

NGS Financial Planning

Helping you to achieve your financial goals

Understanding money matters can be challenging at the best of times. At NGS Financial Planning, getting sound financial advice is easy. Our experienced and friendly planners are dedicated to helping you meet your financial and lifestyle objectives.

Making good decisions about how to best manage your money will help build your wealth and determine whether you reach your short- and longer-term savings goals. It doesn't matter how much or how little money you have – it's how you put your money to work that will make all the difference.

NGS Financial Planning offers you the support you need, whether it's making basic decisions about your super or more complicated ones like growing your wealth and drawing up a financial plan.

The importance of getting advice

We believe that financial advice should be available to everyone who needs it. We also believe getting good financial advice is important at every stage of your life, not just when you are about to retire.

So important in fact, we have a low cost financial advice service, to make it as affordable as possible for all of our members.



Taking advantage of financial advice is easy

Our experienced, licensed financial planners know NGS Super. As a member, it doesn't cost you anything for one of our professionals to review your finances. The initial consultation is exploratory in nature where only general advice can be provided. Should you want more comprehensive and personal advice, our planners will inform you of the fixed service fee required to put your plan into action.

NGS Financial Planning is authorised to offer you a wide range of financial planning services and can help you to:

- clarify your financial goals
- set up a budget
- decide how to invest your super savings
- work out how much insurance cover you need for your family's financial security should anything happen to you
- put a financial plan in place.

Advice tailor-made for you and your family

Our goal is to help you achieve your goals.

Any financial advice you receive from NGS Financial Planning is based specifically on your needs and your situation. Your financial planner will spend time to clarify your financial needs and objectives as well as your level of investment risk tolerance, so you can be sure of getting appropriate financial advice that works for you.

What does our advice cost?

The cost of getting NGS Financial Planning advice depends on the type of advice and how complex it may be.

If you require advice, we will give you a clear understanding of any costs involved so you can choose to go ahead or not. As with all our fees at NGS Super, we have done everything we can to keep the cost to our members as low as possible. You can choose to have the fees deducted from your NGS Super account for advice relating to your superannuation.

We've provided the following table with space to help you compare costs with any other providers to see the savings for yourself.

Type of advice	Cost	Other providers \$
Initial consultation about a financial plan	Free	
Limited single issue personal advice for NGS Super related issues such as: - how to invest your super - your contributions - your insurance	\$500	
Simple financial plan	\$950	
Standard financial plan	\$1,900	
Complex financial plan	\$2,850	
Implementation of advice	Free	
Plan review	\$250 per hour	

On rare occasions, the fee payable for services provided by NGS Financial Planning may be more than that noted. We will advise you whether this is the case on the day so you can decide whether you wish to proceed with this higher level of service.

Please note that if you require advice that is limited in nature, you can receive free advice over the phone by calling NGS Super on **1300 133 177**.

Where a product is recommended to you outside of NGS Super, the issuer may pay us a commission. This commission is rebated back to you. In limited circumstances if this commission cannot be rebated back to you it will be donated to charity.

Advice for every stage of your life

Our planners understand that you have different goals and priorities at different times in your life. Here are some ideas worth thinking about:

- **Starting out** – make the most of your money to reach your goals – buying a house or travelling overseas, while setting yourself up now to really make a difference long-term.
- **In your 30s and 40s** – time to take stock to be sure you're on track to reach your goals.
- **In your 50s** – super is a great vehicle to save for your retirement. Make the most of its tax effectiveness and be sure your money is really working hard.
- **In your 60s or retired** – your super savings may need to last many years, so good advice can help to ensure it lasts the distance.

How to contact us

Visit our website www.ngssuper.com.au, or contact our Customer Service Team for more information on this service or to make an appointment. We're here to help you.

Telephone: 1300 133 177

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Important information

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