

ISSUE 7
AUTUMN 2011

MoneyWise

Look inside
**Consolidation
competition!**

Free super seminars
see inside for details

**Scholarship
Award winners**
Find out who
they are...

Alex and Kim
Continue to explore
tax saving strategies

**INSURANCE
CHANGES**
making your
insurance even
better at
NGS Super



ngs super[™]
The educated choice



An Industry
SuperFund

In this issue

3. Have you been to one of our free seminars?
4. NGS Super 2010 Scholarship award winners
6. Our insurance cover is better than ever!
9. News in brief
10. Why it's worth making a will
11. Alex and Kim: exploring tax savings further
12. Seminar dates and contact details



NGS Super Scholarship Awards for 2011: we're taking applications now!

Is there a conference, course of study or particular project you'd like to undertake to advance your professional development while benefiting your school at the same time? If so, why not apply for the 2011 NGS Super Scholarship Awards?

We're offering up to six awards to the value of \$5,000 each to help fund the costs of professional development activities. There is no restriction on the type of development you might want to undertake, only that it has a demonstrable benefit to both you and your school. Applications can be made in three categories: teaching, management and ancillary.

Full information on the Award's terms and conditions, and application forms are available on the NGS Super website, www.ngssuper.com.au/scholarship-awards.

The response to the 2010 NGS Super Scholarship Awards was nothing short of staggering. We're pleased to announce the winners of the inaugural NGS Super Scholarship Awards for 2010 on page 4 of this issue of *Moneywise* along with an overview of the various projects and study the recipients will undertake.



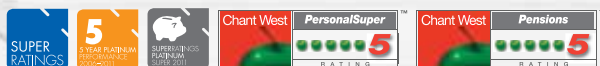
Combine your super and make NGS Super your one port of call!

There are many good reasons to consolidate your super with NGS Super and we've just added one more!

If you roll over any super you might have with other funds into NGS Super by 31 July 2011, you'll go into the draw to win a cruise for two to New Zealand worth up to \$4,000 plus \$500 spending money! (Alternatively, you can receive the prize as a \$4,500 contribution to your NGS Super account.)

There are also ten David Jones vouchers worth \$50 each, for the runners-up.

There's more information about the competition (including an entry form) in the brochure sent with this edition of *Moneywise*.



Have you been to one of our free seminars?

Have you attended one of the free NGS Super seminars held in your state recently? Our knowledgeable financial planners deliver seminars around the country on a range of topics relating to super and all things financial.

Here we provide an overview of the different seminars you can attend! Bring your spouse or a friend too.

Transitioning to retirement

Learning more about savings strategies for retirement and building your financial security is never a bad thing. Super can be bewildering sometimes and the transition to retirement process even more so. The **Transitioning to retirement** seminar explains what you can do now to make your retirement as financially comfortable as possible.

Owning a home sooner

The **Owning a home sooner** seminar is designed to help you find the best route to living the Great Australian Dream of owning your home. This seminar covers a range of issues from the benefits and drawbacks of fixed and variable loans, to debt consolidation and reduction. We also take a close look at what's available on the market, what approaches work and where it can come unstuck.

Understanding investments

In times of increasing investment complexity and volatility, it's important to understand investment fundamentals. Whilst many people know the purpose of super, they may not necessarily understand how market ups and downs affect their investments and their super. The **Understanding investments** seminar explores the full market cycle and its potential impact on investments and super over time and, most importantly, provides key strategies to assist in navigating difficult times.

Wealth creation

Our goals change over our lifetime – things that seem important in your 20s might not seem quite so important when you're in your 50s. Sometimes it's just a matter of balance – meeting your more practical needs now with the very real need to have money put away for when you stop working. The **Wealth creation** seminar teaches you about creating wealth; doing what you want now while, at the same time, working towards building your long-term financial security.

Centrelink

The Centrelink Financial Information Service holds a range of financial education seminars aimed at people nearing retirement who want to know how to prepare for it and for retirees who want to understand their pension and the options they have. The **Centrelink seminars** focus on understanding transition to retirement and retirement income streams, age pension, asset and income tests, concession cards and other entitlements (for people who are not of pension age).

Action point

★ **Make the time to attend a seminar:** The current seminar calendar is shown on the back of this edition of *Moneywise*. For more information or to register online, please visit the NGS Super website at www.ngssuper.com.au/free-seminars

Attend an NGS Super seminar and win!

NGS Super will be giving away a \$100 Myer gift voucher at every financial planning seminar in 2011. If you register and attend one of these seminars, then you could be a winner! For more details, please visit www.ngssuper.com.au/seminar-competition.

All the seminars are listed on the back page of this magazine. To register for a seminar, please visit www.ngssuper.com.au/free-seminars.



NGS Super 2010 Scholarship award winners

Over 100 applications were received for the 2010 NGS Super Scholarship Awards, an overwhelming response for the inaugural awards. Judges were impressed by the variety and scope of applications along with applicants' passion, enthusiasm and dedication to making a positive contribution to the education sector.

Six scholarships to the value of \$5,000 each have been awarded, two each in the areas of teaching, ancillary and management. As well as demonstrating how their award would be used to support their own professional career objectives, applicants needed to explain how their proposed program would benefit their own school or employer. Here, we are pleased to announce the category winners for 2010 and give you a glimpse of their proposed programs.

Management category

Shane Gubbin Head of Curriculum at St Pauls College, (SA) received a management category award for his vision to develop a program to enhance and generate industry participation and involvement in Vocational Education and Training (VET) at a newly constructed Trade Training Centre. As well as industry participation, the program aims to establish a clear understanding of the training programs being delivered by the centre.

Shane was surprised and delighted to receive his award, saying, "This project is one which I have been eager to implement since construction of the Grand Junction Trade Training Centre started in May 2010."

James Fenoughty Principal/CEO of the Marcellin Technical College, (SA) received the second management category award. James aspires to establish a project to assist the education and training of young indigenous students through a partnership with the Ltyentye Apurte School, located south east of Alice Springs.

James affirmed, "There is a need for young indigenous students to complete their education and hopefully embark on a career pathway through a school-based apprenticeship programme."

Ancillary category

Ellen McDonald from Barker College, (NSW) will use her award in the ancillary category to fund tertiary studies for her visual arts graduate certificate focusing on advanced ceramic production. By completing these studies, Ellen will become a specialist technical visual arts educator, allowing her to share her skills with both students and colleagues.

Jayne Coney from Carey Baptist Grammar School, (VIC) will use her award in the ancillary category to travel to Europe in 2011 to further her skills and experience in costume design by participating in the Prague Quadrennial in Performance, Design and Space. Additionally, Jayne plans to undertake an extensive tour of other significant theatres, museums and costume houses in Europe. As a result of this trip, Jayne hopes to further expand the already significant costume and theatre activities and arts-related reputation of Carey Baptist Grammar.



James Fenoughty (right) receiving his award

Teacher category

Marie Hayak from Catherine Sullivan Centre, (NSW) will use her award to fund her attendance at the Newborn Hearing Screening International Conference for 2011. Having worked with hearing impaired children for eight years, the conference will give Marie access to current hearing research and best practice techniques for early intervention and education of young children with hearing loss. These skills will better place Marie to "empower, support and guide parents to be the best educators of their children that they can be."

The award received by **David Inches** of The Scots College, (NSW) will help to realise his vision to develop a "Building Australia" website, "an ongoing Australian enterprise that non-government schools' pupils can create, manage and promote". With an initial focus on contributions from indigenous Australians, David intends to personally profile Noel Pearson. Through the website, pupils will gain experience in all aspects of website creation and management. With a specific focus on profiling "the people who have built Australia into the nation we are today", the website is intended to be an ongoing resource for other students in addition to developing broad, valuable business, communication and organisational skills.

Congratulations!

Congratulations to all our Scholarship Award winners. We will provide more information as these exciting projects develop over the coming months and will report on their progress at a later date.

As part of our continuing dedication to the education sector, the NGS Super Scholarship Awards will be offered again in 2011 each to the value of \$5,000. Interested members of non-government schools are encouraged to submit an application by Thursday, 30 June 2011. For full details, please visit our website www.ngssuper.com.au/scholarship-awards.



Ellen McDonald (centre) with Anthony Rodwell-Ball and Dr Rod Kefford AM

Our insurance cover is better than ever!

NGS Super has been awarded *Money* magazine's Best of the Best award for "Best value insurance in super" for 2009 and 2010 for good reason. And from 1 April 2011, the Fund is pleased to unveil even more enhancements and flexibility to our insurance cover to help meet the wide range of our members' needs through their different stages of life.

Here we give a high level overview of the new features of your insurance cover.

Improvements to Income Protection cover

Income Protection cover (IP cover) provides a monthly benefit after a specified waiting period if you become ill or cannot work due to injury. The following table shows each of the improved features for Income Protection cover from 1 April 2011, compared with the current features.

Cover feature	Current feature to 31 March 2011	Enhanced feature ¹ from 1 April 2011
Monthly benefit	Up to 75% of monthly salary.	Up to 75% of monthly salary plus up to 10% of monthly salary payable as a superannuation contribution to the Fund (the benefit amounts depend on whether or not the member's salary is fully insured and whether or not the member will receive certain other income while off work).
Waiting period	Default waiting period — 180 days	Default waiting period — 90 days.
Units of cover	One unit of cover provides a monthly benefit for \$40,000 salary. Standard IP cover — two units (salary of up to \$80,000).	One unit of cover provides a monthly benefit for \$20,000 salary — so cover can more closely match salary. Standard IP cover — four units (salary of up to \$80,000).
Guaranteed insurability	Not available.	Guaranteed insurability option now available. This allows members to reduce their waiting period or increase cover when certain life events occur and within certain limits, without the need for medical evidence. Life events include marriage, birth/adoption of a child, new mortgage to purchase member's residence, divorce, death of a spouse, child's first day at school, first becoming eligible for Centrelink carer's allowance and promotion. This option may not to be used more than twice in any two year period.
Maximum benefit	Maximum benefit: up to \$30,000 per month for two or five year benefit periods and up to \$25,000 per month for a benefit period up to age 65.	Maximum benefit: up to \$40,000 per month for two or five year benefit periods and up to \$30,000 per month for a benefit period up to age 65.
Medical evidence	Medical evidence needed for increased cover requests.	Members who currently have IP cover below the eligibility level for their salary, will have a one-off opportunity in April 2011 to request up to two additional units of IP cover to reflect current salary without the need to provide a full medical declaration. (This will provide a maximum of 6 units in total, to provide cover for a salary up to \$120,000.)
Cover in the event of unemployment	If employment ceases, IP cover will cease after six months.	Continuous income protection regardless of whether you cease employment provided there is a sufficient balance in your super account to cover ongoing premiums, and sufficient average income from all sources to support eligibility for cover.
Interim accident cover	Not applicable.	A benefit up to \$15,000 per month payable for up to two years. Provides members who are in the process of being assessed for an increase in IP cover with income in the event of disability due to an accident.

¹ Enhanced cover will depend on your eligibility for cover and the Insurer agreeing to provide this cover, subject to the terms and conditions of the policy.

New options for automatic acceptance cover

On joining NGS Super, eligible members are automatically provided with standard cover without needing to provide evidence of good health. The level of standard cover has also been improved. The following table outlines how the level of standard cover changes from 1 April 2011.

Up to 31 March 2011	From 1 April 2011
Standard cover of: <ul style="list-style-type: none"> ■ four units of age-based cover for Death and Disablement ■ two units of IP cover for up to two years with a 180 day waiting period. 	Standard cover of: <ul style="list-style-type: none"> ■ four units of age-based cover for Death and Disablement ■ four units of IP cover for up to two years with a 90 day waiting period. New members are able to request up to two additional units of Death and Disability and IP cover above standard cover without health evidence within 120 days of joining the Fund.

Please note that all members who currently have IP cover with a 180 day waiting period will be automatically be converted to IP cover with a 90 day waiting period. If you wish to maintain your 180 day waiting period you will have the opportunity to indicate this in the communication that will be sent to you in April.

Improvements to Death and Disablement cover

NGS Super insures members 24 hours a day, seven days a week against Death or Disablement. These improvements give members more choice and flexibility than ever. The following table shows the improved features for Death and Disablement cover compared with the existing features.

Cover feature	Current feature up to 31 March 2011	Enhanced feature ¹ from 1 April 2011
Death and Disablement cover options	Death cover only. Death and Disablement cover.	Death* cover only. Death* and Disablement cover. New Disablement cover only option. <i>*now includes Terminal Illness cover</i>
Death and disablement cover: guaranteed option	Increased cover is guaranteed upon application following certain circumstances and within certain limits without a need to provide health evidence. This option to increase cover can be used only once during your period of membership in the Fund.	Eligibility for guaranteed cover is broadened by an increased range of trigger events (see list of events in IP table on the opposite page, with the exception of promotion) and increased limits of cover under the guaranteed options. Option can be used more than once, but not more than twice in any two-year period.
Maximum levels of cover	Death – \$2 million. Disablement – \$2 million.	Death – \$10 million. Disablement – \$3 million. Terminal Illness – \$3 million, with any death cover in excess of this payable upon death.
Interim accident cover	Death cover only. Maximum \$500,000.	Death, Disablement and Terminal Illness cover provided. Maximum \$2 million.

¹ Enhanced cover will depend on your eligibility for cover and the Insurer agreeing to provide this cover, subject to the terms and conditions of the policy.

The insurer has improved the definition of 'total and permanent disablement', which is set out in the policy's terms and conditions.



Cost of cover

From 1 April 2011, the weekly cost of standard insurance cover, giving four units of Death and Disablement and four units of Income Protection cover will be \$3.96 increased from \$3.30. However, the new premium gives you access to the additional options described on previous page.

Death and Disablement

The amount of cover provided by one unit of Death and Disablement cover won't change, however the premium will decrease slightly. You will also have a new option to select Disablement only cover. The table shows a comparison of insurance costs for Death and Disablement cover.

	Death only	Disablement only	Death and Disablement
Premiums to 31 March 2011	\$0.23	Not available	\$0.58
Premiums from 1 April 2011	\$0.21	\$0.38	\$0.54

Income Protection cover

In keeping with the significant improvement in options for Income Protection cover, the cost of cover will generally increase. The table below shows a comparison of the costs before and after 1 April 2011.

Waiting period	Cost per week covering a salary of \$40,000					
	Two year benefit		Five year benefit		To age 65 benefit	
	To 31 March 2011 1 unit	From 1 April 2011 2 units	To 31 March 2011 1 unit	From 1 April 2011 2 units	To 31 March 2011 1 unit	From 1 April 2011 2 units
IP6 180 days	\$0.49	\$0.80	\$2.65	\$3.86	\$5.42	\$7.10
IP3 90 days	\$0.97	\$0.90	\$3.13	\$4.56	\$5.90	\$7.74
IP2 60 days	\$1.26	\$1.84	\$3.42	\$4.98	\$6.19	\$8.12
IP1 30 days	\$1.78	\$2.60	\$3.94	\$5.74	\$6.71	\$8.80

Please note: The premiums that apply to 31 March 2011 provide a monthly benefit of up to \$2,500. From 1 April 2011, the benefit will be up to \$2,834 for two units which includes the 10% superannuation payment (where a member's salary is fully insured).

Action points

- ☆ Watch for more information about these insurance changes in early April, giving you the opportunity to increase IP cover by two units or to remain with the 180 day waiting period.
- ☆ To speak to a financial adviser about your insurance needs, you can call the Customer Service Team on **1300 133 177** to make an appointment.
- ☆ For full details about the new options for your NGS Super insurance, see the NGS Super *Member Guide* and the **Insurance** factsheet, available on the NGS Super website from 1 April 2011.



News in brief

MONEYWISE MAGAZINE

Autumn2011 Edition

Fortnightly pension payments now available!

Pension payment flexibility is one of the great features of an NGS Super Pension. Up until now, you had the choice of monthly, quarterly, half-yearly or yearly payments. From 15 November 2010, pension members who'd like to receive their payments more frequently can request fortnightly payments. NGS Super Pensions — giving you more options for your pension.

To request fortnightly payments or change your pension payment frequency, complete and return a *Pension Variation form*, available on the NGS Super website **Pension members > Tools & Resources > Forms & Publications** or call the Customer Service Team on **1300 133 177**.

Mother's Day Classic

Registrations for the 2011 Mother's Day Classic are now open. The Classic is in its fourteenth year and has gone from strength to strength. More than 100,000 participants took to pavements around Australia in 2010 and numbers are expected to grow again in 2011. The annual event, proudly launched by Women in Super in 1998 with just 3,000 participants, serves to remember and honour women who have battled breast cancer and raises money for ongoing research into the cause of and cures for

the disease. Since its inception, the Classic has raised more than \$7.8 million for breast cancer research.

If you can't participate by walking or running in the Classic, you can join in the fun by being a volunteer. Register to participate or volunteer online at **www.mothersdayclassic.com.au** where you can also find more information and event details.

For a second year, NGS Super will be a Classic national silver sponsor. In addition, NGS Super will also sponsor the award for the largest school team in South Australia participating in the Classic. This will be the sixth consecutive year that NGS Super has sponsored the largest school team award. The event is held across ten cities and 23 regional locations, so why not get a team together or fundraise individually to support this worthwhile cause?



NGS Super goes west, opening an office in Perth

NGS Super is delighted to announce the opening of an office in Perth. This regional office will strengthen member and employer engagement by expanding our services in the Perth region.

The Fund has appointed Kate Bell as Western Australia's Business Development Manager. Kate will service existing NGS Super employers and members in Western Australia, while also developing new business opportunities in this



NGS Super and Cuesuper merger update

The merger of Cuesuper with NGS Super is now well advanced, with Cuesuper working closely with the administrator throughout the transition process. The merger formally takes effect from 1 April 2011 when Cuesuper members will become NGS Super members. As a result of this merger, NGS Super will continue to grow, becoming a national fund with a membership of close to 90,000 and assets of about \$3.8 billion.

As NGS Super members, Cuesuper members will enjoy improved services, gaining access to a broader range of investment options, enhanced insurance products, new member and financial planning services and significant cost savings. Disruption to member services is expected to be minimal, assisted greatly by both funds being administered by Mercer. This merger is also a testament to NGS Super's standing as a leading super fund which delivers excellence and value to members.

dynamic and fast-paced market. Kate combines formal financial planning qualifications with an impressive background in the financial services industry, having worked with companies such as SSgA, Credit Suisse, BT, and AXA. This appointment reflects a period of exciting growth for the Fund and will help to expand NGS Super's coverage in key Australian markets.

We welcome Kate to the NGS Super team.

Why it's worth making a will

Regardless of where you're at in your life, it's important to have a current and up-to-date will. It might feel a little morbid to plan for the time after your own death, but making sure your affairs are in order means you can make things easier for those you're leaving behind.

Your beneficiaries will receive their inheritance

Having a will means you can make sure, as far as the law allows, that the people you want to leave your estate to receive everything to which they are entitled. More importantly, in most cases they can access their inheritance without intervention from outside people or organisations.

Not making a will may present unnecessary difficulties for your family. The legal costs of distributing an estate without a will (or an out-of-date will) can be high, in addition to the emotional cost of dealing with legalities at a time when grief is likely to be greatest.

Whilst it's rare that the Government will take someone's property when they die (this tends only to happen when there's no immediate family or relatives to receive the benefit), there are laws which prescribe how an estate without a will should be distributed. And whilst these laws are designed to protect people, it's possible that the outcome won't match how you would like your estate to be distributed.

How to make a will

It can be a good idea to make a will with the assistance of a solicitor. There have been many cases where people have made wills themselves, without professional advice, that have been unclear or ambiguous, resulting in lengthy court battles to determine who is entitled to the benefit.

A solicitor can ensure that your will is clear, unambiguous and, most importantly, valid. There are conditions that must be met for a will to be valid. In general, it must be:

- in writing
- signed by you
- signed by at least two witnesses present when you sign your will.

Keeping your will up to date

It's essential to keep your will up to date and ensure that it still matches your wishes. Life changes are inevitable and your will must keep up with them.

If you marry, divorce or remarry it's important to make a new will. In most cases, a will becomes invalid when you marry (or divorce), so talk to a solicitor for advice if this applies to you.

Is my super covered by my will?

Superannuation benefits are not covered by a will. So, to ensure that your super goes to the right people in the way you want it to be distributed, you must tell your super fund what you want in that regard.

You can make either a "binding" or a "non-binding" nomination of beneficiary to NGS Super, and it's important to understand the differences between these alternatives.

A **binding** nomination allows you to specify one or more dependants to receive your super benefit and, if the nominations are valid, the Trustee will simply pay those dependants as directed by you.

A **non-binding** nomination is similar, but in this case the Trustee has a legal obligation to make the final decision about who will get the benefit and, if there is more than one dependant, how the benefit will be divided between them. Before paying the benefit, the Trustee must take into account the non-binding nominations you have made, any representations made by persons claiming an entitlement to the benefit as well as a number of other factors.

Action point

★ Kick off your estate planning by talking to an NGS Super financial planner. As an NGS Super member, we'll cover the cost of your initial consultation. Simply call **1300 133 177** to make your first appointment.



Find out more about nominating your beneficiaries by reading the *Nominating Beneficiaries* fact sheet which is available in the **Forms and publications** section of the Fund website, www.ngssuper.com.au.

Alex and Kim: exploring tax savings further

In their last planning session, Jo walked Alex and Kim through some retirement approaches aimed at helping them gain considerable tax savings, based on the timing of Alex's retirement date and the date he receives his long service leave payment.

Now there are other key decisions that Alex and Kim can consider to gain additional tax savings.

Super is one of the most tax-effective savings methods available. By moving as much money into their super as possible, Alex and Kim won't need to pay tax on it when they withdraw payments from their super after age 60. Investment earnings on super savings are taxed only up to 15% compared with the personal marginal tax rates that may apply to investment earnings outside of super. If they then use this super money to purchase an account-based pension, their pension investment earnings are free from tax as well as their pension payments.

Jo suggests that in addition to increasing their salary sacrifice contributions using a transition to retirement strategy, Alex and Kim can look at any other money they have access to with the view to contributing this to their super while they're still eligible to do so. To be eligible to make super contributions once they reach age 65, they must be able to meet the work test, which requires the contributor to have worked at least 40 hours within a maximum period of 30 consecutive days in the financial year in which they make the contribution. As they are over age 50, Alex and Kim are eligible to contribute up to \$450,000 after tax to their super over a three-year period, under 'bring forward' rules.

Since investment markets are down from the significant highs of a number of years ago, any money currently invested elsewhere, in managed funds or shares for example, may not incur as great a capital gains tax (CGT) liability as they may have if they were redeemed when markets were higher. Depending on the potential tax payable, this may be a more opportune time to cash out these investments and transfer the money into super. However, Alex and Kim will need Jo's assistance in carefully considering the potential amount of CGT payable compared to not redeeming these funds and, at the same time, weighing any potential investment gains against the tax implications.

Alex and Kim also need to be sure they don't exceed the annual contribution limits. However, if they divide the money between their individual super accounts, they can both grow their super and stay within the contribution limits. Again, they look to Jo for her advice about how best to do this. Once this money is in super, it can then be invested using an approach that looks to gain the benefit of future market upswings, while enjoying tax savings on earnings and tax-free payments after age 60.

Action points

- ☆ Visit the **Pension member** section of the NGS Super website for more information about the different factors to consider when planning your retirement www.ngssuper.com.au/pension-members
- ☆ Speaking to a financial planner about your individual situation and goals can make a significant difference in helping you to make the most of your retirement savings. As an NGS Super member, your initial financial planning consultation is free of charge. Call our Customer Service Team on **1300 133 177** to make your appointment.

Another focus is money invested in property. The most significant assets Alex and Kim own are their home and holiday house. And they should consider whether they want or need to keep both when they retire. One scenario may be to keep one and sell the other to free up retirement funds. If they move into their holiday home to live, they can sell their family home without incurring CGT, since generally CGT doesn't apply to a principal place of residence. There are many factors to take into account in deciding what approach to take, including outstanding debt, increase in value and what a move may mean for their lifestyle. The timing of any sale will also be critical to ensure that the proceeds can be contributed into super. Jo walks Alex and Kim through these elements and scenarios so they can make a well-informed decision.

Again, Alex and Kim have found Jo's advice invaluable with their retirement planning, in identifying and comparing possible tax implications and helping them make the most of their retirement by maximising their savings. With Jo's help they know they have a well-considered plan.

In the next edition, we will see how Alex and Kim continue to prepare for their retirement with Jo's help.



Come to a super Seminar

The Fund offers members regular financial planning seminars over the year. If you would like to attend a seminar, you can now register online! Go to www.ngssuper.com.au and click on 'Free Seminars' to reserve your seat today. Or you can email one of the contacts listed to the right. Partners and friends are welcome too.

Seminar	Date	Time	Location
Victoria			
Transition to Retirement	Tuesday 12 April 2011	10:30am – 12:00noon (Registrations from 10:00am)	Pacific Tower, 737 Burwood Road, Hawthorn
Transition to Retirement	Thursday 6 October 2011	10:30am – 12:00noon (Registrations from 10:00am)	Pacific Tower, 737 Burwood Road, Hawthorn
New South Wales			
Transition to Retirement	Tuesday 19 April 2011	10:00am – 12:00noon (Registrations from 9:30am)	Novotel Wollongong (Norfolk Gallery Room 2), 2-14 Cliff Road, North Wollongong
Transition to Retirement	Wednesday 20 April 2011	10:00am – 12:00noon (Registrations from 9:30am)	Association of Independent Schools, Level 12, 99 York Street, Sydney
Wealth Accumulation	Wednesday 13 July 2011	10:00am – 12:00noon (Registrations from 9:30am)	Association of Independent Schools, Level 12, 99 York Street, Sydney
Transition to Retirement	Thursday 29 September 2011	10:00am – 12:00noon (Registrations from 9:30am)	Parramatta Leagues Club (Wentworth Room) 13-15 O'Connell Street Parramatta
Owning Your Own Home Sooner	Thursday 6 October 2011	10:00am – 12:00noon (Registrations from 9:30am)	Association of Independent Schools, Level 12, 99 York Street, Sydney NSW 2000
ACT			
Transition to Retirement	Wednesday 25 May 2011	5:30pm – 7:00pm (Registrations from 5:00pm)	Hellenic Club in the City (Poseiden Room), 13B Moore Street, Canberra
South Australia			
Wealth Accumulation	Tuesday 22 February 2011	6:30pm – 8:00pm (Registrations from 6:00pm)	Adelaide Pavilion, Corner of South Terrace and Peacock Road, Adelaide
Owning Your Own Home Sooner	Thursday 28 April 2011	2:00pm – 3:30pm (Registrations from 1:30pm)	Adelaide Pavilion, Corner of South Terrace and Peacock Road, Adelaide
Understanding Market Volatility	Thursday 28 April 2011	4:00pm – 5:30pm (Registrations from 3:30pm)	Adelaide Pavilion, Corner of South Terrace and Peacock Road, Adelaide
Transition to Retirement	Wednesday 13 July 2011	2:00pm – 3:30pm (Registrations from 1:30pm)	Adelaide Pavilion, Corner of South Terrace and Peacock Road, Adelaide
Centrelink	Thursday 13 October 2011	2:00pm – 3:30pm (Registrations from 1:30pm)	Adelaide Pavilion, Corner of South Terrace and Peacock Road, Adelaide
Transition to Retirement	Tuesday 22 November 2011	6:30pm – 8:00pm (Registrations from 6:00pm)	Adelaide Pavilion, Corner of South Terrace and Peacock Road, Adelaide
WA			
Transition to Retirement	Tuesday 8 November 2011	6:30pm – 8:00pm (Registrations from 6:00pm)	Fraser's Restaurant, Frasers Avenue, Kings Park, West Perth

The information in *MoneyWise* is of a general nature. It has been prepared without taking into account your particular financial needs, circumstances and objectives. You should assess your own financial situation and read the Product Disclosure Statement relating to the products, and may wish to consult an adviser, before making a financial decision based on this information.

Issued by Non-Government Schools Superannuation Fund Pty Ltd ABN 46 003 491 487 AFSL No: 233 154 the Trustee of Non-Government Schools Superannuation Fund ABN 73 549 180 515

How to contact us

Visit our website www.ngssuper.com.au, or contact our Customer Service Team or your local Relationship Manager at any time. We're here to help you.

NGS Super Administration

Phone: 1300 133 177
Phone number for callers outside Australia: +613 8687 1818
Fax: (03) 8640 0813
Email: administration@ngssuper.com.au
Web: www.ngssuper.com.au

Postal address

GPO Box 4303
MELBOURNE VIC 3001

NGS Super Trustee Office (NSW)

Jorjet Issavi
Relationship Manager
Email: jissavi@ngssuper.com.au

Dee Duke

Relationship Manager
Email: dduke@ngssuper.com.au

Level 16, 99 Bathurst Street
SYDNEY NSW 2000
Phone: (02) 9273 7900

South Australian Regional Office

Elaine Santos Facchino
Relationship Manager
Email: efacchino@ngssuper.com.au

John Pedersen

Relationship Manager
Email: jpetersen@ngssuper.com.au

Optus Building
Level 1, 431-439 King William Street
ADELAIDE SA 5000
Phone: (08) 8418 2400

Victorian Regional Office

Laurie Buchanan
Relationship Manager
Email: lbuchanan@ngssuper.com.au
Level 5, 737 Burwood Road
HAWTHORN VIC 3122
Phone: (03) 9811 0502

Western Australia Regional Office

Kate Bell
Business Development Manger
Email: kbell@ngssuper.com.au

C/- Sharyn Long Chartered Accountants
Level 6, 216 St Georges Terrace
Perth WA 6000
Phone: 0488 188 344

NGS Financial Planning

Phone: 1300 133 177
Web: www.ngssuper.com.au

Members Equity

Super Members Home Loans
Phone: 13 15 63
Web: www.membersequity.com.au