

NGS SUPER INVESTMENT PERFORMANCE SUMMARY TO 30 JUNE 2015 INCOME STREAM

Returns on income stream (pension) investments are tax-free. Income stream 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 income stream 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 income stream members because income stream returns are tax free.

Income Stream returns

NGS Super Investment Option	Since inception % pa return	10 years % pa	5 years % pa	3 years % pa	1 year %	Financial year to date %	Since inception date
Moderate Growth (pension default)	8.04	n/a	9.50	12.14	8.73	8.73	Jan 2010
Diversified	6.93	7.33	9.72	12.94	9.75	9.75	Nov 2001
International Shares	7.43	7.29	12.85	22.02	22.35	22.35	Sept 2004
Australian Shares	8.90	7.81	9.99	14.34	5.47	5.47	Sept 2004
Shares Plus	8.63	8.03	11.55	17.95	14.56	14.56	Sept 2004
High Growth	5.38	n/a	10.56	14.98	11.00	11.00	Aug 2007
Property	9.21	7.25	12.14	10.71	8.41	8.41	Dec 2002
Balanced	5.60	n/a	8.76	10.73	8.15	8.15	Aug 2007
Defensive	6.19	6.67	7.78	8.73	7.09	7.09	Nov 2001
Diversified Bonds	5.90	5.37	5.50	5.25	4.03	4.03	May 2004
Cash and Term Deposits	5.03	4.96	4.31	3.46	2.94	2.94	Jul 2004
Socially Responsible Diversified	10.31	n/a	n/a	n/a	11.18	11.18	Nov 2013
Indexed Growth	12.98	n/a	n/a	13.58	11.17	11.17	Oct 2011
Income Generator*	1.72	n/a	n/a	n/a	n/a	n/a	Aug 2014

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.

* The Income Generator performance includes income distributions (i.e. it is the total return) and represents the total return for the eleven months from 1 August 2014 to 30 June 2015.

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