

## 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



SuperRatings does not issue, sell, guarantee or underwrite this product. Go to [superratings.com.au](https://superratings.com.au) for details of its ratings criteria.

The information provided in this brochure is general information only and does not take into account your personal objectives, financial situation or needs. Before acting on this information or making an investment decision, you should consider your personal circumstances. You should also consider obtaining financial, taxation and/or legal advice which is tailored to your personal circumstances before making a decision.

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ngs  
Super

Take care of  
your tomorrow  
*Benefits at a glance*

# Benefits at a glance

NGS Super is 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.



## 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

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



## Award-winning insurance

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



## Advice and education

We offer 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.

## 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 and a Self-Managed Direct Investment Option (DIO) which gives you access to shares, term deposits and exchange traded funds. 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.