

NGS FINANCIAL PLANNING ADVICE

Advice you can trust

INFORMATION SHEET

Understanding money matters can be challenging at the best of times. At NGS Financial Planning, getting sound financial advice is easy. Our experienced, friendly planners are dedicated to helping you meet your financial and lifestyle objectives.

Making good decisions about how to manage your money will help build your wealth and determine whether you reach both your short and long term savings goals. Getting help to understand your options now could make a significant difference to your future.

NGS Financial Planning offers you the support you need, whether it's making basic decisions about your super or more complicated ones like growing your wealth and drawing up a financial plan.

The importance of getting advice

We believe that financial advice should be available to everyone who needs it. We also believe that good financial advice is important at every stage of your life, not just when you are about to retire.

We have a low cost financial advice service to make advice as affordable as possible for all of our members.

Taking advantage of financial advice is easy

Our experienced, licensed financial planners know NGS Super. As a member, it doesn't cost you anything to meet with one of our professional advisers. The initial consultation is exploratory in nature where only general advice can be provided. Should you want personal advice or advice that considers your personal objectives, our planners will inform you of the fixed service fee required to develop and put your plan into action.

NGS Financial Planning is authorised to offer you a wide range of financial planning services and can help you to:

- clarify your financial goals
- set up a budget
- develop a financial plan that provides guidance and recommendations covering:
 - wealth creation, debt management, superannuation, risk management, retirement planning, investments.

Advice tailor-made for you and your family

Our goal is to help you achieve your goals.

Any personal financial advice you receive from NGS Financial Planning is based specifically on your needs and your situation. Your financial planner will spend time to clarify your financial needs and objectives as well as your level of investment risk tolerance, so you can be sure of getting appropriate financial advice that works for you.

Review Advice Service

Your circumstances, lifestyle and financial goals are likely to change over time, so it's important your financial plan is reviewed regularly. As part of our Review Advice Service, we can review your progress against your original financial plan to ensure you're on track and will identify opportunities that may assist your financial position. You will be provided with a Statement of Advice (SoA) each time Review Advice is provided to you. This SoA will document a review of your risk profile, investment strategy and may also include income/cash flow requirements. In addition, we can also provide information about any legislative changes and developments that may affect your financial strategy and investments.

What does our advice cost?

The cost of NGS Financial Planning advice depends on the type and complexity of advice you need.

We will provide you with details of any costs involved so you can choose the level of advice as it relates to your personal situation. As an NGS Super member, you can choose to have the fees deducted from your NGS Super account for advice relating to your superannuation.

We've provided the following table to help you compare our fees with other providers.

Type of advice	Cost ¹
Initial consultation about a financial plan	Free
Assisted implementation fee	\$99
Tailored advice	
Simple financial plan	\$660 – \$1,320
Standard financial plan	\$2,500
Complex financial plan	\$3,300
Review advice	
Review advice service	\$990
Review meeting/advice [#]	\$330 – \$1,320

¹ There may be some occasions when additional services are required. On the day of your meeting, we will advise whether such services are required and any additional cost that may be incurred. You can then decide whether you wish to proceed with this additional level of service.

[#] Covers the cost of a review meeting of \$330 and any additional fees that may be required in delivering a new Statement of Advice based on your situation. The total of this fee would not be expected to exceed \$1,320 unless there has been a significant change to your circumstances where our initial advice fees would apply.

Please note that if you require advice that is limited in nature, you can receive advice over the phone at no extra cost by calling NGS Super on **1300 133 177**.

Advice for every stage of your life

Our planners understand that you have different goals and priorities at different times in your life. Here are some ideas worth thinking about:

- **Starting out** – make the most of your money to reach your goals – buying a house or travelling overseas, while setting yourself up now to really make a difference long-term.
- **In your 30s and 40s** – time to take stock to be sure you're on track to reach your goals.
- **In your 50s** – super is a great vehicle to save for your retirement. Make the most of its tax effectiveness and be sure your money is really working hard.
- **In your 60s or retired** – your super savings may need to last many years, so good advice can help to ensure it lasts the distance.

More information?

Contact us

You can contact us at ngssuper.com.au/contact-us or call us on **1300 133 177** between 8.00am and 8.00pm (AEST or AEDT), Monday to Friday.

Phone number for callers outside Australia **+61 3 8687 1818**

Fax: **(03) 9245 5827**

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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.

At NGS Financial Planning, getting sound financial advice is easy. We offer low-cost tailored advice.

To make an appointment phone us on **1300 133 177** or complete the [Financial planning enquiry form](#) on our website at ngssuper.com.au/financial-planning

Important information

The information in this article 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 independent advice from a licensed or appropriately authorised financial planner.