

## Your partner in super Taking care of tomorrow



# Your partner in super

NGS Super is a leading fund for education and community based professionals. We're here to help you and your staff with all your super needs.

NGS has been helping people with their super for over 35 years so we understand that everyone has unique needs and circumstances.

We're proud to offer competitive fees, award-winning insurance and a range of investment options. And we work hard to make sure you and your staff feel supported through personalised service, expert advice and financial education.

When you partner with NGS you get access to a package of benefits that many other funds don't offer. This includes a workplace financial wellness program consisting of personal education sessions, dedicated support, information resources and access to advice services.

### Personalised service

Our dedicated Customer Relationship Managers will help you get set up with all your super needs. We provide workplace educations sessions for groups and individuals and have a range of tools and resources designed specifically for employers.

## Help with your super obligations

We provide forms and resources plus regular legislative and Fund updates to help you stay on top of your super obligations.

### **Administration service**

We provide a free clearing house to process your employee contributions.

When you choose NGS as your partner in super, your staff can expect:

### **Competitive fees**

As an industry super fund, we are run to benefit our members. We keep our fees low to help your staff grow their super savings faster.

To find out more about the latest fees and costs visit **ngssuper.com.au/fees** 

### Award winning insurance

We can offer your staff affordable, quality insurance that will provide financial support should they ever need it.

### **Education and advice**

We provide education, tips, tools and advice to help your staff at every stage. Whether they are just starting their career or nearing retirement we can provide guidance and support to help them make decisions about their super savings.

### **Investment options**

Your staff can choose from a range of investment options which are designed to achieve sound long-term performance.

### Workplace and online learning

Your staff can improve their financial knowledge by attending workplace learning sessions, seminars and webinars or by using our online resources.

### **Community values**

We support a number of school and community initiatives through our partnerships and associations.



# Award winning insurance cover

We've partnered with TAL, one of Australia's leading insurers, to provide Life, Total and Permanent Disablement, and Income Protection cover to support your staff when they need it most.

### Award-winning insurance

Our insurance is more than just a competitive product – we're passionate about providing your staff with genuine support during their most difficult times. If a staff member ever needs to make an insurance claim, they will be assigned a case manager to guide them through the process from start to finish.

### **Hassle-free premiums**

Insurance premiums are automatically deducted from your staff's super accounts – not their take-home pay. Because money in super is taxed at just 15%, paying for insurance through super is a tax-effective way for your staff to stay protected.

### Affordable protection

Our insurance cover is both reliable and affordable. And because premiums are deducted from super, your staff don't need to worry about an impact on their take home pay.

For more information go to ngssuper.com.au/insurance

To download the Insurance Guide go to **ngssuper.com.au/pds** 

## Committed to health and wellbeing

Together with TAL we provide health and wellbeing education and support. With the right engagement, your staff can become more aware of their health blind spots and grow to understand how they can take action to maintain their physical, mental and financial health today and tomorrow.



### Support for you

- An employee claims process
- Wellbeing communications and education
- Tools and resources like Headlight and Health Connector supporting a holistic approach to health and wellbeing.



### Support for staff

- Education about the value of insurance
- Tools and services that support a holistic approach to health and wellbeing
- Return to work support following an insurance claim.



## Investment choice

We understand that your staff will have different financial goals when it comes to their super savings, which is why we offer a range of investment options.

If your staff don't make their own investment choice, they will be automatically placed in our competitive default investment option – Diversified (MySuper). This option's objective is to achieve a net return of 3% p.a. above the consumer price index (CPI) over rolling 10-year periods (after tax and investment expenses).

If your staff want to play a more active role in their investment decisions, we offer 10 other investment options and a Self-Managed Direct Investment Option (DIO), which provides direct access to shares, term deposits and exchange traded funds. For more information about our investment options and performance go to **ngssuper.com.au/investments** 

Investing responsibly is important to NGS. We use responsible investment policies and the principles of Environment, Sustainability and Governance (ESG) to guide our investment decisions. Our investment approach balances the need to manage investment risk and the impact of climate change while maximising returns for members.

To find out more about the way we manage investments go to ngssuper.com.au

## Choose an award winning super fund





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### NGS Super fund information

Fund Name: NGS Super Australian Business Number (ABN): 73 549 180 515 Unique Superannuation Identifier (USI): 73549180515701 Fund address: GPO Box 4303, Melbourne VIC 3001 Phone: 1300 133 177

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.

lssued July 2023 by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233 154 the trustee of NGS Super ABN 73 549 180 515.

Contact ns

1300 133 177 ngssuper.com.au/employers

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