

MoneyWise

SPRING 2008

win
an iPod Shuffle!



5 WAYS TO BOOST
YOUR SUPER

HECS
pay now
or later?

THE LATEST
SUPER NEWS



ngs super[™]

THE EDUCATED CHOICE



An Industry
SuperFund

How much
super is
enough?



Win one of three iPod Shuffles

You can win one of three 2-gigabyte iPod Shuffles or one of four copies of Scott Pape's bestseller, The barefoot investor.

We'd like to know what you think of your new member magazine and whether you think it's useful. To enter our competition, find the reply paid postcard in your pack, and write your comments about the magazine on the back.

We'll draw seven winners at random from all entries received – we're not looking for the cleverest words, just your genuine opinion of the magazine. You'll find all the conditions of entry on page 12.

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Colours may vary from those shown.

HECS

pay now or later?

Most graduates start their working life owing money in the form of a HECS-HELP debt. Some people can ignore the debt and are happy to just let the tax system take care of it through deductions from salary. Others wonder if it's worth managing HECS-HELP differently.

Like most things in life, the answers to this problem start with the words 'it depends'. The HECS-HELP debt grows with inflation, so it does increase over time, but you don't pay interest on this money. That makes it different from most 'loans' you might come across.

20% discount

Pay your tertiary fees up front, and you can get a 20% discount on the cost. That's a substantial saving if you happen to have the money on hand.

But if you borrow to make the payments upfront, you will have to pay interest on the loan. If you take several years to repay the loan, the total cost of the interest may exceed the discount.

10% discount

If you make payments of at least \$500 off your HECS-HELP debt, you can get a

10% discount. That means \$550 is deducted from the debt for every \$500 paid.

What about a larger sum? If you had \$10,000 saved and a \$20,000 debt, would it make sense to use that money to halve the debt?

You need to think about your whole financial situation before you commit all of your savings to a repayment. Many financial advisers suggest holding the equivalent of at least three months living expenses in an accessible account for emergencies. An adviser would also suggest first paying off any loans that charge interest that you can't deduct from your tax. That could be a car loan, or credit cards, which might charge more than 20% per year in interest.

You may be able to make payments off your HECS-HELP debt by salary sacrifice. However, these repayments

would be a reportable fringe benefit, taxed at 46.5%. Consider your tax situation before you follow this option.

No discount, but no interest

Although the debt will grow with inflation, you don't pay any interest on HECS-HELP. And you won't start to repay the debt until your salary reaches a minimum level – in 2007-08 that was \$39,825. (You will find the latest information on HECS-HELP matters at <www.goingtouni.gov.au>.)

If you are travelling and not earning an income in Australia, repayments stop, although the amount owing will still be indexed to inflation.

Get some help!

It's always a good idea to get some advice from a licensed financial adviser before you make decisions about how to manage your money.

How much super is *enough?*

What kind of retirement are you looking forward to? Are you planning overseas trips, more time with family or a long trip around Australia? The big question is How much will it all cost? Closely followed by How much do I need to save in order to fund those plans?

Action points Are you on target?

Now is the time to assess your progress towards a comfortable retirement.

- ☆ Check your current super balance on the annual statement enclosed with this pack.
- ☆ Visit our website and use the calculators to estimate how much super you might have when you retire, and how much your future income might be.
- ☆ Use the calculators to test out different ways you can improve your result (take a look at the next story – 5 ways to boost your super – for some ideas).
- ☆ Take some action today to make a difference in the future. Remember, even small changes can make a big difference. Think of this as just the first step.

Luckily, some help is at hand. The Association of Superannuation Funds (ASFA) regularly researches just how much people need to live on in retirement. ASFA calculates the cost of everything from health care and health insurance to heating and holidays. Take a look at the summary of those costs for couples and singles on the opposite page – and take the opportunity to fill in the centre column with your expenses to see how you would fare if you retired today.

A modest or a comfortable life?

ASFA reports on living costs for singles and couples, and recognises two lifestyles – modest and comfortable – and what each one costs.

A **modest lifestyle*** allows a retiree to pay for the basics, and only a little more than would be possible on the government's Age Pension. There's no money for overseas travel, and both home entertaining and dining out are very limited. About \$460 is budgeted for an annual holiday for a single (\$690 for a couple). Private health insurance is beyond this budget.

A **comfortable lifestyle*** allows for fortnightly entertaining at home, a glass of wine a day and eating out three times a week at a club restaurant, or once a week at a more expensive place. Private health insurance and an overseas, as well as a local, holiday each year are also possible.

What will each lifestyle cost?

The table below shows retirees' income in the December 2007 quarter. There's a little variation across the regions, and also between male and female singles, mainly because of differing costs for clothing and personal care items. In the table opposite, you can see how the costs outlined in the first table are broken down.

Your income in retirement

| | SINGLE | COUPLE† |
|------------------------------------|-------------|-------------|
| Age Pension† | \$14,216.80 | \$23,753.60 |
| Modest lifestyle [§] | \$18,920.00 | \$26,531.00 |
| Comfortable lifestyle [§] | \$36,607.00 | \$48,962.00 |

† Combined income.

How much super will I need to save?

Those are ASFA's calculations of how much money you will need each year in retirement. But how much super will you need to have saved to achieve that level of income, if you only had super to support yourself? Here are some rough estimates, based on calculations on the NGS Super website calculator.

A **single would need** to have saved about \$250,000 at retirement for a modest lifestyle, and about \$490,000 for a comfortable lifestyle.

A **couple would need** to have saved almost \$320,000 at retirement for a modest lifestyle, and almost \$650,000 for a comfortable lifestyle.

Looking at living expenses in detail

This page shows ASFA's table of expenditure for singles and couples, for both modest and comfortable lifestyles. In the middle, we have added a column for you to calculate your own expenses today. The expenses are weekly, so add up your bills for the year and divide by 52 to get comparable figures. We also note the main expenses in each category.

You can probably omit or reduce some current expenses – such as mortgage payments. Even if you haven't paid off your home by the time you retire, you might use a cash withdrawal from your super for the final payments. Food and education costs may be different in future if the kids have moved out of home.

Some planners say you'll need two-thirds of your current income in retirement. Will this be true for you? Will, for instance, clothing and transport costs decline that much? You might be planning higher expenses for things like travel. And allow only for ongoing costs for housing. If you will be paying rent in retirement, add that at the end.



Living expenses for retired singles and couples (cost per week)[¶]

| | SINGLE | | Write your own expenses in here | COUPLE | |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------|---------------------------------|--------------------|-----------------------|
| | Modest lifestyle | Comfortable lifestyle | | Modest lifestyle | Comfortable lifestyle |
| Housing^{¶¶} Insurance, rates, water, repairs and maintenance | \$65.78 | \$87.39 | | \$68.03 | \$89.64 |
| Energy Electricity, gas | \$12.08 | \$13.23 | | \$14.40 | \$15.54 |
| Food All food, plus confectionery and alcohol | \$65.68 | \$130.30 | | \$138.24 | \$183.69 |
| Clothing Includes seasonal clothing, footwear, underwear, accessories | \$14.64 | \$30.91 | | \$25.25 | \$56.38 |
| Household goods and services Furniture, manchester, floor and window coverings, appliances, gardening supplies, cleaning, phone, postage | \$48.98 | \$87.04 | | \$51.87 | \$92.09 |
| Health Insurance, medical, dental, specialists, medicines | \$11.91 | \$50.15 | | \$22.44 | \$98.62 |
| Transport Car, running costs and public transport | \$73.54 | \$112.23 | | \$74.35 | \$113.04 |
| Leisure Includes holidays, books, magazines, computer, photographic items, sports equipment, cinema, sports, day trips | \$44.76 | \$143.20 | | \$74.11 | \$205.59 |
| Personal care Includes hairdressing, razors, make-up | \$25.46 | \$25.46 | | \$40.13 | \$40.13 |
| Gifts and/or extra alcohol, tobacco | 0 | \$22.14 | | 0 | 44.29 |
| Total per week | \$362.85 | \$702.04 | | \$508.82 | \$939.00 |
| Total per year | \$18,920.00 | \$36,607.00 | | \$26,531.00 | \$48,962.00 |

^{¶¶} Home ownership is assumed, so this covers ongoing costs only.

A final word

The calculation of what's needed for each lifestyle is based on research into the habits of people who have already retired. Your expectations of what makes up a comfortable retirement may be different from those of today's retirees.

* ASFA, *The impact of moving from a modest lifestyle to a comfortable lifestyle*, February 2004.

‡ Centrelink, March 2008

§ ASFA, *Westpac ASFA retirement standard*, December 2007. These figures assume the retiree owns their home.

¶ Westpac ASFA retirement standard, December 2007 and Westpac ASFA retirement standard:

Detailed budget breakdowns: comfortable lifestyle and modest lifestyle, December quarter 2007.

Try the new calculators on our website to estimate savings and income.

5 ways to boost your super

Will you have enough super saved for a comfortable retirement? If your savings aren't on track, here are some simple tips for boosting your super.

The secret to boosting your super over time can be summed up in the five Cs:

- Choice of investment option to help your super grow
- Contributing more to your super
- Compound investment earnings – earning 'interest on your interest'
- Consolidating your super into one account
- Co-contributions from the government – grab them if you can!

Choose an investment option

Most NGS Super members have their money in Diversified – the Fund's default option. Diversified invests around 74% of its money in growth assets, such as shares and property. These assets are expected to show capital growth, or an increase in value, over the long term. In the short term they can be volatile, with prices rising and falling, sometimes dramatically. But over the long term, the short-term variation is smoothed out, and value generally increases over time.

Choosing an option that looks like it's protected from these fluctuations – Cash is one – can make sense if you're invested for the short term. Pension members might choose Cash for part of their account, to cover their living expenses for the next year or two. But over the longer term, super held in Cash just won't work hard enough for you.

Make sure you choose the best investment options for your needs (and get advice before you change your strategy).

Contribute a little extra

You don't have to put pots of money into your super to give it a boost. Slow and steady contributions over many years are more affordable and make good sense.

You can add to your super after tax (through your pay or one-off payments)



as well as before tax (salary sacrifice). Making contributions before tax can reduce the amount of tax you pay on your salary, while boosting your super.

Compound investment earnings – builds better benefits

You'll be saving through your super until you reach retirement age. The money your super earns builds your account, and your earnings also earn money. That's the benefit of compound investment earnings – earning 'interest on your interest'. That's why adding smaller amounts over a long period can build a better retirement benefit than paying in a large amount close to retirement.

Consolidate – put all your super in one place

If you have more than one super account, it's costing you money, because you're paying more than one set of fees. And getting more than one set of paperwork every year.

There's nothing like all those fat envelopes arriving every year to make you wish super was simpler. This is the perfect time to consolidate your super into one account. As each envelope arrives, transfer the balance to your preferred account. (Have we mentioned that NGS Super has low fees, pays no commissions to financial planners and is a fund run only to profit members?)

Make the effort to track down any lost

super you might have – there's more than \$11 billion waiting to be claimed.

Co-contributions – money for free!

Earning less than \$30,342 this financial year? Then putting an extra \$1,000 into your super after tax this year could make you eligible for the government's full co-contribution of \$1,500.

It's been estimated that a woman aged 35–44, with a current average super balance, paying in \$1,000 and getting the co-contribution each year, would increase her retirement payout from \$93,000 to \$154,000 at age 60!* Well worth the \$20 a week it would cost. (For men, the balance would rise from \$183,000 to \$220,000.) Incomes up to \$60,342 are also eligible for co-contributions, but at a lower rate.

Action points

- ☆ The Fund's *Product Disclosure Statements (PDSs)* have all the details of how to contribute more to your super – visit the website for copies.
- ☆ Track down any lost super and put all your super into one account. See page 7 for more information.
- ☆ Check out the co-contributions fact sheet on our website for more information on eligibility.

* Ross Clare, *Are retirement savings on track?* ASFA, June 2007, pp. 16, 17.

Still not *equal!*

We're talking a lot in this issue of MoneyWise about how much members might need to save in super to enjoy the kind of retirement they'd like. Research shows women are being left behind in super savings.

Early this year the latest information on super balances and super payments on retirement was released.* Super balances continue to grow. More people are covered by the superannuation guarantee and bumper investment returns over the four years to 30 June 2007 have boosted balances.

The average super payout for men in 2006 was \$136,000, but for women, it was just \$63,000. Researchers estimated that by January 2008 balances would have reached \$155,000 for men and \$73,000 for women. That's still not a lot of money for creating a comfortable life in retirement.

The shortfall means that many women, in particular, are going to depend on the government's Age Pension in retirement. And only 12% of women believe that their employer-funded super will be enough to support them in retirement.†

Why are women's super balances so far behind men's? When the superannuation guarantee system began, many women had no superannuation. They are certainly better off today, but the system has been running for less than fifteen years, so many women remain behind in the retirement savings stakes. And women are still more likely than men to be working part time, and in lower-paid work.‡

One other important reason for women having less super is that they are more likely to have a career broken by leave for raising children. You can now make contributions to your super even if you aren't working – if you can afford to. The trick is to prepare your super savings ahead of a break by contributing a little extra now.

Around 740,000 Australians aged over 65 live alone (compared with about 700,000 households of more than one person) – emphasising the importance of self-reliance in super now to ensure a comfortable retirement in the future.

It all means women need to make an extra effort to build their super, not just when retirement's getting close, but over their whole working life. It's never too late to take some action, so start by looking at the action points listed on this page.



the women's page

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

Action points

- ☆ Read the article opposite to discover five ways to build your super.
- ☆ Use the calculators on our website to estimate how much you might have saved by retirement.
- ☆ If it's not enough, test how you can make a difference.
- ☆ If you're over 50, get serious about increasing your contributions to super to build a bigger benefit.
- ☆ If you're over 55 – or even better, over 60 – consider a transition to retirement pension.
- ☆ If you're under 30, start making even small extra contributions to your super, and make sure you get any co-contributions you might be entitled to.



Use our calculators to estimate your future super balance, or see how a future career break might affect your super.

* Ross Clare, *Retirement savings update*, ASFA, February 2008.

† Understanding Money, *Financial literacy: women understanding money*, 2008, p. 3.

‡ Ross Clare, *Are retirement savings on track?* ASFA, June 2007, pp. 16, 17.

The News in Brief

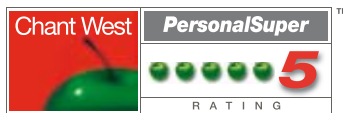
Five apples for the teachers

NGS Super has just been awarded the top rating of five apples by independent ratings company Chant West, based on the full range of our offering to members, from investment returns and fees to insurance, education and communication.

We're pleased that the Fund has been rated so highly, but the rating brings with it an additional benefit for members. You can now see how your fund

compares with many other funds in Australia through Chant West AppleCheck. Just click on the AppleCheck logo on the home page of our website to run an AppleCheck report. Follow the instructions to get a report comparing NGS Super with two other funds.

Why would we encourage you to compare us with other funds? Because the apples stack up and show that our



member services, investments and low fees are among the best in the business.

Normally you would pay a fee for each comparison you run, but we offer this as a free service to members. You can run up to three reports in a year.

Same-sex couples and super

Under superannuation law, your super can be paid at special tax rates only to your spouse and dependants if you die. Other people that you might want to receive the money may have to pay tax on the benefits. The law has recognised de facto relationships, financial dependence and interdependency for some time, but not same-sex relationships.

The government has now announced it will remove this discrimination from super rules. It has proposed that, in the 2008–09 financial year, it will extend the definition of 'spouse', 'child' and 'dependant' to include certain same-sex partners and certain children of same-sex partners. We will keep you updated when these changes come into force.

How much super can you save – and spend?

Some people cope with notions of retirement and their super savings by not thinking about them at all! But even a little bit of planning early on can make a big difference to how much super you'll have to live on in retirement, and what that retirement will be like.

Our new super calculators are designed to help you look ahead and put some plans into place. Now you can not only estimate how much you

could save in super by retirement, but also test different super-boosting strategies. You can test how much difference putting in some more money before or after tax would make, or the effect of a career break.

Even better, the calculators will now estimate what will happen to your super in retirement – how long it could last, and how much a pension might pay you each year. Why not try them out today?

Investment newsletter

We haven't talked about investment returns in 07–08 in this issue, because we posted an investment update to all members in early August. If you missed the newsletter, you can still find it on our website, under News. You'll also find the Fund's investment results on the back of the letter attached to your annual statement in this pack.

Use BPAY® to boost your super

Now you can boost your super 24 hours a day, 7 days a week using BPAY®. Just click on the BPAY® logo on the home page of our website to be taken to the information page. There you will get the numbers you need to transfer money from your bank or credit union to your super. You will need your member number to get your unique BPAY® reference number. So there's no excuse for not contributing extra to your super – start clicking today!



The website gives you 24-hour access to information on every aspect of your super.

Today's action points

- ☆ Send us your tax file number (TFN) today so you can cut your super tax bill — and make extra contributions to your super.
- ☆ Chase down those lost super accounts and roll them into one place — less paperwork, lower fees and peace of mind! Use SuperSeeker on <www.ato.gov.au> to find lost super.
- ☆ Try the NGS Super calculators — will your super give you the retirement you're planning?
- ☆ Start making some after-tax contributions to super if you earn less than \$60,342 a year — chase the government's gift of up to \$1,500 in co-contributions.
- ☆ Start boosting your super — it's easy to start small and gradually build up over time. Take a look at the article on page 6 for 5 ways to boost your super.

New Product Disclosure Statements

In the past few months we have renewed all of our PDSs – or *Product Disclosure Statements* – the booklets that set out the essential information about the Fund and your membership. You can ask our Customer Service Team to send you a PDS – just call 1300 133 177 – or download a copy from our website (find them under Publications on the home page).



Free money from the government

Were you eligible for the government's co-contributions last financial year? Try putting just \$20 a week into your super after tax each week this year. If you're eligible, the government will put up to \$1.50 into your super for every \$1 you contribute after tax.

The thresholds for eligibility for co-contributions increased from 1 July 2008. If you earn less than \$30,342 and contribute \$1,000 after tax to your super, you could get the full \$1,500 co-contribution.

If you earn up to \$60,342, you may still be eligible for a proportion of the co-contribution.

Never heard of co-contributions? Check out our *Co-contributions* fact sheet (called *Easy money*), under Publications on our website to find out how you could score a government handout, and what the eligibility rules are. Issue 1 of *MoneyWise* also included an article on co-contributions – it's also under Publications on the website.

Would you like a share of \$11 billion?

If you have lost track of some of your old super accounts, then some of the more than \$5 billion sitting in unclaimed or lost accounts could be yours.

A whopping 5 million or so super accounts in Australia are classed as lost or unclaimed, and sit in eligible rollover funds (ERFs). Super funds transfer to ERFs any inactive accounts or the accounts of 'lost' members (whose mail from their funds is returned unclaimed). Their annual fees of about 3% earned the ERFs

around \$170 million last year. Lost and inactive accounts still sitting in super funds account for about another \$6 billion of 'lost super' – a total of more than \$11 billion!

If you have left accounts behind in other super funds when you changed jobs, chances are you are paying high fees and getting low returns, even in good years. It makes sense to get them all together in one place, and pay one set of fees and get one set of paperwork each year.



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

Protecting small accounts

Super laws require all funds to protect small accounts from erosion by fees. If your account balance is less than \$1,000, and investment returns are negative, the Fund may charge your account \$10 per year as an administration fee.

No TFN means extra tax on your super

Are you one of just 1,500 members of NGS Super who have not given the Fund your tax file number (TFN)? If so, you are paying more tax on your employer super contributions than you should.

Tax on employer super contributions (including superannuation guarantee and salary sacrifice contributions) and earnings for super (not pension) members should be just 15%.

Take a close look at the Account Summary in your annual statement to see how

much tax you have actually paid. If you haven't given us your TFN, we have to tax your contributions to the Fund at 46.5%. You can get that excess tax back, if you provide your TFN and the Fund is able to get a tax offset. But in the meantime the tax office has your money, and it's not earning anything in the Fund.

Call the Customer Service Team today or get a copy of the *Change of Details Form* from our website and send us your TFN today.

Super for members with a terminal medical condition

The government has exempted from taxation any super payments to members who have a terminal medical condition.

In the past, if a member had not reached age 60 when they needed to access their super because of a terminal medical condition, the fund had to withhold tax – sometimes a substantial amount.

While waiting for the law to be passed, the tax office announced funds did not have to withhold tax in these situations from 1 July 2007.



No tax file number, no extra contributions

It's not compulsory for you to give the Fund your tax file number (TFN). But if we don't have your TFN recorded we can't accept additional voluntary contributions to your super and you won't be eligible for any government co-contributions. We can only give your TFN to another fund if we are transferring benefits, so it is protected.

Super member



Home loan discount



As a member of NGS SUPER, enjoy a discount on our variable interest rate for the life of your loan.

The same approach used to grow your super is now available to get a better deal on your home loan.

Members Equity Bank, owned by leading industry super funds, offers a huge range of benefits.

- No application fee or monthly fees
- No fees to redraw, split, fix or top up your loan
- 0.35% p.a. discount* just for being a fund member
- Borrow up to 95% of home value

Whether you're looking for a new home loan or refinancing, call Members Equity Bank today on 1300 654 997 to find out how much you can save.

*Discount is current as at 20 July 2008 and is subject to change against the Members Equity Home Loan standard variable rate. Applications are subject to credit approval. Fees and charges apply. Terms and conditions available on request. Members Equity Bank Pty Ltd ABN 56 070 887 679. www.membersequitybank.com.au

Alex and Kim plan for *retirement*

Alex and Kim had been looking forward to retiring, now they had reached 55. They were going to take off on the first of several long overseas holidays, pay off their holiday cottage, renovate their kitchen and have plenty of time to themselves. That was until they did the sums.

When Alex and Kim realised that, after using up some cash on their immediate plans, they would each be left with a pension of about \$14,000 a year, they decided to put off retirement and start paying more attention to their super. It was worth waiting for if they could do what they wanted instead of staying at home counting their pennies.

The couple went to the next NGS Super seminar in their state. They weren't feeling particularly positive. They'd seen the headlines saying super returns were going to be terrible this year. And just when they were getting serious about their super! Maybe putting money in the bank would be safer.

When the presenter said this was actually a good time to put money into super they couldn't help rolling their eyes. She said that their super was based on unit prices that went up and down, like the value of

shares on the share-market. When unit prices were down, as they were at the moment because of poor returns, anyone putting their money into super would get *more units* for their money than when the markets were roaring. And when financial markets recovered – as they always had in the past – investors would have more units to increase in value, and make them more money in the future.

Alex and Kim weren't really convinced. They asked the presenter whether their money wouldn't be better off in a term deposit at the bank. They'd seen offers of 8% interest a year, and that looked pretty good to them.

The presenter pointed out that if they put \$10,000 on deposit at 8% for a year, they'd earn \$800. But on their marginal tax rate of 40%, they'd pay \$320 in tax, leaving only \$480 in earnings. And with annual inflation running at

more than 4%, their \$480 would be worth even less after a year.

In super, she said, investment earnings are taxed at only 15%. And if they contributed to super before tax, they'd pay only 15% tax on their contributions instead of up to 40%. Super was a good bet for the long term.

Alex and Kim were still feeling a little doubtful, but decided to stick with the plans they'd set and take the long view.

Alex has decided to increase his salary sacrifice contributions, and Kim is going to start salary sacrificing. They've also decided to rent out their cottage in the mountains to friends for three years, so someone else will be paying the mortgage for them – freeing up some money for super.

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

Come to a super seminar

The Fund offers regular financial planning seminars for members. If you would like to attend, just phone or email the appropriate contact person for your state from the list below to make a booking. Partners and friends are welcome too – just let the representative know when you contact us.

NEW SOUTH WALES – SYDNEY

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

NEW SOUTH WALES – PARRAMATTA

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

SOUTH AUSTRALIA – ADELAIDE

Retirement Planning Seminar
Enterprise House, 136 Greenhill Road, Unley SA 5061
Thursday 2 October 2008
6 pm to 7.30 pm

VICTORIA – MELBOURNE

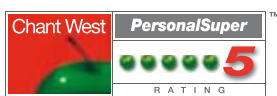
Retirement Planning Seminar
Punt Hill Essendon Grand
1142 Mt Alexander Road, Essendon VIC 3040
Wednesday 24 September 2008
10 am to 11.30 am

EMAIL OR PHONE TO MAKE A BOOKING

jissavi@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 0502 (VIC)

Competition Conditions of Entry

1. The promoter is Non-Government Schools Superannuation Fund Pty Ltd ABN 46 0023 491 487 of Level 16, 99 Bathurst Street, Sydney NSW 2000.
2. The competition commences on 1 September, 2008 and closes on 10 December, 2008.
3. Only NGS Super members aged 18 years or over, other than employees of the promoter or family members of those employees, may enter this competition. Maximum one entry per member.
4. Entry to the competition is by completion of the postcard included with this mailing pack. The completed postcard must be posted in Australia to the following address and be received by 5 pm on the date the competition closes to be included in the draw:
NGS Super
Reply Paid 2095
Milton BC Qld 4064
No stamp required if posted in Australia
5. The promoter will not be responsible for any delays that might occur with the delivery of postcards.
6. Winners will be determined by a random prize draw. The first 3 entries drawn will each win a 2GB Apple iPod Shuffle. The next 4 entries drawn will each win a copy of Scott Pape's book, *The barefoot investor: five steps to financial freedom*.
7. The total value of all prizes is \$370.80. The 3 iPods are valued at \$267.00 and the 4 books are valued at \$103.80.
8. The draw will take place at 11 am on Monday, 15 December 2008 at Level 16, 99 Bathurst Street, Sydney NSW 2000.
9. Winners will be notified by email and/or mail and on the NGS website by Friday 19 December 2008. Results will also be published in the following issue of *MoneyWise*.
10. In the event of any unclaimed prizes, a redraw will take place at 11am on Monday, 16 March 2009 at Level 16, 99 Bathurst Street, Sydney NSW 2000. Any unclaimed iPods will be drawn first.
11. NSW Permit no. LTPS/08/06856.
ACT Permit no. ACT TP08/02894.



Contact us

Contact our Customer Service Team

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