NGS Transition to retirement account

# Investment switching

This form is for use by members with an *NGS Transition to retirement (TTR) account.*

You can change how your account balance is invested and which option(s) your income payments are to be made from at any time. Simply choose any combination of the investment options available to you as shown in the **NGS Retirement Product Disclosure Statement** and the **Investment guide** available on our website at **ngssuper.com.au/pds**

We will not be able to action your instructions if this form is incomplete or you provide incorrect information. We will tell you if this is the case.

### Important information If you need help

Movements in unit prices for NGS Super investment options will not necessarily reflect movements in a comparable Australian or international index. Any decision to switch investment options should not be based solely on the assumption that an NGS Super unit price will be subject to the same movement as an index.

### Save time, apply online

Applying to vary your investment options via the **Member Online** portal is quick and easy. Simply login via **ngssuper.com.au/MOL** and make your selections through the **Investments** section.

### If you need help

If you need help completing this form, you can book a chat with an NGS Super Specialist through **ngssuper.com.au/chat**

Getting advice on your NGS Super account is easy. Whether it's a simple check in to understand your options or comprehensive advice for you and your family, we have you covered.

Contact us on **1300 133 177** to make an appointment or learn more at **ngssuper.com.au/advice**

Please send your completed form to:
**NGS Super, GPO Box 4721, MELBOURNE VIC 3001**

## Step 1. Complete your personal details

**Please print in black or blue pen, in capital letters.**

NGS member number

and account number (if known)

Title

Date of birth / /

Given names

Surname

Residential address

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Phone number –

Mobile –

Personal email

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515

## Step 2. Choose your investment options for your account balance

If this request is received by 4pm (AEST/AEDT) on a business day (NSW), investment switch values will be based on the unit price declared for that day. If received after, the next business day's unit price will apply.

You can make an investment switch for your account balance at any time without any cost.

You can choose one or more investment options in any percentage. Please ensure the total adds to 100% otherwise this form will not be processed and your investment allocations will remain unchanged. Alternatively, you can make changes online through your secure **Member Online** account at **ngssuper.com.au/MOL**. For more detailed information about each investment option, go to **ngssuper.com.au/performance**

| **Percentage to be invested** | **Pre-mixed options** |
|---|---|
| % | Diversified — *default investment option* |
| % | High Growth |
| % | Balanced |
| % | Defensive |
| % | Indexed Growth |
| | **Sector-specific options** |
| % | Australian Shares |
| % | International Shares |
| % | Infrastructure |
| % | Property |
| % | Diversified Bonds |
| % | Cash & Term Deposits |
| 1 0 0 % | **TOTAL** |

## Step 3. Choose your investment options for your drawdown strategy (income payments)

**If you do not complete this step, Option 1 will apply and your payments will be drawn proportional to the balance in each investment option in your account.**

◯ **Option 1: Proportional to each investment option**

Please make payments in proportion to each investment option. This means that as each investment moves up and down in value, the pension payment will be paid in direct correlation with the balance held in each option.

If you wish to make a drawdown from nominated investments or a priority drawdown election, please choose either Option 2 or Option 3, but not both.

◯ **Option 2: Nominated percentage drawdown**

You can choose to have your payments made from one or more of the pre-mixed or sector-specific investment options you have chosen above for your account balance. For example, if your account is invested in 80% Diversified and 20% Balanced, you could choose to have your payments made from the Balanced option only. To make this choice, you would write '100' in the percentage column opposite 'Balanced' in the table below.

Once there's no longer enough money in your chosen option(s), payments will automatically be deducted proportionally from the balance invested in your other option(s). You'll be notified at the time, and you can adjust your investment choice accordingly.

| **Percentage to be drawn down** | **Pre-mixed options** |
|---|---|
| ☐☐☐ % | Diversified — *default investment option* |
| ☐☐☐ % | High Growth |
| ☐☐☐ % | Balanced |
| ☐☐☐ % | Defensive |
| ☐☐☐ % | Indexed Growth |
| | **Sector-specific options** |
| ☐☐☐ % | Australian Shares |
| ☐☐☐ % | International Shares |
| ☐☐☐ % | Infrastructure |
| ☐☐☐ % | Property |
| ☐☐☐ % | Diversified Bonds |
| ☐☐☐ % | Cash & Term Deposits |
| 1 0 0 % | **TOTAL** |

## Step 3. (continued)

**Option 3: Priority drawdown**

You can choose the pre-mixed and sector-specific investment options from which payments are drawn by electing a drawdown order. Payments will only be drawn from one investment option at a time. After your first nominated investment option is depleted, payments will then be drawn from your next nominated option until this has been depleted and will continue down your drawdown order. For example, if your account balance is invested in 50% Diversified, 25% Balanced and 25% High Growth you could choose to have your payments drawn down in the order of 1. Balanced, 2. High Growth and 3. Diversified.

Where the selected options have an insufficient balance, your pension payments will be drawn proportionally from the balance invested in your remaining investment option(s). You'll be notified at the time, and you can adjust your investment choice accordingly.

**Drawdown order (number 1, 2 etc as required):**

**Pre-mixed options**

- ☐ Diversified — *default investment option*
- ☐ High Growth
- ☐ Balanced
- ☐ Defensive
- ☐ Indexed Growth

**Sector-specific options**

- ☐ Australian Shares
- ☐ International Shares
- ☐ Infrastructure
- ☐ Property
- ☐ Diversified Bonds
- ☐ Cash & Term Deposits

If in the future you change your investment options, the above instruction will become invalid and cease to apply. You can provide a new priority drawdown instruction at any time.

## Step 4. Sign the form

By signing this form I understand that:

- I have received sufficient information from NGS Super to understand the effect of and any risks involved in the above investment choice and the Fund has no liability for my selection
- understand that default options for my investment options and drawdown strategy will apply if I chose these options, or did not provide specific instructions at the relevant steps
- the performance of investment markets is unpredictable, and acknowledge I may receive a negative return from time to time
- if my form is received by 4pm (AEST/AEDT) on a business day, my investment switch request will be effective that day. If received after, it will be effective the next business day
- NGS Super will be unable to action my request if the information is incomplete or ambiguous
- there is no charge for changes made to my current account balance or to my drawdown strategy for income payments
- it is my responsibility to ensure that NGS Super receives my ***Investment switching form***
- in the event that I have selected a combination of investment options, the initial percentage allocated to each investment option will move over time due to factors such as market movements and it is my responsibility to monitor and rebalance the percentages in each option over time
- future changes to my *NGS Transition to Retirement account* investment options will result in any existing priority drawdown instruction becoming invalid
- NGS Super will use the information on this form to process my investment option choice.

I consent to my personal information being collected, disclosed and used as described in the **Privacy Collection Statement**. To view our Privacy Collection Statement, **go to ngssuper.com.au/pcs** or call us on **1300 133 177**.

Signature

Date / /

Please return your completed form to:

**NGS Super**
**GPO Box 4721**
**MELBOURNE VIC 3001**