

SUPPLEMENTARY ANNUAL TRUSTEE REPORT

for defined benefit members of the Cuesuper Superannuation
Defined Benefits Plan (Cuesuper: QTMB - formerly QTCL)

FOR THE YEAR ENDED 30 JUNE 2014

Your Annual Trustee Report from NGS Super consists of two parts:

Part 1:

Annual Trustee Report to members contains an update on how your super in NGS Super has performed and provides details about general changes that have impacted on your benefits during the year ended 30 June 2014.

This report is available online at www.ngssuper.com.au (select Super Members > Fact sheets, Reports & PDS then select the Annual Reports tab).

Part 2:

This Supplementary Annual Trustee Report to Cuesuper members contains an update on information specific to your section of membership, including how your defined benefits are determined.

Both parts of your Annual Trustee Report should be read carefully and kept for future reference.

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+
for those who
understand the
true meaning
of wealth.

This Report has been prepared for defined benefit members of the Cuesuper Superannuation Defined Benefits Plan (Cuesuper: QTMB – formerly QTCU).

Please read this report carefully as it contains information about your benefits in NGS Super.

1. Accessing your account online

You can receive up-to-date information on your benefits at www.ngssuper.com.au/login.

If you require a PIN or assistance with this service, please call our Customer Service Team on **1300 133 177**.

2. NGS Super – with you for life

If you resign or retire from your current employer, you will remain with NGS Super. Your benefit will transfer to the NGS Super Industry Fund which is an accumulation-style fund.

If you are retiring, you also have the option of transferring to an NGS Super Income Stream **account-based pension**.

You can obtain information on either of these products by visiting www.ngssuper.com.au and view or download a copy of the *Product Disclosure Statement – Member Guide* and the *Product Disclosure Statement – Income Stream Guide*.

3. Transition to retirement pensions

A **transition to retirement pension** can provide limited access to your retirement funds while you are still working, giving you the opportunity to save tax and boost your super at the same time.

If you are a defined benefit member and you have reached your preservation age, you can transfer your Voluntary Account to our Industry Fund and start a transition to retirement pension – see the NGS Super fact sheet '**Gaining access to your super**' available at www.ngssuper.com.au (select Super Members > Fact sheets, Reports & PDS). Your defined benefit accounts cannot be transferred unless you receive approval from your Employer and the Trustee. Such a transfer will relinquish any future entitlement you have to a defined benefit and should be carefully considered before any such request is made.

It is recommended that you seek professional advice from a licensed financial planner before making this decision.

How does a transition to retirement pension work?

If you have reached your preservation age (generally age 55, but moving up to age 60 for those born after 30 June 1964), a transition to retirement pension can allow you to take a pension even though you have not retired.

This works in exactly the same manner as an allocated pension except that:

- you cannot access any lump sum withdrawals until you retire, except under restricted conditions
- there are Government rules for the minimum and maximum annual pension payments that can be taken, and
- your payments are drawn down from any non-preserved money (unrestricted or restricted) that you have before any preserved money is used.

Starting a transition to retirement pension is not complicated. Simply read our *Product Disclosure Statement – Income Stream Guide* (available online at www.ngssuper.com.au) and complete the *application form*.

Financial advice recommendation

Before implementing a transition to retirement strategy, we recommend that you obtain financial advice from a qualified financial planner.

In the first instance, you can call our Customer Service Team on **1300 133 177** for access to our complimentary limited personal advice from one of our qualified financial planners over the telephone.

We can also arrange an appointment for a face-to-face consultation with one of our financial planners in any of our locations around Australia. An NGS Super financial planner is well-qualified to provide retirement and estate planning advice. They recommend strategies rather than products and operate on a fee for service basis only.

4. Maximum contribution limits

Non-concessional contributions include personal contributions for which members do not claim an income tax deduction.

They also include any excess concessional contributions unless these are refunded – special rules determine whether they can be refunded. For the financial year 2014/15 the maximum amount that a member can contribute is generally \$180,000 without incurring additional tax.

People under 65 years old may be able to make non-concessional contributions of up to three times their non-concessional contributions cap (in the first year) over a three-year period. This is known as the 'bring-forward' rule. The bring-forward rule means that you can contribute up to \$540,000 (3 x \$180,000) in non-concessional contributions in a single financial year, or any combination that adds up to \$540,000 over a consecutive 3 year period. For example, a person aged 60 could contribute \$350,000 in the first year and the balance of \$190,000 over the following two years.

It is important to remember that contributions paid in excess of these limits will attract tax of 46.5% up to 30 June 2014 and generally 49% from 1 July 2014 (subject to the Government passing legislation announced in the May 2014 Federal Budget to increase this tax rate. It has already been increased to 47% from 1 July 2014.)

The Government also announced in the May 2014 Budget it will allow excess non-concessional contributions made from 1 July 2013 to be refunded although details have not been finalised.

Concessional contributions include employer contributions (including contributions made under a salary sacrifice arrangement) and any personal contributions claimed as a tax deduction by a substantially self-employed person.

For the financial year 2013/14 the maximum limit was:

- \$25,000 a year if you were under age 59 on the last day of the previous financial year
- \$35,000 a year if you were age 59 and over on the last day of the previous financial year.

For the financial year 2014/15 the maximum limit is:

- \$30,000 a year if you are under age 49 on the last day of the previous financial year
- \$35,000 a year if you are age 49 or over on the last day of the previous financial year.

Concessional contributions are taxed at 15%¹ when received by the Fund. It is important to note that from 1 July 2013 contributions paid in excess of these limits attract additional tax at your marginal rate (including the Medicare levy and Medicare Levy Surcharge if applicable) less the 15% contributions tax already paid.

An interest charge to recognise that the tax on these excess contributions is collected later than normal income tax will also apply. This interest charge will be charged from the start of the financial year in which the excess contributions are made.

From the 2013/14 income year, the ATO will issue an **excess concessional contributions determination**. Based on this determination, you will have 21 days to elect for these contributions to be refunded. Any such refund will be limited to a maximum of 85% of the excess concessional contributions amount. Alternatively you will be able to pay the tax directly. Tax will not be payable on the released amount as tax on these contributions will have already been paid as part of your assessable income tax assessment. Please refer to Section 6, Notional Taxed Contributions, for details of how testing against the concessional contribution limit works for defined benefit members.

¹ Members earning a 'combined income' of over \$300,000 p.a. are subject to an additional tax of 15% on concessional contributions. This is referred to as Division 293 Tax. The definition of 'combined income' includes concessional contributions and reportable fringe benefits. Where a member's income excluding their concessional contributions is less than \$300,000 and the inclusion of their concessional contributions pushes them over the \$300,000 threshold, the 30% tax rate will only apply to that part of the contributions that is in excess of the threshold. 'Concessional contributions' will include "defined benefit contributions". The Government has not yet finalised how this will be determined but it is expected to be the same as Notional Taxed Contributions for defined benefit fund members (refer to section 6 for more information), but ignoring the cap referred to in that section.

The measure will not apply to excess concessional contributions as these are effectively taxed at the member's marginal tax rate.

5. Superannuation Guarantee (SG) and your benefit

Your employer must contribute a minimum of 9.5% of your ordinary time earnings (OTE) up to the Maximum Contributions Base (\$197,720 for the 2014/15 year) into a complying superannuation fund.

However, because you are a defined benefit member, the employer does not have to explicitly make these contributions, but instead, the benefit being earned must be at least equivalent to the value of these SG contributions (SG minimum benefit), as determined by the actuary.

The government has set the required SG contribution rate to rise from 9.5% to 12% of OTE between the 2020/21 and 2025/26 financial years as shown in the following table:

Year	Rate (%)
2020/21	9.50
2021/22	10.00
2022/23	10.50
2023/24	11.00
2024/25	11.50
2025/26	12.00

As a defined benefit member, your benefits are calculated as shown in section 13 of this report. As mentioned, it is important to note that your benefit must be at least equal to the SG minimum benefit. To ensure you receive at least the SG minimum benefit when you leave NGS Super, we keep a separate record of this benefit.

6. Notional Taxed Contributions (NTC)

Each year all superannuation providers report to the ATO all concessional contributions received during the year. Based on this information as well as information from your income tax return, the ATO will assess if your total concessional and non-concessional contributions are in excess of the maximum limits and, if so, will issue you with a notification for the additional tax on the amount over the limit. You can pay this additional tax amount yourself, or you can request for NGS Super to deduct this from your account.

Please note that any excess concessional contributions will also count towards your non-concessional contributions limit.

Members should be aware that it is not NGS Super's responsibility to determine whether or not you have exceeded the contribution limits. Members should carefully monitor their concessional contributions to avoid exceeding the limits.

For defined benefit members, in order to test against the concessional contribution limit, *Notional Taxed Contribution* (NTC) rates are used.

Your NTC is a concessional contribution, so you need to know how much it is to work out how much you can contribute before being subject to the higher tax rates.

Your NTC is only in respect of your defined benefit. It does not extend to any employer contributions paid to your Accumulation Account and/or any additional voluntary contributions paid from pre-tax salary to your Additional Voluntary Account – these contributions are outside of the NTC formula. These additional contributions are added to the amount of the NTC to determine your *total* concessional contributions.

How your NTC is calculated

Your NTC% x your super salary at the start of the financial year.

Less

1.2 x your compulsory contributions, if paid from after-tax salary made over the financial year to fund your defined benefit.

Provided you meet certain conditions, the NTC is capped at the maximum concessional contributions limit when reporting to the ATO (except for Division 293 tax purposes, refer to Section 4).

How to work out your own NTC

To use the above formula you need to know:

1. Your defined benefit membership category. This is found on your most recent *Member Statement*.
2. The NTC % applicable to your defined benefit category is: 12.0%.
3. Your member contribution rate, which depends on your category and whether you make these contributions from pre-tax or post-tax salary.
4. Your super salary as per your most recent *Member Statement*. This salary will be reduced for any periods of part-time work during the year (if any).

The NTC calculation may not apply to you if, during the year:

- you ceased service
- you took leave without pay
- you changed benefit categories
- you became eligible for a late retirement benefit
- you received a benefit greater than the normal benefits provided, or
- the benefits in the Plan are changed.

7. Examples to determine concessional (before-tax) contribution limits using NTCs:

Example 1

Kerry is age 45. The compulsory contributions which Kerry is required to make toward her defined benefit are paid from **before-tax** salary.

Note: this example assumes there are no other concessional contributions being made by the member to another super fund.

Category of membership	QTMB
NTC %	12.0%
Part time percentage	100% (full time)
Super salary at 1 July 2014	\$175,000
Member Mandatory contribution rate (paid from before-tax salary)	6.35%
Employer Additional (Accumulation) contribution rate	3.0%

For the 2014/15 financial year, the concessional contribution limit for individuals under age 49 on 30 June 2014 is \$30,000. Any concessional (**before-tax**) contributions made in that period over \$30,000, will be taxed at the member's marginal tax rate (see section 4 for details).

Employer Additional (Accumulation) contributions: 3.0% x \$175,000	\$5,250
Notional Taxed contributions: 12.0% x \$175,000 less (1.2 x \$0)	\$21,000



If Kerry's salary and the Employer Additional (Accumulation) contributions remain the same during the 2014/15 financial year, then Kerry could make additional Member Voluntary (**before-tax**) contributions up to **\$3,750** [$\$30,000 - (\$5,250 + \$21,000)$] without incurring additional concessional contributions tax.

Kerry decides to contact her payroll department to start paying **before-tax** voluntary contributions. Kerry nominates 2% of her salary as this will allow her to top-up her super savings by \$3,500 p.a. By paying these additional voluntary contributions, Kerry's total contributions for the year will now be close to the \$30,000 concessional contribution limit. She makes a note in her smartphone to remind herself to review her superannuation during the year to ensure that any change in her circumstances (in particular, any salary increase or super on allowances or bonuses) do not cause her to exceed her concessional (**before-tax**) contribution limit.

Example 2

Chris is age 52. The compulsory contributions which Chris is required to make toward his defined benefit are paid from **after-tax** salary.

Note: this example assumes there are no other concessional contributions being made by the member to another super fund.

Category of membership	QTMB
NTC %	12.0%
Part time percentage	100% (full time)
Super salary at 1 July 2014	\$80,000
Member Mandatory contribution rate (paid from after-tax salary)	5.4%
Employer Additional (Accumulation) contribution rate	3.0%

For the 2014/15 financial year the concessional contribution limit for individuals aged 49 and over on 30 June 2014 is \$35,000. Any concessional (**before-tax**) contributions made in that period over \$35,000 will be taxed at the member's marginal tax rate (see section 4 for details).

Employer Additional (Accumulation) contributions: 3.0% x \$80,000	\$2,400
Notional Taxed contributions: 12.0% x \$80,000 less [1.2 x (5.4% x \$80,000)]	\$4,416

If Chris' salary and the Employer Additional (Accumulation) contributions remain the same during the 2014/15 financial year, then Chris could make additional Member Voluntary (**before-tax**) contributions up to **\$28,184** [$\$35,000 - (\$2,400 + \$4,416)$].

Chris decides to contact his payroll department to start paying **before-tax** voluntary contributions. He nominates 10% of his salary as this will allow him to top-up his super by \$8,000 p.a. Chris is aware he can contribute more, however he is mindful as to what he can afford. Chris decides he will review his superannuation during the year to see if he can afford to increase his additional voluntary contributions or perhaps contribute his bonus from his before-tax salary. He will need to ensure that any change in his circumstances (in particular, any salary increase or super on allowances or bonuses) does not cause him to exceed his concessional (**before-tax**) contribution limit. Chris puts some notes in his electronic diary to remind himself to review his super when his salary review is due.

8. How the Fund works

The benefits payable depend on which category of membership you belong to and when and why you leave NGS Super. Your benefit may be based on the accumulation of contributions plus investment earnings or a defined benefit based on a multiple of your salaries near the time of leaving service or a combination of both. The multiple is determined as a percentage (depending on your category of membership) and the number of years of your contributory membership.

Benefits paid from the Fund are financed by member and employer contributions together with investment earnings achieved in the Diversified (*MySuper*) investment option. If a defined benefit member makes any additional/voluntary contributions to the Fund, these contributions together with any rollovers into NGS Super, will be credited to a separate sub-account in the member's name and are paid in addition to the defined benefit.

Defined benefit members cannot choose their own investment option. This sub-account is invested in the Diversified (*MySuper*) investment option – please refer to the NGS Super **Investment fact sheet** dated 1 April 2014 for more information on the Diversified (*MySuper*) investment option.

The amount your employer contributes to the Fund will vary depending on the actuarial advice received by the Trustee. At least once every three years the Fund Actuary prepares a valuation that states how much your employer is required to contribute in order to ensure sufficient assets are available to pay benefits now and in the future.

The Fund Actuary also undertakes a short review to ensure the financial position of the Fund remains on track between full valuations.

As at 30 June 2014 the employer was contributing in line with the actuary's recommendations and the Plan was in a satisfactory financial position.

9. Statement of change in financial position

	30 June 2014 (\$ amount)	30 June 2013 (\$ amount)
Net assets transferred at beginning of year	13,301,890	12,337,413
Revenue		
Net investment revenue	1,317,650	1,602,173
Member contributions	44,781	47,113
Employer contributions	424,679	590,923
Rollovers and transfers in	–	254
Total revenue	1,787,110	2,240,463
Less expenditure		
Benefits paid	(4,239,098)	(8,558)
Insurance policy premiums	(22,839)	(34,764)
Contributions tax & surcharge	(60,479)	(103,194)
Administration costs	(190,049)	(112,703)
Total expenses	(4,512,465)	(1,275,986)
Net revenue after income tax	(2,725,355)	964,477
Net assets at end of period	10,576,535	13,301,890

This information has been prepared on a cash basis with some accruals and reallocations. That is, it does not allow for any accruals such as outstanding contributions or benefits due as at the start or end of year.

The financial information contained in this report for Cuesuper members has not been individually audited, however this information does form part of the full financial statements for NGS Super. The *Annual Trustee Report to members (Part 1)* provides details of the full financial statements for NGS Super (refer to www.ngssuper.com.au, then select Super Members > Fact Sheets, Reports & PDS > Annual Report).

You can request a copy of the full audited accounts and the auditor's report by contacting the NGS Super Customer Service Team.

10. Cuesuper representation – NGS Super Board

NGS Super is governed by a corporate Trustee, NGS Super Pty Limited. The Trustee is responsible for ensuring that the benefits for members of NGS Super, including members of the former Cuesuper fund, are protected.

During the merger discussions with NGS Super in 2011, agreement was reached to ensure that two Cuesuper Trustee Directors (one representing Employers and one representing Members) would continue to hold roles within the NGS Super governance structure up until 31 March 2014.

Andrew Blyth and Tom Taylor were appointed as advisors to the NGS Trustee Board. Additionally, Andrew Blyth was a voting member of the NGS Super Risk Audit Finance & Compliance Committee and Tom Taylor was a voting member of the NGS Super Investment Committee. As the term of office for these two representatives concluded on 31 March 2014, the NGS Super Board thanked Andrew and Tom for their ongoing representation, support and their valued counsel over this past 3 years.

11. NGS Super Board

NGS Super is run on behalf of its members by a trustee company, NGS Super Pty Limited (ABN 46 003 491 487), which is run by member-appointed and employer-appointed Trustee directors. The Trustee directors represent the interests of all members and are responsible for making decisions on the strategic management of the Fund.

NGS Super is sponsored by the Association of Independent Schools (AIS) NSW and SA, the Catholic Hierarchy of New South Wales, the SA Commission for Catholic Schools and the Independent Education Unions (IEU) NSW/ACT, SA and Vic/Tas.

Your Trustee Board as at 30 June 2014



Standing, left to right: Geoff Newcombe, Garry Le Duff, Michael Critchley, Dick Shearman (Chair), Margaret Sansom, Glen Seidel, Heather Walsh, Christine Wilkinson
Seated, left to right: David Buley, Gloria Taylor, Cathryn Hickey, Peter Fogarty (Deputy Chair)

Employer-representative directors

David Buley

Appointed by the AIS NSW

Michael Critchley

Appointed by the SA Commission for Catholic Schools

Peter Fogarty (Deputy Chair)

Appointed by the Catholic Hierarchy NSW

Garry Le Duff

Appointed by the AIS SA

Geoff Newcombe

Appointed by the AIS NSW

Heather Walsh

Appointed by the AIS NSW, representing ACT

Member-representative directors

Cathryn Hickey

Appointed by the IEU Vic/Tas

Margaret Sansom

Appointed by the IEU SA

Glen Seidel

Appointed by the IEU SA

Dick Shearman (Chair)

Appointed by the IEU NSW

Gloria Taylor

Appointed by the IEU NSW

Christine Wilkinson

Appointed by the IEU NSW

NGS Super has a specific set of rules applying to the appointment and removal of Trustee directors.

For a copy of the Trustee's election rules, please contact the Trustee office on (02) 9273 7900.

12. Fees and charges that apply to your super

The fees and charges of NGS Super are set out in the **Be clear about fees, costs and tax fact sheet** available online at www.ngssuper.com.au (select Super Members > Fact sheets, Reports & PDS).

13. How to calculate your benefits

Please note that the following details do not constitute a Product Disclosure Statement. For a full description of the method of calculating your benefits, you should refer to your Fund documentation, including the NGS Super *Transfer Guide* dated 1 April 2011. The *Transfer Guide* provides details of the terms and conditions of your death and disablement benefits.

If you have additional insurance cover in place with NGS Super, you should refer to the documentation you received when you applied for this cover.

In brief, the benefits shown on your *Member Statement* were calculated as follows:

Contributions

You are required to make contributions of 5.4% from your after-tax salary or 6.35% from your pre-tax salary. These contributions are credited to your **Member Mandatory Account**. Any additional voluntary contributions you make are credited to your **Member Additional Account**.

Your employer pays contributions as required by the actuary. Contributions are allocated to other accounts as follows:

Employer Additional Account – For wages employees who elected to have their 3% accumulation employer contributions paid to NGS Super (formerly Cuesuper), those contributions are credited to this account. From 1 July 2014, 9.5% of any allowances or bonuses that super is required to be paid on are also credited to this account.

Some useful definitions

Your **final average salary** is the average of your salary at the date your benefit is calculated and your salary on the same date in each of the preceding two years, provided that the average is at least equal to your salary at age 55

Your accrued retirement benefit multiple is calculated using 18% for each complete year and month of **membership**.

What happens to your benefit when you cease employment

Investment choice does not apply to your defined benefit whilst you remain in employment with your current employer. When you cease employment, your defined benefit will be calculated up to and including the date you ceased employment and transferred to the NGS Super Industry Fund. After this time, your defined benefit account will be invested in our Cash & Term Deposits investment option until your benefit is paid to you, used to purchase an NGS Income Stream, transferred to another complying superannuation fund or you choose an alternative investment option.

It is important to note that once you leave employment, your benefit will be subject to fluctuations in investment markets. This means you bear the risk that your super benefit could be lower if financial markets drop.

Withdrawal benefit before age 55

Your benefit is determined on the greater of:

- a) your Member Mandatory Account and
- b) your accrued retirement benefit multiple based on your years and months of service to the date of leaving service

Multiplied by your salary at the date of leaving service

Multiplied by your discount factor

Plus

- your Member Additional Account
- your Employer Additional Account
- your Rollover/Transfer In Account

Less

- your Surcharge Account.

Notes:

1. Your defined benefit will be adjusted for any period of part-time service.
2. Your total benefit is subject to a minimum being the statutory minimum benefit payable under superannuation guarantee legislation.

Retirement benefit from age 55–70

Your benefit is determined as your accrued retirement benefit multiple based on your years and months of **service** to the date of leaving service:

Multiplied by the greater of

- i) your 'final average salary at your retirement date', or
- ii) the annual salary that applied on your 55th birthday

Plus

- your Member Additional Account
- your Employer Additional Account
- your Rollover/Transfer In Account

Less

- your Surcharge Account.

Notes:

1. Your defined benefit will be adjusted for any period of part time service.
2. Your **final average salary** is determined as the average of your:
 - i) annual salary that applies on your retirement date, and
 - ii) the annual salary on the same date in each of the preceding two years.
3. Your total benefit is subject to a minimum being the statutory minimum benefit payable under superannuation guarantee legislation.

Retirement benefit after age 70

At age 70, your benefit will be calculated in the same way as it is calculated for your retirement benefit from age 55–70 (as above). After age 70, this benefit will accrue with investment returns only.

Death and Total & Permanent Disablement (TPD) benefit

Your death and TPD benefit is equal to your projected defined benefit at age 65:

Plus

- your Member Additional Account
- your Employer Additional Account
- your Rollover/Transfer In Account

Less

- your Surcharge Account.

Your projected defined benefit

Your projected defined benefit is determined as your accrued retirement benefit multiple based on your years and months of **membership**, to age 65

Multiplied by your final average salary assuming that your salary at the date of death/TPD remained unchanged to age 65.

Notes:

1. Your defined benefit will be adjusted for any period of part-time service.
2. Your death benefit after age 65 is the same as your retirement benefit.

Your income protection benefit

Income protection (IP) benefits replace some of your income if you are under age 65 and can't work because you are sick or have been injured.

IP cover features:

- Waiting period before payment commences: 90 days
- Payment period: Up to two years
- Payments will cease on return to work.

If you have Income Protection, your monthly benefit will be up to 75% of your monthly pre-disability income (subject to any maximum limits that apply). The monthly benefit you receive will be based on your pre-disability income and whether you are receiving income from other sources. The insurer requires monthly progress reports while you receive payments. You may also need to provide medical evidence and undergo any examinations that the insurer requires.

Up to 10% of your monthly pre-disability income will also be paid to your NGS Super account to finance your super benefits including your Member Mandatory contributions.



NGS Super Client Relationship and Business Development Team

NGS Super Trustee Office

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Back row, left to right: Neil Kent, Laurie Buchanan, Jorjet Issavi, Tana Brink, Jon Cheney, Myriam Chystal
Middle row, left to right: Elaine Santos, Dascia Bennett, Kathy Alexander, Dee Duke, Jon Cheney
Front row, left to right: Thomay Gatis, Sinead McKechnie

How to contact us

Visit our website www.ngssuper.com.au or contact our Customer Service Team or your local Client Relationship Manager at any time. We're here to help you.

NGS Super Customer Service Team

Telephone: 1300 133 177

Phone number for callers outside Australia
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Fax: (03) 8640 0813

Online/Web: www.ngssuper.com.au

You can contact us directly via the

Contact us page

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NGS Financial Planning

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Web: www.ngssuper.com.au



Are your contact details up-to-date?

To receive updates on your super, remember to let us know if you change your address or your employer.

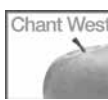
It's easy to update your details, simply login to your online account at www.ngssuper.com.au and change your details online. If you don't already have a PIN, you can register for one online. Alternatively, you can call our Customer Service Team and we'll do it for you.

More information?

Important information

The information provided in this document is general information only and does not take into account your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances and consider seeking professional advice. Past performance is not a reliable indicator of future performance.

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