

NGS Transition to retirement account

Reset form

Use this form to close your current NGS Transition to retirement (TTR) account and start a new NGS TTR account with additional funds.

If you want to commence a second NGS TTR account, (and keep your existing account), do not complete this form. You will need to complete the Application form available in the **NGS Retirement Product Disclosure Statement** at ngssuper.com.au/PDS

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

If you're unsure of your decisions, consider obtaining professional advice.

If you need help

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.

Step 1. Complete your personal details

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

Existing **NGS TTR** member number

NGS account number (if known)

Title

Date of birth

 / /

Given names

Surname

Residential address (**must be provided**)

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Phone number

 -

Mobile

 -

Personal email — see note below

Please advise if you would like us to send you a Centrelink Schedule. Yes No

Alternatively, you can request this at any time by calling us on **1300 133 177**.

Providing your email address

By providing us with your email and/or mobile number, the trustee will provide information such as annual reports, member statements, exit statements and notices of any material changes or occurrence of significant events electronically, rather than in paper form. If you would prefer to receive notifications by post, you can change your preferences in **Member Online** or by contacting us.

Step 4. Choose your investment options for your account balance

Select **Option 1** to apply the default option for your account, or **Option 2** or **3** to select your own investment option/s.

If you don't select an option or your selection is invalid, the default option will apply.

Option 1: Select the default option for your account

Your account balance will be invested in the **Diversified** option (the default option). **Your income payments will be drawn from the Diversified option. Go to Step 6.**

Select your own investment option/s for your account

Option 2: I wish to have my initial investment allocated in the same way as my current account is invested in my:

(select one option only)

NGS Accumulation account

NGS Transition to retirement account

Please note, your initial investment will be allocated in the same proportions as your NGS Accumulation account is currently invested in unitised investment options.

Option 3: I wish to have my initial investment allocated between the following investment options. The percentages must add up to 100%.

For more detailed information about each investment option, go to ngssuper.com.au/performance or the **NGS Retirement Product Disclosure Statement**.

Pre-mixed options:

Percentage to be invested

Diversified — <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"/> %
Indexed Growth	<input type="text"/> <input type="text"/> <input type="text"/> %

Sector-specific options

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"/> %
TOTAL	1 0 0 %

Step 5. Choose your investment options for your drawdown strategy (income payments)

Complete this step only if you completed **Option 2** or **Option 3** at **Step 4** to select your own investment options. Complete 1 of the following 3 options to select the drawdown strategy for your account.

If you do not complete this step, payments will be drawn proportionally from the balance in each investment option. (select one option only)

Option 1: Proportionally from each investment option

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

If you wish to have your payments made from nominated investment options or a priority 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 option and 20% Balanced option, you could choose to have your payments made from the Balanced option only. Alternatively, you can choose to have payments deducted proportionally from all your options. Once there's no longer enough money in your chosen option(s), payments will automatically be deducted proportionally from the balance(s) 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	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Defensive	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Indexed Growth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Retire Plus	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%

Sector-specific options

Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Infrastructure	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Property	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Diversified Bonds	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Cash & Term Deposits	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
TOTAL	1 0 0	%

Continued over

Step 5. Choose your investment options for your drawdown strategy (income payments) (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 default option, 25% Balanced option and 25% High Growth option 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 income payments will be drawn proportionally from the balance(s) 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 when you change your investment options or at any other time.

Step 6. Choose your payment frequency and amount

Payment frequency: (select one option only) If you don't select a frequency, your payments will be paid fortnightly.

- Fortnightly (default option) Monthly Quarterly Six-monthly Yearly

Payment start date

- For accounts starting between 1 June and 30 June, confirm if you would like to defer your first payment until the next financial year.

For all new accounts, please advise the date you wish to commence your payments, otherwise your payments will commence on the first available pay date.

Starting month and year /

Your payment will be paid on the fifteenth of the month (excluding fortnightly payments).

Continued over

Step 6. Choose your payment frequency and amount (continued)

Nominated payment amount

Please nominate the amount you wish to receive from **your pre-mixed and/or sector-specific investments** as per step 5: If you don't select an amount, the minimum required percentage payment amount will apply (currently 4% p.a. of the account balance). (select one option only (✓))

- \$, , per payment. Payments must be above the minimum legislated payment amount.
- % p.a. (nominate an annual percentage between your minimum amount and 10%)¹
- Minimum amount permitted per financial year – default amount (refer to the **NGS Retirement Product Disclosure Statement**)
- Maximum amount of 10% **pro-rated** in the first financial year (i.e. less than 10% of initial account balance will be paid)
- Maximum amount of 10% **paid in full** in the first financial year (i.e. 10% of initial account balance will be paid)

¹The percentage will be converted to a dollar amount based on your initial balance, which will continue to apply in future financial years, unless it needs to be adjusted to comply with regulatory minimum or maximum limits. Your payment amount will generally be pro-rated based on the number of payments remaining in the first financial year.

Optional annual increase to your nominated payment amount (if left blank no increase will be applied)

Your payments will increase from 1 July each year by the percentage you select, unless you change this at a future date. (select one option only (✓))

- Nil
- Consumer Price Index
- Nominated percentage: . %

Note that any increase is subject to the minimum and maximum payment amounts permitted.

Step 7. Complete your payment details

Please pay my pension into my nominated account as follows:

- Option 1** — Please pay into my bank account using the details from my existing NGS TTR account.
- Option 2** — Please pay into my new bank account using the details below.

Please provide proof of your bank account details such as a statement that shows your BSB number, your bank account number and your account name.

Financial institution

Account holder's name[^]

BSB

Account Number

Money cannot be paid into a credit card account or a third party account. We will take care to ensure your money is paid in line with the details you have provided. We accept no responsibility for any loss which occurs as a result of incorrect bank details you provide us. If the bank rejects the payment of your money we will pay you by cheque. Please note, bank fees may be charged for telegraphic transfers to international bank accounts and will be deducted from your payments.

[^]This must be a personal account, held solely or jointly in your name.

Step 8. Nominate your beneficiaries

If you die, the balance of your NGS TTR account may be paid to your spouse, dependants or estate. You have the option of:

- (1) nominating a **reversionary** beneficiary OR
- (2) making a **non-binding** nomination OR
- (3) making a **binding** (lapsing or non-lapsing) nomination

If you do not nominate a reversionary beneficiary or make a binding (lapsing or non-lapsing) nomination, NGS Super ('the trustee') will determine to which of your dependants and/or your estate your account balance will be paid. Your nomination will be taken into account if we hold a completed form when the trustee makes their determination.

For more details, refer to our fact sheet **Nominate your beneficiaries** available at ngssuper.com.au/factsheets

If you wish to nominate a reversionary beneficiary, you must do so here using the application form. You will not be able to nominate a reversionary beneficiary once this account commences.

- Option 1:** Reversionary nomination (you can't change or remove the reversionary beneficiary on your account once your account starts)

You can make a reversionary beneficiary nomination only during the process of opening your account. Your reversionary beneficiary will receive ongoing regular payments from your account if you die, provided they meet the definition of dependant at the time of your death.

If you wish to change your reversionary beneficiary after your account starts, you'll need to commute (stop) this account and start a new one. This may have other financial implications (e.g. for any Centrelink or DVA benefits or aged care arrangements).

Given name

Surname

Relationship to you

Date of birth

 / /

- Option 2:** Non-binding nomination

If you make a non-binding nomination, the trustee is not legally bound by your wishes but will take them into account. If you want to make a non-binding nomination, please complete the **Death benefit nomination form** available at ngssuper.com.au/forms, then attach it to this application.

- Option 3:** Binding nomination

If you make a valid binding nomination, the trustee has no discretion to decide who is to receive your death benefit. Your death benefit must be paid to your nominated beneficiaries.

If you wish to make a **binding** nomination, please complete the **Death benefit nomination form** available at ngssuper.com.au/forms, then attach it to this application.

Step 9. Attach proof of identity

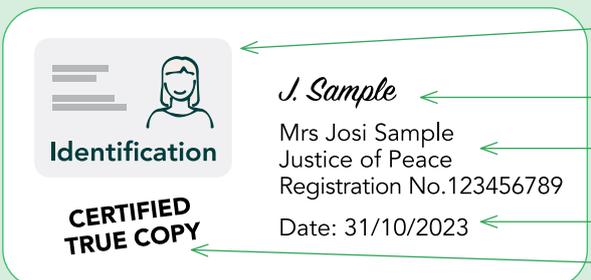
For identification purposes, you **MUST** attach a certified copy of either your driver's licence (front and back) or passport (or acceptable alternatives).

You can have these documents certified by a number of people including either a full-time teacher or by a post office employee with more than 2 years' continuous service. For a full list of people who can certify documents and acceptable alternative documents, please visit ngssuper.com.au/poi. An example of how to certify documents is shown below. Failure to provide appropriate proof of identification may result in delays in the processing of your payment(s).

How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- written or stamped 'certified true copy'
- signature and printed full name
- qualification (such as Justice of the Peace, Australia Post employee with more than 2 years' continuous service, etc.)
- date (the date of certification must be within the 12 months prior to our receipt).



The diagram illustrates a certified true copy of a document. It features a box on the left containing a placeholder for an identification document (with a person icon and the word 'Identification') and the text 'CERTIFIED TRUE COPY'. To the right of this box, the following information is provided: a signature 'J. Sample', the full name 'Mrs Josi Sample', the qualification 'Justice of Peace', the registration number 'Registration No. 123456789', and the date 'Date: 31/10/2023'. Arrows point from each of these elements to explanatory text on the right:

- A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport).
- The authorised person's signature.
- Full name, qualification and registration number (if applicable) of the authorised person.
- Date of certification (within 12 months of receipt by NGS).
- Write or stamp 'certified true copy' of the original document.

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important note

The information in this document is a guide only and we may request additional documentation prior to any payment.

Step 10. Sign the form

Your application will not be accepted unless you have signed this declaration. By signing this form I:

- declare I have read and understood the **NGS Retirement Product Disclosure Statement**
- declare all the information I have provided is true and correct
- acknowledge that I have received all information I require in order to exercise the choices I have made including where I can find the **Target Market Determination**
- understand that default options for my investment options, income payments, and drawdown strategy will apply if I chose these options, did not provide specific instructions at the relevant steps, or selected the Easy Default option
- accept that I will be bound by the provisions of the Trust Deed and rules which govern the operation of NGS Super
- acknowledge that if I've provided my email address details in this application form, the trustee will use that email address to send information, including any annual reports, member and exit statements and notices of any material changes or the occurrence of significant events, by electronic means. I can change this preference through Member Online or by contacting NGS Super
- confirm that I am an Australian resident.

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 together with your:

- **proof of identity**
- **copy of supporting bank account details if you are requesting payments to be made into a new bank account and**
- **Death benefit nomination form (if applicable) to:**

NGS Super
GPO Box 4303
MELBOURNE VIC 3001

You may like to make a copy for your records.