

if you're
consolidating your career...



Our advice will make everything simple.

LGIAsuper's trusted and reliable team help take the complexity out of super and work with you to grow your savings and plan a strong financial future.

Super is one of the biggest investments most of us will ever have. Our information and advice service helps you better understand how super works and the ways to maximise it. We're always focused on helping you make your super an even bigger investment by the time you need it.

Whether you're after general information or more personalised advice that takes into account your individual circumstances, talking to us will help:

- You understand our products and options.
- You learn about the potential tax implications of your decisions.
- Protect you and your family in the event of death, illness or disability.
- You better understand if you're on track to reach your retirement goals.
- Improve your understanding of the Centrelink benefits you could receive and the potential impact these could have on your super.

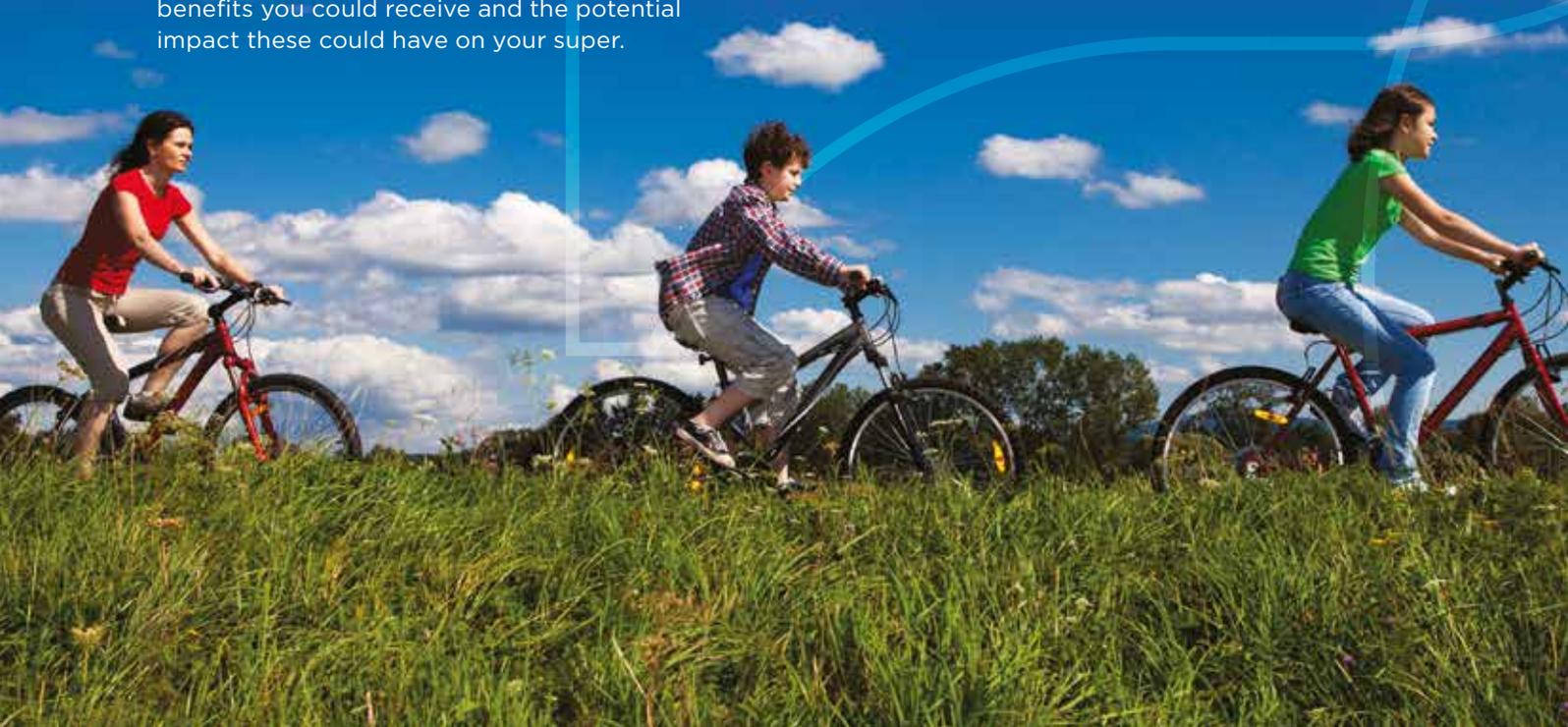
We listen to our members so that we gain the insights we need to advise with care, responsibility and honesty. Whatever your life stage, personal objectives or super balance, we'll tailor the right advice to suit you.

We'll come to you. We travel to major regional areas throughout Queensland. Contact us to see when we're next in your area.

Let's meet in person. We love talking face-to-face! If you'd like to meet with us in our Brisbane office, just contact us and we'll arrange it for you.

Contact us over the phone. If it's more convenient, call us for free contribution advice over the phone.

Trust is one of our most important values and it underpins everything we do. For example, our representatives are paid a salary and do not accept commissions. Their only motivation is to simplify complicated topics and give reliable professional advice that you can count on. This gives you peace of mind that our partnership is based on integrity and transparency.





Our investment strategies deliver reliable growth and returns.

Super is about the long term, and no one understands that more than us. Our intelligent investment strategies are highly diversified and focused on giving our members reliable and consistent performance so we can grow your future.

Depending on the investment option you choose, your super can be invested across a range of asset classes including global and Australian sharemarkets, infrastructure, property, fixed interest, cash and alternative investments.

Our highly diversified investment strategy gives you more protection. If one asset class suffers a fall, this may be offset by better performance from another asset that's less prone to volatile movements. This is how we protect your super from downward sharemarket turns so that we can deliver solid returns in the long run.

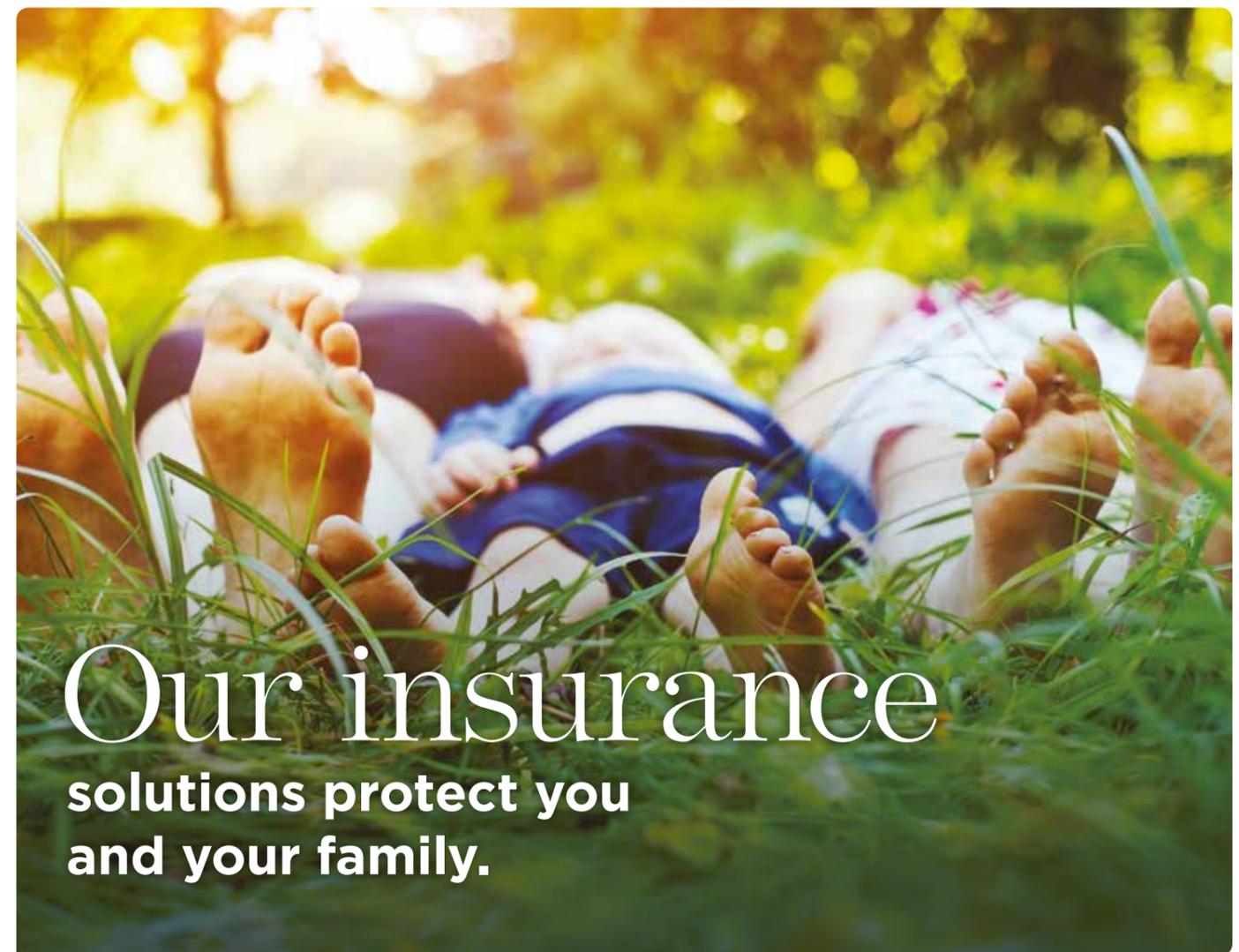
When it comes to selecting your investment strategy, it's important that you have flexibility and choice. Your circumstances and situation will change throughout your life, and with LGIASuper, you can switch investment options at no cost. We offer a wide range of investment options so you can make the best choice to suit your particular needs.

The MySuper Lifecycle option is the default investment option for members with an Accumulation account who have not made an investment choice. It's a simple, low-cost option designed to suit most members as they progress through life's journey.

Our ready-made options invest your super in specific proportions of different assets so that all your eggs aren't in one basket. This is a key feature of our diversified investment strategy, ensuring that your returns are protected — even in the face of a volatile economic environment.

If you prefer a more hands-on approach to investment, you can choose to spread chosen percentages of your super over different single-asset class investment options. These include international and Australian shares, property, diversified fixed interest and cash investments. If you don't want to invest in industries that are environmentally or socially damaging, then you can select one of our socially responsible options.

We care that you have security and peace of mind about your super investments. We're here, ready to help you make an informed decision that best suits your needs. For personal, reliable advice you can trust, just contact our team.



Our insurance solutions protect you and your family.

As an LGIASuper member, your future is important to us. We want you to know that whatever happens, you and your family will be ok financially. If you become sick or injured and are unable to work, the financial burden can be enormous. Thankfully, most LGIASuper members automatically have insurance as part of their super. You'll enjoy the security of knowing you'll be financially protected if life changes.



1. If you joined LGIASuper as the spouse of a member, you do not receive automatic insurance but you can apply for cover and get a better deal as part of your LGIASuper membership. 2. To be eligible, certain conditions apply. For more information, read LGIASuper's Insurance guide.

The right protection against the unexpected.

LGIASuper's income protection and death and disability cover gives you peace of mind.

- Receive a minimum level of cover without needing to apply or show evidence of good health, known as 'underwriting' (if, like most members, you are eligible for automatic cover)¹.
- Generally pay lower premiums than if you applied for insurance outside of your super fund thanks to our group buying power.
- Premiums are automatically deducted from your super so there'll be no impact on your take-home pay.
- Enjoy additional cover for key life events. If you get married, have a baby or buy a home, you can apply to increase your cover without underwriting².
- Easily transfer cover from another fund to your LGIASuper account.

LGIASuper offers tools and trusted advice to ensure that your existing cover keeps up with your life. We'll help you review your insurance at any time, plus, you're always welcome to change your level of cover so it continues to meet your needs.

We've been taking care of our members for over 50 years by delivering trusted superannuation advice and insurance solutions.

You're welcome to share in a future of growth

LGIAsuper began taking care of our Queensland members back in 1965. We started our fund with the sole intention of helping our local government employees achieve a dignified and enjoyable retirement.

Today, we continue to deliver trusted superannuation solutions, investment advice and insurance that our members can rely on.

The partnerships we share with Queenslanders are at the heart of our success. While LGIAsuper will soon welcome new members from communities across the country, we will remain the same reliable and trusted fund you've always known. We invite you to continue to grow with us as we share in this exciting opportunity.

You're welcome to stay with a highly recognised fund

Year after year, we're acknowledged by the industry as a fund that delivers value-for-money products and services, lower fees than our major competitors and strong leadership through good governance.

You're welcome to stay with a fund that consistently performs

LGIAsuper is known as a high-performing fund with successful investments across Australia and the world. Our consistent investment performance is driven by our intelligent strategies that deliver reliable growth and returns over the long term.

Whether markets are up or down, there's nothing more important to us than building and protecting your financial future.

You're welcome to stay with a fund that values community

We're proud of the work our members do in building and supporting our communities, and we strive to make a positive contribution too. We actively support expos, family days, fairs and other council-run community events at locations across the state. Our partnership with the North Queensland Cowboys and our involvement with community initiatives such as Try for 5! are other ways we invest in your community to deliver positive change and growth.

You're welcome to continue to grow with us

LGIAsuper is committed to caring for you. We'll continue to secure your investment with strategies you can trust. And, we'll continue to listen to and understand your individual needs.

Together, we can all share in a future with growth.

This brochure has been produced by the Queensland Local Government Superannuation Board (ABN 94 085 088 484 AFSL 230511) (LGIAsuper) as Trustee of the Local Government Superannuation Scheme (ABN 23 053 121 564) for LGIAsuper members. It provides general information only and does not take into account your personal objectives, financial situation or needs. The Board recommends you consult with an authorised or licensed financial advisor if you require advice which takes into account your personal financial circumstances. LGIAsuper has representatives that are authorised to provide personal advice on LGIAsuper products and superannuation. Information on products offered by the Board can be found in our product disclosure statements.

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**LGIAsuper**
Let's Grow