

## APPLYING FOR A TOTAL AND PERMANENT DISABLEMENT (TPD) BENEFIT

### WHAT IS A TPD BENEFIT?

A TPD benefit is an early release of your Active Super Accumulation Scheme account balance on medical grounds. It may also include an insurance payment, depending on whether or not you hold TPD insurance cover with Active Super and you qualify for payment of your sum insured.

If you also hold Salary Continuance Insurance (SCI) cover with Active Super you may be able to apply for a SCI benefit. For more information on SCI benefits, please refer to the *Voluntary Insurance* fact sheet at [activesuper.com.au](http://activesuper.com.au) or call our Member Care team on 1300 547 873 between 8.30am and 6.00pm, Monday to Friday.

### How is a TPD benefit paid?

1. There are potentially two parts to a TPD benefit: Your Active Super account balance – you can apply for payment of your account balance if the Trustee is satisfied that you are suffering from permanent incapacity.

Under superannuation legislation, a member of a superannuation fund is taken to be suffering permanent incapacity if:

*A trustee of the fund is reasonably satisfied that the member's ill-health (whether physical or mental) makes it unlikely that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience.*

2. Your insurance cover (if applicable) – If you hold TPD cover with Active Super and you satisfy the applicable TPD definition, your TPD benefit would include your TPD sum insured. For more information, please refer to 'Important notes for members with TPD insurance cover' on page 2.

### Am I able to access all of my account balance?

Commonwealth legislation usually requires at least part of your superannuation to be retained in the superannuation system until a condition of release has been satisfied. This is known as preservation.

However, if your application for a TPD benefit is approved, you are generally considered to have satisfied the condition of release relating to permanent incapacity

and your benefit can be paid in full, including any component which had been preserved.

If you elect to withdraw your full Active Super Accumulation Scheme account balance, any remaining death cover you hold with Active Super will cease.

### WHO WILL ASSESS MY TPD CLAIM?

This depends on what you are applying for:

- If you are applying for payment of your Accumulation Scheme account balance only, the Active Super Trustee will assess your claim.
- If you also hold TPD cover, the Active Super Trustee's Insurer will assess your claim.

If you are also applying for SCI cover, this will be assessed by the Trustee and Insurer. Please refer to the *Applying for a Salary Continuance Insurance (SCI) benefit* fact sheet at [activesuper.com.au](http://activesuper.com.au)

### Can I choose how to receive my TPD benefit?

Yes, you can choose one or more of the following payment options:

- Receive all or part of your TPD benefit in cash (subject to superannuation preservation rules)
- Leave your benefit in the Active Super Accumulation Scheme (a new account will be opened for you and your TPD will be transferred to the new account)
- Roll over all or part of your TPD benefit to the Active Super Account Based Pension Plan
- Roll over all or part of your TPD benefit to another complying superannuation fund.

### IMPORTANT NOTES FOR MEMBERS WITH TPD INSURANCE COVER

#### Change to TPD definition

Effective 1 July 2022, the definition of TPD has changed. If you are applying for payment of your TPD insured amount, it is important that you know which TPD definition applies to you:

- If your date of disablement occurred on or after 1 July 2022: the TPD definition that applies to you is contained in Appendix A of this document;
- If your date of disablement occurred between 1 December 2015 and 30 June 2022: the TPD definition that applies to you is the previous definition, contained in Appendix B of this document;
- If your date of disablement occurred prior to 1 December 2015: the previous definition of TPD contained in Appendix C of this document applies to you.

Only one of the definitions will apply to you. You should disregard the definitions that do not apply to you.

Generally speaking, your date of disablement is the date on which you became unable to work, solely and directly because of the illness or injury which has caused you to make your claim.

### Retaining your death insurance cover

If you hold a higher level of Active Super death cover than TPD cover and you receive payment of your TPD cover, you will be able to retain the remaining units\* of death cover with Active Super if you:

- keep your Active Super Accumulation Scheme account open by leaving some funds in your account.
- ensure that you maintain a sufficient balance to fund future premiums and
- ensure that your account does not become 'inactive'.\*\*

\*The value of your death cover units will change over time in line with the lifestage insurance in the PDS.

\*\*Inactive accounts are those accounts that have not received a contribution in 16 months. You can ensure that your account does not become inactive indefinitely by completing an *Opt in to insurance cover* form, which is available on our website at [activesuper.com.au](http://activesuper.com.au)

If you withdraw your full Active Super Accumulation Scheme account balance, any remaining death cover you hold with Active Super will cease.

## WHAT DO I NEED TO PROVIDE IN ORDER TO MAKE A CLAIM?

### 1. If you are applying for payment of your account balance only (i.e., no insurance)

If you are applying only for payment of your account balance at this time (because you do not hold insurance with Active Super or you don't yet qualify for payment of your insured amount), please complete and return the following to us:

- *Application for Total and Permanent Disablement (TPD) benefit* form
- Two *Incapacity certificates* signed by your medical practitioner and specialist
- *Proof of identity* form

### 2. If you are applying for payment of your account balance and lump sum TPD insurance cover

If you are applying for payment of your account balance as well as TPD insurance cover, please complete and return the following to us:

- *Application for Total and Permanent Disablement (TPD) benefit* form
- Two *Incapacity certificates* signed by your medical practitioner and specialist

- *Member statement*
- *Employer statement*
- *Attending doctor's statement (TPD)*
- *Proof of identity form*

### **3. If you are applying for payment of your account balance, lump sum TPD insurance cover and SCI cover**

If you are applying for payment of your account balance, TPD cover and SCI cover, please complete and return the following to us:

- *Application for Total and Permanent Disablement (TPD) benefit form*
- *Two Incapacity certificates signed by your medical practitioner and specialist*
- *Member statement*
- *Employer statement*
- *Attending doctor's statement (Income protection)*
- *Proof of identity form*

For more information about certification and acceptable documents for identification, please refer to the *Proof of identity* fact sheet.

#### **WHERE DO I NEED TO SEND MY APPLICATION?**

Once you have all the required information, please send your application to:

Active Super  
 PO Box N835  
 Grosvenor Place NSW 1220

#### **How will I know how my application is progressing?**

We will process your claim as quickly as possible and will contact you directly if we require further information from you to assess your claim.

If you require further information, please call Member Care on 1300 547 873, between 8.30am and 6.00pm, Monday to Friday.

#### **UNDERSTANDING YOUR BENEFIT ENTITLEMENT**

You are entitled to be provided with any information you may reasonably require for the purpose of understanding your benefit entitlement. The Accumulation Scheme PDS provides more information about any insurance you may hold, as well as any fees and charges that may apply to your benefit payment. Your latest member statement

and Member Online will provide you with information on the balance of your account, plus the value of any insurance cover you hold with Active Super.

### INFORMATION ON PRIVACY

We are fully committed to complying with the Australian Privacy Principles in the way that information is collected, stored and used. Full details on how this is achieved are contained within Active Super's Privacy Policy, a copy of which is available at [activesuper.com.au](https://activesuper.com.au) or from Member Care.

# APPENDIX A: TPD DEFINITION FROM 1 JULY 2022

**Important note:** The definition of TPD and all other information provided below applies to you only if your Date of Disablement occurred on or after 1 July 2022.

If your Date of Disablement occurred prior to 1 July 2022 see:

- A. Appendix B: TPD definition between 1 December 2015 to 30 June 2022; or
- B. Appendix C: TPD definition prior to 1 December 2015.

Please contact Member Care on 1300 547 873 for more information.

## DEFINITION OF TPD

TPD means one of the following as determined by the terms of the Policy:

### Part 1: Education, Training or Experience

means that you:

- A. solely and directly as a result of Illness or Injury, have been continuously absent from engaging in or, being unemployed, unable to accept employment in:
  - i) your occupation; and
  - ii) any other occupation,for an uninterrupted period of at least six consecutive months immediately following the Date of Disablement;
- B. are regularly attending and under the ongoing and appropriate care and treatment of a Medical Practitioner with respect to the Illness or Injury; and
- C. in the Insurer's opinion are disabled to such an extent as to render you incapable of ever engaging in any occupation for which you;
  - i) at the end of the six consecutive month period; and
  - ii) by the time the Insurer forms their opinion, or can be expected following the time the Insurer forms their opinion, to become, reasonably suited by education, training or experience.

In forming their opinion, the Insurer will have regard to factors including but not limited to:

- iii) any rehabilitation, retraining, re-skilling, work or voluntary work that has been undertaken by the time the Insurer forms their opinion, or could reasonably be expected to be undertaken by you within a reasonable time period; and
- iv) all evidence available to the Insurer for the period up to the time the Insurer forms their opinion.

## **Part 2: Everyday Working Activities or suffering from a severe mental health condition or Severe Cognitive Impairment**

means, in the Insurer's opinion, that you:

- a. have been under the regular care of a Medical Practitioner for that Illness or Injury or for the purposes of d.(b) or d.(c) below under the regular care of a Specialist Medical Practitioner;
- b. have exhausted all reasonable treatment options (medical or otherwise) and is not expected to attain any further improvement or recovery from the Illness or Injury;
- c. due to the Illness or Injury, you are disabled to such an extent as to render you incapable of ever engaging in any occupation for which you are reasonably suited, having regard to your education, training or experience up to the time the Insurer forms their opinion; and
- d. you satisfy either (a), (b) or (c) below:
  - (a) due to that Illness or Injury:
    - (i) you have been prevented from being able to perform at least three of the Everyday Work Activities without assistance from another adult person, despite the use of appropriate aids, for at least 12 consecutive months; and
    - (ii) you are incapable of ever again being able to perform at least three of the Everyday Work Activities without assistance from another adult person, despite the use of appropriate aids;

or

- (b) your Illness is a mental health condition that:
  - (i) has been diagnosed by a Specialist Medical Practitioner using criteria outlined in the DSM;
  - (ii) your treating Specialist Medical Practitioner considers you have reached maximum medical improvement; and
  - (iii) you have been assessed by a suitably qualified Specialist Medical Practitioner, appointed by the Insurer, under the Psychiatric Impairment Rating Scale as having an impairment of 19% or above;

or

- (c) the Illness is a Severe Cognitive Impairment and solely because of that Illness or Injury you:
  - (i) have not been Gainfully Employed for at least 12 consecutive months from the Date of Disablement (unless the Insurer agrees otherwise); and
  - (ii) you have been assessed by a suitably qualified Specialist Medical Practitioner, appointed by the Insurer, as having reached Severe Cognitive Impairment due to the Illness or Injury.

## **Part 3: Domestic Duties**

means that you:

- A. solely and directly as a result of Illness or Injury are:

- i. unable to perform unpaid Domestic Duties; and
  - ii. has not engaged in any Gainful Employment for a period of six consecutive months immediately following the Date of Disablement;
- B. is unable to leave your home without the physical assistance of another person;
- C. are regularly attending and under the ongoing and appropriate care and treatment of a Medical Practitioner with respect to the Illness or Injury; and
- D. in the Insurer's opinion, are disabled to such an extent as to render you incapable of ever engaging in:
- i. those Domestic Duties; or
  - ii. any Gainful Employment for which you:
    - a) after six consecutive months immediately following the Date of Disablement; and
    - b) by the time the Insurer forms their opinion, or can be expected following the time the Insurer forms their opinion, to become, reasonably suited by education, training or experience.

In forming their opinion, the Insurer will have regard to factors including but not limited to:

- a) any rehabilitation, retraining, re-skilling, work or voluntary work that has been undertaken by the time the Insurer form their opinion, or could reasonably be expected to be undertaken by you within a reasonable time period; and
- b) all evidence available to the Insurer for the period up to the time the Insurer forms their opinion.

**Important notes:**

In the above Part 3: Domestic Duties of the TPD definition, Domestic Duties means the unpaid duties performed by a person and may include (but are not limited to):

- a. purchasing cleaning items;
- b. cleaning the family home;
- c. laundering and ironing clothing items for the household;
- d. purchasing food items and preparing meals for the household; or
- e. undertaking child rearing at the family home.

If you are Gainfully Employed, seeking Gainful Employment or are performing unpaid Domestic Duties on less than a full-time basis you will not be deemed to be performing Domestic Duties.



## When does each TPD definition apply?

**Part 1 or Part 2 of the TPD definition** If your claim has been notified to the Insurer within five years of your Date of Disablement, you are eligible for Part 1 or Part 2 of the TPD definition if you also:

- at the Date of Disablement, you are less than 65 years of age;
- was gainfully employed and was working 15 hours or more per week immediately prior to their Date of Disablement (averaged over the last 12 months) or earlier as determined by the Insurer;
- you are not an Optional Member engaged in a Hazardous Occupation; and
- you are not a Public Offer Division Member, an Optional Member or a Casual Employee who was not At Work on the day TPD cover commenced.

**Part 2 of the TPD definition only** you are eligible for Part 2 of the TPD definition if you:

- at your Date of Disablement you are 65 years of age or more; and/or
- you are working less than 15 hours per week immediately prior to your Date of Disablement (averaged over the last 12 months) or earlier as determined by the Insurer; and/or
- claim has been notified to Us more than five years after your Date of Disablement; and/or
- you are an Optional Member engaged in a Hazardous Occupation.

**Part 3 of the TPD Definition only** If your claim has been notified to the Insurer within five years of your Date of Disablement, you are eligible for Part 3 of the TPD definition if you also:

- at the Date of Disablement are less than 65 years of age; and
- immediately prior to the Date of Disablement, you were not Gainfully Employed and was at home performing unpaid Domestic Duties.

## OTHER IMPORTANT DEFINITIONS

DSM	means the latest edition of the Diagnostic and Statistical Manual of Mental Disorders issued by the American Medical Association (APA). If the Diagnostic and Statistical Manual of Mental Disorders is no longer used or published, we will use another diagnostic tool similar to it for the determination of the psychiatric illness, as determined by
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	the Royal Australian and New Zealand College of Psychiatrists.
Psychiatric Impairment Rating Scale	means the scale for assessing the whole-person impairment of a psychiatric disorder as applied by a Specialist Medical Practitioner who has undergone appropriate training in this assessment Page 12 of 25 L1911-07/2022 method. If the psychiatric impairment rating scale is no longer used or published, we will use another scale similar to it for the determination as determined by the relevant medical body.
Psychiatrist	means a Medical Practitioner who is legally qualified as a practicing psychiatrist and registered with the Australian Health Practitioner Regulation Agency (AHPRA).
Severe Cognitive Impairment	means permanent severe cognitive impairment with a deterioration or loss of intellectual capacity that results in a requirement for a full-time permanent caregiver
Specialist Medical Practitioner	means a Medical Practitioner who is a specialist as determined by the relevant medical registration boards and registered with the Australian Health Practitioner Regulation Agency (AHPRA) and is currently practicing in a specialist area related to the illness or injury that the claim is for.

### GAINFULLY EMPLOYED/ GAINFUL EMPLOYMENT

Means employed or self-employed for gain or reward, or in the expectation of "gain or reward" in any business, trade, profession, vocation, calling, occupation or employment.

#### Note

Where gain or reward includes remuneration such as salary, wages, business income, bonuses, commissions, fees or gratuities, in return for personal exertion.

## APPENDIX B: TPD DEFINITION BETWEEN 1 DECEMBER 2015 TO 30 JUNE 2022

**Important note:** The definition of TPD and all other information provided below applies to you only if your Date of Disablement occurred on or after 1 December 2015 and before 30 June 2022.

If your Date of Disablement occurred prior to 1 December 2015 or after 1 July 2022 you should instead refer to:

- A. Appendix A: TPD definition from 1 July 2022; or
- B. Appendix C: TPD definition prior to 1 December 2015.

Please contact Member Care on 1300 547 873 for more information.

### DEFINITION OF TPD

TPD means one of the following as determined by the terms of the Policy:

#### Definition 1: Education, Training or Experience

means that the Insured Person:

- A. solely and directly as a result of Illness or Injury, has been continuously absent from engaging in or, being unemployed, unable to accept employment in:
  - i) their occupation; and
  - ii) any other occupation,for an uninterrupted period of at least six consecutive months immediately following the Date of Disablement;
- B. is regularly attending and under the ongoing and appropriate care and treatment of a Medical Practitioner with respect to the Illness or Injury; and
- C. in the Insurer's opinion is disabled to such an extent as to render them incapable of ever engaging in any occupation for which the Insured Person;
  - iii) is at the end of the six consecutive month period; and
  - iv) is by the time the Insurer forms their opinion, or can be expected following the time the Insurer forms their opinion, to become, reasonably suited by education, training or experience.

In forming their opinion, the Insurer will have regard to factors including but not limited to:

- v) any rehabilitation, retraining, re-skilling, work or voluntary work that has been undertaken by the time the Insurer forms their opinion, or could reasonably be expected to be undertaken by the Insured Person within a reasonable time period; and
- vi) all evidence available to the Insurer for the period up to the time the Insurer forms their opinion.

### Definition 2: Everyday Working Activities

means where the Insured Person, in the Insurer's opinion:

- A. solely and directly as a result of Illness or Injury which occurred after cover has commenced is permanently unable to perform at least three of six Everyday Working Activities without the physical assistance of another person, despite the use of appropriate assistive aids and appropriate prescribed medication and that permanent inability has lasted for at least an uninterrupted period of six consecutive months or more immediately following the Date of disablement; where Everyday Working Activities means Mobility, Rising/Sitting, Communicating, Vision, Lifting and Manual Dexterity and:
  - **Mobility** means the ability to walk more than 200m on a level surface without stopping due to breathlessness or severe pain in the body
  - **Rising/Sitting** means the ability to rise and sit using a chair with arms without the help of another person
  - **Communicating** means the ability to hear (with hearing aid or other aid if normally used) and speak with sufficient clarity to be able to hold a conversation in a quiet room in the Insured Person's first language
  - **Vision** means visual ability such that when tested (using visual aids if required), vision is measured at greater than 6/60 in the better eye using a Snellen eye chart
  - **Lifting and carrying** means the ability to lift (from bench height) and carry a 2kg weight, 10m and place back down at bench height
  - **Manual Dexterity** means the Insured Person can use either or both hands or fingers to manipulate small objects with precision (such as picking up a coin or fastening shoelaces or buttons, using cutlery, or using a pen or keyboard; and
- B. is regularly attending and under the ongoing and appropriate care and treatment of a Medical Practitioner with respect to the Illness or Injury;
- C. is Permanently Incapacitated.

### Definition 3: Domestic Duties

means that the Insured Person:

- E. solely and directly as a result of Illness or Injury is:

- i. unable to perform unpaid Domestic Duties; and
  - ii. has not engaged in any Gainful Employment for a period of six consecutive months immediately following the Date of Disablement;
- F. is unable to leave their home without the physical assistance of another person;
- G. is regularly attending and under the ongoing and appropriate care and treatment of a Medical Practitioner with respect to the Illness or Injury; and
- H. in the Insurer's opinion, is disabled to such an extent as to render them incapable of ever engaging in:
- i. those Domestic Duties; or
  - ii. any Gainful Employment for which the Insured Person:
    - a) which is after six consecutive months immediately following the Date of Disablement; and
    - b) for which the Insured Person is, by the time the Insurer forms their opinion, or can be expected following the time the Insurer forms their opinion, to become, reasonably suited by education, training or experience.

In forming their opinion, the Insurer will have regard to factors including but not limited to:

- c) any rehabilitation, retraining, re-skilling, work or voluntary work that has been undertaken by the time the Insurer form their opinion, or could reasonably be expected to be undertaken by the Insured Person within a reasonable time period; and
- d) all evidence available to the Insurer for the period up to the time the Insurer form their opinion.

**Important notes:**

In the above definition, domestic duties means the unpaid duties performed by a person and may include (but are not limited to):

- a. purchasing cleaning items;
- b. cleaning the family home;
- c. laundering and ironing clothing items for the household;
- d. purchasing food items and preparing meals for the household; or
- e. undertaking child rearing at the family home.

Insured Persons who are Gainfully Employed, seeking Gainful Employment or are performing unpaid Domestic Duties on less than a full-time basis will not be deemed to be performing Domestic Duties.

**When does each TPD definition apply?**

**Definition 1 or Definition 2 applies:**

for an Insured Person whose claim has been notified to the Insurer within five years of their Date of Disablement and who:

- at the Date of Disablement is less than 65 years of age;
- was working 15 hours or more per week immediately prior to their Date of Disablement (averaged over the last 12 months) or earlier as determined by the Insurer; and
- Is an Optional member not engaged in a hazardous occupation.

**Definition 2 applies:**

for an Insured Person who:

- at their Date of Disablement is 65 years of age or more; and/or
- was working less than 15 hours per week immediately prior to their Date of Disablement (averaged over the last 12 months) or earlier as determined by the Insurer; and/or
- notified the Insurer of their claim more than five years after their Date of Disablement.

**Definition 3 applies:**

for an Insured Person whose claim has been notified to the Insurer within five years of their Date of Disablement and who:

- at the Date of Disablement is less than 65 years of age; and
- immediately prior to the Date of Disablement, was not Gainfully Employed and was at home performing unpaid Domestic Duties.

**Permanently Incapacitated**

The TPD definition (Definition 2: Everyday Working Activities) contains a reference to an Insured Person being Permanently Incapacitated.

In order for a member to be considered to be Permanently Incapacitated the Insurer must be reasonably satisfied that the Insured Person's ill-health (whether physical or mental) makes it unlikely that the Insured Person will engage in Gainful Employment for which the Insured Person is reasonably qualified by education, training or experience.

**Gainfully Employed/Gainful Employment**

Gainfully employed means employed for gain or reward, or in the expectation of 'gain or reward' in any business trade, profession, vocation, calling, occupation or employment.

**Note:** 'gain or reward' envisages the receipt of remuneration such as salary, wages, business income, bonuses, commissions, fees or gratuities, in return for personal exertion.

# APPENDIX C: TPD DEFINITION PRIOR TO 1 DECEMBER 2015

**Important note:** The definition of TPD and all other information provided below applies to you only if your Date of Disablement occurred prior to 1 December 2015.

If your Date of Disablement occurred on or after 1 December 2015 you should instead refer to:

- A. Appendix A: TPD definition from 1 July 2022; or
- B. Appendix B: TPD definition between 1 December 2015 to 30 June 2022.

Please contact Member Care on 1300 547 873 for more information.

## DEFINITION OF TPD

Depending on your class of membership, not all definitions below will be applicable.

The definitions for TPD are:

a. Solely because of Illness or Injury you have suffered the permanent loss of:

- the use of two limbs (where 'limb' is defined as the whole hand below the wrist or the whole foot below the ankle)
- the sight in both eyes; or
- the use of one limb and the sight in one eye

or

b. Solely because of Illness or Injury you:

have suffered at least 25% Whole Person Impairment (based on the latest edition of the American Medical Association publication *Guides to the Evaluation of Permanent Impairment*, or an equivalent guide approved by us)

- are not engaged in any occupation; and
- are disabled to such an extent as to render you unlikely to ever be engaged in any occupation for which you are reasonably suited by education, training or experience

or

e. Solely because of Illness or Injury you are unlikely ever to be able to perform at least two of the following Activities of Daily Living without assistance from another person:

- Dressing: Put on and take off clothing
- Bathing: Wash or shower
- Toileting: Use of a toilet, including getting on and off

- Mobility: Get in and out of bed and a chair
- Feeding: Get food from a plate into the mouth

or

- f. Where at the time of disablement, you were employed 15 or more hours per week (averaged over the 13 week period prior to the Date of Disablement or such shorter period if employed for less than 13 weeks immediately prior to the Date of Disablement) and are aged 65 or less;
  - You have been absent as a result of an Illness or Injury from employment for six consecutive months; and
  - after consideration of all relevant evidence, the Insurer assesses that you are disabled to such an extent as to render you unlikely to ever again be engaged in any occupation for which you are reasonably suited by your education, training or experience

or

- g. Where at the time of disablement, you were not employed and were engaged in unpaid domestic duties at home, you:
  - are as a result of Illness or Injury under the care of a Medical Practitioner
  - are unable to perform those domestic duties
  - are unable to leave your home unaided
  - have not engaged in any gainful employment for a period of six consecutive months after
  - the occurrence of the Illness or Injury; and
  - at the end of the period of six months, in the Insurer's opinion, after consideration of all relevant evidence you are disabled to such an extent as to render you unlikely to perform those domestic duties or engage in any gainful occupation.

### **Important Notes on the application of Part (d) of the TPD definition:**

1. Part (d) of the TPD definition is also available to members who are Casual Employees of a Participating Employer at the Date of Disablement, provided they had cover in force on the day before 1 March 2009. The requirement to work 15 or more hours per week is waived for this group of members and any claim will be assessed against their ability to perform a reasonably suited occupation for the average number of hours that they worked per week in the 13 weeks prior to the Date of Disablement.
2. The requirement to be employed for an average of 15 or more hours per week prior to the Date of Disablement in part (d) of the TPD definition is waived for all permanent full-time and part-time employees of a Participating Employer.



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