

NGS SUPER INVESTMENT PERFORMANCE SUMMARY TO 30 JUNE 2014 (INCOME STREAM)

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

Income Stream returns

NGS Super Investment Option	Month %	Quarter %	Financial year to date %	1 year %	2 years % pa	3 years % pa	5 years % pa	7 years % pa	10 years % pa	Since inception % pa return
Moderate Growth (pension default)	0.26	1.67	12.67	12.67	13.79	8.86	n/a	n/a	n/a	7.84
Diversified	0.27	1.73	13.27	13.27	14.52	8.88	9.93	4.19	7.63	6.70
International Shares	0.98	2.90	17.84	17.84	21.86	11.24	11.01	2.47	n/a	6.02
Australian Shares	-1.61	0.43	18.43	18.43	19.05	9.21	11.95	3.22	n/a	9.25
Shares Plus	-0.14	1.82	18.01	18.01	19.69	10.04	11.53	3.32	n/a	8.05
High Growth	0.18	2.10	15.54	15.54	17.02	9.70	10.96	n/a	n/a	4.59
Property	1.08	4.81	12.65	12.65	11.82	10.59	12.99	4.10	8.27	9.27
Balanced	0.40	1.70	11.07	11.07	11.99	8.40	9.09	n/a	n/a	5.22
Defensive	0.48	1.63	8.89	8.89	9.50	7.68	8.14	4.98	6.94	6.10
Diversified Bonds	0.46	1.76	5.70	5.70	5.87	5.84	5.90	5.69	6.02	6.09
Cash and Term Deposits	0.23	0.74	3.17	3.17	3.72	4.30	4.57	4.90	5.24	5.24
Socially Responsible Diversified	0.42	2.03	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.85
Indexed Growth	0.45	2.99	13.58	13.58	14.81	n/a	n/a	n/a	n/a	13.65

The above table shows the net return after investment fees, tax and the asset-based fee.

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