

INVESTING YOUR SUPER

*Your investment is as
individual as you are*

FACT SHEET 5

14 AUGUST 2015

NGS Super offers you flexibility and choice when it comes to investing your super. You have the flexibility of choosing from a selection of

- seven diversified pre-mixed options, or
- five sector-specific options

or you can tailor your investment by participating in our

- **NGS Self-Managed option**, which provides a direct investment gateway for you to access ASX-listed companies, exchange traded funds and term deposits giving you the freedom to choose your investment strategy in the same way as a self-managed super fund. Please refer to the *NGS Self-Managed Guide* for further information about this option.

You have the flexibility to choose different investment strategies for your existing account balance and for your future income payments.

There are four sections in this fact sheet that will help you make your investment choice decision.

1. Things to consider	Page 02
2. Understanding risk and your investment timeframe	Page 04
3. Understanding your options	Page 06
4. Choosing your options	Page 08

Seek some advice before you choose an option

Seek advice: It's a good idea to seek financial advice when making major investment decisions, such as choosing how to invest your super. As a member of NGS Super you're entitled to advice about your investment options. You can seek advice face-to-face or over the phone. NGS Super also offers a financial planning service. To make an appointment or speak with a planner, contact our friendly Customer Service Team on **1300 133 177**.

Make an investment choice:

If you're new to NGS Super or you are an existing member and would like to change your investment option/s, read this fact sheet carefully, and consider seeking appropriate financial advice.

+
for those who
understand the
true meaning
of wealth.

1. THINGS TO CONSIDER⁺

An understanding of your particular circumstances and the risk profile of each option is useful in deciding which investment option, or options, might be best for you.

What is your objective?

In general, every member's objective is to provide for a comfortable retirement through their super, however, the way this is achieved changes with time and your risk tolerance. If you are just starting out, you are likely looking to grow your super and your objective might be to accumulate a healthy balance for retirement. However as you approach retirement, your objective likely changes to maintaining the balance you have accumulated with an aim to avoid significant capital losses.

What investments do you have outside of super?

The answer to this may influence the amount you need to save and the type of assets you put your super savings into. You can diversify your retirement savings by investing in asset classes you do not already invest in.

How old are you now and when will you retire?

When you plan to retire can have an influence on the level of risk you are prepared to accept. If you are younger, you may decide to pursue higher long-term returns and be prepared to accept the occasional negative return in the short term because you have time on your side. If you are close to retirement, however, you may not be prepared to take the risk of a market downturn just before you retire and so may choose to accept the lower returns of a more conservative investment strategy.

How long will you be retired for?

Of course, this is generally impossible to know but the longer you are retired, the more money you will need. To a certain degree this will depend on the age at which you begin your retirement. This may mean considering a strategy that is less conservative because of the potential for higher returns.

How much control do you want?

Decide how involved you want to be in managing your super. This will influence the options that are appropriate for you. Do you want to decide upon the mix of assets in your portfolio or would you prefer to let NGS Super decide for you?

Make your choice

To review and/or change your investment options you can either login to your secure *Member Online* account or you can complete an Investment Switching form available on the NGS Super website at www.ngssuper.com.au/forms.

Do you want to have more control over your super?

- With NGS Super you can choose the level of choice and control you want over your super.
- Whether you invest in a single option, a combination of options or our NGS Self-Managed direct investment gateway there's an investment strategy suitable for your needs and goals

Level of choice and control	Investment options
None	<p>Default – Diversified (MySuper) option.</p> <p>If you don't want to make a choice your super will be invested in NGS Super's Diversified (My Super) option, which is one of our pre-mixed choices.</p>
Select from our pre-mixed choices and leave the rest to us	<p>Pre-mixed choices – a selection of options that combine various investment types (also known as 'asset classes'), which NGS Super manages the mix of, along with fund managers to manage the investments.</p>
Build your own strategy by selecting from our range of sector-specific options	<p>Sector-specific choices – a selection of asset class options that you can choose how much to invest in, which are managed by specialist fund managers. Suitable if you wish to choose your investment sectors but not your individual investments.</p>
DIY through NGS Self-Managed – your choice your way	<p>NGS Self-Managed – this option allows members greater choice and control when investing. This direct investment gateway includes a choice of ASX-listed companies, exchange traded funds (ETFs) and term deposits giving you the freedom to structure your own investment strategy in much the same way as a self-managed fund allows.</p> <p>While managing your own investment strategy increases your flexibility and control, this option is not suitable for everyone, especially those who do not want a high level of involvement when investing their super. If you're interested in the NGS Self-Managed direct investment gateway, you should refer to the NGS <i>Self-Managed Guide</i> available at www.ngssuper.com.au (select Super Members > Fact sheets, Reports & PDS) or call our Customer service team on 1300 133 177.</p>

2. UNDERSTANDING RISK AND YOUR INVESTMENT⁺ TIMEFRAME

There are various risks associated with investing and as each investment option has a different mix of investments, the risk of investing in each option is different. Each investment option has details of its risk profile, but here we take a look at some general types of investment risk.

Inflation Price increases due to inflation can erode the real value of investments.

Adequacy The risk of your savings not being sufficient at retirement to support your preferred retirement lifestyle.

Legislative The risk that future changes in legislation will impact your retirement savings, both positive and negative. Examples of this include increases in minimum retirement age, changes to co-contribution limits, etc.

Agency The value of the assets within an asset class can fall for many reasons including changes in the internal operations or management of a fund or company, or in its business environment.

Market Factors such as investor sentiment, economic impacts, regulatory conditions and political events will affect market performance.

Interest rate Changes in interest rates can have a positive or negative impact directly or indirectly on the value of investment returns. This is of special concern in cash and fixed interest investments.

Currency The risk that overseas investments gain or lose value resulting from rises or falls in the Australian currency.

Derivatives The risk that the value of the derivative may not move in line with the underlying asset exposure or the risk that the counterparty to the derivative contract cannot meet its obligations under the contract.

Liquidity The risk that investments may not be able to be converted to cash within the necessary time frames.

Market timing The risk that you will invest money into the market at the wrong time. For example, you invest into Australian shares after seeing it rise 15%. It then subsequently drops 10%.

Risk and your investment timeframe

Risk from a member's perspective can be viewed as the chance that your retirement objectives will not be met – for example the return you receive on an investment will be less than the one you need to retire comfortably. In assessing the risk of an investment option, your timeframe, objective, how involved you are, and how much risk you are willing to tolerate are all important.

One way of measuring risk is by looking at volatility, which describes the degree to which investment returns move up and down over time. In general, assets like shares are highly volatile in the short term. Their value fluctuates significantly so that in the short term the risk of a lower than expected return is high, leading to a high chance of not meeting your objective.

Assets such as fixed interest and cash are less volatile (their value fluctuates less over periods of time), so that in the short term, the chance of a lower than expected return or a negative return is less. However, in the long term, your chance of not meeting a return objective above inflation is higher.

Different members will have different objectives and investment timeframes and therefore face different risks.

Investment time horizon

Short – 5 years

For a member with a short investment horizon, preserving the capital value of the investment is the likely objective. The key risk to preserving the capital value is volatility of investment returns. For investment options with a short term objective, NGS Super focuses on measuring each option's short term volatility through the use of the **Standard Risk Model (SRM)**.

Medium – 10 years

For a member with a medium investment horizon, inflation begins to have an impact on the investment. For investment options with a medium term objective, NGS Super focuses on measuring a balance of volatility and inflation risk. The risk level is derived from a mixture of each option's SRM score and its probability of exceeding inflation over the medium term.

Long – 20 years

For a member with a long investment horizon, inflation is a key risk in determining if your retirement objectives will be met. NGS Super's methodology therefore focuses on inflation risk. The risk level is derived from each option's probability of exceeding inflation over the long term.

Our investment options have different levels of risk according to different time horizons. The table opposite shows the level of risk for the different investment time horizons. It is also important to note that the potential range of returns for each option will vary as a result of the level of growth versus defensive asset mix. Refer to Section 3 *Understanding your options* and Section 4 *Choosing your options* for more information on growth and defensive assets.

Investment option	Risk level for the time invested		
	Short term If savings are required in 5 years or less	Medium term If savings are required after 10 years	Long term If savings are required after 20 years or more
Pre-mixed options			
Defensive	Low to medium	Low	Low
Balanced	Medium	Low to medium	Low
Socially Responsible Diversified	Medium	Medium	Low
Diversified (MySuper)	Medium to high	Medium	Low
Indexed Growth	Medium to high	Medium	Low
High Growth	Medium to high	Medium	Low
Shares Plus	High	Medium to high	Low to medium
Sector-specific options			
Cash and Term Deposits	Very low	Low	Medium
Diversified Bonds	Low	Low to medium	Low
Property	Medium to high	Medium	Low
Australian Shares	High	High	Medium
International Shares	High	Medium	Medium
Tailored option			
NGS Self-Managed	This option includes a choice of ASX-listed companies, exchange traded funds (ETFs) and term deposits. For further information about this option please refer to the <i>NGS Self-Managed Guide</i> available at www.ngssuper.com.au (select Super Members > Fact sheets, Reports & PDS).		

The **SRM** measures the probability of a negative return in any particular year, and then multiplies this by the number of years in the period to arrive at the expected number of years with negative returns. The **SRM** will be reviewed if NGS Super believes there has been a material change to the underlying risk and return assumptions.

3. UNDERSTANDING YOUR OPTIONS⁺

Asset classes are a key component of investing. Each NGS Super investment option is broken down into various asset classes which can be classified as being either defensive or growth assets. An asset class refers to a particular group of assets that have similar characteristics such as shares, property and fixed interest.

Asset classes we invest in:

Defensive assets

Defensive assets are generally included in an option to stabilise returns. These types of assets typically receive a large component of their return as income. Defensive assets are lower-volatility investments, but this means they generally produce lower returns over the long term.

Cash and term deposits

These assets are deposits held at Australian banks which pay interest monthly or at maturity.

This asset class does not have negative returns and provides stable short-term returns that are unlikely to exceed inflation over the long term.

Fixed interest yield

A mix of quality loans to global companies spread over a range of geographies around the world. These assets pay regular interest and are held for the income they provide.

This asset class is less volatile than shares however, unlike cash and term deposits, fixed interest securities may have negative returns.

Fixed interest duration

A mix of quality medium to long term debt. This asset is held for its stable income stream and low volatility.

Property income

A portfolio of high quality Australian properties focused on generating high levels of income and with the potential to provide medium term growth. The portfolio is expected to be less volatile than shares.

Defensive alternatives

Defensive alternative investments are those with low correlations to growth assets and relatively consistent returns above the cash rate. Such assets have useful diversifying characteristics.

Growth assets

Growth assets are used in the NGS Super investment options to provide capital growth to an investment portfolio, along with some investment income. Growth assets are riskier than defensive assets but over the long term are expected to produce higher returns.

Australian shares

This asset class invests in companies listed on the Australian Securities Exchange. There is exposure to large and small companies across a range of industries. Returns from shares have historically outperformed inflation. The returns from shares are a combination of capital growth and dividends.

International shares

This asset class invests in companies listed on global stock exchanges. International shares provide the opportunity for geographic, economic, industry and currency diversification in an equity portfolio. International Shares have similar risk and return characteristics as Australian shares, with the exception of dividend franking, but provide exposure to other currencies.

Direct property growth

This asset class invests in unlisted property. The primary focus of this asset class is to invest in opportunistic or development-focused unlisted property within the commercial and residential sector.

Infrastructure

This asset class invests in assets that provide essential services to communities and industry and in doing so provide core functions which allow economies to grow.

Infrastructure investments tend to demonstrate stable returns over an extended period of time, with highly predictable cash flows and revenue streams that are generally linked to inflation. Infrastructure investments have the additional benefit that they generally demonstrate a low correlation, if any, to equity markets.

Private equity

This asset class invests in unlisted private companies. This asset class has a higher return and risk expectation, as compared to listed equities. They can also offer significant diversification benefits.

Growth alternatives

This asset class generates medium to high returns through medium to high risk investments or trading strategies that do not fit easily into the standard asset classes. These strategies can include: asset class specific hedge funds, multi-asset class hedge funds, insurance-linked strategies, leveraged credit and commodities. The major role of these assets is to provide a return seeking diversification away from equity risk. As such, investments with relatively low expected correlations to equities could be expected to be favoured within this asset class.

Asset allocations and ranges

The tables on pages 10–21 outline how each of the options vary in relation to the asset classes they are invested in.

Strategic asset allocation

The **strategic asset allocation (referred to as the 'normal allocation' in the tables in the following pages)** is indicative of the expected asset allocation during stable market environments. The strategic asset allocation is the primary driver of the option's long term investment performance. Investments are selected based on one or more of the following characteristics:

- capital preservation
- regular stable income
- inflation offset
- capital growth
- risk mitigation.

Tactical allocation

The **tactical allocation range** is used to respond to changes in the investing environment. The strategy moves asset allocations dynamically, seeking primarily to manage risk, but also to improve returns.

4. CHOOSING⁺ YOUR OPTIONS

You have the flexibility of choosing from a selection of seven diversified pre-mixed options, or developing your own investment strategy by choosing any combination of the five sector-specific options or investing in our NGS Self-Managed direct investment gateway.

Here is a checklist for making your investment choice

What is your risk tolerance?

Risk tolerance refers to how well you can cope with the trade-off between risk and return. In making investments, you must consider both aspects. As a general rule, it's unrealistic to expect an investment to be both low risk and provide high returns at the same time.

You need to decide how much risk (or loss) you can tolerate in pursuit of higher returns. If you want low risk, will you be satisfied with the lower returns that accompany it? The answer will usually be different for everybody and there is no single correct answer. It is worth taking the time to assess your individual tolerance for risk.

Diversify to reduce volatility

All asset classes fluctuate in value over time but it's unusual for them all to perform poorly at the same time. Diversification means having different investments in different asset classes as well as within each asset class (e.g. different shares), with the expectation that if one or more investments are performing poorly the others may be doing better. Whilst diversification reduces the risk of a negative return on your investment, it doesn't eliminate it completely.

While shares are expected to have the highest average return over the long term, they cover a very wide range of one-year returns, which include significant negative returns. On the other hand, whilst cash won't provide a negative return, it is expected to have a low long-term return relative to other asset classes.

Past short-term performance may not be indicative of future long-term performance

When you select your investment strategy, you may find yourself considering past performance. While this could be a potential guide to future performance, it is not necessarily a good guide. You should consider performance over a number of years because short-term returns can be very misleading.

Avoid market timing

Not even investment experts can predict when markets will rise or fall. Super is a long-term investment so making frequent changes to your investment options to try to anticipate which asset class will perform best in the short term may be unwise. It is often better to stick to a long-term investment strategy that suits your needs and only change it if there is a long-term fundamental change in investment markets or your personal circumstances dictate that a change is needed.

Seek some advice before you choose an option

Seek advice: It's a good idea to seek financial advice when making major investment decisions, such as choosing how to invest your super. As a member of NGS Super you're entitled to advice about your investment options. You can seek advice face to face or over the phone. We also offer a financial planning service. To make an appointment or speak with a planner, contact our friendly Customer Service Team on **1300 133 177**.

Make an investment choice: If you're new to NGS Super or you are an existing member and would like to change your investment option/s, read this fact sheet carefully, and consider seeking professional financial advice.

Once you've made your choice simply complete the **Member investment choice** section of your *Membership Application form* available in the *Member Guide*.

If you're already a member, you can either login to your secure *Member Online* account or you can complete an *Investment switching form* which is also available on the website at **www.ngssuper.com.au** (select **Super Members > Forms**).

NGS Self-Managed

NGS Self-Managed offers a new level of choice and direct control over the investment of your super savings through an online direct investment gateway. NGS Self-Managed will allow you to invest in a wide range of shares, exchange traded funds (ETFs) and term deposits.

The NGS Self-Managed direct investment gateway provides you with access to real-time trading as well as market information through *Morningstar* investment profiles to help you make informed decisions and manage your account.

What you can invest in

- the top 300 Australian Securities Exchange (**ASX**) listed companies available on the S&P/ASX 300 Index.
- a range of **ASX-Listed ETFs**. Please refer to the *Online investment list*.
- a choice of term deposit options that provide **1, 3, 6 and 12 month term deposits**, and you can select from a list of term deposit providers. For the full list of providers and their current rates, please refer to the *Online investment list* available at www.ngssuper.com.au (select **Super Members > Investments > NGS Self-Managed**).

Who can invest in this option?

The NGS Self-Managed direct investment gateway is available to members with at least \$7,000 invested in their account. You are required to keep a minimum of 20% of your total account balance or \$2,000, whichever is higher, in your NGS Super pre-mixed or sector-specific investment options. In addition, an NGS Self-Managed cash account minimum of \$500 applies.

A maximum of 80% of your NGS Super account can be invested in your NGS Self-Managed account.

To participate in this option you need to:

- login to your *Member Online* account at www.ngssuper.com.au (select the 'Login' tab at the top of the home page). From here you can actively trade via the NGS Self-Managed direct investment gateway by transferring investments in your pre-mixed or sector-specific options to your NGS Self-Managed cash account; and
- have a valid email address to receive any term deposit, corporate actions or other important notifications.

Warning

While managing your own investments increases your control and flexibility, the NGS Self-Managed investment option is not for everyone.

If you choose to invest in this option, you need to be aware of the following risks:

- short-term share price volatility
- transaction costs associated with trading frequently, and
- too little diversification.

Fees and charges

The fees and charges applicable to this investment option are outlined in the *NGS Self-Managed Guide* available at www.ngssuper.com.au (select **Super Members > Fact sheets, Reports & PDS**).

For more information

Before investing in this option, you should read the *NGS Self-Managed Guide* available at www.ngssuper.com.au (select **Super Members > Fact sheets, Reports & PDS**) or call our customer service team on **1300 133 177**.

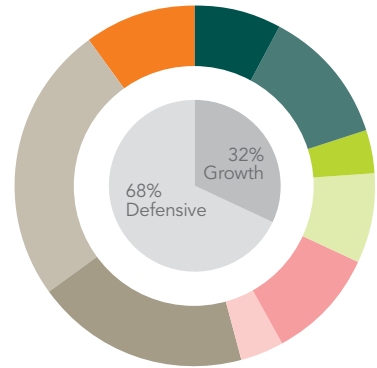
DEFENSIVE

Your investment options...
Pre-mixed options

Asset allocation

Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	32%	15 – 45%
Australian shares	8%	0 – 20%
International shares	12%	0 – 20%
Infrastructure	4%	0 – 10%
Growth alternatives	8%	0 – 15%
Defensive	68%	55 – 85%
Fixed interest yield	10%	5 – 35%
Property (direct)	4%	0 – 15%
Defensive alternatives	19%	0 – 40%
Cash and Term Deposits	25%	5 – 35%
Fixed interest duration	10%	5 – 35%
Foreign currency exposure	8%	0 – 85%



Indicative asset allocation and ranges

* The **normal allocation** is indicative of the expected asset allocation during stable market environments.

† The **tactical allocation range** is used to respond to changes in the investing environment.

Risk over each time horizon

5 years	Low to Medium
10 years	Low
20 years	Low

Investment performance objective is to achieve a net return[¶]: 1% above CPI over rolling three year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least five years.

What type of investment is it?

A relatively conservative investment option with a high weighting towards the more defensive types of assets such as cash, fixed interest, defensive alternative funds and direct property. There is a smaller weighting to assets such as shares and infrastructure which provides the prospect for some capital growth.

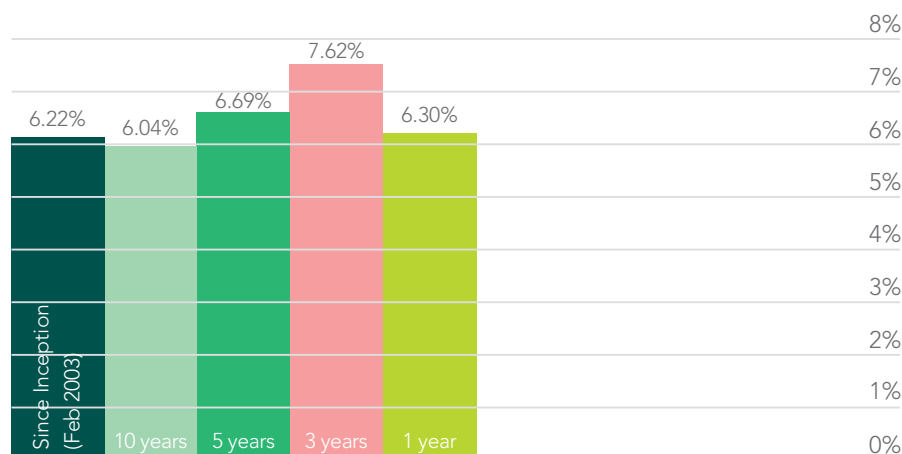
Expected frequency of negative returns over 20 year period: Approximately one year in 20.

This option may be right for you if

you seek: To have relatively stable short term returns, whilst accepting that this is likely to result in lower investment returns over the long term. This option is suitable for those with short time horizons or low risk tolerances.

Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



§ This table shows each investment option's annual effective rate of net return (i.e. the actual rate of return net of tax and investment expenses) over the past ten years or for the period which the investment option has been offered if less than ten years. Past performance is not a reliable indicator of future performance.

¶ The Trustee is required by law to set these objectives. They are neither a forecast nor a guarantee of future investment returns. It is anticipated that the CPI objective should be achieved over the long term. However, due to the volatile nature of investment markets and the lack of direct linkage between market returns and inflation, there may be periods when investment returns are not above the objective.

Prior to 1 July 2013 this option was called 'Conservative'

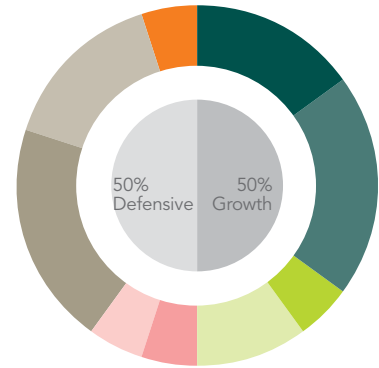
BALANCED

Your investment options...
Pre-mixed options

Asset allocation

Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	50%	35 – 65%
Australian shares	15%	10 – 30%
International shares	20%	10 – 30%
Infrastructure	5%	0 – 10%
Growth alternatives	10%	0 – 20%
Defensive	50%	35 – 65%
Fixed interest yield	5%	0 – 20%
Property (direct)	5%	0 – 10%
Defensive alternatives	20%	0 – 40%
Cash and Term Deposits	15%	0 – 30%
Fixed interest duration	5%	0 – 20%
Foreign currency exposure	15%	0 – 90%



Indicative asset allocation and ranges

* The **normal allocation** is indicative of the expected asset allocation during stable market environments.

† The **tactical allocation range** is used to respond to changes in the investing environment.

Risk over each time horizon

5 years	Medium
10 years	Low to medium
20 years	Low

Investment performance objective is to achieve a net return[¶]: 2% above CPI over rolling three year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least seven years.

What type of investment is it?

An investment option split evenly between assets which provide the prospect for capital growth and assets which display defensive characteristics.

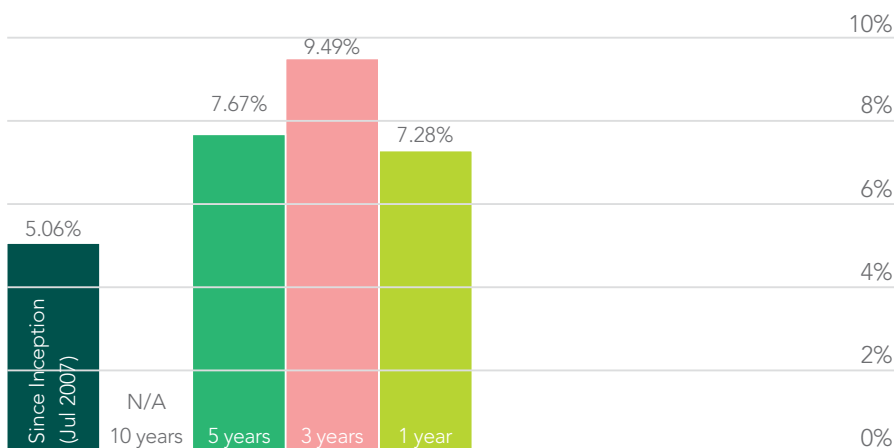
Expected frequency of negative return over 20 year period: Approximately two years in 20.

This option may be right for you if you seek:

To achieve reasonable long term returns whilst limiting volatility to a moderate level. This is likely to result in lower investment returns than may be achieved in more equity-orientated options and is suitable if you are seeking moderate returns with a low risk tolerance over the medium term.

Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



§ This table shows each investment option's annual effective rate of net return (i.e. the actual rate of return net of tax and investment expenses) over the past ten years or for the period which the investment option has been offered if less than ten years. Past performance is not a reliable indicator of future performance.

¶ The Trustee is required by law to set these objectives. They are neither a forecast nor a guarantee of future investment returns. It is anticipated that the CPI objective should be achieved over the long term. However, due to the volatile nature of investment markets and the lack of direct linkage between market returns and inflation, there may be periods when investment returns are not above the objective.

SOCIALLY RESPONSIBLE DIVERSIFIED Your investment options... Pre-mixed options

Asset allocation

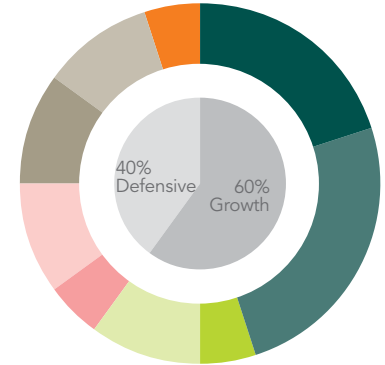
Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	60%	45 – 75%
Australian shares	20%	10 – 30%
International shares	25%	15 – 35%
Infrastructure	5%	0 – 10%
Growth alternatives	10%	0 – 20%
Defensive	40%	25 – 55%
Fixed interest yield	5%	0 – 20%
Property (direct)	10%	0 – 30%
Defensive alternatives	10%	0 – 30%
Cash and Term Deposits	10%	0 – 20%
Fixed interest duration	5%	0 – 20%
Foreign currency exposure	15%	0 – 90%

Indicative asset allocation and ranges

* The **normal allocation** is indicative of the expected asset allocation during stable market environments.

† The **tactical allocation range** is used to respond to changes in the investing environment.



Risk over each time horizon

5 years	Medium
10 years	Medium
20 years	Low

Investment performance objective is to achieve a net return[¶]: 3% above CPI over rolling 10 year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least ten years before it meets its objectives.

What type of investment is it?

Includes higher weighting to investments in assets with the potential for medium to long-term growth such as shares, infrastructure and property, than fixed interest and cash. Shares in this option are predominantly invested in sectors and companies that have ranked highly when considering environmental, social and governance factors. This option screens out investments in companies deemed to have a high social impact such as tobacco, pornography and armaments. It also reduces exposure to alcohol, gambling and nuclear power companies.

This option is designed for members seeking medium to long-term growth who are willing to accept short-term fluctuations in returns.

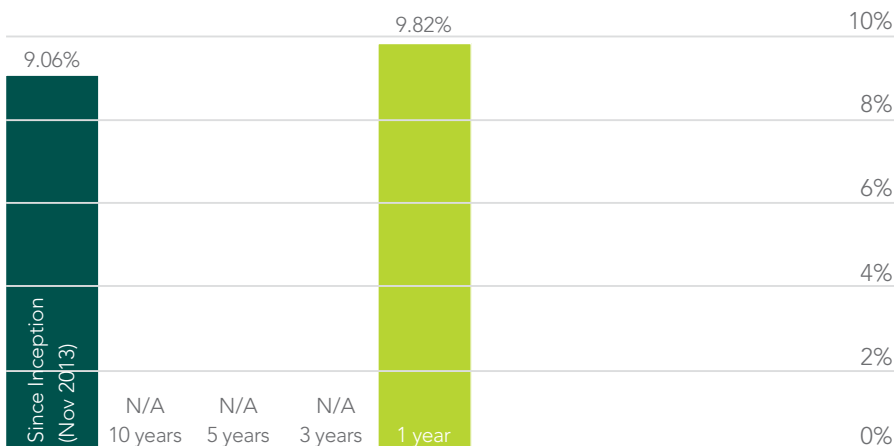
Expected frequency of negative return over 20 year period: Approximately three years in 20.

This option may be right for you if you seek:

To achieve attractive long term returns, whilst accepting a reasonable level of volatility in returns. This option is suitable for members with a medium to long term investment horizon and reasonable risk tolerance.

Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



§ This table shows each investment option's annual effective rate of net return (i.e. the actual rate of return net of tax and investment expenses) over the past ten years or for the period which the investment option has been offered if less than ten years. Past performance is not a reliable indicator of future performance.

¶ The Trustee is required by law to set these objectives. They are neither a forecast nor a guarantee of future investment returns. It is anticipated that the CPI objective should be achieved over the long term. However, due to the volatile nature of investment markets and the lack of direct linkage between market returns and inflation, there may be periods when investment returns are not above the objective.

Prior to 1 July 2013 this option was called 'Diversified'

DIVERSIFIED (MY SUPER)

Your investment options...
Pre-mixed options

Asset allocation

Long term target allocation

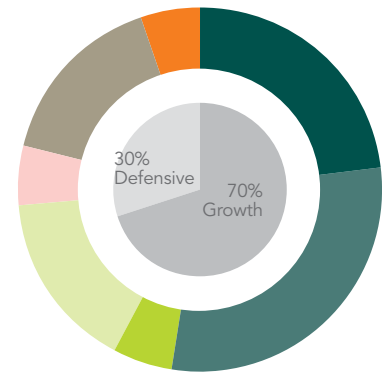
	Normal allocation*	Tactical allocation range†
Growth	70%	55 – 85%
Australian shares	22%	15 – 40%
International shares	28%	15 – 40%
Infrastructure	5%	0 – 10%
Growth alternatives	15%	0 – 30%
Defensive	30%	15 – 45%
Fixed interest yield	0%	0 – 20%
Property (direct)	5%	0 – 15%
Defensive alternatives	15%	0 – 30%
Cash and Term Deposits	5%	0 – 25%
Fixed interest duration	5%	0 – 20%
Foreign currency exposure	20%	0-85%

Indicative asset allocation and ranges

* The **normal allocation** is indicative of the expected asset allocation during stable market environments.

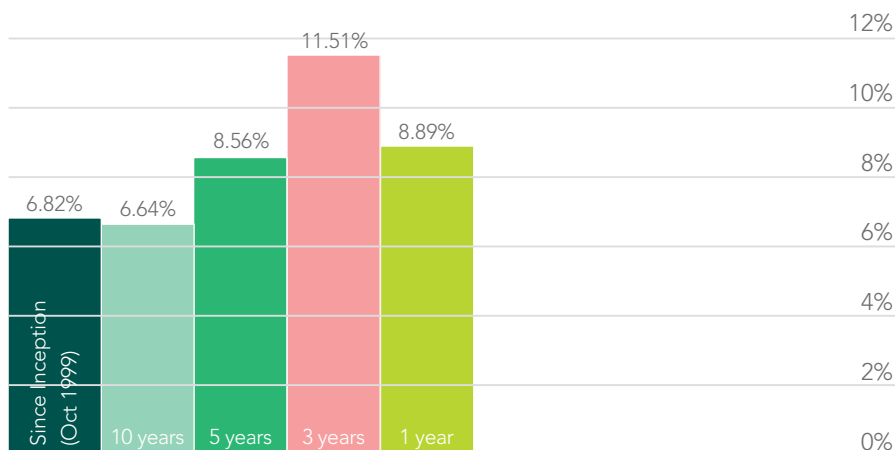
† The **tactical allocation range** is used to respond to changes in the investing environment.

The latest product dashboard for the Diversified (MySuper) investment option is available on our website www.ngssuper.com.au (click on **Super Members > Investments > Super Product Dashboard**).



Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



§ This table shows each investment option's annual effective rate of net return (i.e. the actual rate of return net of tax and investment expenses) over the past ten years or for the period which the investment option has been offered if less than ten years. Past performance is not a reliable indicator of future performance.

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Risk over each time horizon

5 years	Medium to high
10 years	Medium
20 years	Low

Investment performance objective is to achieve a net return[¶]: 3% above CPI per annum over rolling ten year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least ten years before it meets its objectives.

What type of investment is it?

Includes most of the asset classes that NGS Super uses but has a higher weighting to investments in assets with the potential for medium to long-term growth, such as shares, infrastructure and property.

Expected frequency of negative return over 20 year period: Approximately three years in 20.

This option may be right for you if you seek:

To achieve attractive long term returns, whilst accepting a reasonable level of volatility in returns. This option is suitable for members with a medium to long term investment horizon and reasonable risk tolerance. This is also the default option for accumulation members.

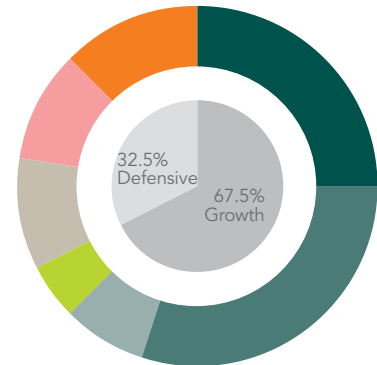
INDEXED GROWTH

Your investment options...
Pre-mixed options

Asset allocation

Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	67.5%	50 – 80%
Australian shares	25%	15 – 35%
International shares	30%	20 – 40%
Listed property	7.5%	0 – 15%
Infrastructure	5%	0 – 10%
Defensive	32.5%	20 – 50%
Cash and Term Deposits	10%	0 – 35%
Fixed interest yield	12.5%	0 – 20%
Fixed interest duration	10%	0 – 20%
Foreign currency exposure	20%	0 – 85%



Indicative asset allocation and ranges

* The **normal allocation** is indicative of the expected asset allocation during stable market environments.

† The **tactical allocation range** is used to respond to changes in the investing environment.

Risk over each time horizon

5 years	Medium to high
10 years	Medium
20 years	Low

Investment performance objective is to achieve a net return[¶]: 3% above CPI over rolling ten year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least ten years before it meets its objectives.

What type of investment is it?

Includes asset classes where a broad market index is available and investible. The option will aim to provide exposure to these asset classes through the use of passive indexing strategies. There are no investments in unlisted assets.

Expected frequency of negative return over 20 year period:

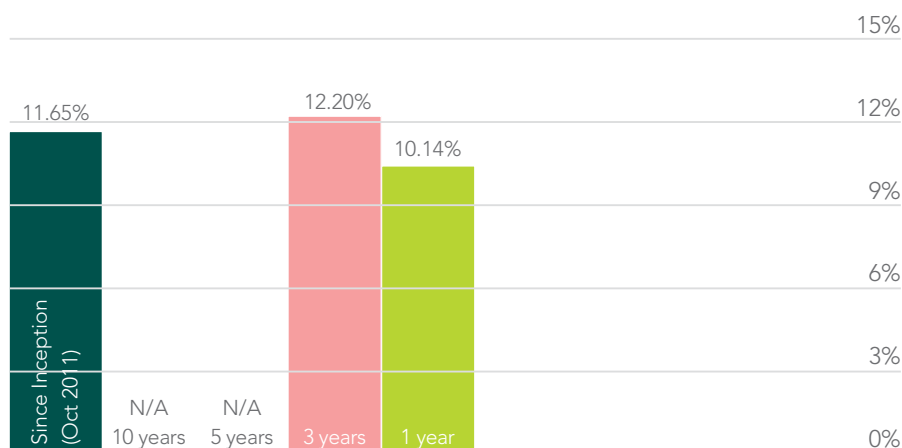
Approximately four years in 20.

This option may be right for you if you seek:

To achieve attractive long term market index returns, whilst desiring the lowest possible fee and accepting a reasonable level of volatility in returns. This option is suitable if you do not seek to outperform the market and have reasonable tolerance of volatility.

Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



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HIGH GROWTH

Your investment options...
Pre-mixed options

Asset allocation

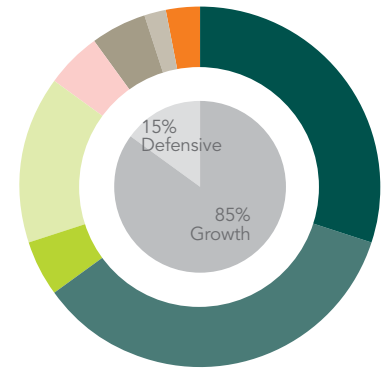
Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	85%	70 – 95%
Australian shares	30%	20 – 40%
International shares	35%	20 – 50%
Listed property	0%	0 – 10%
Infrastructure	5%	0 – 10%
Growth alternatives	15%	0 – 30%
Defensive	15%	5 – 30%
Fixed interest yield	0%	0 – 10%
Property (direct)	5%	0 – 10%
Defensive alternatives	5%	0 – 20%
Cash and Term Deposits	2%	0 – 20%
Fixed interest duration	3%	0 – 10%
Foreign currency exposure	25%	0 – 80%

Indicative asset allocation and ranges

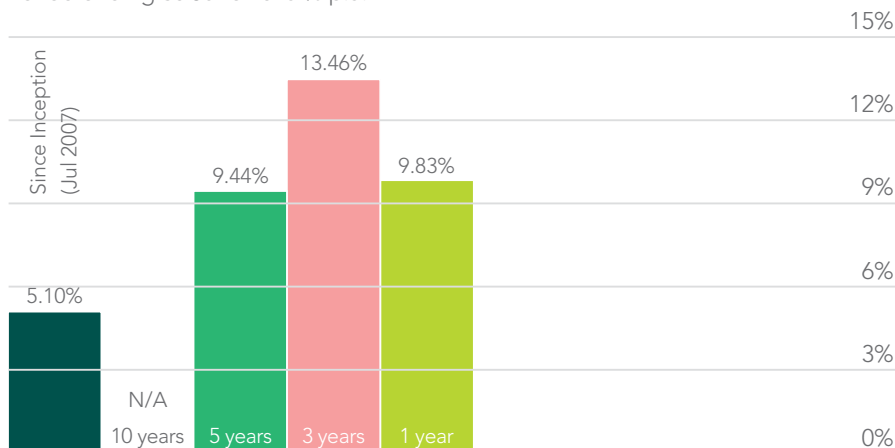
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Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



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Risk over each time horizon

5 years Medium to high

10 years Medium

20 years Low

Investment performance objective is to achieve a net return[¶]: 4% above CPI over rolling ten year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least ten years.

What type of investment is it?

A diversified investment option with a substantial weighting towards those assets which will potentially produce superior returns over the longer term.

Expected frequency of negative return over 20 year period: Approximately four years in 20.

This option may be right for you if

you seek: To grow your super and desire a diversified range of assets in your portfolio whilst tolerating a high level of volatility of returns.

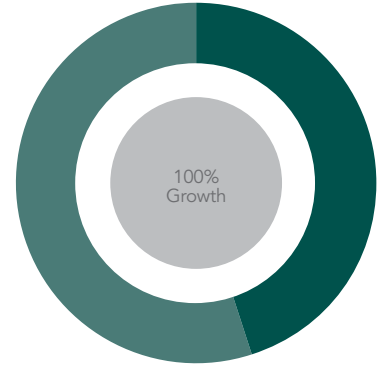
SHARES PLUS

Your investment options...
Pre-mixed options

Asset allocation

Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	100%	85 – 100%
Australian shares	45%	35 – 55%
International shares	55%	45 – 65%
Growth alternatives	0%	0 – 10%
Defensive	0%	0 – 15%
Cash and Term Deposits	0%	0 – 15%
Foreign currency exposure	35%	0 – 65%



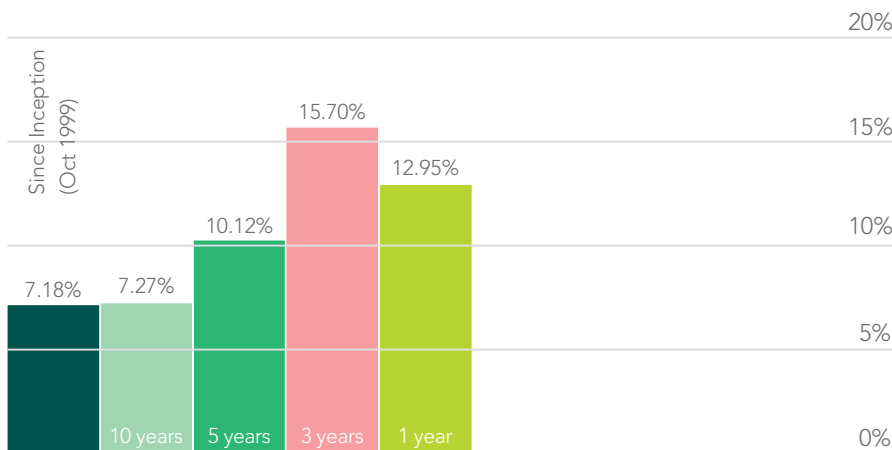
Indicative asset allocation and ranges

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Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



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Risk over each time horizon

5 years	High
10 years	Medium to high
20 years	Low to medium

Investment performance objective is to achieve a net return[¶]: 4.5% above CPI over rolling ten year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least ten years.

What type of investment is it?

Invested predominantly in companies listed on Australian and major international stock exchanges, but with small exposures to other assets which offer potentially higher levels of return, but potentially high levels of variability in returns.

Expected frequency of negative return over 20 year period: Approximately six years in 20.

This option may be right for you if

you seek: To grow your super over the long term through exposure purely to equities. Returns are likely to be very volatile.





Prior to 1 July 2013 this option was called 'Cash'

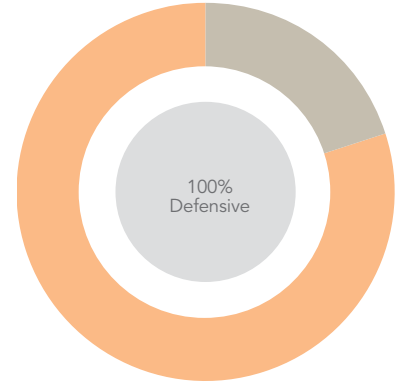
CASH AND TERM DEPOSITS

Your investment options...
Sector-specific options

Asset allocation

Long term target allocation

	Normal allocation*	Tactical allocation range†
 Growth	0%	0 – 0%
 Defensive	100%	100%
 Cash	20%	0 – 100%
 Term Deposits	80%	0 – 100%
Foreign currency exposure	0%	0 – 0%



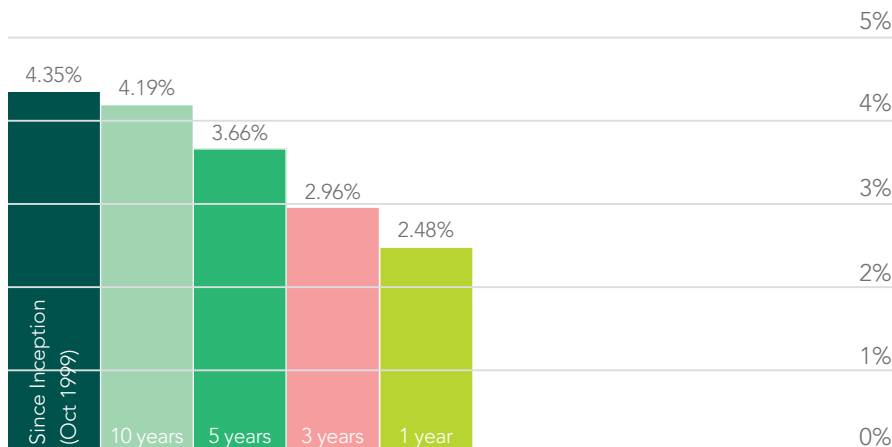
Indicative asset allocation and ranges

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Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



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Risk over each time horizon

5 years Very low

10 years Low

20 years Medium

Investment performance objective is to achieve a net return[¶]: To achieve positive returns in all monthly periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least one year before it meets its objectives.

What type of investment is it?

An investment in bank term deposits and at call cash accounts. The aim is to provide a high level of security of the capital value of your investment.

Expected frequency of negative return over 20 year period: Never.

This option may be right for you if

you seek: If you are looking for an investment with a consistent rate of return and high level of security of capital value over short-term periods.

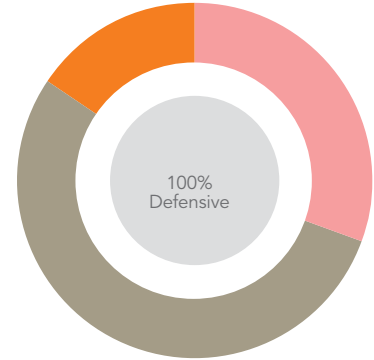
DIVERSIFIED BONDS

Your investment options...
Sector-specific options

Asset allocation

Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	0%	0 – 0%
Defensive	100%	100%
Fixed interest yield	20%	0 – 100%^
Cash and Term Deposits	35%	0 – 100%
Fixed interest duration	10%	0 – 100%^
Defensive alternatives	35%	0 – 45%
Foreign currency exposure	0%	0 – 25%



Indicative asset allocation and ranges

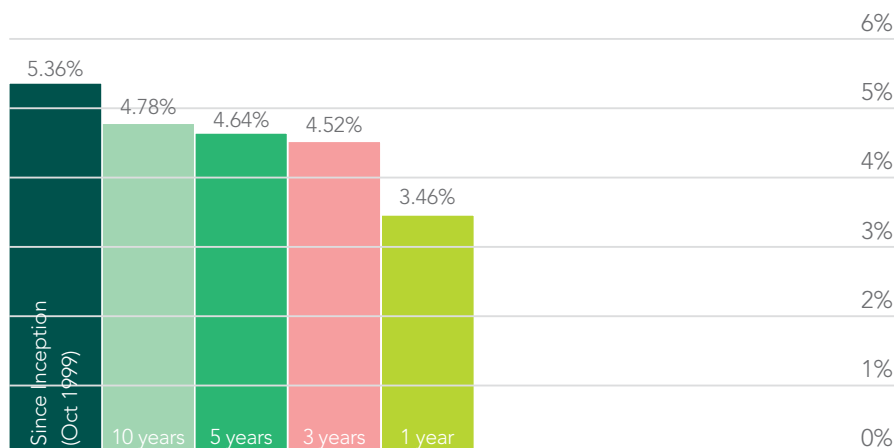
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^ Effective from 25 August 2015.

Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



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Risk over each time horizon

5 years	Low
10 years	Low to Medium
20 years	Low

Investment performance objective is to achieve a net return[¶]: 2.0% above CPI over rolling three year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least three years before it meets its objectives.

What type of investment is it?

An investment in cash and fixed interest investments, which include securities issued by both Australian and International governments and corporations.

Expected frequency of negative return over 20 year period: Approximately one year in 20.

This option may be right for you if you seek:

To achieve reasonable returns over short to medium time periods and with lower volatility than is typical of equity options. This is suitable if you have low risk tolerances or are seeking higher than cash returns and lower than equity volatility.

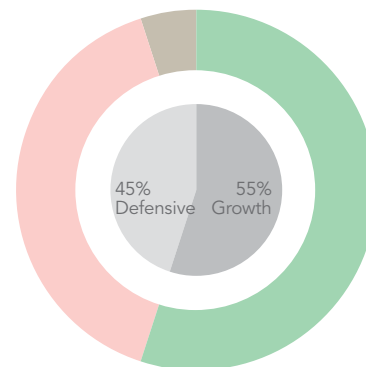
PROPERTY

Your investment options...
Sector-specific options

Asset allocation

Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	55%	40 – 80%
Listed property	55%	40 – 80%
Defensive	45%	20 – 60%
Property (direct)	40%	20 – 60%
Cash and Term Deposits	5%	0 – 10%
Foreign currency exposure	0%	0 – 25%



Indicative asset allocation and ranges

* The **normal allocation** is indicative of the expected asset allocation during stable market environments.

† The **tactical allocation range** is used to respond to changes in the investing environment.

Risk over each time horizon

5 years	Medium to High
10 years	Medium
20 years	Low

Investment performance objective is to achieve a net return[¶]: 2.0% above CPI over rolling five year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least ten years before it meets its objectives.

What type of investment is it?

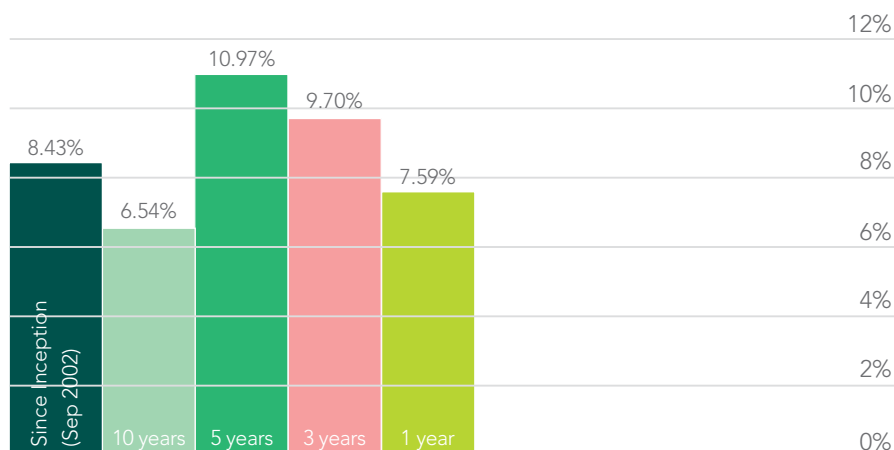
Predominantly invested in Australian property, but with some international exposure. The listed property investments (which can be bought and sold on the share market) can be subject to equity-like returns and risk. The direct property funds are primarily focused on high quality property assets in the retail and industrial sectors, and will have a low correlation to share market returns.

Expected frequency of negative return over 20 year period: Approximately four years in 20.

This option may be right for you if you seek: To achieve attractive long term investment returns above inflation, whilst accepting some short term volatility. This option is likely to have higher than bonds, lower than equity volatility.

Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



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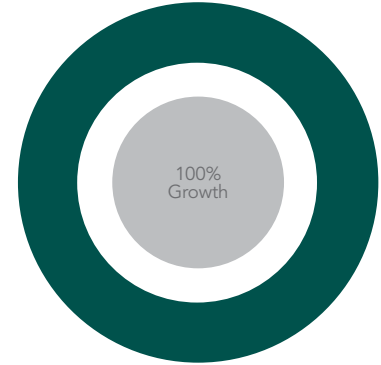
AUSTRALIAN SHARES

Your investment options...
Sector-specific options

Asset allocation

Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	100%	90 – 100%
Australian shares	100%	90 – 100%
Defensive	0%	0 – 10%
Cash	0%	0 – 10%
Term Deposits	0%	0 – 10%
Foreign currency exposure	0%	0 – 0%



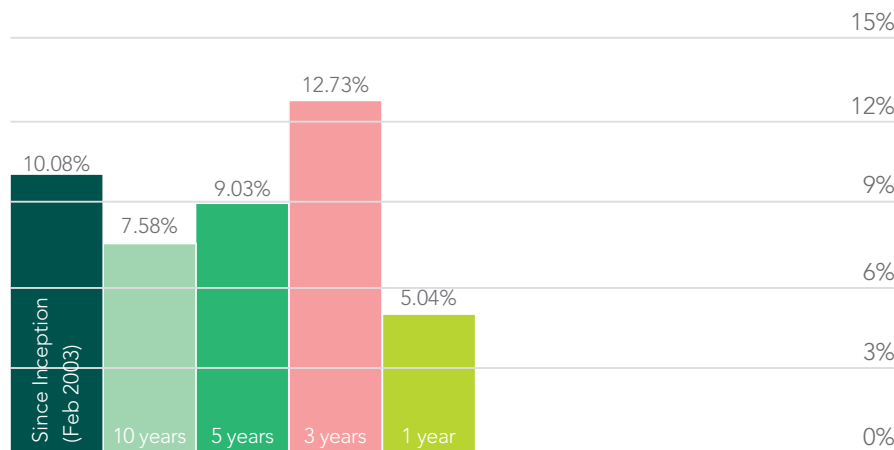
Indicative asset allocation and ranges

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Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



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Risk over each time horizon

5 years High

10 years High

20 years Medium

Investment performance objective is to achieve a net return[¶]: 4.5% above CPI over rolling ten year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least ten years.

What type of investment is it?

Predominantly invested in companies listed on the Australian Securities Exchange.

Expected frequency of negative return over 20 year period:

Approximately six years in 20.

This option may be right for you if

you seek: To maximise long term investment returns through a diversified investment in Australian companies whilst accepting high volatility in returns. It is anticipated that members will invest in this option in combination with other Sector-specific options.

INTERNATIONAL SHARES

Your investment options...
Sector-specific options

Asset allocation

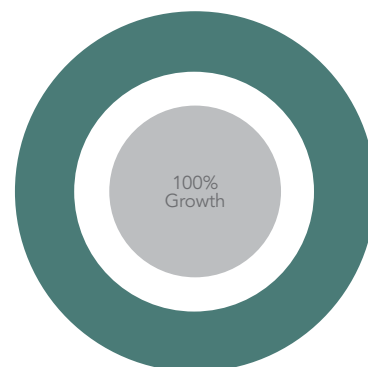
Long term target allocation

	Normal allocation*	Tactical allocation range†
Growth	100%	90 – 100%
International shares	100%	90 – 100%
Defensive	0%	0 – 10%
Cash and Term Deposits	0%	0 – 10%
Foreign currency exposure	100%	0 – 100%

Indicative asset allocation and ranges

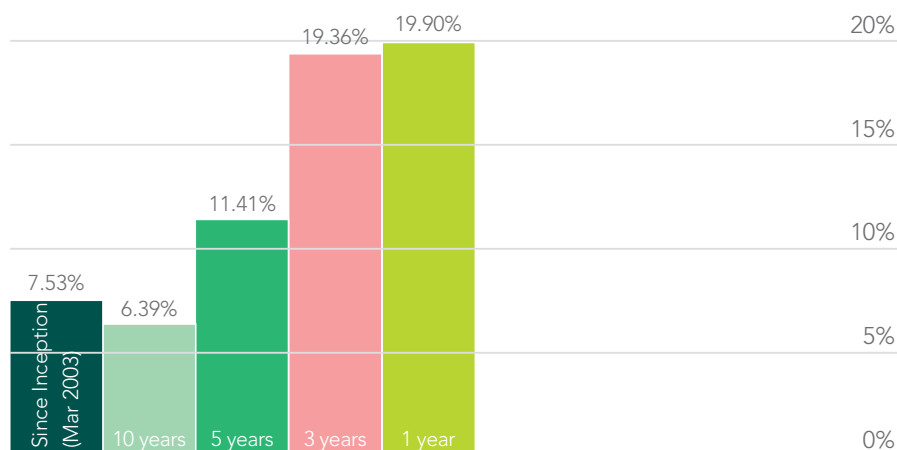
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Recent effective rates of investment returns[§]

Period ending 30 June 2015 % p.a.



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Risk over each time horizon

5 years High

10 years Medium

20 years Medium

Investment performance objective is to achieve a net return[¶]: 4.5% above CPI over rolling ten year periods.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least ten years.

What type of investment is it?

Predominantly invested in companies listed on major international stock exchanges.

Expected frequency of negative return over 20 year period: Approximately six years in 20.

This option may be right for you if

you seek: To maximise long term investment returns through a diversified investment in overseas companies. Returns are likely to be very volatile and it is anticipated that members will invest in this option in combination with other Sector-specific options.

Changing your investment options

You can make one free investment switch (to change the investment option(s) you're invested in) each financial year. Each additional switch in the same financial year costs \$30 which will be deducted from your account.

If you request a switch, it will be processed using the unit price determined at the close of business on the last business day of the week in which the switch request was received. Your form must be completed and received by 5pm (AEST/AEDT) on the last business day of the week. If we receive your form after that, your switch will be processed using the unit price determined the following week, effective to the last business day of that week.

You can choose to invest your future contributions and rollover amounts in the same investment options as those chosen for your account balance, or in different options. If you change your investment options for future contributions and rollover amounts, there is no cost. Contributions and rollovers will be invested in your new options from the week after your change request is processed.

You can change your pre-mixed and sector-specific investment options applying to your super account balance and/or your future contributions and rollover amounts at any time (although these will be effective from timeframes indicated above). You can make your changes online or if you prefer, you can download an *Investment switching form* which is available on the website, at www.ngssuper.com.au (select **Super Members > Forms**) or call the Customer Service Team on **1300 133 177** to request a copy.

Rebalancing your investment mix

If you have chosen a mix of investment options, the proportions will change over time as the different investment options grow at different rates.

We do not automatically rebalance your account balance back to your original chosen proportions. You can choose to allow the better performing option(s) to increase as a proportion of your total account balance or you can periodically review and switch your investment options to keep the proportions you originally selected.

If you would like to rebalance your account, you can do this online or if you prefer you can download an *Investment switching form* from our website at www.ngssuper.com.au (select **Super Members > Forms**) or call the Customer Service Team on **1300 133 177** to request a copy.

Redirecting your future contributions

NGS Super gives you the option of having two separate investment strategies: one for your account balance and one for your future contributions (including rollovers). This means you can keep your existing account balance in your current investment options as well as directing any future contributions into entirely different investment options.

This can be a great way to increase the diversification of your investment portfolio as you can invest in any of the 12 investment options available. There is no fee for redirecting future contributions.

Socially Responsible Diversified investment option

On 1 November 2013, the former Green Shares investment option was renamed the 'Socially Responsible Diversified' option. Accompanying the name change, the investment mix of this option changed to include a more diversified range of asset classes while maintaining a socially and environmentally responsible focus. This type of investing encourages companies to improve their standards, which influences social change.

The 'Socially Responsible Diversified' option is suitable as a core investment option for members to meet their future retirement goals, while also supporting positive change.

This option includes investments with companies that are ranked highly when considering their financial as well as environmental, social and governance (ESG) factors.

For many years, NGS Super has been committed to ethical practices and initiatives. This is an area that we take seriously, continuously striving to influence change in the areas of global sustainability, social and environmental responsibility.

One such example is NGS Super's investment in social benefit bonds (SBBs). NGS Super announced in June 2013 a \$500,000 investment in Newpin SBBs, launched by Social Ventures Australia. The SBBs fund UnitingCare Burnside's program reunites parents with children in foster care.

NGS Super's investment in SBBs is not a donation, it's an investment and NGS Super expects a 10-12% return from the bonds. The risk is there is no guarantee from the NSW Government, which will provide the above average returns only if set goals are reached. This provides encouragement for UnitingCare Burnside to achieve positive outcomes.

This type of investment provides a 'win-win', because it provides:

1. the Uniting Church with a funding source
2. the government with a services savings
3. children the opportunity to be reunited with their families earlier than would otherwise be, and
4. investors with attractive returns while supporting positive social outcomes.

Who manages our socially responsible investments?

For many knowing that their super is invested according to socially responsible values is important. NGS Super offers members a socially responsible investment (SRI) option – *Socially Responsible Diversified*, that allows you to invest all or part of your superannuation in a way that takes these values into consideration.

Our approach is that we appoint specialist investment managers to evaluate companies that demonstrate best-of-sector environmental, social and governance (ESG) practices. The managers select investments in companies based on various labour standards or environmental, social or ethical considerations determined by or approved by the Trustee from time to time. These considerations are taken into account in the selection, retention and realisation of Australian and international shares. The Trustee has absolute discretion to change the underlying managers and the socially responsible investment (SRI) considerations that are taken into account in the investment process.

The Trustee also allows the underlying investment managers some flexibility to determine the manner in which SRI considerations are implemented or achieved and has no pre-determined views about what it regards to be a labour standard or an environmental, social or ethical consideration.

When determining a company's eligibility to be included in our sustainable investment portfolio, the investment manager would typically consider a range of criteria, such as:

Labour standards

- adhere to local labour laws, International Labour Organisation core standards and local occupational health and safety laws, and have an acceptable standard of working conditions for all staff.

Environmental standards

- take energy and resource use into account in product life-cycle management, from manufacture to recycling, and
- actively address emissions, climate change issues and any other environmental challenges.

Social considerations

- have active indigenous relations and community involvement programs, and
- actively address any social challenges.

Ethical considerations

- meet fundamental human rights, and
- articulate and implement a code of conduct.

Governance considerations

- meet corporate governance guidelines on board structures and remuneration.

Other considerations

Where applicable:

- managers seek out 'industry of the future' – companies whose growth prospects are driven by a social and environmental sustainability imperative (for example, particular companies in sectors such as education, training, health care, renewable energy or public transport)
- the company can be identified as a 'corporate responsibility leader' in more traditional sectors of the economy (for example, companies that take a proactive green approach to managing issues related to the workplace, community, environment, value chain, corporate governance and business ethics).

Socially responsible investment guidelines

Socially responsible investment guidelines are regularly reviewed by the external managers, however, there is no set timeframe for each review. If the review process identifies that an investment ceases to comply with the manager's socially responsible investment guidelines, the manager will usually sell the investment within the next six months. An investment may also be sold for other reasons, for example, financial reasons.

Calculation of risk labels

Calculating Standard Risk Measure and short term risk

The Fund's methodology for calculating the SRM and short term risk of each option is as follows:

The Fund calculates the forward-looking return distribution of each option. From this distribution, the Fund calculates the probability of a negative return over one year and then multiplies this probability by 20 to obtain the likelihood of a negative return over 20 years.

Each option is then assigned a risk band according to the following table:

Number of expected negative returns over any 20-year period	Short-term risk level
Less than 0.5	Very low
0.5 to less than 1	Low
1 to less than 2	Low to medium
2 to less than 3	Medium
3 to less than 4	Medium to high
4 to less than 6	High
6 or greater	Very high

Calculating medium term risk

Over a ten-year period (medium term), both volatility and inflation can pose risks to your portfolio. While you have more time to recover from a market fall, negative returns can still significantly impact your balance, as you're unlikely to have a full business cycle to recover. At the same time, over a ten year period, inflation starts to have an impact on your balance, and you may need to choose an option that will grow above inflation.

The medium term risk band of each option is a combination of the short term risk measure (SRM from above) and the long term risk measure (probability of exceeding inflation) below. The rating for each measure is combined together to arrive at a rating for each option.

Calculating long term risk

Over a 20 year period (long term), each option's probability of underperforming inflation is calculated and the following categories applied:

Probability of not exceeding inflation	Long term risk level
Less than 10%	Low
10% to 15%	Low to medium
15% to 20%	Medium
20% to 25%	Medium to high
25%+	High

NGS Super's investment policy

The investment objective and strategy for each of the investment options we offer is outlined in detail in our Investment Policy Statement. The following principles apply:

- we employ professional investment consultants and external investment managers to assist us with selecting and managing NGS Super's investments
- we ensure sufficient liquidity is maintained in order to meet our requirements for expected cash-flow
- we ensure investment risk is limited by diversifying our investments – both by investing in different asset classes and by diversifying within the asset classes we select, and between the different investment managers we employ
- our Trustee Directors regularly review the performance of each investment manager with the assistance of NGS Super's asset consultant and custodian.

Investment returns

You can find up-to-date monthly investment returns for each investment option in the Investment section of the NGS Super website at www.ngssuper.com.au (select **Super Members > Investments**).

How your account is invested

All contributions paid into NGS Super by you or your employer (plus any super money you roll into the Fund) go into your super account.

Your super account balance is invested according to your chosen investment option(s). When we receive a contribution into your account, we allocate units of your chosen investment option(s) to your account at the current unit price.

Over time, and taking into account any contributions and withdrawals you make from your account, your account balance will rise or fall according to the performance of the investment options in which your super is invested.

While your money is held in your account with NGS Super, we deduct any taxes required by the Government, member fees and insurance premiums (if you have insurance cover).

Units and unit prices

How do units work?

Your super account is valued by multiplying the number of units allocated to your account from each investment option by their unit prices and then adding (if applicable) your NGS Self-Managed account holding.

How this works: the assets of each pre-mixed and sector-specific investment option are divided into units of equal value. Every dollar you add to your super 'buys' (is invested in) units in your chosen investment option(s). Unit prices are generally the current ones at the time your contribution or rollover is received by the Fund. Please note that NGS Super can only allocate units when it receives all the information needed to make the investment. The value of units in each investment option and the unit prices change with the value of the underlying assets in each option.

How are unit prices calculated?

Unit price calculation generally takes place on a weekly basis and is a two-step process.

- First, we calculate the value of the underlying assets of the investment option and take away the value of the liabilities we attribute to that option.
- Then we divide this value by the number of units we have on issue in the option to provide a per unit price.

If you want to make a withdrawal from NGS Super, the unit price applicable on the day the withdrawal is processed will apply.

To find current unit prices, please visit the NGS Super website at www.ngssuper.com.au (select **Super Members > Investments > All unit prices**). In certain circumstances, for instance if investment markets become volatile, we may temporarily suspend unit pricing. This means that any transactions, including switches, will be suspended until we are satisfied that a fair unit price can be determined. Requests for transactions received during a period where unit prices are suspended will be processed once unit pricing resumes, and will generally use the unit price applicable on the date the transaction is processed.

This process is consistent with general industry practice and is only undertaken during periods of extreme market volatility.

How can unit prices go down?

Your super account is different from a bank account. Excluding the Cash and Term Deposits option, your super is invested in financial markets and receives the returns (positive or negative) generated by those markets. Markets are cyclical and often experience volatility and so short-term rises and falls in your super are inevitable when your investments are market-linked.

This also means that unit prices will rise and fall on a regular basis even if the long-term performance trend is upwards. Remember, super is a long-term investment and short-term performance doesn't always give you a complete picture of long-term performance. Unless you are retiring in the near future, three and five year returns are more relevant than returns for shorter periods.

While defensive investments are usually expected to provide more consistently positive returns, these returns are likely to be relatively low. Over the longer term, market-linked investments such as shares and property are likely to provide higher returns.

You can find weekly unit prices for each of the pre-mixed and sector-specific investment options on the NGS Super website at www.ngssuper.com.au (select **Super Members > Investments > All unit prices**).

Environmental, social and governance issues

Environmental, social and governance (ESG) issues are important considerations in our investment process as they can impact the future value and performance of the assets in our portfolios.

There are no universally accepted definitions of ESG and the term is interpreted broadly. At NGS Super we consider ESG issues to be non-financial risks and opportunities that can affect the long-term value of investments.

Our dedicated investments team pro-actively identifies ESG issues and engages with various stakeholders to influence outcomes that are in the best interests of our members. We approach ESG issues in terms of relevance and materiality. Consideration of these issues is used as a framework to avoid risk, including reputational risk, and to identify opportunities.

NGS Super's ESG due diligence requires that investments should not cause environmental damage, breach human rights, be liable of gross corruption or be culpable of other violations of fundamental ethical norms. Governance risks are considered in terms of shareholder rights, board composition, director skills and alignment of performance with remuneration.

United Nations Principles for Responsible Investment (UNPRI)

NGS Super is a signatory to the United Nations Principles for Responsible Investment (UNPRI). The UNPRI recognises that environmental, social and corporate governance (ESG) issues can impact on the performance of investment portfolios across companies, sectors, regions, and asset classes over time. The Principles promote sustainable investment and provide an important framework for institutional investors to consider the impact of these issues in their investment decisions. NGS Super is committed to sustainable investment practices which have regard to these high-level Principles.

More information?

If you are thinking about choosing or changing investment options, you should consider obtaining professional advice to understand how this works for your personal situation. NGS Super offers a financial planning service. To make an appointment or to speak with a planner, call **1300 133 177**.

We also have representatives who can provide you with general advice and explain the options available through NGS Super.

www.ngssuper.com.au
1300 133 177

Contact us

Our website is your one-stop shop for information about NGS Super.

You can also contact us via the contact us page at www.ngssuper.com.au/contact-us or call our Customer Service Team on **1300 133 177** between 8.00am and 8.00pm (AEST or AEDT), Monday to Friday.

Important information

This fact sheet provides key information for NGS Super members. You should consider all the information contained in the *Member Guide* (Product Disclosure Statement) dated 14 August 2015 and incorporated fact sheets before making a decision about investing in NGS Super.

The information provided in this fact sheet 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.

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 (MFA) (ABN 76 153 168 293) which holds an Australian Financial Services Licence No. 411766.