

Introduction to super in local government



LGIAsuper Trustee (ABN 94 085 088 484, AFSL no. 230511)
as trustee for LGIAsuper (ABN 23 053 121 564).



Disclaimer

This seminar provides general information only. It has been prepared without taking into account your individual objectives, financial situation or needs. You must not rely on this information alone as a sole or primary source of advice or guidance for the purpose of making decisions about your superannuation options.

If you are interested in exercising your options in LGIAsuper in relation to a matter referred to in this presentation you should obtain the relevant Product Disclosure Statement and consider contacting an LGIAsuper representative who can give you appropriate advice which does take into account your particular objectives, financial situation and needs.



Agenda



- 🗨 About us
- 🗨 Super in local government
- 🗨 Contributions
- 🗨 Investments
- 🗨 Insurance
- 🗨 Member online
- 🗨 Next steps

About us



About LGLAsuper



- Improved financial and retirement outcomes for our members for over 50 years
- Profit for members fund
- Low fees and genuine value
- Consistent, optimised returns
- Long-term financial solutions

Award winning fund



Consistently recognised as a best value for money fund



- SuperRatings Platinum rating in 2017 for 9th year in a row
- Chant West Five Apple rating



What our members tell us

- 97% satisfaction rating
- 78% say greater financial returns compared to other funds



Commitment to communities



We visit regions across Queensland to provide:

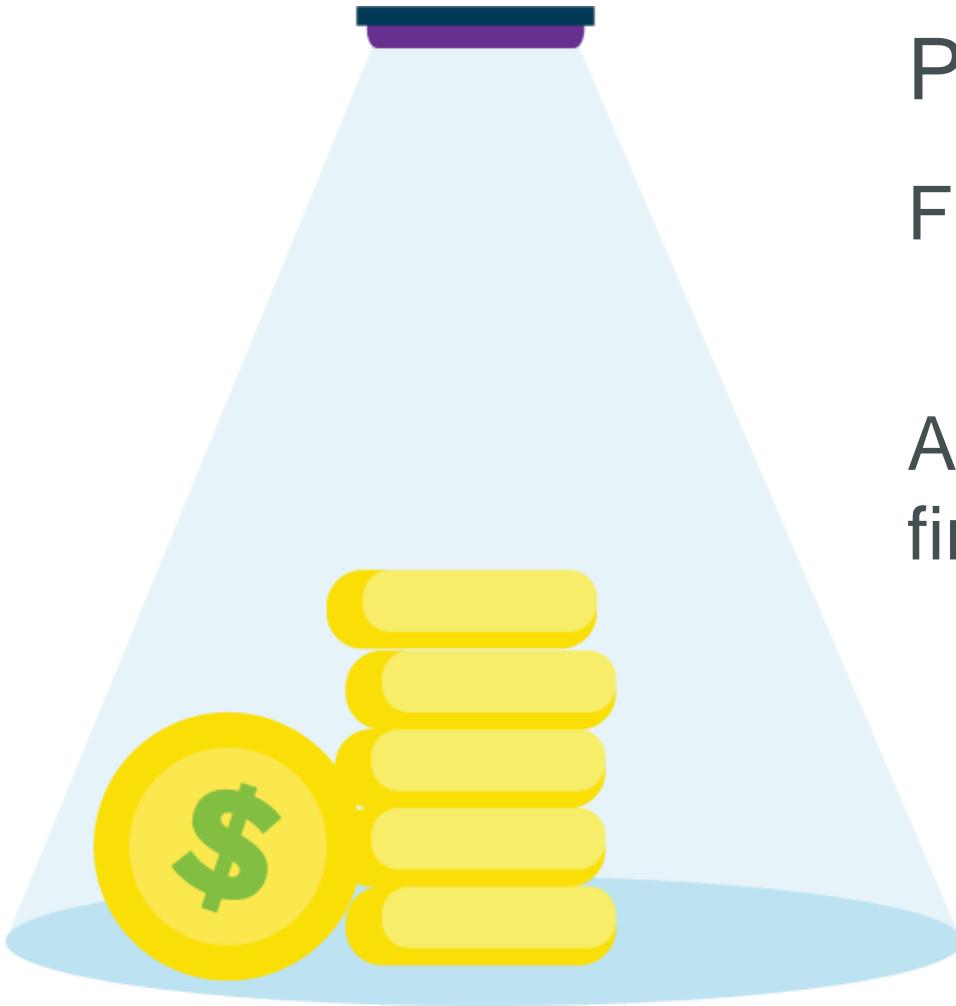
- support in understanding superannuation options and obligations
- relevant, informative and easy to follow presentations
- opportunity for individual meeting with an LGIAsuper representative
- access to LGIAsuper's advice services





Contributions

Queensland local government act



Permanent employees

First year:

- employer 9.5%

After 1 year or optional in first year:

- employer 12%
- employee 6%

Member contributions

Salary sacrifice or after tax?



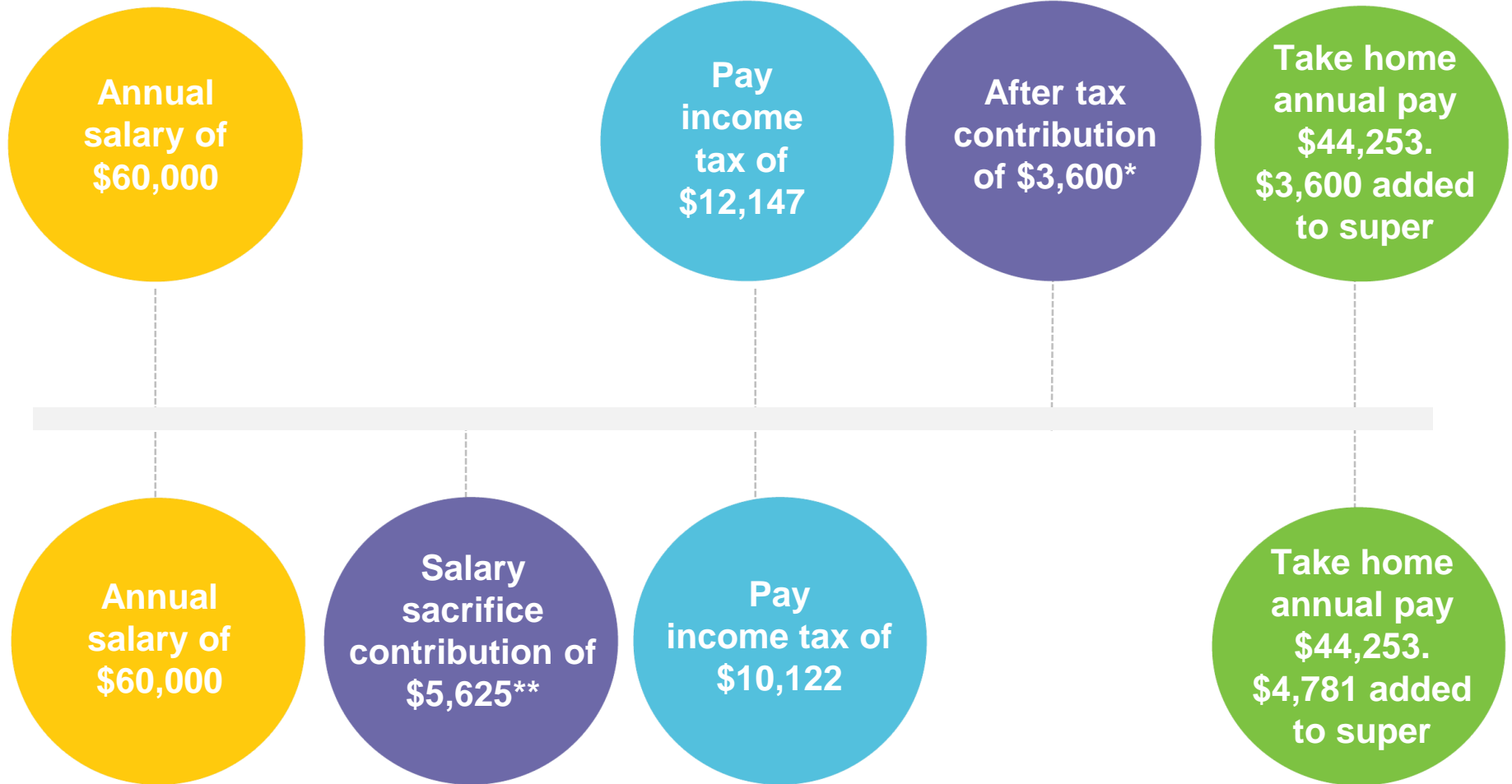
After tax

- taxed at marginal tax rate

Salary sacrifice

- taxed at 15%

Contribution comparison



*Compulsory after tax 6%

**Compulsory salary sacrifice 6% plus personal contributions

Investments



Let's Grow

LGIAsuper's philosophy



Consistent, optimised returns

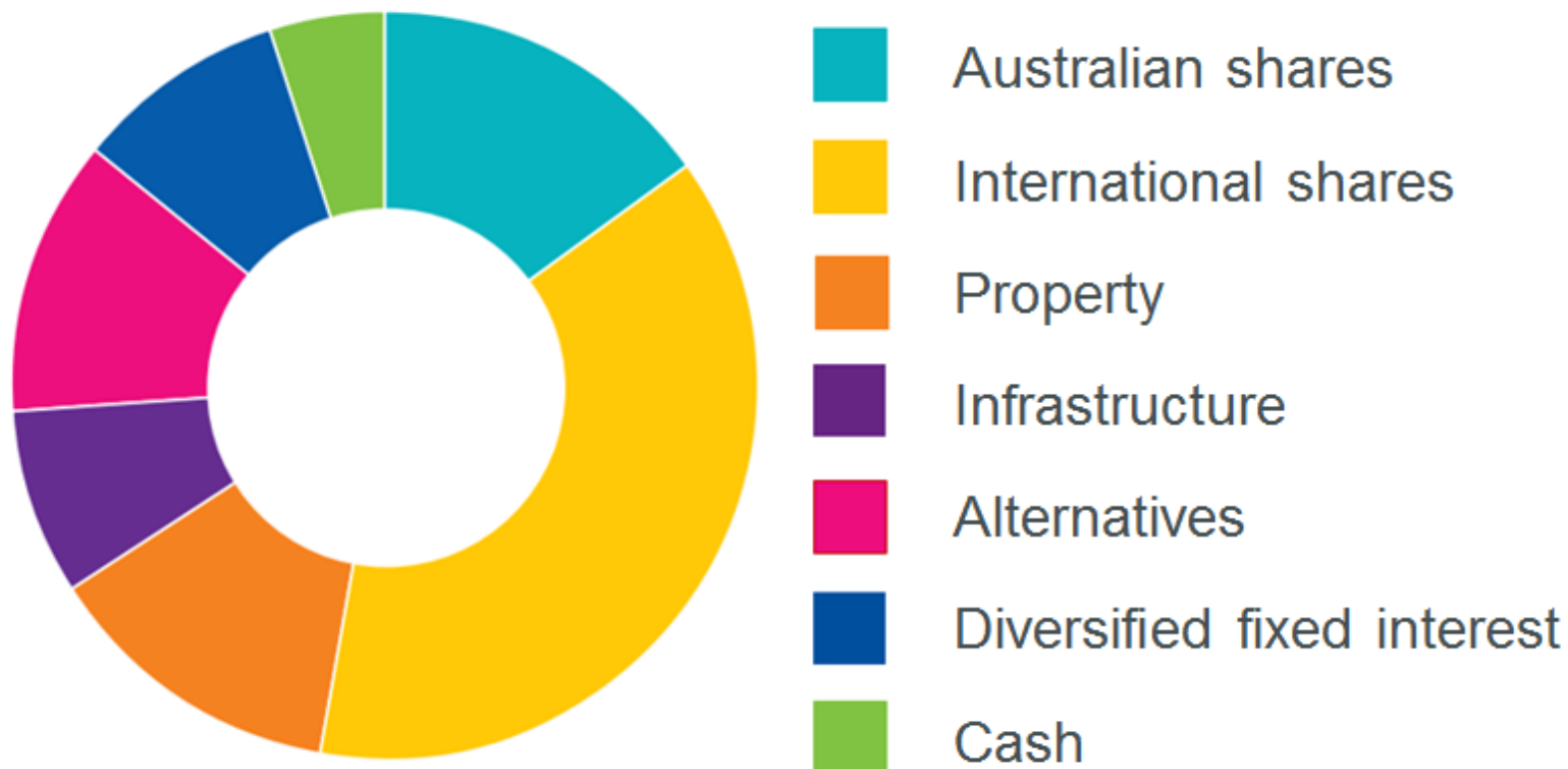
- Solid performance
- Downside protection
- Monopolistic assets
- Access to niche assets



MySuper Lifecycle



Strategic asset allocation (under 75)



Investment returns



Investment option	Year ending 30 June (%)					3 yr average % p.a. to 30/6/2017	5 yr average % p.a. to 30/6/2017
	2017	2016	2015	2014	2013		
MySuper Lifecycle							
Under 75	10.08	3.26	8.18	12.30	13.95	7.13	9.49
75 plus	7.25	4.12	6.79	9.74	10.08	6.04	7.57
Ready-made							
Aggressive	12.90	2.37	9.75	15.05	17.86	8.25	11.46
Diversified Growth	10.08	3.26	8.18	12.30	13.95	7.13	9.49
Balanced	7.25	4.12	6.79	9.74	10.08	6.04	7.57
Stable	4.90	4.16	5.31	7.17	7.16	4.79	5.73
Defensive	2.95	3.79	4.14	5.56	4.86	3.62	4.25
Socially responsible							
SR Balanced	7.23	0.77	8.87	11.78	16.73	5.56	8.95
SR Australian Shares	10.23	1.82	7.83	15.85	28.86	6.57	12.56
Single asset class							
International Shares	18.10	-1.14	17.01	17.63	26.57	10.96	15.26
Australian Shares	9.65	1.05	3.42	15.44	15.82	4.64	8.91
Property	7.51	12.59	9.26	8.53	10.47	9.77	9.66
Div. Fixed Interest	0.82	4.36	3.58	5.17	2.35	2.91	3.25
Cash	1.72	1.78	2.07	2.47	3.18	1.86	2.24

Insurance



Let's Grow

Default cover



Death

- Unit based
- Reduces with age

TPD

- Unit based
- Reduces with age
- Waiting period

Income

- 90-day wait
- 2-year benefit
- 75% of salary

Default cover automatically accepted

Tailor your cover



- Cover to suit you
- Occupational risk
- Life events
- Special offer

Beneficiaries

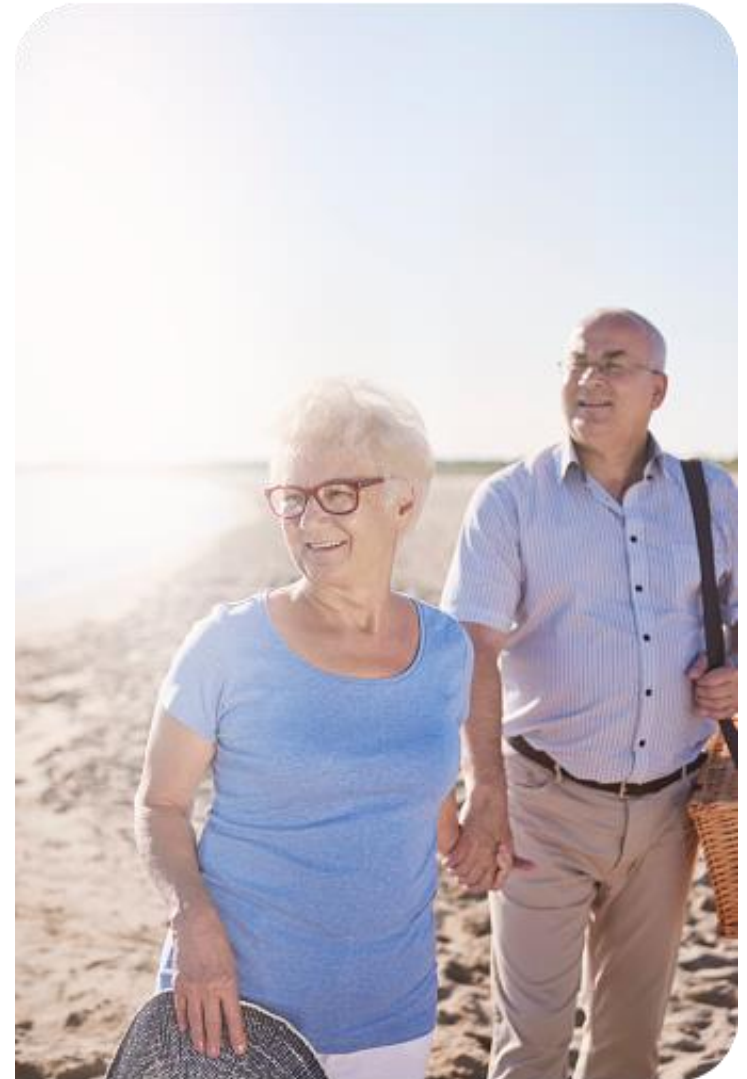


Let's Grow

Beneficiary nominations

Nominations can be:

- preferred
- binding
- reversionary





Member online

Consolidation of super



- Save on fees
- Consider insurance
- Easy to keep track of and manage
- 'Find my super' online
- Uses ATO SuperMatch

Member online



LGIA^{super} Let's Grow

Hi Darren Logout

Last login: 3/10/2017 4:53 PM

Home My accounts Investments Insurance My details Add to my super About

Member online

<p>Your account overview Check your balance and other details</p>	<p>Find my super Track and transfer in seconds</p>	<p>Transactions & statements View your transaction history and statements</p>	
<p>Beneficiaries Choose who you want to inherit your super</p>	<p>Investments Review and switch your investments</p>	<p>Benefit quote Check your cover and get a benefit quote</p>	
<p>Statement questions? Contact us today to discuss your Annual Statement or anything super related. We're here to help.</p> <p>Find out more</p>	<p>Grow your super Use our Contributions optimiser to explore how best to contribute to your super and boost your retirement savings.</p> <p>Open calculator</p>	<p>Is your super on track? See how much income you'll have in retirement and explore how small changes could impact your financial future.</p> <p>Open calculator</p>	<p>Share the love Your family and friends can apply online to open an LGIA^{super} account and enjoy the many benefits membership brings.</p> <p>Join online</p>

Member online: find my super



Select funds to transfer

Great news! We found ATO-held monies and have begun the process to transfer them into your LGIAsuper account.

Type	Amount
Co Contributions	\$20.50
Guarantee	\$20.50
Active Holding Account	\$120.50
Inactive Holdings Account	\$20.50
Unclaimed Monies Resident	\$120.50
Unclaimed Monies Temporary Resident	\$20.50
Low Income Contribution	\$120.50

Fund information	Member number	Total Balance	Select
Sunsuper Superannuation Fund ABN: 98503137921 USI: 98503100000000 Insurance cover something	987654321	\$629,313.37	<input type="checkbox"/>
Bananacoast Community Credit Union Ltd ABN: 50087649750 USI: 50087600000000 Insurance cover something	567894321	\$213,914.58	<input type="checkbox"/>
QSuper ABN: 087234082345 USI: 98734597345793745 Insurance cover something	0298350892340	\$1,003,914.58	<input type="checkbox"/>

By clicking 'Consolidate my funds' you agree that:

- You have fully read the LGIAsuper transfer my super form
- The information you have provided is true and correct
- You have confirmed with your other funds if they'll charge exit fees or cancel an insurance when you roll out

I agree to the above

[Previous](#) [Consolidate my funds](#)

- Select the fund you want to transfer to your LGIAsuper account.
- Tick the box 'I agree to the above.'
- Click 'Consolidate my funds.'

Next steps



- Join LGIAsuper
- Contributions
- Consolidate
- Insurance
 - Add beneficiaries
 - Occupational risk rating
 - New member special offer





Getting the right advice

- Information
- Personalised advice
- Email: info@lgiasuper.com.au
- Phone: 1800 444 396



Grow with us.