

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 is invested and which option(s) your future 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 Transition to Retirement guide** and the **Investment guide** available on our website at [ngssuper.com.au/PDS](http://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

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](http://ngssuper.com.au/MOL) and make your selections through the investment tab. Please note, you are currently unable to vary the investment options for your income payments online.

### If you need help

If you're unsure of your decision, consider obtaining professional advice. We offer:

- advice at no extra cost through our advice Helpline
- 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](http://ngssuper.com.au/financial-planning)

Please send your completed form to:

**NGS Super  
GPO Box 4303  
MELBOURNE VIC 3001**

or email to:

**NGSAdminTeam@mercero.com**

## Step 1. Complete your personal details

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



NGS TTR account member number

Title

Date of birth

Given names

Surname

Residential address

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Phone number

Personal email

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

If this request is received by 4pm (AEST/AEDT) on a business day, 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](https://ngssuper.com.au/MOL)

Pre-mixed options	Percentage to be invested
Diversified (MySuper) — <i>default investment option</i>	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Defensive	<input type="text"/> <input type="text"/> <input type="text"/> %
Socially Responsible Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Shares Plus	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Sector-specific options</b>	
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Infrastructure	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified Bonds	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash & Term Deposits	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>TOTAL</b>	<b>1 0 0</b> %

### Tailored option

#### NGS Self-Managed Direct Investment Option (DIO)

This option includes a choice of ASX-listed companies, exchange traded funds (ETFs) and term deposits. For details about the NGS Self-Managed DIO please refer to the **NGS Self-Managed guide** available at [ngssuper.com.au/PDS](https://ngssuper.com.au/PDS)

**Please note, this form does not allow you to invest in this option or switch investments from this option.**

This option is available for members who will accept responsibility for their own investment decisions. To participate in this option you will need to login to your **Member Online** account. Once you are logged in to **Member Online**, you will then be able to actively trade using your trading password via the NGS Self-Managed DIO. You will also be able to transfer to and from your investments held in the pre-mixed or sector-specific options and your NGS Self-Managed DIO.

Please note there are limits regarding the **maximum percentage** that can be held in the NGS Self-Managed DIO. Further details can be found in the **NGS Self-Managed guide**.

### Step 3. Choose your investment options for your income payments

**Option 1: Equal percentage drawdown**

Please make payments in the same proportions as my account balance.

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

If you do not complete this section of the form, payments will be drawn in the same proportions as your account balance.

**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 (MySuper) 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 from the account balance invested in your other option(s). You'll be notified at the time, and you can adjust your investment choice accordingly.

Pre-mixed options	Percentage to be drawn down
Diversified (MySuper) — <i>default investment option</i>	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Defensive	<input type="text"/> <input type="text"/> <input type="text"/> %
Socially Responsible Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Shares Plus	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Sector-specific options</b>	
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Infrastructure	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified Bonds	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash & Term Deposits	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>TOTAL</b>	<b>1 0 0</b> %

**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 (MySuper), 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 (MySuper).

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

**Pre-mixed options**

- Diversified (MySuper) — *default investment option*
- High Growth
- Balanced
- Defensive
- Socially Responsible Diversified
- Indexed Growth
- Shares Plus

**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
- 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 future income payments investment strategy
- 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](#).

Signature

Date   /   /

Please return your completed form to:

**NGS Super**  
**GPO Box 4303**  
**MELBOURNE VIC 3001**

or email to:

**NGSAdminTeam@mercerc.com**

## Privacy Collection Statement

NGS Super Pty Limited ABN 46 003 491 487 of **Level 4, 14 Martin Place Sydney NSW 2000** collects personal information from you (or from third parties such as your employer or another super fund) to manage your NGS Super account, keep you informed, improve our products and services or take action on a matter you have contacted us about. If we don't have your personal information, we may not be able to perform these services. We may be authorised to collect your personal information by certain laws, including laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

We disclose personal information as required to manage the Fund, to service providers (including our administrator, our insurer and professional advisers), employers or parties required by law. Personal information may be accessed by service providers overseas, most likely by our administrator's processing centre in India. For any other offshore locations, details of how to access and change your personal information and the privacy complaints process, go to [ngssuper.com.au/pcs](https://ngssuper.com.au/pcs) and [ngssuper.com.au/privacy](https://ngssuper.com.au/privacy) or call us on **1300 133 177**.