



Your Super Choice

Local Government Super



LOCAL GOVERNMENT®
SUPERANNUATION SCHEME



Local Government Super has assets of approximately \$5.5 billion in funds under management and almost 100,000 members (predominantly in NSW). This level of assets gives the Trustee continuous and cost effective access to professional advice and monitoring services.

Local Government Super is a fully complying fund and satisfies all the minimum requirements set out in the 'Choice' legislation and more. What's more, it has been providing a wide range of services to its members for more than ten years.

Local Government Super is part owner of a large services group called FuturePlus Financial Services. FuturePlus provides a wide range of support services, such as:

- Administration
- Customer Services (including a dedicated call centre and regional offices)
- Financial and Retirement Planning.

We know Local Government Super stacks up well against other superannuation funds. But to allow you to compare for yourself, here are some important questions you should be asking.

Who makes money out of the fund?

Unlike some funds run by a for-profit company for the benefits of shareholders, Local Government Super returns all profits to its members.

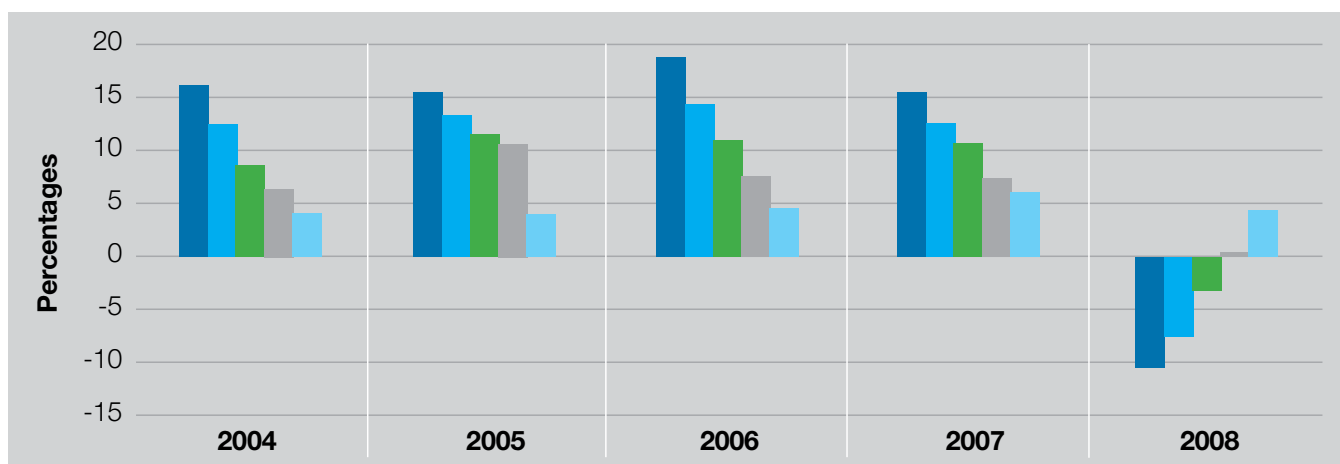
How has this fund performed compared with other super funds?

Over a long period of time, even a small difference in investment returns can make a huge difference in what you have to retire on.



Local Government Super returns for the last 5 years to 2008*

	2004	2005	2006	2007	2008	5 year average return**
High Growth (%)	16.6	15.6	18.7	15.5	-10.7	10.5
Diversified (%)	12.9	13.7	14.7	13.4	-7.3	9.1
Balanced (%)	9.6	11.9	11.0	10.3	-3.7	7.7
Capital Guarded (%)	6.4	10.2	7.5	7.2	0.1	6.2
Cash Plus (%)	4.2	4.2	4.6	6.7	4.8	4.9



The tables above show how Local Government Super has performed over the past 5 years. It is important to remember that past performance is no guarantee of future returns and you should ensure that when making a comparison you are comparing similar investment styles.

Does the fund practise sustainable investing?

The Trustee believes that it is not only important to maximise investment returns, but also to invest in a way that favours companies/projects that show a

commitment to our community and the environment. A few specific initiatives illustrate this:

Property holdings

The Trustee has adopted an environmental policy which, in part, is designed to increase energy and water efficiencies across those properties we directly own. Additionally, the policy encompasses waste reduction and recycling, indoor air quality, improving operations and maintenance, materials and resources, OH&S and environmental risk management.

* All figures rounded to one decimal place and are after all fees and taxes have been deducted.

** 5 year figure is rolling and reflects an annualised compound rate.



From 1 July 2007 the Trustee has been sourcing 100% of its energy requirements through green energy.

Socially responsible overlay

Local Government Super Australian equity managers invest in a range of companies which may operate in areas such as gambling, uranium mining, logging of old forests and the like, or have poor environmental mining or workplace practices. It runs a separate portfolio that sells the equities we hold in these areas and purchases alternative equities in companies that have good social/ environmental mining or workplace practices. It has operated the overlay for some time and it has performed well. However, more importantly, it ensures that your superannuation money is invested in industries that enhance the world we live in.

What fees are charged?

Fees and charges can vary widely from superannuation fund to superannuation fund. It can also be expensive to move in and out of some funds which have hefty entry and exit fees.

At Local Government Super, we:

- Don't charge any entry fees
- Have competitive ongoing fees
- Allow you one free switch of investment options per year
- Have a varying management fee according to what investment option you are in.



If you want to make a change, you should examine the Product Disclosure Statement of any superannuation fund to assess their fees and charges. But make sure you are comparing apples with apples. And, most importantly, compare what you are getting in return for these fees.

Please contact the Member Services Contact Centre on **1300 369 901** for a Product Disclosure Statement so that you have all the information you need. Alternatively you can download a copy from **www.lgsuper.com.au**

Will I lose insurance cover if I move superannuation funds?

Insurance is vital in protecting you and your family in the case of unexpected misfortune. It's important to check what level of cover you will get with another superannuation fund and how much this will cost you.

At Local Government Super, you enjoy a competitive group insurance rate which has been negotiated on your behalf using our large buying power. You might not get the same deal if you join another superannuation fund as an individual. You may also not be given insurance cover automatically at another superannuation fund and may have to provide satisfactory medical evidence before insurance cover is granted (if at all).

For more specific insurance arrangements, you also have access to flexible voluntary insurance cover options - at a rate that's one of the lowest in the market.

If you leave employment in the Local Government sector you will be able to remain a member of Local Government Super and maintain all the benefits, such as automatic insurance, that your current membership provides.



Key benefits

- Lifetime membership, with all the benefits described below, can continue even if employment ceases with a Local Government employer
- Automatic death and invalidity cover
- Impressive long-term returns
- Low fees and charges
- All profits go back to members
- No cost financial advice
- Sustainable investment approach
- Access to free pre-retirement seminars
- Member Services Contact Centre support
- Education through newsletters and website
- A full range of voluntary insurance cover options
- Low cost pensions and continued support after you retire
- Access to competitive Home Loans
- Access to Estate Planning Advice
- Loads of extras through the Fair Go Member benefits program
- Offices in your region to provide you with personal service
- Access to Client Relationship Managers who can meet with you one-on-one to discuss your super.

Contact us today

Local Government Super

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