

# Your future deserves a super fund that works as hard as you do.

As an industry super fund, we're run only to benefit our members, so everything we do is designed to help you make the most of your super.



## Need help?

The right support, when and how you need it. Call our team, book a chat with a Super Specialist, or explore our online tools – we're here to help.

Call us on 1300 133 177, Monday to Friday, 8am - 8pm (AEST/AEDT) or visit [ngssuper.com.au](https://ngssuper.com.au)

## Choose an award-winning fund



For information on our awards and ratings please visit [ngssuper.com.au/awards-and-rating](https://ngssuper.com.au/awards-and-rating)

This information is general information only and does not take into account your objectives, financial situation or needs. Before acting on this information, or making an investment decision, consider whether it is appropriate to you and read our Product Disclosure Statements and Target Market Determinations, available at [www.ngssuper.com.au/join](https://www.ngssuper.com.au/join). You should also consider obtaining financial, taxation and/or legal advice tailored to your personal circumstances before making a decision. Financial products are issued by NGS Super Pty Ltd ABN 46 003 491 487 RSE Licence L0000567 and AFSL 233 154.

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Super

## Super that's built for what matters.

- ✓ Strong performance.
- ✓ Competitive fees.
- ✓ Award-winning service.
- ✓ High-quality insurance.





## Strong performance

**When it comes to super, performance matters. That's why we're focused on delivering strong, market-resilient results for our members.**

We carefully manage risk and keep costs low to ensure fees remain competitive. This combination aims to capture opportunities in good times and provide stability when markets turn, all managed by an experienced team working behind the scenes.

Our FY25 returns speak for themselves, visit [ngssuper.com.au](https://ngssuper.com.au) to see how we've performed.

Past performance is not a reliable indicator of future performance.



## Competitive fees

**Fees matter. Even a small difference today can mean thousands more in retirement.**

That's why we keep our fees competitive, so more of your money stays where it belongs – invested in your future.

We consistently perform well in industry fee comparisons, helping you get great value without compromising on performance, service or choice.



## Award-winning service

**Support matters. Service that shows up when and how you need it. Because your life isn't one-size-fits-all, our service is built around you, with real people who listen, tools that make things simple, and advice that fits your goals.**

**Our support includes:**

- Easy-to-use online tools and calculators
- Educational resources and webinars
- Complimentary chats with our Super Specialists
- Tiered advice services – from simple advice to fully tailored financial planning

Wherever you are on your super journey, we'll help you make confident decisions about your future.



## High-quality insurance

**To help protect those who matter to you most, we offer affordable, high-quality insurance to support you and your family if, or when you need it.**

Most members can opt in to a default level of cover or, once eligible, you may automatically receive it. Our flexible options – Life cover, Total and Permanent Disablement (TPD) cover, and Income Protection (IP) cover, can be tailored to your unique needs.

We've partnered with TAL, one of Australia's leading life insurers, to provide reliable cover at competitive premiums. Payments are deducted from your super account – not your take-home pay – making it a simple and tax-effective way to stay protected.

Insurance benefits are subject to NGS Super's Trust Deed and the terms and conditions of the Policy Documents, the main features of which are described in our Insurance Guide.



## Investment options

If you don't make an investment choice, your super will automatically be placed in our competitive Diversified (MySuper) investment option. This option aims to achieve a net return 3% p.a. above the consumer price index (CPI) over rolling 10-year periods (after tax and investment expenses).

If you'd like more control, we offer a range of pre-mixed and sector-specific investment options.

Visit [ngssuper.com.au](https://ngssuper.com.au) to explore your choices and find the one that's right for you.

The Diversified (MySuper) investment option is the default option for the NGS Accumulation account.

