

## 9. HOW TO OPEN AN ACCOUNT

The information in this document forms part of the Product Disclosure Statement (PDS), dated 1 July 2024 for the Active Super Accumulation Scheme. This document is dated 1 July 2024 and is available free of charge at [activesuper.com.au/PDS](https://activesuper.com.au/PDS) or from Member Care 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](https://activesuper.com.au/welcome) or complete the *Application for Membership: Accumulation Scheme (Public Scheme)* form.

A cooling-off period applies for 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 the 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 fund.

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 member statements and significant event notices, via Member Online.

If you've provided us with your email address, we will email your communications.

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 Care team on 1300 547 873 or email us at [hello@activesuper.com.au](mailto: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](http://activesuper.com.au/PDS) or contact our Member Care team on 1300 547 873.

## COMPLAINTS RESOLUTION

### Our commitment

We are committed to providing you with satisfactory service and ensuring 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 Care team by calling 1300 547 873. Our Member Care 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](mailto:hello@activesuper.com.au) with 'Notice of Complaint' in the subject of the email.

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 with 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 the Australian Financial Complaints Authority (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.

### **Australian Financial Complaints Authority**

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Telephone:** 1800 931 678 (free call)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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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