



SuperRatings Assessment

NGS Super was established in 1988 as an industry super fund dedicated to people who work in education and community-focused organisations. Members from outside these industry groups can join the Personal Plan and receive the same benefits. The fund was nominated as a finalist for the 2023 MyChoice Super of the Year award.

NGS Super offers a range of 11 investment options to choose from, providing members with access to 5 Pre-Mixed and 6 Sector-Specific options. The NGS Self-Managed option is also offered, providing access to direct shares listed on the S&P/ASX 300, a range of Exchange Traded Funds (ETFs) and Term Deposits. The Diversified (MySuper) option outperformed the SuperRatings Index over the 7-year period to 30 June 2022; however, underperformed over other time periods assessed.

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

A full suite of insurance cover is offered, with Death, Total & Permanent Disablement (TPD) and Income Protection (IP) insurance cover automatically provided to eligible members upon joining the fund. IP with a benefit period of 2 years, 5 years, to age 65 or to age 67, covering up to 90% of salary, is available following a 30, 60- or 90-day waiting period. Members can apply to increase their Death, TPD or IP cover following the occurrence of a prescribed Life Event without additional underwriting.

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*	●●●●●	80
Variety of Options	●●●●●	51-74%
Process	●●●●●	

Fees and Charges

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

Insurance Covers and Costs

Death Insurance	●●●●●	110
Death & Disablement	●●●●●	75-100%
Income Protection	●●●●●	

Member Servicing

Member Education	●●●●●	80
Advice Services	●●●●●	51-74%
External Adviser Servicing	●●●●●	

Administration

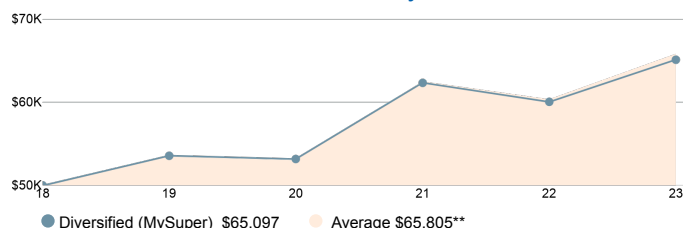
Structure & Service	●●●●●	110
Employer Servicing	●●●●●	75-100%

Governance

Trustee Structure & Risk	●●●●●	110
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* 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)

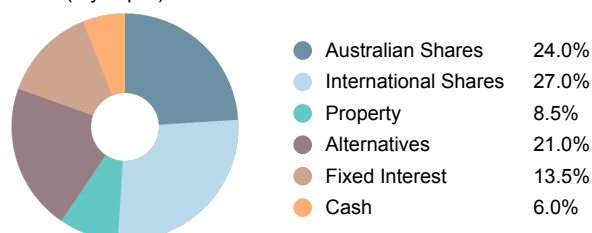
Admin Fee (\$)*	\$65
Admin Fee (%pa)*	0.10%
Investment Fee (%pa)	0.73%
Indirect Cost Ratio (%pa)	0.00%
Transaction Cost (%pa)	0.09%
Switching Fee	\$0

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$525	\$2,365	\$4,665
Average Fees	\$578	\$2,531	\$4,898
Better than Average	✓	✓	✓

*Includes costs paid from reserves. ~Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

Investment Allocation

Diversified (MySuper)



Core Investment Options Available

Diversified Options	Growth Assets
Diversified (MySuper)	71%
High Growth	79%
Balanced	54%
Defensive	38%

Single Sector Options

Australian Shares
International Shares
Diversified Bonds
Cash & Term Deposits

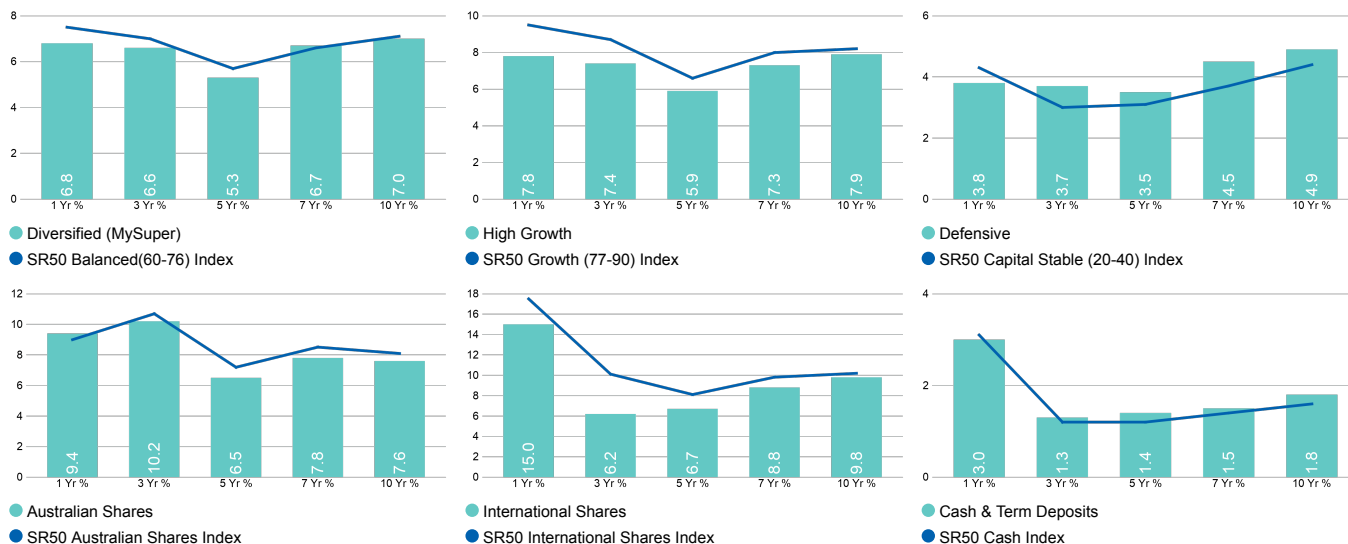
Individual Shares

Yes

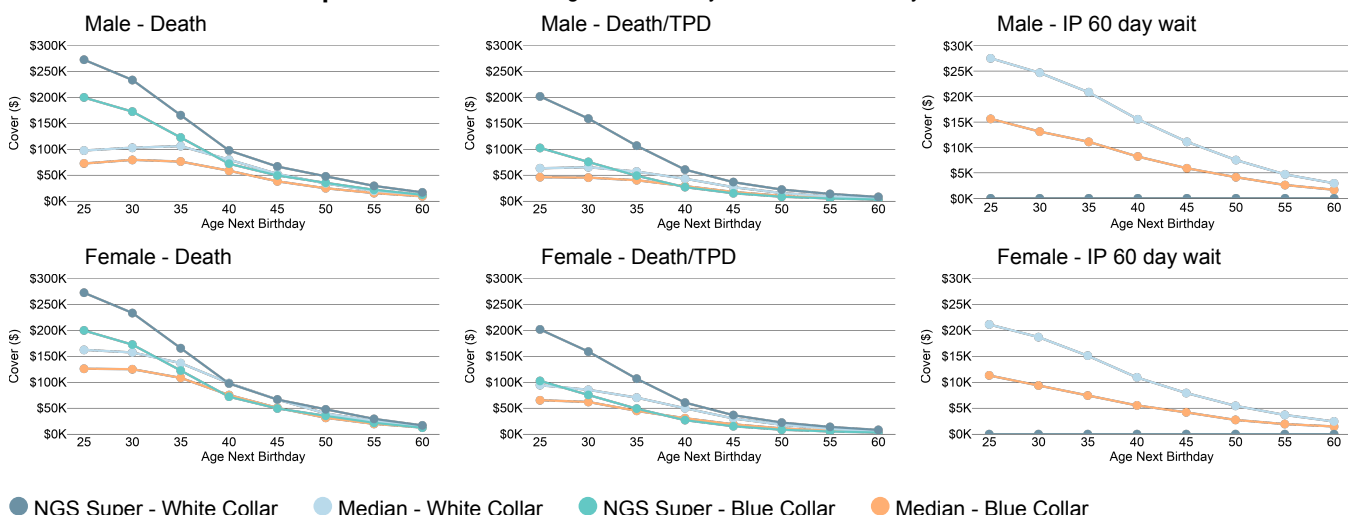
Term Deposits

Yes

Investment Performance - Key Options



Insurance - Cover for \$1 per week - Based on age next birthday, indicative cover only.



Insurance Features

Online Underwriting	Yes
Online Claims Management	Yes
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes

Fund Features

Financial Planning	Yes
Mobile App	Yes
Binding Nominations	Yes
Valuation Process	Daily Unit Prices

About This Fund

No. of Members	114,476
Fund Size	\$14,205,000,000
Public Offer	Yes
Fund Type	Industry - Public Offer

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 **Research Analyst:** Kiefer Guy-Lindlar

110

Excellent: Score 75% - 100%
Well Above Benchmark

75-100%

80

Good: Score 51% - 74%
Above Benchmark.

51-74%

60

Average: Score 26% - 50%
Benchmark.

26-50%

40

Below Average: Score below 25%
Below Benchmark.

< 25%

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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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