

NGS Super

MySuper

1300 133 177 www.ngssuper.com.au



SuperRatings Assessment

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment

| | | |
|--------------------|----------------|------------|
| Performance* | Good | 110 |
| Variety of Options | Single Default | |
| Process | Excellent | |

Fees and Charges

| | | |
|----------------------|------|-----------|
| Small Account (5K) | Good | 80 |
| Medium Account (50K) | Good | |
| Large Account (100K) | Good | |

Insurance Covers and Costs

| | | |
|---------------------|-----------|------------|
| Death Insurance | Excellent | 110 |
| Death & Disablement | Good | |
| Income Protection | Excellent | |

Member Servicing

| | | |
|------------------|-----------|------------|
| Member Education | Excellent | 110 |
| Advice Services | Excellent | |

Administration

| | | |
|-------------------------------|---------------|------------|
| Structure & Service | Excellent | 110 |
| Employer Servicing | Excellent | |
| Third Party Adviser Servicing | Below Average | |

Governance

| | | |
|--------------------------|------|-----------|
| Trustee Structure & Risk | Good | 80 |
|--------------------------|------|-----------|

* Past performance is not a reliable indicator of future performance

What We Say

NGS Super was established in 1988 as an industry super fund dedicated to people who work in education and community-focused organisations. The fund was nominated as a finalist for the 2021 MyChoice Super of the Year award and is also Infinity Recognised, which is a result of its strong commitment to environmental and social principles.

The fund's MySuper offering comprises a single diversified investment option, the Diversified (MySuper) option. The Diversified (MySuper) option outperformed the SuperRatings Index over the 7 years to 30 June 2020. Choice members can choose from 7 Pre-Mixed and 6 Sector-Specific options, as well as the NGS Self-Managed option providing access to direct shares listed on the S&P/ASX 300, a range of Exchange Traded Funds (ETFs) and Term Deposits.

Fees are competitive and lower than the industry average across all account balances assessed, with the asset-based administration fee capped at \$500 p.a. Members are able to switch investment options at no cost.

A full suite of insurance cover is offered, with Death, Total & Permanent Disablement (TPD) and Income Protection (IP) insurance cover automatically provided to eligible members upon joining the fund. Income Protection with a benefit period of 2 years, 5 years, to age 65 or to age 67, covering up to 90% of salary, is available following a 30, 60- or 90-day waiting period. Members can apply to increase their Death, TPD or IP cover following the occurrence of a prescribed Life Event without additional underwriting.

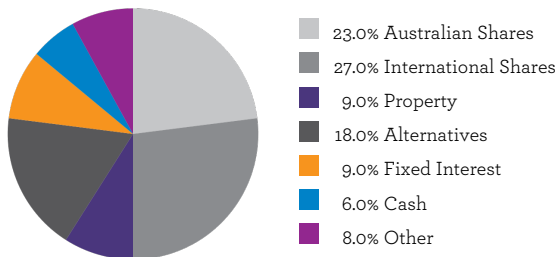
A range of online tools, calculators and educational resources are available through the fund's website, with an online advice tool, NGS SuperMap, and free seminars also on offer. The fund's secure website, Member Online, further enables members to view and update their accounts online, as well as perform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

What They Say

- Strong focus on member education.
- Cost effective financial planning service.
- Very competitive insurance offering.
- Low cost banking products provided through ME Bank.

Investment Allocation

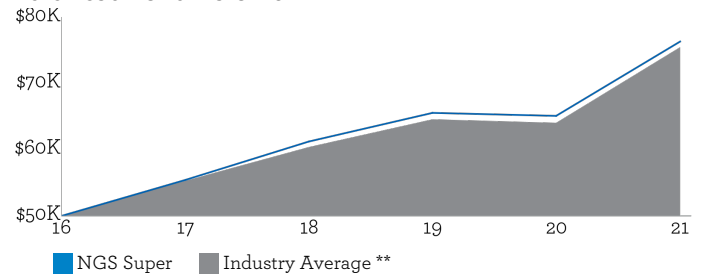
NGS Super - Diversified (MySuper)



Investment Menu Available

| Diversified Options | Growth Assets % |
|-----------------------|-----------------|
| Diversified (MySuper) | 72% |

Balanced Fund Returns



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

Typical Fees on \$50K

| Type (Based on primary rated option) | |
|--------------------------------------|-------|
| Admin Fee (\$) | \$65 |
| Admin Fee (%pa) | 0.10% |
| Investment Fee (%pa) [^] | 0.62% |
| Indirect Cost Ratio (%pa) | 0.00% |
| Switching Fee | \$0 |
| Employer Size Discounts [~] | No |
| Account Size Discounts | Yes |

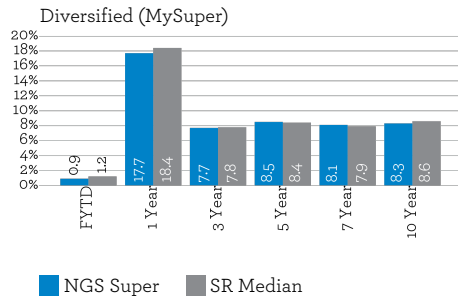
| Fee Comparison [^] | \$5K | \$50K | \$100K |
|-----------------------------|--------|--------|---------|
| This Fund's Basic Fees | \$ 101 | \$ 425 | \$ 785 |
| Average Fees | \$ 152 | \$ 610 | \$ 1127 |
| Better than Average | ✓ | ✓ | ✓ |

[^]Above fees exclude transaction costs such as brokerage, buy-sell spread, settlement costs and stamp duty.
[~]Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

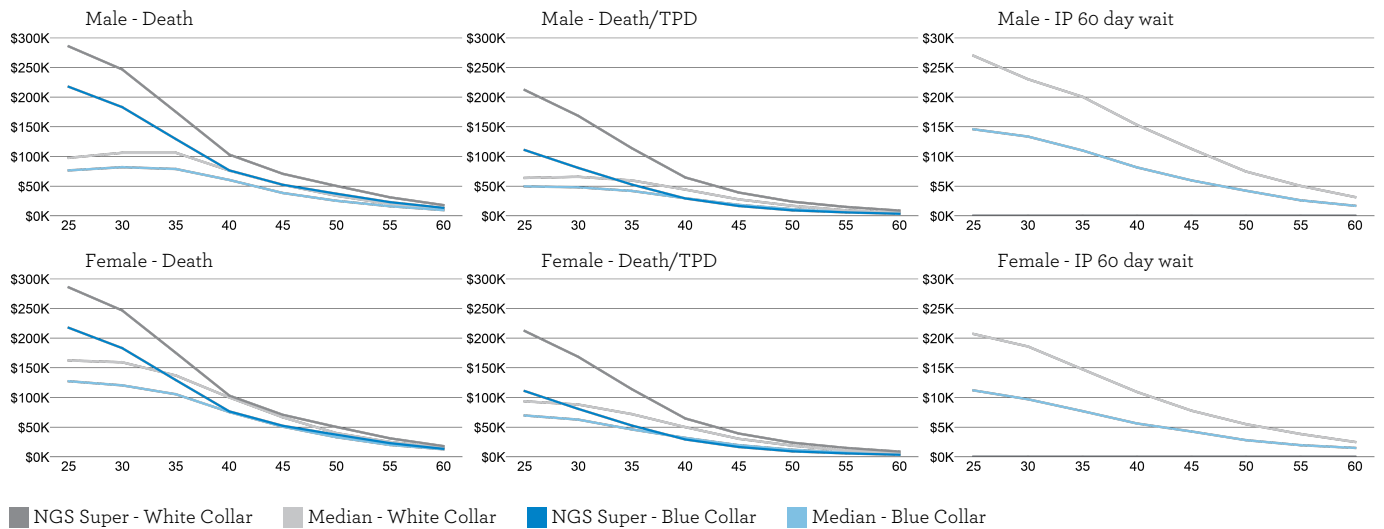
Investment Performance Key Options

*Performance as at 31 July 2021. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

| | FYTD | 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
|------------------------------------|------------|-------------|------------|------------|------------|------------|
| Diversified (MySuper) | 0.9 | 17.7 | 7.7 | 8.5 | 8.1 | 8.3 |
| SR50 Balanced (60-76) Index | 1.2 | 18.4 | 7.8 | 8.4 | 7.9 | 8.6 |
| CPI | - | 3.8 | 1.7 | 1.8 | 1.7 | 1.8 |



Insurance - Cover for \$1 per week Based on age next birthday, indicative cover only.



Fund Features

| | |
|---------------------------------|-------------------|
| Financial Planning | Yes |
| Health Insurance | No |
| Home Loans | No |
| Credit Cards | No |
| Binding Nominations | Yes |
| Non Lapsing Binding Nominations | Yes |
| Insurance Life Event Increases | Yes |
| Long Term Income Protection | Yes |
| Valuation Process | Daily Unit Prices |

About This Fund

| | |
|-------------------|--|
| Division Assessed | Ind_personal |
| No. of Members | 111,643 |
| Fund Size | \$12,765,426,000 |
| Public Offer | Yes |
| Fund Type | Industry - MySuper |
| Target Market | Education, Finance, Community Services |

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

SuperRatings 1300 826 395

Excellent: Score 75% - 100%

Well Above Benchmark

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

Alert

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

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Under Review

Due to recent significant changes, this area is currently under review.

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