

NGS SUPER INVESTMENT PERFORMANCE SUMMARY TO 30 JUNE 2016 INCOME STREAM

Returns on income stream (pension) investments are tax-free. Income stream investment returns will exceed equivalent (taxed) superannuation investment returns in periods when investment earnings are positive. In periods when investment earnings are negative, superannuation returns will exceed equivalent income stream returns. A negative return (loss) means that less tax is payable on taxed superannuation investments than has already been accrued, so there is a tax adjustment that can be credited back to superannuation members. There is no equivalent adjustment for income stream members because income stream returns are tax free.

Income Stream returns

NGS Super Investment Option	10 years % pa	5 years % pa	3 years % pa	1 year %	Financial year to date %	Since inception % pa return	Inception date	Funds under management (FUM) \$M
PRE-MIXED	Moderate Growth (pension default)	n/a	7.68	8.13	3.05	3.05	Jan 2010	156.0
	Diversified	6.15	8.07	8.95	3.94	3.94	Nov 2001	391.5
	High Growth	n/a	8.81	10.12	4.10	4.10	Aug 2007	18.4
	Balanced	n/a	7.34	7.51	3.35	3.35	Aug 2007	217.2
	Defensive	6.06	6.80	6.61	3.79	3.79	Nov 2001	161.1
	Socially Responsible Diversified	n/a	n/a	n/a	1.80	1.80	Nov 2013	13.0
	Indexed Growth	n/a	n/a	9.46	3.87	3.87	Oct 2011	49.5
	Income Generator*	n/a	n/a	n/a	4.69	4.69	Aug 2014	20.0
	Shares Plus	6.14	9.26	11.30	1.99	1.99	Sept 2004	23.6
SECTOR-SPECIFIC	Australian Shares	5.52	7.10	8.61	2.57	2.57	Sept 2004	34.7
	International Shares	5.57	11.00	12.99	0.06	0.06	Sept 2004	11.2
	Property	6.99	10.66	11.38	13.03	13.03	Dec 2002	18.6
	Diversified Bonds	5.32	4.80	4.08	2.53	2.53	May 2004	16.0
	Cash and Term Deposits	4.60	3.68	2.89	2.56	2.56	Jul 2004	124.2

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 independent 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 a reliable indicator of future performance.

* The Income Generator performance includes income distributions (i.e. it is the total return).

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