

NGS SUPER INVESTMENT PERFORMANCE SUMMARY TO 30 SEPTEMBER 2018 INCOME ACCOUNT

Returns on income account (pension) investments are tax-free. Income account investment returns will exceed equivalent (taxed) super investment returns in periods when investment earnings are positive. In periods when investment earnings are negative, super returns will exceed equivalent income account returns. A negative return (loss) means that less tax is payable on taxed super investments than has already been accrued, so there is a tax adjustment that can be credited back to accumulation members. There is no equivalent adjustment for income account members because income account returns are tax free.

Income account returns

NGS Super Investment Option	10 years % pa	5 years % pa	3 years % pa	1 year %	Financial year to date %	Month %	Since inception % pa return	Inception date	Funds under management (FUM) \$M	
PRE-MIXED	Moderate Growth	n/a	8.51	9.74	11.02	1.98	-0.25	8.11	Jan 2010	148.6
	Diversified	7.99	9.17	10.18	11.40	1.94	-0.28	7.29	Nov 2001	453.8
	High Growth	9.01	10.18	11.24	12.77	2.34	-0.39	6.62	Aug 2007	36.6
	Balanced	7.50	7.74	8.49	9.30	1.69	-0.08	6.12	Aug 2007	250.4
	Defensive	6.75	6.87	7.36	8.11	1.49	0.10	6.26	Nov 2001	215.2
	Socially Responsible Diversified	n/a	n/a	9.20	9.52	1.87	-0.42	8.70	Nov 2013	20.6
	Indexed Growth	n/a	9.06	9.28	11.08	2.48	-0.40	10.53	Sept 2011	57.7
	Retire Plus	n/a	n/a	n/a	12.11	2.08	0.07	11.53	Aug 2017	39.3
	Shares Plus	9.73	11.32	12.53	14.38	2.39	-0.92	9.02	Sept 2004	29.0
SECTOR-SPECIFIC	Australian Shares	8.42	8.35	12.10	13.56	1.48	-1.58	8.93	Sept 2004	33.6
	International Shares	10.73	13.68	13.08	15.16	3.59	-0.33	8.29	Sept 2004	16.1
	Property	8.02	10.97	10.68	10.59	1.34	0.49	9.50	Dec 2002	27.0
	Diversified Bonds	4.53	3.41	2.89	2.77	0.86	0.21	5.15	May 2004	11.4
	Cash and Term Deposits	3.67	2.59	2.34	2.19	0.57	0.18	4.41	July 2004	103.6

The above table shows the net return after investment fees and the asset-based fee (no tax applies).

We recommend that you seek financial advice before making any changes to your investment strategy. In particular we recommend that you seek independent financial advice before making any short-term changes to your long-term investment strategy. Investment returns are not guaranteed as all investments carry some risk. Past performance is not a reliable indicator of future performance.

This information is provided by NGS Super Pty Limited ABN 46 003 491 487, AFSL No 233 154, the trustee of NGS Super ABN 73 549 180 515



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