SUPPLEMENTARY ANNUAL TRUSTEE REPORT 2016

for defined benefit members of the Cuesuper Superannuation Defined Benefits Plan (Cuesuper: CUE)

FOR THE YEAR ENDED 30 JUNE 2016

Your *Annual Trustee Report* from NGS Super consists of two parts:

Part 1:

Annual Trustee Report to members contains an update on how your super in NGS Super has performed and provides details about general changes that have impacted on your benefits during the year ended 30 June 2016.

This report is available online at **www.ngssuper.com.au/annualreport**.

Part 2:

This *Supplementary Annual Trustee Report* to Cuesuper members contains an update on information specific to your section of membership, including how your defined benefits are determined.

Both parts of your *Annual Trustee Report* should be read carefully and kept for future reference.

CONTENTS

This Report has been prepared for defined benefit members of the Cuesuper Superannuation Defined Benefits Plan (Cuesuper: CUE).

Please read this report carefully as it contains information about your benefits in NGS Super.

1. Accessing your account online

You can receive up-to-date information on your benefits at **www.ngssuper.com.au/login**.

If you require a PIN or assistance with this service, please call our Customer Service Team on **1300 133 177**.

2. NGS Super – with you for life

If you resign or retire from your current employer, you will remain with NGS Super. Your benefit will transfer to an NGS Super Accumulation account.

If you are retiring, you will have the option of opening an NGS Income account giving you flexible payment options during your retirement.

You can obtain information on our Accumulation Income accounts by visiting **www.ngssuper.com.au/pds**

3. Transition to retirement

A **Transition to Retirement (TTR)** account can provide you with limited access to your retirement funds while you are still working, giving you the opportunity to save tax and boost your super at the same time.

If you are a defined benefit member and you have reached your preservation age, you can transfer your Additional Account to an NGS Super TTR account and start a transition to retirement pension. For more details on TTR please read our *Transition to Retirement fact sheet* available at **www.ngssuper.com.au/pds**. Your defined benefit accounts cannot be transferred unless you receive approval from your Employer and the Trustee. Such a transfer will relinquish any future entitlement you have to a defined benefit and should be carefully considered before any such request is made.

It is recommended that you seek professional advice from a licensed financial planner before making this decision.

4. QT Mutual Bank (QTMB) participation

In December 2015, all members of the Cuesuper defined benefit sub-plan received notice of the proposed termination of QTMB's participation in the Fund effective from 31 March 2016. All QTMB members were advised of the intention to terminate participation and were provided with a Statement of Advice showing their benefit value which included an enhancement to their account. All QTMB members formally indicated their consent to this arrangement and their benefit was transferred to an NGS Accumulation account.

From 1 April 2016, Teachers Mutual Bank Limited replaced QTMB as the Principal Employer under the employer's agreement for Cuesuper's participation in NGS Super (otherwise referred to as the 'participation schedule').

How does a transition to retirement pension work?

If you have reached your preservation age (generally age 56, but moving up to age 60 for those born after 30 June 1964), a transition to retirement pension can allow you to take a pension even though you have not retired.

This works in exactly the same manner as an allocated pension except that:

- you cannot access any lump sum withdrawals until you retire, except under restricted conditions
- there are Government rules for the minimum and maximum annual pension payments that can be taken, and
- your payments are drawn down from any non-preserved money (unrestricted or restricted) that you have before any preserved money is used.

Starting a transition to retirement pension account is not complicated. Simply read the *NGS Income Account Guide* at **www.ngssuper.com.au/pds** and complete the *application form*.

Financial advice recommendation

Before implementing a transition to retirement strategy, we recommend that you obtain financial advice from a qualified financial planner.

In the first instance, you can call our Customer Service Team on **1300 133 177** for access to our complimentary limited personal advice from one of our qualified financial planners over the telephone.

We can also arrange an appointment for a face-to-face consultation with one of our financial planners in any of our locations around Australia. An NGS Super financial planner is well-qualified to provide retirement and estate planning advice. They recommend strategies rather than products and operate on a fee for service basis only.

5. Maximum contribution limits

Non-concessional (after-tax) contributions include personal contributions for which members do not claim an income tax deduction.

They also include any excess concessional contributions unless these are refunded – special rules determine whether they can be refunded. For the financial year 2016/17 the maximum amount that a member can contribute is generally $180,000[1] without incurring additional tax.

People under 65 years old may be able to make non-concessional contributions of up to three times their non-concessional contributions cap (in the first year) over a three-year period. This is known as the 'bring-forward' rule. The bring-forward rule means that you can contribute up to $540,000[1] (3 x $180,000) in non-concessional contributions in a single financial year, or any combination that adds up to $540,000 over a consecutive 3 year period. For example, a person aged 60 could contribute $350,000 in the first year and the balance of $190,000 over the following two years.

It is important to remember that contributions paid in excess of these limits will generally attract tax at 49% (including Medicare levy).

Any contributions that exceeds the non-concessional contribution limits can be refunded without penalty (ie. will not be subject to tax) and any earnings on these contributions may also be withdrawn and taxed at your marginal tax rate.

Concessional (before-tax) contributions include employer contributions (including contributions made under a salary sacrifice arrangement) and any personal contributions claimed as a tax deduction by a substantially self-employed person.

For the financial year 2016/17 the maximum limit is:

- $30,000 a year if you are 48 years or younger as at 30 June 2016
- $35,000 a year if you are age 49 or over as at 30 June 2016.

Concessional contributions are taxed at 15%[2] when received by the Fund. It is important to note that contributions paid in excess of these limits attract additional tax at your marginal rate (including the Medicare levy) less the 15% contributions tax already paid.

An interest charge to recognise that the tax on these excess contributions is collected later than normal income tax will also apply. This interest charge will be charged from the start of the financial year in which the excess contributions are made.

If your concessional contributions exceed the annual limit, the ATO will issue you with an **excess concessional contributions determination**. Based on this determination, you have 21 days to elect for these contributions to be refunded. Any such refund will be limited to a maximum of 85% of the excess concessional contributions amount. Alternatively you will be able to pay the tax directly. Tax will not be payable on the released amount as tax on these contributions will have already been paid as part of your assessable income tax assessment. Please refer to Section 6, Notional Taxed Contributions, for details of how testing against the concessional contribution limit works for defined benefit members.

[1] The Government has proposed reducing the annual limit on after-tax (non-concessional) contributions and the three-year 'bring forward' provision from 1 July 2017. These proposals have yet to be legislated.

[2] Members earning a 'combined income' of over $300,000 p.a. are subject to an additional tax of 15% on concessional contributions. This is referred to as Division 293 Tax. The definition of 'combined income' includes concessional contributions and reportable fringe benefits. Where a member's income excluding their concessional contributions is less than $300,000 and the inclusion of their concessional contributions pushes them over the $300,000 threshold, the 30% tax rate will only apply to that part of the contributions that is in excess of the threshold. 'Concessional contributions' will include "defined benefit contributions".

The measure will not apply to excess concessional contributions as these are effectively taxed at the member's marginal tax rate.

6. Superannuation Guarantee (SG) and your benefit

Your employer must contribute a minimum of 9.5% of your ordinary time earnings (OTE) up to the Maximum Contributions Base ($206,480 for the 2016/17 year) into a complying superannuation fund.

However, because you are a defined benefit member, the employer does not have to actually make these contributions, but instead, the benefit being earned must be at least equivalent to the value of these SG contributions (SG minimum benefit), as determined by the actuary.

The government has set the required SG contribution rate to rise from 9.5% to 12% of OTE between the 2020/21 and 2025/26 financial years as shown in the following table:

Year	Rate (%)
2020/21	9.5
2021/22	10.0
2022/23	10.5
2023/24	11.0
2024/25	11.5
2025/26	12.0

As a defined benefit member, your benefits are calculated as shown in section 12 of this report. As mentioned, it is important to note that your benefit must be at least equal to the SG minimum benefit. To ensure you receive at least the SG minimum benefit when you leave NGS Super, we keep a separate record of this benefit.

7. Notional Taxed Contributions (NTC)

Each year all superannuation providers report to the ATO all concessional contributions received during the year. Based on this information as well as information from your income tax return, the ATO will assess if your total concessional and non-concessional contributions are in excess of the maximum limits and, if so, will issue you with a notification for the additional tax on the amount over the limit. You can pay this additional tax amount yourself, or you can request for NGS Super to deduct this from your account.

Please note that any excess concessional contributions will also count towards your non-concessional contributions limit.

You should be aware that it is not NGS Super's responsibility to determine whether or not you have exceeded the contribution limits. You should carefully monitor your concessional contributions to avoid exceeding the limits.

To test against the concessional contribution limit, *Notional Taxed Contribution* (NTC) rates are used.

Your NTC is a concessional contribution, so you need to know how much it is to work out how much you can contribute before the higher tax rates apply.

Your NTC is only in respect of your defined benefit. It does not extend to any employer contributions paid to your Accumulation account and/or any additional voluntary contributions paid from pre-tax salary to your Additional Voluntary Account – these contributions are outside of the NTC formula. These additional contributions are added to the amount of the NTC to determine your *total* concessional contributions.

How your NTC is calculated

Your NTC% x your super salary at the start of the financial year.

Less

1.2 x your compulsory contributions, if paid from after-tax salary made over the financial year to fund your defined benefit.

Provided you meet certain conditions, the NTC is capped at the maximum concessional contributions limit when reporting to the ATO (except for Division 293 tax purposes, refer to Section 4).

How to work out your own NTC

To use the above formula you need to know:

1. Your defined benefit membership category. This is found on your most recent *Member Statement*.
2. The NTC % applicable to your defined benefit category is: 13.2%.
3. Your member contribution rate, which depends on your category and whether you make these contributions from pre-tax or post-tax salary.
4. Your super salary as per your most recent *Member Statement*. This salary will be reduced for any periods of part-time work during the year (if any).

   The NTC calculation may not apply to you if, during the year:
   - you ceased service
   - you took leave without pay
   - you changed benefit categories
   - you became eligible for a late retirement benefit
   - you received a benefit greater than the normal benefits provided, or
   - the benefits in the Plan are changed.

8. Examples to determine **concessional** (before-tax) contribution limits using NTCs:

Example 1

Kerry is age 45. The compulsory contributions which Kerry is required to make toward her defined benefit are paid from **before-tax** salary.

Note: this example assumes there are no other concessional contributions being made by the member to another super fund.

Category of membership	**CUE**
NTC %	**13.2%**
Part time percentage	**100% (full time)**
Super salary at 1 July 2016	**$175,000**
Member Mandatory contribution rate (paid from **before-tax** salary)	**5.9%**
Employer Additional (Accumulation) contribution rate	**1.25%**

For the 2016/17 financial year, the concessional contribution limit for individuals under age 49 on 30 June 2016 is $30,000. Any concessional **(before-tax)** contributions made in that period over $30,000, will be taxed at the member's marginal tax rate (see section 4 for details).

Employer Additional (Accumulation) contributions: **1.25% x $175,000**	**$2,187.50**
Notional Taxed contributions: **13.2% x $175,000 *less* (1.2 x $0)**	**$23,100**

If Kerry's salary and the Employer Additional (Accumulation) contributions remain the same during the 2016/17 financial year, then Kerry could make additional Member Voluntary (**before-tax**) contributions up to **$4,712.50** [$30,000 – ($2,187.50 + $23,100)] without incurring additional concessional contributions tax.

Kerry decides to contact her payroll department to start paying **before-tax** voluntary contributions. Kerry nominates 2.5% of her salary as this will allow her to top-up her super savings by $4,375 p.a. By paying these additional voluntary contributions, Kerry's total contributions for the year will now be close to the $30,000 concessional contribution limit. She makes a note in her smartphone to remind herself to review her super during the year to ensure that any change in her circumstances (in particular, any salary increase or super on allowances or bonuses) do not cause her to exceed her concessional (**before-tax**) contribution limit.

Example 2

Chris is age 52. The compulsory contributions which Chris is required to make toward his defined benefit are paid from **after-tax** salary.

Note: this example assumes there are no other concessional contributions being made by the member to another super fund.

Category of membership	**CUE**
NTC %	**13.2%**
Part time percentage	**100% (full time)**
Super salary at 1 July 2016	**$80,000**
Member Mandatory contribution rate (paid from **after-tax** salary)	**5.0%**
Employer Additional (Accumulation) contribution rate	**1.25%**

For the 2016/17 financial year the concessional contribution limit for individuals aged 49 and over on 30 June 2016 is $35,000. Any concessional (**before-tax**) contributions made in that period over $35,000 will be taxed at the member's marginal tax rate (see section 5 for details).

Employer Additional (Accumulation) contributions: **1.25% x $80,000**	**$1,000**
Notional Taxed contributions: **13.2% x $80,000 *less* [1.2 x (5.0% x $80,000)]**	**$5,760**

If Chris's salary and the Employer Additional (Accumulation) contributions remain the same during the 2016/17 financial year, then Chris could make additional Member Voluntary (**before-tax**) contributions up to **$28,240** [$35,000 – ($1,000 + $5,760)].

Chris decides to contact his payroll department to start paying **before-tax** voluntary contributions. Chris nominates 10% of his salary as this will allow him to top-up his super by $8,000 p.a. Chris is aware he can contribute more, however he is mindful as to what he can afford. Chris decides he will review his super during the year to see if he can afford to increase his additional contributions or perhaps contribute his bonus from his before-tax salary. He will need to ensure that any change in his circumstances (in particular, any salary increase or super on allowances or bonuses) does not cause him to exceed his concessional (**before-tax**) contribution limit. Chris puts some notes in his electronic diary to remind himself to review his super when his salary review is due.

9. How the Fund works

The benefits payable depend on which category of membership you belong to and when and why you leave NGS Super. Your benefit may be based on the accumulation of contributions plus investment earnings or a defined benefit based on a multiple of your salaries near the time of leaving service or a combination of both. The multiple is determined as a percentage (depending on your category of membership) and the number of years of your contributory membership.

Benefits paid from the Fund are financed by member and employer contributions together with investment earnings achieved in the Diversified (MySuper) investment option. If a defined benefit member makes any additional/voluntary contributions to the Fund, these contributions together with any rollovers into NGS Super, will be credited to a separate sub-account in the member's name and are paid in addition to the defined benefit.

Defined benefit members cannot choose their own investment option. This sub-account is invested in the Diversified (MySuper) investment option – please refer to the *NGS Super Investment Guide* dated 1 October 2016 for more information on the Diversified (MySuper) investment option.

The amount your employer contributes to the Fund will vary depending on the actuarial advice received by the Trustee. At least once every three years the Fund Actuary prepares a valuation that states how much your employer is required to contribute in order to ensure sufficient assets are available to pay benefits now and in the future.

The Fund Actuary also undertakes a short review to ensure the financial position of the Fund remains on track between full valuations.

As at 30 June 2016 the employer was contributing in line with the actuary's recommendations and the Plan was in a satisfactory financial position.

10. Statement of change in financial position

	30 June 2016 ($ amount)	30 June 2015 ($ amount)
Net assets transferred at beginning of year	**10,047,461**	**10,576,535**
Revenue		
Net investment revenue	(63,328)	843,924
Member contributions	22,345	481,139
Employer contributions	1,050,619	330,203
Rollovers and transfers in	–	171,579
Total revenue	**1,009,637**	**1,826,845**
***Less* expenditure**		
Benefits paid	(4,389,829)	(2,026,162)
Insurance policy premiums	(44,454)	(36,976)
Contributions tax & surcharge	(151,057)	(42,683)
Administration costs	(183,983)	(250,098)
Total expenses	**(4,769,324)**	**(2,355,919)**
Net revenue after income tax	(3,759,687)	(529,074)
Net assets at end of period	**6,287,774**	**10,047,461**

This information has been prepared on a cash basis with some accruals and reallocations. That is, it does not allow for any accruals such as outstanding contributions or benefits due as at the start or end of year.

The financial information contained in this report for Cuesuper members has not been individually audited, however this information does form part of the full financial statements for NGS Super. The *Annual Trustee Report to members (Part 1)* provides details of the full financial statements for NGS Super (refer to **www.ngssuper.com.au/annualreport**.

You can request a copy of the full audited accounts and the auditor's report by contacting the NGS Super Customer Service Team on **1300 133 177**.

11. Fees and charges that apply to your super

The fees and charges of NGS Super are set out in the *Fees, Costs and Tax* fact sheet available online at **www.ngssuper.com.au/pds**.

12. How to calculate your benefits

Please note that the following details do not constitute a Product Disclosure Statement. For a full description of the method of calculating your benefits, you should refer to your Fund documentation, including the NGS Super *Transfer Guide* dated 1 April 2011. The *Transfer Guide* provides details of the terms and conditions of your death and disablement benefits.

If you have additional insurance cover in place with NGS Super, you should refer to the documentation you received when you applied for this cover.

In brief, the benefits shown on your *Member Statement* are calculated as follows:

Contributions

You are required to make contributions of 5% from your after-tax salary or 5.9% from your pre-tax salary. These contributions are credited to your **Member Mandatory Account**. Any additional voluntary contributions you make are credited to your **Member Additional Account**.

Your employer pays contributions as required by the actuary. Contributions are allocated to other accounts as follows:

Employer Mandatory Account – 8% of your salary.

Employer Additional Account – Up to age 65, from 1 July 2014 contributions paid to this account are generally 1.5% of your salary plus 9.5% of any allowances or bonuses.

No contributions are credited to your **Employer Account**.

Some useful definitions

Your **final average salary** is based on the highest average salary paid in any 36 consecutive months in the ten years immediately prior to the date you leave the service of your Employer.

Your **accrued retirement benefit multiple** is calculated using 16% for each complete year and month of **membership**.

What happens to your benefit when you cease employment

Investment choice does not apply to your defined benefit whilst you remain in employment with your current employer. When you cease employment, your defined benefit will be calculated up to and including the date you ceased employment and transferred to an NGS Super Accumulation account. After this time, your defined benefit account will be invested in our Cash and Term Deposits investment option until your benefit is paid to you, used to purchase an NGS Income account, transferred to another complying superannuation fund or you choose an alternative investment option.

It is important to note that once you leave employment, your benefit will be subject to fluctuations in investment markets. This means you bear the risk that your super benefit could be lower if financial markets drop.

Withdrawal benefit before age 55

Your benefit on leaving service before age 55 is equal to the greater of:

a) the sum of:

- your Member Mandatory Account
- your Employer Mandatory Account
- your Employer Account

and

b) 2.3 times your Member Mandatory Account

Plus

- your Member Additional Account (if any)
- your Employer Additional Account (if any)
- your Rollover/Transfer In Account

Less

- your Surcharge Account (if any).

Notes:
If you leave due to injury or ill-health and are not eligible for a Total and Permanent Disablement benefit, subject to satisfactory medical evidence, your benefit will be subject to a minimum of:

- your accrued retirement benefit reduced by 2% for each year and complete month to age 55

Plus

- your Member Additional Account (if any)
- your Employer Additional Account (if any)
- your Rollover/Transfer In Account

Less

- your Surcharge Account (if any).

Retirement benefit from age 55–65

Your benefit on retirement between age 55 and 65 is equal to the greater of:

a) the sum of:

- your Member Mandatory Account
- your Employer Mandatory Account
- your Employer Account

and

b) your accrued defined benefit:

Plus

- your Member Additional Account (if any)
- your Employer Additional Account (if any)
- your Rollover/Transfer In Account

Less

- your Surcharge Account (if any).

Your accrued defined benefit

Your accrued defined benefit is determined as your accrued retirement benefit multiple based on your years and months of **membership**, to the date of your early retirement

Multiplied by your final average salary.

Notes:
Your defined benefit will be adjusted for any period of part-time service.

Retirement benefit after age 65

At age 65, your benefit will be calculated in the same way as it is calculated for your retirement benefit from age 55–65 (as above). After age 65, this benefit will accrue with investment returns only.

Death and Total & Permanent Disablement (TPD) benefit

Your death and TPD benefit is equal to the greater of:

a) the sum of:

- your Member Mandatory Account
- your Employer Mandatory Account
- your Employer Account
- 16% for each complete year and month of **membership** from date of death/TPD to age 65

Multiplied by your final average salary.

and

b) your projected defined benefit at age 65

Plus

- your Member Additional Account (if any)
- your Employer Additional Account (if any)
- your Rollover/Transfer In Account

Less

- your Surcharge Account (if any).

Your projected defined benefit

Your projected defined benefit is determined as your accrued retirement benefit multiple based on your years and months of **membership**, to age 65

Multiplied by your final average salary assuming that your salary at the date of death/TPD remained unchanged to age 65.

Notes:
Your projected defined benefit will be adjusted for any period of part-time service.

Your income protection benefit

Income protection (IP) benefits replace some of your income if you are under age 65 and can't work because you are sick or have been injured.

IP cover features:

- Waiting period before payment commences: 60 days
- Payment period: Up to age 65
- Payments will cease on return to work or when a Total and Permanent Disablement benefit is paid.

If you have Income Protection, your monthly benefit will be up to 75% of your monthly pre-disability income (subject to any maximum limits that apply). The monthly benefit you receive will be based on your pre-disability income and whether you are receiving income from other sources. The insurer requires monthly progress reports while you receive payments. You may also need to provide medical evidence and undergo any examinations that the insurer requires.

Member contributions to your NGS Accumulation account cease while this benefit is being paid.

NGS Super Customer Relationship and Business Development Team

NGS Super Trustee Office

Dascia Bennett
Executive Manager, Customer
dbennett@ngssuper.com.au

Kathy Alexander
Manager, Customer Relations and Service
kalexander@ngssuper.com.au

Postal address
PO Box 21236, World Square NSW 2002

Address
Level 16, 99 Bathurst Street
Sydney NSW 2000
Telephone: (02) 9273 7900

NGS Super State Client Relationship Managers

New South Wales Office

Dee Duke
Customer Relationship Manager
dduke@ngssuper.com.au

Brent Hopping
Senior Customer Relationship Manager
bhopping@ngssuper.com.au

Jorjet Issavi
Customer Relationship Manager
jissavi@ngssuper.com.au

Postal address
PO Box 21236, World Square NSW 2002

Address
Level 16, 99 Bathurst Street
Sydney NSW 2000
Telephone: (02) 9273 7900

Queensland Office

Tana Brink
Customer Relationship Manager
tbrink@ngssuper.com.au

Neil Kent
Business Development Manager
nkent@ngssuper.com.au

Address
Suite 4-5, 39 Jeays Street
Bowen Hills QLD 4006
Telephone: (07) 3874 8300

South Australian Office

Thomay Gatis
Customer Relationship Manager
tgatis@ngssuper.com.au

Elaine Santos
Customer Relationship Manager
esantos@ngssuper.com.au

Address
Optus Building
Level 1, 431-439 King William Street
Adelaide SA 5000
Telephone: (08) 8418 2400

Victorian Office

Laurie Buchanan
Manager, Business Development
lbuchanan@ngssuper.com.au

Anthony Arndt
Customer Relationship Manager
aarndt@ngssuper.com.au

Address
Level 5, 737 Burwood Road
Hawthorn VIC 3122
Telephone: (03) 9811 0502

Western Australian Office

Kate Murphy
Business Development Manager
kmurphy@ngssuper.com.au

Address
Suite 6, 9–11 Preston Street
Como WA 6152
Telephone: (08) 6282 0181

Your Customer Relationship and Business Development Team as at 30 June 2016

Kathy Alexander (NSW)

Dee Duke (NSW)

Brent Hopping (NSW)

Jorjet Issavi (NSW)

Tana Brink (QLD)

Neil Kent (QLD)

Thomay Gatis (SA)

Elaine Santos (SA)

Laurie Buchanan (VIC)

Anthony Arndt (VIC)

Kate Murphy (WA)

ngs Super

How to contact us

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

NGS Super Customer Service Team

Telephone: 1300 133 177

Phone number for callers outside Australia +61 3 8687 1818

Fax: (03) 8640 0813

Online: www.ngssuper.com.au/contact-us

Postal address
GPO Box 4303
Melbourne VIC 3001

NGS Financial Planning
Telephone: 1300 133 177
Web: www.ngssuper.com.au

Are your contact details up-to-date?

To receive updates on your super, remember to let us know if you change your address or your employer.

It's easy to update your details, simply login to your online account at **www.ngssuper.com.au/memberonline** and change your details online. If you don't already have a PIN, you can register for one online. Alternatively, you can call our Customer Service Team and we'll do it for you.

More information?

Important information

The information provided in this document is general information only and does not take into account your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances and consider seeking professional advice. Past performance is not a reliable indicator of future performance.

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) which holds an Australian Financial Services Licence (AFSL) No 411766 authorising the provision of financial advice.

www.ngssuper.com.au
1300 133 177

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233 154 the trustee of NGS Super ABN 73 549 180 515.

2886 (0816)