

## 9. How to open an account

The information in this document forms part of the Product Disclosure Statement (PDS), dated 6 February 2012, for the LGS Accumulation Scheme. This document is dated 6 February 2012.

### Complaints resolution

The Trustee is committed to ensuring LGS provides 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 formal complaint.

### How to lodge a complaint

All complaints should be made to the Complaints Resolution Manager by:

- Calling 1300 369 901 and making the complaint verbally to a Member Services Officer, or
- Putting the complaint in writing, with 'Notice of Complaint' marked on the envelope.

The Trustee prefers complaints in writing marked as such, as it helps the Trustee to deal with the complaint in a more efficient manner.

Written complaints should be addressed to:

Complaints Resolution Manager  
Local Government Super  
PO Box N835  
Grosvenor Place NSW 1220

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

### Superannuation Complaints Tribunal

The Tribunal has been established by the Federal Government for the purpose of providing totally independent input into disputes that may arise between superannuation funds and their members, former members or beneficiaries.

## How to open an account

The Tribunal can only consider matters which impact on a member personally and not in respect to the overall management of LGS.

You can only make a complaint to the Tribunal if you have first been through LGS's internal complaints procedure outlined in this section. In exercising its powers, the Tribunal cannot alter or ignore the provisions of LGS's Trust Deed.

All complaints to the Tribunal must be made in writing and at your own expense. The staff at the Tribunal will attempt to settle the matter by conciliation, which involves assisting you and LGS to come to a mutual agreement. If no agreement is reached by conciliation, the Tribunal will determine the matter.

The contact details for the Tribunal are:

Superannuation Complaints Tribunal  
Locked Bag 3060  
GPO Melbourne VIC 3001  
Tel: 1300 884 114