

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 Care 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 Care 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.

Any advice in this document is general only and has been 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'). The advice does not take into account your personal objectives, financial situation or needs. Before making a decision about the product, you should consider the appropriateness of the product having regard to these matters and the relevant PDS and TMD or by calling us on 1300 547 873. If you would like advice that takes into account your personal circumstances, please contact a financial adviser.
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