

HOW SAFE IS YOUR SUPER?

The security of your superannuation is fundamental to Active Super

Security is maintained in the following ways:

1. Safe custody of assets

All assets are held by J.P. Morgan Chase Bank on behalf of Active Super.

2. Diversified investments

Investments held on behalf of Active Super members are spread across all asset classes (subject to any investment choices you have made). These include investments in Australian and international shares, property, Australian and international fixed interest (e.g. government bonds) and cash. This diversification provides some protection against market fluctuations in any one asset class.

3. Diversified investment managers

To limit the exposure to any one investment manager, Active Super employs a number of complementary fund managers that are selected on the basis of their expertise in managing particular asset classes.

4. Clear communication

Active Super communicates with members on a regular basis via workplace visits, seminars, annual reports, newsletters and email updates, the Member Services Contact Centre, its website and Member Benefit Statements.

5. Transparency

You are able to view the Trust Deed, the governing legal document outlining all the Fund's rules. You can access the deed at activesuper.com.au or call Member Services on 1300 547 873 to ask for a copy. You can also obtain a full copy of Active Super's financial accounts which have been audited by Ernst & Young.

6. Complying superannuation fund

The Fund is a 'Complying Superannuation Fund' and therefore subject to Commonwealth laws and regulations designed to protect members' interests.

7. Board of Trustees

Active Super is overseen by a Board of Trustees who set strategies and objectives for the Fund aimed to enhance the retirement income of our members. Our Board offers a broad range of local government and commercial knowledge and

experience. The Board of Directors comprises three member representatives, three employer representatives and three independent directors.

All investments and decisions are made at 'arm's length' from the Board of Trustees ensuring no conflicts of interest can arise.

The Board of Trustees must comply with obligations under both State and Commonwealth laws

Issued by LGSS Pty Limited (ABN 68 078 003 497) (AFSL 383558), as trustee for Local Government Super (ABN 28 901 371 321) ('Active Super'). Any advice in this letter is general only and does not take into account your investment objectives, financial situation or particular needs. Accordingly, you should consider the appropriateness of the advice having regard to those matters before making a decision. You should obtain and consider the relevant Product Disclosure Statement available at activesuper.com.au or by calling us, before making a decision about the product.