

your FUTURE

Six months ending
31 December 2011



Are you one in two?

In 2011 there was \$18.8 billion of lost super across 5.8 million super accounts. That's an average of one lost account for every two working Australians.*

Does any of that money belong to you?

How your account can become lost

A super fund will report you as a lost member if they can't contact you, which can happen if you've ever changed jobs, moved houses, married or changed your name.

Why you should track down your lost super

It's your money! Plus, you're missing out on investment returns that you could be earning if this money was in the same account as the rest of your super.

Searching for lost super online is free and easy using the ATO's SuperSeeker search engine, so get out your Tax File Number and visit www.ato.gov.au/super today.

Once you've found your lost super

Why not transfer it into your Local Government Super account? Simply complete a 'Transfer-In Authority' form available from www.lgsuper.com.au or call us on 1300 369 901 for assistance.

*Making it easier to find lost super; Media Release of 04/02/2011, The Hon Bill Shorten MP

New 'sector choice' investment options

In the coming months, Accumulation Scheme members will have the ability to invest in six new 'sector' investment options, in addition to the five 'pre-mixed' options that are currently available.

We're introducing these options to allow you greater choice over where you have your benefits invested. These new sector options will give you the freedom and flexibility to invest across a number of sectors and create your own investment mix that best suits you and your risk profile.

The new sector investment options are:

- Australian Shares
- Sustainable Australian Shares
- International Shares
- Australian Listed Property
- Australian Fixed Interest
- International Fixed Interest

Here are two simple case studies to show you how these investment options can work:

Brad already has personal investments in shares and property and wants to diversify his portfolio further, so he chooses to invest in the following sector investments:

International Fixed Interest	35%
Australian Fixed Interest	35%
Cash	30%

Sue on the other hand has a keen interest in sustainable investments and has always invested in Australian Shares. Therefore, she decides that the following mix would suit her best:

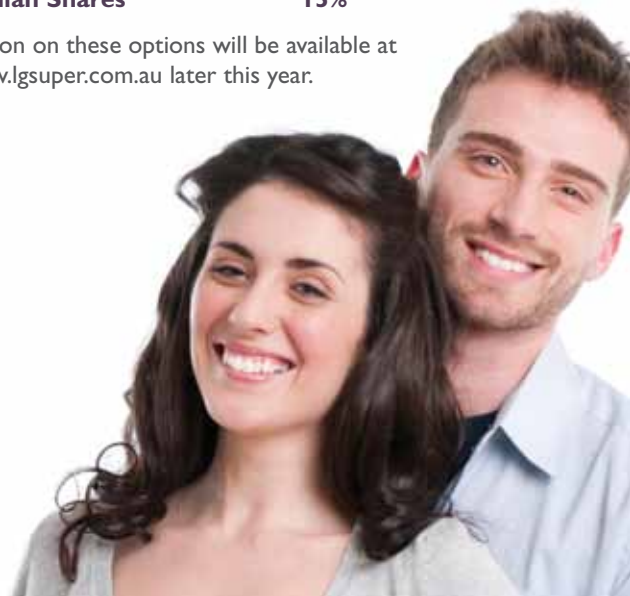
Sustainable Australian Shares	85%
Australian Shares	15%

Further information on these options will be available at our website, www.lgsuper.com.au later this year.

Investment performance as at 31 December 2011

Strategy	%p.a.*	3 years	5 years
High Growth	-6.6	5.3	-3.0
Balanced Growth	-4.0	5.6	-1.1
Balanced	-1.2	5.8	0.4
Conservative	1.0	6.1	1.8
Cash	1.6	4.8	4.9

* All returns 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.



Have you changed jobs recently?

If you've recently left your local government employer, there's no need to say goodbye to LGS!

With our public offer division you can remain a contributing member of LGS and continue to receive a range of great benefits including:

- Low fees and charges
- Access to financial planning at no extra cost
- Competitive long-term returns
- Pre-retirement seminars
- Lots of benefits through our Fair Go program
- A wide range of other financial products through ME Bank

So if you've recently left or you're about to leave local government, and you would like your new employer to continue contributing to LGS, all you need to do is complete a 'Notification of Chosen Fund' form.

Simply visit www.lgsuper.com.au and click 'member forms' and 'Accumulation Scheme' or call us on 1300 369 901.



Do more. Everyday.



With the *EveryDay* Transaction Account with Debit MasterCard® use your own money, enjoy 15 free ATM transactions monthly* and avoid paying fees.†

To find out more call 13 15 63 or visit mebank.com.au

If you're a member of LGS  **ME Bank** is your bank.

*Subsequent transactions will incur a \$1.50 fee. Withdraw cash with your Debit MasterCard at any ME Bank, Westpac, St. George, Bank of Melbourne and Bank SA (except ATMs at BP Stations). †Deposit just \$500 per month and avoid the \$5 monthly account keeping fee. This is general information only and you should consider if this product is appropriate for you. Fees and charges apply. Terms and conditions available on request. MasterCard and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated. PayPass and Tap & Go are the trademarks of MasterCard International Incorporated. Members Equity Bank Pty Ltd ABN 56 070 887 679. 210576/ETA/1211

Changes to the new low income superannuation contribution

This proposal was first announced earlier in the financial year. From 1 July 2012, it allows people earning up to \$37,000 to effectively pay no tax on their compulsory super guarantee (SG) contributions, as the Government will refund the 15% contributions tax to those who are eligible.

What does this mean for you?

If you have a taxable income of \$37,000 or less, you will pay no tax on your super guarantee contributions as the Government will refund the 15% tax which you normally pay. Depending on your income, this could amount to nearly \$500 per year!*

*The contributions tax for a person earning \$37,000 and receiving the standard 9% super guarantee.

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This paper is certified under Environmental Management Systems ISO14001.



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