

ngs
Super

Taking care of tomorrow

for your staff





**NGS Super is
a leading fund
for education
professionals.
We've been
helping schools
with their super
for over 30 years.**

NGS Super fund information

Fund Name: NGS Super

Australian Business Number (ABN): 73 549 180 515

Unique Superannuation Identifier (USI): 73549180515701

Fund address: GPO Box 4303, Melbourne VIC 3001

Phone: 1300 133 177

For more information go to ngssuper.com.au/employers



Good
for you

NGS Super is here to help and support you and your staff with all your super needs.

We are a leading super fund for education professionals, but we're open to everyone.

NGS Super has been helping schools with their super for over 30 years, so we understand the unique needs and circumstances of all education professionals.

We're proud to offer competitive fees, award-winning insurance and strong investment returns. And we work hard to make sure you and your staff feel supported through personalised service, expert advice and financial education.

NGS is here to help you and your staff with all your super needs. When you choose NGS this is what you can expect:

Personalised service

Our dedicated Customer Relationship Managers will help you get set up with all your super needs. We have employer specific tools and resources, provide workplace visits and offer educational programs.

Help with your super obligations

We provide forms and resources plus regular legislative and Fund updates to help you stay on top of your employer obligations when it comes to super.

Administration service

We provide a free clearing house to process your employee contributions through our administration services partner.

NGS Super is connected to the education community and supports a range of initiatives for schools and teachers through our partnerships and associations.



Good for
your staff

Low fees and charges

As an industry super fund, we are run to benefit our members. We keep our fees low to help your staff grow their super savings faster.

Type of fee or cost	Diversified (MySuper)^ NGS Accumulation account option
Administration fees and costs	\$1.25 per week PLUS 0.10% p.a. of your account balance, capped at \$500 p.a.
Investment fees and costs*	0.73% p.a. of your account balance
Transaction costs*	0.09% p.a. of your account balance
Buy-sell spread	Nil
Switching fee	Nil

* Investment fees and costs, and transaction costs are based on actual 2021–22 fees and costs. They are deducted from investment earnings before the unit price is determined and are not a direct charge to staff members' accounts. Past costs are not a reliable indicator of future costs. Actual costs will vary from year to year and will be shown in that year's annual report available at ngssuper.com.au/annualreport

^ Diversified (MySuper): This is where your staff members' money will be invested if they do not select an investment option. For full terms and conditions, please refer to the PDS and our fact sheet Fees, costs and tax at ngssuper.com.au/PDS

Award winning insurance

We can offer your staff affordable, quality insurance that will provide financial support should they ever need it.

Competitive investment performance

Your staff can choose from a range of investment options which are designed to achieve competitive long-term performance.

Advice and education

We provide education, tips, tools and advice to help your staff at every stage. Whether they are just starting their career or nearing retirement we can provide guidance and support to help them make decisions about their super savings.

Online and workplace learning

Your staff can improve their financial knowledge by attending our seminars and webinars or checking out our online learning modules – NGS MoneyCoach.

Sustainability

We have an eye on tomorrow. We're committed to environmental, social and governance (ESG) policies and principles and plan to have a carbon neutral investment portfolio by 2030.

Community values

We support a number of teacher, school and community initiatives through our partnerships and associations.

We've got staff covered

Our insurance cover is designed to meet the financial needs of your staff and their families when they need it most.

Hassle-free premiums

Insurance premiums are automatically deducted from members' super accounts — not their take-home pay. Because money in super is taxed at just 15%, paying for insurance through super is a tax-effective way to stay protected.

Award-winning insurance

Our insurance is more than just a competitive product — we're passionate about providing your staff with genuine support during their most difficult times. If a staff member ever needs to make an insurance claim, they will be assigned a case manager to guide them through the process from start to finish.

Affordable protection

We've partnered with TAL — a leading Australian insurer — to provide cover that's not only reliable but affordable. And because premiums are deducted from super, your staff don't need to worry about an impact on their cash flow.

➡ For more information go to ngssuper.com.au/insurance

⬇ To download the Insurance Guide go to ngssuper.com.au/PDS

Protection when they need it most

Income Protection cover

This cover pays an income to members who become ill or injured and can't work (temporarily or permanently) as a result. Default Cover for eligible members provides a monthly benefit:

- after a 90-day waiting period, with the benefit paid monthly in arrears
- with age-based cover where the sum insured changes with age (e.g. age 27–64 default of up to \$6,000/month)
- can be paid for up to 5 years, or to age 67 (if earlier).

IP is subject to a maximum of 80% of the member's Pre-Incapacity Income, plus up to 10% of their super contribution.

Life and Total and Permanent Disablement cover

These are both age-based covers and can provide a financial benefit as a lump sum payout due to death, terminal illness or total and permanent disablement. Cover expiry age is:

- 75 for Life
- 67 for TPD.

NGS Select

Members who satisfy the occupation criteria and earn more than \$100,000 p.a. may be eligible for the NGS Select category, which provides a 10% discount on NGS Plus insurance premiums.

Investment options¹

We understand that your staff will have different financial goals when it comes to their super savings, which is why we offer a range of investment options.

If your staff don't make their own investment choice, they will be automatically placed in our competitive default investment option — Diversified (MySuper). This option's objective is to achieve a net return of 3% p.a. above the consumer price index (CPI) over rolling 10-year periods (after tax and investment expenses). The 10-year average return to 30 June 2022 was 7.82% per year. However, past performance is not a reliable indicator of future performance.

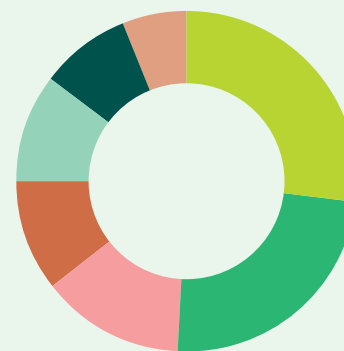
If your staff want to play a more active role in their investment decisions, we offer 10 other investment options and a Self-Managed Direct Investment Option (DIO), which provides direct access to shares, term deposits and exchange traded funds.

Diversified (MySuper) performance to 30 June 2022[#]

10 years % p.a.	5 years % p.a.	3 years % p.a.	1 year %
7.82	5.92	4.00	-3.55

[#] The above table shows the net return after investment fees, tax and the asset-based fee. We recommend that your staff members seek financial advice before making any changes to their investment strategy. In particular we recommend that they seek independent financial advice before making any short-term changes to their long-term investment strategy. Investment returns are not guaranteed as all investments carry some risk. Past performance is not a reliable indicator of future performance.

Diversified (MySuper) asset allocation as at 9 November 2022



	Strategic asset allocation*	Dynamic asset allocation range†
International shares	27%	15–40%
Australian shares	24%	15–40%
Fixed income	13.5%	0–40%
Infrastructure	10.5%	0–20%
Alternatives	10.5%	0–20%
Property	8.5%	0–20%
Cash	6%	0–25%
Listed infrastructure	0%	0–15%
Listed property	0%	0–15%
Total growth assets	70.5%	55–85%
Total defensive assets	29.5%	15–45%
Foreign currency exposure	13.5%	0–40%

70.5% Growth

29.5% Defensive

Indicative asset allocation and ranges

* The strategic asset allocation is indicative of the expected asset allocation during stable market environments.

† The dynamic asset allocation range is used to respond to changes in the investing environment.

A sustainable fund taking care of tomorrow

We know that many of your staff want to invest their super savings in a fund with an eye on tomorrow. A fund that values sustainable and responsible investing.

NGS Super strives to be the best corporate citizen. We believe that being carbon neutral is necessary for long term sustainability – for the Fund, our members and the planet. We invest in a way that not only provides good financial returns for members but also positively impacts society.

In 2021, NGS Super took the bold decision to announce an ambitious target to transition to a carbon-neutral portfolio by 2030.

These initiatives work towards addressing the United Nations Sustainable Development Goals



In 2022–23 we offset 623t of carbon emissions

The Australian conservation project we're involved with:



promotes partnerships for conservation between traditional landowners and non-Indigenous Australians



has created **5 job opportunities** for Ngarrindjeri Australians



has protected **200 hectares** of strategic habitat for species including short-beaked echidna, purple-gaped honey-eater and elegant parrot.

We're involved in a solar project in Thailand that:



generates **148,000MWh** of clean energy a year



has created **100 new jobs**



saves over **80,000 tonnes** of CO₂ emissions annually



contributes to Thailand's clean energy transition.

The wind farm project in China we contribute to:



is building **265** wind turbines



with a total generation of **397.5MW** per year



estimated to reduce emissions of CO₂ by almost **728,000 tonnes** annually



and **creating jobs** during construction and operation.

 For more information go to ngssuper.com.au/sustainability

Choose an *award winning* super fund for your staff



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For further information about the methodology used by Chant West, see chantwest.com.au

Talk to us – we're here to help!

Our dedicated Customer Relationship Managers are here to help you and your staff with all your super needs.

Our team are available for workplace visits. We'll help you understand your super obligations and required administration processes. We also have a range of employer-specific tools and resources available at ngssuper.com.au/employers.

Call us on **1300 133 177**,
Monday – Friday, 8am – 8pm (AEST/AEDT).

ngssuper.com.au/employers

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Contact us

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ngssuper.com.au/employers