

Application for membership

LGS Account-Based Pension Plan

Use this form if you want to join the LGS Account-Based Pension Plan.

Please use a black pen and CAPITAL letters or type directly into this form online, print it, sign it and send it to us. Use (✖) to mark boxes.

Before completing this form, please ensure you read the relevant Product Disclosure Statement (PDS) available at lgsuper.com.au/PDS

You can change how your pension is invested in LGS at any time by updating your investment at Member Online.

It's quick and easy to register. Simply go to lgsuper.com.au/register and follow the prompts.

You will need to complete a relevant *Application for payment* form for any rollovers from an LGS Scheme.

Note: The minimum investment is \$25,000.

1. Your details

Member no.

Date of birth Title

Given name/s

Family name

Email address

Phone (home) Phone (work)

Phone (mob)

Postal address

No./Street

Suburb/Town State/Territory Postcode

Residential address select if same as postal address above

No./Street

Suburb/Town State/Territory Postcode

2. Investment instructions

Please roll over from one of the following funds:

<input type="checkbox"/>	LGS Accumulation Scheme	\$	<input type="text"/>
<input type="checkbox"/>	LGS Retirement Scheme	\$	<input type="text"/>
<input type="checkbox"/>	LGS Defined Benefit Scheme	\$	<input type="text"/>
<input type="checkbox"/>	External <input type="text"/> <input type="text"/>	\$	<input type="text"/>

You can invest your super in one or a combination of investment options.

Your pension payments will be drawn from the same proportions as your investment option(s) unless you elect otherwise in Section 4.

3. Your choice of investment options

Pre-mixed options	High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
	Balanced Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
	Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
	Conservative	<input type="text"/> <input type="text"/> <input type="text"/> %
Single sector option	Managed Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL		<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %

Please complete this section if you would like your pension to be drawn from a specific investment option(s).

If there are no funds in the investment option you elect for your pension to be paid from, your pension will then be paid from the next most conservative investment option.

4. Pension drawdown options

Pre-mixed options	High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
	Balanced Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
	Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
	Conservative	<input type="text"/> <input type="text"/> <input type="text"/> %
Single sector option	Managed Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL		<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %

5. Your pension payment details

Please commence my pension account:

As soon as possible OR Commencement date / /

If you invest between 1 June and 30 June, by selecting this box, you can defer your payments until the next financial year. Please indicate below your preferred payment option for the following financial year:

Payment frequency

Twice-monthly Monthly Quarterly Half-yearly
 Yearly With first payment to commence in month of

Amount required each year

Minimum pension income
 Specific pension income (per year) \$
 Maximum pension income (*only relevant to Transition to Retirement Pensions*)

If 'Maximum pension income' selected:

Pro-rata of annual pension over the remainder of the financial year (reduced)
 Full annual pension to be paid in the remaining months (not reduced)

The maximum pension income for Transition to Retirement is 10% of your total account balance each year.

NOTE: We will continue to withhold this additional amount of tax and send it to the Australian Taxation Office (ATO) on your behalf until you either ask us in writing to stop this deduction or when you turn 60 years of age.

6. Withholding tax (optional)

Please withhold additional tax of \$
per twice a month month quarter half-year year

LGS is authorised to collect your Tax File Number (TFN) under the *Superannuation Industry (Supervision) Act 1993*. We will treat it as confidential and only use it for lawful purposes. This includes disclosing it to another super fund when we're arranging a transfer of funds for you.

You are not obliged to disclose your TFN, but there may be implications if you don't.

NOTE: The account must be in your name or a joint account of which you are one of the account holders.

7. Your Tax File Number (TFN)

My TFN is:

It is not an offence not to quote your TFN. However giving your TFN to LGS will have the following advantages:

- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start withdrawing your super.
- It will be easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

8. Payment instructions

Enter details of the bank account into which you would like your LGS Account-Based Pension to be paid. This account must be held in your name.

Please also attach a copy of your bank statement (issued within the last three months) for this account which states your name, the BSB and account number. We only need to see your name, the BSB and account number. You can blank out amounts or transactions you don't want us to see.

Name of financial institution

Account name

Branch (BSB) no.

-

Account no.

9. Proof of identity

I have attached copies of my certified proof of identity with this form.

Please ensure that you provide photocopies of your original documents and they are correctly certified.

Signature:

Date: / /

For more information on what is required when supplying certified proof identity, please see the *Proof of identity* fact sheet at www.lgsuper.com.au

Please select only ONE (1) of the options.

10. Preservation declaration

- I am using unrestricted non-preserved funds.
- I am at least 55 and retired, and do not intend to seek gainful employment for more than ten hours per week in the future.
- I am at least 60 and have ceased employment since turning that age.
- I am 65 or older.
- I am permanently incapacitated and have previously provided two incapacity certificates to that effect.
- I have reached my preservation age and wish to commence a Transition to Retirement Account-Based Pension. I understand that by making this election, I will be unable to make any cash withdrawals until a full condition of release has been met.

IMPORTANT

Account-Based Pensions can only be commenced with unrestricted non-preserved funds (unless a non-commutable election is made). Commonwealth provisions generally require part of your superannuation benefit to be preserved (retained in the superannuation system) until you:

- cease employment from age 60
- retire permanently from the workforce on or after your preservation age (between 55 and 60)
- you reach age 65.

Your preserved component is also payable immediately if you suffer permanent incapacity, terminal illness or you die.

Please complete this section if you wish to provide authority to your financial planner.

11. Applicant authority

I hereby authorise my financial planner
who can be contacted on
to provide further instructions or clarification in respect to the payment of my benefit.

Communication preferences

LGS provides important documents and information about your account, such as Product Disclosure Statements, Member Statements and Significant Event Notices, via the LGS website lgsuper.com.au, or Member Online.

If you've provided us with your email address, you'll receive an email each time a new document is available to view. If you have not provided an email address, your correspondence will be mailed via Australia Post.

If you want to opt out or change your preferences, you can log in to Member Online and update your communication preferences, contact Member Services on 1300 LGSUPER (1300 547 873) between 8.30am and 5.00pm, Monday to Friday or email admin@lgsuper.com.au

12. Your declaration

I declare and acknowledge that:

- I understand that LGSS Pty Limited (ABN 68 078 003 497) (the “Trustee”) can provide me with information but cannot give me investment advice and the PDS is a general guide and does not constitute investment advice.
- I understand that the Trustee is not liable for my choice of investment option(s) and that professional financial advice may assist me in making my decision.
- I understand that I may change my investment option(s) at any time and that the investment switching fee outlined in the PDS is applicable to all investment switches I request.
- I have read the Privacy Collection Statement and understand how LGS will use the personal information provided on this form.
- I acknowledge receiving the PDS which accompanied this application form, and that I have read and understood its contents.
- All information supplied by me in my application is accurate and complete.
- LGS is not liable or responsible for any actions or omissions on my account, made on my behalf, by a person named and authorised by me in Section 11 of this form.

Signed

Date

Please return your completed form to:

Mail: Local Government Super
PO Box N835
Grosvenor Place NSW 1220

Email: admin@lgsuper.com.au

Privacy Collection Statement

The information provided on this form is collected by LGSS Pty Limited (ABN 68 078 003 497) as Trustee for Local Government Super (ABN 28 901 371 321) for the purposes of administering accounts and providing services to you associated with fund membership. If you do not provide the requested information, LGS may not be able to perform these tasks. Your personal information may be shared with our administrator, other superannuation trustees and other services providers, in order to be able to provide our services to you. We may provide information to government, regulatory or other bodies if required by law. Our privacy policy provides more information about how we manage and protect personal information. It sets out how you can access and correct the information that LGS holds about you, how you can complain about a breach of privacy and our process for resolving privacy related enquiries and complaints.

For further information, visit lgsuper.com.au/privacy-policy or call us on 1300 LGSUPER (1300 547 873).

Issued by LGSS Pty Limited (ABN 68 078 003 497) (AFSL 383558), as Trustee for Local Government Super (ABN 28 901 371 321).

Enquiries Phone: 1300 LGSUPER (1300 547 873), 8.30am–5.00pm, Monday to Friday Web: lgsuper.com.au