

# YOUR FUTURE



LOCAL GOVERNMENT®  
SUPERANNUATION SCHEME

LOCAL GOVERNMENT SUPER  
Accumulation and Executive Scheme - ABN 74 925 979 278

Six months to 31 December 2010

## Take control of your super in 2011

It's a new year so here are a few simple suggestions to help you sort out your super in 2011.

### Combine all your super accounts

If you've got more than one super account you should think about rolling them all into your Local Government Super account. It means that you won't receive multiple statements each year and you'll only pay one administration fee. Just complete one of our Transfer in Authority forms which you can find on the website or call Member Services on **1300 369 901**.

### Check for lost or unclaimed super

There are billions of dollars of lost super and it's easy to check if any of it belongs to you. The ATO provides an online service called SuperSeeker which is quick and easy to use.

Just go to [www.ato.gov.au/superseeker](http://www.ato.gov.au/superseeker) and make sure you've got your tax file number to hand.

### Think about making extra contributions – Salary sacrifice or after-tax?

Extra contributions can be made to super either through salary sacrifice or after-tax contributions. Salary sacrifice can be tax effective but might not be the best option if your taxable income is less than \$61,920 as you may be eligible for the Government co-contribution scheme. This is a scheme where the Government matches after-tax contributions up to a certain point determined by your income.

To find out more information please visit the website or call Member Services on **1300 369 901**.

### Make sure you're in the right investment strategy

If you haven't selected an investment strategy yourself you will have been placed in a strategy determined by your age. This may be the right option but you should double-check as your investment strategy will have an impact on the investment returns you receive while you hold an account with us. More detail about the various options available to you can be found on the website or in the Product Disclosure Statement.

### Have you got enough insurance?

It's not pleasant to think about things going wrong but they can and if you haven't got enough insurance how will you provide for those who depend on you or support yourself while you recover from illness or injury? How would they fare if you died?



If you would like to see whether your current insurance arrangements are adequate and what you can do to improve them go to the "Insurance calculator" on the website at [www.lgsuper.com.au](http://www.lgsuper.com.au). This will give you a comparison of the value of your current insurance and how much you need to cover your requirements. If you decide you need more, call Member Services on **1300 369 901** to talk about what's available.

### Remember that you can stay with Local Government Super if you change jobs

If you leave your current employment you can stay with Local Government Super and maintain all your existing benefits. All you need to do is give your new employer a Choice form nominating Local Government Super as your preferred fund.

If you work for a local government employer now you should be able to get this from payroll. Alternatively, you can print the LGS Notification of Chosen Fund form which is available in the Forms section of the website or call Member Services on **1300 369 901** and they will send you one.

## Investment performance

6 months to  
31 December 2010

Strategy	%p.a.*
High Growth	7.6
Balanced Growth	6.2
Balanced	4.6
Conservative	3.3
Cash	2.5

\* All returns are shown to one decimal place.  
Investment returns shown are historical and future performance cannot be guaranteed. Investment returns can go up and down and past performance is not a reliable indicator of future performance.

# Go to the web for up-to-date account information

You can now view up-to-date account information on the website. Recent enhancements mean that your account details are current when you view them. This includes:

- account balances
- investment strategy details
- transaction history
- insurance details
- and benefit quotes (for more detailed account information).

You can now also change your contact details online and there will be further enhancements in the future.

If you haven't registered for web access previously and would like to see what the new member site has to offer all you need to do is go to the Member Login area of the website and follow the

registration prompts.

If you have already registered but have not visited the website recently you will need to change your password when logging in to the new member site.

If you have any questions about the new member website or about how to register, please contact Member Services on **1300 369 901**.



# Sustainable Super Fund of the Year



Local Government Super was awarded Sustainable Super Fund of the Year by Ethical Investor as part of the annual Australian Sustainability Awards.

LGS received this award for:

- ✓ the consistent application of sustainable principles in investing over many years
- ✓ its leadership in promoting sustainable investing and ESG within the industry funds sector
- ✓ its use of its position as a direct owner of properties to lead other funds in the management of a property portfolio in a green, sustainable and responsible way
- ✓ its embrace of sustainable investing at a trustee and senior management level.

LGS has more assets in responsible investment than any other fund in Australia with more than \$1.8 billion in funds dedicated to sustainability strategies.

## Need information on what's been happening in investment markets?



If you would like to read about what happened in investment markets during the financial year visit our website at [www.lgsuper.com.au](http://www.lgsuper.com.au) and go to the Performance section.

If you have any questions, feel free to contact Member Services on 1300 369 901 or visit [www.lgsuper.com.au](http://www.lgsuper.com.au)

## Regional office details:

### Newcastle

161 King St

From 1 March 2011 the Newcastle office address will be:

Suite 2/76 Park Avenue, Kotara

### Sydney

28 Margaret St

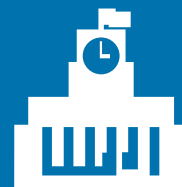
### Wollongong

Shop 2/60 Burelli St

Office hours 8.30am - 5.00pm  
Monday - Friday

Offices in Lismore, Orange, Parramatta and Wagga Wagga are available on an appointment only basis.

Bookings are essential.  
Phone 1300 369 901 to make an appointment.



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This paper is certified under Environmental Management Systems ISO14001.

Issued by LGSS Pty Limited (ABN 68 078 003 497) (AFSL 383558), as Trustee for Local Government Superannuation Scheme - Pool A (ABN 74 925 979 278) and Pool B (ABN 28 901 371 321) - collectively known as Local Government Super. This document contains general information only and is not intended to be a substitute for advice. It does not take into account any individual's or organisation's investment objectives, financial situation or particular needs. Accordingly any individual or

organisation should seek professional advice that takes account of investment objectives, financial situation, and particular needs before making a decision in relation to any of the matters covered in this document. For more information about Local Government Super, contact Member Services on 1300 369 901 or go to [www.lgsuper.com.au](http://www.lgsuper.com.au) to obtain a copy of the relevant Product Disclosure Statement pertaining to your membership.