

# Super for the legal profession.

September 2013

legalsuper is the \$2 billion-plus industry superannuation fund dedicated to delivering a better retirement for members of the legal profession.

For over 24 years we've delivered consistently strong returns based on a long-term focus, while maintaining the low fees and additional member benefits that suit all professions within the legal fraternity.

## The Benefits

- 13 investment choices, including a MySuper\* option and a Direct Investment option
- Retirement and Transition to Retirement pension options
- Outstanding insurance plus Income Protection
- Personal advice
- Workplace seminars
- Online account access
- Discounted home loans
- Access to an 8% health insurance discount

### As an industry fund legalsuper means:

- run only to profit members
- no commissions paid to agents
- no entry fees
- low administration fees
- outstanding insurance
- regular communication
- a fund for life

### Strong super for the legal profession

For enquiries about:

- making legalsuper your workplace default fund;
- organising a free superannuation seminar at your workplace; or
- arranging a personal visit from one of our client service managers

contact David Eastwood on (03) 9602 0103 or at [deastwood@legalsuper.com.au](mailto:deastwood@legalsuper.com.au)

### For account or membership enquiries:

Visit [legalsuper.com.au](http://legalsuper.com.au)  
Phone **1800 060 312** (Superannuation members)  
**1800 623 502** (Pension members)  
Fax **1800 614 431**  
Email [mail@legalsuper.com.au](mailto:mail@legalsuper.com.au)  
Mail Locked Bag 5081, Parramatta NSW 2124

This information is of a general nature and does not take into account your specific needs. You should consider your own financial position, objectives and requirements before making any financial decisions. You should also obtain and read the legalsuper Product Disclosure Statement (PDS) before making your investment decision. Past performance is not a reliable indicator of future performance. Issued by Legal Super Pty Ltd, Level 26, 140 William Street, Melbourne, 3000. ABN 37 004 455 789 ASFL 246315 RSE Licence L000 2385 as the trustee for legalsuper ABN 60 346 078 879.

\* The MySuper option is only available to Employer-Sponsored members.

• Strong performance for 24 years • Managing \$2.0 billion+ • Members 39,000+

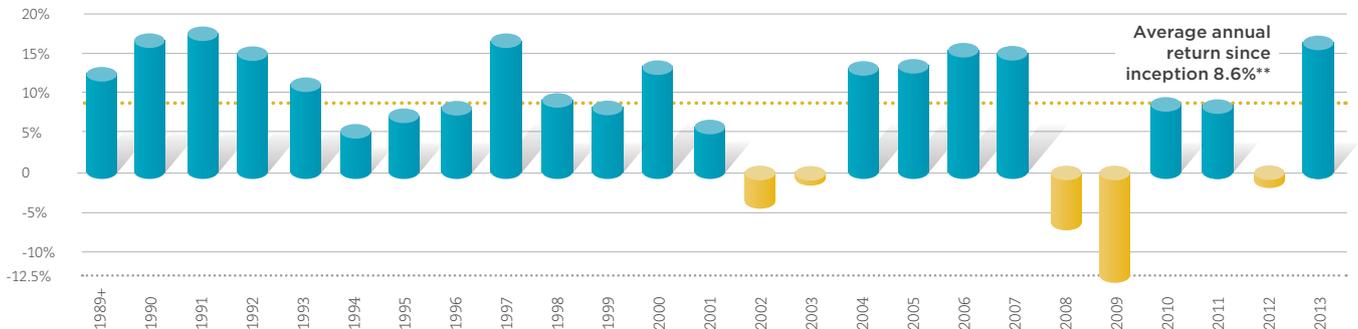
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# Investment Rigour

## 24 years of strong performance

MySuper Growth\* (formerly 'Growth' investment option)



\* legalsuper's employee default investment option, which was previously known as the Growth option, and prior to that, the Moderate option.

\*\* Net of all fees and taxes. The return figure is shown for the Accumulation section which is taxed on a different basis to the Pension section. The figure is provided to illustrate the long term returns to the MySuper Growth option.

+ legalsuper (at the time of its inception, known as Legal Industry Superannuation Scheme, or LISS) commenced in March 1989. Crediting rates until 28 February 2005 are for LISS. On 1 March 2005, LISS changed its name to legalsuper. Note: Past performance is not necessarily an indication of future performance.

## Investment management process

legalsuper's investment process draws upon specialist expert investment advice and expertise, the selection of which is the subject of extensive due diligence.

The Board formulates legalsuper's investment strategy and overall investment policy.

The Board is assisted by its Investment Committee, which is advised by both legalsuper's asset consultant Towers Watson ABN 45002 415349 and other advisers, including legalsuper's Investment Expert (Dr Neville Hathaway).

With over \$2 billion under management, legalsuper has the scale to negotiate very competitive fees with investment managers in Australia and overseas.

This means members benefit from wholesale fees, rather than higher retail fees if they were to invest directly. Indeed, some investment managers are only accessible to a super fund like legalsuper and not on a retail basis.

In selecting investment managers, the Trustee is guided by the advice of its internal investment specialists (David St. John, Chairman of the Investment Committee and Richard Sanajko, member of legalsuper's management team), its asset consultant Towers Watson and its Investment Expert (Dr Neville Hathaway). The Trustee also receives presentations directly from investment managers.

Towers Watson Investment is focused on creating financial value for the world's

leading institutional investors through its expertise in risk assessment, strategic asset allocation and investment manager selection. It is a division of Towers Watson's Risk and Financial Services business, has over 700 associates worldwide and assets under advisory of over \$US2 trillion.

legalsuper has appointed a custodian BNP Paribas Securities Services ARBN 149 440 291 to hold and report upon all investment other than investments in the Direct Investment Option (the DIO). Investments in the DIO are held custodially by Pacific Custodian Pty Ltd ACN 009 682 866. These appointments mean that there is segregation between the organisation that holds investments (the Custodian) and the organisations that manage investments (the investment managers).

The Custodians will only effect investment transactions on an authorised instruction from the Trustee. These measures protect the retirement savings of our members.

More than twenty five Australian and overseas investment managers manage the assets invested with legalsuper.

The names of these managers is shown in the table below.

The following table lists legalsuper's investment managers at 1 July 2013\*:

### Australian Equity Managers

BT Investment Management  
Cooper Investors  
Goldman Sachs Asset Management  
Industry Funds Management  
Integrity Investment Management Australia  
Invesco Australia

Solaris Investment Management  
State Street Global Advisors Australia  
**International Equity Managers**  
Cooper Investors  
Genesis Investment Management  
MFS Investment Management  
Platinum Asset Management  
State Street Global Advisors Australia  
T. Rowe Price Global Investment Service

### Alternative investment Managers

Babson Capital Management  
James Fielding Infrastructure  
Partners Group  
Siguler Guff

### Diversified Fixed Interest Managers

Colonial First State Investments  
Pimco Australia  
Super Loans Trust (SLT)

### Property Managers

Dexus Fund Management  
GPT Group  
Goodman Funds Management  
Lend Lease Investment Management  
Retirement Villages Group  
State Street Global Advisors Australia

### Cash Managers

Perennial Investment Partners Ltd  
Westpac Banking Corporation (Term Deposit)

The investment manager exposures will change from time to time.

\* The investment manager listing excludes investments that are made in the Direct Investment Option. The managers shown are indicative only, and the Trustee can replace a manager if required.

Want to know more? Call us on 1800 060 312 or visit [legalsuper.com.au](http://legalsuper.com.au)

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