

Application for membership

This form is for non-local government employees applying for membership in the LGS Accumulation Scheme

Use this form if you are **NOT** a local government employee and wish to apply for membership of the LGS Accumulation Scheme.

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

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.

Without it, your contributions may be taxed at a higher rate and LGS cannot accept after-tax contributions from you.

1. Your details

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. 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:

- LGS will be able to accept all types of contributions to your account.
- The tax on contributions to your account will not increase.
- 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.
- With your consent we can check with the ATO for any lost super or another super fund for super you may have and arrange for the super to be combined in your LGS account.

3. Your employment details

Are you already a member of Local Government Super? Yes No **If yes, please indicate below.**

Retirement Scheme Defined Benefit Scheme

Member no.

If you are self-employed and are eligible for a tax deduction, you need to complete the *Notice of intent to claim or vary a deduction for personal super contributions (NAT 71121)* which is available from the Australian Taxation Office (ATO) website, ato.gov.au

OR
Are you self employed? Yes No **If yes, please indicate employer details below.**

OR
Are you employed? Yes No **If yes, please indicate employer details below.**

Employer name

Employer postal address

No./Street

Suburb/Town State/Territory Postcode

Contact name

Date commenced employment

Will Superannuation Guarantee (SG) contributions be paid into the new Accumulation Scheme account? Yes No

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

IMPORTANT

If you do not choose an investment option, or if you make an invalid election, your account will be invested in the MySuper Age Based Investment Strategy according to your age.

You should refer to the PDS for full details of each investment option, including the MySuper Age Based Investment Strategy, before completing this form.

If you would like to invest in a combination of the MySuper Age Based Investment Strategy and one or more of the member choice options, please call us on 1300 LGSUPER (1300 547 873).

4. Your choice of investment option

Pre-mixed options

High Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Balanced Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Balanced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Conservative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%

Single sector option

Managed Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
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TOTAL 100 %

OR

MySuper Age Based Investment Strategy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%	<input checked="" type="checkbox"/> Tick this box if you would like to invest 100% in the MySuper Age Based Investment Strategy
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IMPORTANT

If you elect to reduce your Basic insurance cover in any way and you want to reinstate the original level of cover at a later date, your application will be required to be assessed by the Insurer. Please refer to the PDS at lgsuper.com.au/PDS for details.

5. Insurance cover

IMPORTANT

LGS provides Basic insurance cover, which comprises Basic Death Cover and Basic Total Permanent Disablement (TPD) Cover, to eligible members. Basic insurance cover is provided in a linked combination of units based on your age, without the need for a medical assessment. To be eligible for Basic insurance cover, new members joining LGS from 1 April 2020 must:

- Be at least 25 years of age; and
- Have a super account balance of at least \$6,000.

If you want to receive Basic insurance cover before you become eligible for it automatically, you can elect to opt-in to Basic insurance cover below.

I elect to **opt-in** to receive Basic insurance cover and also elect to keep my insurance cover even if:

- I am under the age of 25;
- My super account balance is under \$6,000; or
- My account becomes inactive in the event of not receiving any contribution or rollovers for 16 months or more.

IMPORTANT

From 1 July 2019, new legislation has been introduced under the Protecting your Super package which dictates that your insurance must be cancelled if your account becomes inactive (i.e. has not received contributions for 16 months or more). You must mark the above box if you do not wish your insurance to be cancelled, if your account becomes inactive.

6. Reduce or cancel your Basic insurance cover

To **reduce or cancel** your Basic insurance cover:

I elect to have unit(s) of Basic Death Cover.

AND

I elect to have unit(s) of Basic TPD Cover¹.

OR

I elect to **cancel** all of my units of Basic insurance cover.

¹ You must have at least one unit of Death Cover to have TPD cover. Your Death cover must be higher than your TPD cover unless you are under age 25. The under 25 age group cannot have more than a ten unit difference of TPD cover higher than Death cover.

Please **ONLY** complete this section if you wish to make a single contribution. You must attach a cheque for the amount payable to 'Local Government Super.

Please complete this section by selecting **ONLY ONE** of the options and signing the declaration in section 8.

7. Once off contribution

I wish to make a single payment of \$ into my Accumulation Scheme account.

Please tick **ONE (1)** of the following options.

- I am under age 67.
- I meet the Work test as am between ages 67 and 74 and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during this financial year.
- I am claiming an exemption to the work test rule and I can confirm that:
- I am aged between 67 and 74;
 - I met the Work test last financial year and I do not meet the Work test during this financial year;
 - I had a total super balance of less than \$300,000 at the end of the financial year prior to the one for which I'm claiming an exemption; and
 - I have not previously claimed an exemption to the work test.

IMPORTANT

Make sure you do not exceed the contributions cap limits. Any contributions made above the limit may attract additional tax. Read more at lgsuper.com.au/caps

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

8. Your declaration

I declare that:

- I apply to be a member of Local Government Super (LGS).
- I acknowledge receiving the PDS which accompanied this application form, and that I have read and understood its contents.
- 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 current 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 understand that if I do not choose an investment option(s) my superannuation account will be automatically invested in the MySuper Age Based Investment Strategy, as set out in the current PDS.
- I have read the Privacy Collection Statement and understand how LGS will use the personal information provided on this form.
- All information supplied by me in my application is accurate and complete.
- I understand that a superannuation account in LGS can only be opened for me if a completed application form and transfer from a complying fund, employer mandated contribution, acceptable personal contribution or spouse contribution is received by LGS.
- I understand that LGS will be unable to accept any non-concessional (personal after-tax) contributions if I do not provide my TFN to LGS.
- I understand that any concessional (employer) contributions will be taxed at the top marginal rate plus Medicare levy if I do not provide my TFN to LGS.
- I have read and understood the *Insurance in your super* fact sheet which forms part of the PDS, including in particular, the terms and conditions of Basic insurance cover, such as the type of the benefit, when cover commences, when cover ceases and how cover may be cancelled.

Once you've received your member number make sure you sign up for Member Online.

This way you can manage your super like you'd manage your bank account online.

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

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).