



# FUNDAMENTALS

The industry's only 2 page analysis that helps you understand the strengths and weaknesses of **Your Super**

## SuperRatings Assessment

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals. You should contact your financial adviser or this fund before making an investment decision.

<b>Investment Performance*</b>	<b>Excellent</b>	<b>110</b>
<b>Variety of Options</b>	<b>Average</b>	
<b>Process</b>	<b>Good</b>	

<b>Fees and Charges</b>		<b>80</b>
<b>Small Account (5K)</b>	<b>Good</b>	
<b>Medium Account (50K)</b>	<b>Good</b>	
<b>Large Account (100K)</b>	<b>Good</b>	

<b>Insurance Covers and Costs</b>		<b>110</b>
<b>Death Insurance</b>	<b>Excellent</b>	
<b>Death &amp; Disablement</b>	<b>Excellent</b>	
<b>Income Protection</b>	<b>Excellent</b>	

<b>Advice and Education</b>		<b>110</b>
<b>Member Education</b>	<b>Excellent</b>	
<b>Advice Services</b>	<b>Excellent</b>	

<b>Administration</b>		<b>110</b>
<b>Structure &amp; Service</b>	<b>Excellent</b>	
<b>Employer Servicing</b>	<b>Good</b>	

<b>Governance</b>		<b>110</b>
<b>Trustee Structure &amp; Risk</b>	<b>Excellent</b>	

## What We Say

NGS Super is the national superannuation fund dedicated to education and community-focused organisations. The NGS Super Industry Plan offers a flexible and well priced superannuation fund while members outside the industry can join the Personal Plan and receive the same competitive benefits.

NGS Super provides access to a diverse investment menu featuring multi and asset specific strategies, including a Green Shares option for the ethical investor. All core options have historically outperformed the relevant SuperRatings Indices.

Fees associated with NGS Super are cheaper than the average fund, providing good value across all account balances with the administration fee not payable on member account balances exceeding \$500k. Although transaction fees apply, members are entitled to 1 free investment switch per year.

The NGS Super insurance offering is one of the best available, providing good flexibility across an industry low premium structure. Features include reasonable automatic acceptance levels, short and long term Income Protection and a good selection of death benefit options including binding, reversionary, child pension and anti-detriment payments.

Members also have access to a full financial planning service, an informative and user friendly website and ancillary benefits offering banking discounts.

The merger with Cuesuper on 1 April 2011 has resulted in NGS Super managing \$4 billion in assets across 90,000 members.

## What They Say

11 investment options available with strong long-term investment performance.

An Industry Super Fund - only run to benefit members

Strong focus on member education

Cost effective financial planning service

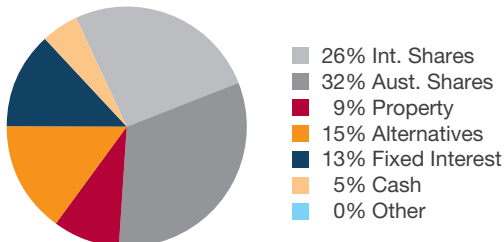
Very competitive insurance offering

NGS Super Pension - providing an income stream in retirement

Low cost banking products provided through Members Equity Bank

## Investment Allocation

NGS Super - Diversified

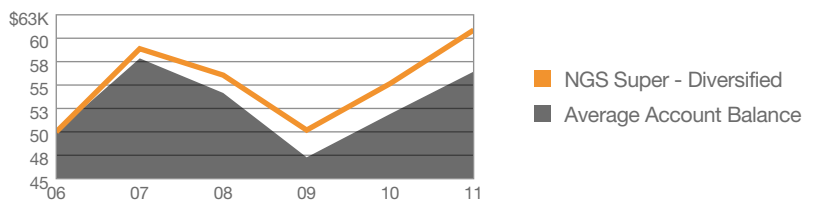


### Core Investment Options Available

Diversified Options	Growth Assets %	Single Sector Options
High Growth	85%	Australian Shares
Diversified	70%	International Shares
Defensive	32%	Property
Shares Plus	100%	Cash
Conservative	50%	Diversified Bonds
		<b>Single Manager Options</b>
		Not Available
		<b>Individual Shares</b>
		Not Available

## Fees & Charges

NGS Super - Diversified



The SuperRatings Super Accumulation Index measures \$50K invested using actual net returns and fees over the last 5 years as per current PDS. Excludes the cost of insurance.

### Typical Fees on \$50K

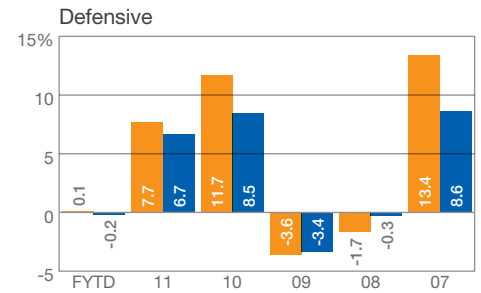
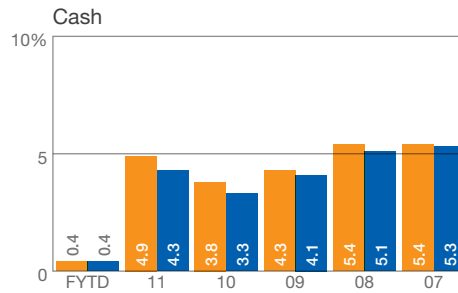
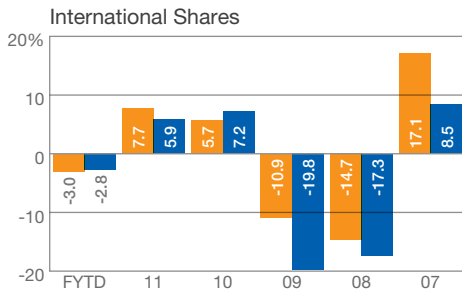
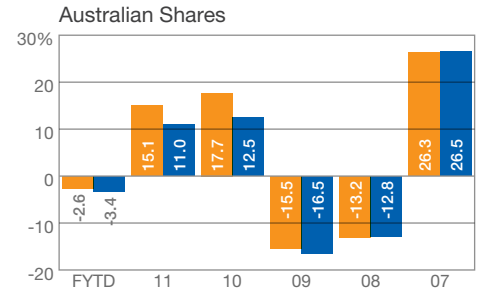
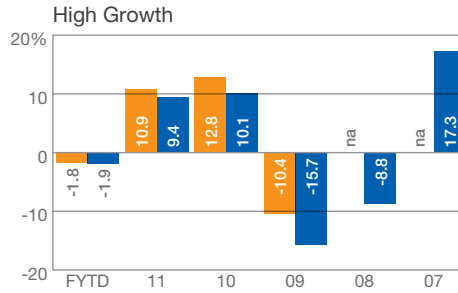
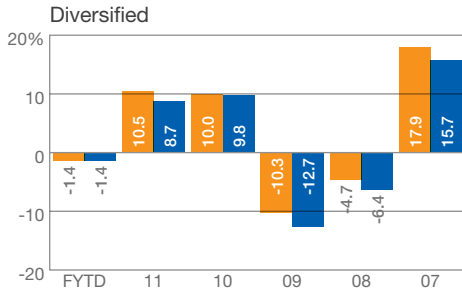
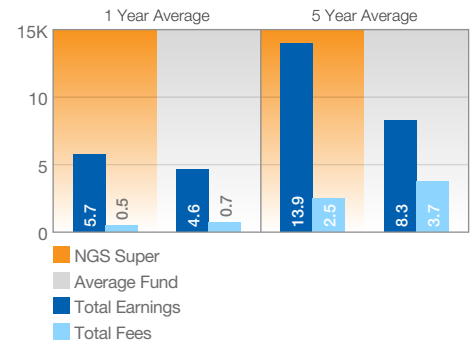
Fee	Amount	Fee Comparison on \$50K	Value
Member Fee (pa)	\$65	NGS Super Basic Fees	\$500
Contribution Fee	0%	Average Fees	\$741
Withdrawal Fee	\$30	Better than Average	✓
Asset Admin Fee (%pa)	0.10%	Modelled on small employer group	
Investment Fee (%pa)	0.77%		
Switching Fee	\$30		
Trustee Fee	\$0		
Employer Size Discounts	No		
Account Size Discounts	Yes		

## Investment Performance Key Options

	FYTD	2011	2010	2009	2008	2007	5yr Av*
Diversified	-1.4	10.5	10.0	-10.3	-4.7	17.9	4.1
<b>Balanced (Industry Average)</b>	<b>-1.4</b>	<b>8.7</b>	<b>9.8</b>	<b>-12.7</b>	<b>-6.4</b>	<b>15.7</b>	<b>2.5</b>
High Growth	-1.8	10.9	12.8	-10.4	na	na	na
Australian Shares	-2.6	15.1	17.7	-15.5	-13.2	26.3	4.7
International Shares	-3.0	7.7	5.7	-10.9	-14.7	17.1	0.2
Defensive	0.1	7.7	11.7	-3.6	-1.7	13.4	5.3
Property	0.4	18.1	11.9	-21.4	-6.1	19.2	3.1
Cash	0.4	4.9	3.8	4.3	5.4	5.4	4.8
CPI	na	3.6	3.1	1.5	4.5	2.1	2.9

\* Compound average 5 years per annum to 30 June 2011. FYTD to 31 July 2011.

## Net Benefit to Members



■ NGS Super ■ SR Index

## Insurance Estimator Annual cost of \$1000 Insurance (Extract)

Age*	Death & TPD				Income Protection 30-Day Wait Period			
	Blue Collar \$		White Collar \$		Blue Collar \$		White Collar \$	
	Male	Female	Male	Female	Male	Female	Male	Female
25	0.33	0.33	0.33	0.33	3.98	3.98	3.98	3.98
30	0.35	0.35	0.35	0.35	3.98	3.98	3.98	3.98
35	0.38	0.38	0.38	0.38	3.98	3.98	3.98	3.98
40	0.40	0.40	0.40	0.40	3.98	3.98	3.98	3.98
45	0.79	0.79	0.79	0.79	3.98	3.98	3.98	3.98
50	1.15	1.15	1.15	1.15	3.98	3.98	3.98	3.98
55	2.14	2.14	2.14	2.14	3.98	3.98	3.98	3.98
60	3.88	3.88	3.88	3.88	3.98	3.98	3.98	3.98

Annual Cost of Insurance = required Cover (in thousands) x Relevant Unit Cost  
\* Based on age next birthday

### Fund Extras

Financial Planning	✓
Health Insurance	✗
Home Loans	✓
On-line access	✓
On-line transactions	✓
6-Monthly Statements	✓
Member Newsletter	✓

### About this Fund

Division Assessed	Industry / Personal
No. of Members	90,394
Fund Size	\$4,022,046,640
Fund Start Date	1988
Target Market	Non Gov Education Institutes
Public Offer	✓
Fund Type	Industry-Public Offer

## SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

Excellent	<b>110</b>	<b>In the fast lane</b> Premium performer in this area. Well above benchmark
Good	<b>80</b>	<b>Comfortable pace</b> Better than most funds. Above benchmark
Average	<b>60</b>	<b>Cruising</b> Placed close to benchmark
Below Average	<b>40</b>	<b>Traffic Congestion</b> Not quite up to speed. Lower than benchmark
Caution		<b>Proceed with caution</b> Not offered or cannot be identified or understood
Concern		<b>Requires maintenance</b> Real problems in this area



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\* Past performance is not a reliable indicator of future performance. #Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.#.