SELF-MANAGED GUIDE

DIRECT INVESTMENT OPTION (DIO)

Gain more control over your super.
ARE YOU LOOKING FOR MORE CONTROL OVER YOUR SUPER?

You can make investment decisions within your NGS account without leaving the fund. The NGS Self-Managed DIO provides you with a do-it-yourself option without the legal and administrative responsibility of managing your own SMSF.

This guide provides all the information you need on the NGS Self-Managed DIO.

Self-Managed Super Funds (SMSFs) aren’t for everyone

In June 2018, ASIC released its findings from a review of the SMSF sector. The review found that among SMSF trustees:

- 38% said running their SMSF was more time-consuming than expected
- 32% said the set-up and running costs were more than they expected
- 29% incorrectly thought they were entitled to compensation for theft and fraud involving their SMSF.

Things to consider if you are thinking about a Self-Managed Super Fund (SMSF)

If you are thinking about commencing an SMSF, consider the following to help determine if an SMSF is right for you:

- **Insurance** – with regular super funds, most members are provided with automatic Life, Total and Permanent Disablement and Income Protection cover and funds use their scale to provide this cost effectively. You may have to commence a personal insurance policy (outside of super). This may be more expensive.

- **The cost** – setting up an SMSF includes costs associated with managing the fund. These include accounting, auditing, share broking, fund manager costs, platform and SMSF supervisory levy fees. And if you have individual trustees, you’ll have the cost and inconvenience of changing the titles of the SMSF’s assets every time there is a change of membership.

- **Investment options** – if you are looking for different assets to invest in, have you tried investing in other investment options within your fund? NGS Super has more than 10 investment options to choose from. These include property and shares.

- **Investment knowledge** – super funds are managed by skilled professionals to invest your money. If finance and investing doesn’t interest you, running an SMSF can soon become a burden. Of course, you can hire someone to do all that for you. But that costs money and the ultimate responsibility remains with you as the trustee.

- **Time** – actively managing the legal and administrative requirements of an SMSF takes time every week. Add to that the time needed to research investments, discuss with other members, make investment decisions and actively manage assets (e.g. property investments with tenants).

- **Risk** – with regular super funds, you have no personal liability to meet the legal and regulatory requirements. Your super fund takes care of all that, along with the investment decisions. As an SMSF trustee, you are legally liable for all decisions and actions that the fund makes.

- **Management into the future** – it’s important to think about the management of the SMSF into the future. Have you considered an exit strategy? What would you do upon the death of a trustee? Do you want to continue your involvement throughout your retirement?

The NGS Self-Managed Direct Investment Option (DIO), is an alternative to commencing a Self-Managed Super Fund (SMSF). It offers a gateway to direct investments including:

- ASX-listed companies
- exchange traded funds
- term deposits
all within a low-cost, easy-to-use platform.
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Information in this guide is correct at the time of publishing and is subject to change. The most up to date information about this product is available on our website at [ngssuper.com.au/selfmanaged](http://ngssuper.com.au/selfmanaged)
THINGS TO CONSIDER WHEN INVESTING

It’s important to understand how your particular circumstance affect the suitability of which investment option is best for you.

What investments do you have outside of super?
The answer to this may influence how much you need to save and the type of assets you invest in. You can diversify your retirement savings by investing in a broad range of asset classes.

How old are you now and when do you plan to retire?
When you plan to retire can have an influence on the level of risk you are prepared to accept. If you are younger, you may decide to pursue higher long-term returns and be prepared to accept the occasional negative return in the short term because you have time on your side. If you are close to retirement however, you may be more concerned about a market downturn just before you retire and may prefer a lower risk profile of a more conservative investment strategy.

How long will you be retired for?
Naturally, this is impossible to pinpoint exactly, but the longer you are retired, the more money you will need. It will be influenced by the age at which you begin your retirement. This may mean increasing the amount you contribute to super or, depending on your risk tolerance, changing to a more aggressive strategy to potentially gain a higher balance over the longer term.

What is your objective?
In general, the majority of members have as an objective to provide for a comfortable retirement through building their super savings. However, the way this is achieved may change with time and your tolerance to risk. If you are just starting out, you are likely to be looking to grow your super and your objective might be to accumulate a healthy balance for retirement. As you approach retirement, your objective may change to maintaining the balance you have accumulated, with the aim of avoiding significant capital losses.

How much control do you want over your super?
With NGS Super you can decide the level of choice and control you want over your Accumulation, Transition to Retirement or Income account. Whether you invest in a single option or combination of options, there’s an investment strategy suitable for your needs and lifestyle objectives.

<table>
<thead>
<tr>
<th>Level of choice and control</th>
<th>NGS Investment option(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>Default option – if you don’t want to make a choice, your account will be invested in the default investment option. The default investment options are:</td>
</tr>
<tr>
<td></td>
<td>· Diversified (MySuper) for both the Accumulation account and the Transition to Retirement account</td>
</tr>
<tr>
<td></td>
<td>· Moderate growth for the Income account.</td>
</tr>
<tr>
<td>Select from our pre-mixed options and leave the rest to us</td>
<td>Pre-mixed options – a selection of options that combine various investment types (also known as 'asset classes'). NGS Super manages the mix of asset classes and selects investment fund managers for each option.</td>
</tr>
<tr>
<td>Build your own strategy by selecting from our range of sector-specific options</td>
<td>Sector-specific options – a selection of individual asset class options, which are managed by fund managers selected by NGS Super. This is suitable if you wish to choose your investment sectors but not your individual shares or term deposits.</td>
</tr>
<tr>
<td>Do-it-yourself super – your choice, easy and hassle-free. Provides direct control over your funds. This option is only for members who will accept responsibility for their own investment decisions and may not be suitable if you do not want a high level of involvement with investing your super and retirement savings.</td>
<td>NGS Self-Managed DIO</td>
</tr>
<tr>
<td></td>
<td>Your choice of:</td>
</tr>
<tr>
<td></td>
<td>· shares from the S&amp;P/ASX 300 Index,</td>
</tr>
<tr>
<td></td>
<td>· selection of exchange traded funds, and</td>
</tr>
<tr>
<td></td>
<td>· term deposits.</td>
</tr>
<tr>
<td></td>
<td>This option provides the greatest level of choice and flexibility. It is available to Accumulation, Transition to Retirement or Income account members with at least $7,000 invested in their account. Please note, you are required to keep a minimum of:</td>
</tr>
<tr>
<td></td>
<td>· 20% of your total account balance, or</td>
</tr>
<tr>
<td></td>
<td>· $2,000</td>
</tr>
<tr>
<td></td>
<td>whichever is higher, in one or more of NGS Super’s pre-mixed or sector-specific options.</td>
</tr>
</tbody>
</table>
You should also be aware of factors that can impact certain types of direct investments, such as:

- short-term share price fluctuations
- trading and trying to ‘time’ the markets
- making short-term decisions
- lack of diversification.

Please remember that super is a long-term investment and short-term performance doesn’t always give you a complete picture of long-term performance.

**Seek advice before investing**

It’s a good idea to seek financial advice when making major investment decisions, such as choosing how to invest your savings.

We offer low-cost tailored advice through NGS Financial Planning.

To make an appointment or speak with a planner, contact us on **1300 133 177** or complete the [Financial planning enquiry form](ngssuper.com.au/financial-planning) on our website at [ngssuper.com.au/financial-planning](ngssuper.com.au/financial-planning).
FEES AND COSTS

Fees and costs can be paid either directly from your account or deducted from your investment returns. We do not negotiate fees and costs with members or employers.

The fees for the NGS Self-Managed DIO are set out in the table below:

<table>
<thead>
<tr>
<th>Type of fee</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIO administration fee</td>
<td>$4.75 per week ($247 per year)</td>
<td>Calculated daily and deducted on a monthly basis from your pre-mixed or sector-specific options. This fee will be charged separately for each account (Accumulation, Transition to Retirement or Income account) you hold which you then use to access NGS Self-Managed DIO.</td>
</tr>
<tr>
<td>Brokerage fee (excludes GST)</td>
<td>0.10% per trade</td>
<td>This fee is applied for each trade (buy or sell) for shares and exchange traded funds and is deducted from the cash hub at the time of the trade.</td>
</tr>
<tr>
<td>Exchange traded fund fees¹</td>
<td>A percentage fee may apply.</td>
<td>Deducted from the value of securities in the ETF. It is not a direct charge to your account. The price quoted on the ASX reflects all fees and expenses incurred.</td>
</tr>
<tr>
<td>Manual transaction fee</td>
<td>$25 plus GST</td>
<td>Calculated when a manual transaction occurs and deducted from your cash hub.</td>
</tr>
<tr>
<td>Term deposit break fee</td>
<td></td>
<td>Calculated if a term deposit is broken before it matures. Refer to the Product Disclosure Statement (PDS) from the provider for further details on break fees. This is available through the FAQs/Forms section of the NGS Self-Managed DIO.</td>
</tr>
</tbody>
</table>

All members of NGS Super also have the following fees:

<table>
<thead>
<tr>
<th>Type of fee</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration fee</td>
<td>$1.25 per week PLUS 0.10% p.a. of your account balance, capped at $500 p.a.²</td>
<td>Deducted from your account balance (from your unitted investments) weekly. For NGS Self-Managed DIO – calculated monthly on your balance invested in the NGS Self-Managed DIO and deducted from your account. For investments in pre-mixed and sector-specific options – deducted weekly before the unit price is determined. It is not a direct charge to your account.</td>
</tr>
</tbody>
</table>

Further details on fees and costs can be found in the Product Disclosure Statement and our fact sheet Fees, costs and tax available at ngssuper.com.au/PDS

¹ Fees incurred by ETFs include management fees, custody and any other expenses. The price quoted on the ASX reflects all fees and expenses incurred, which may be deducted from the securities held in the ETF. For full details of management fees, visit the website of the relevant ETF provider.

² Please note, the asset-based fee is applied differently for pre-mixed and sector-specific options (where this fee is deducted weekly before the unit price is determined, and is not a direct charge to your account) and NGS Self-Managed DIO (where this fee is calculated monthly and is a direct charge to your account). If at 30 June you have paid an asset-based fee greater than $500 (across all your accounts with NGS, inclusive of both unitted investments and the NGS Self-Managed DIO) since the previous 1 July, a fee rebate will be credited to your account if you are still an NGS member when the rebate is to be credited. The rebate will be in the form of additional units which will be credited to your pre-mixed or sector-specific investments. Where you have multiple NGS accounts, any rebate will be apportioned across each of your accounts proportionately according to the balance in each.
How to start investing
To invest in the NGS Self-Managed DIO, you must first be a member of NGS Super in one or more of:
· NGS Accumulation account
· NGS Transition to Retirement (TTR) account
· NGS Income account.

You will then be able to invest within the NGS Self-Managed DIO (limits apply) and you must maintain a minimum of $500 in the NGS Self-Managed cash hub.

How NGS Self-Managed DIO works – quick reference
HOW TO COMMENCE INVESTING IN THE NGS SELF-MANAGED DIRECT INVESTMENT OPTION (DIO)

Investing in the NGS Self-Managed DIO

The NGS Self-Managed DIO is available to NGS Accumulation, Transition to Retirement or Income account members with the following limitations (for each account invested in the NGS Self-Managed DIO):

Minimum account balance to commence investing in the NGS Self-Managed DIO

- You must have a balance of at least $7,000 in your account.

Maintain a minimum account balance in your unitised investments (pre-mixed or sector-specific)

- You are required to keep a minimum of either 20% of your total balance, or $2,000 whichever is higher, in one or more of NGS Super’s pre-mixed or sector-specific investment options for each account (Accumulation, TTR or Income account).

If you are member of an NGS Defined Benefit plan (CueSuper, PEGS or CCSSP), the NGS Self-Managed DIO will only be available if you have an associated voluntary accumulation account with access to investment choice.

You will only be able to access the Self-Managed DIO by logging into Member Online available at ngssuper.com.au/MOL. You must have a valid email address to ensure you receive any important notifications, including Term Deposit maturity and corporate actions.

1. Once you have logged in to Member Online, you can access the NGS Self-Managed DIO through the Investment tab.

2. To commence investing in the NGS Self-Managed DIO, you will need to select ‘Edit’ Current Investments. This will display a list of all investments available to you, including ‘NGS Self-Managed (Direct Investments)’. You will need to allocate a specific dollar amount (rather than a percentage value). Please note, your available allocation amount will display at the bottom of the screen. You will then need to select ‘Submit’ at the bottom right-hand side of your screen. After selecting ‘Submit’ you will be asked to review and confirm your change. Once confirmed you will be provided with a receipt number. Your request is processed using the unit price determined at the close of business on the last business day of the week your switch request is made. Your request must be completed by 5pm (Sydney Australia time) on the last business day of the week for funds to be available in your NGS Self-Managed cash hub on Thursday of the following week.

3. Once your initial investment in your NGS Self-Managed cash hub is available, you can start trading.

4. The first time you transact in the NGS Self-Managed DIO, you will be requested to set-up a Transact password. You will be required to enter this password each time you buy/sell through the NGS Self-Managed DIO.
LIMITS FOR INVESTING IN THE NGS SELF-MANAGED DIRECT INVESTMENT OPTION (DIO)

There are limits on the maximum amounts that can be invested in the NGS Self-Managed DIO and amounts that must be maintained in your unitised investments.

This table provides the limits relevant to the NGS Self-Managed DIO:

<table>
<thead>
<tr>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>The <strong>minimum balance</strong> you must have in your Accumulation, Transition to Retirement or Income account before you can transfer an amount to the NGS Self-Managed DIO.</td>
<td>$7,000</td>
</tr>
<tr>
<td>The <strong>maximum percentage</strong> of your relevant account balance that can be transferred to NGS Self-Managed DIO (including $500 that must be invested initially in the NGS Self-Managed cash hub).</td>
<td>80%</td>
</tr>
<tr>
<td>The <strong>minimum amount</strong> that you must have in your relevant account invested in pre-mixed or sector-specific investments, after an NGS Self-Managed DIO transfer (i.e. not invested in NGS Self-Managed DIO).</td>
<td>The greater of:</td>
</tr>
<tr>
<td></td>
<td>· $2,000, or</td>
</tr>
<tr>
<td></td>
<td>· 20% of the total balance</td>
</tr>
<tr>
<td></td>
<td>of the relevant account.</td>
</tr>
<tr>
<td>The <strong>minimum amount</strong> that you can <strong>transfer</strong> to NGS Self-Managed DIO at any time.</td>
<td>$500</td>
</tr>
<tr>
<td>The <strong>minimum amount</strong> that must be maintained in your <strong>NGS Self-Managed cash hub</strong>.</td>
<td>$500</td>
</tr>
</tbody>
</table>

NGS Self-Managed cash hub

The **cash hub in the** NGS Self-Managed DIO is:

- an interest-earning account (required minimum $500) held through the NGS Self-Managed DIO custodian **OneVue Wealth Services Ltd (ABN 70 120 380 627) AFSL 308868, or its appointed custodians**
- a flexible transactional facility – all transactions into or out of your NGS Self-Managed DIO, including dividends and associated tax, are processed through the cash hub as well as access to term deposits
- used to buy and sell investments.

Before transacting you must have sufficient available cash in your cash hub. Cash for settlement will generally be reserved at the time of placing the trade request and withdrawn to pay for the purchase on the day of settlement. If you sell assets in the NGS Self-Managed DIO, the proceeds cannot be used for another transaction (or withdrawal request) until settlement occurs and proceeds are cleared into your cash hub.

The interest you earn on the NGS Self-Managed DIO cash hub will be calculated daily and paid monthly in arrears on or around the last business day of the month. Accrued interest is not reported in your account until it is paid. The interest rate is set by OneVue* and can vary on a daily basis. Accordingly there is no guarantee of a particular rate of interest being earned.

Details regarding the Federal Government’s Financial Claims Scheme that may apply to this cash hub are available at [fcs.gov.au](http://fcs.gov.au)

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*OneVue means OneVue Wealth Services Ltd or its relevant appointed custodians.*
This table provides details on the limits relevant to each investment asset (Shares/ETFs/TDs) within the NGS Self-Managed DIO.

<table>
<thead>
<tr>
<th></th>
<th>Shares</th>
<th>Exchange Traded Funds (ETFs)</th>
<th>Term deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments</td>
<td>Refer to the Online investment list on page 19.</td>
<td>Refer to the Online investment list on page 19.</td>
<td>Refer to the Online investment list on page 19.</td>
</tr>
<tr>
<td>Objectives</td>
<td>To gain returns on capital with stock dividends and increased share value.</td>
<td>To provide market performance, before fees and charges, of a particular group of assets. Please refer to page 12 for further explanation of ETFs.</td>
<td>To provide a fixed interest return over a fixed term.</td>
</tr>
<tr>
<td>Investing frequency</td>
<td>During ASX trading hours.</td>
<td>During ASX trading hours.</td>
<td>Daily (invested from the next business day).</td>
</tr>
<tr>
<td>Investment limits</td>
<td>minimum $500 buy order.</td>
<td>minimum $500 buy order.</td>
<td>minimum $5,000 per term deposit</td>
</tr>
<tr>
<td></td>
<td>maximum 20% of your total balance in a single stock.</td>
<td>maximum 80% of your total balance in a single ETF.</td>
<td>Term deposit providers may have maximum limits. Refer to the term deposit terms and conditions, which are available through the FAQs/Forms tab of the direct investment option.</td>
</tr>
<tr>
<td></td>
<td>$500 minimum sell order (unless your shareholding is less than $500).</td>
<td>$500 minimum sell order (unless your shareholding is less than $500).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cannot buy and sell same securities on the same day (unless with different funds that are available in your cash hub).</td>
<td>Cannot buy and sell same ETF on the same day (unless with different funds that are available in your cash hub).</td>
<td></td>
</tr>
</tbody>
</table>

3 Individual ETFs may have different maximum amounts you can invest depending on their type.
INVESTMENT ASSETS IN THE NGS SELF-MANAGED DIRECT INVESTMENT OPTION (DIO)

S&P/ASX 300 Australian Shares

This option includes the top 300 listed companies by size on the Australian Securities Exchange (ASX). This enables you access to a range of companies in which to invest from a variety of industries. The stocks included in the S&P/ASX 300 will change over time. If you purchase shares in a stock that is subsequently replaced in the top 300, you can keep the shares and sell them at any stage but you will not be able to purchase more shares in that stock.

Benefits of investing
- high long term potential returns
- shares can be easily bought and sold on the ASX making them a liquid investment.

Risks of investing
- generally volatile, but offer the potential for higher long-term returns
- investing for the short term
- lack of diversification (depending on the number of stocks held and in what industries) depending on what ETFs or other NGS investment options you are invested in.

Dividends
If you purchase shares that result in a cash dividend payment, these will be paid into your cash hub.

If you elect to close your NGS Self-Managed DIO and there are outstanding dividends to be distributed, your account will remain open until outstanding payments are made and final closure of the account can occur. This may take some time to complete and doesn’t require any further instruction. Any residual payments are allocated to your account as a final transaction.

Corporate actions
These are actions taken by a company that affect shareholders. Where you are eligible to participate in a corporate action, you will be sent an email with information about the action. For example, this may include share buybacks, rights issues (for additional shares) or share purchase plans. To review your individual actions you will need to log in to Member Online and view the Action tab through your NGS Self-Managed DIO. Actions such as voting at meetings are not available through this service.

If you elect to close your NGS Self-Managed DIO and there are outstanding corporate actions, your direct investment account will remain open until outstanding actions are completed and final closure of the account can occur. This may take some time to complete and doesn’t require any further instruction. Any residual payments are allocated to your account as a final transaction.
Exchange Traded Funds (ETFs)

ETFs provide access to a range of assets in Australian and international markets. ETFs are traded on exchanges, like shares, but contain a collection (basket) of securities for a particular group of stocks or market index (for example ASX 200, Global/World stocks, Emerging Markets). ETFs provide an effective way to invest in a range of Australian and international markets without having to select the underlying investments yourself.

**Benefits of investing**
- provide an effective way to invest in a range of Australian/international markets that offer a level of diversification depending upon which ETF you invest in
- can generally be bought and sold on the ASX

**Risks of investing**
- depending on the types of securities held in the ETF they will still be subject to market risk. For example, shares are generally volatile in the short term, but offer the potential for higher long-term returns.

Term Deposits

This option allows a range of term deposit terms from a selection of term deposit providers.

**Benefits of investing**
- stable returns, but are subject to market interest rate fluctuations
- fixed interest/outcome for the term selected
- no investment management fees
- competitive interest rates
- low risk.

**Risks of investing**
- interest rates may fluctuate and this can result in missing out on a higher interest rate (if interest rates rise) during the term of your deposit. Once you have agreed to a term, you cannot break this without incurring an interest reduction, unless this is waived by the term deposit provider
- relatively lower returns over the long-term compared to other investment options.

Term deposit maturity

If you purchase a term deposit, you will receive an email 7 days prior to maturity seeking your rollover election. You will be required to notify us by 5pm (Sydney Australia time) at least one business day prior to maturity if you wish to re-invest the funds for a new term. If an election has not been made by this time, your principal and interest will be held within your cash hub.

You can elect to have your term deposit automatically rollover to a new term with the same provider for your,
- principal amount only, or
- principal amount plus interest earned.

Where you have made an election to rollover at maturity, the election will continue to apply until the maturity election is modified to ‘cash out’. Please note that if you elect to rollover your interest earned, you must have sufficient funds in your cash hub (doesn’t apply to NGS Income account investments) to cover earnings tax on your interest, otherwise an automatic transfer of funds may be triggered.

Requesting to break a term deposit early (interest reduction)

If a term deposit is broken before maturing, the term deposit provider will generally charge a break fee (or retain interest) from the interest earned to date on that term deposit.

Requests to break a term deposit prior to maturity are subject to the Term Deposit Terms and Conditions (available online). A notice period and interest adjustment may apply.

Refer to the Product Disclosure Statement from the relevant provider of the Term Deposit for details of any break fees applicable.

All break requests are required to be provided in writing by completing a Term deposit cancellation form, available on our website at ngssuper.com.au/forms and will be charged a manual transaction fee.
 USING THE NGS SELF-MANAGED DIRECT INVESTMENT OPTION (DIO) PORTAL

Once you log in to **Member Online**, you will need to go to the **Investments tab**. From here, you will need to select the NGS Self-Managed Direct Investment details ‘Go’ button, which will bring you to the portal.

There are a number of different tabs within the portal. A summary of each is provided on the following two pages:

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**Tracker**

The portal defaults to the **Tracker tab**.

This provides:

1. a summary of your latest portfolio asset allocation including your holdings in NGS unitised pre-mixed and sector-specific allocations displayed as ‘Other’.
2. your latest portfolio position including asset name, current holding, price and current value
3. a drill down view of the transactions relating to the asset including the purchase price and brokerage
4. a link to **Research** information and profiles for each asset
5. a link to **Transact** for each asset
6. a personalised watch list for shares and managed funds with live data (no time delay).
Research

The **Research tab** will provide you with research, rates and prices for:

- **ASX Shares**
  - Research is provided through the DIO execution broker as a third party. The material is intended as general information only and should not be considered as investment or taxation advice or projections of performance.
  - Share price with a 20 minute delay
  - announcements

- **Term deposits**
  - term deposit providers
  - available terms
  - interest rates

Transact

The **Transact tab** is where you will be able to:

- trade (buy and sell shares and ETFs) and do investment switches
- purchase term deposits
- view current and past orders
- view Cash hub balance and available funds balance (which may differ where you are waiting for funds to clear)

Simply select the asset type you wish to transact:

- Shares
- Term deposits
- Cash hub
- Investment switch (where you can place a sell order and a buy order).

Reports

The **Reports tab** is where you will be able to run a variety of reports for any period. Standard reports include:

- portfolio summary
- portfolio transaction
- income by month
- income by investment
- portfolio performance

Action

The **Action tab** is designed to assist you to manage key actions and outstanding requests including:

- news – latest updates, notices and alerts
- term deposit maturities

FAQs/Forms

The **FAQs/Forms tab** is where you will be able to access relevant documents including:

- Product Disclosure Statement (PDS) for each of the products available
- forms
- resources
- frequently asked questions.

Profile

The **Profile tab** is where you will be able to update your transact password.
With all investments in the NGS Self-Managed DIO being made via NGS Super, you benefit from:

- concessional tax, with the maximum 15% tax applying to Accumulation and Transition to Retirement account investment earnings
- no tax applying to Income account investment earnings.

**Capital Gains Tax**

Capital Gains Tax (CGT) may be payable when you sell shares or ETFs. If you realise a capital gain during the financial year, NGS Super will adjust your accounts and tax position on the disposal that gave rise to the capital gain. Capital Gains Tax (CGT) on shares and ETFs is shown in the table below:

<table>
<thead>
<tr>
<th></th>
<th>Accumulation account (tax payable)</th>
<th>Transition to Retirement account (tax payable)</th>
<th>Income account (tax payable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Held for less than 12 months</td>
<td>15%</td>
<td>15%</td>
<td>Nil</td>
</tr>
<tr>
<td>Held for more than 12 months</td>
<td>10%</td>
<td>10%</td>
<td>Nil</td>
</tr>
</tbody>
</table>

**Capital losses**

As part of calculating your annual tax position, any capital losses on the disposal of your assets will be applied against capital gains you may have accrued.

The ability to make a tax adjustment will depend on the overall capital gain position of NGS Self-Managed DIO and/or the Fund.

**Franking credits and annual taxation adjustments**

Franking credits benefit all NGS account holders invested in the NGS Self-Managed DIO. Any credits applicable (also referred to as imputation credits), which allow companies to pass on a credit for taxes that have already been paid on profits, are processed as part of end of financial year processing (along with any other related tax adjustments). These are expected to occur by November each year. To receive any applicable credits you must be an NGS member when the end of financial year processing occurs. If you close your NGS Self-Managed DIO, any credits will be allocated between your current NGS Accumulation, Transition to Retirement or Income account pre-mixed or sector-specific options. If you are no longer an NGS member, you will lose any applicable credits and these will be added to the Fund’s reserve.

**Asset transfer facility – transferring from super to pension**

**Full transfer from an Accumulation/ TTR account to an Income account**

If you are an existing NGS Accumulation or Transition to Retirement account member using NGS Self-Managed DIO and you open a new NGS Income account electing to move your entire balance into the new Income account, your direct investments will be transferred in full from your existing account into your new account.

**Partial transfer from an Accumulation/ TTR account to an Income account**

If you are an existing NGS Accumulation or Transition to Retirement account member using NGS Self-Managed DIO and you open a new NGS Income account electing to move a portion of your balance into the new account, your DIO must be transferred in full from your existing account into your new account unless you elect to retain it in your Accumulation or TTR account when completing the Income account application form. Note that:

- you cannot elect to have a partial amount of your NGS Self-Managed DIO transferred to the Income account, and
- you will still need to meet Fund rules regarding the minimum account balance (refer How to commence investing in the NGS Self-Managed Direct Investment Option (DIO) on page 8 for further details).
Is my NGS Self-Managed DIO affected by unit pricing?

Transfers from your pre-mixed or sector-specific options into your NGS Self-Managed cash hub are based on the unit price at the time of transfer. However, a decrease in unit prices may occur between the time of your request being made and the transfer being completed. Should this occur, you may be prompted on how you wish to proceed with your investment switch.

The value of the securities you purchase from your NGS Self-Managed DIO are then determined by the market price of your investments and/or the amount held in any term deposit/s and your cash hub, taking into account any adjustments for transaction fees or other expenses applied to your cash hub.

Closing your NGS Self-Managed DIO

If you wish to close your NGS Self-Managed DIO, you must first sell the investments in your NGS Self-Managed DIO (or allow term deposits to mature) and await proceeds to be credited to your cash hub, before transferring to your current pre-mixed or sector-specific options. Depending on the types of investments you have, this may take some time to process.

How do I view my investments in the NGS Self-Managed DIO?

You will need to log in to Member Online, go to the Investments tab and then select ‘Go’ on the NGS Self-Managed Direct Investments option. You can then view and run reports on all recent orders, including those on market, waiting processing, completed or invalid/rejected orders through the Reports tab.

Who owns the securities?

All your investments in the NGS Self-Managed DIO are held by OneVue Wealth Services Ltd (ABN 70 120 380 627) AFSL 308868, or its appointed custodians, under a Custody Deed for the benefit of NGS Super as trustee.

Buying and selling

Access to buying and selling is only available by logging onto your secure Member Online account and going to the Transact tab.

Trading is subject to the trading terms and conditions and the rules, regulations, customs and practices of ASIC and the ASX.

Orders remain in the market until the purchase or sale has been reached.

NGS Super does not guarantee the availability of all securities or that access will always be available to our website, your secure Member Online account and/or the NGS Self-Managed DIO – due to maintenance, internet server issues, exceptional market conditions or other unforeseen circumstances. This may lead to circumstances where a trade is delayed or unable to be completed.

How much do I have available to trade?

All purchases in the NGS Self-Managed DIO are funded from your available cash hub balance, calculated as:

- your cash balance
- LESS
- any pending purchases
- LESS
- $500 (the minimum amount that must be held in the cash hub)

When should I expect my funds to be available in/from my NGS Self-Managed cash hub?

If you have requested to move money to/from your NGS Self-Managed account by 5pm (Sydney time) on the last business day of a week, the balance takes until the following Thursday to be reflected in your account. Transfers into your cash hub will start to accrue interest from the following Thursday, whereas transfers out continue to earn interest until the following Tuesday.

How are my transactions confirmed?

You can view recent transactions online through the Transact tab of the NGS Self-Managed DIO.
Is it possible to transfer my existing SMSF assets into my NGS Self-Managed DIO?

You are unable to transfer your SMSF assets into your NGS account. If you wish to close an existing SMSF, you would need to sell assets before transferring proceeds into your NGS account.

In addition, if you and your partner wish to invest in NGS Self-Managed DIO, you would do so as individual members.

Can NGS Super automatically transfer funds?

NGS Super can automatically transfer funds if there is insufficient money in your cash hub to pay brokerage or outstanding tax. If this situation occurs, the required shortfall plus $500 cash hub requirement will automatically be transferred from your pre-mixed and/or sector-specific options into your cash hub. You will be notified of the transaction by email.

In addition, if the balance in your pre-mixed and/or sector-specific investment options falls below $2,000 (when monthly system checks are performed), you will be requested by email to top up your balance by transferring funds from your cash hub. In the unlikely event that you fail to perform the required transfer, the amount required will automatically be deducted (the timing of transaction will be at the discretion of NGS Super) and transferred in the following order:

- from available funds in your cash hub
- from listed securities starting with the listed security with the highest market value
- from breaking (if applicable) of term deposit, which will generally result in a break fee (or retained interest) from the term deposit interest earned to date.

If a member dies, rules apply regarding the disposal of investments in the NGS Self-Managed DIO. For further details, please refer our information sheet How to make a death benefit claim on our website at ngssuper.com.au

How long must I hold eligible investments to qualify for franking credits from dividends paid?

In general, you must hold investments for at least 45 days and have purchased the security before the ex-dividend date.

What if I am unsure about any rules?

If you are unsure about any rules or terms or conditions for the NGS Self-Managed DIO, please seek formal confirmation from NGS Super before proceeding. You can do this by either calling 1300 133 177 between 8am and 8pm Monday to Friday (Sydney Australia time) or you can contact us directly via the contact us page at ngssuper.com.au/contact-us
When making transfers from NGS Self-Managed DIO it is important to plan ahead (especially where funds are required as part of a withdrawal request) to allow time for processing. NGS Super does not guarantee against potential redemption delays.

The following table provides a guide on trading within the NGS Self-Managed DIO:

<table>
<thead>
<tr>
<th>Transactions</th>
<th>When can I transact?</th>
<th>Close off time for transactions</th>
<th>When invested</th>
<th>When are details reflected in my account?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term deposit requests</td>
<td>Daily</td>
<td>Online applications must be received prior to 1:30pm (Sydney time) on a business day (Day 0).</td>
<td>Same day if instructions received before 1:30pm if not, then next NSW business day (Day 1).</td>
<td>On the second business day (Day 2) following execution of the trade.</td>
</tr>
<tr>
<td>Share and ETF requests</td>
<td>During ASX trading hours</td>
<td>ASX close (Day 0).</td>
<td>Generally immediately*, where system is available and during market hours.</td>
<td>On the second business day (Day 2) following execution of the trade.</td>
</tr>
<tr>
<td>Cash transfers from pre-mixed/sector-specific options into NGS Self-Managed cash hub</td>
<td>Weekly</td>
<td>5pm (Sydney Australia time) on the last business day of the week.</td>
<td>Thursday of the following week.</td>
<td>Thursday of the following week*.</td>
</tr>
<tr>
<td>Cash transfers from NGS Self-Managed cash hub into your pre-mixed or sector-specific options</td>
<td>Weekly</td>
<td>5pm (Sydney Australia time) on the last business day of the week.</td>
<td>Beginning of the following week.</td>
<td>By Thursday of the following week*.</td>
</tr>
</tbody>
</table>

You will receive a confirmation (or rejection) notification regarding the transaction by email. Standard benefit payment processing timeframes (if applicable) apply from that time.

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* NGS Super does not guarantee when details will be reflected in accounts, due to public holiday delays, exceptional market conditions or other unforeseen circumstances.
The following table provides an overview of the investment options available through the NGS Self-managed DIO. As the details of these investment options are subject to change, you should refer to the specific assets available through Member Online.

<table>
<thead>
<tr>
<th>Investment option</th>
<th>Details</th>
<th>Maximum percentage of your total account balance that can be invested in a single security</th>
</tr>
</thead>
</table>
| Shares                    | S&P/ASX300  
Refer to the ASX website at asx300.com for a current list and trading codes.                | 20%                                                                                         |
| Exchange Traded Funds (ETFs) | ETFs are available in several areas including:  
· Australian shares  
· International shares  
· Emerging markets  
· Listed property  
· Fixed income  
· Commodities  
Log in to Member Online to view the specific ETFs available through the NGS Self-Managed DIO. | 80%                                                                                         |
| Term deposits             | Term deposit providers include:  
· Adelaide Bank  
· ANZ  
· Bank of Queensland  
· Macquarie  
· Members Equity Bank  
· NAB  
· Suncorp  
· St George  
· Westpac  
Terms will vary and include:  
· 1 month  
· 3 months  
· 6 months  
Term deposit break fees may be payable if you request to withdraw from a Term deposit before the maturity date. Any request will be subject to approval from the provider and will result in an interest rate reduction. | Term deposit providers may have maximum limits.  
You should refer to the Product Disclosure Statement (PDS) from the relevant provider for specific terms and conditions relating to the Term Deposit.
Advice
If you are thinking about which investment option might be right for you, consider obtaining professional advice for your personal situation.

We offer low-cost tailored advice through NGS Financial Planning.

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
This Guide provides key information for NGS Super members. You should also consider all the information contained in the Product Disclosure Statement and incorporated fact sheets before making a decision about investing in NGS Super.

With NGS Self-Managed, you’re in control of your investments and you’re responsible for your own investment outcomes.

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.

Service providers
The NGS Self-Managed DIO is provided through:

OneVue Wealth Services Limited (ABN 70 120 380 627) AFSL 308868, with investments held by OneVue Wealth Services Limited (ABN 70 120 380 627) AFSL 308868, or its appointed custodians.
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