

# **Self-Managed Direct Investment Option (DIO) guide**



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## Important information

You should consider all the information contained in the relevant Product Disclosure Statement (PDS) dated 1 March 2025 and other important information that forms part of the PDS before making a decision about investing in the NGS Self-Managed Direct Investment Option.

This Guide is issued by NGS Super Pty Limited, ABN 46 003 491 487, AFSL No: 233 154 as trustee for NGS Super ABN 73 549 180 515. Any reference to 'we', 'us', or 'our' in this guide is a reference to the Trustee.

The information provided in this Guide is general information only and does not take into account your personal 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.

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

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.

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 PDS and other important information that forms part of the PDS at [ngssuper.com.au/pds](https://ngssuper.com.au/pds) or request a free copy from us on **1300 133 177**.

## Important information:

### Closure of the NGS Self-Managed Direct Investment Option



The NGS Self-Managed Direct Investment Option (DIO) will be closing, with closure expected to be completed prior to 30 June 2025. As a result of the closure, the DIO is no longer suitable for members wishing to manage their own investments.

From the date of closure, the DIO will no longer be available for new or current NGS members. Members invested in the DIO may choose to switch to other investment options before the closure date. At the closure date all assets still held by members through the DIO will be sold with the proceeds transferred back to their NGS unitised investment options.

Members will be unable to transact in listed securities and term deposits for a period prior to the closure, with these dates to be confirmed.

Members invested in the DIO may also incur capital gains tax where investments are sold on or before the closure date. Due to the relatively short time frame to sell investments, members may be subject to market timing risk when investments held in the DIO are sold.

Visit [ngssuper.info/direct-investments](https://ngssuper.info/direct-investments) for further information.

Members may wish to consider obtaining financial, taxation and/or legal advice tailored to their personal circumstances before making a decision on which options to use for investing their money.

# 1. Things to consider when investing

There are some personal circumstances that you should consider when choosing your investments options.

## What investments do you have outside of super?

Your other investments may influence how much you need to save in your super account and the investment options you select for your retirement savings. You can diversify your retirement savings by investing in asset classes you do not already invest in. Diversifying your investments can assist with reducing the risks associated with investing including market risk, inflation risk and liquidity risk. Refer to the **NGS Super Investment guide** or the **NGS Retirement PDS** for further information on understanding risk and your investment timeframe.

## How old are you now and when do you plan to retire?

Your planned retirement age can have an influence on the level of risk you are prepared to accept. If you are younger, you'll have more time on your side, so you may decide to pursue higher long-term returns and accept the occasional negative return in the short term. If you are close to retirement, you may be concerned about a market downturn and, therefore, choose to accept the lower returns of a more conservative investment strategy. Your risk profile for investing is likely to change over time, so it's always important to ensure that the investment options you select suit your personal circumstances.

## How long will you be retired for?

Of course, this is generally impossible to know, 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. While you still have a few years until retirement age, this may mean considering a strategy that is less conservative because of the potential for higher returns.

And as you move closer to retirement, this may mean adjusting your strategy to ensure your retirement money is invested in such a way that it will last for the duration of your retirement.

## What is your objective?

It's important to consider your investment objectives and risk tolerance, and whether accessing investments through the NGS Self-Managed DIO will help meet these objectives.

In general, every member's objective is to provide for a comfortable retirement, however, the way this is achieved changes with time and your risk tolerance.

Risk is best described as the chance that your retirement objectives may or may not be met. In assessing the risk of an investment option, your timeframe, your investment objective, how involved you are and how much risk you are willing to tolerate are all important.

Level of choice and control	Investment options
Leave your money in the <b>default</b> investment option	<b>Default</b> option – if you don't make a choice, your account will be invested in the default investment. See the relevant <b>NGS Product Disclosure Statement</b> available at <a href="https://ngssuper.com.au/pds">ngssuper.com.au/pds</a>
Select from our <b>pre-mixed</b> options and leave the rest to us	<b>Pre-mixed</b> options – a selection of options that combine various investment types (also known as 'asset classes'). We manage the mix of these asset classes, while our fund managers manage the investments.
Build your own strategy by selecting from our range of <b>sector-specific</b> options	<b>Sector-specific</b> options – a selection of asset class options managed by fund managers. Suitable if you wish to choose your investment sectors but not your individual investments.
Do-it-yourself super through the <b>NGS Self-Managed DIO</b> — your choice your way	The NGS Self-Managed DIO allows members greater choice and control when investing. The DIO provides access to a choice of ASX-listed companies, exchange traded funds (ETFs) and term deposits, giving you the freedom to structure your own investment strategy in much the same way as an SMSF allows. The NGS Self-Managed DIO provides the greatest level of choice and flexibility for your savings. While managing your own investment strategy increases your flexibility and control, this option is not suitable for everyone, especially those who do not want a high level of involvement when investing their retirement savings.



## How much control do you want?

You will need to decide how involved you want to be in managing your super. This will influence the options that are appropriate for you. The NGS Self-Managed DIO is only suitable for members who want a high level of involvement with their super investments. Members investing in the DIO accept responsibility for their own investment decisions and need to understand the characteristics of the investments they select, their ability to generate the level of required returns and to align with their risk tolerance and investment objectives.

Members investing in the DIO must understand that the level of investment risk and expected returns will vary depending on the portfolio of investments selected.

You should also be aware of factors that can impact certain types of direct investments, such as:

- short-term share price volatility
- higher transaction costs associated with trading more frequently
- 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, like choosing how to invest your savings.

We offer tailored advice through NGS Financial Planning.

To make an appointment, contact us on **1300 133 177** or complete the **Financial advice enquiry form** at [ngssuper.com.au/advice](https://ngssuper.com.au/advice)



## 2. Fees and costs

Fees and costs will 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:

Type of fee	Amount	How and when paid
<b>DIO administration fee</b> Applies to all members who have investments in the NGS Self-Managed DIO	\$4.75 per week (\$247 per year)	Deducted monthly or on full withdrawal from the Fund, and is pro-rated for the number of days in the month your DIO account was open. Deducted from your NGS Accumulation or Income account balance invested in pre-mixed and/or sector-specific options.  This fee will be charged separately for each NGS account you hold and use to access the NGS Self-Managed DIO.
<b>Brokerage fee (excludes GST)<sup>1</sup></b> Applies only to members who trade shares and exchange traded funds (ETFs) in NGS Self-Managed DIO	0.10% per trade (minimum of \$20 per trade)	This fee is applied for each trade (buy or sell) for shares and ETFs and is deducted from the cash hub at the time of the trade.
<b>Exchange traded fund fees<sup>2</sup></b> Applies only to members who have exchange traded funds (ETFs) in the NGS Self-Managed DIO	A percentage fee ranging from 0.03% p.a. to 0.69% p.a. may apply	Deducted from the value of securities in the ETF. It is not a direct charge to your account. The price quoted on the ASX includes the ETF fees and expenses incurred.
<b>Manual transaction fee</b>	\$25 plus GST	Calculated when a manual transaction occurs and deducted from your cash hub. Manual transaction fees may apply where a term deposit is broken prior to maturity or a transaction is required to be completed manually for your DIO account.
<b>Term deposit break fee</b> Calculated if a term deposit is broken before it matures	The term deposit provider will usually deduct a break fee (or retain interest) from the interest earned to date	The amount is typically deducted from the interest earned to date when you break a term deposit. Refer to the terms and conditions from the provider for further details on break fees.

1. Brokerage is applied at the time of each trade in listed securities and ETFs, with GST applied at this time. It is calculated on the value of each trade in shares or ETFs and will either be:
  - included in the purchase cost of each buy transaction,
  - deducted from the proceeds of each sale transaction.
2. Fees incurred by ETFs include management fees, custody and any other expenses and may change from time to time as changes are applied to the ETF issuer's fees. The price quoted on the ASX includes the fees and expenses incurred, which may be deducted from the underlying securities held in the ETF. For full details of management fees, visit the website of the relevant ETF provider to access the PDS or disclosure document for each ETF.

# Fees and costs (continued)

You'll also pay fees and costs relating to your NGS Accumulation or NGS Income account. These include an administration fee plus asset based fee<sup>3</sup>, investment fees and costs, transaction costs and other member activity-related fees and costs where applicable such as insurance premiums or personal advice fees.

Further details on these fees and costs can be found in the **NGS Accumulation Product Disclosure Statement** and **Fees, costs and tax guide** (for NGS Accumulation account members) or the **NGS Retirement PDS** (for NGS TTR and Income account members), available at [ngssuper.com.au/pds](https://ngssuper.com.au/pds)

Information relating to these fees and costs may change from time to time. Any changes that are not materially adverse to members will be updated on our website [ngssuper.com.au/pds](https://ngssuper.com.au/pds) and can be obtained in printed or electronic form on request, free of charge, by calling us on **1300 133 177**.

3. The asset-based fee is deducted as follows:

- Pre-mixed and sector-specific options balances: calculated and deducted daily from your investment earnings before the unit price is determined.
- NGS Self-Managed DIO balance: calculated and deducted monthly or on full withdrawal from the Fund. Deducted directly from your NGS Accumulation or Income account balance invested in pre-mixed and/or sector-specific options.

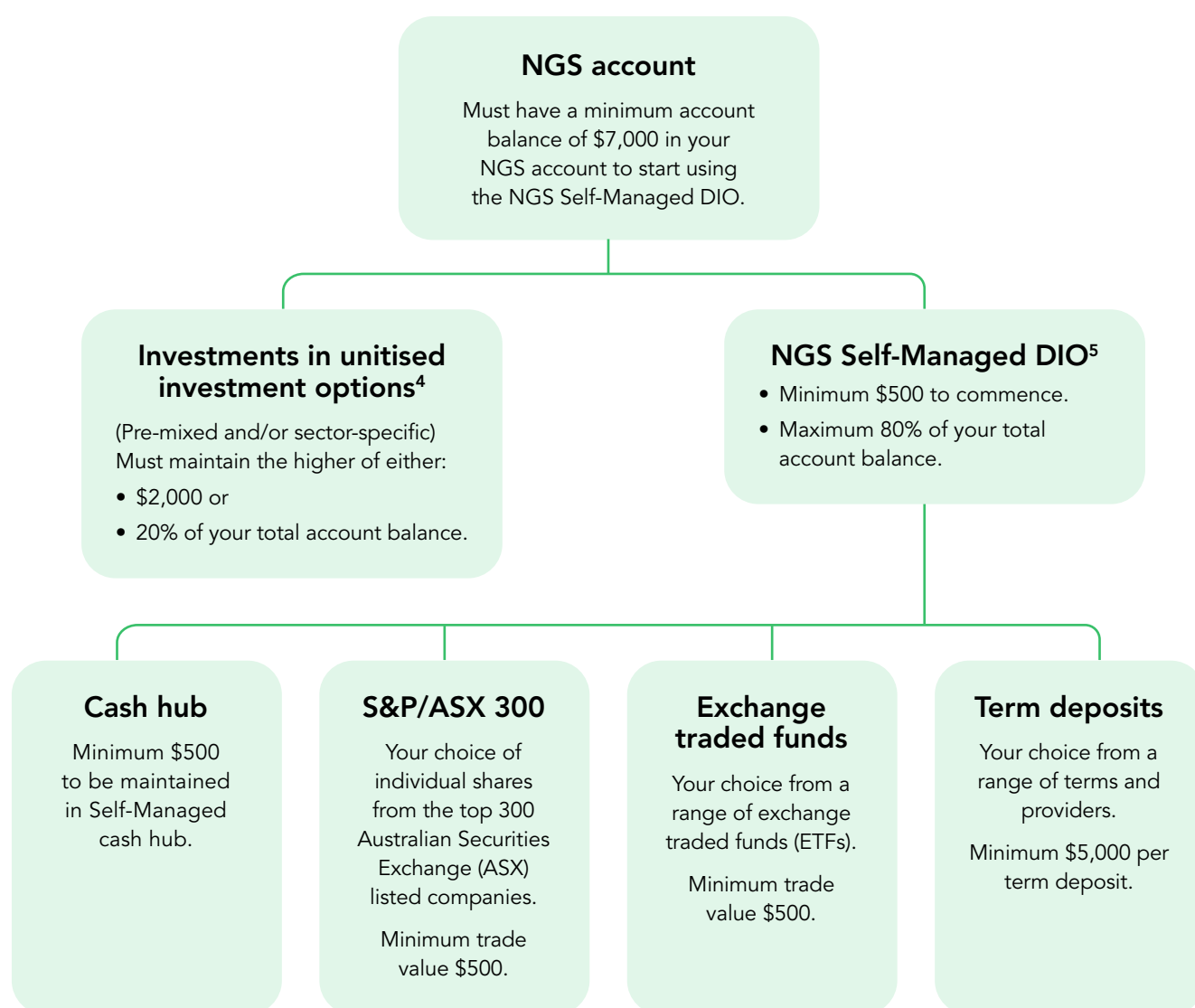
If you have paid an asset-based fee greater than \$500 for all your NGS accounts for the financial year ended 30 June, a fee rebate will be credited to your account if you are an NGS member at the time the rebate is credited. Where you have multiple accounts, any rebate will be apportioned based on your account balances. The rebate will be in the form of additional units.

## 3. How it works

### How to start investing

To invest in the NGS Self-Managed DIO, you must first be a member of NGS Super. You can access the DIO through the NGS Accumulation and NGS Income accounts. This option is not available in the NGS Transition to retirement account. To invest in the DIO you must first have the required minimum account balance, maintain the required balance in your unitised investment options and continue to meet the investment limits that apply to the DIO. You can access the DIO through [Member Online](#) and must have a valid email address to receive important notifications for your DIO account.

#### How NGS Self-Managed DIO works



4. These are the pre-mixed or sector-specific investment options that make up the balance of your NGS account. While they are held in the same NGS account, they are separate to your NGS Self-Managed DIO. For example, you may be invested in the Diversified (MySuper) option (a unitised option) and the NGS Self-Managed DIO (not unitised).

5. The maximum of 80% that can be invested in the DIO is subject to maintaining the minimum required balance in your unitised investment options for NGS Accumulation and Income accounts.



## 4. How to start

### Investing in the NGS Self-Managed DIO

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

<b>Minimum account balance to start investing in the NGS Self-Managed DIO</b>	\$7,000
<b>Maintain a minimum account balance in your unitised investments (pre-mixed or sector-specific)</b>	You must keep at least the higher of \$2,000 or 20% of your total balance in unitised investment options for each relevant NGS account.

\* The NGS Self-Managed DIO is not available for NGS Transition to retirement accounts

### Register for Member Online

To invest in the DIO you need to register for **Member Online** and provide us with your email address.

You will only be able to access the Self-Managed DIO by logging into **Member Online** at [ngssuper.com.au/mol](https://ngssuper.com.au/mol)

### Provide your email address

You must have a valid email address to ensure you receive any important notifications, including term deposit maturity and corporate actions. It is important that you keep your email address up to date to continue to receive notifications for your DIO account.

If your email address becomes invalid, you will be able to transact using the DIO portal, but you won't receive any emails about your DIO account.

Your email address will be considered invalid where we receive a 'bounceback' notification, which can occur where:

- your email account has closed
- your inbox becomes full and cannot receive emails
- other reasons where your email address cannot receive emails or emails are returned to NGS Super undelivered.

### Opening a DIO account

1. Log into **Member Online** and click on the link to the **Investments page**.
2. At the 'Current Investments' table, click 'Edit'.
3. Allocate a dollar amount to the NGS Self-Managed (Direct Investments) and your relevant unitised investment options (keeping in mind the minimum and maximum amounts) – your available allocation amount will display at the bottom of your screen.
4. An initial dollar amount of at least \$500 plus the amount you wish to invest must be transferred from your unitised investment options to the NGS Self-Managed DIO cash hub.
5. Once ready, click 'Submit' at the bottom right-hand side of your screen. You will then need to review and confirm your change. Once confirmed, you will be provided with a receipt number.

You can transfer up to 95% of the balance from an individual investment option as a dollar amount, or switch the total balance in the option. To avoid leaving small remaining balances, you will not be able to switch a dollar amount that results in a remaining balance of less than 5% of an individual investment option.

A DIO account will be opened for you with the dollar amount transferred from your unitised investment option(s) to the DIO cash hub.

In **Member Online** a 'Go' button will appear next to NGS Self-Managed (Direct Investments) within the 'Current Investments' table. The 'Go' button will provide you with direct access to the DIO portal where you can:

- check the value of your investments
- transact in listed securities, ETFs and term deposits
- place buy and sell orders (during ASX trading hours)
- view your open orders and order history
- access research on listed securities and ETFs.

Once your initial investment is available in the NGS Self-Managed cash hub, you can start transacting. For your first transaction, you'll be prompted to set up a Transact password which you'll use every time you buy or sell in this option.

## 5. Investment limits

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

These limits are set out in the table below.

Description	Limit
The <b>minimum balance</b> you must have in your NGS account before you can transfer an amount to the NGS Self-Managed DIO.	\$7,000
The <b>maximum percentage</b> of your relevant account balance that can be transferred to the NGS Self-Managed DIO (including \$500 that must be invested initially and maintained in the NGS Self-Managed cash hub). This maximum is subject to maintaining the minimum required balance in your unithised investment options.	80%
The <b>minimum amount</b> you must maintain in your unithised investment options (i.e. not invested in the NGS Self-Managed DIO).	The greater of \$2,000 or 20% of the total account balance.
The <b>minimum amount</b> that you can <b>transfer</b> to the NGS Self-Managed DIO at any time.	No minimum amount
The <b>minimum amount</b> that must be maintained in your <b>NGS Self-Managed cash hub</b> .	\$500

If your balance in the DIO is greater than 80% of your total account balance, you will be prevented from transferring additional amounts to the DIO cash hub, and you may be prevented from submitting any buy orders for any new listed securities or ETFs.

### NGS Self-Managed cash hub

When you register for the DIO a cash hub is created for you. The cash hub allows you to fund transfers between your DIO account and your NGS Super unithised investment options.<sup>5</sup>

All NGS Self-Managed transactions – including the receipt of interest, dividends and deduction of associated tax – are processed through the cash hub, as well as access to term deposits. You will use your cash hub to buy and sell investments. A minimum of \$500 must be maintained in the DIO cash hub at all times when transferring an amount from the cash hub to your unithised investment options and when investing through the DIO. You can only invest in listed securities or term deposits with the available balance in the DIO cash hub. The available cash hub balance is calculated as your cash hub balance less the \$500 minimum cash balance, any pending transactions and open orders.

Before transacting, you must have sufficient funds available in your cash hub. When you submit a request to buy listed securities, 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. This is to prevent you from overdrawing your Cash Hub. 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.

### About the cash hub

The NGS Self-Managed **cash hub** is an interest-earning account held through the NGS Self-Managed DIO custodian.<sup>5</sup>

Your cash is pooled with other members' cash and held in the custodian's name with you as the beneficial owner of your cash amount. 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. Applicable withholding tax will be deducted at that time. The interest rate is set by the custodian and can vary on a daily basis. That means, there is no guarantee of a particular rate of interest being earned. Details of the applicable interest rate are available online through the DIO portal.

The Financial Claims Scheme (FCS) guarantees the deposits of account holders up to a limit of \$250,000 per account holder per Authorised Deposit taking Institution (ADI). Your interest in the Cash Hub will not be directly protected by the FCS. However, you may have a pro-rata interest in the NGS Self-managed DIO aggregate cap amount of \$250,000 per account holder, per ADI.

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

5. The NGS Self-Managed DIO custodian is **OneVue Wealth Services Ltd (ABN 70 120 380 627) AFSL 308868**, or its appointed custodians.

# Investment limits (continued)

## Ownership of assets through the DIO

Any listed securities or term deposits held through the DIO are held by the custodian for NGS Super Pty Limited as the Trustee.

While members receive some benefits of investing in term deposits (such as interest payments) or of investing in listed securities via the DIO (such as dividends, distributions and tax credits), they are not the legal owner and do not have any direct rights or interests in the listed securities or term deposits in which they are invested.

This table provides details on each investment asset within the NGS Self-Managed DIO.

	S&P/ASX 300 Australian Shares	Exchange traded funds (ETFs)	Term deposits
Available investments	Refer to the <b>Online investment list</b> on page 20	Refer to the <b>Online investment list</b> on page 20	Refer to the <b>Online investment list</b> on page 20
Objectives	To gain long-term returns on capital with stock dividends and increased share value	To provide market performance, before fees and charges, of a particular group of assets (see page 12 for more detail)	To provide a fixed interest return over a fixed term with low risk of capital loss
Investing frequency	During ASX trading hours	During ASX trading hours	Daily (invested from the next business day)
Investment limits	Minimum \$500 buy order	Minimum \$500 buy order	Minimum \$5,000 per term deposit
	Maximum 20% of your total account balance in a single stock	Maximum 80% of your total account balance in a single ETF	Term deposit providers may apply higher investment minimums and have maximum limits. Refer to the term deposit terms and conditions available through the <b>Research</b> tab in the NGS Self-Managed DIO portal.
	\$500 minimum sell order (unless your shareholding is less than \$500)	\$500 minimum sell order (unless your shareholding is less than \$500)	
	Cannot buy and sell same securities on the same day (unless with different funds that are available in your cash hub)	Cannot buy and sell same ETF on the same day (unless with different funds that are available in your cash hub)	



## 6. Assets available for investment

### S&P/ASX 300 Australian Shares

This option includes the top 300 listed companies by size on the Australian Securities Exchange (ASX). You'll have access to a range of companies 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

- High long-term potential returns
- Liquidity (shares are easily bought and sold)

#### Risks

- Generally volatile
- Investing for the short term

### Exchange traded funds

Exchange traded funds (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

- A potentially effective way to diversify
- Can generally be bought and sold on the ASX

#### Risks

- Potentially subject to market risk (e.g. volatility in the short term but potential for higher long-term returns)

### Dividends

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

If you decide 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, but you won't need to provide further instruction.

Any residual payments will be 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 relevant information. 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 decide to close your NGS Self-Managed DIO and there are outstanding corporate actions, your DIO account will remain open until they are completed. This may take some time, but you won't need to provide further instruction. Any residual payments will be allocated to your account as a final transaction.



## Term deposits

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

### Benefits

- Generally stable returns
- Fixed interest/outcome for the term selected
- No investment management fees
- Competitive interest rates
- Low risk

### Risks

- Potential for interest rate fluctuation, resulting in missed opportunity for a higher rate
- Relatively lower returns over the long term compared to other investment options

## Breaking 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) on the interest earned to date.

Requests to break a term deposit before its maturity are subject to approval from the term deposit issuer and their Terms and Conditions (available online). A notice period and interest adjustment may apply, break fees can be significant and are generally higher where the time to maturity is longer. A minimum break fee may apply with the amount typically deducted from the interest paid to your cash hub when you break a term deposit. The notice period to break a term deposit when combined with processing times may result in a significant time before you can access your funds, and may potentially increase the liquidity risk when investing in term deposits.

Refer to the Terms and conditions from the relevant provider of the term deposit for details of any break fees applicable.

All break requests must be provided in writing through a **Term deposit cancellation form**, available at [ngssuper.com.au/forms](https://ngssuper.com.au/forms) and will be charged a manual transaction fee.

## Term deposit maturity

If you purchase a term deposit, you will receive an email 7 days before its maturity, requesting your rollover election. You will need to notify us by 5pm (AEST/AEDT) at least one business day before maturity if you want to re-invest the funds for a new term. If you don't make an election by this time, your principal and interest will be held in your cash hub.

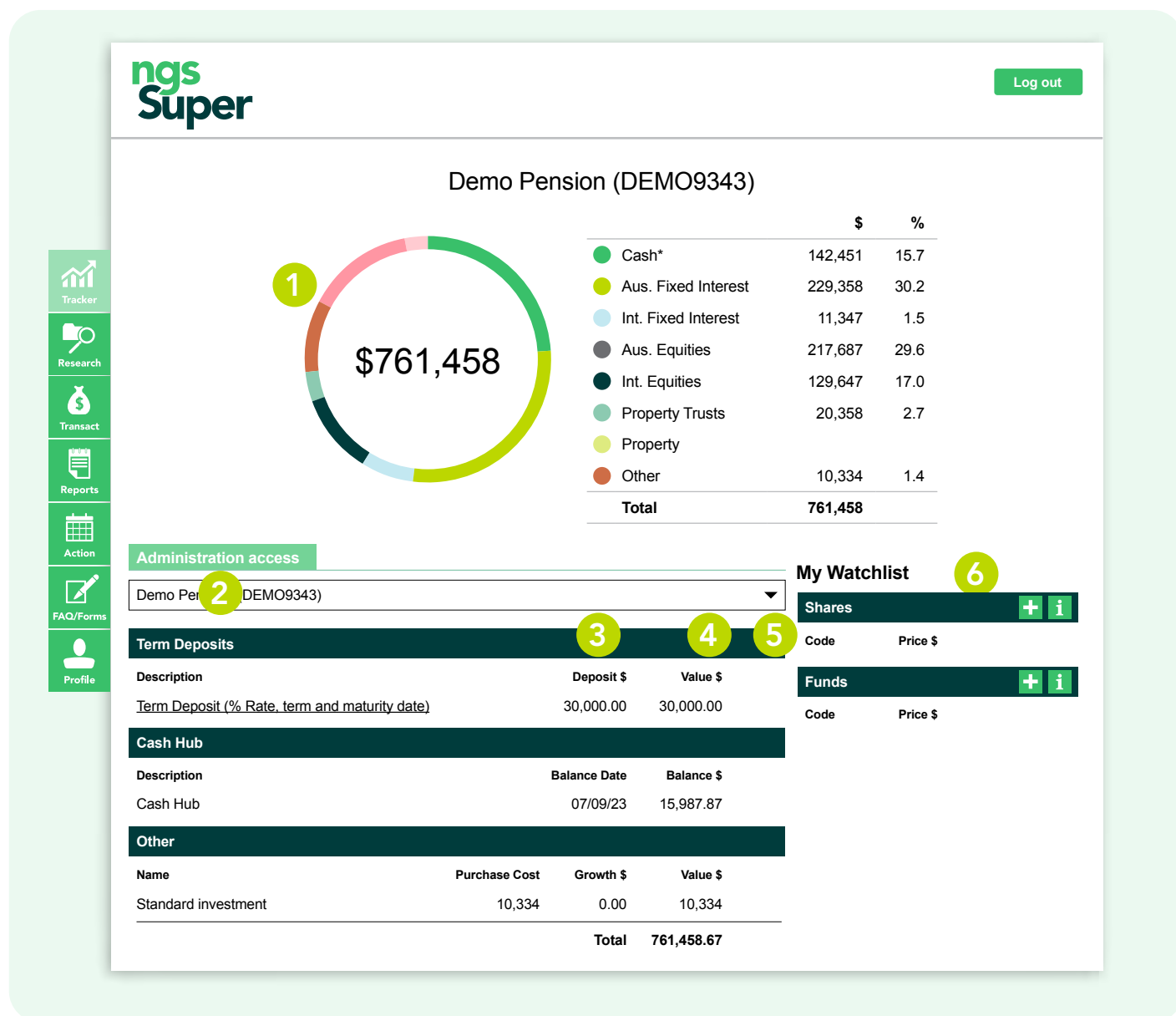
You can elect to have your term deposit automatically rollover to a new term with the same provider for either your principal amount only or principal amount plus interest earned.

Where you have made an election to roll over at maturity, the election will continue to apply unless you change the maturity election to 'cash out'. Please note that if you elect to roll over your interest earned, you must have sufficient funds in your cash hub to cover earnings tax on your interest (applicable to NGS Accumulation account only), otherwise an automatic transfer of funds may be triggered.

## 7. NGS Self-Managed DIO portal

To access the NGS Self-Managed DIO portal, log in to **Member Online** and go to the **Investments tab**. Then, select the NGS Self-Managed Direct Investment details 'Go' button, which will bring you to the portal.

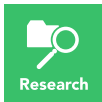
There are a number of different tabs within the portal. A summary of each is provided on the following 2 pages.



### Tracker

The portal defaults to the **Tracker tab** which provides:

- 1 a summary of your latest portfolio asset allocation, including your holdings in NGS unitised allocations displayed as 'Other'
- 2 your latest portfolio position, including asset name, current holding, price and current value
- 3 a detailed view of transactions relating to the asset, including purchase price and brokerage - just select the ASX code
- 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 ETFs with live data (no time delay).



## Research

The **Research tab** provides research, rates and prices for ASX-listed shares and term deposits.

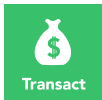
### ASX Shares

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.

You can also find announcements here, and share prices are provided with a 20-minute delay.

### Term deposits

Under the Research tab, you'll find term deposit providers, available terms and interest rates.



## Transact

From the **Transact tab**, you can:

- trade (buy and sell shares and ETFs) and submit investment switches
- purchase term deposits
- view current and past orders
- view your cash hub balance and available funds balance (which may differ if you are waiting for funds to clear).



## Reports

The **Reports tab** provides access to a variety of reports for any period. Standard reports include:

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



## Actions

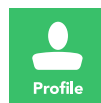
The **Action tab** helps you manage key actions and outstanding requests, including term deposit maturities and news, notices and alerts.



## FAQs/Forms

The **FAQs/Forms tab** provides access to documents, including:

- Product Disclosure Statements (PDSs) for each of the products available
- forms
- resources
- answers to frequently asked questions.



## Profile

You can manage and update your transact password through the **Profile tab**.

# 8. Tax

Investments within your NGS Self-Managed DIO are still part of your NGS Super account, so you'll benefit from:

- concessional tax, with the maximum 15% tax applying to NGS Accumulation 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. CGT on shares and ETFs is shown in the table below:

	Accumulation account (tax payable)	Income account (tax payable)
Held for less than 12 months	15%	Nil
Held for more than 12 months	10%	Nil

## 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. Franking credits (also known as imputation credits) allow companies to pass on a credit for taxes that have already been paid on profits. Any credits applicable are included in the end of financial year processing (along with any other related tax adjustments). To receive any applicable credits, you must be an NGS member when the end of financial year processing occurs (usually by November each year). If you close your NGS Self-Managed DIO, any credits will be allocated between your current 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

If you are an NGS Accumulation account member with investments in the DIO and you then start an NGS Income account, your DIO will be transferred in full to your new Income account by default unless you choose to keep it in your Accumulation account. The transfer will be treated as an in-specie transfer with no change in beneficial ownership (NCBO), resulting in no tax consequences.

Partial transfers of DIO investments are not available. Therefore, if you want to keep some of your DIO investments in your NGS Accumulation account and invest in DIO in your new NGS Income account too, you may need to sell some of your DIO investments. This may have tax implications and we suggest you seek prior tax advice. You can then trade in the NGS Self-Managed DIO through your new Income account.

The DIO is not available in the NGS Transition to retirement (TTR) account. If you're planning to start an NGS TTR account, you can either:

- leave your DIO investments in your Accumulation account and use the funds in your unitised investments to start your new TTR account or
- sell down some or all of your DIO assets and transfer the value back into the standard NGS investment options before moving to a new TTR account, which may have tax implications and we suggest you seek prior tax advice.

If you're going to keep the DIO in your NGS Accumulation account, you'll need to make sure you're within the limits set out on **page 9** of this guide.



## 9. FAQs

### Is my NGS Self-Managed DIO affected by unit pricing?

Yes – when you transfer amounts (units) from your pre-mixed or sector-specific options into your NGS Self-Managed DIO cash hub, the value is based on the unit prices at the time of transfer.

A decrease in unit prices may occur between the time of your request lodgement and the transfer completion. If this happens, 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 is determined by the market price of your investments and the amount held in any term deposit and your cash hub, adjusted for transaction fees or other expenses applied to your cash hub.

### 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 select 'Go' on the NGS Self-Managed Direct Investments option.

### How do I trade?

Access to trading (buying and selling) is only available through 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.

We do not guarantee the availability of all securities nor that access will always be available to our website, **Member Online** or the NGS Self-Managed DIO. Maintenance, internet server issues, exceptional market conditions or other unforeseen circumstances can arise and temporarily restrict your access to these services. In these circumstances, trades may also be delayed or terminated.

### How much do I have available to trade?

Your purchases 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 cash hub funds to be available?

When you request to move money to/from your NGS Self-Managed cash hub by 4pm on any business day, the balance takes:

- 3 business days to be reflected in your NGS account
- 5 business days to be reflected in your NGS Self-Managed cash hub.

### How do I view my transactions?

You can view recent transactions through the **Transact tab** of the NGS Self-Managed DIO.

### Can I transfer my existing SMSF assets into my NGS Self-Managed DIO?

No – you would need to sell your SMSF assets before contributing the proceeds into your NGS account and then to the Self-Managed DIO.

### Can the NGS Self-Managed DIO be jointly owned?

No – you can only hold the NGS Self-Managed DIO individually in your own NGS account.

### Can my trade be rejected?

Yes – there are some circumstances in which your trade may be rejected, for example, if you have requested a trade outside your permitted limits. For more information, see the trading terms and conditions available in the **FAQs/Forms tab** of your NGS Self-Managed DIO portal.

# FAQs (continued)

## What happens if my cash hub falls below the minimum required amount?

If you don't have enough in your cash hub to pay brokerage or outstanding tax, we will automatically transfer the required shortfall plus \$500 from your pre-mixed and sector-specific options to your cash hub. If this happens, we'll let you know by email.

In addition, if the balance in your pre-mixed or sector-specific investment options outside the DIO falls below \$2,000 (when regular system checks are performed), we will email you to request you top up your balance by transferring funds from your DIO cash hub. If you don't perform the required transfer, it will be automatically deducted and transferred in the following order:

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

## What happens if I die while still invested in the NGS Self-Managed DIO?

If a member dies, rules apply regarding the disposal of investments in the NGS Self-Managed DIO. The administrator will conduct a manual sell-down of any DIO assets – the value will then move from the DIO cash hub to the cash component outside of DIO, effectively closing the DIO. This process can take 2-3 weeks and sometimes longer, depending on the complexity of the processing, including tax.

## When will I 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 us before proceeding. You can call us on **1300 133 177** Monday to Friday, 8am–8pm (AEST/AEDT) or contact us at [ngssuper.com.au/contact-us](https://ngssuper.com.au/contact-us)

## How do I close my NGS Self-Managed DIO?

First, you must 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. Once done, you can transfer the amount in your cash hub to your current pre-mixed or sector-specific options and effectively close your NGS Self-Managed DIO. The length of time for this process will depend on the types of investments you have.



# 10. Trading reference guide

It's important you're aware of transaction process timings, especially where funds are required as part of a withdrawal request. We do not guarantee against potential redemption delays.

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

Transactions	Where can I transact?	Close-off time for transactions	When invested	When are details reflected in my account?
<b>Term deposit requests.</b>	Daily.	Online applications must be received before 1:30pm (AEST/AEDT) on a business day (Day 0).	Same day if instructions received before 1:30pm. If not, then next NSW business day (Day 1).	On the second business day (Day 2) following execution of the trade.
<b>Share and ETF requests.</b>	During ASX trading hours.	ASX close (Day 0)	Generally immediately. <sup>6</sup>	On the second business day (Day 2) following execution of the trade.
<b>Cash transfers from pre-mixed/sector-specific options</b> into NGS Self-Managed cash hub.	Daily.	4pm (AEST/AEDT) for that business day's unit price. If received after, the next business day's unit price will apply.	Same day if instructions received before 4pm. If not, then the next NSW business day.	After your request, 5 days in your Self-Managed cash hub. <sup>7</sup>
<b>Cash transfers from NGS Self-Managed cash hub</b> into your pre-mixed or sector-specific options.	Daily.	4pm (AEST/AEDT) for that business day's unit price. If received after, the next business day's unit price will apply.	Same day if instructions received before 4pm. If not, then the next NSW business day.	After your request, 3 days in your NGS account. <sup>7</sup>

You will receive a confirmation notification regarding the transaction by email. Standard benefit payment processing service level agreement is 3 business days from receipt of all required documents.

6. Subject to system availability and market hours.

7. NGS Super does not guarantee when details will be reflected in accounts, due to public holiday delays, exceptional market conditions or other unforeseen circumstances.

## 11. Online investment list

The following table provides an overview of the investment options available through the NGS Self-Managed DIO. These investment options are subject to change, so you should refer to the specific assets available through [Member Online](#).

Investment option	Details	Maximum percentage of your total account balance that can be invested in a single security
<b>Shares</b>	S&P/ASX300 Refer to the Australian Securities Exchange (ASX) website at <a href="http://asx300.com">asx300.com</a> for a current list and trading codes.	20%
<b>Exchange traded funds (ETFs)</b>	ETFs are available in several areas including: <ul style="list-style-type: none"> <li>• Australian shares</li> <li>• International shares</li> <li>• Emerging markets</li> <li>• Listed property</li> <li>• Fixed income</li> <li>• Commodities</li> </ul> Log in to <a href="#">Member Online</a> to view the specific ETFs available through the NGS Self-Managed DIO.	80%
<b>Term deposits</b>	There are a range of term deposit providers which are updated from time to time. The current providers can be accessed online through the NGS Self-Managed DIO portal. A range of terms between 1 and 12 months are currently available and are updated regularly. The current terms can be accessed online through the NGS Self-Managed DIO portal. 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 have allocation limits that apply from time to time. New term deposits will not be available from a particular provider at a time when their allocation limit is full. You should refer to the Product Disclosure Statement (PDS) from the relevant provider for specific terms and conditions relating to the term deposit.



## *Need more information? Contact us*

You can contact us at **[ngssuper.com.au/contactus](https://ngssuper.com.au/contactus)**

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

Postal address: **GPO Box 4303 Melbourne VIC 3001**

**[ngssuper.com.au](https://ngssuper.com.au)**