

# SIGNIFICANT EVENT NOTICE



SIGNIFICANT EVENT NOTICE (SEN)

14 SEPTEMBER 2018

## 1. UPDATE ON THE MERGER BETWEEN QIEC SUPER AND NGS SUPER

As advised previously, the NGS Super Board has approved a merger with QIEC Super subject to finalisation of comprehensive due diligence and risk assessment.

Our previous advice referred to a proposed merger date of 1 November 2018. That proposed date assumed a two-phase process which included a transition period leading to a final merger date in the latter half of 2019.

To avoid some unnecessary duplication and additional costs, it is now proposed to dispense with the transitional arrangement and move direct to a single merger date in mid to late 2019.

We will continue to provide updates to you as further developments occur, including notification of the merger date once it has been clearly determined.

### More information:

An updated **Product Disclosure Statement** with accompanying fact sheets and guides will be available 24 September 2018. This will provide further information on the investment options.

Please call us on **1300 133 177** Monday to Friday 8.00am – 8.00pm (AEST or AEDT) if you would like to speak with us about these changes or if you have other questions regarding your super.

## 2. ASSET ALLOCATIONS

The Strategic Asset Allocation (SAA) is the investment option's long term asset allocation target. Asset allocations can be adjusted in accordance with the Dynamic Asset Allocation (DAA) ranges.

Changes to the strategic and dynamic asset allocation ranges have been made for some investment options for NGS Accumulation, Transition to retirement and Income accounts, effective 24 September 2018.

Details are provided in the tables on the following pages. There are no changes to the sector specific options (Australian shares, International shares, Property, Diversified Bonds and Cash and Term deposits).

## ASSET ALLOCATION CHANGES – ACCUMULATION, TRANSITION TO RETIREMENT AND INCOME ACCOUNT

The following investment options have had changes made to the Strategic Asset Allocation (SAA) and Dynamic Asset Allocation (DAA) ranges, where highlighted. Changes are effective from 24 September 2018.

### Pre-mixed options – Accumulation, Transition to Retirement and Income accounts

ASSET CLASS	Diversified / Diversified (MySuper)				High Growth			
	Until 23 Sept 2018		From 24 Sept 2018		Until 23 Sept 2018		From 24 Sept 2018	
	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)
Australian shares	25	15 – 40	25	15 – 40	31.5	20 – 45	28	20 – 45
International shares	25	15 – 40	25	15 – 40	31.5	20 – 45	28	20 – 45
Infrastructure	10	0 – 20	10	0 – 20	9	0 – 15	12	0 – 15
Growth alternatives	8	0 – 20	10	0 – 20	4	0 – 10	20	0 – 40
<b>Total growth assets</b>	<b>68</b>	<b>55 – 85</b>	<b>70</b>	<b>55 – 85</b>	<b>76</b>	<b>70 – 95</b>	<b>88</b>	<b>70 – 95</b>
Property income	10	0 – 20	9	0 – 20	9	0 – 20	5	0 – 20
Bond alternatives	4	0 – 20	3	0 – 20	6	0 – 10	2	0 – 10
Corporate bonds	5	0 – 20	5	0 – 20	4	0 – 15	2	0 – 15
Government bonds	10	0 – 20	10	0 – 20	4	0 – 15	2	0 – 15
Cash and Term deposits	3	0 – 25	3	0 – 25	1	0 – 20	1	0 – 20
<b>Total defensive assets</b>	<b>32</b>	<b>15 – 45</b>	<b>30</b>	<b>15 – 45</b>	<b>24</b>	<b>5 – 30</b>	<b>12</b>	<b>5 – 30</b>
<b>Foreign currency exposure</b>	<b>15</b>	<b>0 – 40</b>	<b>15</b>	<b>0 – 40</b>	<b>20</b>	<b>0 – 55</b>	<b>20</b>	<b>0 – 55</b>

ASSET CLASS	Balanced				Defensive			
	Until 23 Sept 2018		From 24 Sept 2018		Until 23 Sept 2018		From 24 Sept 2018	
	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)
Australian shares	18	10 – 30	18	10 – 30	12	0 – 20	12	0 – 20
International shares	18	10 – 30	18	10 – 30	12	0 – 20	12	0 – 20
Infrastructure	10	0 – 20	10	0 – 20	10	0 – 20	10	0 – 20
Growth alternatives	4	0 – 10	6	0 – 10	3	0 – 15	6	0 – 15
<b>Total growth assets</b>	<b>50</b>	<b>35 – 65</b>	<b>52</b>	<b>35 – 65</b>	<b>37</b>	<b>15 – 50</b>	<b>40</b>	<b>15 – 50</b>
Property income	10	0 – 20	10	0 – 20	16	0 – 30	15.5	0 – 30
Bond alternatives	4	0 – 10	2	0 – 10	5	0 – 20	2.5	0 – 20
Corporate bonds	7	0 – 20	7	0 – 20	9	0 – 30	9	0 – 30
Government bonds	13	0 – 20	13	0 – 20	13	5 – 35	13	5 – 35
Cash and Term deposits	16	0 – 30	16	0 – 30	20	5 – 35	20	5 – 35
<b>Total defensive assets</b>	<b>50</b>	<b>35 – 65</b>	<b>48</b>	<b>35 – 65</b>	<b>63</b>	<b>50 – 85</b>	<b>60</b>	<b>50 – 85</b>
<b>Foreign currency exposure</b>	<b>9</b>	<b>0 – 40</b>	<b>9</b>	<b>0 – 40</b>	<b>7</b>	<b>0 – 20</b>	<b>7</b>	<b>0 – 20</b>

**Pre-mixed options – Accumulation, Transition to Retirement and Income accounts (continued)**

ASSET CLASS	Socially Responsible Diversified			
	Until 23 Sept 2018		From 24 Sept 2018	
	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)
Australian shares	23	10 – 30	25	10 – 30
International shares	23	10 – 30	25	10 – 30
Infrastructure	10	0 – 20	10	0 – 20
Growth alternatives	4.5	0 – 10	10	0 – 30
<b>Total growth assets</b>	<b>60.5</b>	<b>45 – 75</b>	<b>70</b>	<b>45 – 75</b>
Property income	15	0 – 30	8	0 – 30
Bond alternatives	2	0 – 10	2	0 – 10
Corporate bonds	5	0 – 20	5	0 – 20
Government bonds	7.5	0 – 20	10	0 – 20
Cash and Term deposits	7	0 – 20	3	0 – 20
Social impact bonds	3	0 – 10	2	0 – 10
<b>Total defensive assets</b>	<b>39.5</b>	<b>25 – 55</b>	<b>30</b>	<b>25 – 55</b>
<b>Foreign currency exposure</b>	<b>13</b>	<b>0 – 40</b>	<b>15</b>	<b>0 – 40</b>

ASSET CLASS	Indexed Growth			
	Until 23 Sept 2018		From 24 Sept 2018	
	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)
Australian shares	27.5	15 – 40	27.5	15 – 40
International shares	27.5	15 – 40	27.5	15 – 40
Listed infrastructure	6	0 – 20	9	0 – 20
Listed Property	6	0 – 20	9	0 – 20
Growth alternatives	0	0 – 10	0	0 – 10
<b>Total growth assets</b>	<b>67</b>	<b>50 – 80</b>	<b>73</b>	<b>50 – 80</b>
Bond alternatives	0	0 – 10	0	0 – 10
Corporate bonds	0	0 – 15	0	0 – 15
Government bonds	28	0 – 40	22	0 – 40
Cash and Term deposits	5	0 – 20	5	0 – 20
<b>Total defensive assets</b>	<b>33</b>	<b>20 – 50</b>	<b>27</b>	<b>20 – 50</b>
<b>Foreign currency exposure</b>	<b>18</b>	<b>0 – 50</b>	<b>18</b>	<b>0 – 50</b>

ASSET CLASS	Shares Plus			
	Until 23 Sept 2018		From 24 Sept 2018	
	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)
Australian shares	49.5	35 – 65	49.5	35 – 65
International shares	49.5	35 – 65	49.5	35 – 65
Listed infrastructure	–	–	–	–
Listed Property	–	–	–	–
Growth alternatives	0	0 – 10	0	0 – 10
<b>Total growth assets</b>	<b>99</b>	<b>85 – 100</b>	<b>99</b>	<b>85 – 100</b>
Bond alternatives	–	–	–	–
Corporate bonds	–	–	–	–
Government bonds	–	–	–	–
Cash and Term deposits	1	0 – 10	1	0 – 15
<b>Total defensive assets</b>	<b>1</b>	<b>0 – 15</b>	<b>1</b>	<b>0 – 15</b>
<b>Foreign currency exposure</b>	<b>20</b>	<b>0 – 60</b>	<b>20</b>	<b>0 – 60</b>

## Pre-mixed options – Income account only

ASSET CLASS	Moderate Growth (Income account default)				Retire Plus (Income account only)			
	Until 23 Sept 2018		From 24 Sept 2018		Until 23 Sept 2018		From 24 Sept 2018	
	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)	SAA (%)	DAA RANGE (%)
Australian shares	24	15 – 35	24	15 – 35	23	5 – 40	23	5 – 40
International shares	24	15 – 35	24	15 – 35	12	0 – 40	12	0 – 40
Infrastructure	10	0 – 20	10	0 – 20	22	0 – 40	22	0 – 40
Growth alternatives	2	0 – 10	6	0 – 10	2	0 – 10	5	0 – 10
<b>Total growth assets</b>	<b>60</b>	<b>50 – 80</b>	<b>64</b>	<b>50 – 80</b>	<b>59</b>	<b>45 – 70</b>	<b>62</b>	<b>45 – 70</b>
Property income	10	0 – 20	9	0 – 20	22	0 – 40	21.5	0 – 40
Bond alternatives	5	0 – 10	2	0 – 10	4	0 – 10	1.5	0 – 10
Corporate bonds	7	0 – 15	7	0 – 15	4	0 – 20	4	0 – 20
Government bonds	13	0 – 25	13	0 – 25	9	0 – 20	9	0 – 20
Cash and Term deposits	5	0 – 25	5	0 – 25	2	0 – 10	2	0 – 20
<b>Total defensive assets</b>	<b>40</b>	<b>20 – 50</b>	<b>36</b>	<b>20 – 50</b>	<b>41</b>	<b>30 – 65</b>	<b>38</b>	<b>30 – 55</b>
<b>Foreign currency exposure</b>	<b>14</b>	<b>0 – 40</b>	<b>14</b>	<b>0 – 40</b>	<b>9</b>	<b>0 – 30</b>	<b>9</b>	<b>0 – 30</b>

## More information?

### Contact us

You can contact us at [www.ngssuper.com.au/contact-us](http://www.ngssuper.com.au/contact-us) or call us on **1300 133 177** between 8.00am and 8.00pm (AEST or AEDT), Monday to Friday.

Phone number for callers outside Australia **+61 3 8687 1818**

Fax: **(03) 9245 5827**

Postal address  
GPO Box 4303  
MELBOURNE VIC 3001

### Need help?

If you are thinking about which investment option might be right for you, consider obtaining professional advice for your personal situation.

We offer single-issue advice limited to your NGS Super account at no cost:

- over the phone through our Financial advice Helpline, or
- through our Customer Relationship Managers who may be able to meet face-to-face.

Further, we offer low-cost personal advice through NGS Financial Planning

To make an appointment phone us on **1300 133 177** or complete the [Financial planning enquiry form](#) on our website at [www.ngssuper.com.au/financial-planning](http://www.ngssuper.com.au/financial-planning).

### Important information

The information provided in this Significant Event Notice 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.

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.

[www.ngssuper.com.au](http://www.ngssuper.com.au)  
**1300 133 177**