

MoneyWise

AUTUMN 2008

Your super – an
update

OUR NEW
FINANCIAL
LITERACY
PROGRAM

WHEN
CAN I
GET MY
SUPER?

Are you
drowning
in debt?

DOES
INSURANCE
MATTER?



ngs super™

THE EDUCATED CHOICE



Your new member *magazine*

In our recent survey, you told us that communication was important to you as Fund members, and you asked us for more communication.

MoneyWise is our first step in improving the way we communicate with you. It replaces the newsletter you used to get with your half-year and annual statements. We will still give you an update on super investments (see page 7), and report on the latest developments in super (pages 8–9). But we also believe that financial literacy can help members manage their super and their future. That's why we called the magazine MoneyWise, not SuperWise, and added the fabulous Take Control of Your Finances modules to our website (see page 4). The magazine is for all members – not just those ready to retire.

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This advice 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 an investment decision based on this advice.

Are you *drowning* in debt?



HECS and HELP costs. Credit cards. Mobile phones. Car loans. Home loans. Most of us are living with more debt than ever before. And Generation Y – those born between 1976 and 1991 – is often suffering the most.

Debt puts constraints on our freedom and can limit everyday choices – it can be a trap that's easy to fall into and hard to get out of. Debt can also make it difficult to meet life goals – and 94% of Gen Y plan to buy their own home. And 77% of 25- to 29-year-olds believe that saving and investing are very important.

Almost 72% of Gen Y households have debts, averaging almost \$92,000 and adding up to a total across the generation of \$60 billion. Unfortunately for many Gen Y adults, debt starts with HECS: 23% of Gen Y households have a HECS debt, averaging \$10,580. More than 55% of Gen Y households have credit card debts, owing about \$2,800 per household.*

Managing debt

Recognise that there's a distinction between good debt and bad debt. Good debt arises from borrowing to invest in an asset that will increase in value. That can be your home, shares or managed funds, for instance. Bad debt is used to buy consumables, such as restaurant meals or holidays, or depreciating ones, such as cars, that leave nothing to show for your spending. Good debt can also become bad debt if you have taken on something you can't afford.

Even for good debt, it's still important to shop around to get the best deal. Reading and understanding any contracts are also essential, whether you're buying a home or a mobile

phone. Don't be afraid to ask questions, and always ask if there's a cooling-off period for any contract you sign so you don't feel or find yourself trapped.

Debt out of control?

When you start worrying about how you can cope with debt, you can get help from a financial counsellor – to sort things out today and plan for the future.

Free services are available in every state and territory, and you will find more information and contact details on the Fido website, a consumer resource provided by the Australian Securities and Investments Commission at www.fido.asic.gov.au.

* All statistics from AMP.NATSEM *Income and wealth report* issue 17, July 2007.



Before debt takes over your life or to find out how to manage debt, take a look at the *Good Debt – Bad Debt* module of our new financial literacy program, *Take Control of Your Finances*.



Take control of *your finances...*

Managing our money to get what we want from life – whether that’s a cosy home, a debt-free existence or a new car – depends on making good financial decisions.

It’s more important than ever to understand the language and world of finance – to become **money wise**. That’s why NGS Super has added its lively new financial literacy program to the website.

This multimedia, interactive set of eleven modules gives you the chance to expand your financial knowledge at your own pace. Activities, calculators, games and quizzes are just some of the features that let you adapt the learning to your own needs and situation. You can take a quick tour of a module – modules run for about 30 to 60 minutes – and come back later to expand your knowledge through the pop-up boxes and links to other websites. And the program will even bookmark your place so you can take up where you left off.

We expect to expand the program in future, but right now the modules are:

1. A plan for life – deciding on your life goals and how to achieve them.

- 2. Managing your money** – deciding on and meeting financial goals.
- 3. Superannuation** – the basics explained.
- 4. Super choice** – how choice works and what you need to think about.
- 5. Simpler super** – the federal budget 2006 changes and how they work.
- 6. Sharemarket** – from the basics of owning shares to managing and trading them.
- 7. Investments** – good ideas about how to make your money grow.
- 8. Retirement and estate planning** – setting and meeting realistic goals, and making sure your money goes where you want it to.
- 9. Insurance and risk** – about covering your most important assets, including yourself!
- 10. Good debt – bad debt** – getting debt under control and using debt smartly.
- 11. Work life balance** – get your life into shape, as well as your finances.

FOLLOW THESE STEPS

If you haven’t already tried the modules, or even had a look around to see what they offer, visit today.

1. Click on Members Login on the NGS Super website <www.ngssuper.com.au>.
2. Enter your NGS Super membership number and PIN.
3. Click on the Select tab, just above your account details.
4. Click on Fund Information, then Special Offers.
5. Click on the Start Course button, and start taking control of your finances.

Forgotten your PIN? Just call 1300 133 177 or email administration@ngssuper.com.au for help. See page 9 for more information on PINs.

Easy money!

It's not often that the government is keen to give us some money, so it's a good idea to find out whether you're entitled to a share, and how you can grab it.

It sounds too good to be true, but it's actually easy to get the government to help boost your super. You could get up to \$1.50 for every \$1 you put into your super as a voluntary after-tax contribution.

Who's entitled?

If you earn less than \$28,980, and you put \$1,000 into super as an after-tax contribution, the government will make a co-contribution of \$1,500.

If you earn between \$28,980 and \$58,980, the government will still make a co-contribution to your super, but at a lower rate. For instance, if you earn \$40,000 and contribute \$650, you can get a co-contribution of \$949.

Use the calculator on the tax office website <www.ato.gov.au> to work out how much co-contribution you could get.

Beat the 30 June deadline

We must receive your voluntary contribution before 30 June for you to be eligible to receive a co-contribution this year. Otherwise, it will be counted for next financial year. Don't leave it until the last minute!

How to contribute

You can pay a lump sum into your account using a *Lump Sum Payment Form*, or you can make regular contributions by filling in the *Payroll Deductions Authority for Voluntary Contributions Form* and giving it to your employer. Both forms are on the website.

What are the rules?

The income limits given above refer to your assessable income, plus any fringe benefits you might receive. You have to lodge an income

tax return and be aged less than 71 at the end of the financial year in which you made the contribution.

At least 10% of your income must come from employment or carrying on a business or a combination of both.

You must not hold an eligible temporary resident visa for any part of the year. Salary sacrifice and spouse contributions aren't eligible for co-contributions.

If you earn less than \$28,980, it takes only \$20 a week to score the full \$1,500!

If you have only just started work this year, you have an even better chance of qualifying for a co-contribution.



Go to the website to pick up a contributions form and the co-contributions fact sheet for full details of the scheme, and start boosting your super today.



When can I get my super

Are you longing for the day when you can finally get your hands on your super? Here's a summary of the current rules about when you can 'cash in' from NGS Super.

The rules described here are about taking your money out of super as a lump sum or a pension or combination of the two. You can transfer your super from one eligible fund to another at any time without having to meet these conditions.

Ages 55–60

These are the preservation ages, which vary according to your date of birth. If you were born before 1 July 1960, your preservation age is 55. Ages gradually increase to a maximum of 60 for those born after 30 June 1964. (See the PDS for the full list.) When you reach your preservation age and permanently retire from the workforce, you can take your super.

Retired – a bit!

When you reach your preservation age, you can also start a Transition to Retirement Pension, while you are still working. (There are rules, of course! See your PDS.)

At age 60

If you stop working (and that includes changing jobs) after age 60, you can take your super out of the super system. It's tax-free from age 60 for lump sums and pensions.

After age 65

You can take your super out of the super system on the day you reach 65 without having to meet any other conditions.

You don't have to take your super!

You can now leave your super in the system for as long as you want. You can decide what suits you!

Some exceptions

You may apply for payment of your benefit on compassionate grounds or if you are experiencing severe financial hardship. Your benefit may also be paid to you if you become permanently incapacitated. If you have accumulated super while working in Australia on an eligible temporary resident visa, or as a foreign national, you may claim your super (tax will be deducted) when you permanently leave Australia.

This is a very brief summary of the rules for taking your money out of the super system. For more information:

- ☆ Phone the Customer Service Team on 1300 133 177.
- ☆ Refer to the PDSs on the website.

Investment options

Your investment choice can make a big difference to how your super grows, but you also need to consider your own attitudes and needs. Here are some things to think about.

Investment earnings come from only two sources: either income or capital. Income returns, such as payment of interest or rent, are positive. But the value of capital (the money actually invested) can go up or down, and so earnings can be positive or negative. For instance, the price of company shares can rise or fall, so the value of your capital rises or falls.

The mix of returns from these two sources affects an investment's level of risk or volatility – that's the possibility that you won't meet your investment objectives and that the value of your investment will go up and down.

If most of an investment option's earnings come from income, the investment is described as *defensive*. Cash is a good example. At the opposite end of the spectrum are investments that receive a large part of their return from a change in the value of capital. These are *growth* investments, and Australian shares are one example.

Investment options that allocate more money to growth assets aim for a higher rate of return over the longer term, but they are also more volatile in the short term.

If you want an investment that considers social and environmental issues, NGS Super offers the Green Shares option. Green Shares is invested in growth assets, with allocations to shares listed on both Australian and major international stock exchanges.



Find out more about investment options in the PDSs and Investments section on the website.

How your super is *faring*

A thriving economy and a booming share market have delivered strong returns to most investors, including super funds, over recent years.

The first half of the 2007 calendar year saw these very strong gains continuing, and at the end of December 2007 the Fund's Diversified option had returned an average of 12.27% per year over the past five years – equal to a total return of 78.4% – far in excess of the option's performance objective of CPI + 3%.

But in the second half of the year everything changed. At mid-year, some hedge funds failed because of the risk they had taken on from buying debt securities based upon US sub-prime housing loans. Then came the news that some global financial institutions had also made significant losses through sub-prime loans. Towards the end of 2007, indicators of economic growth in the US suggested the world's largest economy might be sliding towards recession. Investors became concerned that a slowing US economy could affect global markets.

Investors were no longer willing to take on the kind of risk they had been prepared to take in boom times. The easy access to cheap funding sources that corporations had enjoyed in recent years seemingly disappeared overnight.

Added to the prospect of deteriorating economic fundamentals, in early 2008 we saw just how powerful a force fear can be in investment markets. Global share markets fell significantly on days when there was no release of new information regarding corporate losses or economic fundamentals.

Growth assets, such as Australian and international shares, are inherently volatile, which means that their prices can go down as well as up. While the prospect of falling prices can be worrying, accepting this risk is a necessary condition for those investors who are aiming for higher returns over the longer term.

It's important to remember that, even though recent months have seen a fall in some asset prices, returns over the longer term remain strong.

Performance of investment options for periods ending December 2007*

INVESTMENT OPTION	6 MONTHS %	1 YEAR %	3 YEARS % p.a.	5 YEARS % p.a.
Diversified	1.26	10.01	12.58	12.27
Defensive [†]	1.20	7.59	8.92	N/A
Shares Plus	0.08	10.43	15.15	15.24
Australian Shares [†]	3.03	17.03	19.18	N/A
International Shares [†]	-3.39	3.12	10.81	N/A
Green Shares	0.53	8.32	14.15	14.34
Property	-2.23	1.83	10.86	13.73
Diversified Bonds	3.42	6.38	5.60	5.61
Cash	2.40	5.19	5.09	4.86
High Growth [§]	1.81	N/A	N/A	N/A
Conservative [§]	2.00	N/A	N/A	N/A

* Returns for pension accounts will be different from those shown here.

[†] Introduced February 2003.

[‡] Introduced March 2003.

[§] Introduced 1 July 2007.

The News in Brief

Member survey – what you think

Thank you to everyone who took part in our online member survey late last year.

You told us that you were very satisfied with the eleven NGS Super investment options; the insurance available through the Fund (significantly improved last year); and the range and cost of our retirement products.

The most important aspects of the Fund to you are account management, the website, the call centre, fees and charges,

investment performance and communication.

Members asked us to improve communication, and this new member magazine is one of our first initiatives in addressing that feedback.

We are also working with our administrator to get statements to you more promptly. And we have a number of other projects underway to improve services for all members – we will report on those as they are achieved.

We will conduct online member satisfaction surveys in future to ensure the Fund continues to meet your needs and expectations.

Survey prize winners

Congratulations to these members, who each won \$200 cash for participating in the survey: Huw Bowen (South Australia), Andy Dyka (Victoria), Emilie Layral (Victoria), Douglas New (Queensland) and Lynne Tucker (New South Wales).

Super and bankruptcy

A change to bankruptcy laws in 2007 means that a trustee in bankruptcy may be able to recover certain superannuation contributions made to an eligible super plan on or after 28 July 2006.

Contributions declared void could include, for instance, transfers of property that might otherwise have been available to creditors if it had not been transferred to a super plan.

If you have been declared bankrupt, NGS Super may be asked to provide information about your account to bankruptcy officials.

We also may be required to freeze your account or make payments from your account to bankruptcy officials.

We will keep you informed of all actions we have been required to take.

I love paying tax!

Oh, that's not you? Did you know that if you haven't given us your tax file number you're paying 46.5 cents in the dollar tax on your super contributions – instead of the cool 15 cents in the dollar super rate you should be paying.

Tell us your number today, and look after your super. Phone Customer Service on 1300 133 177.

Do we have your email address?

We'd love to talk to you more often, but posting letters to more than 80,000 members is a big expense.

We'd like to make more use of email – it's more economical and more environmentally friendly – but we don't have everyone's email address.

Phone or mail the Customer Service Team – see the red box for contact details.

Labor's super plans

On 13 February 2007 federal Treasurer Wayne Swan said that Labor supported sweeping changes to superannuation legislation as a continuation of the original superannuation guarantee law, which he described as 'the greatest equaliser of the distribution of wealth that this country has seen since the introduction of decent industrial relations 100 years ago'. He outlined Labor's plans for super changes, including:

1. **Automatic consolidation of lost super** using tax file numbers. Currently more than 5.7 million lost super
2. **Central clearing houses** to help employers make super contribution payments.
3. **Setting an upper limit on exit fees**, as high exit fees discourage individuals from switching funds.
4. **Introduction of 9% employer contribution** based on pre-salary sacrifice salary.
5. **Simplified financial disclosure documents** to reduce superannuation red tape.

accounts hold about \$10 billion.

Do you have a question?

The NGS Super Customer Service Team is ready to help you with questions about super and your super account. Contact them by:

Phone on 1300 133 177 or on +61 7 3121 0718 if you are calling from outside Australia.

Fax on 07 3121 0724

Email at administration@ngssuper.com.au

Mail at PO Box 2095, Milton BC QLD 4064



New insurance offer for personal category members

If you are a Personal Plan member of the Fund, you will be pleased to hear that you can now apply for personal insurance cover through the fund.

You should have received a copy of the new PDS explaining the offer. If you haven't received the PDS, pick it up from the website or call 1300 133 177 for a copy.

Take a look at the insurance story on page 10. A financial adviser can help you work out what kind of cover you need.

BPay on the way

NGS Super is in the process of implementing BPay for members. Once it's operating, you will be able to pay any voluntary contributions to the Fund by BPay. Information on how to do this will be available on the NGS Super website from about mid-February. You will be able to get your reference number online by simply entering your member number and allowing the reference number algorithm to generate your BPay reference number. Contributions made by BPay will be automatically credited to your account.

NGS Super a Rising Star

NGS Super was a finalist in the SuperRatings Rising Star 2008 awards. The award recognised funds making significant improvements to their fund to provide greater value for money for members.

The Melbourne office has moved

The Melbourne office of NGS Super has moved. The new address is Suite 505, Level 5, 737 Burwood Road, Hawthorn Victoria 3122.



Asking for identification

In 2006 the *Anti-Money Laundering and Counter-Terrorism Financing Act* was passed, to deal with the estimated \$11.5 billion affected by money laundering in Australia and potentially used in terrorism financing.

The new law means that when you transfer a super benefit, buy or receive payments from a pension, or ask

for part or full payment of your super benefit, we now have to ask you to provide proof of identity.

At a minimum, that is evidence verifying your full name, your date of birth and your residential address.

If you have any questions, please contact our Customer Service Team (see page 8 for details).

Super guarantee calculations

From 1 July 2008 employers must make superannuation guarantee payments at 9% of ordinary time earnings (OTE). Employees who have, or are considering, salary-packaging arrangements, may want to get financial advice about how this change might affect them.

SuperRatings rates us

SuperRatings is an independent company specialising in research into super funds in Australia and comparing them across a broad range of criteria. It awards platinum status to only the top 15% of super funds. You will be pleased to know that NGS Super's Industry and Personal divisions have both received platinum awards.

Lost your PIN? Get a new one!

You need your member number and PIN to check out your account details online and to access the *Take Control of Your Finances* financial literacy program.

Call 1300 133 177 for a new one.

To confirm your identity before issuing a new PIN,

Customer Service will ask you for your current postal address, full name and date of birth.

They will also need you to tell them at least one of the following: your member number or who your beneficiaries are or details of your employer.

Today's action points

- ☆ Just four months to the end of the financial year, so act today if you want to be eligible for a co-contribution payment from the government (see page 4). Allow time for mailing and processing to beat the 30 June deadline.
- ☆ Tell us your tax file number (TFN) so you don't pay too much tax.
- ☆ Assess your insurance cover – talk to a licensed financial adviser if you'd like some help.
- ☆ Book in today for an NGS Super seminar and take control of your super.
- ☆ Get a new PIN if you have lost or forgotten your old one.
- ☆ Give us your email address so you don't miss the latest news.

Does insurance matter?

What's your most important asset? The family home? Your super? An investment property? Have you thought about your ability to earn an income?

Did you know that 84% of car owners insure their vehicles, but only 55% of working Australians bother with life insurance?* And most of those who do have death or disablement insurance don't have enough cover.

Accidents, sickness and the death of one partner have the potential to cause considerable hardship for families – especially when the average family is typically paying off a \$235,000 home loan, \$16,000 in personal loans and \$4,600 in credit card debt.

Ignoring insurance

Among women with dependants, 41% have no life insurance at all. Maybe you're 'only' working part time. Then think about research that shows women do \$70,000 worth of unpaid work around the home every year.

Even in double-income families, the loss of one salary can have a big impact on lifestyle, loan repayments and everyday living expenses. Think about how you, or your family, would manage without your income or your care.

Insurance in super

You can apply for insurance through the Fund if you are less than 65 and an eligible member of the Industry or Personal divisions of NGS Super. Death, total and permanent disablement (TPD), and income protection cover are all available.

Insurance cover through the Fund is flexible and competitively priced. For instance, Fran is 40 years old and earns \$25,000 as a part-timer, so the default cover of \$238,080 (4 units) for death and TPD gives her the cover she needs (about ten times annual salary) for just \$120.64 per year! That's a trifling \$2.32 per week – less than the price of a cup of coffee.

If you have simply accepted the default cover, you might now find yourself under-insured, because cover declines each year. Fixed cover, on the other hand, allows you to choose a level of cover to suit your needs. Review your cover regularly – your annual statement includes a note of your insurance cover.

A licensed financial planner can also help you work out what's best for you.



the women's page

Women face particular problems in looking after their super and other money issues. This page of MoneyWise will look at those matters.



You will find copies of Part II of the PDS for Industry and Personal members on the website, including all the forms you need.

* All statistics from IFSA, *Life Insurance Headline Statement – Securing Australians' Financial Wellbeing 2007–2010, 2007*; Allianz media release 29 November 2007.

Getting close to retirement?

Then plan ahead

Some of us have been saving for retirement for a long time – and perhaps we're planning to just grab the money and run on the day we retire. Is retirement planning really that simple?

After decades of saving for retirement, your super could be one of your largest assets, so it pays to think about how you are going to manage that money in retirement.

At age 65, men have a life expectancy of nearly eighteen years, and women of just over twenty-one years* – that's a long time without a pay cheque.

Making some solid plans even ten years ahead of retirement can make sense. That gives you plenty of time to change strategies – maybe increase contributions – if you think you won't achieve your goals. Let's listen in on Alex and Kim's plans.

Alex and Kim plan ahead

Alex and Kim have always talked about a big holiday as soon as they retire, as well as an overseas holiday at least every year for five years, for starters. Now they have both turned 55, they know they can retire and take their super. They do the sums to work out whether they can actually afford their dreams right now.

Alex has \$420,000 in super, having topped up regularly with salary sacrifice. Kim thinks super is just annoying, so generally she ignores it – she has \$200,000 in super.

For year 1, they decide they'll need \$90,000 for the big trip and living expenses. They'll also want \$75,000 to pay off their holiday cottage, \$25,000 for a home renovation (more time for cooking and entertaining justifies a longed-for kitchen upgrade), and \$30,000 for the new car. Oops! That adds up to \$220,000.

If they took that as cash today from Alex's super, they'd each have \$200,000 to buy a pension for the rest of their retirement.

They try out some online pension calculators. If they each invest \$200,000 in an option like NGS Super's Diversified, they would each get a \$14,000 pension to the age of about 80. That definitely won't pay for regular overseas holidays.

Those dreams have become so important that Alex and Kim put off retirement – what's the point of all that free time if you can't do what you want?

Kim decides it's time to get serious about her super. They decide to try an NGS Super retirement planning seminar to get a few ideas.

In the next issue of MoneyWise we'll see Alex and Kim's next steps in planning their retirement.

* Australian Government Actuary, 2000–02 Australian Life Tables

Come to a super *seminar*

The Fund offers members regular financial planning seminars over the year. If you would like to attend – and partners and friends are welcome too – email one of the contacts listed below to make a booking.

NEW SOUTH WALES – SYDNEY

NGS Retirement and Financial Planning Seminar The Association of Independent Schools (AIS) Level 3/99 York Street, Sydney NSW 2000	Wednesday 16 April 2008 9.30 am to 12.30 pm
NGS Retirement and Financial Planning Seminar The Association of Independent Schools (AIS) Level 3/99 York Street, Sydney NSW 2000	Wednesday 9 July 2008 9.30 am to 12.30 pm
NGS Retirement and Financial Planning Seminar The Association of Independent Schools (AIS) Level 3/99 York Street, Sydney NSW 2000	Wednesday 9 October 2008 9.30 am to 12.30 pm

NEW SOUTH WALES – PARRAMATTA

NGS Retirement and Financial Planning Seminar Parramatta Leagues Club, 13–15 O'Connell Street, Parramatta NSW 2150	Wednesday 8 October 2008 9.30 am to 12.30 pm
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NEW SOUTH WALES – NEWCASTLE

NGS Retirement and Financial Planning Seminar West's Leagues Club – New Lambton 88 Hobart Road, New Lambton NSW 2305	Tuesday 8 July 2008 9.30 am to 12.30 pm
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ACT – CANBERRA

NGS Retirement and Financial Planning Seminar The Brassey Hotel of Canberra, Belmore Gardens and Macquarie Streets, Barton ACT 2600	Wednesday 16 July 2008 9.30 am to 12.30 pm
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SOUTH AUSTRALIA

Retirement Planning Seminar Enterprise House, 136 Greenhill Road, Unley SA 5061	Thursday 28 February 2008 6 pm to 7.30 pm
Retirement Planning Seminar Enterprise House, 136 Greenhill Road, Unley SA 5061	Tuesday 15 April 2008 4 pm – 5.30 pm
Wealth Creation Seminar Enterprise House, 136 Greenhill Road, Unley SA 5061	Tuesday 15 April 2008 6 pm – 7.30 pm
Retirement Planning Seminar Enterprise House, 136 Greenhill Road, Unley SA 5061	Wednesday 9 July 2008 10 am to 11.30 am
Retirement Planning Seminar Enterprise House, 136 Greenhill Road, Unley SA 5061	Thursday 2 October 2008 6 pm to 7.30 pm

VICTORIA

Retirement Planning Seminar Clarion Hotel on Canterbury 326 Canterbury Road, Forest Hill VIC 3131	Wednesday 2 April 2008 10 am to 11.30 am
Retirement Planning Seminar The Peninsula School Wooralla Drive, Mount Eliza VIC 3930	Thursday 10 July 2008 10 am to 11.30 am
Retirement Planning Seminar Punt Hill Essendon Grand 1142 Mt Alexander Road, Essendon VIC 3040	Wednesday 24 September 2008 10 am to 11.30 am

EMAIL OR PHONE TO MAKE A BOOKING

mark@ngssuper.com.au or 02 9273 7900 (NSW and ACT)
jpedersen@ngssuper.com.au or 08 8418 2400 (SA)
laurie@ngssuper.com.au or 03 9811 0501 (VIC)

Contact us

Contact our Customer Service team

NGS Super Administration

Phone: 1300 133 177
Phone number for callers outside
Australia: (0011) (61) (7) 3121 0718
Fax: (07) 3121 0724
Email: administration@ngssuper.com.au
Website: www.ngssuper.com.au

Postal address

PO Box 2095
MILTON BC QLD 4064

NGS Super Trustee Office (NSW)

Mark Terry
Business Development Manager
Level 16, 99 Bathurst Street
SYDNEY NSW 2000
Phone: (02) 9273 7900
Fax: (02) 9283 8783

SA Regional Office

Elaine Santos Facchino
Client Relationship Manager
Level 1, 104 Frome Street
ADELAIDE SA 5000
Phone: (08) 8418 2400
Fax: (08) 8418 2401

Victorian Regional Office

Laurie Buchanan
Business Development Manager
Suite 505, Level 5
737 Burwood Road
HAWTHORN VIC 3122
Phone: (03) 9811 0502
Fax: (03) 9882 6355

Mercer Wealth Solutions

Phone: 1300 883 318
Web: www.mercerwealthsolutions.com.au

Industry Funds Financial Planning

Phone: 1300 138 848
Web: www.industryfundservices.com.au

Members Equity Bank

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