

Income account

INVESTMENT SWITCHING

This form is for use by members with an NGS Income account.

You can change how your account is invested and which option(s) your future income payments are to be made from at any time – simply choose any combination of the investment options described in the **NGS Income account Guide** and the **Investment Guide** available on our website at **ngssuper.com.au/PDS**

We will not be able to action your instructions if this form is incomplete or you provide incorrect information. We will tell you if this is the case.

Advice

If you're unsure of your decisions, we recommend that you seek professional advice.

We offer low-cost tailored advice through NGS Financial Planning.

Save time, apply online

Applying to vary your investment options via the **Member Online** portal is quick and easy. Simply login via **ngssuper.com.au/MOL** and make your selections through the investment tab. Please note, you are currently unable to vary the investment options for your income payments online.

To make an appointment or speak with a planner, contact us on **1300 133 177** or complete the **Financial planning enquiry form** on our website at **ngssuper.com.au/financial-planning**

Important information

Movements in unit prices for NGS Super investment options will not necessarily reflect movements in a comparable Australian or international index. Any decision to switch investment options should not be based solely on the assumption that an NGS Super unit price will be subject to the same movement as an index.

If you need help

For assistance call us on **1300 133 177** or refer to our website **ngssuper.com.au**

Please send your completed form to:

**NGS Super
GPO Box 4303
MELBOURNE VIC 3001**

Step 1. Complete your personal details

Please print in black or blue pen, in capital letters.



Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Residential address (must be provided)

Suburb State Postcode

Postal address (if different to above)

Suburb State Postcode

Daytime telephone - Mobile

Personal e-mail

Your *Income account* member number Policy number (if applicable)

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515



Step 2. Choose your investment options for your account balance

This change will be based on the next declared unit price if your completed form is received by 5pm (AEST/AEDT) on the last business day of the week. If this form is received after 5pm (AEST/AEDT) on the last business day of the week, the unit price determined for the following week will be used.

You can make an investment switch for your account balance at any time without any cost.

You can choose one or more investment options in any percentage. Please ensure the total adds to 100% otherwise this form will not be processed and your investment allocations will remain unchanged. Alternatively, you can make online changes through your secure **Member Online** account at ngssuper.com.au/MOL

Pre-mixed options:	Percentage to be invested
Moderate Growth – <i>default</i>	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Defensive	<input type="text"/> <input type="text"/> <input type="text"/> %
Socially Responsible Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Retire Plus	<input type="text"/> <input type="text"/> <input type="text"/> %
Shares Plus	<input type="text"/> <input type="text"/> <input type="text"/> %
Sector-Specific options:	
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Infrastructure	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified Bonds	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash & Term Deposits	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL	1 0 0 %

OR

Tailored option:

NGS Self-Managed DIO	<p>This option includes a choice of ASX-listed companies, exchange traded funds (ETFs) and term deposits. For details about the NGS Self-Managed Direct Investment Option (DIO) please refer to the NGS Self-Managed Guide available at ngssuper.com.au/PDS</p> <p>Please note, this form does not allow you to invest in this option.</p> <p>This option is available for members who will accept responsibility for their own investment decisions. To participate in this option you will need to login to your Member Online account. Once you are logged in to Member Online, you will then be able to actively trade using your trading password via the NGS Self-Managed DIO. You will also be able to transfer to and from your investments held in the pre-mixed or sector-specific options and your NGS Self-Managed DIO.</p> <p>Please note there are limits regarding the maximum percentage that can be held in the NGS Self-Managed DIO. Further details can be found in the NGS Self-Managed Guide.</p>
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Step 3. Choose your investment options for your income payments

Option 1: Equal percentage drawdown

Please make payments in the same proportions as my account balance.

If you wish to make a drawdown from nominated investments or a priority election, please choose either Option 2 or Option 3 below, but not both.

If you do not complete this section of the form, payments will be drawn in the same proportions as your account balance.

Option 2: Nominated percentage drawdown

You can choose to have your payments made from one or more of the pre-mixed or sector-specific investment options you have chosen above for your account balance. For example, if your account is invested in 80% Diversified and 20% Balanced, you could choose to have your payments made from the Balanced option only. To make this choice, you would write '100' in the percentage column opposite 'Balanced' in the table below.

Once there's no longer enough money in your chosen option(s), payments will automatically be deducted from the account balance invested in your other option(s). You'll be notified at the time, and you can adjust your investment choice accordingly.

Pre-mixed options:	Percentage to be drawn down
Moderate Growth – <i>default</i>	□ □ □ %
Diversified	□ □ □ %
High Growth	□ □ □ %
Balanced	□ □ □ %
Defensive	□ □ □ %
Socially Responsible Diversified	□ □ □ %
Indexed Growth	□ □ □ %
Retire Plus	□ □ □ %
Shares Plus	□ □ □ %
Sector-Specific options:	
Australian Shares	□ □ □ %
International Shares	□ □ □ %
Infrastructure	□ □ □ %
Property	□ □ □ %
Diversified Bonds	□ □ □ %
Cash & Term Deposits	□ □ □ %
TOTAL	1 0 0 %

Option 3: Priority drawdown

You can choose the pre-mixed and sector-specific investment options from which payments are drawn by electing a drawdown order. Payments will only be drawn from one investment option at a time. After your first nominated investment option is depleted, payments will then be drawn from your next nominated option until this has been depleted and will continue down your drawdown order. For example, if your account balance is invested in 50% Diversified, 25% Balanced and 25% High Growth you could choose to have your payments drawn down in the order of 1. Balanced, 2. High Growth and 3. Diversified.

Drawdown order (number 1, 2 etc as required):

Pre-mixed options:

Moderate Growth – <i>default</i>	□
Diversified	□
High Growth	□
Balanced	□
Defensive	□
Socially Responsible Diversified	□
Indexed Growth	□
Retire Plus	□
Shares Plus	□

Sector-Specific options:

Australian Shares	□
International Shares	□
Infrastructure	□
Property	□
Diversified Bonds	□
Cash & Term Deposits	□

If in the future you change your investment options, the above instruction will become invalid and cease to apply. You can provide a new priority drawn down instruction at any time.



Step 4. Sign the form

By signing this form I understand that:

- I have received sufficient information from the Trustee to understand the effect of and any risks involved in the above investment choice and the Fund has no liability for my selection
- the performance of investment markets is unpredictable, and acknowledge I may receive a negative return from time to time
- for any change to be effective, my form must be completed and received by 5 pm (AEST/AEDT) on the last business day of the week. I understand that any switch made to my existing account will be processed using the **next declared** unit price usually determined on the close of business Friday (of the week in which the switch request was received).
- the Trustee's administrator will not action my request if the information is incomplete or ambiguous
- there is no charge for changes made to my current account balance or to my future income payments investment strategy
- the onus is on me to ensure the Fund's receipt of my *Investment switching* form
- in the event that I have selected a combination of investment options, the initial percentage allocated to each investment option will move over time due to factors such as market movements and it is my responsibility to monitor and rebalance the percentages in each option over time
- future changes to my *Income account* investment options will result in any existing priority drawdown instruction becoming invalid
- the information on this form will be handled by the Trustee to process my investment option choice.

I consent to my personal information being collected, disclosed and used as described in the **Privacy Collection Statement**.

Signature

Date / /

Please return your completed form to:

**NGS Super
GPO Box 4303
MELBOURNE VIC 3001**



PRIVACY COLLECTION STATEMENT

If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as:

- your employer
- a previous super fund
- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to:

- manage your NGS Super account (NGS *Accumulation, Transition to Retirement or Income account*)
- give you information about your NGS Super account
- supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including:

- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our [Privacy Policy](#) lists any other relevant offshore locations.

Our [Privacy Policy](#) sets out in more detail

- how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- how we will handle any complaint.

You can view our [Privacy Policy](#) at ngssuper.com.au/privacy-policy or obtain a copy by contacting us on **1300 133 177**.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on **1300 133 177**. You may also write to the NGS Super Privacy Officer at:

NGS Super
PO Box 21236
World Square NSW 2002

or online at ngssuper.com.au/contact-us.

If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515

**ngs
Super**



Incorporating **qjecs**super division

