at any time. See *Changing your investment option*.

LGIASuper may add or remove investment options, or change how an investment option is invested (strategic asset allocation). If these changes are significant we'll communicate them to you.

## LGIASuper MySuper Lifecycle option

The MySuper Lifecycle option aims for higher returns while you are under age 75, before investing more conservatively from your 75th birthday.

### Under 75

#### Return target

Return target of 3.0% per year above inflation after fees and taxes over the next ten financial years. Future returns cannot be guaranteed. This is a prediction.

#### Who it best suits

Those seeking reasonably high returns and prepared to accept potentially modest to significant fluctuations in returns over shorter periods.

#### Suggested minimum holding period

5 years

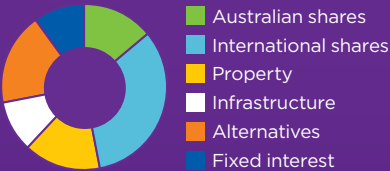
#### Level of investment risk

High



Negative returns expected  
5.2 out of 20 years.

#### Strategic asset allocation (SAA) and ranges



	SAA %	Ranges%
Australian shares	14.0	4.0-24.0
International shares	33.0	23.0-43.0
Property	15.0	5.0-25.0
Infrastructure	10.0	0.0-20.0
Alternatives	18.0	8.0-28.0
Fixed interest	10.0	0-20.0
Cash	0	0-10.0
Growth assets	75.0%	
Defensive assets	25.0%	

# 75 plus

**Aims for consistent optimised returns, while investing more conservatively than the Under 75 option.**

## Return target

Return target of 2.5% per year above inflation after fees and taxes over the next ten financial years. Future returns cannot be guaranteed. This is a prediction.

## Who it best suits

Those seeking moderate returns and prepared to accept potentially modest fluctuations in returns over shorter time periods.

## Suggested minimum holding period

4 years

## Level of investment risk

High

very low

very high

Negative returns expected  
4.3 out of 20 years

## Strategic asset allocation (SAA) and ranges



Australian shares  
International shares  
Property  
Infrastructure  
Alternatives  
Fixed interest

	SAA %	Ranges %
Australian shares	9.0	0.0–19.0
International shares	21.0	11.0–31.0
Property	15.0	5.0–25.0
Infrastructure	10.0	0.0–20.0
Alternatives	12.5	2.5–22.5
Fixed interest	32.5	22.5–42.5
Cash	0.0	0.0–10.0
Growth assets	55.0%	
Defensive assets	45.0%	

## Changing your investment option

You can change your investment option/s by:

- logging in to Member online at **lgiasuper.com.au** or by completing an *Investment switch form* at the back of the *Investment choice guide* available from **lgiasuper.com.au/PDS**

More details on changing your investment option, including rules, can be found in the *Investment choice guide*.

**⚠ When choosing an investment option, you must consider the likely investment return, level of risk and how long you are investing for.**

## Socially responsible investing

SR Balanced and SR Australian Shares are the only investment options to specifically take into account labour standards or environmental, social or ethical considerations when making investment decisions. LGIASuper does not require investment managers to take these factors into account for any other investment option.

You should read the important information about LGIASuper's investment options in our *Investment choice guide* before making a decision. Go to **lgiasuper.com.au/PDS** or telephone us on 1800 444 396 for a free copy.

The material relating to LGIASuper's range of investment options may change between when you read this statement and the day when you sign the application form.



## 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 costs of 2% of your fund 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).

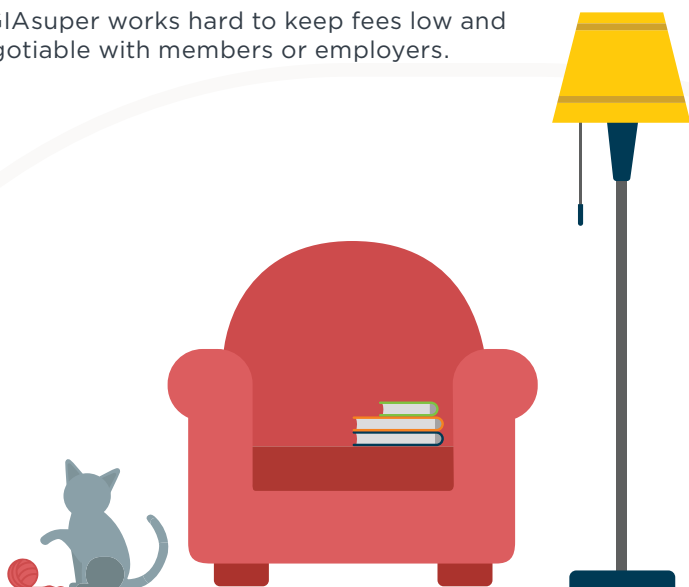
You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser<sup>1</sup>.

## To find out more

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

<sup>1</sup>Please note that LGIAsuper works hard to keep fees low and our fees are not negotiable with members or employers.



# LGIAsuper MySuper Lifecycle

Type of fee	Amount per lifecycle stage		How and when paid
	Under 75	75 plus	
Investment fee	0.45% p.a. <sup>1</sup>	0.39% p.a. <sup>1</sup>	Deducted from investment earnings as they are applied to your account
Administration fee <sup>2</sup>	0.21% p.a.	0.21% p.a.	Deducted from investment earnings as they are applied to your account
Buy-sell spread	Nil	Nil	Not applicable
Switching fee	Nil	Nil	Not applicable
Exit fee	Nil	Nil	Not applicable
Advice fees	Nil	Nil	Not applicable
Other fees and costs <sup>3</sup>	Insurance fee: Included in the insurance premiums deducted from your account. Financial advice fee: A fee payable for the provision of personal financial product advice.		
Indirect cost ratio	0.41% p.a. <sup>1</sup>	0.36% p.a. <sup>1</sup>	Reduces the investment returns earned by LGIAsuper

**1** Estimates only | **2** The administration fee is capped at \$1,575 per annum across all your accounts at LGIAsuper | **3** For more detail see *Additional explanation of fees and costs* on our website at **lgiasuper.com.au/fees**.

## Example of annual fees and costs

This table gives an example of how the fees and costs for the LGIAsuper MySuper Lifecycle option can affect your superannuation investment over a 1-year period. You should use this table to compare the LGIAsuper MySuper Lifecycle with other superannuation products.

Example – LGIAsuper MySuper Lifecycle	Under 75	75 plus	Balance of \$50,000
Investment fees*	0.45% p.a.	0.39% p.a.	For every \$50,000 you have in the LGIAsuper MySuper Lifecycle product you will be charged \$225 each year if under 75 or \$195 if 75 plus.
PLUS Administration fees	0.21% p.a.	0.21 % p.a.	And, you will be charged \$105 in administration fees, regardless of your age.
PLUS Indirect costs*	0.41% p.a	0.36% p.a.	And, indirect costs of \$205 if under 75 or \$180 if 75 plus each year will be deducted from investment earnings.
EQUALS Cost of product	If your balance was \$50,000, then for that year you will be charged fees of \$535** if under 75, or \$480** if 75 plus.		

\* Estimated costs only. For more detail see *Additional explanation of fees and costs* on our website at **lgiasuper.com.au/fees**

\*\* Additional fees may apply.

## Fee changes

Administration and Investment fees only cover the actual costs of administration and investment management paid out of LGIASuper, and as such, may vary from year to year. The actual investment fees deducted from investment earnings each financial year are reported to you in the Annual Report to members. LGIASuper may change fees at any time without your consent.

Before the start of each financial year LGIASuper estimates the Investment fees for the year ahead and these estimates only change where necessary to ensure costs are covered. LGIASuper will provide you with 30 days' prior notice of any increase in the Administration fee.

Any change in the Investment fee or Indirect cost ratio that is due to an increase in costs or an update to our estimates will be disclosed on our website.

## Advice fees

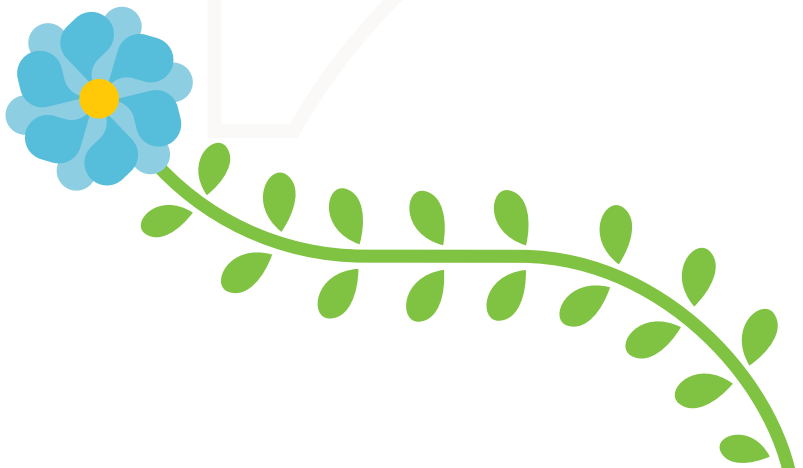
**⚠️ You may pay additional fees if you meet with an LGIASuper representative and/or obtain financial advice. The fees you will pay will be described to you prior to the advice being provided and any fees payable as a result of the advice will be set out in the Statement of Advice.**

## More information

If you want to know what each fee means, please refer to our website at **[lgiasuper.com.au/fees](https://lgiasuper.com.au/fees)**

You should also refer to our *Investment choice guide* for more information about the fees and costs that may be applied to your account if you select a different investment option.

You can see how fees and costs can affect your account balance by using the Moneysmart Superannuation Calculator at **[moneysmart.gov.au](https://moneysmart.gov.au)**.



Super contributions and earnings are taxed at a maximum rate of 15%, which is generally lower than the tax applied to investments held outside super.

**⚠️ To avoid paying more tax than you need to though, you should make sure:**

- **⚠️ you or your employer provide your tax file number (TFN) to LGIASuper.** Without your TFN, LGIASuper is required to tax concessional contributions at the top marginal tax rate of 47% including the Medicare levy. You could claim this extra tax back by providing your TFN to LGIASuper within 4 years, but it's best to make sure we have your TFN in the first place. Without your TFN we are unable to accept any non-concessional contributions.

LGIASuper will only use your TFN for purposes that the law allows. These purposes include calculating tax on your benefits, providing your TFN to the Australian Taxation Office (ATO), providing your TFN to another superannuation provider if you transfer your benefit (unless you tell us in writing not to pass on your TFN) or for identifying if you have other accounts and consolidating them.

- **⚠️ you and your employer do not exceed the concessional (before-tax) cap or non-concessional (after-tax) cap on contributions. Amounts above the cap are taxed at higher rates.**

What may be taxed	Tax rate	How paid
<b>On entry to super</b>		
<b>Contributions (concessional only)</b>	Generally 15%	Deducted by the fund.
<b>Income earners \$250,000+ (concessional contributions)</b>	Additional 15%	ATO to assess and provide options.
<b>While invested</b>		
<b>Investment earnings</b>	Up to 15%	Deducted before investment earnings are applied to your account.
<b>When paid to you</b>		
<b>Taxable component of your benefit</b>	Age 60 plus – tax exempt	Not applicable.
	Preservation age-59 – first \$200,000 tax free (2017/18), then 17% including Medicare levy	Deducted by the fund.
	Under preservation age – taxed at 22% including Medicare levy	Deducted by the fund.

**You should read the important information about tax in our *Member guide* before making a decision. Go to [lgiasuper.com.au/PDS](http://lgiasuper.com.au/PDS) or telephone us on 1800 444 396 for a free copy. The material relating to tax may change between the time when you read this statement and the day when you sign the application form.**

LGIAsuper automatically provides eligible members with cover for Death, Terminal Illness and Total and Permanent Disablement (TPD). Depending on your employment arrangements, you may also receive Income Protection cover. Insurance can help relieve the financial burden you and your family might face if you have to stop work because of illness or injury.

A summary of the cover and how you can increase it is shown below.

Type of cover	On joining LGIAsuper		During my membership	
	Do I get automatic cover?	Can I increase my cover without underwriting?	Can I increase my cover without underwriting?	What if I don't have cover or need to apply through underwriting?
<b>Death and Terminal Illness</b>	Yes	Yes, by 50% <sup>3</sup>	Yes, on life events <sup>3</sup>	You can apply for cover any time. See our <i>Insurance guide</i> for details and the <i>Insurance application form</i> .
<b>TPD</b>	Yes	Yes, by 50% <sup>3</sup>	Yes, on life events <sup>3</sup>	
<b>Income Protection</b>	Yes, for eligible employees <sup>1</sup>	Yes, reduce your waiting period <sup>2,3</sup>	N/A	

1 Automatic cover is available for permanent employees of an employer sponsor that provides us your salary annually.

2 Not available for non-permanent and casual employees, and flexible, permanent part-time employees who work less than 14.5 hours each week, and employees on a fixed-term contract for 6 continuous months or more who work less than 14.5 hours each week.

3 Terms and conditions apply; see the *Insurance guide* for details.

The following pages give an overview of LGIAsuper's insurance cover and its costs. See the relevant *Insurance guide* for detailed information about your insurance cover, including who is eligible, when cover starts and stops, the levels, types and cost of insurance cover and the conditions and exclusions that apply. Some of this information may affect your entitlement to cover. You should read this information before deciding whether the insurance is appropriate for you.

Insurance cover is provided through LGIAsuper's group life policy with OnePath Life Limited (ABN 33 009 657 176).

## Automatic level of insurance cover

If you join LGIAsuper directly rather than through your employer you automatically receive 1 unit of Death and TPD cover. Cover is subject to an exclusion of any pre-existing medical condition that exists within 5 years prior to cover commencing. If no money is received into your account in the first 21 days after joining this cover will lapse. Members joining through their employer automatically receive 4 units of Death and TPD cover.

Other members may receive different levels of automatic cover depending on their employment arrangements. Refer to the *Insurance guide* for more detailed information.

 **If you are eligible for automatic cover and do not cancel it within 30 days of joining LGIAsuper, the cost of cover will be deducted from your account.**

## Cost of insurance cover

The table below shows the amount of Death and TPD cover and weekly premiums for 1 unit of cover. The cost of insurance cover depends on the number of units of Death and TPD cover you have and your occupational risk rating. To apply for a low risk or professional occupational risk rating complete the *Occupational risk rating change form*.

Age <sup>1</sup>	Death, Terminal Illness and TPD			
	Amount of cover (value of 1 unit)	Premium \$ per week by occupational risk rating (1 unit)		
		Standard	Low risk	Professional
15 to 35	\$65,000			
40	\$40,464			
45	\$24,750			
50	\$15,600	\$1.32	\$1.02	\$0.87
55	\$7,800			
60	\$3,700			
65	\$0			

<sup>1</sup> Not all ages are listed—see the *Insurance guide* for full details.

For Income Protection, the cost depends on your amount of cover, occupational risk rating, age and gender. To apply for a low risk or professional occupational risk rating complete the *Occupational risk rating change form*.

Age <sup>1</sup>	Income Protection annual premiums (\$) per \$100 per month in cover (90 day waiting period)					
	Standard		Low risk		Professional	
	Male	Female	Male	Female	Male	Female
<b>20</b>	1.97	1.93	1.47	1.44	1.19	1.14
<b>25</b>	1.47	1.99	1.10	1.49	0.89	1.19
<b>30</b>	1.40	2.42	1.06	1.82	0.84	1.44
<b>35</b>	1.71	2.96	1.27	2.23	1.02	1.78
<b>40</b>	2.46	4.30	1.86	3.22	1.47	2.58
<b>45</b>	3.98	6.96	2.98	5.23	2.38	4.17

<sup>1</sup> Not all ages are listed—see the *Insurance guide* for full details.

## Applying for or changing your cover

**On joining LGIASuper**, you may be eligible for a 50% increase in your Death and TPD cover without underwriting. You may also apply to reduce the default waiting period of any Income Protection cover you qualify for. See the *Application to increase cover form* in your new member pack (if applicable).

**During your membership**, if you are aged under 55 you may be eligible for 2 additional units of Death and TPD cover without underwriting as you experience life events such as getting married, having a child, or taking out or increasing the mortgage on your home. For more information on life events and the application form, see our *Insurance guide*.

**At any time**, you can apply for an increase to your Death and TPD cover, or apply for Income Protection or request a shorter Income Protection waiting period. Simply complete the *Insurance application form* at the back of the *Insurance guide*. Applications are subject to underwriting and acceptance by the Insurer.

**To reduce or cancel your insurance cover**, you will need to complete the relevant *Application to reduce insurance form* or *Insurance cancellation form* available from our website at **lgiasuper.com.au** or by calling us on **1800 444 396**.

You should read the important information about insurance in the *Insurance guide* before making a decision. Go to **lgiasuper.com.au/PDS** or telephone us on **1800 444 396** for a free copy. The material relating to insurance may change between the time when you read this statement and the day when you sign the application form.

When you start working for your employer, they will send your first super contribution to LGIAsuper and we will open an Accumulation account for you. If you are not joining through your employer you can apply online or you can complete the attached form.

### Cooling off period

You have 14 days to decide if LGIAsuper is right for you. In the 14 days after you receive confirmation that your account has been opened, you may cancel your application and ask us to transfer your balance to a different super fund. Any insurance premiums charged to your account will be refunded. We will adjust your balance to take into account any contributions tax payable, changes to investment valuations and reasonable administration costs

### Concerns and complaints

We hope you are happy with LGIAsuper and the service we provide. If you are unhappy we have a complaints handling process. Contact details for our Complaints officer are:

**Post** Complaints officer

LGIAsuper

GPO Box 264 Brisbane Qld 4001

**Email** [complaints@lgiasuper.com.au](mailto:complaints@lgiasuper.com.au)

**Phone** 1800 444 396

**Fax** 07 3244 4344

The information in this PDS is up-to-date at the date it is prepared. However at the time you receive the PDS, some information in the PDS that is not materially adverse may have changed. Updated information can be found on our website at [lgiasuper.com.au](http://lgiasuper.com.au) or by contacting us on **1800 444 396**. We will send you a free paper copy of any updated information on request.

### Privacy

LGIAsuper respects the privacy of your personal information. You can find out how we use and protect your personal details by getting a copy of our *Privacy policy* from our website at [lgiasuper.com.au](http://lgiasuper.com.au), or call us on **1800 444 396** and we will send you a free paper copy.

**T** 1800 444 396  
**F** 07 3244 4344  
**E** [info@lgiasuper.com.au](mailto:info@lgiasuper.com.au)  
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# Financial Services Guide

Issue date: 18 December 2017

Version 1.0

**This Financial Services Guide (FSG) is an important document that provides you with information about the financial services provided by LGIAsuper.**

It is designed to help you decide whether to use the financial services we provide by giving you information about:

- the types of financial services offered and how they are paid for
- who is providing you with advice
- the types of documents we may provide to you in different circumstances
- how our staff who provide these services are remunerated
- how complaints are handled.





## **Other documents**

If you are considering investing in an LGIA<sup>super</sup> product, you should read the relevant Product Disclosure Statement (PDS). The PDS contains information about the product and will assist you in making an informed decision about that product.

**This FSG consists of two parts. We will provide you with Part A and Part B of this FSG at the earliest possible opportunity prior to you receiving any advice.**

**You should read both Part A and Part B of this FSG carefully and contact us if you have any questions or do not understand any of the contents.**

### **LGIAsuper Group**

LGIAsuper Trustee (ABN 94 085 088 484, AFSL no. 230511) is trustee for LGIAsuper (ABN 23 053 121 564).

LGIAsuper Services Pty Ltd (LGIAsuper Services, ABN 49 616 808 970) is a corporate authorised representative (no. 1255725) of LGIAsuper Trustee and is a wholly owned subsidiary of LGIAsuper.

In this FSG, LGIAsuper Group refers to LGIAsuper Trustee and LGIAsuper Services collectively.

### **Remuneration**

LGIAsuper Group employees are fully remunerated with an annual salary and they receive no fees, commissions or bonuses in respect of the financial information, product recommendations or advice they provide to you.

### **Compensation arrangements**

LGIAsuper has professional indemnity insurance in place (trustee liability insurance), and believes this will cover claims in relation to the conduct of LGIAsuper Group employees during the time they are employed by LGIAsuper Group.

### **Information or advice?**

LGIAsuper Group employees may give you factual information, or may give you general or personal advice. If we give you personal advice, we will provide you with a Statement of Advice which will contain the personal advice and explain the basis on which it is given.

## PART A: General advice and dealing services

The financial services referred to in Part A of this FSG are offered by LGIASuper Trustee.

LGIASuper Trustee is authorised to deal in superannuation interests, and to provide advice on superannuation.

Where an LGIASuper Group employee provides broad-based recommendations or advice and does not take into account your personal financial circumstances, the financial advice is regarded as general advice only and it is not necessary for you to receive a Statement of Advice.

This general advice can be provided in a variety of ways including through the LGIASuper contact centre, workplace seminars and meetings with members and employers. This may include advice on the following superannuation topics:

- LGIASuper products
- investment choice
- rollovers and transfers
- voluntary contributions
- salary sacrifice and co-contributions
- spouse contributions
- splitting benefits with a spouse
- death and disablement benefits
- superannuation tax issues
- other superannuation matters.

### **How and what you pay**

The cost of providing general advice is included in the administration fees charged to LGIASuper members.

### **Advice restricted to superannuation**

Under Part A, LGIASuper Group employees only provide you with general advice in relation to superannuation.

## Part B: Personal advice services

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LGIAsuper current and prospective members are able to access personal advice services ranging from limited single issue advice about superannuation (for example, salary sacrifice contributions), to broader superannuation and retirement planning advice.

The financial services referred to in Part B of this FSG are offered by LGIAsuper Services as a corporate authorised representative (no. 1255725) of LGIAsuper Trustee.

### **Your financial adviser**

Your adviser is a representative of LGIAsuper Services.

## Authorised financial services

LGIAsuper Trustee is authorised to provide advice on the following classes of financial products, and has authorised LGIAsuper Services to provide advice on these classes:

- superannuation
- deposit and payment products
- derivatives
- foreign exchange contracts
- life insurance products
- managed investment schemes (excluding investor directed portfolio services)
- retirement savings accounts
- securities.

Personal advice is provided to you by LGIAsuper Group employees. Some of these employees are only authorised to provide advice on superannuation. Your financial adviser will tell you if this applies.

Please note that LGIAsuper Services can only deal on your behalf in superannuation products.



## Available advice

### Limited super advice

If you have specific questions about making the most of your super, our financial advisers can assist you with:

- growing your super (eg. salary sacrifice)
- the investment mix for your super
- your insurance requirements.

This advice is typically provided over the phone.

### Retirement planning advice

If you are planning for retirement and are seeking more in-depth super advice, our financial advisers can assist you with:

- forecasting how much super you might need
- transition to retirement options
- generating tax-effective income from super
- understanding potential Centrelink entitlements
- comparison of super products.

This advice is typically provided face to face.

### Broader financial advice

LGIAsuper can also offer a broader financial advice service on request. Another financial services licensee supports the delivery of this service and you will be provided with a separate FSG.

## Important steps in the advice process

If your financial adviser provides you with a recommendation which takes into account (or reasonably should take into account) your financial objectives, your financial situation or your financial needs, this constitutes personal advice and you must be provided with a copy of this guide as well as a Statement of Advice.

In certain circumstances, your financial adviser may give you further advice in relation to a Statement of Advice that we have issued to you previously. This further advice may be provided by letter, email, phone or fax. You can request a copy of the record of this further advice (known as a Record of Advice) up to 7 years after the further advice is given by contacting us.

## How and what you pay

LGIAsuper Services does not charge for general or single issue personal advice provided over the phone.

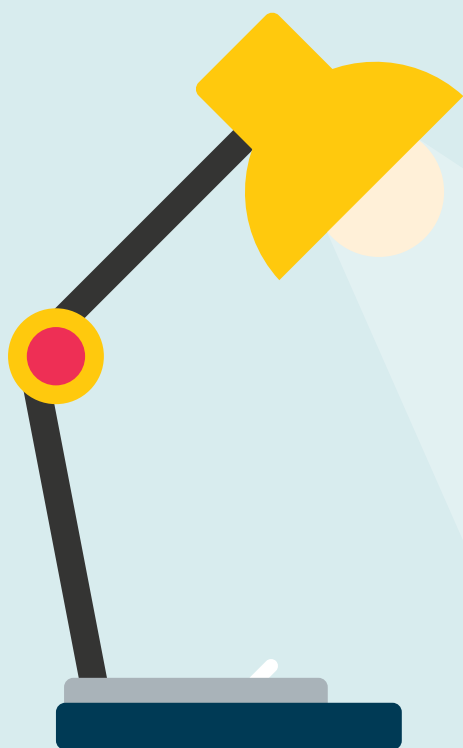
A minimum appointment fee of \$220 applies for broader superannuation advice. An additional fee of up to \$660 (ie. \$880 in total) may be charged depending on the level of advice required. Charges include GST.

The fee charged for advice that relates to superannuation may be deducted from your LGIAsuper account on request. The fees will be explained to you in detail if you ask for this advice.



## Relationships and associations

Information about our relationships and associations with other entities is provided to you so that you can assess whether or not they may influence the advice we give you. LGIASuper Services is owned by LGIASuper. LGIASuper Services is paid fees by LGIASuper for providing some of the services described in Part B of this FSG. Your decision to use any of these services will not influence the fee paid by LGIASuper to LGIASuper Services.







**Do any relationships exist that might influence us in providing you with financial services?**

LGIAsuper and LGIAsuper Services do not have any relationships or association with any product issuer that could be expected to influence us in the provision of the financial services.

## Complaints

If you are unhappy with the financial services or products provided by LGIAsuper Trustee or LGIAsuper Services, we have an internal complaints handling process. You can contact our Complaints Officer at:

**Post** Complaints Officer  
LGIAsuper  
GPO Box 264  
Brisbane Qld 4001

**Email** [complaints@lgiasuper.com.au](mailto:complaints@lgiasuper.com.au)

**Phone** 1800 444 396

**Fax** 07 3244 4344

Our Complaints Officer makes every effort to resolve complaints without the need for further formal action.

The Complaints Officer will send an initial response/acknowledgement within 14 days of receiving your complaint. Where necessary, a full, formal response will be given within 45 days of receiving the complaint. If you believe our internal complaints process has not satisfactorily resolved your complaint, you can contact one of the following external dispute resolution bodies depending on the nature of your complaint.

If your complaint relates to:

- the administration of your LGIAsuper account;
- a decision made by us in relation to a benefit provided by LGIAsuper;
- advice provided by LGIAsuper Group representatives or authorised representatives in relation to an LGIAsuper product; or
- you have not received a response to your complaint from us within 90 days of lodgement.

You can contact the Superannuation Complaints Tribunal (SCT). This is an independent body set up by the Australian Government to help members resolve certain types of complaints with superannuation fund trustees.

To find out whether the SCT is able to handle a complaint you can contact them as follows.

**Post** Superannuation  
Complaints Tribunal  
Locked Mail Bag 3060  
Melbourne Vic 3001

**Website** [www.sct.gov.au](http://www.sct.gov.au)

**Email** [info@sct.gov.au](mailto:info@sct.gov.au)

**Phone** 1300 884 114

**Fax** 03 8635 5588

If your complaint relates to advice provided by LGIAsuper Services about financial products not provided by LGIAsuper, or you have not received a response to your complaint from us within 45 days of lodgement, you can contact the Financial Ombudsman Service (FOS). The FOS provides fair and independent financial services dispute resolution free to consumers.

To find out whether the FOS is able to handle a complaint you can contact them at:

**Post** Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001

**Website** [www.fos.org.au](http://www.fos.org.au)

**Email** [info@fos.org.au](mailto:info@fos.org.au)

**Phone** 1800 367 287 (free call)

**Fax** 03 9613 6399



## Privacy

LGIAsuper respects the privacy of members. It is necessary to collect certain personal identification information from members in order for the fund to operate efficiently and provide financial services to members. Any personal information collected will be used primarily to maintain correct records, to accurately calculate benefit entitlements and to communicate with members about their superannuation.

LGIAsuper will keep personal information secure from unauthorised access and will destroy or permanently de-identify sensitive information once it is no longer needed.

The LGIAsuper Privacy policy is available free of charge on request from LGIAsuper's office or website [lgiasuper.com.au](http://lgiasuper.com.au).

## Contacting a representative

LGIAsuper representatives can be contacted at:

<b>Phone</b>	1800 444 396
<b>Fax</b>	07 3244 4344
<b>Website</b>	<a href="http://lgiasuper.com.au">lgiasuper.com.au</a>
<b>Email</b>	<a href="mailto:info@lgiasuper.com.au">info@lgiasuper.com.au</a>
<b>Post</b>	GPO Box 264 Brisbane Qld 4001
<b>Visit</b>	Level 20, 333 Ann St Brisbane Qld 4000

**T** 1800 444 396  
**F** 07 3244 4344  
**E** [info@lgiasuper.com.au](mailto:info@lgiasuper.com.au)  
**lgiasuper.com.au**

Level 20, 333 Ann Street  
Brisbane Qld 4000  
GPO Box 264  
Brisbane Qld 4001

LGIAsuper Trustee ABN 94 085 088 484 AFS Licence No. 230511  
LGIAsuper ABN 23 053 121 564



# Participating employer registration form

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Please download, complete and email this form back to provide a participating employer's details to LGIAsuper, so we can accept employer contributions for a member or members.

## Employer details

Employer name	Trading name (if different from employer name)		
Postal address			
Suburb/town	State	Postcode	
Email	ABN		

## Employer superannuation contact details

Surname	Given name/s	Title	
Position			
Postal address			
Suburb/town	State	Postcode	
Telephone	Facsimile	Email	

## Contribution frequency

Contributions must be paid at least quarterly for superannuation guarantee purposes. Any voluntary contributions from an employee's pay must be sent to LGIAsuper within 28 days of the end of the month in which they were deducted.

## Privacy

All personal information collected via this form is protected in line with LGIAsuper's *Privacy policy*, available from [lgiasuper.com.au](http://lgiasuper.com.au) or the LGIAsuper office.

## New employers joining LGIAsuper

☐ **The person completing this registration on behalf of the registering organisation declares the following:**

- I have received the LGIAsuper Accumulation account Product Disclosure Statement (PDS) attached to this form.
- I have received LGIAsuper's Financial Services Guide.
- The registering organisation applies to become a Participating Employer of LGIAsuper, on the terms and conditions set out in the trust deed and rules of LGIAsuper.
- The details provided in this registration are true and correct.

Employer signature

Date

T 1800 444 396  
F 07 3244 4344

E [membership@lgiasuper.com.au](mailto:membership@lgiasuper.com.au)  
W [lgiasuper.com.au](http://lgiasuper.com.au)

GPO Box 264  
Brisbane Qld 4001

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**LGIAsuper**  
Let's Grow

