



WHO'S LOOKING AFTER YOUR FINANCIAL FUTURE?



We get it, it's hard to get excited about money you're not going to see until you retire. But are you confident that you know where 10% of your hard-earned cash is going? It could be time for a super health check as the first step towards improving your financial wellbeing.

The power of choice



How does your super check out? Is it as healthy as it could be?



Are you sure you have the right investment options and insurance cover?

Understanding the power of choice when it comes to super has never been more important. To make decisions today for a better and brighter tomorrow, you need to be provided with the right information.

TOP TIPS FOR A MORE SECURE FINANCIAL FUTURE



Know when and how to 'choose choice' — talk to an NGS Super Specialist to **learn how**.



Check whether your savings are working as hard as they should be because, like a lot of things in life, **how our super is invested** may need to change as we get older.



Save money by consolidating your super — **learn how to minimise the fees you pay**.



Update your insurance when you reach major 'Life Events'. Learn **what to consider**.

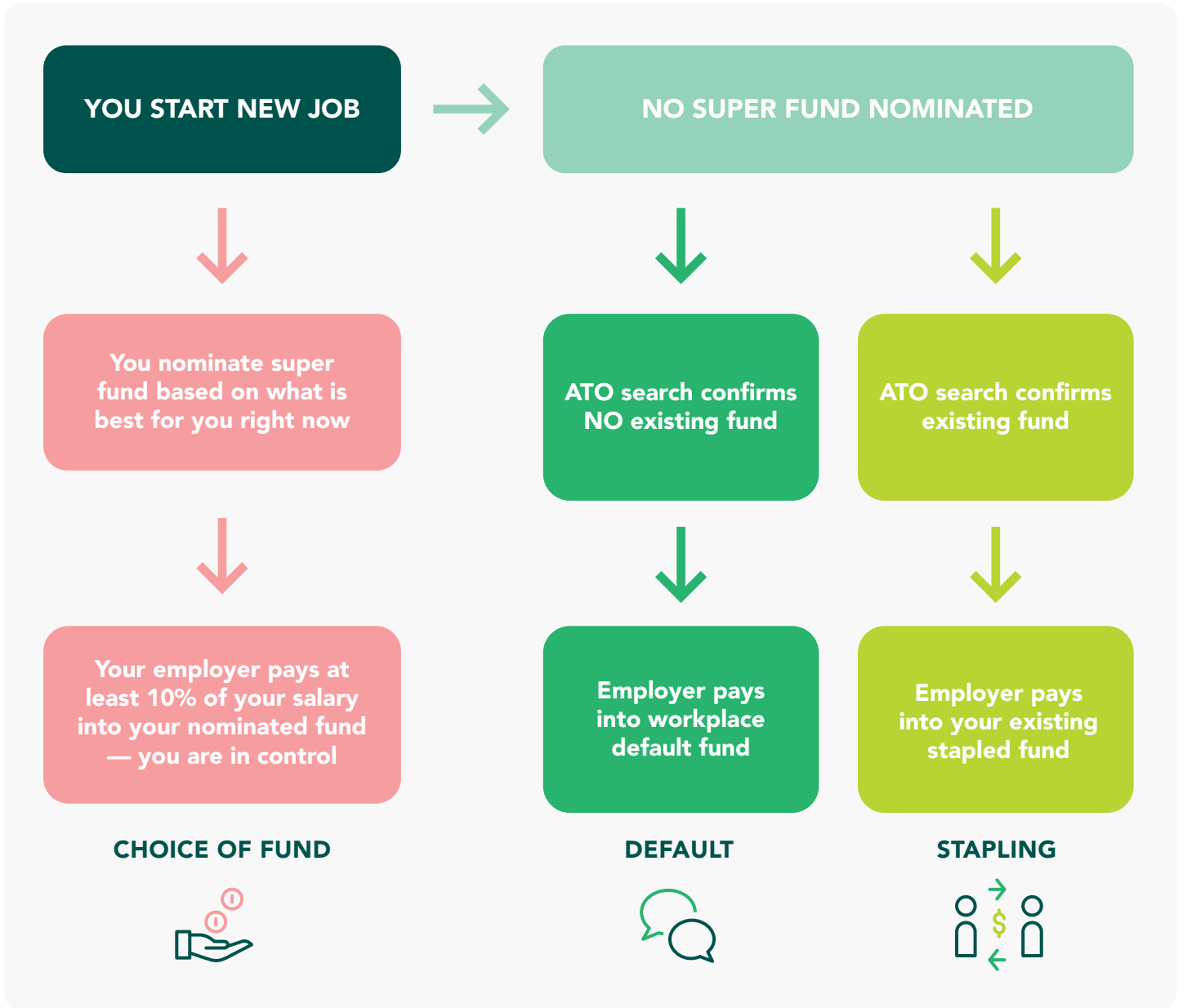
Book in time for a chat with NGS at
ngssuper.com.au/chat



**ngs
Super** Creating brighter futures

What is stapling?

Changes to super from November 2021 mean you are now stapled to your last super fund, unless you choose a different fund and let your employer know. You can do this at any time by completing a **Choice of fund form**. You can also change your investment options at any time.



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This is general advice only and it does not take into account your objectives, financial situation or needs. You should consider whether the information is right for you and read the PDS for any product you may be thinking of acquiring.

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