



## SuperRatings Assessment

NGS Super was established in 1988 as an industry super fund dedicated to people who work in education and community-focused organisations. The fund was the winner of the 2024 Accountability and Transparency Award and was nominated as a finalist for the 2024 Best Low-Cost Offering Award.

NGS Super offers a range of 12 Pre-Mixed and Sector-Specific investment options, including the Retire Plus option which is specifically tailored to members in the retirement phase. The NGS Self-Managed option is also offered, providing direct access to shares listed on the S&P/ASX 300, a range of Exchange Traded Funds (ETFs) and term deposits. The Diversified option underperformed the relevant SuperRatings Index over all time periods assessed to 30 June 2023.

Fees are lower than the industry average across all account balances assessed, with the asset-based administration fee capped at \$500 pa. The fund does not charge a switching fee, or a buy-sell spread.

NGS Super provides excellent flexibility, with members having the ability to receive pension payments fortnightly through to annually. Pension payments can be indexed each year by a nominated percentage or in accordance with CPI. Members with more than one investment option can nominate the proportion of, or order in which, payments are to be drawn from each option. Beneficiary options are comprehensive, including both binding and non-binding nominations, non-lapsing binding nominations, as well as reversionary pensions.

A range of online tools, calculators and educational resources are available through the fund's website, with free seminars and webinars 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)	●●●●●	

### Member Servicing

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

### Administration

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

### Product Flexibility

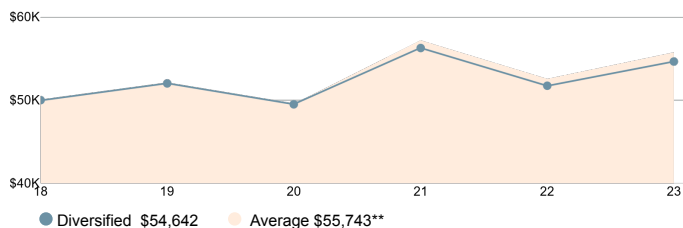
Flexibility & Choice	●●●●●	110
		75-100%

### Governance

Trustee Structure & Risk	●●●●●	110
		75-100%

\* 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.

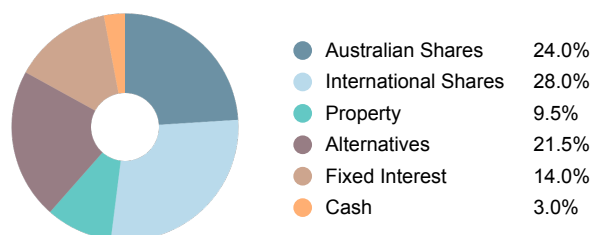
## Typical Fees on \$50K

Type (Based on primary rated option)

Admin Fee (\$)*	\$65
Admin Fee (%pa)*	0.10%
Investment Fee (%pa)	0.77%
Indirect Cost Ratio (%pa)	-
Transaction Cost (%pa)	0.05%
Switching Fee	\$0
<b>Fee Comparison</b>	
	\$50K    \$250K    \$500K
This Fund's Basic Fees	\$525    \$2,365    \$4,665
Average Fees	\$633    \$2,613    \$4,971
Better than Average	✓    ✓    ✓

## Investment Allocation

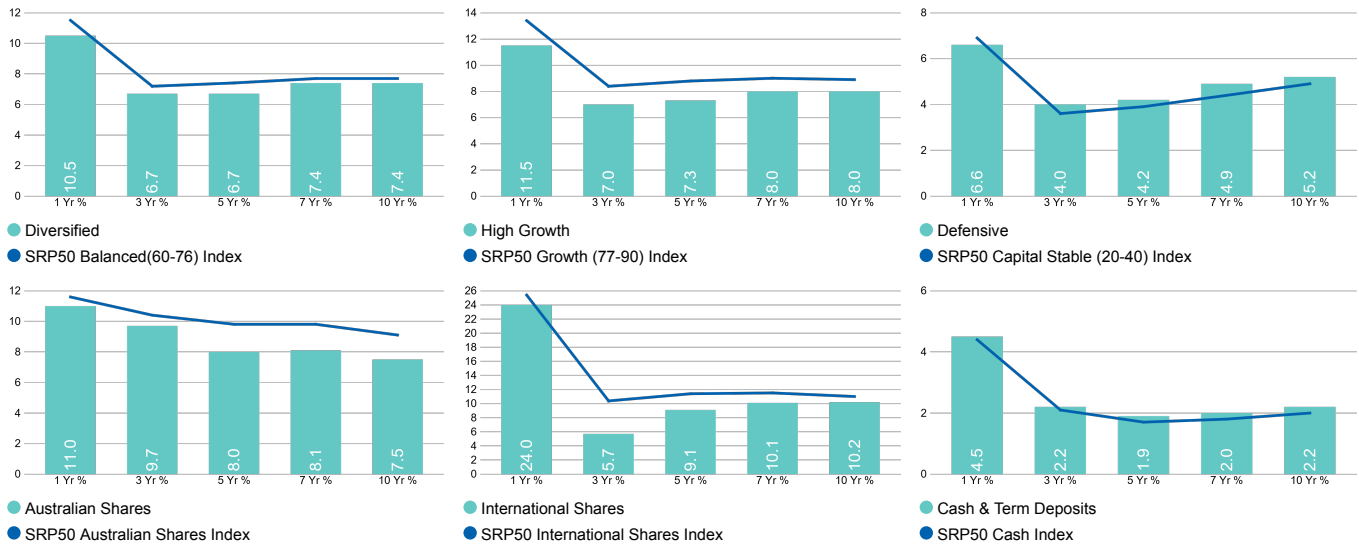
Diversified



## Core Investment Options Available

Diversified Options	Growth Assets
Diversified	76%
High Growth	90%
Balanced	55%
Defensive	38%
<b>Single Sector Options</b>	
Australian Shares	
International Shares	
Diversified Bonds	
Cash & Term Deposits	
<b>Individual Shares</b>	
Yes	Yes

## Investment Performance - Key Options



Performance data is annualised for any period greater than one year.

## Pension Flexibility

- Fortnightly, Monthly, Quarterly, Half yearly, Annual
- Pension payment date set by the fund
- Ability to nominate a specific drawdown order for pension payments or pro-rata across investments
- Transition to retirement pension available
- Ability to automatically increase pension payments by a nominated percentage or by CPI annually.

## Minimum Pension Payment Limits ' 23/24

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

### Pension Features

Retirement / Pension Transfer Bonus	Yes
Pension Account Join Online	No
Online Withdrawals	Yes
Automatic Annual Pension Increases	Yes

### Fund Features

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

### About This Fund

No. of Members	114,042
Fund Size	\$14,620,000,000
Product Start Date	2001
Fund Type	Industry - Allocated Pension

## 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

75-100%

**Excellent: Score 75% - 100%**  
Well Above Benchmark

80

51-74%

**Good: Score 51% - 74%**  
Above Benchmark.

60

26-50%

**Average: Score 26% - 50%**  
Benchmark.

40

< 25%

**Below Average: Score below 25%**  
Below Benchmark.

?

UNDER REVIEW

**Under Review**  
Due to recent significant changes, this area is currently under review.

!

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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