



SuperRatings Assessment

NGS Super was established in 1988 as an industry super fund dedicated to people who work in education and community-focused organisations. The fund is Infinity Recognised, which is a result of its strong commitment to environmental and social principles.

NGS Super offers a range of 15 investment options to choose from, providing members with access to 9 Pre-Mixed and 6 Sector-Specific options, including the Retire Plus option which is specifically tailored to members in the retirement phase. The NGS Self-Managed option is also offered, providing direct access to shares listed on the S&P/ASX 300, a range of Exchange Traded Funds (ETFs) and Term Deposits. The Diversified option outperformed the SuperRatings Index over the 5- and 7-year periods to 30 June 2021; however, underperformed over other time periods assessed.

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

NGS Super provides excellent flexibility, with members having the ability to receive pension payments fortnightly through to annually. Pension payments can be indexed each year by a nominated percentage or in accordance with CPI. Members with more than one investment option can nominate the proportion of, or order in which, payments are to be drawn from each option. Beneficiary options are comprehensive, including both binding and non-binding nominations, as well as reversionary pensions.

A range of online tools, calculators and educational resources are available through the fund's website, with 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.

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*	●●●●●	110
Variety of Options	●●●●●	75-100%
Process	●●●●●	

Fees and Charges

Small Account (50K)	●●●●●	80
Medium Account (250K)	●●●●●	51-74%
Large Account (500K)	●●●●●	

Member Servicing

Member Education	●●●●●	110
Advice Services	●●●●●	75-100%
External Adviser Servicing	●●●●●	

Administration

Structure & Service	●●●●●	110
		75-100%

Product Flexibility

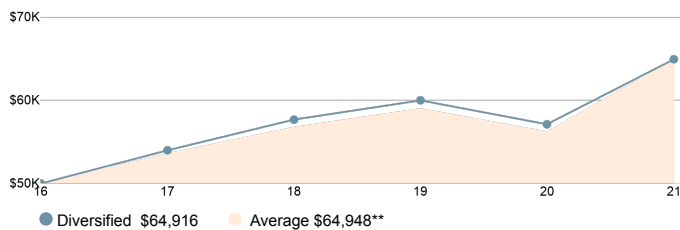
Flexibility & Choice	●●●●●	110
		75-100%

Governance

Trustee Structure & Risk	●●●●●	80
		51-74%

* Past performance is not a reliable indicator of future performance

Net Benefit on \$50,000 over 5 years



** 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.

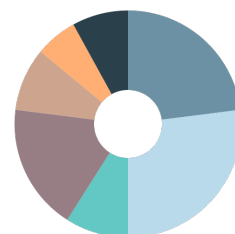
Typical Fees on \$50K

Type (Based on primary rated option)

Admin Fee (\$)	\$65		
Admin Fee (%pa)	0.10%		
Investment Fee (%pa)	0.71%		
Indirect Cost Ratio (%pa)	0.00%		
Transaction Cost (%pa)	0.09%		
Switching Fee	\$0		
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$515	\$2,315	\$4,565
Average Fees	\$672	\$2,876	\$5,451
Better than Average	✓	✓	✓

Investment Allocation

Diversified

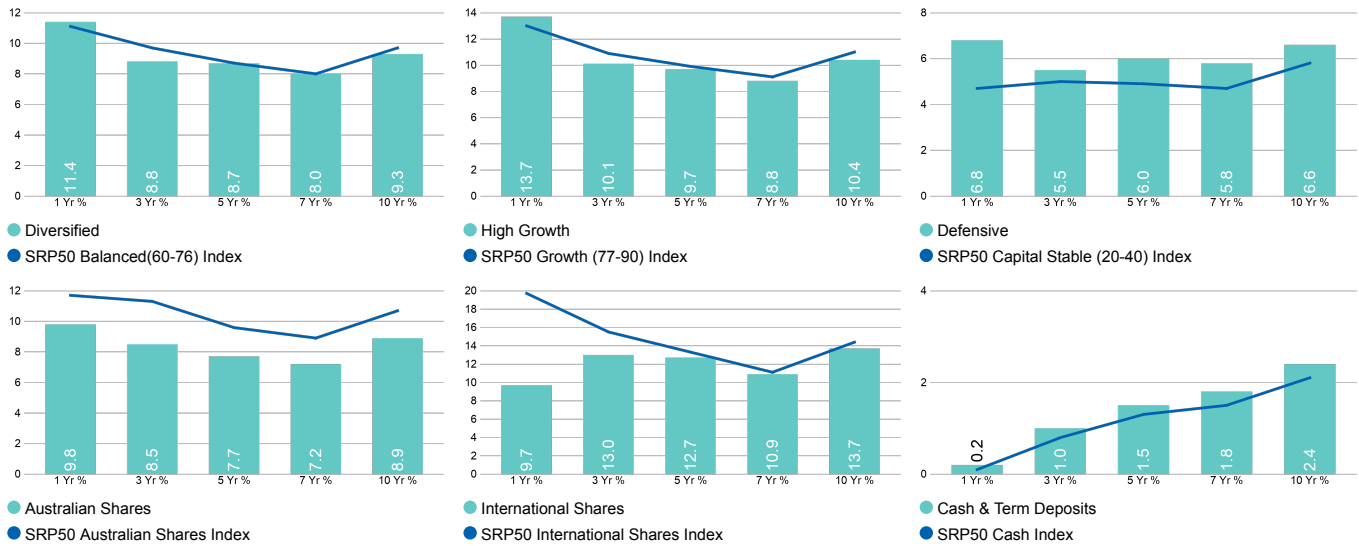


Australian Shares	23.0%
International Shares	27.0%
Property	9.0%
Alternatives	18.0%
Fixed Interest	9.0%
Cash	6.0%
Other	8.0%

Core Investment Options Available

Diversified Options	Growth Assets
Diversified	72%
High Growth	85%
Balanced	54%
Defensive	39%
Single Sector Options	
Australian Shares	
International Shares	
Diversified Bonds	
Cash & Term Deposits	
Individual Shares	
Yes	
Term Deposits	
Yes	

Investment Performance - Key Options



Performance data is annualised for any period greater than one year.

Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available.
- Pension payment date set by the Fund.
- Pension payments made via EFT.
- Ability to nominate the proportion of, or order in which, payments are to be drawn from each option. Pension payment details can be altered at anytime.
- Transition to retirement pension available.

Minimum Pension Payment Limits ' 22 / 23

Age	Drawdown %
Under 65	2.00%
65-74	2.50%
75-79	3.00%
80-84	3.50%
85-89	4.50%
90-94	5.50%
95 or more	7.00%

Pension Features

Retirement / Pension Transfer Bonus	Yes
Pension Account Join Online	No
Online Withdrawals	Yes
Automatic Annual Pension Increases	Yes

Fund Features

Financial Planning	Yes
Mobile App	No
Binding Nominations	Yes
Valuation Process	Daily Unit Prices

About This Fund

No. of Members	110,969
Fund Size	\$13,790,000,000
Product Start Date	2001
Fund Type	Industry - Allocated Pension

SuperRatings Assessment Scores Explained

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

110

75-100%

Excellent: Score 75% - 100%
Well Above Benchmark

80

51-74%

Good: Score 51% - 74%
Above Benchmark.

60

26-50%

Average: Score 26% - 50%
Benchmark.

40

< 25%

Below Average: Score below 25%
Below Benchmark.

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UNDER REVIEW

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

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ALERT

Alert
In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

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