

NGS SUPER INVESTMENT PERFORMANCE SUMMARY TO 31 AUGUST 2023 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	7.63	5.70	7.16	7.85	1.11	-0.34	6.97	Nov 2001	1090.70
	High Growth	8.41	6.14	7.95	9.18	1.41	-0.17	6.53	Aug 2007	82.90
	Balanced	6.33	4.64	5.48	6.25	0.92	-0.18	5.70	Aug 2007	389.00
	Defensive	5.40	3.76	4.08	4.46	0.74	-0.02	5.70	Nov 2001	377.20
	Indexed Growth	7.64	5.81	6.97	8.05	1.71	-0.48	8.71	Sept 2011	87.60
	Retire Plus	n/a	6.15	8.06	6.94	0.86	-0.18	7.24	Aug 2017	136.10
SECTOR-SPECIFIC	Australian Shares	7.63	6.07	10.12	10.14	2.02	-0.84	8.30	Sept 2004	75.20
	International Shares	10.30	6.42	5.58	15.75	1.53	-0.73	7.85	Sept 2004	50.20
	Infrastructure	n/a	n/a	3.52	-5.89	-3.55	-4.59	3.29	May 2019	3.00
	Property	7.72	4.09	6.23	2.32	0.95	-1.91	8.19	Dec 2002	21.30
	Diversified Bonds	1.94	0.46	-2.43	-3.42	-1.05	-0.61	3.93	May 2004	22.20
	Cash and Term Deposits	2.11	1.62	1.48	3.57	0.76	0.38	3.69	Jul 2004	131.60

The above table shows the net return after investment fees and the asset-based fee (no tax applies).

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.

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