

NGS Super Income Account

1300 133 1177 www.ngssuper.com.au



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.

Investment

Performance*	Good	80
Variety of Options	Excellent	
Process	Good	

Fees and Charges

Small Account (50K)	Good	60
Medium Account (250K)	Average	
Large Account (500K)	Average	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Excellent	80
Third Party Adviser Servicing	Below Average	

Product Flexibility

Flexibility & Choice	Excellent	110
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Governance

Trustee Structure & Risk	Good	80
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* Past performance is not a reliable indicator of future performance

What We Say

NGS Super was established in 1988 as an industry super fund dedicated to people who work in education and community-focused organisations. The fund is Infinity Recognised, which is a result of its strong commitment to environmental and social principles.

NGS Super offers a range of 14 investment options to choose from, providing members with access to 7 Pre-Mixed and 5 Sector-Specific options, including the Retire Plus option which is specifically tailored to members in the retirement phase. The NGS Self-Managed option are offered to members who wish to take greater control over their investments, providing direct access to shares listed on the S&P/ASX 300, a range of exchange traded funds (ETFs) and term deposits. The Diversified option outperformed the SuperRatings Index over the 5 years to 30 June 2018, and outperformance over the 10 year period is also evident.

Fees are lower than the industry average across all account balances assessed, and the asset administration fee has a maximum cap of \$500 pa. Members receive one free investment switch each financial year, and members can make withdrawals at no cost.

NGS Super provides excellent flexibility, with members having the ability to receive payments fortnightly through to annually. Pension payments can be indexed each year by a nominated percentage or in accordance with CPI. Members with more than one investment option can nominate the proportion of, or order in which, payments are to be drawn from each option. Beneficiary options are comprehensive, including both binding and non-binding nominations, as well as reversionary pensions.

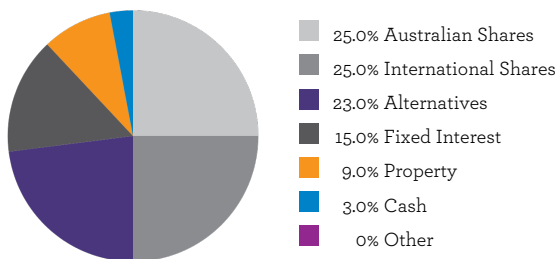
A range of online tools, calculators and educational resources are available through the fund's website, with an online advice tool, NGS SuperMap, and free seminars also on offer. The fund's secure website, Member Online, further enables members to view and update their accounts online, as well as perform transactions.

What They Say

- Dedicated customer service team.
- Interactive online financial education program.
- Free financial planning seminars.
- Online account access and financial planning services offered.

Investment Allocation

NGS Super - Diversified

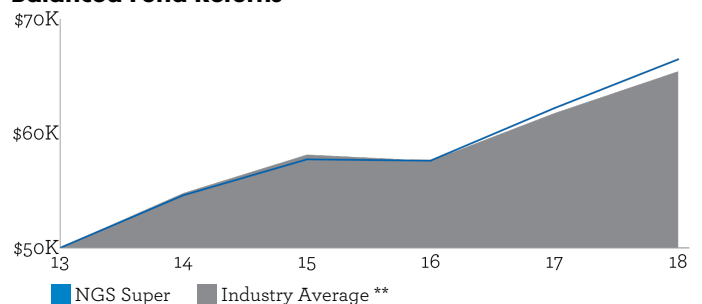


Core Investment Options Available

Diversified Options	Growth Assets %
Diversified	70%
Shares Plus	99%
High Growth	88%
Socially Responsible Diversified	70%
Moderate Growth	64%
Balanced	52%
Defensive	40%

Single Sector Options	Single Manager Options	Term Deposits
Property	Not Available	Yes
Cash & Term Deposits		
International Shares		
Diversified Bonds	Individual Shares	
Australian Shares	Yes	

Balanced Fund Returns



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

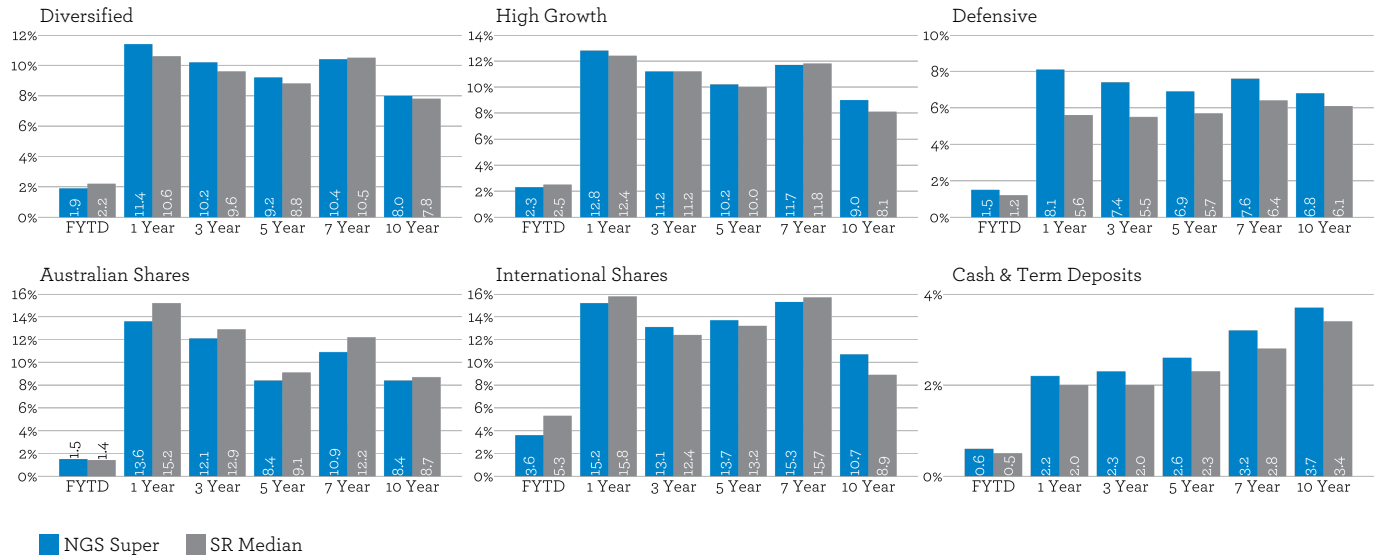
Type (Based on primary rated option)	
Admin Fee (\$)	\$65
Admin Fee (%pa)	0.10%
Investment Fee (%pa)	0.00%
Indirect Cost Ratio (%pa)	1.11%
Switching Fee	\$30
Exit Fee	\$0
Employer Size Discounts	No
Account Size Discounts	Yes

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 670	\$ 3090	\$ 6115
Average Fees	\$ 781	\$ 3333	\$ 6360
Better than Average	✓	✓	✓

Investment Performance Key Options

*Performance as at 30 September 2018. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Diversified	1.9	11.4	10.2	9.2	10.4	8.0
SRP50 Balanced (60-76) Index	2.2	10.6	9.6	8.8	10.5	7.8
High Growth	2.3	12.8	11.2	10.2	11.7	9.0
Defensive	1.5	8.1	7.4	6.9	7.6	6.8
Australian Shares	1.5	13.6	12.1	8.4	10.9	8.4
International Shares	3.6	15.2	13.1	13.7	15.3	10.7
Cash & Term Deposits	0.6	2.2	2.3	2.6	3.2	3.7
CPI	-	1.9	1.7	1.8	1.9	2.0



Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available.
- Pension payment date set by the Fund.
- Pension payments made via EFT.
- Ability can nominate the proportion of, or order in which, payments are to be drawn from each option. Pension payment details can be altered at anytime.
- Transition to retirement pension available.

Minimum Pension Payment Limits '17 / 18

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

Fund Features

Financial Planning	Yes
Health Insurance	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Valuation Process	Weekly Unit Prices

About This Fund

Fund Membership	96,491
Fund Size	\$9,126,866,810
Product Start Date	2001
Fund Type	Industry-Allocated Pension

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.

Kristina Zamora 1300 826 395

Excellent: Score 75% - 100%

Well Above Benchmark

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

Alert

For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.

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Concern

Based on the analysis of available information there appear to be real problems in this area.

X

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