

## Competitive fees

As an industry super fund, we are run to benefit our members. We keep our fees low, so your super savings grow faster. Fees and costs are either paid directly from your account or deducted from your investment returns.

To find out more about the latest fees and costs you'll pay on your super savings visit [ngssuper.com.au/fees](https://ngssuper.com.au/fees)

## Need help?

Super is one of your biggest investments. The team from NGS Super is here to help.

If you have questions, 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



You should refer to respective research houses (and their disclaimers) to obtain further information about the meaning of the rating and the rating scale. Ratings are only one factor to be taken into account when deciding whether to invest.

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Take care of  
your tomorrow  
*Benefits at a glance*

ngs  
Super

# A leading super fund for education and community based professionals

We understand that everyone is different and has different goals for their super savings – that's why we offer personalised service, value for money and award-winning products to meet your needs. When you join NGS Super this is what you can expect from us.

## Benefits at a glance



### Competitive fees

We keep our fees competitive so more money stays in your super account. And as an industry super fund all of our profits go back to members.



### Sound performance

A history of sound long-term investment returns to help your super grow.<sup>1</sup> Find out more at [ngssuper.com.au/investments](https://ngssuper.com.au/investments)



### High quality insurance

We offer affordable, high-quality insurance to support you and your family when you need it most.



### Advice and education

We offer complimentary appointments with our Super Specialists, as well as education sessions, webinars, tips and tools to help you make informed decisions about your super from the start of your career through to retirement.



### Focused on your tomorrow

NGS invests in vital infrastructure, emerging technologies, and renewable energies to help build stronger and more connected communities.

1. Past performance is not a reliable indicator of future performance.

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.

## High quality insurance

While most of us insure our homes and cars, many often forget about the most important thing of all – our loved ones, and our ability to provide for them. Our competitively priced insurance is designed to give you and your family the cover needed at each stage of life.

### We've got you covered

NGS Super offers Life cover, Total and Permanent Disablement (TPD) cover and Income Protection (IP) cover. We've partnered with TAL, a leading Australian life insurer, to provide insurance cover that's reliable and affordable. Premiums are deducted from your super account – not your take-home pay. It's a tax-effective way to pay for protection and there's no need to adjust your monthly budget to cover the costs.<sup>2</sup>

### Insurance through super

When joining NGS Super, most members will have the opportunity to opt in to a default level of insurance cover or wait until they become eligible to automatically receive this cover. Choosing to be insured can provide you and your family with a safety net for life's most challenging times.

2. 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.



## Super investment options

If you don't make an investment choice for your super, it will automatically be placed in our competitive **Diversified (MySuper)** investment option.<sup>3</sup> Our performance objective for this option is 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 want a more active role in your investment decisions, we offer a range of investment options. If you're unsure which option is right for you, complimentary advice is available to members.

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