

ISSUE 8  
SPRING 2011

# MoneyWise

Women  
and super:  
Plan to  
succeed

**Guaranteed  
extra insurance  
cover** without a  
health check

**Free super  
seminars**

See page 12  
for details

**Can one  
size really  
fit all?**

Tailoring your  
investment  
choice

**IT'S A FACT!**

Industry Super Funds  
proven to outperform  
retail funds



**ngs super**<sup>™</sup>  
The educated choice



An Industry  
SuperFund

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## Don't pay more tax than you need to!

You can make two types of contributions to super – concessional (before tax) and non-concessional (after tax). Each is taxed differently and there are limits to the amounts you can contribute at favourable tax rates. Keep an eye on your contributions throughout the year to make sure you don't pay more tax than you need to.

For **concessional contributions**, a standard annual limit of \$25,000 applies. This means that you and your employer can contribute up to \$25,000 in total to your super and these contributions will be taxed concessionally at a maximum of 15%. If you are age 50 or over at the end of the financial year in which the concessional contributions are made, then a higher annual limit of \$50,000 applies.

If you exceed the limit, a tax of 46.5% – including penalty tax of 31.5% – applies on the excess (the part that's over the cap). If the Australian Taxation Office identifies that you have gone over the cap they'll send you a tax bill for the additional tax that applies.

**Non-concessional (or after-tax) contributions** can be made from sources of income on which you've already paid tax, e.g. your after-tax salary or proceeds from an investment. No further tax applies to these contributions if they don't exceed the non-concessional limit.

There is an annual cap of \$150,000 for non-concessional contributions (including spouse contributions). If you're age 64 or less, you also have the option of contributing between \$150,000 and \$450,000 in a financial year, which then triggers the 'bring-forward' rule – the averaging of the non-concessional limit over three consecutive years. Contributions over the limit (subject to application of the bring-forward rule) attract penalty tax of 46.5%.

This article does not describe all aspects of eligibility to make superannuation contributions or every consequence of breaching contribution limits. These rules can be complex and difficult to understand, and getting some professional advice can help you to maximise your tax savings and achieve your savings goals for retirement.

NGS Super provides financial planning services through NGS Financial Planning. Remember, as an NGS Super member, your initial consultation is free. Simply call **1300 133 177** to make your appointment.



# Can one size really fit all?

Choose the NGS Super investment option that suits you!

Superannuation funds offer a 'default' investment option for members who haven't advised the fund how they would like their super savings to be invested.

At NGS Super, the default option is the Diversified option (there is a different default for Pension members) and there are many good reasons for investing your money in that option. But it's worth taking the time to check that it's right for you – or whether one (or more) of the Fund's other options would suit you better.

Default options aren't chosen because they are the 'best'. They're chosen because they're intended to suit as many members of a fund as possible. That's fine if your career and retirement savings are in their early stages, but what if you're 60 and planning on retiring at age 65?

## How do you decide what's best for you?

It's important to explore all of the available options and choose the option that suits you. Remember, as an NGS Super member, you are not limited to one option - you can choose a number of options in the proportions of your choice, so the possibilities are literally endless!

The investment option – or combination of options – you ultimately choose will depend on a number of different factors including:

- where you are in your working life
- your family status and/or the size of your family
- your income
- your risk tolerance
- how close you are to retirement
- the lifestyle you'd like in retirement.

For example, if you're at the very start of your career, you may be in a position to choose strongly growth-oriented options such as the NGS Super Shares Plus or NGS Super High Growth options because you have the time to ride out any volatility and take advantage of the expected higher returns over the long term.

Someone else might be over 60 and may decide to choose a "safer" option with a higher proportion of defensive assets so they can protect the contributions and returns they've been accruing since the start of their career.

These two examples also highlight the need to consistently revisit your choice and make sure it stays appropriate for your needs. Remember, as your circumstances change, your goals might change too. It's important to ensure your choices remain relevant and up to date.

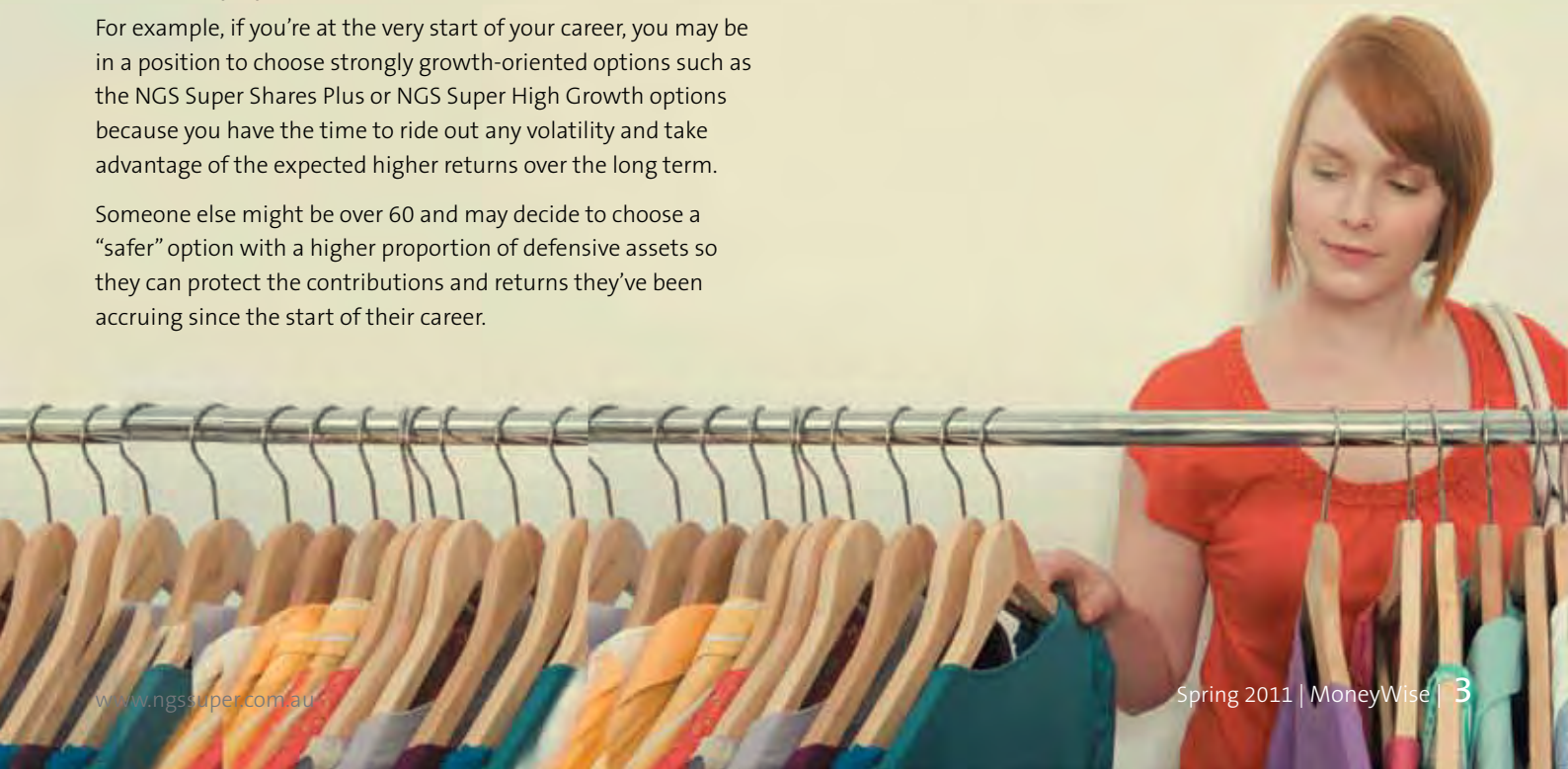
## How do I make a decision?

If you don't make a choice, you may be letting your money be invested in a way that doesn't take your personal needs and circumstances into account. As we've already explored, these are going to be different for everyone.

A financial planner can help you to match your investment choice to your situation now and as it evolves into the future. Financial planners aren't about 'one size fits all' – they're about making sure your investment choice fits you.

## Action point

☆ As an NGS Super member, you're entitled to a free initial consultation with an NGS Super financial planner. To make an appointment, simply call the Customer Service Team on **1300 133 177**.



# Guaranteed extra insurance cover without a health check

While most of us insure our homes and cars, we sometimes forget about the most important thing of all: ourselves, and in particular our ability to earn an income.

Insurance provides a financial safety net and peace of mind. So if something happens that affects your ability to earn an income, you have financial backup to take care of yourself and your family. A little planning can mean you avoid considerable financial distress and hardship.

**NGS Super offers award-winning insurance coverage at competitive rates and it almost goes without saying that one of the great benefits of being an NGS Super member is our affordable insurance cover. In 2009 and 2010 we won *Money* magazine's Best of the Best Award for "Best Value Insurance in Super."**

Some personal insurance cover may have been automatically included as standard with your NGS Super account. But you may want to increase your cover as and when your life circumstances change significantly, such as when you take on new financial commitments like a mortgage or school fees.

NGS Super offers flexible insurance options so you can request the cover that suits you. You can apply to increase your cover at any time, or choose to opt out of insurance cover completely (which is not recommended).

## Extra death and disablement cover: guaranteed

This year, we were delighted to announce a new offer that enables eligible members to increase their cover without the need for a health check. (Please note that you must be under age 60 to take advantage of this offer.)

There are times in everyone's life when more insurance cover may be needed, for example when:

- you marry or divorce
- you start a family
- you start a new residential mortgage
- your child attends their first day at school
- your spouse dies
- you first become eligible for Centrelink's carer's allowance
- you get a job promotion (applies for extra income protection cover only).

If one of these events occur, you can apply to increase your death, disablement or income protection cover. Because you're an NGS Super member, our insurer has agreed (subject to certain conditions, timeframes and limits) to assess your request without the need for evidence of your good health. You must be in 'active employment' to be eligible for this option, and you can only take advantage of this guaranteed extra cover twice in any two-year period. Please note also that other conditions apply.

## How it works

If you are younger than 49 years of age at the date of the event, you can apply to increase your cover by:

- \$250,000 (if you have fixed cover), or
- the equivalent number of units of cover \$250,000 would provide (rounded down) if you have age-based cover or up to a maximum of 100% of your existing cover

whichever is the lesser amount.

If you are aged between 49 and 60 years of age, you can apply to increase your cover by:

- \$100,000 (if you have fixed cover) or
- the equivalent number of units of cover \$100,000 would provide (rounded down)

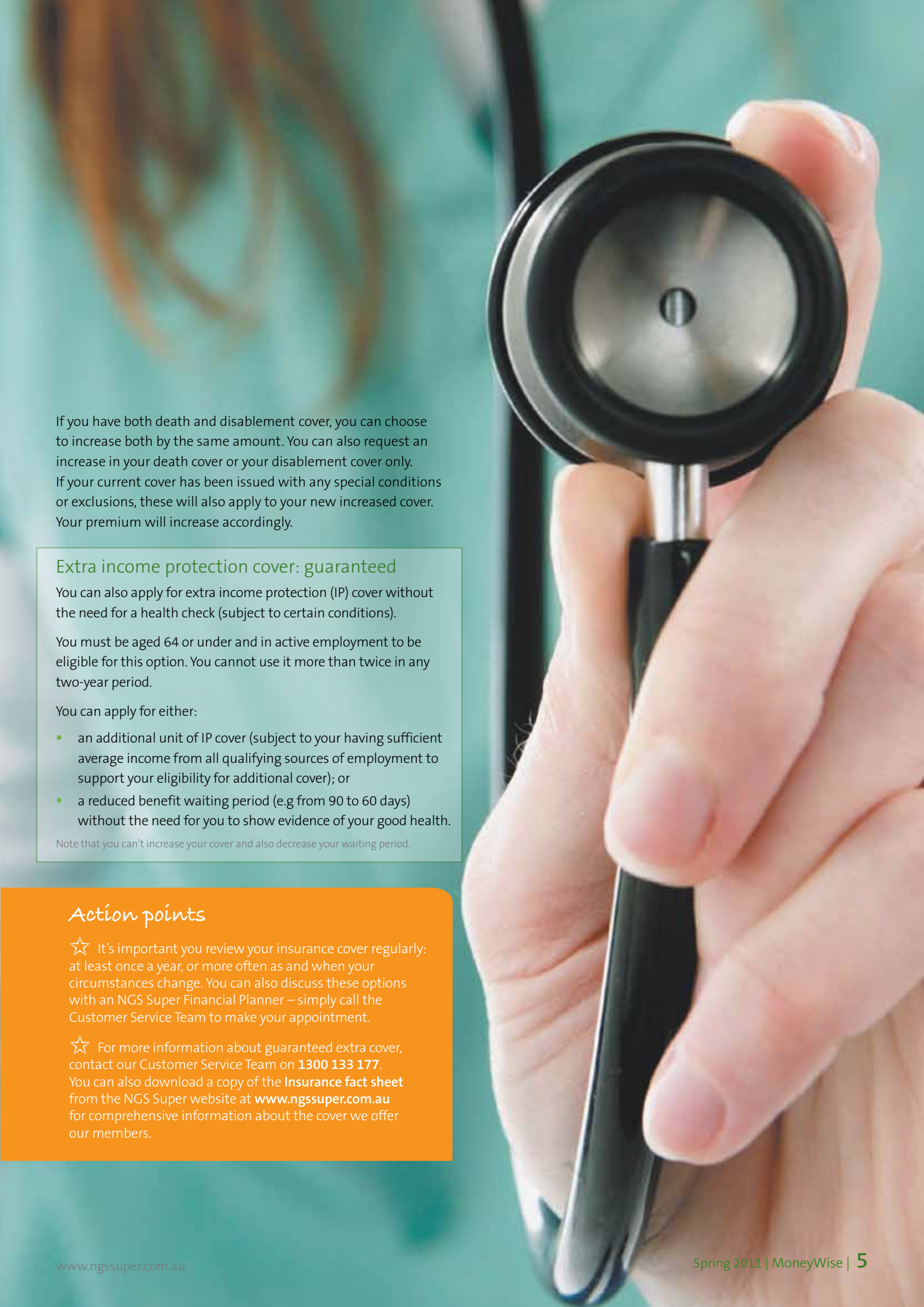
whichever is the lesser amount.

If you are aged over 60, you are not eligible for guaranteed extra cover, however you can apply to increase your cover according to the usual process.

If your circumstances change and you want to take advantage of this guaranteed increase in death and disablement cover, you must notify NGS Super in writing and provide appropriate proof of the event and its date:

- within 60 days of the event (i.e. marriage, divorce, new mortgage etc) or
- within 60 days of receiving your next member statement.

If you are eligible for the guaranteed increase in cover, it will take effect from the date that the insurer receives your written application.



If you have both death and disablement cover, you can choose to increase both by the same amount. You can also request an increase in your death cover or your disablement cover only. If your current cover has been issued with any special conditions or exclusions, these will also apply to your new increased cover. Your premium will increase accordingly.

#### Extra income protection cover: guaranteed

You can also apply for extra income protection (IP) cover without the need for a health check (subject to certain conditions).

You must be aged 64 or under and in active employment to be eligible for this option. You cannot use it more than twice in any two-year period.

You can apply for either:

- an additional unit of IP cover (subject to your having sufficient average income from all qualifying sources of employment to support your eligibility for additional cover); or
- a reduced benefit waiting period (e.g from 90 to 60 days) without the need for you to show evidence of your good health.

Note that you can't increase your cover and also decrease your waiting period.

#### Action points

☆ It's important you review your insurance cover regularly; at least once a year, or more often as and when your circumstances change. You can also discuss these options with an NGS Super Financial Planner – simply call the Customer Service Team to make your appointment.

☆ For more information about guaranteed extra cover, contact our Customer Service Team on **1300 133 177**. You can also download a copy of the **Insurance fact sheet** from the NGS Super website at [www.ngssuper.com.au](http://www.ngssuper.com.au) for comprehensive information about the cover we offer our members.

# Women and super: the

## Although gender equity is enshrined in Australian law, in reality there are often still gaps between men and women in terms of their pay and the super they are able to accumulate over their working lives.

Statistically, women live longer than men. So even if a woman's income, capital accumulation and lifestyle expectations are the same as a male colleague's, she'll often require more super savings than a man to stay comfortable over the span of her retirement.

Another uncomfortable truth is that super entitlements are tightly linked to employment earnings and, generally speaking, women:

- are more likely to take time out of the workforce if they decide to have a family, meaning a gap when they don't receive the compulsory super contributions employers have to make for their employees
- are more likely to be employed on a casual or part-time basis and may not be fully covered by an employer super scheme while doing so, and
- may be paid less than male colleagues.

Uncomfortable truths aside, with planning and support there is nothing stopping most women from building and protecting their personal wealth to ensure a comfortable lifestyle in retirement. Following are some hot tips to make it happen.

### Make sure you have enough

Even if you take a career break or work as a casual, you can still set financial goals – and achieve them! Like anything important in life, it's worth making the time to plan and track your finances. And a key part of that planning for your retirement is actually quite straightforward. The *Future Super Calculator* on the NGS Super website provides a snapshot of your estimated super at retirement using your current super savings balance, income and age. You can also factor in a career break if required. The calculator does the rest, providing you with a projection of how your super savings are tracking.

If you identify a shortfall between your projected super and the amount required for a comfortable retirement, the website's *Extra Contributions Calculator* shows how extra super contributions can help you build your balance. To find the money for extra contributions, you might find the online *Super Budget Calculator* handy. Choosing a higher mix of growth investments (if you have time on your side), securing spouse contributions and seeking a Government Co-Contribution (if eligible) are further ways you can build your balance – if they are suitable for your personal circumstances.

As an NGS Super member, you can also take advantage of a consultation with your local Client Relationship Manager, who can walk you through the options and services available and suggest some further strategies to help you get ahead.

Another handy resource is the Australian Government's *Moneysmart* website, which offers a range of helpful tools and resources. You can access it at [www.moneysmart.gov.au/superannuation-and-retirement](http://www.moneysmart.gov.au/superannuation-and-retirement).

### Relationship changes

Under the *Family Law Act (1975)* and the *Superannuation Industry (Supervision) Act (1993)* superannuation assets are treated as property for the purposes of arriving at a divorce settlement. There are also special rules that govern what happens to super assets after a divorce. This means you need to think carefully about your super if you find yourself facing a separation or divorce.

If you want to avoid legal proceedings, you can make a written agreement with your spouse about how you'll split your super assets. You'll need a lawyer to sign a certificate stating you have received independent legal advice about the agreement. Once the agreement is made, you won't need to go to court. If the agreement complies with all legal requirements, it is binding, and that means the Fund Trustee must implement the agreement. If an agreement cannot be reached, the divorcing parties can seek a court order to split the super.

The laws governing super and divorce are complex. You should always seek professional advice before making any decision affecting your super.

# The key issues to consider

## What's included in super assets?

Super assets include lump sums as well as income streams (pensions and annuities). Splitting super does not convert it automatically into a cash asset. If you get divorced after a super income stream has started to be paid, usually the super income stream is commuted (that is, converted to a lump sum) and the non-member spouse is paid their entitlements as ordered by the court. The remainder is then paid to the member's spouse either as a lump sum or a reduced income stream.

## Protecting your super when you're gone

You can nominate one or more people to receive your death benefit should you die while a member of NGS Super. You can do this by making a 'binding' or a 'non-binding' death benefit nomination.

If you make a binding death benefit nomination and it is still valid and in effect at the time of your death, the Trustee of NGS Super is bound to follow it and pay your death benefit to the persons you nominated and in the proportions you specified. Binding nominations expire after three years, so if you want your nomination to continue you'll need to reconfirm it on a regular basis.

If you do not wish to make a binding death benefit nomination, you can still nominate who you would prefer to receive your super payout in the event of your death. A non-binding nomination is not legally binding on the Trustee, but the Trustee will take your wishes into account when making its decision.

## Action points

- ☆ Make time to plan for financial success, especially when it comes to your super. Take the time to ensure your super is on track by accessing NGS Super planning tools online or speaking with your local Client Relationship Manager.
- ☆ Nominate your preferred beneficiaries by completing a *Making a binding death benefit nomination form* or *Nominating your beneficiaries form*, available from the website [www.ngssuper.com.au](http://www.ngssuper.com.au) or by calling the NGS Super Customer Service Team on **1300 133 177**.
- ☆ Speak to an NGS financial planner about your individual situation to help you maximise 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.

# It's a fact!

## Industry Super Funds proven to outperform retail funds and charge lower fees

New research by SuperRatings\* reveals substantial performance differences between industry super funds and retail super funds over every time period measured in the last 10 years.

Industry Super Funds such as NGS Super are run only to benefit members, have low fees and don't pay commissions to financial planners. There is an Industry Super Fund for every type of worker. In fact, more than five million workers already belong to an Industry Super Fund. NGS Super is the national industry Fund for education and community-focused organisations.

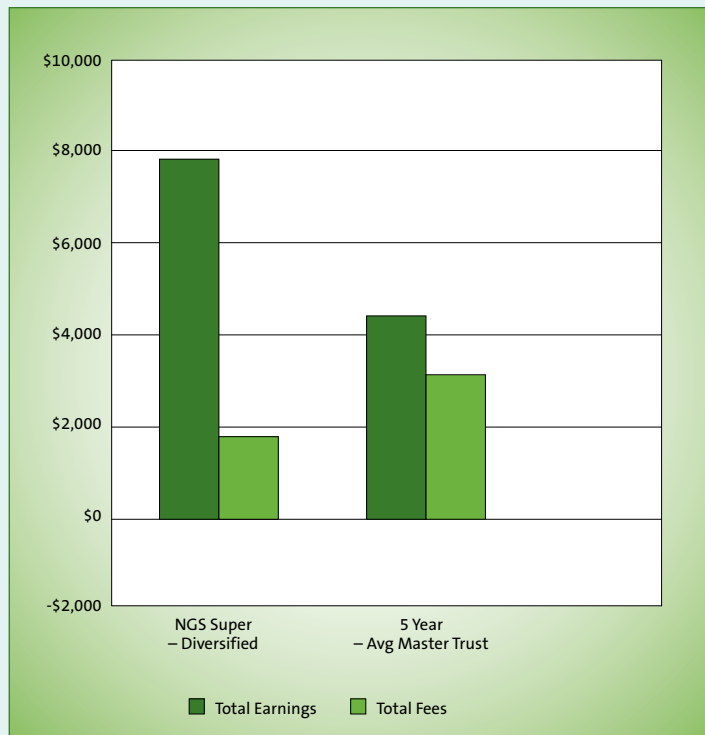
Retail super funds, in contrast, are run to make a profit. They tend to have higher fees and pay commissions to financial planners.

As you can see in the graph below, SuperRating's research shows that NGS Super's Diversified investment option has outperformed the average retail master trust equivalent investment option over the five-year period to 30 June 2011. And NGS Super fees were substantially lower over the same periods.

The Industry Fund model, with low fees, no commissions and innovative investment strategies has delivered demonstrably superior outcomes for Industry Super Fund members.

### For example:

Over a five-year period, \$20,000 invested in the NGS Super Diversified investment option (the Fund's default option) earned \$7,880, compared with \$4,408 in an equivalent option for the average retail master trust. Over the same period – and applying the same assumptions such as salary, starting balance, etc – the fees charged by NGS Super (\$1,662) are roughly half of those charged by the average retail master trust (\$3,164).



### Assumptions:

1. \$20,000 starting balance
2. \$50,000 salary
3. 3.5% pa salary increase
4. 9% SG contribution
5. Investment returns net of taxes but gross of fees.

\* "IFS Net Benefit to Member Research", SuperRatings, June 2011. SuperRatings is an independent research centre offering in-depth analysis to help super funds provide better products and services to members.

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# Staff profile:

## NSW financial planners

In this edition, we spend ten minutes with NGS Super's financial planners based in New South Wales. Discover what motivates Andrew, Maria and Darryn at work and learn a little about the people behind this great member service.

### Andrew Dunkerley

#### What inspired you to become a financial adviser?

I've always enjoyed mathematics and solving problems, but I need human interaction! Financial planning allows me to do both, and to help people along the way. There are few activities in life that provide such satisfaction.

#### What do you do for fun?

Swimming and trying to keep fit, which is easier said than done. I also believe you aren't a properly rounded person unless you have a good mix of friends and family.

#### What's the one thing you wish you could tell members about financial advice?

That it is an investment – not a cost. The old saying; "if you fail to plan, you plan to fail" is very true. I just wish more of our younger members would seek advice so that they aren't in a mad panic at age 55 with a limited window to secure their family's financial well-being.



### Maria Maganic

#### What do you enjoy about being a financial planner?

It would have to be the many different people I've met and helped along the way, and learning about their various life experiences. It's very rewarding when a member tells you how great the whole advice experience has been for them and that they have a better understanding as a result.

#### What do you do for fun?

I enjoy the outdoors and a good run along the bayside...and I have to mention shopping at sale time!

#### What's the one thing you wish you could tell members about financial advice?

Sometimes people can underestimate the value of getting good advice. I have seen many cases where people incorrectly interpret what they've read or try to implement things themselves and get it wrong. The advice experience can provide peace of mind and you will definitely learn something along the way!



### Darryn Studdert

#### What inspired you to become a financial adviser?

The ability to make a difference in people's lives and help them to achieve specific goals and financial objectives is very rewarding. I translate the financial planning industry's jargon into plain and simple English. This helps members understand the strategies I recommend, so they can maximise their ability to achieve their financial goals with confidence.

#### What do you do for fun?

Only a few years back I started to ruin my regular walks by playing golf. As a result I'm enjoying the challenge (and frustration) that the game brings.

#### What's the one thing you wish you could tell members about financial advice?

Financial advice is a journey and it's important to stay on track. Having plans in place to meet your specific goals and objectives provides the ingredients for a better tomorrow.



# News in brief

MONEYWISE MAGAZINE

Spring 2011 Edition

## A silver medal and 'Top ten' award to boot!

At NGS Super, we take our reputation seriously, so it's great to receive a pat on the back for a job well done! The Fund was recently awarded a silver medal in 'Your Money' magazine's 'Best industry funds 2011' awards.

In addition, we have been listed in the Chant West "Top ten best all-round funds in Australia" for 2011. We were also listed in their top ten rated pension funds, top ten rated funds for investments and returns and top five rated funds for member education and communications. This is the second year in a row that we have been listed in the top ten!



## NGS Super introduces a new "Indexed Balanced" investment option

From 1 October 2011, NGS Super members have more investment choice with the introduction of the **Indexed Balanced** investment option.

This option will provide exposure to asset classes where a broad market index is available and investable. Exposure to the asset classes is through the use of passive indexing strategies. You may be interested in this option if you are looking for a passive portfolio that earns a moderate to high level of capital growth over the long term that is in line with the broad market, while having minimal fees.

Further information about the Indexed Balanced investment option is available on our website [www.ngssuper.com.au](http://www.ngssuper.com.au). If you would like to invest in this option you can make a change by completing and returning an *Investment Switching* form available from the website or you can call our Customer Service Team on **1300 133 177** for a copy.

## Going from strength to strength

After merging with Cuesuper in April this year, the Fund grew to close to 90,000 members with assets of around \$4 billion.

Planning is now well advanced for another merger, this time with the Uniting Church Super Plan. Due to take place in March 2012, this merger will see NGS Super grow to a membership of 102,000 with assets of over \$4.4 billion.

### What's in it for you?

The member benefits of a larger Fund include increased cost efficiencies (more members share the cost of running the Fund), better Fund 'buying power' for investments and insurance, and the ability to invest in continual improvements to member services.

Keep an eye on the website for more details as they unfold.

## Are you one of our lucky winners?

The last few months have been a busy time for member and employer competitions.

We're pleased to announce the following winners:

- **Member survey competition**  
The winners for the 2011 member satisfaction survey competition are: R Broderick (SA), B Cunningham (NSW), M Ferguson (NSW), T Hegvold (NSW), C Ingram (NSW), V Ledda (SA), D Marsh (NSW) and M Stanbrook (NSW).
- **Employer competition**  
NGS Super would like to congratulate **Bishop Druitt College** (NSW), winner of the Fund's Employer competition.

# Thank you for your feedback

NGS Super has recently conducted its annual *Member Satisfaction Survey*. We thank all members who responded and appreciate the time you took to have your say.

At NGS Super, we continuously strive to improve our product offering, performance and services to not only meet but exceed the expectations of members. Your survey answers have provided us with valuable feedback so we can improve the products and services we offer.

This year we had double the number of members respond than in the past, and our results have significantly improved in every measurable area.

However, we are not complacent. NGS Super is currently working on a number of initiatives to improve the member and employer experience based on your feedback. Shortly, we will be introducing a new investment option and are currently developing additional online tools. Furthermore, we will be extending the Customer Service Team hours of operation from 8am to 8pm and have recently expanded our financial planning service in New South Wales.

**Once again, thank you for partaking in our *Member Satisfaction Survey*. We will be running another survey in 2012 and we encourage you to have your say once again.**



## Mother's Day Classic

Over 120,000 Australians hit the pavement for the 2011 Mother's Day Classic walk/run fundraiser, supported by *Women in Super*.

In another year of record-breaking attendance, the event raised \$3 million for the National Breast Cancer Foundation (NBCF). This money will assist the thousands of women diagnosed with breast cancer each year by supporting vital research projects. Research has enabled early detection of breast cancer and has also produced new knowledge about treatments, both contributing to a steady reduction in the breast cancer death rate since 1994. Breast cancer is the major cause of cancer death in Australian women, with 2,600 deaths each year.

**NGS Super is a National Silver Sponsor of the event. The Fund also sponsors the largest school team in South Australia with this year's winner (for the second year in a row) being Wilderness School. We congratulate Wilderness on this fantastic achievement.**



# 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](http://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
<b>Victoria</b>			
Transition to Retirement	Thursday 6 October 2011	10:30am – 12:00noon (Registrations from 10:00am)	Pacific Tower, 737 Burwood Road, Hawthorn
<b>New South Wales</b>			
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
<b>South Australia</b>			
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
<b>WA</b>			
Transition to Retirement	Tuesday 8 November 2011	6:30pm – 8:00pm (Registrations from 6:00pm)	Fraser's Restaurant, Fraser Avenue, Kings Park, West Perth

## How to contact us

Visit our website [www.ngssuper.com.au](http://www.ngssuper.com.au), or contact our Customer Service Team or your local Client Relationship Manager at any time. We're here to help you.

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Email: [administration@ngssuper.com.au](mailto:administration@ngssuper.com.au)  
Web: [www.ngssuper.com.au](http://www.ngssuper.com.au)

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