TRANSITION TO RETIREMENT GUIDE

Continue working and ease into retirement gradually

NGS Transition to Retirement Guide
Issued 24 September 2018
Important information
You should consider all the information contained in the Product Disclosure Statement dated 24 September 2018 and incorporated fact sheets before making a decision about investing in NGS Super.

The information provided in this Guide 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.

NGS Financial Planning Pty Ltd, ABN 89 134 620 518, is a corporate authorised representative #394909 of Guideway Financial Services Pty Ltd, ABN 46 156 498 538, AFSL# 420367 and offers financial planning services on behalf of NGS Super ABN 73 549 180 515.

You should refer to the Product Disclosure Statement (PDS), Guides and Fact sheets at www.ngssuper.com.au/PDS or request a copy from us on 1300 133 177.

How to contact NGS Super
Telephone: 1300 133 177
Facsimile: (03) 9245 5827
For callers outside Australia: +61 3 8687 1818
Postal address: GPO Box 4303, MELBOURNE VIC 3001
Website: www.ngssuper.com.au/contact-us
PART ONE
THE NGS TRANSITION TO RETIREMENT ACCOUNT

If you are thinking about easing into retirement and want to work part-time, you may be able to start to use your super to supplement your income.

This Guide explains how our Transition to Retirement account works, who can use it and the benefits it offers.

At NGS Super we offer two types of retirement products:

• a Transition to Retirement account for people between their preservation age (refer page 9) and age 64 who are still working, and
• an Income account (for retirees and people aged 65 and over).

If you are thinking about retiring permanently and looking for an effective way to ensure your super continues to work hard for you, then our Income account may be right for you. You can control how much and how often you’re paid and you can make additional withdrawals whenever you need. You can read more in the Income Account Guide available at www.ngssuper.com.au/PDS.

More information
You should consult a financial planner before you apply for a Transition to retirement account as it may be a complex decision that requires a review of your personal and financial circumstances.

This Guide explains the NGS Transition to Retirement (TTR) account. A TTR account is for people between their preservation age and age 64 who are still working (either part-time or full-time).

A Transition to retirement account is particularly favourable for some people who want to start part-time work and use their super to support the difference in income. As you continue to work, you can still make super contributions to your Accumulation account as a means of increasing your retirement income.

What does NGS Transition to Retirement account offer me?

If you have reached your preservation age and you are still working, you can apply for an NGS Transition to Retirement account.

This provides you with the following benefits:

• low fees and we pay no commissions
• a history of delivering strong long-term investment performance
• a choice of pre-mixed investment options and sector-specific options, or
• you can tailor your investment by selecting our NGS Self-Managed option providing you access to ASX-listed companies, exchange traded funds and term deposits
• you can choose different investment strategies for your longer-term account balance and for your current and upcoming income payments
• we offer flexible payment options
• we offer an automatic annual payment increase option
• no withdrawal fee
• flexibility to view and update your account via Member Online.


Our dedicated Customer Service Team is available by calling 1300 133 177 between 8am and 8pm (AEST or AEDT) Monday to Friday.

We offer personal service – our Customer Relationship Managers are available to assist with any questions you may have.

You can access financial planning through NGS Financial Planning, located in NSW and SA and regularly servicing VIC, QLD, WA and ACT. You can make an appointment to meet with an adviser or speak to them over the phone by calling 1300 133 177 or via our website at www.ngssuper.com.au/financial-advice.

Starting an NGS Transition to Retirement account


You can access this at www.ngssuper.com.au/PDS or phone us on 1300 133 177 to request a copy.

2. Read this Transition to Retirement Guide.

When you start a Transition to Retirement account, you need to make these decisions:

• do you have other super you’d like to put into your Transition to Retirement account?
• how will you invest your Transition to Retirement account?
• how much money do you want to draw from your Transition to Retirement account?
• how often do you want to receive payments?
• who do you want to receive your account balance if you die?

3. Complete the Transition to Retirement account application form in the Forms pack section of this Guide and return your completed forms to us and we’ll get your account under way.
HOW THE NGS TRANSITION TO RETIREMENT ACCOUNT WORKS

Key features at a glance

The Transition to Retirement account works like our regular Income account with many of the same rules and features. The difference is:

- you generally can’t take lump sum payments,
- the most you can withdraw in a year is 10% of your account balance, and
- investment earnings are taxed.

Following are the key features of our Transition to Retirement account. For more information please go to www.ngssuper.com.au/PDS and read the Product Disclosure Statement, Guides and Fact sheets.

If you have a Transition to Retirement account and have since:

- retired after reaching your preservation age (see page 9 for details on preservation age), or
- ceased a gainful employment arrangement after age 60 (even if you did not permanently retire),

you should notify us so you can transfer from a Transition to Retirement account (where investment earnings are taxed) to an NGS Income account1 (where investment earnings are tax-free).

Minimum initial investment

<table>
<thead>
<tr>
<th>Payment amount</th>
<th>$20,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>The amount you select must fall between the levels set by law. You are required to receive a minimum of 4% (for members under age 65) of your account balance and a maximum of 10% of your account balance in any financial year. Note: If you still have a Transition to Retirement account after age 65, you may be eligible to change to the NGS Income account where earnings will be tax-free and there is no limit on the maximum amount you can withdraw. Refer to page 9 for details of the minimum annual payments that apply to members over age 65.</td>
<td></td>
</tr>
</tbody>
</table>

Flexible payment and withdrawal options

| Payment options: | Fortnightly, monthly, quarterly, six-monthly or annually by direct credit to your bank or credit union account. |
| Lump sum withdrawals: | Not available. |

Investment choice provides you with access to different investment strategies for your:

- existing account balance; and
- future income payments

You have the flexibility of choosing to invest in one of our investment options or you can spread your savings across a combination of investment options giving you flexibility to tailor your own investment strategy.

<table>
<thead>
<tr>
<th>Pre-mixed options</th>
<th>Sector-specific options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defensive</td>
<td>Cash and Term Deposits</td>
</tr>
<tr>
<td>Balanced</td>
<td>Diversified Bonds</td>
</tr>
<tr>
<td>Socially Responsible Diversified</td>
<td>Property</td>
</tr>
<tr>
<td>Diversified (MySuper)</td>
<td>Australian Shares</td>
</tr>
<tr>
<td>Indexed Growth</td>
<td>International Shares</td>
</tr>
<tr>
<td>High Growth</td>
<td></td>
</tr>
<tr>
<td>Shares Plus</td>
<td></td>
</tr>
</tbody>
</table>

You can also tailor your investment by selecting the NGS Self-Managed investment option, which provides a direct investment gateway for you to access ASX listed companies, exchange traded funds and term deposits giving you the freedom to choose your investment strategy in the same way as a self-managed super fund. If you don’t make an investment choice your account will automatically be invested in our default investment option, Diversified (MySuper).

Investment switches

Requests to switch between investment options can be made at any time and your first switch in each financial year is free.

In the event of death

In the event of death, you can elect for your account balance to be paid to your spouse or dependants as a reversionary pension or to your spouse, dependants or your estate as a lump sum. At this time, we will protect the value of your account by transferring your account balance from your existing investment option(s) to the Cash and Term Deposits investment option.

Competitive fees

We are committed to providing a value-for-money product. As an Industry Fund we are run only to benefit members.

Cooling-off period

You have 19 days after we receive your application or 14 days from the date you receive your Transition to Retirement letter (whichever happens first), to decide if the account is suitable for your needs.

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1 A transfer balance cap (currently $1.6 million) will be applied on the amount of super you can transfer into the retirement phase. This is known as the transfer balance cap and applies as a total across all your super accounts and not per fund. Amounts in excess of the cap can be maintained in your Accumulation account where earnings will be taxed at 15%. If you exceed the cap within your Income account you’ll pay tax on the excess amount and the associated earnings.
What’s the minimum balance required for a Transition to Retirement account?

The minimum balance required is $20,000.

When you apply for a Transition to Retirement account, you can elect to rollover any other super you may have with another fund.

Once your account is established, you cannot add contributions directly to your Transition to Retirement account however you and your employer can continue to make contributions to your NGS Accumulation account.

You then have the choice of:

- setting up a second Transition to Retirement account or
- stopping your current Transition to Retirement account and commencing a new Transition to Retirement account with the additional funds, or
- transferring your Accumulation account and the balance of your Transition to Retirement account to an NGS Income account once you have retired, ceased employment after age 60 or turned age 65.

Your Transition to Retirement account is a flexible and tax-effective means of converting your lump sum Accumulation account that you’ve grown over your working life into regular payments. It has the following basic features:

- investment returns (positive or negative) are allocated to your account
- income payments are drawn from your account
- fees are charged to your account and taxes deducted where applicable
- over time as you receive payments your account balance will generally reduce to zero. The time this takes depends on your investment earnings over time and on how much you withdraw
- you can vary the level of payments you receive at any time subject to the levels set by law. Refer to page 9 for details of these limits.

Moving from a Transition to Retirement account to an Income account

An Income account is for retirees and people aged 65 and over. These are often referred to as account-based pensions. The NGS Income account allows you to control how much and how often you are paid and allows you to make lump sum withdrawals whenever you need to. You can read more about Income accounts in our Income Account Guide and Understanding the NGS Income account fact sheet available at www.ngssuper.com.au/PDS.

If you have a Transition to Retirement account and you have

- retired after reaching your preservation age (see page 9 for details on preservation age), or
- you have ceased employment after age 60

you will need to notify us so we can transfer your Transition to Retirement account to an Income account where investment earnings are tax free and there is no limit on the value of your withdrawals.

We will contact you before you turn 65 to advise that we will transfer your TTR account to the NGS Income account unless you notify us that you do not wish for this to occur.

The Transfer Balance Cap

A transfer balance cap is applied on the amount of super you can transfer into the retirement phase. The transfer balance cap applies as a total across all your super accounts and not per fund. This cap limits the amount that you can transfer into the retirement phase of super for which you receive tax-free investment earnings. All individuals have their own transfer balance cap.

The transfer balance cap applies to all super you have invested in the retirement phase. Super transferred into the retirement phase prior to 1 July 2017 was assessed on 1 July 2017. Super transferred since then, will be assessed at the time the Income account commenced.

An excess transfer balance occurs if your transfer balance account (managed by the ATO) exceeds your transfer balance cap at the end of a particular day. The ATO will issue you with an excess transfer balance determination which sets an amount that you must remove from your retirement phase account.

To remove an excess amount from retirement phase, you need to commute part of the value of your income stream into a lump sum (and either transfer it into an accumulation account or withdraw it from super). You can either:

- commute excess amounts voluntarily, or
- the ATO will require NGS super to transfer the amount.

You will also be liable for excess transfer balance tax. This tax will continue to accrue until you remove your excess transfer balance amount.

Further details can be found at www.ato.gov.au
Tax and your Transition to Retirement account

Providing your tax file number to the Fund
We ask all members under age 60 to provide their tax file number (TFN) to us when opening a Transition to Retirement account, regardless of whether you have provided your TFN for your Accumulation account. You are not required to provide your TFN, but if you do not provide it, you may pay a higher rate of tax on your benefit payments. You may be able to claim back any overpayment when you lodge your annual tax return.

If you do not have a TFN and require one, please contact the ATO on 13 10 20 or visit their website www.ato.gov.au.

How tax applies to your Transition to Retirement account
There are a number of different ways that tax applies to your Transition to Retirement account.

▪ Tax on transfers into NGS Super – generally there’s no tax on transfers into the Fund, however tax is payable on any ‘untaxed’ components (if any) you transfer from another Super fund into your account.
▪ Tax on your investment earnings – earnings are concessionally taxed at 15%. When you retire or you cease employment after age 60, you can transfer an amount up to the transfer balance cap (currently $1.6 million) to an NGS Income account which has no tax on investment earnings.
▪ Tax on your income payments – if you have reached your preservation age (see page 9) and are less than age 60, part of your income payments may be tax free and you will generally receive a 15% tax rebate on the taxable portion of your payments. Once you turn 60, your payments are tax free.

Tax on your death benefit
Lump sum benefits are tax free if paid to your “dependants for tax purposes”. For tax purposes, dependants include your spouse (including de facto), children under the age of 18, a person who is partially or wholly financially dependent on you or a person with whom you are in an interdependency relationship at the date of your death.

More information
For more detailed information about how tax applies to your Transition to Retirement account go to www.ngssuper.com.au/PDS and read our fact sheet Fees, costs and tax.
Who will receive your death benefit?

In the event of your death, you can elect for your account balance to be paid to your spouse or another dependant as a reversionary pension or to your dependants or your estate as a lump sum.


**Binding nominations**

If you have a valid binding nomination this means that if you die, your death benefit must be paid to the dependants you have nominated or your estate. You must meet certain conditions to ensure your nomination is valid.

To make a binding nomination, complete and return a Making a binding death benefit nomination form available in this Guide or by downloading this form from our website at www.ngssuper.com.au/forms or you can call us on 1300 133 177 to request a copy.

It is important that you tell us who you would like to receive your death benefit by completing Step 8 of the Transition to Retirement account application form. You can nominate a reversionary beneficiary or make a binding or a non-binding nomination.

**Non-binding nominations**

In cases of non-binding nominations, the Trustee has discretion in deciding to whom and in what proportions the benefit is paid, but will normally be guided by your wishes. The Trustee may decide to pay a lump sum or regular income. You can make a new non-binding nomination (or update an existing one) either:

- through Member Online, or

**No nomination**

If you do not nominate a beneficiary, the balance of your account will be paid to your estate and/or your dependants as determined by the Trustee.
Making your application

To apply for an NGS Transition to Retirement account, please complete the Application form that comes with this Guide.

As we will be paying you an income from your account you are required to complete an ATO tax file number declaration form if you are under age 60. You may also choose to complete the ATO Withholding Declaration form if you want us to adjust the tax withheld from payments made to you.

You need to provide us with the following documentation before we can commence your Transition to Retirement account:

- Transition to Retirement application form
- ATO tax file number declaration form (if you are under age 60)
- confirmation of your bank details (a copy of a recent bank statement)
- certified proof of your identity that verifies your full name, date of birth and residential address
- Transfer authority form – if you want to transfer any other super accounts you hold outside of NGS Super.

How long will your Transition to Retirement account last?

Your Transition to Retirement account will continue to be paid until your account balance is reduced to zero or until you start an NGS Income account. As your account balance is not guaranteed, it is not possible to predict exactly how long your account balance will last.

The length of time your account balance will last depends on:

- the amount you initially invest to commence your Transition to Retirement account
- your net investment earnings after investment management fees and tax have been deducted
- administration fees and charges that are deducted
- the amount of your payments you withdraw each year (including any applicable tax if you are under age 60).

If your account balance reduces to $2,000 or less, we may choose to pay out your account balance as a lump sum and close your account.
Getting your Transition to Retirement account started

There are a number of things you need to do and decisions you need to make when setting up your Transition to Retirement account.

Determine whether you’re eligible for a Transition to Retirement account

To commence a Transition to Retirement account you need to be working and have reached your preservation age. Your preservation age is determined by your date of birth.

The following table sets this out:

**Preservation table**

<table>
<thead>
<tr>
<th>Your date of birth</th>
<th>Preservation age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1 July 1960</td>
<td>55</td>
</tr>
<tr>
<td>Between 1 July 1960 and 30 June 1961</td>
<td>56</td>
</tr>
<tr>
<td>Between 1 July 1961 and 30 June 1962</td>
<td>57</td>
</tr>
<tr>
<td>Between 1 July 1962 and 30 June 1963</td>
<td>58</td>
</tr>
<tr>
<td>Between 1 July 1963 and 30 June 1964</td>
<td>59</td>
</tr>
<tr>
<td>After 30 June 1964</td>
<td>60</td>
</tr>
</tbody>
</table>

Determine the amount of your payment

You can select the amount of payment you wish to receive each year to suit your lifestyle needs. The amount you choose must be at or above the minimum level required by law and not more than the maximum amount of 10% of your account balance.

We will calculate the minimum payment you are required to receive at the time your Transition to Retirement account commences and we will pro-rate it for the period between your start date and the end of the financial year. At the beginning of each financial year thereafter, we’ll provide details of the minimum amount you are required to receive.

**Minimum payments**

For the 2018/19 financial year, the minimum payment amount for your Transition to Retirement account is shown in the table below.

<table>
<thead>
<tr>
<th>Age</th>
<th>Minimum annual payment (% of account balance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 65</td>
<td>4.0%</td>
</tr>
<tr>
<td>65 – 74</td>
<td>5.0%</td>
</tr>
<tr>
<td>75 – 79</td>
<td>6.0%</td>
</tr>
<tr>
<td>80 – 84</td>
<td>7.0%</td>
</tr>
<tr>
<td>85 – 89</td>
<td>9.0%</td>
</tr>
<tr>
<td>90 – 94</td>
<td>11.0%</td>
</tr>
<tr>
<td>95+</td>
<td>14.0%</td>
</tr>
</tbody>
</table>

**Maximum payments**

The maximum amount you can receive from your Transition to Retirement account is 10% of your account balance in any financial year.

Moving from a Transition to retirement account to an Income account

Your Transition to Retirement account will automatically transfer to an NGS Income account when you turn 65 unless you advise us that you do not wish for this to occur. If you cease an employment arrangement after turning age 60, or retire permanently, you will need to notify us if you wish to transfer your Transition to Retirement account to an NGS Income account. The NGS Income account will provide you with more flexible payment options and there is no tax on your earnings with an NGS Income account.

You can read the **Income account Guide** for more information.

Changing the amount of your payments

On 1 July each year, your online account details will be updated to record your new minimum payment amount for the new financial year. You can check these details by logging into your **Member Online** account at [www.ngssuper.com.au/login](http://www.ngssuper.com.au/login).

Once logged in, go to the withdrawal tab then select ‘Your withdrawal details’ from the drop-down menu.

You can change the amount of your payment at any time, ensuring you remain at or above the minimum and below the maximum for the year. To request a change, simply make a change through your **Member Online** account or complete a Request to vary your pension payment form and mail it to NGS Super. This form is available from our website at [www.ngssuper.com.au/forms](http://www.ngssuper.com.au/forms).

You have the option for your nominated annual payment to automatically increase at 1 July each year. The increase can be either a percentage nominated by you or the annual change in line with the March quarter Consumer Price Index (CPI).

Choose the timing of your payments

You may elect to have your payments made fortnightly, monthly, quarterly, six-monthly or annually. Other than for fortnightly payments, we must receive your completed Transition to Retirement application form (including any transfers from other funds required as part of your request) by the 25th day of the month prior to when you want your payments to commence, otherwise your payments will commence on the first available pay date after your account has been established.

You may alter the frequency of your payments at any time by completing and returning a Request to vary your pension payment form available on our website at [www.ngssuper.com.au/forms](http://www.ngssuper.com.au/forms).
Choose where you want to have your payments made

We’ll make your payments electronically to your nominated account. Payments are made in Australian dollars. You can only nominate one account. Provide your account details in Step 7 on your Transition to Retirement application form. Changes to your nominated account can be made on a Change of details advice form available on our website at www.ngssuper.com.au/forms.

Decide whether you want to make any lump sum withdrawals

Lump sum withdrawals from a Transition to Retirement account are generally not permitted, except in the following circumstances:
- to pay for a family law split
- to pay any excess contribution tax assessment
- to access the unrestricted non-preserved component of your benefit (if any).
You can also transfer the balance of your account back into your Accumulation account.

Decide where you will transfer or rollover your super money from

You may combine any super you have with other super funds to form the opening balance of your Transition to Retirement account.

Before you commence your Transition to Retirement account, make sure you’ve identified all of the super you want to go into (or be transferred to) your account. Once your account is opened, you can’t add any contributions or transfers to the existing account without stopping/recommencing or opening a new Transition to Retirement account.

To arrange a transfer from another fund, you have the option of contacting the other fund and requesting a rollover of your account balance to NGS Super or requesting us to arrange the transfer for you. If you want us to arrange the transfer, simply complete the Transfer authority form that comes with this Guide and send it to us.

Choose your investment options

You are able to invest your Transition to Retirement account in any combination across our suite of investment options. You can either choose to invest in just one of our investment options or you can choose to invest your account balance across multiple investment options. These include:
- pre-mixed options
- sector-specific options
- NGS Self-Managed, by trading from your pre-mixed and/or sector-specific options via your Member Online account.

If you don’t make an investment choice your account will automatically be invested in our default investment option, Diversified (MySuper).

You can make your choice using the Transition to Retirement application form that comes with this Guide.

Excluding the NGS Self-Managed option, if you choose to invest your account in more than one investment option, you have the flexibility to:
- draw your payments from only one of the options your account is invested in, or
- choose which of your investment options your payments are drawn from – for example if your account balance is invested 30% Diversified (MySuper), 30% Australian Shares and 40% Balanced, you may request to have your payments drawn from your Diversified (MySuper) and Balanced investments and you can nominate what percentage of your payment is drawn from each of these options, or
- choose to have your payments made proportionately from all of your investment options, i.e. payments will be drawn in the same proportion as you have nominated for your initial investment, or
- elect a priority draw down order. Payments will be drawn from one investment at a time. Payments will be drawn from your first nominated investment option until the investment in that option is depleted. Payments will then be drawn from your next nominated option and so on.

In each of the above cases, if you subsequently change the investment options in which your account balance is invested, you may need to review and change your payment nomination. You should consider seeking professional advice before making decisions about your investments.

You may request to change your investment options for your account balance and/or payments online or by completing the Investment switching form, which you can obtain from our website at www.ngssuper.com.au/forms or by calling us on 1300 133 177.

For more information on the investment options, please read the Investment Guide available at www.ngssuper.com.au/PDS or phone us on 1300 133 177 to request a copy.
The enclosed forms follow:

1. **NGS TRANSITION TO RETIREMENT ACCOUNT APPLICATION FORM**
   Complete to open your NGS Transition to Retirement account.

2. **TRANSFER AUTHORITY FORM**
   Complete this form to transfer other super into NGS Super and save paying multiple fees.

3. **BINDING DEATH BENEFIT NOMINATION FORM**
   You can use this form if you want to make a binding nomination (i.e. where there is a valid nomination, the Trustee has no discretion to decide who is to receive your benefit).

4. **TAX FILE NUMBER DECLARATION FORM**
   You only need to complete this form if you are under age 60.
PRIVACY COLLECTION STATEMENT

If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as
- your employer
- a previous super fund
- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to
- manage your NGS Super account Accumulation, Transition to Retirement or Income account
- give you information about your NGS Super account
- supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including
- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer’s processing centre in India. Our Privacy Policy lists any other relevant offshore locations.

Our Privacy Policy sets out in more detail
- how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- how we will handle any complaint.

You can view our Privacy Policy at www.ngssuper.com.au/privacy-policy or obtain a copy by contacting us on 1300 133 177.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on 1300 133 177. You may also write to the NGS Super Privacy Officer at PO Box 21236 World Square NSW 2002 or online at www.ngssuper.com.au/contact-us.

If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.
Step 1. Complete your personal details

Please print in black or blue pen, in capital letters, one character per box.

Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other ☐ Date of birth: ☐/☐/☐

Given names

Surname

Residential address (must be provided)

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Daytime telephone

Mobile

E-mail - see note below

Do you have an NGS Accumulation account?

☐ No ☐ Yes Member number: ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Please advise if you would like us to send you a Centrelink Schedule: ☐ Yes ☐ No

Alternatively, you can request this at any time by calling us on 1300 133 177.

Providing your email address

By providing us with your email and/or mobile number, the trustee will provide information such as annual reports, member statements, exit statements and notices of any material changes or occurrence of significant events electronically, rather than in paper form. If you would prefer to receive notifications by post, you can change your preferences in Member Online or by contacting us.

If you are a member of NGS Super, and you are not applying for membership or if you are applying for membership, if you are unsure of your decisions, consider obtaining professional advice.

NGS Super Privacy Officer at PO Box 21236 World Square

1300 133 177

www.ngssuper.com.au/contact-us

You can view our Privacy Policy at www.ngssuper.com.au/privacy-policy or obtain a copy by calling us on 1300 133 177.

Please send your completed form to:

NGS Super
GPO Box 4303
MELBOURNE VIC 3001

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.


Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515

NGS Super
Step 2. Make your initial investment

I wish to invest the following amount(s):
1. Transfer from my NGS Accumulation account:
   - Total account balance, or
   - Partial transfer of $______ or
   - Please retain $______ in my NGS Accumulation account and transfer the balance to my NGS Transition to Retirement account
2. Rollover from:
   - Name of other fund
   - Amount to be invested $______
   - Rollover from
   - Amount to be invested $______
   - Total initial investment (minimum $20,000)

Note: Your Transition to Retirement account will not commence until all of your rollovers listed have been received.

Are you intending to claim a tax deduction for personal contributions you have made to your super account (with NGS Super or with another fund)? You should first complete the relevant form to notify your intent to claim a tax deduction prior to requesting a withdrawal. You will not be able to claim a tax deduction if the transfer occurs first.

Step 3. Choose your investment options for your account balance

You can choose one or more investment options in any percentage. Please ensure the total adds to 100% otherwise the default investment option – Diversified (MySuper), will apply. Alternatively, you can choose to invest your Transition to Retirement account in the same way your Accumulation account is currently invested. If you don’t make a selection you’ll automatically be invested in the default investment option - Diversified (MySuper).

Option 1: I wish to have my initial investment allocated in the same way as my NGS Accumulation account is currently invested.

Option 2: I wish to have my initial investment allocated between the following investment options:

Pre-mixed options:
- Defensive
- Balanced
- Socially Responsible Diversified
- Diversified (MySuper) – default
- Indexed Growth
- High Growth
- Shares Plus

Sector-Specific options:
- Cash & Term Deposits
- Diversified Bonds
- Property
- Australian Shares
- International Shares

TOTAL

Tailored option:
NGS Self-Managed

This option is available for members who will accept responsibility for their own investment decisions. To participate in this option you will need to login to your Member Online account at ngssuper.com.au/login. From here you can actively trade via the NGS Self-Managed direct investment gateway by drawing down from your investments in the pre-mixed or sector-specific options you have nominated above.

If you wish to include in this Transition to Retirement account request some or all of your existing investment in the NGS Self-Managed option (if any), you must first transfer these investments back into your pre-mixed or sector-specific investments using your Member Online account at ngssuper.com.au/login. Transferring money from NGS Self-Managed may take some time to complete. Refer to the NGS Self-Managed Guide for details.

This product includes a choice of ASX-listed companies, exchange traded funds (ETFs) and term deposits. For details about the NGS Self-Managed direct investment gateway please refer to the NGS Self-Managed Guide available at ngssuper.com.au/PDS.
**Step 4. Choose your investment options for your income payments**

- **Option 1: Proportional to each investment option**
  
  Please make payments in proportion to each investment option. This means that as each investment moves up and down in value, the pension payment will be paid in direct correlation with the balance held in each option.

  If you wish to have your payments made from nominated investment options or a priority election, please choose either Option 2 or Option 3, but not both.

  *If you do not complete this section of the form, payments will be drawn proportional to each investment option.*

- **Option 2: Nominated percentage drawdown**
  
  You can choose to have your payments made from one or more of the pre-mixed or sector-specific investment options you have chosen above for your account balance. For example, if your account is invested in 80% Diversified (MySuper) and 20% Balanced, you could choose to have your payments made from the Balanced option only. Alternatively, you can choose to have payments deducted proportionally from all your options. Once there’s no longer enough money in your chosen option(s), payments will automatically be deducted from the account balance invested in your other option(s). You’ll be notified at the time, and you can adjust your investment choice accordingly.

<table>
<thead>
<tr>
<th>Pre-mixed options:</th>
<th>Percentage to be invested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defensive</td>
<td></td>
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<tr>
<td>Balanced</td>
<td></td>
</tr>
<tr>
<td>Socially Responsible Diversified</td>
<td></td>
</tr>
<tr>
<td>Diversified (MySuper) – default</td>
<td></td>
</tr>
<tr>
<td>Indexed Growth</td>
<td></td>
</tr>
<tr>
<td>High Growth</td>
<td></td>
</tr>
<tr>
<td>Shares Plus</td>
<td></td>
</tr>
</tbody>
</table>

  | Sector-Specific options:    |                           |
  | Cash & Term Deposits        |                           |
  | Diversified Bonds           |                           |
  | Property                    |                           |
  | Australian Shares           |                           |
  | International Shares        |                           |

  **TOTAL**

  | 100%                          |

- **Option 3: Priority drawdown**
  
  You can choose the pre-mixed and sector-specific investment options from which payments are drawn by electing a drawdown order. Payments will only be drawn from one investment option at a time. After your first nominated investment option is depleted, payments will then be drawn from your next nominated option until this has been depleted and will continue down your drawdown order. For example, if your account balance is invested in 50% Diversified (MySuper), 25% Balanced and 25% High Growth you could choose to have your payments drawn down in the order of 1. Balanced, 2. High Growth and 3. Diversified (MySuper).

<table>
<thead>
<tr>
<th>Drawdown option order (number 1, 2 etc as required):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-mixed options:</td>
</tr>
<tr>
<td>Defensive</td>
</tr>
<tr>
<td>Balanced</td>
</tr>
<tr>
<td>Socially Responsible Diversified</td>
</tr>
<tr>
<td>Diversified (MySuper)</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Sector-Specific options:</td>
</tr>
<tr>
<td>Cash &amp; Term Deposits</td>
</tr>
<tr>
<td>Diversified Bonds</td>
</tr>
<tr>
<td>Property</td>
</tr>
<tr>
<td>Australian Shares</td>
</tr>
<tr>
<td>International Shares</td>
</tr>
</tbody>
</table>

  If in the future you change your investment options, the above instruction will become invalid and cease to apply. You can provide a new priority drawdown instruction when you change your investment options or at any other time.
Step 5. Decide on your payment amount

Payment frequency: (select one option only
- Fortnightly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Payment start date
Please advise from when you wish to commence your payments: Starting month (e.g. JAN, FEB). Your payment will be paid on the fifteenth of the month (excluding fortnightly payments).

Nominated payment amount
Please nominate the amount you wish to receive from your pre-mixed and/or sector-specific investment as per step 4. (Select one option only)
- Minimum amount permitted (see percentages below)
- Maximum amount permitted (currently 10%) per financial year.
- % (nominate an annual percentage between your minimum amount and 10%)

The minimum amount permitted is based on your age:
Between preservation age and 64: 4%
65–74: 5%
75–79: 6%
Refer to page 9 of this Guide for the full list

Optional annual increase to your nominated payment amount (if left blank no increase will be applied)
Your payments will increase from 1 July each year by the percentage you select, unless you change this at a future date. (Select one option only)
- Nil
- Consumer Price Index
- Nominated percentage

Note any increase is subject to the minimum payment amounts permitted.

Step 6. Choose a payment amount for your first financial year

In the first financial year your account commences, we will pay you in accordance with the amount you have nominated in Step 5 above, unless you choose a higher amount.

You may be able to choose a higher amount in the first financial year your account commences. For example, if you start your account in January and there are 6 scheduled monthly payments remaining to 30 June, you could choose to receive your first 6 payments at a higher rate than your normal nominated amount, as follows:

\[
\text{This amount would therefore be twice the normal rate of payment, but only for the remainder of the first financial year.}
\]

Do you wish to receive a higher amount in the first financial year, based on the annualised amount nominated in Step 5 above and paid over the number of scheduled payments remaining to the next 30 June? Yes No

Step 7. Complete your payment details

Please provide proof of your bank account details such as a statement that shows your BSB number, your bank account number and your account name. My bank account details are as follows:

Financial institution

Account held in the name of

BSB Account number

Money cannot be paid into a credit card account or a third party account. We will take care to ensure your money is paid in line with the details you have provided. We accept no responsibility for any loss which occurs as a result of incorrect bank details you provide us. If the bank rejects the payment of your money we will pay you by cheque.
Step 8. Nominate your beneficiaries

If you die the balance of your Transition to Retirement account may be paid to your spouse, dependants or estate.

You have the option of:

1. nominating a reversionary beneficiary OR
2. making a non-binding death benefit nomination OR
3. making a binding death benefit nomination

If you do not nominate a reversionary beneficiary or make a binding death benefit nomination, NGS Super (‘the Trustee’) will determine to which of your dependants and/or your estate your account balance will be paid. Your nomination will be taken into account if we hold a completed form when the Trustee makes its determination. For more details, refer to our fact sheet Nominate your beneficiaries available at ngssuper.com.au/PDS.

Option 1: Reversionary nomination (you cannot change your reversionary beneficiary once your account starts)

Given name
Surname
Relationship to applicant
Date of birth

Option 2: Non-binding nomination

I direct the Trustee of NGS Super to distribute my death benefit as shown below, in the event of my death (please attach an additional page if you wish to nominate more than three dependants as beneficiaries):

<table>
<thead>
<tr>
<th>Percentage of benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Estate</td>
</tr>
<tr>
<td>My Dependant/s.</td>
</tr>
</tbody>
</table>

Option 3: Binding nomination

If you make a valid binding nomination, the Trustee has no discretion to decide who is to receive your death benefit. Your death benefit must be paid to your nominated beneficiaries.

If you wish to make a binding nomination, please complete the Binding death benefit nomination form enclosed in this Guide, then attach it to this application.

<table>
<thead>
<tr>
<th>Percentage of benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL 100 %</td>
</tr>
</tbody>
</table>
**Step 9. Attach proof of identity**

For identification purposes, you MUST attach a certified copy of either your driver’s licence or passport (or acceptable alternatives). You can have these documents certified by a number of people including either a full-time teacher or by a post office employee with more than two years’ continuous service. For a full list of people who can certify documents and acceptable alternative documents, please visit www.ngssuper.com.au/completing-proof-of-identity/. An example of how to certify documents is shown below. Failure to provide appropriate proof of identification may result in delays in the processing of your payment(s).

**How to certify documents**

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped ‘certified true copy’
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)

A clear copy of the document that identifies you (i.e. your driver’s licence (front and back) or passport)
Write or stamp ‘certified true copy’ of the original document
The authorised person’s signature
Full name, qualification and registration number (if applicable) of the authorised person
Date of certification (within 12 months of receipt by NGS)

**Verification**

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

**Important Note**

The information in this document is a guide only and we may request additional documentation prior to any payment.

---

**Step 10. Complete tax file number declaration**

☐ I have completed and attached the ATO Tax File Number declaration form.

**Note:** The ATO Tax File Number declaration form (enclosed in this Guide) is only required if you are under age 60 at the time of completing this form.

---

**Step 11. Third party authorisation**

If you wish to give authorisation for a third party to act on your behalf and to receive information about your account, such as your financial adviser or your partner, you will need to provide the following details of this person:

**Given name/s**

**Family name**

**Business name (if authorised person is a financial adviser)**

**Business address**

**Suburb**

**State**

**Postcode**

**Authorised person’s telephone**

**Authorised person’s email address**

**Signature**

**Date**
Step 12. Sign the form

Your application will not be accepted unless you have signed this declaration.

By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made
- accept that I will be bound by the provisions of the Trust Deed and rules which govern the operation of NGS Super
- acknowledge that if I’ve provided my email address details in this application form, the Trustee will use that email address to send information, including any annual reports, member and exit statements and notices of any material changes or the occurrence of significant events, by electronic means. I can change this preference through Member Online or by phoning NGS Super.
- confirm that I am an Australian resident.

I consent to my personal information being collected, disclosed and used as described in the Privacy Collection Statement.

Signature: ✗  Date: □□ / □□ / □□□□

Please return your completed form together with your

- proof of identity,
- copy of supporting bank account details,
- Tax File Number Declaration form (if applicable) and
- Binding death benefit nomination form (if applicable) to:

NGS Super
GPO Box 4303
MELBOURNE VIC 3001.
PRIVACY
COLLECTION
STATEMENT

If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as
· your employer
· a previous super fund
· your financial adviser
· our related entities
· publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to
· manage your NGS Super account Accumulation, Transition to Retirement or Income account
· give you information about your NGS Super account
· supply you with information about other products and services offered by us or our related companies
· include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including
· our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
· our insurer
· our professional advisers
· your employer
· other service providers that provide services or products relevant to your NGS Super account
· any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer’s processing centre in India. Our Privacy Policy lists any other relevant offshore locations.

If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.

Our Privacy Policy sets out in more detail
· how we deal with your personal information
· how to access and seek correction of the information we hold about you
· how you may lodge a complaint if we breach an Australian Privacy Principle
· how we will handle any complaint.

You can view our Privacy Policy at www.ngssuper.com.au/privacy-policy or obtain a copy by contacting us on 1300 133 177.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on 1300 133 177. You may also write to the NGS Super Privacy Officer at PO Box 21236 World Square NSW 2002 or online at www.ngssuper.com.au/contact-us.

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515
TRANSFER AUTHORITY FORM

Transfer whole balance from another fund into NGS Super

Just fill in this form and send it back to NGS Super. It’s that simple. We will contact your other super fund/s and will look after all of the transfer details. We do not charge a fee for this service.

If you wish to transfer more than one fund to NGS Super, you will need to photocopy this form for each Fund transfer. Your transfer will be processed faster if you provide your Tax File Number and a copy of a recent Member Statement from your old super fund.

If you need help
For assistance call us on 1300 133 177.

Before you transfer
- Check whether your previous fund will charge you an exit fee or other penalties.
- If required, ensure that you transfer or replace any insurance cover you have with your other fund before closing the account.

If you wish to transfer your insurance cover from your previous fund to your NGS Accumulation account, you will need to first complete our Insurance Transfer form available on our website at ngssuper.com.au/forms. Alternatively, you can request the transfer through Member Online at ngssuper.com.au/login.

Please send your completed form to:
NGS Super
GPO Box 4303
MELBOURNE VIC 3001

Step 1. Complete your personal details

Please print in black or blue pen, in capital letters, one character per box.

<table>
<thead>
<tr>
<th>Title</th>
<th>Given names</th>
<th>Date of birth</th>
<th>Surname</th>
<th>Residential address</th>
<th>Suburb</th>
<th>State</th>
<th>Postcode</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr</td>
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<td></td>
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<td>Mrs</td>
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<td>Other</td>
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</tbody>
</table>

Previous address
(if you know that the address held by your previous fund is different to your current residential address)

<table>
<thead>
<tr>
<th>Suburb</th>
<th>State</th>
<th>Postcode</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
</tr>
</tbody>
</table>

Daytime telephone

Mobile

NGS member number (if applicable)

If you need help
For assistance call us on 1300 133 177.

Before you transfer
- Check whether your previous fund will charge you an exit fee or other penalties.
- If required, ensure that you transfer or replace any insurance cover you have with your other fund before closing the account.

If you wish to transfer your insurance cover from your previous fund to your NGS Accumulation account, you will need to first complete our Insurance Transfer form available on our website at ngssuper.com.au/forms. Alternatively, you can request the transfer through Member Online at ngssuper.com.au/login.

Please send your completed form to:
NGS Super
GPO Box 4303
MELBOURNE VIC 3001

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<td>Mrs</td>
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<td>Ms</td>
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</tr>
</tbody>
</table>

Previous address
(if you know that the address held by your previous fund is different to your current residential address)

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<thead>
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<th>Postcode</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Daytime telephone

Mobile

NGS member number (if applicable)

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515
Step 2. Provide details of your previous super fund

If you have multiple accounts with this fund, you must complete a separate form for each account you wish to transfer.

If you are intending to claim a tax deduction for any personal contributions you have made to your other super account, you should first complete the relevant form with your other fund to notify them of your intent to claim a tax deduction prior to requesting this transfer.

You may not be able to claim a tax deduction after this transfer occurs.

Name of previous fund or policy

Address of previous fund

Suburb

State

Postcode

Telephone

Membership or policy number

Step 3. Proof of identity

For transfers between super funds, your previous fund will verify your identification (ID) with the Australian Taxation Office (ATO). If the information held by your previous fund cannot be matched with the details held by the ATO, your previous fund may require you to provide certified proof of ID before they can complete your transfer to NGS Super.

Your Tax File Number (TFN) is required for identification purposes. Under superannuation law, you are not obliged to disclose your tax file number, but there may be tax consequences if you don’t (please refer below for details).

My TFN is: - - - - - - -

If you do not provide your TFN:

- your contributions may be taxed at the highest rate plus Medicare levy
- you will not be able to make personal contributions to your super fund
- we may not be able to receive contributions from you or your employer
- it may be more difficult for you to monitor your account or to locate it if you lose track of it.

NGS Super is authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993. We will treat it as confidential and only use it for lawful purposes. This includes disclosing it to another superannuation fund when we’re arranging a transfer of funds for you. However, you may request in writing that your TFN not be disclosed to any other trustee.

If you do not wish to provide your TFN then you will need to check with your previous fund to determine if you are required to provide certified ID. If you have more than one rollover, you will need to check the requirements with each of your previous super funds.
For transfers between super funds, your previous fund will verify your identification (ID) with the Australian Taxation Office (ATO). If the information held by your previous fund cannot be matched with the details held by the ATO, your previous fund may require you to provide certified proof of ID before they can complete your transfer to NGS Super.

Your Tax File Number (TFN) is required for identification purposes. Under superannuation law, you are not obliged to disclose your tax file number, but there may be tax consequences if you don’t (please refer below for details).

My TFN is:     -    -

If you do not provide your TFN:
- your contributions may be taxed at the highest rate plus Medicare levy
- you will not be able to make personal contributions to your super fund
- we may not be able to receive contributions from you or your employer
- it may be more difficult for you to monitor your account or to locate it if you lose track of it.

NGS Super is authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993. We will treat it as confidential and only use it for lawful purposes. This includes disclosing it to another superannuation fund when we’re arranging a transfer of funds for you. However, you may request in writing that your TFN not be disclosed to any other trustee.

If you do not wish to provide your TFN then you will need to check with your previous fund to determine if you are required to provide certified ID. If you have more than one rollover, you will need to check the requirements with each of your previous super funds.

**Step 3. Proof of identity**

If you have multiple accounts with this fund, you must complete a separate form for each account you wish to transfer.

If you are intending to claim a tax deduction for any personal contributions you have made to your other super account, you should first complete the relevant form with your other fund to notify them of your intent to claim a tax deduction prior to requesting this transfer. You may not be able to claim a tax deduction after this transfer occurs.

**Step 2. Provide details of your previous super fund**

**Step 4. Sign the form**

By signing this form I am making the following statements:
- I declare I have fully read this form and the information completed is true and correct
- I discharge my previous super fund from any further liability in respect of the amount transferred
- I approve the deduction of any appropriate exit fees from the amount transferred subject to legislative restrictions
- I request that any further contributions received by my previous super fund after my payment, be redirected to my membership with NGS Super
- I am aware I may ask my previous super fund for information about any fees and charges that may apply, or any other information about the effect of this transfer on my benefits and do not require any further information
- If I intend to elect a different investment option for this transfer, then I understand that it is my responsibility to update my investment choice prior to this rollover being received by NGS Super
- I consent to my tax file number being disclosed for the purposes of consolidating my superannuation accounts
- I have read and understand the Privacy Collection Statement and consent to my personal information being collected, disclosed and used as described in that Statement.

I request and consent to the transfer of my superannuation as described above and authorise my previous super fund to give effect to this transfer.

Signature:  
Date  

Please return your completed form to:
NGS Super
GPO Box 4303
MELBOURNE VIC 3001

**Information for previous superannuation provider**

**Name of Fund:** NGS Super  
**ABN:** 73 549 180 515  
**SPIN:** NGS0001AU

**Unique Superannuation Identifier (USI) numbers**

Accumulation account – 73549180515701  
Income account (Pension) members – 73549180515799  
Catholic Church Staff Superannuation Defined Benefit Plan – 73549180515702  
Eltham College Defined Benefit Plan – 73549180515703  
Penleigh and Essendon Grammar School Defined Benefit Plan – 73549180515705  
Cuesuper Superannuation Defined Benefit Plan – 73549180515706

**Fund Address:** GPO Box 4303, Melbourne, VIC 3001  
**Fund Telephone Number:** 1300 133 177

When transferring money into NGS Super please note:
- NGS Super is a regulated super fund under the Superannuation Industry (Supervision) Act 1993. Accordingly NGS Super can accept the rollover of both preserved and non-preserved benefits in accordance with the Superannuation Industry (Supervision) Act.
If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as
- your employer
- a previous super fund
- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to
- manage your NGS Super account (Accumulation, Transition to retirement or Income account)
- give you information about your NGS Super account
- supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including
- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer’s processing centre in India. Our Privacy Policy lists any other relevant offshore locations.

Our Privacy Policy sets out in more detail
- how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- how we will handle any complaint.

You can view our Privacy Policy at www.ngssuper.com.au/privacy-policy or obtain a copy by contacting us on 1300 133 177.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on 1300 133 177. You may also write to the NGS Super Privacy Officer at PO Box 21236 World Square NSW 2002 or online at www.ngssuper.com.au/contact-us.

If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.
# BINDING DEATH BENEFIT NOMINATION FORM

## Step 1. Complete your personal details

<table>
<thead>
<tr>
<th>Title</th>
<th>Mr</th>
<th>Mrs</th>
<th>Ms</th>
<th>Miss</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of birth</td>
<td>/  /</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Given names</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Surname</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Residential address</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Suburb</td>
<td>State</td>
</tr>
<tr>
<td>Postal address</td>
<td></td>
</tr>
<tr>
<td>Suburb</td>
<td>State</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Telephone</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-mail</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Member number (if known)</th>
<th></th>
</tr>
</thead>
</table>

## Step 2. Make your nomination

I direct the trustee of NGS Super to distribute my account to the following people in the proportions shown below, in the event of my death (please attach an additional page and sign and date this page in the presence of the two witnesses (who must also sign the additional page) if you wish to nominate more than three beneficiaries). The additional page will be treated as part of Step 2.

1. **My legal personal representative (Estate)**
   - Percentage of benefit

OR

2. **My dependant/s** If you make this selection, please provide full details below:
   - **First Nominee**
     - **Given names**
     - **Surname**
     - **Date of birth**  /  /  
     - Percentage of benefit
     - **Relationship to you**
     - Spouse  Child  Financial dependant  Interdependency relationship

Continued over
### Step 2. Make your nomination (continued)

<table>
<thead>
<tr>
<th>First Nominee (continued)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Residential address</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Suburb</strong></td>
<td><strong>State</strong></td>
</tr>
<tr>
<td><strong>Second Nominee</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Given names</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Surname</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Date of birth</strong></td>
<td><strong>Percentage of benefit</strong></td>
</tr>
<tr>
<td><strong>Relationship to you</strong></td>
<td></td>
</tr>
<tr>
<td>○ Spouse ○ Child ○ Financial dependant ○ Interdependency relationship</td>
<td></td>
</tr>
<tr>
<td><strong>Residential address</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Suburb</strong></td>
<td><strong>State</strong></td>
</tr>
<tr>
<td><strong>Third Nominee</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Given names</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Surname</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Date of birth</strong></td>
<td><strong>Percentage of benefit</strong></td>
</tr>
<tr>
<td><strong>Relationship to you</strong></td>
<td></td>
</tr>
<tr>
<td>○ Spouse ○ Child ○ Financial dependant ○ Interdependency relationship</td>
<td></td>
</tr>
<tr>
<td><strong>Residential address</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Suburb</strong></td>
<td><strong>State</strong></td>
</tr>
</tbody>
</table>

### Notes

The persons you nominate must be your ‘dependant’ or legal personal representative (that is, the executor or administrator of your estate). ‘Dependant’ is defined as:

- your spouse – whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners);
- your children including step-children, adopted children and your spouse’s children;
- any other person who the trustee considers is wholly or partially dependent on you at the time of death, and
- any person you have an interdependency relationship with.

Two people (whether or not related by family) have an interdependency relationship if:

1. they have a close personal relationship;
2. they live together; and
3. one or each of them provides the other with financial support; and
4. one or each of them provides the other with domestic support and personal care.

An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above (2, 3 & 4) because either or both of them suffer from a physical, intellectual or psychiatric disability.

Any amounts paid to your legal personal representative would be distributed according to your will, or if you don’t have a will, according to the laws of the State in which you resided at the date of your death.
Step 2. Make your nomination (continued)

First Nominee (continued)

- Residential address
- Suburb  State  Postcode

Second Nominee

- Given names
- Surname
- Date of birth  /  /  Percentage of benefit  %
- Relationship to you
  - Spouse
  - Child
  - Financial dependant
  - Interdependency relationship

- Residential address
- Suburb  State  Postcode

Third Nominee

- Given names
- Surname
- Date of birth  /  /  Percentage of benefit  %
- Relationship to you
  - Spouse
  - Child
  - Financial dependant
  - Interdependency relationship

- Residential address
- Suburb  State  Postcode

Notes

The persons you nominate must be your ‘dependant’ or legal personal representative (that is, the executor or administrator of your estate). ‘Dependant’ is defined as:

- your spouse – whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners)
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An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above (2, 3 & 4) because either or both of them suffer from a physical, intellectual or psychiatric disability.

Any amounts paid to your legal personal representative would be distributed according to your will, or if you don’t have a will, according to the laws of the State in which you resided at the date of your death.

By signing this form I declare that I have read this form and understand that:

- My nomination in this form will be legally binding on the Trustee if it is valid and in effect at the time of my death.
- My nomination in this form will be invalid if:
  - it has not been completed correctly, or completed prior to my admission to membership of the Fund
  - the persons nominated are no longer my dependants and/or legal personal representative at the time of my death or are no longer alive
  - the Trustee is legally restrained or prohibited from paying my super to one or more of the persons nominated in this form.
- This binding death benefit nomination is not valid until received by the Trustee.
- If this binding death nomination is not valid, the Trustee will have the discretion to pay my benefits in accordance with the rules of the Fund and superannuation laws.
- My nomination in this form will expire and cease to have effect:
  - after 3 years, unless I re-confirm, revoke or amend it at an earlier time;
  - if and for so long as the Trustee is prevented from making a payment due to Family Law; or
  - if I am subject to a Court Order prohibiting me from making a binding death benefit nomination or requiring me to amend or revoke a binding death benefit nomination.
- The information provided within this form will be used by the Trustee to contact those nominated to determine whether they are still my dependants and/or legal personal representative at the time of my death. The information may be disclosed to the Trustee’s administrator, my employer and other parties as required and I consent to the handling of my personal information in this way.
- If this binding death benefit nomination remains valid and is current at the time of my death, then the Trustee must pay the benefit in accordance with the nomination, regardless of how my personal circumstances and those of my beneficiaries have changed unless otherwise required by law.
- This form revokes any prior binding death benefit nomination or nomination of preferred beneficiaries I may have made.
- I consent to my personal information being collected, disclosed and used as described in the Privacy Collection Statement.

Signature  
Date  /  /  

Step 3. Sign the form

Step 4. Witness declaration

Witness One (insert full name)

I, confirm that I am at least 18 years of age, am not a person nominated in Step 2 of this form and that the member named above has signed this form in my presence.

Signature  
Date  /  /  

Witness Two (insert full name)

I, confirm that I am at least 18 years of age, am not a person nominated in Step 2 of this form and that the member named above has signed this form in my presence.

Signature  
Date  /  /  

Please return your completed form to:
NGS Super
GPO Box 4303
MELBOURNE VIC 3001
**PRIVACY COLLECTION STATEMENT**

If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as
- your employer
- a previous super fund
- your financial adviser
- our related entities
- publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

We will use your personal information to
- manage your NGS Super account (Accumulation, Transition to retirement or Income account)
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We will disclose your personal information to various organisations (but only as required to manage your NGS Super account or the Fund generally), including
- our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer)
- our insurer
- our professional advisers
- your employer
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Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515
Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?
   OR I have made a separate application/enquiry to the ATO for a new or existing TFN.
   OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.
   OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.
   [ ] For more information, see question 1 on page 2 of the instructions.

2 What is your name?
   Title: [ ] Mr  [ ] Mrs  [ ] Miss  [ ] Ms
   Surname or family name
   First given name
   Other given names

3 What is your home address in Australia?
   Suburb/town/locality
   State/territory
   Postcode

4 If you have changed your name since you last dealt with the ATO, please provide your previous family name.

Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number?
   Branch number (if applicable)

2 If you don’t have an ABN or withholding payer number, have you applied for one?
   [ ] Yes  [ ] No

3 What is your legal name or registered business name (or your individual name if not in business)?
   NGS SUPER

4 What is your business address?
   GPO BOX 4303
   Suburb/town/locality
   MELBOURNE
   State/territory
   VIC
   Postcode

5 What is your primary e-mail address?

6 Who is your contact person?
   Business phone number
   13 00 13 31 77

7 If you no longer make payments to this payee, print X in this box.

DECLARATION by payee: I declare that the information I have given is true and correct.
Signature

You MUST SIGN here

Date  /  /  

There are penalties for deliberately making a false or misleading statement.

IMPORTANT
See next page for:
payer obligations
lodging online.
This page has been left blank intentionally
Are you an existing NGS Accumulation account member?

Have you nominated your beneficiaries? If you wish to make a binding nomination, have you completed the Binding death benefit nomination form?

Have you provided your banking details and proof of your bank account details (such as a bank statement)?

If you are transferring money from another super fund, have you completed the Transfer authority form?

Are you intending to claim a tax deduction for personal contributions you have made to your super account (with NGS Super or with another fund)? You should first complete the relevant form to notify your intent to claim a tax deduction prior to requesting a withdrawal. You may not be able to claim a tax deduction if the transfer occurs first.

Have you signed and dated your Transition to Retirement application?

If you are under age 60, have you completed the ATO tax file number declaration form?

Have you provided the required proof of identity?

Please return all completed forms to:
NGS Super
GPO Box 4303
MELBOURNE VIC 3001

There are NGS Super representatives in each of the state offices who can provide assistance with completing the forms or answer questions that you may have.

You will find contact details at www.ngssuper.com.au/crm
**Condition of release** – is the term used when you can access your super.

The most common conditions of release for paying benefits is when you have:

- reached your preservation age and retired
- reached your preservation age and you begin a *Transition to Retirement* account
- ceased employment on or after reaching age of 60
- turned 65 years of age (even if you haven’t retired)
- died.

In special circumstances, at least part of your super may be paid before you reach your preservation age. These are:

- terminating gainful employment
- permanent incapacity
- temporary incapacity
- severe financial hardship
- compassionate grounds
- terminal medical condition.

More details can be found in our fact sheet *Gaining access to your super*.

**Dependant** – A spouse, child, or any person financially dependent on you at the time of your death. A dependant may also be any person who you have an interdependency relationship with.

**Income accounts** – These are also referred to as account-based pensions and the terms are interchangeable. An income account is where a person receives payments regularly that are drawn down from their account balance. Annual payments must be at least the Government-legislated minimum. The account will continue until death or until the balance is exhausted. Upon death, the account balance will be paid to the beneficiary(ies) as a lump sum. The advantage of an income account is the flexibility receive regular payments as and when you require these.


**Industry fund** – A multi-employer superannuation fund covering a particular industry, generally set up by the unions and employer organisations covering the relevant industry.
Interdependency relationship – A close personal relationship between two people who live together, where one provides the other with financial support, and one or each provides the other with domestic support and personal care.

This means that same-sex partners or siblings and adult children caring for you in your elderly years may be eligible. The definition also includes a person with a physical, intellectual or psychiatric disability who may live in an institution but is still interdependent with you at the time of your death.

Investment manager – An organisation which invests in and manages a particular portfolio of assets on behalf of a superannuation fund.

Legal personal representative – Executor or administrator of a deceased estate.

Nominated beneficiary – A person you nominate to receive the balance of your account in the event of your death.

Preservation age – means the age from which you can access your Accumulation account subject to you meeting a ‘condition of release’ (see page 32 for details).

Preserved amount – this is the portion of your Accumulation account which you generally cannot access until you meet a ‘condition of release’ (see page 32 for details).

Priority draw down – Enables you to choose the order in which your investments are depleted when your pension is paid to you. So payments will be drawn from your first nominated investment option until the investment in that option is depleted. Payments will then be drawn from your next nominated option and so on.

Reversionary beneficiary – The person to whom your income payments will continue to be paid in the event of your death (if you have made a reversionary nomination).

Rollover – The transfer of money from one super fund to another fund or to a super pension.

Spouse – A spouse of a person includes:
- another person, whether of the same sex or a different sex, with whom the person is in a relationship that is registered under a law of a State or Territory (prescribed for the purposes of section 22B of the Acts Interpretation Act 1901 as a kind of relationship prescribed for the purposes of that section)
- another person who although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

Superannuation Complaints Tribunal (SCT) – A dispute resolution service that is able to hear complaints that have not been resolved by a super fund’s internal complaints mechanism.

The SCT will no longer take new complaints from 1 November 2018. From this date the Australian Financial Complaints Authority (AFCA) will be the new complaints body.

Transition to Retirement accounts – Transition to Retirement accounts are similar to Income accounts with many of the same rules and features (see definition above). The difference is, you generally can’t withdraw lump sums and your regular pension payments are limited to a maximum of 10% of your account balance each year. These accounts are available to members who have reached their preservation age (see Preservation table on page 9) and who are not yet eligible for an Income account.
How to contact us

Online at www.ngssuper.com.au/contact-us
Telephone 1300 133 177
For callers outside Australia +61 3 8687 1818
Fax (03) 9245 5827
Postal address
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer: For further information about the methodology used by Chant West, see www.chantwest.com.au
Chant West has given its consent to the inclusion in this Product Disclosure Statement of the references to Chant West and the inclusion of the logos and ratings provided by Chant West in the form and context in which they are included.

www.ngssuper.com.au
1300 133 177

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