

# NGS Super

## Industry & Personal Plans

1300 133 177 www.ngssuper.com.au



### SuperRatings Assessment

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

### Investment

Performance*	Good	110
Variety of Options	Excellent	
Process	Excellent	

### Fees and Charges

Small Account (50K)	Good	80
Medium Account (250K)	Good	
Large Account (500K)	Good	

### Insurance Covers and Costs

Death Insurance	Excellent	110
Death & Disablement	Good	
Income Protection	Excellent	

### Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

### Administration

Structure & Service	Excellent	110
Employer Servicing	Excellent	
Third Party Adviser Servicing	Below Average	

### Governance

Trustee Structure & Risk	Good	80
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\* Past performance is not a reliable indicator of future performance

### What We Say

NGS Super was established in 1988 as an industry super fund dedicated to people who work in education and community-focused organisations. Members from outside these industry groups can join the Personal Plan and receive the same benefits. The fund was nominated as a finalist for the 2021 MyChoice Super of the Year award and is also Infinity Recognised, which is a result of its strong commitment to environmental and social principles.

NGS Super offers a range of 13 investment options to choose from, providing members with access to 7 Pre-Mixed and 6 Sector-Specific options. The NGS Self-Managed option is offered to members who wish to take greater control over their investments, providing direct access to shares listed on the S&P/ASX 300, a range of Exchange Traded Funds (ETFs) and Term Deposits. The Diversified (MySuper) option outperformed the SuperRatings Index over the 7 years to 30 June 2020.

Fees are competitive and lower than the industry average across all member account balances assessed, with the asset-based administration fee capped at \$500 pa. Members are able to switch investment options at no cost.

A full suite of insurance cover is offered, with Death, Total & Permanent Disablement (TPD) and Income Protection (IP) insurance cover automatically provided to eligible members upon joining the fund. IP with a benefit period of 2 years, 5 years, to age 65 or to age 67, covering up to 90% of salary, is available following a 30, 60- or 90-day waiting period. Members can apply to increase their Death, TPD or IP cover following the occurrence of a prescribed Life Event without additional underwriting.

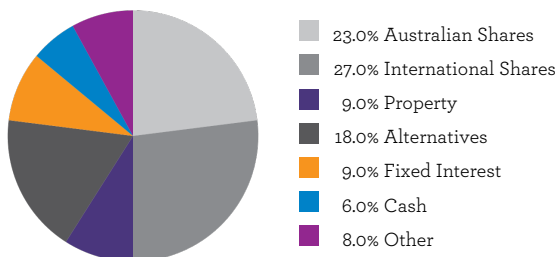
A range of online tools, calculators and educational resources are available through the fund's website, with an online advice tool, NGS SuperMap, and free seminars also on offer. The fund's secure website, Member Online, further enables members to view and update their accounts online, as well as perform transactions.

### What They Say

- Strong focus on member education.
- Cost effective financial planning service.
- Low cost banking products provided through ME.

### Investment Allocation

NGS Super - Diversified (MySuper)

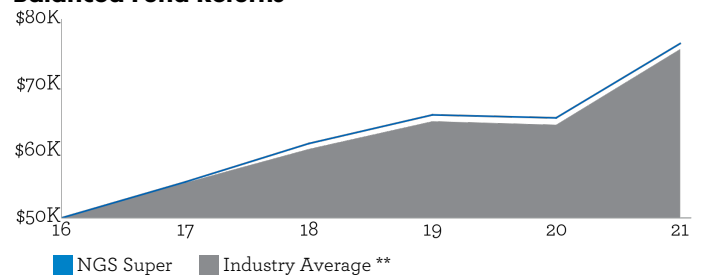


### Core Investment Options Available

Diversified Options	Growth Assets %
Diversified (MySuper)	72%
Shares Plus	99%
High Growth	84%
Socially Responsible Diversified	70%
Balanced	54%
Defensive	39%

Single Sector Options	Single Manager Options	Term Deposits
Australian Shares	334	Yes
International Shares		
Cash & Term Deposits	<b>Individual Shares</b>	
Property	Yes	
Infrastructure		
Diversified Bonds		

### Balanced Fund Returns



\*\* The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

### Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$65
Admin Fee (%pa)	0.10%
Investment Fee (%pa) <sup>^</sup>	0.62%
Indirect Cost Ratio (%pa)	0.00%
Switching Fee	\$0
Employer Size Discounts <sup>~</sup>	No
Account Size Discounts	Yes

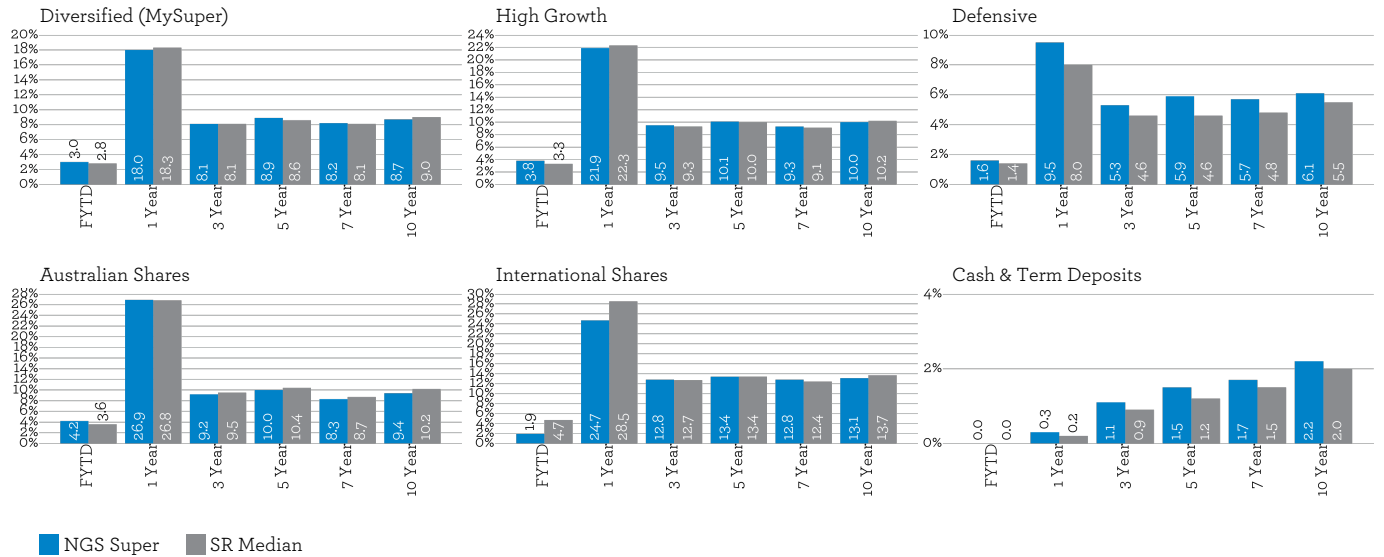
Fee Comparison <sup>*</sup>	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 425	\$ 1865	\$ 3665
Average Fees	\$ 610	\$ 2667	\$ 5143
Better than Average	✓	✓	✓

<sup>\*</sup>Above fees exclude transaction costs such as brokerage, buy-sell spread, settlement costs and stamp duty.  
<sup>~</sup>Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

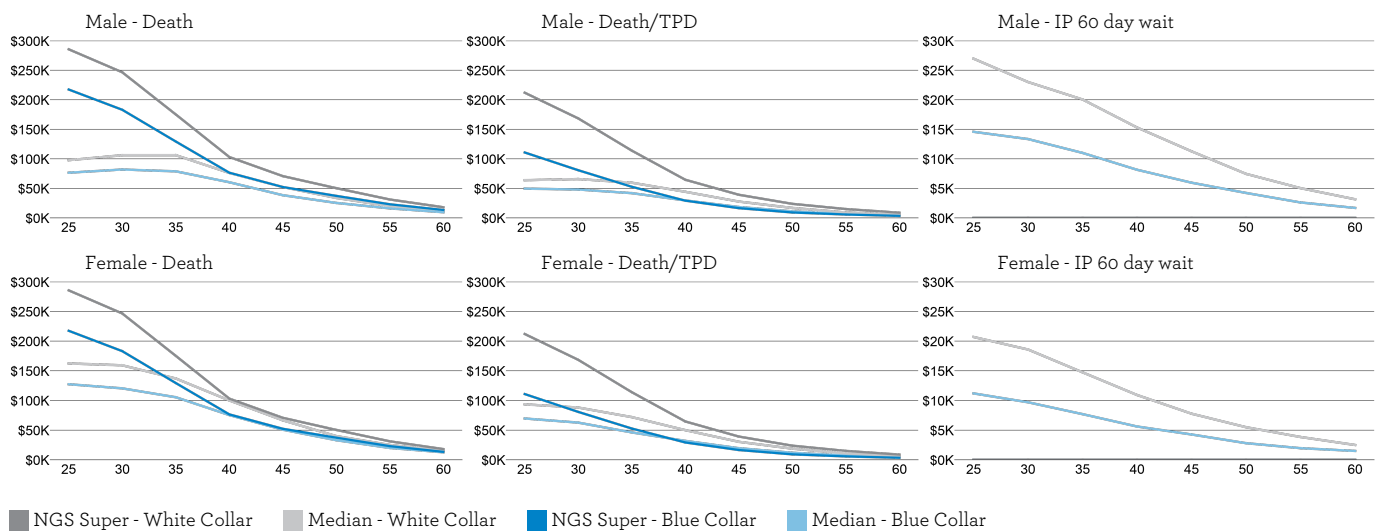
**Investment Performance Key Options**

\*Performance as at 31 August 2021. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Diversified (MySuper)	3.0	18.0	8.1	8.9	8.2	8.7
<b>SR50 Balanced (60-76) Index</b>	<b>2.8</b>	<b>18.3</b>	<b>8.1</b>	<b>8.6</b>	<b>8.1</b>	<b>9.0</b>
High Growth	3.8	21.9	9.5	10.1	9.3	10.0
Defensive	1.6	9.5	5.3	5.9	5.7	6.1
Australian Shares	4.2	26.9	9.2	10.0	8.3	9.4
International Shares	1.9	24.7	12.8	13.4	12.8	13.1
Cash & Term Deposits	0.0	0.3	1.1	1.5	1.7	2.2
<b>CPI</b>	<b>-</b>	<b>3.8</b>	<b>1.7</b>	<b>1.8</b>	<b>1.7</b>	<b>1.8</b>



**Insurance - Cover for \$1 per week** Based on age next birthday, indicative cover only.



**Fund Features**

Financial Planning	Yes
Health Insurance	No
Home Loans	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	Yes
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes
Valuation Process	Daily Unit Prices

**About This Fund**

Division Assessed	Ind_personal
No. of Members	111,254
Fund Size	\$13,428,328,000
Public Offer	Yes
Fund Type	Industry - Public Offer
Target Market	Education, Finance, Community Services

**SuperRatings Assessment**

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

**SuperRatings** 1300 826 395

**Excellent: Score 75% - 100%**

Well Above Benchmark

110

**Good: Score 51% - 74%**

Above Benchmark

80

**Average: Score 26% - 50%**

Benchmark

60

**Below Average: Score below 25%**

Below Benchmark

40

**Alert**

For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.

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**Under Review**

Due to recent significant changes, this area is currently under review.

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