



ngs super™

The educated choice



An Industry  
SuperFund

# You can take us with you wherever you go

Did you know... you can keep your money in NGS Super throughout your working life and even into retirement?

## Changing jobs?

Take your NGS Super account with you, even if you leave the education sector! Give your new employer your member number and a *Superannuation Choice form*.

## Thinking about retiring?

An NGS Super transition to retirement pension can help you maintain your income and reduce your work hours. See our **Transition to Retirement fact sheet**.

Once you've retired, you can leave your money in your super account for as long as you wish and can take lump sums as needed.

Alternatively, you can take an NGS Super account-based pension and get expert investment management and a regular income. After age 60, you pay no tax on this income!

## Going on leave?

You can still put money into your super, by cheque or BPAY®. And you could be eligible for the government's co-contribution payment. See the **Easy Money fact sheet** on the website.



## Trying self-employment?

You can still make personal contributions to your super. These may be tax-deductible (before-tax) or undeducted (after-tax) or a combination of both. You must still keep within limits set by the government. You may also be eligible for the government's co-contribution payments to super. Take a look at our **Easy Money fact sheet**.

## You can compare us with the rest...

Click on the Compare Us With Other Funds button on our website home page to run a free comparison of NGS Super with other funds. We think you'll be impressed.

## Getting some advice

Your super is one of your most important assets, so before you make changes to how you manage your super, consider getting advice from a financial adviser. Call NGS Financial Planning on **1300 133 177** to make an appointment.

## 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.

NGS Super Administration

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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 *Member Guide* (Product Disclosure Statement) for any product you may be thinking of acquiring and consider seeking professional advice before acting on this information.

The NGS financial planning service is offered to members of NGS Super (ABN 73 549 180 515) through an arrangement with Mercer Financial Advice (Australia) Pty Ltd (ABN 76 153 168 293) (MFA) which holds Australian Financial Services Licence No. 411766 authorising the provision of financial advice.

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