

Enjoy low fees

As an industry super fund, we are run to benefit our members. We keep our fees low, so your super savings grow faster. Fees and costs are either paid directly from your account or deducted from your investment returns.

Type of fee or cost	
Administration fees and costs	\$1.25 per week PLUS 0.10% p.a. of your account balance, capped at \$500 p.a.
Investment fees and costs*	Varies according to your chosen investment option(s) and range between 0.04%p.a. – 0.93%p.a.
Transaction costs*	Varies according to your chosen investment option(s) and range between 0.00%p.a. – 0.09%p.a.
Buy-sell spread	Nil
Switching fee	Nil

To find out more about the latest fees and costs you'll pay on your super savings visit ngssuper.com.au/fees

* Investment fees and costs, and transaction costs are deducted from investment earnings before the unit price is determined and are not a direct charge to your account.

Need help?

Super is one of your biggest investments. The team from NGS Super is here to help.

If you have questions, call us on **1300 133 177**, Monday to Friday, 8am – 8pm (AEST/AEDT) or visit ngssuper.com.au

Choose an award winning fund



SuperRatings does not issue, sell, guarantee or underwrite this product. Go to superratings.com.au for details of its ratings criteria.

For further information about the methodology used by Chant West, see chantwest.com.au

The information provided in this brochure is general information only and does not take into account your personal objectives, financial situation or needs. Before acting on this information or making an investment decision, you should consider your personal circumstances. You should also consider obtaining financial, taxation and/or legal advice which is tailored to your personal circumstances before making a decision

Issued by NGS Super Pty Limited ABN 46 003 491 487
AFSL No 233 154 the trustee of NGS Super ABN 73 549 180 515.



ngs
Super



Take care of
your tomorrow
Benefits at a glance

Benefits at a glance

NGS Super is a leading super fund for education professionals, but we're open to everyone. We understand that everyone is different and has different goals for their super savings – that's why we offer value for money, a range of investment options and quality products and services to meet your needs. When you join NGS Super this is what you can expect from us.



Competitive fees

We keep our fees competitive so more money stays in your super account. And as an industry super fund all of our profits go back to members.



Sound performance

Our history of sound long-term investment returns help* your super grow. Find out more at ngssuper.com.au/investments



Award-winning insurance

We offer affordable, high quality insurance to support you and your family when you need it most.



Advice and education

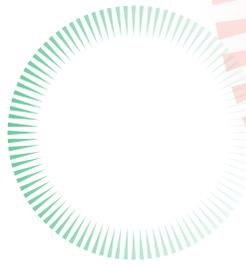
We offer education sessions, webinars, tips and tools to help you make informed decisions about your super from the start of your career through to retirement.



Focus on sustainability

We've set our sights on a carbon neutral investment portfolio by 2030. We want our investments to make a difference for our members and the planet.

* Past performance is not a reliable indicator of future performance.



High quality insurance

While most of us insure our homes and cars, many often forget about the most important thing of all — our loved ones, and our ability to provide for them. Our competitively priced insurance is designed to give you and your family the cover needed at each stage of life.

We've got you covered

NGS Super offers Life and Total and Permanent Disablement (TPD) cover and Income Protection (IP) cover. We've partnered with TAL, a leading Australian life insurer, to provide insurance cover that's reliable and affordable. Premiums are deducted from your super account — not your take-home pay. It's a tax-effective way to pay for protection and there's no need to adjust your monthly budget to cover the costs.

Insurance through super

When joining NGS Super, most members will have the opportunity to opt in to a default level of insurance cover or wait until they become eligible to automatically receive this cover. Choosing to be insured can provide you and your family with a safety net for life's most challenging times.

Super investment options

If you don't make an investment choice for your super, it will automatically be placed in our competitive **Diversified (MySuper)** investment option.¹ Our performance objective for this option is to achieve a net return 3% p.a. above the consumer price index (CPI) over rolling 10-year periods (after tax and investment expenses).

If you want a more active role in your investment decisions, we offer a range of investment options and a Self-Managed Direct Investment Option (DIO) which gives you access to shares, term deposits and exchange traded funds. If you're unsure which option is right for you, complimentary advice is available to members.

1. The Diversified (MySuper) investment option is the default option for the NGS Accumulation account.