

9. HOW TO OPEN AN ACCOUNT

The information in this document forms part of the Product Disclosure Statement (PDS), dated 1 October 2021 for the Active Super Accumulation Scheme. This document is dated 1 October 2021 and is available free of charge at activesuper.com.au/PDS or from Member Services on 1300 547 873.

If you are joining the Active Super Accumulation Scheme via an Active Super participating employer, then your employer will notify us of your membership and open your account. There is no need for you to complete an application form. However, if you are joining the Active Super Accumulation Scheme as a public offer member then you will need to join online at activesuper.com.au/welcome or complete the *Application for Membership: Accumulation Scheme (Public Offer)* form.

A cooling-off period applies to public offer members only. A person who joins the Public Offer Division directly as a Personal Member by completing an application form can withdraw from the Scheme without incurring any fees or charges within the first 14 days after the earlier of:

- the date we send you confirmation of membership in the Active Super Accumulation Scheme; or
- five days after we accept your application to join Active Super Accumulation Scheme.

If a cooling-off request is made, the Trustee will not deduct any fees or charges from the monies paid. The amount repaid will be adjusted for any tax paid or payable and any net investment earnings or losses from the date of issue of the interest up to the date of receipt of the request.

Any preserved or restricted non-preserved amounts, which had been transferred to the Active Super Accumulation Scheme in respect of the member, would have to be transferred to another complying superannuation vehicle.

The cooling-off request must be made in writing to the Trustee.

Please note that there is no cooling-off period for employees of participating employers (or other members) who join the employer sponsored division.

HOW WE COMMUNICATE WITH YOU

Active Super provides important documents and information about your super, such as product disclosure statements, member statements and significant event notices, via the website activesuper.com.au and 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 wish to opt out of electronic communications and choose an alternative method of receiving these documents, log into Member Online and update your communication preferences, contact our member services team on 1300 547 873 or email us at hello@activesuper.com.au

ACTIVE SUPER GUARANTEED INCOME MEMBERS

Where we have been unable to receive instructions from an Active Super Fixed Term Guaranteed Income member on where to invest any residual capital value amount when their account matures, it will be invested in the Managed Cash option within an Accumulation Scheme account for that member. If the member does not have an Accumulation Scheme account, one will be created for them.

An Active Super Accumulation Scheme account created for this purpose will not be eligible for automatic basic insurance cover.

For more information, please refer to the Active Super Guaranteed Income account PDS at activesuper.com.au/PDS or contact our member services team on 1300 547 873.

COMPLAINTS RESOLUTION

Our commitment

We are committed to providing you with satisfactory service and that all your enquiries are attended to promptly.

However, if you are dissatisfied with the service that you are receiving or a decision that affects you, we encourage you to make a complaint.

How to lodge a complaint

If you have a complaint about any products or services, please contact our Member Services team by calling 1300 547 873. Our member services officers will try to work with you to resolve your issue or, if you are not satisfied with the response, advise you about how you may make a formal complaint over the phone.

If you would rather make a written complaint, you can refer the matter to the Active Super Complaints Resolution Manager by:

Email: hello@activesuper.com.au with 'Notice of Complaint' in the subject of the email.

Online: via the 'Help and Support' section of our website activesuper.com.au

Post:

Complaints Resolution Manager
Active Super
PO Box H290
Australia Square NSW 1215

By law, we are required to have in place internal dispute resolution (IDR) arrangements to properly consider and deal with standard complaints within 30 days of receipt. Superannuation trustee complaints are to be resolved within 45 days, and complaints about a proposed death benefit distribution are to be resolved within 90 days after the expiry of the 28-day period for objecting. The Complaints Resolution Manager (who maintains a register of all complaints and actions) will ensure that your complaint is considered and provide you with a response as soon as possible. If a complaint is particularly complex, or circumstances beyond our control are causing complaint management delays, we will issue you with a delay notification before the standard timeframe expires.

Once we resolve your complaint, we will provide you with an IDR response which will outline the final outcome of the complaint, your right to take the complaint to AFCA, and the contact details for AFCA. Where Active Super rejects or partially rejects a complaint, we will provide reasons for the decision, including identifying and addressing the issues raised in the complaint.

If you are not satisfied with the way we are dealing with your complaint, with our response, or if we fail to respond to you within the relevant timeframe, you have the option of referring your complaint to the Australian Financial Complaints Authority.

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) is an independent external dispute resolution scheme authorised by the Minister for Revenue and Financial Services. AFCA provides fair and independent financial services complaint resolution that is free to superannuation funds' members.

AFCA can only consider matters which impact on a member personally and not in respect to the overall management of Active Super.

AFCA will attempt to settle the matter by conciliation, which involves assisting you and Active Super to come to a mutual agreement. If no agreement is reached by conciliation, AFCA will determine the matter.

The contact details for AFCA are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678
Email: info@afca.org.au
Web: afca.org.au

For more information, please visit AFCA's website at afca.org.au

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