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Superbusiness

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NGS Super makes a **top 10** finish for returns to 31 December 2010

While investment markets have continued to fluctuate in the closing months of 2010, NGS Super's investment returns closed the calendar year strongly, with the Australian Shares option leading the charge returning more than 15% for the financial year from 1 July 2010 to 31 December 2010.

The Shares Plus and Property options were neck and neck, both delivering a healthy 11% plus for this period. All other option returns were in positive territory, especially those with a high proportion of growth assets. The High Growth option was just short of double figures, returning 9.72% for the six months.

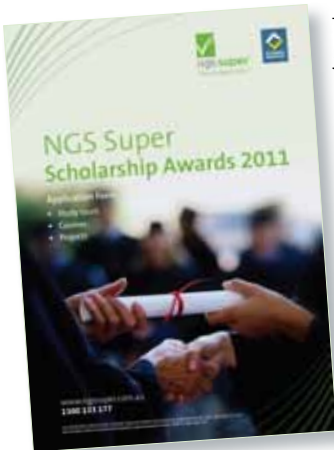
Despite the impact of the Global Financial Crisis, the Fund has continued to deliver strong returns over the last ten years. When returns for the NGS Super Diversified option are compared with other super funds (as reported by the SuperRatings 50 Balanced Fund survey to 31 December 2010), **NGS Super is the only fund to be placed in the top 10 funds (out of the 50 largest funds in Australia) over all time periods.** This table shows NGS Super's returns to 31 December 2010 for periods up to 2 years:

NGS Super Investment Option	Financial year to date %	One year %	Two years % p.a.
Diversified (default)	8.91	6.57	10.91
International Shares	7.45	-0.35	9.53
Australian Shares	15.87	7.80	25.69
Shares Plus	11.52	5.00	17.61
Green Shares	6.35	2.81	10.52
High Growth	9.72	7.13	13.98
Property	11.27	12.98	6.87
Conservative	6.56	6.52	10.18
Defensive	4.46	8.53	10.73
Diversified Bonds	2.13	5.95	5.18
Cash	2.43	4.72	3.73

Please note that past performance is not a reliable indicator of future performance.



The 2011 Scholarship Awards are now open



The calibre and number of applications for the 2010 *NGS Super Scholarship Awards* showed overwhelmingly that our members share our passion and commitment to ongoing education, personal growth and professional development. So we are delighted to invite members to apply for the 2011 *NGS Super Scholarship Awards*, offering up to six scholarships to the value of \$5,000 each. Four scholarships are available in the area of teaching, and one each in of the areas of management and ancillary.

Scholarships are designed to assist with the costs of a course, study tour or specific project. While supporting the applicant's personal and professional development, successful applicants also demonstrate a passion and desire to contribute towards improving non-government education.

The Application Form including full Terms and Conditions can be downloaded from the NGS Super website www.ngssuper.com.au. Applications are open to all NGS Super members who are Australian residents currently employed in the non-government education sector. **Entries close on Thursday, 30 June 2011.**



NGS Super welcomes David Eitzen

We are pleased to welcome David Eitzen to the staff of NGS Super in the role of Fund Development Manager.

David would be known to many school business managers and principals through his role as Director of Corporate Services at Westminster School in Adelaide, from which he recently retired after 20 years of service. During his time at Westminster, David was actively involved in the Association of School Business Administrators (ASBA) where he served on the SA and NT Committee for many years and undertook a number of leadership roles including Divisional President, Director of ASBA Ltd and Chair of the National Professional Development Committee. He also chaired the Organising Committee for the ASBA Australasian Conference in Adelaide in 2007.

One of the key roles David will undertake at NGS Super is to work with school business managers and principals to build on the already positive relationships established with many schools and to forge new relationships. He will also assist in identifying issues that are important to employers and in helping the Fund to develop products and services to address these issues.

David will be actively involved in the sponsorship programmes undertaken by the Fund in support of a number of the professional and service associations within the educational sector and is looking forward to catching up with past colleagues at conferences and events sponsored by NGS Super.

NGS Super: a major sponsor of 2011 ASBA Dare to Dream conference

Once again, NGS Super is proud to be a major sponsor of the annual ASBA conference to be held in New Zealand in July. The 2011 conference programme, *Dare to Dream*, offers an exciting mix of practical and inspirational topics presented by dynamic and well-renowned speakers. It provides an ideal forum for bursars and senior managers to stay abreast of current trends and a networking opportunity with peers.

ASBA members represent over 800 non-government schools, most of which will have a presence at the conference, providing NGS Super with an opportunity to engage with these members. Our sponsorship is a natural fit based on our commitment to education and recognises the importance of ongoing professional development. It also allows us to highlight the partnership that the Fund enjoys with many of these participants and the excellent services we offer.



Added peace of mind for employers and their staff: income protection insurance cover

Have you ever experienced an employee who, whilst battling a long illness or injury, has exhausted their sick leave entitlements and been placed in a position of not having any further salary entitlements to fall back on?

Such a situation is not uncommon and places a great deal of stress on the individual and his or her family, exacerbating the stress already created by the injury or illness. But stress is not only limited to the employee. Sometimes it may be perceived that the employer has an ongoing responsibility to look after the staff member involved financially, despite having fulfilled their obligation having provided the mandated sick leave entitlements.

Such a situation can be avoided simply by staff having income protection insurance cover, which is one of the insurance products offered by NGS Super. Cover is low cost and acceptance for the standard levels of cover is automatic for eligible new members, so there's usually no need for a medical assessment.

From 1 April 2011 the benefits of NGS Super income protection cover will be even better. From that date, all eligible new members will receive the default level of four units of income protection insurance, providing an income benefit of up to \$5,000 per month plus up to 10% super contribution for members suffering an extended period of absence from work due to medical circumstances.



Existing members on the current default level (two units) will automatically be moved to the new level (four units). Additionally, the waiting period under the new arrangements will reduce from 180 to 90 days.

There are more options. For an additional premium, extra units of cover can be purchased by members on higher salary levels (subject to acceptance by NGS Super's insurer). They can also elect to pay an additional premium to reduce the

waiting period. Members can of course decide to take lower levels of cover than the default levels or to opt out altogether. However, before doing this, members are encouraged to seek financial advice from their financial planner to ensure this decision is in their best interests.

So, it's important from all perspectives that staff members are aware of the default levels of income protection cover. We suggest that they consider carefully what their real requirements are so that, in the unfortunate event of an extended illness or injury, there is an income stream to keep them going and hence reduce the stress on both the member and their employer.

For more details regarding NGS Super's insurance cover, please visit www.ngssuper.com.au or read our *Insurance fact sheet*.

New Sharia Compliant investment option available soon

NGS Super understands that our members are a diverse group, embracing many beliefs and cultures. We seek to ensure that the Fund's benefits and features recognise and support this diversity. To this end, we are pleased to announce the imminent introduction of the Sharia Compliant investment option, a highly ethical option with investments designed specifically to comply with Islamic law.

Aiming to achieve long-term growth, the option will invest in Australian shares, international shares, fixed income and cash. Investments will be screened against a set of ethical standards that excludes investments such as pork, alcohol, tobacco, gambling, weapon and armament-related business and certain lending-related investments.

The option will require some investments to be "purified", usually through donation to suitable charities. Strict compliance and anti-money laundering procedures are required to ensure that any charity receiving its donations are legitimate. To this end, NGS Super intends to make all purifying donations to Medecins Sans Frontieres (Doctors without Borders), a highly respected non-political charity that receives over 90% of its donations from individuals.

While this option has been developed to meet Islamic requirements, it will be open to all NGS Super members. Members will be able to choose the Sharia Compliant option as they would make any investment choice, either online through their super account or by completing an *Investment switching form*, which can be downloaded from the website. **This option will be available by 1 October 2011 and its availability will be announced on the NGS Super website.**

Win an iPad or \$1,000 for your school – book a workplace visit today!

NGS Super Relationship Managers are committed to helping employers and their members to make the most of their super. They are available for workplace presentations on a range of super topics or for one-on-one sessions to assist members with their super, at no cost.

If your workplace books a super presentation or allocates a day for one-on-one sessions before 30 June 2011, it will go into the draw to win the choice of an iPad with Wi-Fi + 3G + 64GB or \$1,000 cash for the school!

To arrange your visit or to find out more, call the Relationship Manager in your location today. Full contact details are at the end of this edition.



Did you know...?

You can order NGS Super information online!

Getting low on stock of NGS Super Member Guides, fact sheets and Employer Guides? We've made reordering as simple as possible. Simply order up to 50 copies of any one document through the Employer section of the NGS Super website:

www.ngssuper.com.au/publicationorder-form/ We'll mail this stock to you within two weeks. That's real convenience.

How to contact us

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

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Important information

This is general information only – it does not take into account your objectives, financial situation or needs.

Please assess your own financial situation, read the Product Disclosure Statement for any product you may be thinking of acquiring and consider seeking advice from a licensed or appropriately authorised financial adviser before acting on this information.