

# NGS SUPER INVESTMENT PERFORMANCE SUMMARY TO 30 NOVEMBER 2019 SUPERANNUATION

## NGS Accumulation account and Transition to Retirement account<sup>1</sup> 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	Diversified (MySuper)	7.82	8.43	9.62	12.35	3.72	1.83	7.10	Oct 1999	7705.3
	High Growth	8.69	9.32	10.69	14.25	4.18	2.19	6.47	Jul 2007	458.4
	Balanced	6.95	7.02	7.91	9.88	2.88	1.30	5.66	Jul 2007	433.5
	Defensive	6.45	6.12	6.82	8.38	2.26	0.93	6.15	Feb 2003	309.3
	Socially Responsible Diversified	n/a	7.46	8.82	11.12	3.28	1.79	7.64	Nov 2013	77.4
	Indexed Growth	n/a	8.36	10.09	16.72	4.22	1.96	9.74	Sept 2011	94.2
	Shares Plus	9.04	10.19	12.10	17.77	5.37	3.01	7.74	Oct 1999	283.6
SECTOR-SPECIFIC	Australian Shares	8.23	9.22	11.48	20.77	4.69	2.99	9.90	Feb 2003	222.6
	International Shares	9.74	11.10	13.32	17.16	6.11	3.17	8.25	Mar 2003	84.4
	Infrastructure	n/a	n/a	n/a	n/a	2.64	0.36	4.54	May 2019	7.6
	Property	9.52	8.02	7.73	5.45	1.62	0.06	8.46	Sep 2002	86.0
	Diversified Bonds	3.98	2.82	3.31	5.37	1.15	0.13	4.80	Oct 1999	49.1
	Cash and Term Deposits	2.96	2.04	1.90	1.86	0.70	0.12	3.82	Oct 1999	223.8

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.

<sup>1</sup> If you are in a Transition to Retirement account, your returns prior to 1 July 2017 were tax-free and were reflected in the Income account returns.

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

# NGS SUPER INVESTMENT PERFORMANCE SUMMARY TO 30 NOVEMBER 2019 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.

## NGS *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	8.67	10.20	13.44	4.04	2.05	8.19	Jan 2010	161.2
	Diversified	8.64	9.22	10.47	13.81	4.18	2.17	7.40	Nov 2001	587.7
	High Growth	9.41	10.14	11.56	15.58	4.72	2.59	6.92	Aug 2007	45.8
	Balanced	7.69	7.73	8.76	11.00	3.31	1.55	6.26	Aug 2007	278.2
	Defensive	6.95	6.83	7.65	9.26	2.65	1.14	6.30	Nov 2001	291.1
	Socially Responsible Diversified	n/a	8.24	9.79	12.30	3.76	2.06	8.49	Nov 2013	26.3
	Indexed Growth	n/a	9.11	11.02	18.08	4.65	2.17	10.73	Sept 2011	63.7
	Retire Plus	n/a	n/a	n/a	12.50	3.56	1.66	10.14	Aug 2017	76.6
	Shares Plus	10.04	11.07	13.24	19.92	6.15	3.61	9.19	Sept 2004	29.8
	SECTOR-SPECIFIC	Australian Shares	8.62	9.98	12.40	24.18	5.59	3.92	9.25	Sept 2004
International Shares		11.26	11.99	14.73	18.09	6.85	3.54	8.46	Sept 2004	36.2
Infrastructure		n/a	n/a	n/a	n/a	3.03	0.41	5.20	May 2019	3.4
Property		10.54	8.93	8.80	6.79	1.88	0.07	9.30	Dec 2002	31.2
Diversified Bonds		4.56	3.26	3.82	6.14	1.30	0.14	5.16	May 2004	37.1
Cash and Term Deposits		3.46	2.40	2.23	2.21	0.83	0.14	4.25	July 2004	120.6

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.

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