

NGS Super

Investment Performance Summary

To 31 January 2026

Income account

Returns on income account (pension) investments are tax free. Income account investment returns will exceed equivalent (taxed) super investment returns in periods when investment earnings are positive. In periods when investment earnings are negative, super returns will exceed equivalent income account returns. A negative return (loss) means that less tax is payable on taxed super investments than has already been accrued, so there is a tax adjustment that can be credited back to accumulation members. There is no equivalent adjustment for income account members because income account returns are tax free.

NGS Income account returns

	NGS Super investment option	10 years % p.a.	5 years % p.a.	3 years % p.a.	1 year %	Financial year to date %	Month %	Since commencement % p.a. return	Commencement date	Funds under management (FUM) \$M
PRE-MIXED	Diversified	8.57	8.50	10.44	9.85	7.17	0.69	7.40	Nov 2001	1340.90
	High Growth	9.22	9.02	11.12	9.37	7.07	0.64	7.20	Aug 2007	112.90
	Balanced	6.94	6.66	8.27	7.98	5.27	0.60	6.12	Aug 2007	435.60
	Defensive	5.82	5.49	7.06	7.66	4.73	0.68	5.91	Nov 2001	463.90
	Indexed Growth	8.61	8.81	11.15	8.01	5.66	0.57	9.29	Sep 2011	201.40
SECTOR-SPECIFIC	Retire Plus	n/a	8.08	8.32	8.79	5.83	0.98	7.73	Aug 2017	417.80
	Australian Shares	9.75	10.52	10.69	6.42	4.71	0.89	8.82	Sep 2004	86.80
	International Shares	11.38	9.47	17.16	9.63	7.65	-1.67	8.83	Sep 2004	66.80
	Infrastructure	n/a	6.99	7.69	13.33	8.03	3.39	6.53	May 2019	4.20
	Property	7.32	8.18	7.10	7.10	5.86	3.31	8.37	Dec 2002	20.10
	Diversified Bonds	2.06	0.37	3.14	3.81	-0.26	0.10	3.99	May 2004	20.50
	Cash and Term Deposits	2.54	3.11	4.59	4.39	2.50	0.35	3.80	Jul 2004	179.50

The above table shows the net return after investment fees, tax and the asset-based fee.

We recommend that you seek financial advice before making any changes to your investment strategy. In particular we recommend that you seek financial advice before making any short-term changes to your long-term investment strategy. Investment returns are not guaranteed as all investments carry some risk. Past performance is not necessarily a guide to future performance.

¹ If you are in a *Transition to retirement account*, your returns prior to 1 July 2017 were tax free and were reflected in the Income account returns.

Past performance is not a reliable indicator of future performance. Please read our **Product Disclosure Statements** and **Target Market Determinations** before deciding if this product is right for you.

This information is provided by NGS Super Pty Limited ABN 46 003 491 487, AFSL No 233 154, the trustee of NGS Super ABN 73 549 180 515