



NGS Financial Planning

Advice you can trust

Your super savings are likely to be one of your biggest investments, so it's important that you're confident that the decisions you're making are right for you now and your future goals.

But we know that understanding superannuation and retirement options can seem complicated and complex, that's why NGS Financial Planning is here to make it easier for you.

We believe that financial advice should be available to everyone who needs it and offer a range of advice services to suit our members different needs. It doesn't matter how much or how little money you have, whether you're just starting out or planning for your retirement our friendly and knowledgeable planners are here to provide advice to help you take care of your tomorrow.

Advice for every stage of your life

NGS Financial Planning understands that you have different goals and priorities at different times in your life. Here are some ways we can help you at each stage.

- **Starting out** – small actions today can help you reach goals like buying a house or travelling overseas sooner and make a difference in your long-term savings.
- **In your 30s and 40s** – this is a good time to take stock and check your super savings are invested in a way to make sure you're on track to reach your goals.
- **In your 50s** – it's a good time to make sure your super is set up to be tax effective and working hard for your retirement.
- **In your 60s or retired** – your super savings may need to last many years, so good advice can help to ensure it lasts the distance.

Financial advice made easy

NGS Financial Planning offers a range of advice services and can help you:

- Identify your lifestyle goals
- set short and long-term financial goals
- set up a budget
- develop a financial plan with recommendations on growing your super savings, managing debt, insurance cover, investment options and retirement planning.

We want to help you achieve your goals. Any personal financial advice you receive from NGS Financial Planning is based on your specific situation and needs. Our planners will help you to clarify your goals and objectives as well as understand your level of investment risk tolerance so you can be sure the advice you receive is appropriate and works for you.

How much does advice cost?

If you're a member of NGS Super, your first appointment with a financial planner is complimentary, and there's no obligation to move forward with a plan.

If you would like a financial planner to develop a tailored plan based on your specific situation and needs, the cost of the advice will depend on the type of advice and how complex it may be. The table below outlines the costs of our different advice services. NGS Financial Planning will give you a full understanding of the costs involved in any plan so you can choose whether to go ahead or not.

Financial advice fee	Fee charged (incl. GST)
Statement of Advice preparation & implementation	
NGS Investment Advice only	\$990
Limited	\$1,870
Standard	\$2,750+
Complex	\$3,500+
Other fees that may be payable	Fee charged (incl. GST)
First / initial meeting (general advice only)	\$0
Additional / Review meetings (general advice only)	\$330

How are the Statement of Advice fees worked out?

Fees for the preparation of a Statement of Advice (SoA) are based on a range of factors, including the time it's expected to take to prepare and implement the advice.

For example, the fee for an SoA involving NGS investment advice only would cost \$990 (incl GST). However, if your advice needs to cover more areas and is more complex, it would incur a higher fee. Advice on more than one issue or topic would typically start from \$2,750 (incl. GST) and complex advice involving multiple products and/or recommendations would start from \$3,500 (incl. GST). In complex circumstances, where there are multiple tax structures or product issuers, this fee may be higher.

Talk to us – we're here to help

At NGS Financial Planning, getting sound financial advice is easy. We're here to help you take care of your tomorrow

Call **1300 133 177** between 8.00am and 8.00pm (AEST or AEDT), Monday to Friday, for more information or to make an appointment with a financial planner.

Visit our website ngssuper.com.au/advice.

ngssuper.com.au

Disclaimers

Important information

This information is general 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 independent advice from a licensed or appropriately authorised financial planner.

NGS Financial Planning Pty Ltd, ABN 89 134 620 518, is a corporate authorised representative #394909 of Guideway Financial Services Pty Ltd, ABN 46 156 498 538, AFSL# 420367, and offers financial planning services on behalf of NGS Super ABN 73 549 180 515.