

**ngs  
Super**



Incorporating **qiecsuper** division

This document forms part of the  
Product Disclosure Statement  
dated 2 December 2019

# TRANSITION TO RETIREMENT GUIDE

*Continue working and ease  
into retirement gradually*

# ABOUT THIS TRANSITION TO RETIREMENT GUIDE

## Important information

You should consider all the information contained in the **Product Disclosure Statement** dated 2 December 2019 and incorporated fact sheets before making a decision about investing in NGS Super.

The information provided in this *Guide* is general information only and does not take into account your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances and consider seeking professional advice.

NGS Financial Planning Pty Ltd, ABN 89 134 620 518, is a corporate authorised representative #394909 of Guideway Financial Services Pty Ltd, ABN 46 156 498 538, AFSL# 420367 and offers financial planning services on behalf of NGS Super ABN 73 549 180 515.

You should refer to the Product Disclosure Statement (PDS), guides and fact sheets at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS) or request a copy from us on **1300 133 177**.

## How to contact NGS Super

**Telephone:** 1300 133 177

**Facsimile:** (03) 9245 5827

**For callers outside Australia:** +61 3 8687 1818

**Postal address:** GPO Box 4303, MELBOURNE VIC 3001

**Website:** [ngssuper.com.au/contact-us](http://ngssuper.com.au/contact-us)

# PART ONE THE NGS TRANSITION TO RETIREMENT ACCOUNT

If you are thinking about easing into retirement and want to work part-time, you may be able to start to use your super to supplement your income.

This *Guide* explains how our *Transition to Retirement account* works, who can use it and the benefits it offers.

At NGS Super we offer two types of regular income products:

- a **Transition to Retirement (TTR) account** for people between their preservation age (refer page 9) and age 64 who are still working, and
- an **Income account** (for retirees and people aged 65 and over).

If you are thinking about retiring permanently and looking for an effective way to ensure your super continues to work hard for you, then our *Income account* may be right for you. You can control how much and how often you're paid and you can make additional withdrawals whenever you need. You can read more in the **Income Account Guide** available at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS)

## More information

You should consider consulting a financial planner before you apply for a *TTR account* as it may be a complex decision that requires a review of your personal and financial circumstances.

This *Guide* explains the NGS **Transition to Retirement (TTR) account**. A *TTR account* is for people between their preservation age and age 64 who are still working (either part-time or full-time).

A *TTR account* is particularly favourable for some people who want to start part-time work and use their super to support the difference in income. As you continue to work, you can still make super contributions to your *Accumulation account* as a means of increasing your retirement income.

## What does the NGS *Transition to Retirement account* offer me?

If you have reached your preservation age and you are still working, you can apply for an NGS *TTR account*.

Our *TTR account* provides you with the following benefits:

- low fees and we pay no commissions
- a history of delivering strong long-term investment performance
- a choice of pre-mixed investment options and sector-specific options, or
- you can tailor your investment by selecting our NGS Self-Managed Direct Investment Option (DIO) providing you access to ASX-listed companies, exchange traded funds and term deposits
- you can choose which investment option you would like your regular income payments to be made from
- we offer flexible payment options
- we offer an automatic annual payment increase option
- no withdrawal fee
- flexibility to view and update your account via **Member Online**.

Visit [ngssuper.com.au/retirement](http://ngssuper.com.au/retirement) to start exploring today.

**Our Customer Service Team is available** by calling **1300 133 177** between 8am and 8pm (AEST or AEDT) Monday to Friday.

**We offer personal service** – our Customer Relationship Managers are available to assist with any questions you may have.

**You can access financial planning** through NGS Financial Planning, located in NSW, QLD and SA and regularly servicing VIC, WA and ACT. You can make an appointment to meet with an adviser or speak to them over the phone by calling **1300 133 177** or via our website at [ngssuper.com.au/financial-advice](http://ngssuper.com.au/financial-advice)

## Starting an NGS *Transition to Retirement account*

**1. Read the *Product Disclosure Statement for Accumulation, Transition to Retirement and Income accounts* dated 2 December 2019.**

You can access this at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS) or phone us on **1300 133 177** to request a copy.

**2. Read this *Guide*.**

When you start a *TTR account*, you need to make these decisions:

- how much do you want to invest in your *TTR account*? You will need to transfer a minimum of \$20,000 from your NGS *Accumulation account*. You will need to keep at least \$2,000 in your NGS *Accumulation account* or more if you have insurance cover. Please call us to discuss this arrangement.
- do you have other super you'd like to put into your *TTR account*?
- how will you invest your *TTR account*?
- how much money do you want to draw from your *TTR account*?
- how often do you want to receive payments and for how long?
- who do you want to receive your account balance if you die?

**3. Complete the *account application form*** in the forms pack section of this *Guide* and return your completed forms to us and we'll get your account under way.

# HOW THE NGS TRANSITION TO RETIREMENT ACCOUNT WORKS

## Key features at a glance

The *TTR account* works like our regular *Income account* with many of the same rules and features.

The difference is:

- you generally can't take lump sum payments,
- the most you can withdraw in a year is 10% of your account balance, and
- investment earnings **are** taxed (at the same rate as earnings in the *Accumulation account*).

Following are the key features of our *TTR account*. For more information please go to [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS) and read the Product Disclosure Statement, guides and fact sheets.

If you have a *TTR account* and have since:

- retired after reaching your preservation age (see page 9 for details on preservation age), or
- ceased a gainful employment arrangement after age **60** (even if you did not permanently retire),

you should notify us so you can transfer from a *TTR account* (where investment earnings are taxed) to an *NGS Income account*<sup>1</sup> (where investment earnings are tax-free).

### Minimum initial investment

**\$20,000**

### Payment amount

The amount you select must fall between the levels set by law. You are required to receive a minimum of **4%** (for members under age 65) of your account balance and a maximum of **10%** of your account balance in any financial year.

Note: If you still have a *TTR account* after age 65, you may be eligible to change to the *NGS Income account*<sup>1</sup> where earnings will be tax-free and there is no limit on the maximum amount you can withdraw. Refer to page 9 for details of the minimum annual payments that apply to members over age 65.

### Flexible payment and withdrawal options

#### Payment options:

Fortnightly, monthly, quarterly, six-monthly or annually by direct credit to your bank or credit union account. Please note, bank fees may be charged for telegraphic transfers to **international** bank accounts and will be deducted from your payments.

#### Lump sum withdrawals:

Not available.

### Investment choice provides you with access to different investment strategies for you:

- **existing account balance; and**
- **future income payments**

You have the flexibility of choosing to invest in one of our investment options or you can spread your savings across a combination of investment options, giving you flexibility to tailor your own investment strategy.

Pre-mixed options	Sector-specific options
Diversified (MySuper) - default	Australian Shares
High Growth	International Shares
Balanced	Infrastructure
Defensive	Property
Socially Responsible Diversified	Diversified Bonds
Indexed Growth	Cash and Term Deposits
Shares Plus	

You can also tailor your investment by selecting the **NGS Self-Managed DIO**, which provides access to:

- ASX-listed companies
- exchange traded funds, and
- term deposits

giving you the freedom to choose your investment strategy in the same way as a self-managed super fund.

If you don't make an investment choice your *account* will automatically be invested in our **default investment option, Diversified (MySuper)**.

### Investment switches

Requests to switch between investment options can be made at any time and are free of charge.

### In the event of death

In the event of death, you can elect for your account balance to be paid to your spouse or dependants as a reversionary pension or to your spouse, dependants or your estate as a lump sum.

At this time, we will protect the value of your account by transferring your account balance from your existing investment option(s) to the *Cash and Term Deposits* investment option.

### Competitive fees

We are committed to providing a value-for-money product. As an Industry SuperFund we are run only to benefit members.

### Cooling-off period

You have **19** days after we receive your application or **14** days from the date you receive your *TTR* letter (whichever happens first), to decide if the account is suitable for your needs.

<sup>1</sup> A transfer balance cap (currently \$1.6 million) applies to the amount of super you can transfer into the retirement phase. The transfer balance cap is applied as a total across all your super accounts and not per fund.

Amounts in excess of the cap can be maintained in your *Accumulation account* where earnings will be taxed at 15%. If you exceed the cap within your *Income account* you'll pay tax on the excess amount and the associated earnings.

## What's the minimum balance required for a *Transition to Retirement* account?

The minimum balance required is **\$20,000**.

When you apply for a *TTR* account, you can elect to rollover any other super you may have with another fund.

Once your account is established you cannot add contributions directly to your *TTR* account, however you and your employer can continue to make contributions to your NGS *Accumulation* account.

You then have the choice of:

- setting up a second *TTR* account or
- stopping your current *TTR* account and commencing a new *TTR* account with the additional funds, or
- transferring your *Accumulation* account and the balance of your *TTR* account to an NGS *Income* account once you have retired, ceased employment after age **60** or turned age **65**.

Your *TTR* account is a flexible and tax-effective means of converting your lump sum *Accumulation* account that you've grown over your working life into regular payments. It has the following basic features:

- investment returns (positive or negative) are allocated to your account
- income payments are drawn from your account
- fees are charged to your account and taxes deducted where applicable
- over time as you receive payments your account balance will generally tend to reduce. The rate of reduction will depend on your investment earnings over time and on how much you withdraw. If your account balance reduces to \$2,000 or less, we may choose to pay out your account balance as a lump sum and close your account.
- you can vary the level of payments you receive at any time subject to the levels set by law. Refer to page 9 for details of these limits.

We have a range of fact sheets to help you understand your options. These are available on our website at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS). We encourage you to read:

- **Transition to Retirement**, and
- **Fees, costs and tax** for information about the tax treatment of your account.

## Moving from a *Transition to Retirement* account to an *Income* account

An *Income* account is for retirees and people aged **65 and over**. These are often referred to as account-based pensions. The NGS *Income* account allows you to control how much and how often you are paid and allows you to make lump sum withdrawals whenever you need to. You can read more about the *Income* account in our ***Income Account Guide*** and ***Understanding the NGS Income account fact sheet*** available at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS)

If you have a *TTR* account and you have

- retired after reaching your preservation age (see page 9 for details on preservation age), or
- you have ceased employment after age **60**

you will need to notify us so we can transfer your *TTR* account to an *Income* account where investment earnings are tax free and there is no limit on the maximum value of your withdrawals.

We will contact you before you turn 65 to advise that we will transfer your *TTR* account to the NGS *Income* account unless you notify us that you do not wish for this to occur.

## The transfer balance cap

A transfer balance cap (currently \$1.6m) is applied on the amount of super you can transfer into the retirement phase. The transfer balance cap applies as a total across all your super accounts and not per fund. This cap limits the amount that you can transfer into the retirement phase of super for which you receive tax-free investment earnings. All individuals have their own transfer balance cap.

The transfer balance cap applies to all super you have invested in the retirement phase. Super transferred into the retirement phase prior to 1 July 2017 was assessed on 1 July 2017. Super transferred since then, will be assessed at the time the *Income* account commenced.

An **excess transfer balance** occurs if your *transfer balance* account (managed by the ATO) exceeds your *transfer balance cap* at the end of a particular day. The ATO will issue you with an *excess transfer balance determination* which sets an amount that you must remove from your retirement phase account.

To remove an excess amount from retirement phase, you need to commute part of the value of your income stream into a lump sum (and either transfer it into an accumulation account or withdraw it from super). You can either:

- commute excess amounts voluntarily, or
- the ATO will require NGS Super to transfer the amount.

You will also be liable for *excess transfer balance tax*. This tax will continue to accrue until you remove your *excess transfer balance* amount.

Further details can be found at [ato.gov.au](http://ato.gov.au)

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## Tax and your *Transition to Retirement* account

### Providing your tax file number to the Fund

We ask all members under age 60 to provide their tax file number (TFN) to us when opening a *TTR* account, regardless of whether you have provided your TFN for your *Accumulation* account. You are not required to provide your TFN, but if you do not provide it, you may pay a higher rate of tax on your benefit payments. You may be able to claim back any overpayment when you lodge your annual tax return.

If you do not have a TFN and require one, please contact the ATO on **13 10 20** or visit their website [ato.gov.au](http://ato.gov.au)

### How tax applies to your *Transition to Retirement* account

There are a number of different ways that tax applies to your *TTR* account.

- **Tax on transfers into NGS Super** – generally there's no tax on transfers into the Fund, however tax is payable on 'untaxed' components (if any) you transfer from another super fund.
- **Tax on your investment earnings** – earnings are concessionaly taxed at 15%. When you retire or you cease employment after age **60**, you can transfer an amount up to the transfer balance cap (currently \$1.6 million) to an NGS *Income* account which has no tax on investment earnings.
- **Tax on your income payments** – if you have reached your preservation age (see page 9) and are less than age **60**, part of your *TTR* payments may be tax free and you will generally receive a **15%** tax offset on the taxable portion of your payments. Once you turn **60**, your payments are tax free.

### Tax on your death benefit

Lump sum benefits are tax free if paid to your "dependants for tax purposes". For tax purposes, dependants include your spouse or de facto (whether the same or different sex), children under the age of **18**, a person who is partially or wholly financially dependent on you or a person with whom you are in an interdependency relationship at the date of your death.

### More information

For more detailed information about how tax applies to your *TTR* account go to [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS) and read our fact sheet [Fees, costs and tax](#).



## Who will receive your death benefit?

In the event of your death, you can elect for your account balance to be paid:

- to your spouse or another dependant as a reversionary pension, or
- to your dependants or your estate as a lump sum.

There are rules around who can receive a superannuation death benefit. You can read our fact sheet **Nominate your beneficiaries** available on our website, for details on who you can nominate.

### Reversionary beneficiary

You can set up a reversionary beneficiary, which instructs us to continue to make pension payments to your dependant(s) if you die.

A reversionary beneficiary can only be requested when you first set-up your *TTR account*. **You will need to complete Step 8 of the Application form.**

### Binding nominations – lapsing or non-lapsing

A valid binding nomination means that you choose who will receive your benefit in the event of your death. A binding nomination may be a preferred option if:

- your family or relationship arrangements are complex; or
- you have structured your will to achieve certain outcomes.

So long as your nomination is valid, a binding nomination means you can be sure that your super benefits will be paid according to your wishes. Like your will, your binding nomination should be kept up-to-date so that it reflects your current situation.

A binding nomination can be either lapsing or non-lapsing.

**Lapsing** – a lapsing binding beneficiary nomination is valid for up to three years.

You must confirm the nomination in writing before the three-year period expires. We'll send you a renewal notice shortly before the three-year expiry date so you can reconfirm or amend your nomination.

**Non-Lapsing** – a non-lapsing binding beneficiary nomination will not expire.

You must meet certain conditions to ensure your nomination is valid. For this reason, it is important that you regularly review your nomination to ensure it is still in accordance with your wishes.

It is important that you tell us who you would like to receive your death benefit by completing Step 8 of the *TTR account application form*. You can nominate a reversionary beneficiary or make a binding or a non-binding nomination.

### Non-binding nominations

Making a non-binding nomination means that NGS Super must (by law) make the decision who will receive your death benefit.

We will consider your non-binding nomination and will look at all your personal circumstances, including your will, before deciding whether to pay to any of your dependants, your estate or a combination of both.

### No nomination

If you do not nominate a beneficiary, the balance of your account will be paid to your estate and/or your dependants as determined by the Trustee.

Nominating your beneficiaries can be a complex issue. We encourage you to read our fact sheet **Nominate your beneficiaries** available on our website at [ngssuper.com.au/PDS](https://ngssuper.com.au/PDS) for more information.

# PART TWO

## HOW TO OPEN YOUR TRANSITION TO RETIREMENT ACCOUNT



### Making your application

To apply for an NGS *TTR* account, please complete the *Application* form that comes with this *Guide*.

As we will be paying you an income from your account, you are required to complete an **ATO tax file number declaration form if you are under age 60**. You may also choose to complete the **ATO Withholding Declaration form** if you want us to adjust the tax withheld from payments made to you.

You need to provide us with the following documentation before we can commence your *TTR* account.

- *Transition to Retirement* application form
- **ATO tax file number declaration form** (if you are under age 60)
- confirmation of your bank details (a copy of a recent bank statement showing your bank or financial institution, account name, BSB and account number)
- certified proof of your identity that verifies your full name, date of birth and residential address
- *Transfer authority* form – if you want to transfer any other super accounts into NGS Super.

### How long will your *Transition to Retirement* account last?

Your *TTR* account will continue to be paid until your account balance is reduced to zero or until you start an NGS *Income* account. As your account balance is not guaranteed, it is not possible to predict exactly how long your account balance will last.

The length of time your *TTR* account income will last depends on:

- the amount you initially invest to commence your *TTR* account
- your net investment earnings
- fees and charges
- the regular income you withdraw (including any applicable tax while you are under age 60).

If your account balance reduces to \$2,000 or less, we may choose to pay out your account balance as a lump sum and close your account.



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## Getting your *Transition to Retirement* account started

There are a number of things you need to do and decisions you need to make when setting up your *TTR* account.

### Determine whether you're eligible for a *TTR* account

To commence a *TTR* account you need to be working and have reached your preservation age. Your preservation age is determined by your date of birth.

The following table sets this out:

#### Preservation table

Your date of birth	Preservation age
Before <b>1 July 1960</b>	<b>55</b>
Between <b>1 July 1960</b> and <b>30 June 1961</b>	<b>56</b>
Between <b>1 July 1961</b> and <b>30 June 1962</b>	<b>57</b>
Between <b>1 July 1962</b> and <b>30 June 1963</b>	<b>58</b>
Between <b>1 July 1963</b> and <b>30 June 1964</b>	<b>59</b>
After <b>30 June 1964</b>	<b>60</b>

### Opening your new *TTR* account

You will need to complete the application form in the forms pack section of this *Guide*.

Nominate how much you want to transfer from your *NGS Accumulation* account. You will need to transfer a minimum of \$20,000 and you will need to keep at least \$2,000 in your *NGS Accumulation* account or more if you have insurance cover.

If you have other super you'd like to put into your *TTR* account, you will need to arrange to have this transferred into your *NGS Super Accumulation* account. We can assist you with this.

### Determine the amount of your payment

You can select the amount of payment you wish to receive each year to suit your lifestyle needs.

The amount you choose must be at or above the minimum level required by law and not more than the maximum amount of 10% of your account balance.

We will calculate the minimum payment you are required to receive at the time your *TTR* account commences and we will pro-rate it for the period between your start date and the end of the financial year. At the beginning of each financial year thereafter, we'll provide details of the minimum amount you are required to receive based on your account balance as at 1 July.

#### Minimum payments

For the **2019/20** financial year, the minimum payment amount for your *TTR* account is shown in the table below.

Note: If you still have a *TTR* account after you have retired, you should call us so that we can transfer this to an *NGS Income* account.

Age	Minimum annual payment (% of account balance)
Under 65	4.0%

#### Maximum payments

The maximum amount you can receive from your *TTR* account is **10%** of your account balance in any financial year.

You can check your minimum amount via **Member Online** at [ngssuper.com.au/MOL](http://ngssuper.com.au/MOL).

Once logged in, go to the **Withdrawals** tab.

### Moving from a *Transition to retirement* account to an *Income* account

Your *TTR* account **will** automatically transfer to an *NGS Income* account when you turn 65 unless you advise us that you do not wish for this to occur. If you cease an employment arrangement after turning age 60, or retire permanently, you will need to notify us if you wish to transfer your *TTR* account to an *NGS Income* account. The *NGS Income* account will provide you with more flexible payment options and there is no tax on your earnings with an *NGS Income* account.

You can read the **Income account Guide** for more information.

### Changing the amount of your payments

On 1 July each year, your *online account details* will be updated to record your new minimum payment amount for the new financial year. You can check these details by logging into your **Member Online** account at [ngssuper.com.au/MOL](http://ngssuper.com.au/MOL)

Once logged in, go to the **Withdrawals** tab.

You can change the amount of your payment at any time, ensuring you remain at or above the minimum and below the maximum for the year. To request a change, simply make a change through your **Member Online** account or complete a **Request to vary your pension payment form** and mail it to NGS Super. This form is available from our website at [ngssuper.com.au/forms](http://ngssuper.com.au/forms)

You have the option for your nominated annual payment to automatically increase at 1 July each year. The increase can be either a percentage nominated by you or the annual change in line with the March quarter Consumer Price Index (CPI). Please note, if your account balance reduces to \$2,000 or less, we may choose to pay out your account balance as a lump sum and close your account.

### Choose the timing of your payments

You may elect to have your payments made fortnightly, monthly, quarterly, six-monthly or annually. Other than for fortnightly payments, we must receive your completed *TTR application form* (including any transfers from other funds required as part of your request) by the 25th day of the month prior to when you want your payments to commence, otherwise your payments will commence on the first available pay date after your account has been established.

You may alter the frequency of your payments at any time by completing and returning a **Request to vary your pension payment form** available on our website at [ngssuper.com.au/forms](http://ngssuper.com.au/forms)

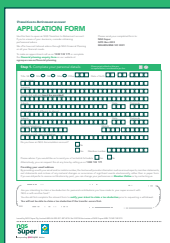
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Choose where you want to have your payments made	We'll make your payments electronically to your nominated bank account. Payments are made in Australian dollars. You can only nominate one account. Provide your account details in Step 7 on your <i>TTR application form</i> . Changes to your nominated account can be made on a <b>Request to vary your pension payment form</b> available on our website at <a href="http://ngssuper.com.au/forms">ngssuper.com.au/forms</a>
Decide whether you want to make any lump sum withdrawals	Lump sum withdrawals from a <i>TTR account</i> are generally not permitted, except in the following circumstances: <ul style="list-style-type: none"> <li>▪ to pay for a family law split</li> <li>▪ to pay any excess contribution tax assessment</li> <li>▪ to access the unrestricted non-preserved component of your benefit (if any).</li> </ul> You can also transfer the balance of your account back into your <i>Accumulation account</i> .
Decide where you will transfer or rollover your super money from	You may combine any super you have with other super funds to form the opening balance of your <i>TTR account</i> . Before you commence your <i>TTR account</i> , make sure you've identified all of the super you want to go into (or be transferred to) your account. Once your account has been opened, you can't add any contributions or transfers to the existing account without stopping/recommencing or opening a new <i>TTR account</i> . To arrange a transfer from another fund, you have the option of contacting the other fund and requesting a rollover of your account balance to NGS Super or requesting us to arrange the transfer for you. If you want us to arrange the transfer, simply complete the <b>Transfer authority form</b> that comes with this <i>Guide</i> and send it to us with your <i>TTR account TTR application form</i> .
Choose your investment options	You are able to invest your <i>TTR account</i> in any combination across our suite of investment options. You can either choose to invest in just one of our investment options or you can choose to invest your account balance across multiple investment options. These include: <ul style="list-style-type: none"> <li>▪ pre-mixed options</li> <li>▪ sector-specific options</li> <li>▪ NGS Self-Managed Direct Investment Option (DIO), by trading from your pre-mixed and/or sector-specific options via your <b>Member Online</b> account.</li> </ul> If you don't make an investment choice your account will automatically be invested in our default investment option, <b>Diversified (MySuper)</b> . You can make your choice using the <i>TTR application form</i> that comes with this <i>Guide</i> . Excluding the NGS Self-Managed DIO, if you choose to invest your account in more than one investment option, you have the flexibility to: <ul style="list-style-type: none"> <li>▪ draw your payments from only one of the options your account is invested in, or</li> <li>▪ choose which of your investment options your payments are drawn from – for example, if your account balance is invested 30% Diversified (MySuper), 30% Australian Shares and 40% Balanced, you may request to have your payments drawn from your Diversified (MySuper) and Balanced investments and you can nominate what percentage of your payment is drawn from each of these options, or</li> <li>▪ choose to have your payments made proportionately from all of your investment options, i.e. payments will be drawn in the same proportion as you have nominated for your initial investment, or</li> <li>▪ elect a priority drawdown order. Payments will be drawn from one investment at a time. Payments will be drawn from your first nominated investment option until the investment in that option is depleted. Payments will then be drawn from your next nominated option and so on.</li> </ul> In each of the above cases, if you subsequently change the investment options in which your account balance is invested, you may need to review and change your payment nomination. You should consider seeking professional advice before making decisions about your investments. You may request to change your investment options for your account balance and/or payments online or by completing the <b>Investment switching form</b> , which you can obtain from our website at <a href="http://ngssuper.com.au/forms">ngssuper.com.au/forms</a> or by calling us on <b>1300 133 177</b> . For more information on the investment options, please read the <b>Investment Guide</b> available at <a href="http://ngssuper.com.au/PDS">ngssuper.com.au/PDS</a> or phone us on <b>1300 133 177</b> to request a copy.

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# FORMS PACK

These forms follow:

A thumbnail image of the 'APPLICATION FORM' for NGS Transition to Retirement. The form is titled 'APPLICATION FORM' and includes a header with the NGS logo and 'Super' branding. It contains several sections with checkboxes and text boxes, and a barcode at the bottom.

## 1. NGS TRANSITION TO RETIREMENT ACCOUNT APPLICATION FORM

Complete to open your NGS *Transition to Retirement* account.

A thumbnail image of the 'DEATH BENEFIT NOMINATION INFORMATION SHEET'. The form is titled 'DEATH BENEFIT NOMINATION INFORMATION SHEET' and includes a header with the NGS logo and 'Super' branding. It contains several sections with checkboxes and text boxes, and a barcode at the bottom.

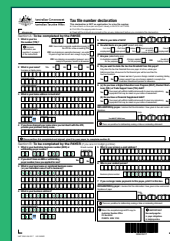
## 3. DEATH BENEFIT NOMINATION FORM

You can use this form if you want to make a binding nomination (i.e. where there is a valid nomination, the Trustee has no discretion to decide who is to receive your benefit).

A thumbnail image of the 'TRANSFER AUTHORITY FORM'. The form is titled 'TRANSFER AUTHORITY FORM' and includes a header with the NGS logo and 'Super' branding. It contains several sections with checkboxes and text boxes, and a barcode at the bottom.

## 2. TRANSFER AUTHORITY FORM

Complete this form to transfer other super into NGS Super and save paying multiple fees.

A thumbnail image of the 'TAX FILE NUMBER DECLARATION FORM'. The form is titled 'The Tax File Number Declaration' and includes a header with the NGS logo and 'Super' branding. It contains several sections with checkboxes and text boxes, and a barcode at the bottom.

## 4. TAX FILE NUMBER DECLARATION FORM

You only need to complete this form if you are under age 60.

# PRIVACY COLLECTION STATEMENT

## If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as:

- your employer
- a previous super fund
- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to:

- manage your NGS Super account (NGS *Accumulation, Transition to Retirement or Income account*)
- give you information about your NGS Super account
- supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including:

- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our [Privacy Policy](#) lists any other relevant offshore locations.

Our [Privacy Policy](#) sets out in more detail

- how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- how we will handle any complaint.

You can view our [Privacy Policy](#) at [ngssuper.com.au/privacy-policy](https://ngssuper.com.au/privacy-policy) or obtain a copy by contacting us on **1300 133 177**.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on **1300 133 177**. You may also write to the NGS Super Privacy Officer at:

**NGS Super**  
**PO Box 21236**  
**World Square NSW 2002**

or online at [ngssuper.com.au/contact-us](https://ngssuper.com.au/contact-us)

## If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515

**ngs  
Super**



Incorporating **qjcsuper** division

**Transition to Retirement account**

# APPLICATION FORM

Use this form to open an NGS Transition to Retirement account.

If you're unsure of your decisions, consider obtaining professional advice.

We offer low-cost tailored advice through NGS Financial Planning on all your financial needs.

To make an appointment call us on **1300 133 177** or complete the **Financial planning enquiry form** on our website at **ngssuper.com.au/financial-planning**

Please send your completed form to:

**NGS Super**  
**GPO Box 4303**  
**MELBOURNE VIC 3001**

Step 1. Complete your personal details
Please print in black or blue pen,  
in capital letters, one character per box.
A ✓

Title Mr  Mrs  Ms  Miss  Other    Date of birth   /   /

Given names

Surname

Residential address (must be provided)

Suburb                      State    Postcode

Postal address (if different to above)

Suburb                      State    Postcode

Daytime telephone   -                     Mobile     -

Personal e-mail - see note below

Do you have an NGS Accumulation account?  No  Yes Member number

Please advise if you would like us to send you a Centrelink Schedule.  Yes  No

Alternatively, you can request this at any time by calling us on **1300 133 177**.

**Providing your email address**  
 By providing us with your email and/or mobile number, the trustee will provide information such as annual reports, member statements, exit statements and notices of any material changes or occurrence of significant events electronically, rather than in paper form. If you would prefer to receive notifications by post, you can change your preferences in **Member Online** or by contacting us.

Are you intending to claim a tax deduction for personal contributions you have made to your super account with NGS or with another fund?

You should first complete the relevant form to **notify your intent to claim a tax deduction** prior to requesting a withdrawal.

**You will not be able to claim a tax deduction if the transfer occurs first.**

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## Step 2. Make your initial investment

I wish to invest the following amount(s):

**Transfer from my NGS Accumulation account:**

Total account balance, or  Partial transfer of \$        or

Please retain \$       in my NGS Accumulation account and transfer the balance to my NGS Transition to Retirement account.

### NGS Self-Managed investments – For members invested in this option only

If you have any investments in the NGS Self-Managed Direct Investment Option (DIO), **these investments will need to transfer entirely into the new Transition to Retirement account unless you request below for this not to occur.** Partial transfer of NGS Self-Managed investments is not available.

- Please retain my entire investments in the NGS Self-Managed DIO in my NGS Accumulation account. I understand that:
- these will **not** transfer to my new Transition to Retirement account, and
  - I must continue to meet the NGS Accumulation account investment limits outlined in the **NGS Self-Managed Guide** for pre-mixed and sector-specific options following transfer of money from these options into my Transition to Retirement account.

**Rollover from other funds:**

	Name of other fund	Amount to be invested
Rollover from	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Rollover from	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Rollover from	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Total initial investment (minimum \$20,000)</b>		\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Note: Your Transition to Retirement account will not commence until all of your rollovers listed above have been received.

## Step 3. Choose your investment options for your account balance

You can choose to invest your Transition to Retirement account:

- in the same way your NGS Accumulation account is currently invested, or
- in one or more investment options in any percentage ensuring the total adds up to 100%.

**If you don't make a selection or your selection is invalid, we will invest your account balance in the default option – the Diversified (MySuper) option.**

**Please note**, if you have any investments in the **NGS Self-Managed DIO**, these may transfer entirely into the new Transition to Retirement account unless you have requested for this not to occur in Step 2. Please refer to the **NGS Self-Managed Guide** for information on the asset transfer facility for the funds held within your NGS Self-Managed DIO.

- Option 1:** I wish to have my initial investment allocated in the same way as my NGS Accumulation account is currently invested.
- Option 2:** I wish to have my initial investment allocated between the following investment options. Please note, the percentages listed below will only apply to your funds that are **not** invested in the NGS Self-Managed DIO, as your assets (if any) in the NGS Self-Managed DIO will transfer in its entirety into the new TTR account.

Pre-mixed options:	Percentage to be invested
Diversified (MySuper) – default	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Defensive	<input type="text"/> <input type="text"/> <input type="text"/> %
Socially Responsible Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Shares Plus	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Sector-Specific options:</b>	
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Infrastructure	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified Bonds	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash & Term Deposits	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>TOTAL</b>	<b>1 0 0</b> %

**Tailored option:**

**NGS Self-Managed** – This option includes a choice of ASX-listed companies, exchange traded funds (ETFs) and term deposits. For details about the NGS Self-Managed DIO please refer to the **NGS Self-Managed Guide** available at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS)

**Please note, this form does not allow you to invest in this option.** This option is available for members who will accept responsibility for their own investment decisions. To participate in this option you will need to login to your **Member Online** account once your Transition to Retirement account is set up.

## Step 4. Choose your investment options for your income payments

### Option 1: Proportional to each investment option

Please make payments in proportion to each investment option. This means that as each investment moves up and down in value, the pension payment will be paid in direct correlation with the balance held in each option.

If you wish to have your payments made from nominated investment options or a priority election, please choose either Option 2 or Option 3, but not both.

**If you do not complete this section of the form, payments will be drawn proportional to each investment option.**

### Option 2: Nominated percentage drawdown

You can choose to have your payments made from one or more of the pre-mixed or sector-specific investment options you have chosen above for your account balance. For example, if your account is invested in 80% Diversified (MySuper) option and 20% Balanced option, you could choose to have your payments made from the Balanced option only. Alternatively, you can choose to have payments deducted proportionally from all your options. Once there's no longer enough money in your chosen option(s), payments will automatically be deducted from the account balance invested in your other option(s). You'll be notified at the time, and you can adjust your investment choice accordingly.

#### Pre-mixed options:

#### Percentage to be drawn down

Diversified (MySuper) - default	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Defensive	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Socially Responsible Diversified	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Indexed Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Shares Plus	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<b>Sector-Specific options:</b>				
Australian Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
International Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Infrastructure	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Property	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Diversified Bonds	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Cash & Term Deposits	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<b>TOTAL</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>%</b>

### Option 3: Priority drawdown

You can choose the pre-mixed and sector-specific investment options from which payments are drawn by electing a drawdown order. Payments will only be drawn from one investment option at a time. After your first nominated investment option is depleted, payments will then be drawn from your next nominated option until this has been depleted and will continue down your drawdown order. For example, if your account balance is invested in 50% Diversified (MySuper) option, 25% Balanced option and 25% High Growth option you could choose to have your payments drawn down in the order of 1. Balanced, 2. High Growth and 3. Diversified (MySuper).

#### Drawdown option order (number 1, 2 etc as required):

##### Pre-mixed options:

Diversified (MySuper) - default	<input type="checkbox"/>	Socially Responsible Diversified	<input type="checkbox"/>
High Growth	<input type="checkbox"/>	Indexed Growth	<input type="checkbox"/>
Balanced	<input type="checkbox"/>	Shares Plus	<input type="checkbox"/>
Defensive	<input type="checkbox"/>		

##### Sector-Specific options:

Australian Shares	<input type="checkbox"/>
International Shares	<input type="checkbox"/>
Infrastructure	<input type="checkbox"/>
Property	<input type="checkbox"/>
Diversified Bonds	<input type="checkbox"/>
Cash & Term Deposits	<input type="checkbox"/>

If in the future you change your investment options, the above instruction will become invalid and cease to apply. You can provide a new priority drawdown instruction when you change your investment options or at any other time.





## Step 8. Nominate your beneficiaries

If you die, the balance of your *Transition to Retirement account* may be paid to your spouse, dependants or estate. You have the option of:

- (1) nominating a **reversionary** beneficiary OR
- (2) making a **non-binding** nomination OR
- (3) making a **binding** (lapsing or non-lapsing) nomination

If you do not nominate a reversionary beneficiary or make a binding (lapsing or non-lapsing) nomination, NGS Super ('the Trustee') will determine to which of your dependants and/or your estate your account balance will be paid. Your nomination will be taken into account if we hold a completed form when the Trustee makes its determination. For more details, refer to our fact sheet **Nominate your beneficiaries** available at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS)

### Option 1: Reversionary nomination (you cannot change or remove your reversionary beneficiary once your account starts)

Given name

Surname

Relationship to applicant

Date of birth [DD/MM/YYYY]

### Option 2: Non-binding nomination

I direct the Trustee of NGS Super to distribute my death benefit as shown below, in the event of my death (please attach an additional page if you wish to nominate more than three dependants as beneficiaries):

My Estate Percentage of benefit  %

My Dependant/s. If you make this selection, please provide full details below

Given names

Percentage of benefit

 %

Surname

Gender

Male  Female

Relationship to you

Date of birth

Given names

Percentage of benefit

 %

Surname

Gender

Male  Female

Relationship to you

Date of birth

Given names

Percentage of benefit

 %

Surname

Gender

Male  Female

Relationship to you

Date of birth

TOTAL  100 %

### Option 3: Binding nomination

If you make a valid binding nomination, the Trustee has no discretion to decide who is to receive your death benefit. Your death benefit must be paid to your nominated beneficiaries.

If you wish to make a **binding** nomination, please complete the **Death benefit nomination form** enclosed in this Guide, then attach it to this application.

## Step 9. Attach proof of identity

For identification purposes, you **MUST** attach a certified copy of either your driver's licence (front and back) or passport (or acceptable alternatives).

You can have these documents certified by a number of people including either a full-time teacher or by a post office employee with more than two years' continuous service. For a full list of people who can certify documents and acceptable alternative documents, please visit [ngssuper.com.au/completing-proof-of-identity/](http://ngssuper.com.au/completing-proof-of-identity/). An example of how to certify documents is shown below. Failure to provide appropriate proof of identification may result in delays in the processing of your payment(s).

### How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee with more than two years' continuous service, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)



← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)  
 ← Write or stamp 'certified true copy' of the original document  
 ← The authorised person's signature  
 ← Full name, qualification and registration number (if applicable) of the authorised person  
 ← Date of certification (within 12 months of receipt by NGS)

Certified true copy  
 J. Sample  
 Mr John Sample  
 Justice of Peace  
 Registration No.123456789  
 Date: 01/07/2019

### Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

### Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.

## Step 10. Complete tax file number declaration

I have completed and attached the ATO Tax File Number declaration form.

**Note:** The ATO Tax File Number declaration form (enclosed in this Guide) is **only required if you are under age 60** at the time of completing this form.

## Step 11. Third party authorisation

If you wish to give authorisation for a third party such as your financial adviser or your partner to act on your behalf and to receive information about your account, you will need to provide the following details of this person:

Given name/s

Family name

Business name (if authorised person is a financial adviser)


Business address

Suburb

State

Postcode

Authorised person's telephone

Mobile

Authorised person's email address

Signature

Date

## Step 12. Sign the form

Your application will not be accepted unless you have signed this declaration.

By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made
- accept that I will be bound by the provisions of the Trust Deed and rules which govern the operation of NGS Super
- acknowledge that if I've provided my email address details in this application form, the Trustee will use that email address to send information, including any annual reports, member and exit statements and notices of any material changes or the occurrence of significant events, by electronic means. I can change this preference through **Member Online** or by phoning NGS Super.
- confirm that I am an Australian resident.

I consent to my personal information being collected, disclosed and used as described in the **Privacy Collection Statement**.

Signature

Date   /   /

**Please return your completed form together with your**

- **proof of identity,**
- **copy of supporting bank account details,**
- **Tax File Number Declaration form (if applicable) and**
- **Death benefit nomination form (if applicable) to:**

**NGS Super  
GPO Box 4303  
MELBOURNE VIC 3001**

**You may like to make a copy for your records.**

# PRIVACY COLLECTION STATEMENT

## If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as:

- your employer
- a previous super fund
- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to:

- manage your NGS Super account (NGS *Accumulation, Transition to Retirement or Income account*)
- give you information about your NGS Super account
- supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including:

- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our [Privacy Policy](#) lists any other relevant offshore locations.

Our [Privacy Policy](#) sets out in more detail

- how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- how we will handle any complaint.

You can view our [Privacy Policy](#) at [ngssuper.com.au/privacy-policy](https://ngssuper.com.au/privacy-policy) or obtain a copy by contacting us on **1300 133 177**.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on **1300 133 177**. You may also write to the NGS Super Privacy Officer at:

**NGS Super**  
**PO Box 21236**  
**World Square NSW 2002**

or online at [ngssuper.com.au/contact-us](https://ngssuper.com.au/contact-us)

## If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515

**ngs  
Super**



Incorporating **qjcsuper** division

# TRANSFER AUTHORITY FORM

## Transfer whole balance from another fund into NGS Super

Just fill in this form and send it back to NGS Super. It's that simple. We will contact your other super fund/s and will look after all of the transfer details. We do not charge a fee for this service.

**If you wish to transfer more than one fund to NGS Super, you will need to photocopy this form for each Fund transfer.**

Your transfer will be processed faster if you provide your Tax File Number and a copy of a recent Member Statement from your other super fund.

## If you need help

For assistance call us on **1300 133 177**.

## Before you transfer

- Check whether your previous fund will charge you an exit fee or other penalties. From 1 July 2019, exit fees are generally banned from being charged by super funds.
- If required, ensure that you transfer or replace any insurance cover you have with your other fund **before** closing the account.

If you wish to transfer your insurance cover from your previous fund to NGS, you will need to first complete our **Insurance Transfer form** available on our website at [ngssuper.com.au/forms](http://ngssuper.com.au/forms). You should wait until you receive confirmation from us confirming if our insurer has accepted this additional cover before transferring your balance. Alternatively, you can request the transfer through **Member Online** at [ngssuper.com.au/MOL](http://ngssuper.com.au/MOL).

Please send your completed form to:

**NGS Super  
GPO Box 4303  
MELBOURNE VIC 3001**

### Step 1. Complete your personal details

Please print in black or blue pen, in capital letters, one character per box.



Title Mr  Mrs  Ms  Miss  Other    Date of birth  /  /

Given names

Surname

Residential address

Suburb  State  Postcode

Previous address  
(if you know that the address held by your previous fund is different to your current residential address)

Suburb  State  Postcode

Daytime telephone  -  Mobile

NGS member number (if applicable)

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515



Incorporating **qjecs**super division





## Step 4. Sign the form

By signing this form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I discharge my *previous* super fund from any further liability in respect of the amount transferred
- I approve the deduction of any appropriate exit fees from the amount transferred subject to legislative restrictions
- I request that any further contributions received by my previous super fund after my payment, be redirected to my membership with NGS Super
- I am aware I may ask my *previous* super fund for information about any fees and charges that may apply, or any other information about the effect of this transfer on my benefits and do not require any further information
- If I intend to elect a different investment option for this transfer, then I understand that it is my responsibility to update my investment choice prior to this rollover being received by NGS Super
- I consent to my tax file number being disclosed for the purposes of consolidating my superannuation accounts
- I have read and understand the **Privacy Collection Statement** and consent to my personal information being collected, disclosed and used as described in that Statement.

I request and consent to the transfer of my superannuation as described above and authorise my previous super fund to give effect to this transfer.

Signature

Date   /   /

Please return your completed form to:

**NGS Super**  
**GPO Box 4303**  
**MELBOURNE VIC 3001**

### Information for previous superannuation provider

**Name of Fund:** NGS Super

**ABN:** 73 549 180 515

**SPIN:** NGS0001AU

#### Unique Superannuation Identifier (USI) numbers

Accumulation account – 73549180515701

Income account (Pension) members – 73549180515799

Catholic Church Staff Superannuation Defined Benefit Plan – 73549180515702

Eltham College Defined Benefit Plan – 73549180515703

Penleigh and Essendon Grammar School Defined Benefit Plan – 73549180515705

Cuesuper Superannuation Defined Benefit Plan – 73549180515706

**Fund Address:** GPO Box 4303, Melbourne, VIC 3001

**Fund Telephone Number:** 1300 133 177

When transferring money into NGS Super please note:

- NGS Super is a regulated super fund under the Superannuation Industry (Supervision) Act 1993. Accordingly NGS Super can accept the rollover of both preserved and non-preserved benefits in accordance with the Superannuation Industry (Supervision) Act.



# PRIVACY COLLECTION STATEMENT

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- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to:

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- give you information about your NGS Super account
- supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including:

- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our [Privacy Policy](#) lists any other relevant offshore locations.

Our [Privacy Policy](#) sets out in more detail

- how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- how we will handle any complaint.

You can view our [Privacy Policy](#) at [ngssuper.com.au/privacy-policy](https://ngssuper.com.au/privacy-policy) or obtain a copy by contacting us on **1300 133 177**.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on **1300 133 177**. You may also write to the NGS Super Privacy Officer at:

**NGS Super**  
**PO Box 21236**  
**World Square NSW 2002**

or online at [ngssuper.com.au/contact-us](https://ngssuper.com.au/contact-us)

## If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.

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# DEATH BENEFIT NOMINATION INFORMATION SHEET

## Who'll get your super if you die?

You can nominate one or more persons that you would like the trustee of NGS Super to pay your death benefit to should you die while a member of the Fund. Your nomination must be:

- one or more persons who are your dependants, and/or
- your legal personal representative (i.e. your estate).

You can choose either:

- a binding nomination (lapsing or non-lapsing)
- a non-binding nomination
- no nomination.

If you have more than one NGS account, you can complete this form for all accounts where the nomination will be the same. However, if your nominations will be different for any account, you will need to complete a separate form for that account.

## Binding (lapsing or non-lapsing) nominations

If you make a binding nomination and at the time of your death it is still valid, we will generally be bound to follow your instructions to pay your death benefit to the nominated persons in the proportions specified by you.

You can choose to make your binding nomination either lapsing or non-lapsing.

A **lapsing nomination** will expire and become invalid after a period of three years unless you re-confirm, change or revoke it earlier.

A **non-lapsing nomination** will not expire.

It is important to review your situation and update your nomination if your circumstances have changed. You may confirm, amend or revoke your nomination at any time by completing a new **Death benefit nomination form**.

### Important information regarding your binding nomination

When we receive your nomination, we are unable to check if any nominated beneficiaries are eligible dependants. However, we will review this at time of claim.

Your binding nomination will normally become invalid as soon as one of the following occurs:

- three years have lapsed from the date you signed the **Death benefit nomination form** (lapsing nominations only), or
- any nominated beneficiary dies or otherwise ceases to be a 'dependant' (as defined) before you die.

Where a binding nomination is no longer valid, we're required by law to treat your nomination as non-binding. You should be aware that if your relationship with one nominated dependant changes, an existing binding nomination may become invalid.

## You cannot use this form to cancel a reversionary beneficiary nomination.

A reversionary beneficiary nomination (for *Income* and *Transition to Retirement* accounts) can only be selected on commencement of the account and cannot be revoked or amended using this form. Please contact us on **1300 133 177** to discuss your options.

To make a binding death benefit nomination with NGS Super you must:

- complete this form in full
- only nominate eligible dependants and/or your legal personal representative
- sign and date the form in the presence of two witnesses (who are at least 18 years of age and neither of whom are nominated in this form) who also must sign and date the form
- ensure you clearly specify the percentage of your death benefit that you wish to allocate to each beneficiary and that the total allocation equals exactly 100%.

Once properly made, your nomination replaces any previous nomination you may have provided (with the exception of a reversionary beneficiary nomination – see above).

A binding nomination (whether lapsing or non-lapsing) will cease to have effect if you are subject to a court order at the time of your death that prohibited you from making a binding death benefit nomination or required you to amend or revoke a nomination, or if (and for so long as) the trustee is prevented from paying out your death benefit in accordance with your nomination due to Family Law.

## Non-binding nominations

If you make a non-binding nomination, we are not legally bound by your wishes but will take them into account. Upon the event of your death, we will consider your non-binding nomination and will look at all your personal circumstances, including your will, before deciding whether to pay to any of your dependants or your estate, or a combination of both.

There is no expiration on a non-binding nomination. It is important to review your situation and update your nomination if your circumstances have changed.

## No nomination

If you don't make a nomination, you cancel your existing nomination or if your existing binding nomination expires or is invalid, we are required to pay your death benefit to your dependants and/or your estate as determined by us.

If you wish to revoke an existing binding death benefit nomination and not make a further nomination you need only complete Steps 1, 2, 4, 5 and 6 of the **Death benefit nomination form**, leaving Step 3 blank.

## If you need help

For assistance or to access the [Privacy Policy](#) and your personal information call us on **1300 133 177**.

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## Who can be nominated?

You can nominate one or more dependants and/or your legal personal representative (which means your estate).

'Dependant' includes:

- your spouse – whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners)
- your children (of any age) including step-children, adopted children and ex-nuptial children
- any other person who is financially dependent on you at the time of death, or
- a person with whom you have an interdependency relationship.

If you nominate your legal personal representative but don't have a will, the death benefit may be paid according to the laws of the State in which you resided at the date of your death.

## Interdependency relationship

In order to meet the conditions for an interdependent relationship, two people must fulfill all of the following:

1. they have a close personal relationship;
2. they live together; and
3. one or each of them provides the other with financial support; and
4. one or each of them provides the other with domestic support and personal care.

This includes certain relationships where some interdependency criteria are not satisfied because one or both persons suffer from a disability or because the persons are temporarily living apart.

## Tax on death benefit payments

There may be some tax payable on a death benefit payments. Lump sum benefits are tax free if paid to your **dependants for tax purposes**. Payments to **non-dependants for tax purposes** (e.g. a financially independent adult child) or the estate are taxed according to the circumstances of the ultimate beneficiary and the tax components of the pension or lump sum. The table below summarises the tax payable.

### Dependants for tax purposes

Includes your spouse (including de facto), your former spouse, children under age 18 or a person who is partially or wholly financially dependent on you at the date of your death.

	Death benefits tax payable	
	Accumulation account (tax payable)	Income account or Transition to Retirement account (tax payable)
<b>Payment to a dependant</b> (as defined for tax purposes)	Nil	Nil if the death benefit is paid as a lump sum payment. If the death benefit is paid as an income stream: <ul style="list-style-type: none"><li>· Nil if you are over age 60</li><li>· Nil if your dependant is over age 60</li><li>· If you and your dependant are under age 60:<ul style="list-style-type: none"><li>– Nil for tax-free component</li><li>– Dependant's marginal tax rate with a 15% tax rebate on taxable component</li></ul></li></ul>
<b>Payment to a non-dependant<sup>1</sup></b> (as defined for tax purposes)	Nil on the tax-free component 15% (plus Medicare levy) on the taxable component	
<b>Payment to an estate</b>	Tax is payable based on the classification of the beneficiaries. The estate will be required to pay any applicable tax.	

<sup>1</sup> Non-dependants for tax purposes generally include children over the age of 18 unless they remain financially dependent on the member.





### Step 3. Make your nomination

You can only nominate a dependant and/or your legal personal representative (estate). Further information on who you can nominate can be found in our fact sheet **Nominate your beneficiaries** available at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS)

I direct the trustee of NGS Super to distribute my death benefit to the following people in the proportions shown below, in the event of my death:

<b>1.</b>	<b>Given name(s)</b>	<b>Surname</b>	<b>Residential address</b>
	<b>Date of birth</b>	<b>Relationship to you</b>	<b>Benefit %</b>
	□□/□□/□□□□	<input type="radio"/> Spouse <input type="radio"/> Interdependent <input type="radio"/> Child <input type="radio"/> Financial dependant	□□□%

<b>2.</b>	<b>Given name(s)</b>	<b>Surname</b>	<b>Residential address</b>
	<b>Date of birth</b>	<b>Relationship to you</b>	<b>Benefit %</b>
	□□/□□/□□□□	<input type="radio"/> Spouse <input type="radio"/> Interdependent <input type="radio"/> Child <input type="radio"/> Financial dependant	□□□%

<b>3.</b>	<b>Given name(s)</b>	<b>Surname</b>	<b>Residential address</b>
	<b>Date of birth</b>	<b>Relationship to you</b>	<b>Benefit %</b>
	□□/□□/□□□□	<input type="radio"/> Spouse <input type="radio"/> Interdependent <input type="radio"/> Child <input type="radio"/> Financial dependant	□□□%

<b>4.</b>	<b>Given name(s)</b>	<b>Surname</b>	<b>Residential address</b>
	<b>Date of birth</b>	<b>Relationship to you</b>	<b>Benefit %</b>
	□□/□□/□□□□	<input type="radio"/> Spouse <input type="radio"/> Interdependent <input type="radio"/> Child <input type="radio"/> Financial dependant	□□□%

<b>5.</b>	<b>Given name(s)</b>	<b>Surname</b>	<b>Residential address</b>
	<b>Date of birth</b>	<b>Relationship to you</b>	<b>Benefit %</b>
	□□/□□/□□□□	<input type="radio"/> Spouse <input type="radio"/> Interdependent <input type="radio"/> Child <input type="radio"/> Financial dependant	□□□%

<b>Relationship to you</b>	<b>Benefit %</b>
<input type="radio"/> Legal Personal Representative (Estate)	□□□%

<b>Total Benefit Allocation:</b>	<b>100%</b>
----------------------------------	-------------



## Step 4. Declaration and signature

By signing this form I declare that:

- I have read and understood the information in the attached **Death benefit nomination** information sheet
- this form revokes any prior binding (lapsing or non-lapsing) nomination or non-binding nomination I have previously made
- I understand that my nomination (if valid) will become effective once my fully completed form has been received by the trustee
- I have read and understand the **Privacy Collection Statement** and consent to my personal information being collected, disclosed and used as described in that statement.

Signature

X

Date

□□ / □□ / □□□□

## Step 5. Witness declaration

### Witness One (insert full name)

I,  confirm that I am at least 18 years of age, am not a person nominated in Step 3 of this form and that the member named above has signed this form in my presence.

Signature

X

Date

□□ / □□ / □□□□

### Witness Two (insert full name)

I,  confirm that I am at least 18 years of age, am not a person nominated in Step 3 of this form and that the member named above has signed this form in my presence.

Signature

X

Date

□□ / □□ / □□□□

## Step 6. Checklist

### Applies to all

Do the beneficiary allocations equal 100%?

### Binding nominations only:

Your witnesses cannot also be beneficiaries.

The form has been signed by two witnesses who:

- have both witnessed you signing the form, and
- have signed on the same date as you.

If applicable, any changes to the form have been initialled by the member and both witnesses.

You have completed steps **1, 2, 3, 4, 5 and 6.**

Please return your **original** completed form (not a copy) to:

**NGS Super**  
**GPO Box 4303**  
**MELBOURNE VIC 3001**



# PRIVACY COLLECTION STATEMENT

## If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as:

- your employer
- a previous super fund
- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to:

- manage your NGS Super account (NGS *Accumulation, Transition to Retirement or Income account*)
- give you information about your NGS Super account
- supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including:

- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our [Privacy Policy](#) lists any other relevant offshore locations.

Our [Privacy Policy](#) sets out in more detail

- how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- how we will handle any complaint.

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**PO Box 21236**  
**World Square NSW 2002**

or online at [ngssuper.com.au/contact-us](https://ngssuper.com.au/contact-us)

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# Tax file number declaration

This declaration is NOT an application for a tax file number.

■ Use a black or blue pen and print clearly in BLOCK LETTERS.

■ Print X in the appropriate boxes.

■ Read all the instructions including the privacy statement before you complete this declaration.

ato.gov.au

## Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN.

OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.

OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.

2 What is your name? Title: Mr  Mrs  Miss  Ms

Surname or family name

First given name

Other given names

3 What is your home address in Australia?

Suburb/town/locality

State/territory

Postcode

4 If you have changed your name since you last dealt with the ATO, provide your previous family name.

5 What is your date of birth?   /   /

6 On what basis are you paid? (select only one)

Full-time employment  Part-time employment  Labour hire  Superannuation or annuity income stream  Casual employment

7 Are you: (select only one)

An Australian resident for tax purposes  A foreign resident for tax purposes  OR A working holiday maker

8 Do you want to claim the tax-free threshold from this payer?

Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

Yes  No  Answer no here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

9 (a) Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Yes  Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. No

(b) Do you have a Financial Supplement debt?

Yes  Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. No

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature

You MUST SIGN here

Date   /   /

There are penalties for deliberately making a false or misleading statement.

Once section A is completed and signed, give it to your payer to complete section B.

## Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number?

Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one? Yes  No

3 What is your legal name or registered business name (or your individual name if not in business)?

4 What is your business address?

Suburb/town/locality

State/territory

Postcode

5 What is your primary e-mail address?

6 Who is your contact person?

Business phone number

7 If you no longer make payments to this payee, print X in this box.

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer

There are penalties for deliberately making a false or misleading statement.

Return the completed original ATO copy to:

Australian Taxation Office  
PO Box 9004  
PENRITH NSW 2740

IMPORTANT

See next page for:  
■ payer obligations  
■ lodging online.



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# CHECKLIST

Please check you have completed the application form and provided all the required information by using the following checklist. If you need help, please call us on **1300 133 177**.

<input type="checkbox"/>	Are you an existing NGS <i>Accumulation account</i> member?
<input type="checkbox"/>	Have you nominated your beneficiaries? If you wish to make a <b>binding</b> nomination, have you completed the <b><i>Death benefit nomination form</i></b> ?
<input type="checkbox"/>	Have you provided your banking details and proof of your bank account details (such as a bank statement)?
<input type="checkbox"/>	If you are transferring money from another super fund, have you completed the <i>Transfer authority form</i> ?
<input type="checkbox"/>	Are you intending to claim a tax deduction for personal contributions you have made to your super account (with NGS Super or with another fund)? You should first complete the relevant form to <b><i>notify your intent to claim a tax deduction</i></b> prior to requesting a withdrawal. You may not be able to claim a tax deduction if the transfer occurs first.
<input type="checkbox"/>	Have you signed and dated your <i>Transition to Retirement application</i> ?
<input type="checkbox"/>	If you are under age 60, have you completed the <i>ATO tax file number declaration form</i> ?
<input type="checkbox"/>	Have you provided the required proof of identity?
Please return all completed forms to: <b>NGS Super</b> <b>GPO Box 4303</b> <b>MELBOURNE VIC 3001</b>	

There are NGS Super representatives in each of the state offices who can provide assistance with completing the forms or answer questions that you may have.

You will find contact details at [ngssuper.com.au/crm](https://ngssuper.com.au/crm)



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# TRANSITION TO RETIREMENT ACCOUNT TERMS EXPLAINED

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## **Australian Financial Complaints Authority (AFCA)**

– A dispute resolution service that is able to hear complaints that have not been resolved by a super fund's internal complaints mechanism.

## **Australian Prudential Regulation Authority (APRA)**

– Commonwealth agency responsible for the prudential regulation of banks, life insurance companies and superannuation funds.

## **Australian Securities and Investments Commission (ASIC)**

– Government body which is responsible for consumer protection for financial products including super, life insurance and general insurance.

**Beneficiary** – A person you nominate to receive the balance of your account in the event of your death.

**Child** – includes:

- an adopted child, a step-child or an ex-nuptial child
- a child of your spouse
- a child within the meaning of the *Family Law Act 1975*.

**Complying fund** – A resident regulated super fund which complies with the *Superannuation Industry (Supervision) Act (SIS)* and its regulations. A super fund must be complying to receive favourable tax treatment.

**Condition of release** – is the term used when you can access your super.

The most common conditions of release for paying benefits is when you have:

- reached your preservation age and retired
- reached your preservation age and you begin a *Transition to Retirement account*
- ceased employment on or after reaching age of 60
- turned 65 years of age (even if you haven't retired)
- died.

In special circumstances, at least part of your super may be paid before you reach your preservation age. These are:

- terminating gainful employment
- permanent incapacity
- temporary incapacity
- severe financial hardship
- compassionate grounds
- terminal medical condition.

More details can be found in our fact sheet [Gaining access to your super](#).

**Dependant** – A spouse, child, or any person financially dependent on you at the time of your death. A dependant may also be any person who you have an interdependency relationship with.

**Income accounts** – These are also referred to as account-based pensions and the terms are interchangeable. An income account is where a person receives payments regularly that are drawn down from their account balance. Annual payments must be at least the Government-legislated minimum. The account will continue until death or until the balance is exhausted. Upon death, the account balance will be paid to the beneficiary(ies) as a lump sum. The advantage of an income account is the flexibility to receive regular payments as and when you require these.

You can refer to our [Income account Guide](#) and our fact sheet [Understanding the NGS Income account](#) available at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS) for more information.

**Industry fund** – A multi-employer superannuation fund covering a particular industry, generally set up by the unions and employer organisations covering the relevant industry.



**Interdependency relationship** – A close personal relationship between two people who live together, where one provides the other with financial support, and one or each provides the other with domestic support and personal care.

This includes certain relationships where some interdependency criteria are not satisfied because one or both persons suffer from a disability or because the persons are temporarily living apart.

**Investment manager** – An organisation which invests in and manages a particular portfolio of assets on behalf of a superannuation fund.

**Legal personal representative** – Executor or administrator of a deceased estate.

**Nominated beneficiary** – A person you nominate to receive the balance of your account in the event of your death.

**Preservation age** – means the age from which you can access your *Accumulation account* subject to you meeting a 'condition of release' (see page 32 for details).

**Preserved amount** – this is the portion of your *Accumulation account* which you generally cannot access until you meet a 'condition of release' (see page 32 for details).

**Priority drawdown** – Enables you to choose the order in which your investments are depleted when your pension is paid to you. Payments will be drawn from your first nominated investment option until the investment in that option is depleted. Payments will then be drawn from your next nominated option and so on.

**Reversionary beneficiary** – The person to whom your income payments will continue to be paid in the event of your death (if you have made a reversionary nomination within your original *TTR account* application).

**Rollover** – The transfer of money from one super fund to another fund or to a super pension.

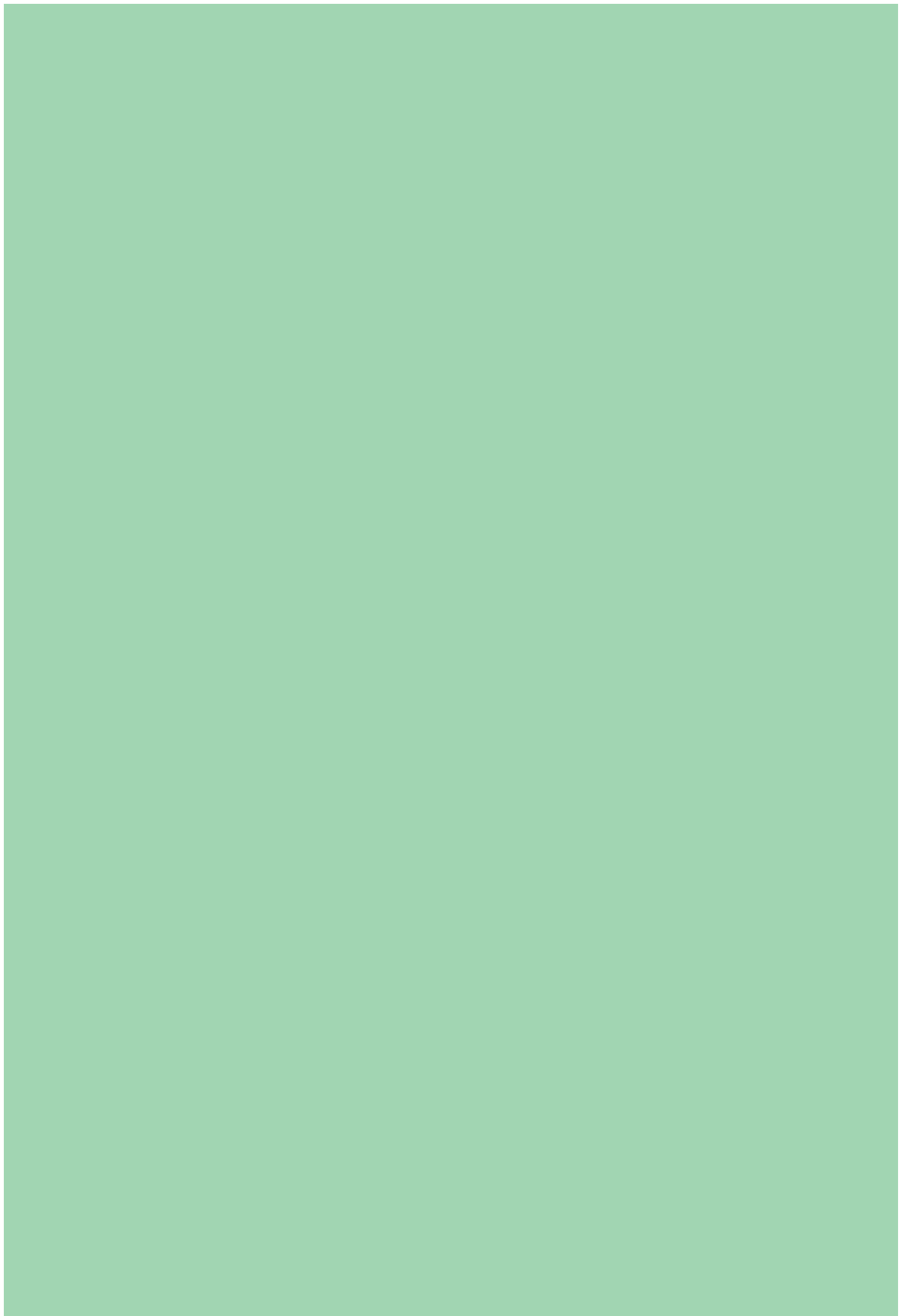
**Spouse** – A spouse of a person includes:

- another person, whether of the same sex or a different sex, with whom the person is in a relationship that is registered under a law of a State or Territory (prescribed for the purposes of section 22B of the *Acts Interpretation Act 1901* as a kind of relationship prescribed for the purposes of that section)
- another person who although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

**Transition to Retirement accounts** – these are similar to an *Income account* with many of the same rules and features (see definition). The difference is:

- you generally can't withdraw lump sums
- your regular pension payments are limited to a maximum of 10% of your account balance each year, and
- investment earnings are not tax free. They are concessionally taxed at up to 15%.

These accounts are available to members who have reached their preservation age (see Preservation table on page 9) and who are not yet eligible for an *Income account*.



## How to contact us

Online at [ngssuper.com.au/contact-us](http://ngssuper.com.au/contact-us)

Telephone 1300 133 177

For callers outside Australia +61 3 8687 1818

Fax (03) 9245 5827

### Postal address

GPO Box 4303

MELBOURNE VIC 3001



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Go to [superratings.com.au](http://superratings.com.au) for details of its ratings criteria.



Disclaimer: For further information about the methodology used by Chant West, see [chantwest.com.au](http://chantwest.com.au)

Chant West has given its consent to the inclusion in this Product Disclosure Statement of the references to Chant West and the inclusion of the logos and ratings provided by Chant West in the form and context in which they are included.

[ngssuper.com.au](http://ngssuper.com.au)  
1300 133 177

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