

3. BENEFITS OF INVESTING WITH THE ACTIVE SUPER ACCUMULATION SCHEME

The information in this document forms part of the Product Disclosure Statement (PDS), dated 1 July 2022 for the Active Super Accumulation Scheme. This document is dated 1 July 2022 and is available free of charge at activesuper.com.au/PDS or from Member Services on 1300 547 873.

QUALITY SERVICE

Services available to members include a dedicated website, Member Online and mobile app, an Australian-based contact centre, ready access to salaried financial planners, seminars, newsletters and the provision of annual statements.

The Trustee directly and actively monitors the services it provides and encourages feedback from members.

MYSUPER-AUTHORISED FUND

Active Super is a MySuper-authorized fund, which means if you haven't made an investment choice, we will invest your money for you in the Active Super Lifestage Product. To maximise your super, our MySuper product automatically adjusts the investment risk strategy according to your age.

VALUE FOR MONEY

Active Super operates on a profit-to-members basis. It does not have any entry or exit fees and believes the total fees it charges are competitive in the superannuation industry.

INDEPENDENT RATINGS

- **SuperRatings Infinity Award:** Active Super has won the SuperRatings Infinity Award a record seven times as an acknowledgment of our leading responsible investment principles and open communication of these principles with our members.
- **SelectingSuper AAA rating:** Leading financial services information company, SelectingSuper, has confirmed Active Super's AAA rating in 2022, that's 16 years of top ratings. This rating means that Active Super is rated exceptionally well on organisational strength, administration, communications, investment performance, insurance and other services.

- **SuperRatings Gold ranking:** Australia's leading ratings agency for super funds, SuperRatings, has again awarded Active Super a Gold ranking in 2020 for all its products, recognising our investment returns, personalised service, insurance benefits, competitive fees and strong fund governance.

CERTIFIED AS A RESPONSIBLE SUPER FUND

Unlike most super funds, Active Super is 'whole-of-fund' certified by the Responsible Investment Association Australasia (RIAA), the peak body representing responsible and ethical investors across Australia and New Zealand.

'Whole-of-fund' means you don't get to select a separate sustainable or ethical option. Our whole portfolio is responsibly invested, with all investments assessed for their potential to deliver strong financial returns and also for the impact they're having on the world.

INSURANCE COVER

Automatic insurance cover is provided to eligible members through our Insurer, TAL Life Ltd (ABN 70 050 109 450, AFSL 237 848). Active Super also provides the option for members to apply for additional voluntary insurance cover or obtain Salary Continuance Insurance (SCI) cover through our voluntary insurance offering.

REGULAR REPORTS ON YOUR INVESTMENT

Member statements

All members will receive periodic statements each financial year. An annual statement for the 12-month period ending 30 June will show the balance of an individual member's account as at the statement date, provide information on net investment earnings and list all transactions for the period. Also, you can log into your account at any time for your latest account balance.

Annual Report

The Annual Report provides information on the management and financial condition of Active Super, including its investment performance. The report is available online at activesuper.com.au/annualreports or you can contact member services on 1300 547 873 to request a free printed copy.

INFORMATION ON PRIVACY

Active Super is fully committed to comply with the Australian Privacy Principles in the way that personal information is collected, stored and used. Full details on how this is achieved are contained within Active Super's Privacy Policy. A copy of the Active Super Privacy Policy is available on our website at activesuper.com.au/privacy or by calling member services on 1300 547 873.

Privacy Officer
Active Super
PO Box H290
Australia Square NSW 1215
Phone: 1300 547 873
Email: hello@activesuper.com.au

If you are not satisfied with the response from the Privacy Officer, you may lodge a complaint with the Office of the Australian Information Commissioner which can be contacted at:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Web: oaic.gov.au

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING

Active Super does not accept cash or make payments to third parties unless authorised to do so by the regulator, the Court or the law.

To meet its legal obligations and to manage its money laundering and anti-terrorism financing risks, Active Super must be reasonably satisfied that you are who you say you are, especially when you request any type of withdrawal from your account. This is in addition to the Active Super business requirements to be satisfied that you are the owner of your account and that the instruction Active Super has received is valid.

At a minimum, Active Super must verify your full name and date of birth, especially when you request any type of withdrawal. Active Super may seek additional information to meet its obligations under the Anti Money Laundering and Counter-Terrorism Financing Act 2006.

Additionally, Active Super is required to monitor your transactions for the purpose of identifying, having regard to money laundering or terrorism financing risk, any transaction that appears to be suspicious within the terms of the legislation. Suspicious matters include suspicions about your identity, tax evasion, offence against a Commonwealth, State or Territory law, proceeds of crime, money laundering, terrorism financing or transactions that have no apparent economic or visible lawful purpose. Active Super employs both human judgement and data analysis to identify such transactions.

Active Super reports any such suspicious matters plus any threshold transactions or international funds transfer instructions to the regulator.

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'). This document contains general information only and is not intended to be a substitute for professional taxation, financial and legal advice. It does not take into account any individual's investment objectives, financial situation or particular needs. Accordingly, an individual should consider the information having regard to their own investment objectives, financial situation and particular needs before making a decision in relation to any of the matters covered in this document and obtain and consider the relevant Product Disclosure Statement available at activesuper.com.au/PDS before making a decision about a product.

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