

FEES, COSTS AND TAX

*We keep your costs low
so your super grows faster.*

FACT SHEET 6

1 JUNE 2017

NGS Super is run only to benefit members. This means we only charge fees to cover our operating costs.

You don't always see the fees, costs and taxes coming out of your super. Some deductions are shown in your account history but other deductions are made from Fund assets as a whole or from investment returns before these returns are added to your account balance. You can check your annual statement to see the details of the fees, costs and taxes that have been applied to your super each financial year. These are available through your *Member Online* account at www.ngssuper.com.au/login.

Fees and costs

NGS Super keeps fees and costs low so your super grows faster. We are able to do this because:

- we are an industry fund run solely to benefit members
- we are a large fund, with the scale to negotiate good deals with service providers on behalf of our members
- we don't pay commissions to financial advisers.

We have a flat fee structure so fees are applied equitably to all members. Although NGS Super has the scale to negotiate good deals with service providers, as an NGS Super member, you are not able to negotiate the fees and management costs that apply specifically to your super account.

FEES AND COSTS

Fees and costs can be paid either directly from your account or deducted from your investment returns. We do not negotiate fees and costs with members or employers.

Type of fee	Amount	How and when paid														
Investment fee	Nil	See indirect cost ratio below.														
Administration fee	\$1.25 per week PLUS 0.10% p.a. of your account balance, capped at \$500 p.a. ¹	Deducted from your account balance weekly. Deducted weekly before the unit price is determined. It is not a direct charge to your account.														
Buy-sell spread	Nil	N/A														
Switching fee	One free investment change each financial year. Any additional investment change will cost \$30.	Deducted from your account balance at the time of the switch.														
Exit fee	\$80 – <i>Accumulation account</i> \$0 – <i>Income account and Transition to Retirement account</i>	Deducted when a withdrawal is processed.														
Advice fees relating to all members investing in a particular investment option	Nil ²	N/A														
Activity fees																
Family law – Application for information (in the format specified under the Family Law Act).	Members: \$100 Non-members: \$110	Payable to NGS Super by the person making the request for information at the time a request is made.														
Family law – Splitting a benefit	\$100	Deducted from your account at the time of the split.														
Indirect cost ratio	Varies according to your chosen investment option(s), ranges between 0.14% and 0.79% of your account balance (refer to page 4 for more details)	Deducted from investment earnings before the unit price is determined. It is not a direct charge to your account.														
NGS Self Managed – trading fees																
Investment Gateway access fee This fee applies only to members who have investments in NGS Self-Managed.	\$4.75 per week.	Calculated daily and deducted on a monthly basis from your pre-mixed or sector-specific options. This fee will be charged separately for each <i>Accumulation, Transition to retirement or Income account</i> you hold which you then use to access the NGS Self-Managed investments.														
Brokerage fee This fee applies only to members who trade shares and exchange traded funds (ETFs) in NGS Self-Managed.	<table border="1"> <thead> <tr> <th>Transaction amount</th> <th>Brokerage fee (excluding GST)</th> </tr> </thead> <tbody> <tr> <td>\$0 – \$4,167</td> <td>\$12.50 (flat fee)</td> </tr> <tr> <td>\$4,168 – \$10,000</td> <td>0.30%</td> </tr> <tr> <td>\$10,001 – \$30,000</td> <td>0.20%</td> </tr> <tr> <td>\$30,001 – \$50,000</td> <td>0.18%</td> </tr> <tr> <td>\$50,001 – \$100,000</td> <td>0.15%</td> </tr> <tr> <td>\$100,001+</td> <td>0.10%</td> </tr> </tbody> </table>	Transaction amount	Brokerage fee (excluding GST)	\$0 – \$4,167	\$12.50 (flat fee)	\$4,168 – \$10,000	0.30%	\$10,001 – \$30,000	0.20%	\$30,001 – \$50,000	0.18%	\$50,001 – \$100,000	0.15%	\$100,001+	0.10%	
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\$50,001 – \$100,000	0.15%															
\$100,001+	0.10%															
Exchange traded fund fees This fee applies only to members who have exchange traded funds (ETFs) in NGS Self-Managed.	A percentage fee ranging from 0.05% p.a. to 0.68% p.a.	Deducted from the value of securities in the ETF. It is not a direct charge to your account. The price quoted on the ASX reflects all fees and expenses incurred.														

¹ If at 30 June you have paid an asset-based fee greater than \$500 since the previous 1 July, a fee rebate will be credited to your account if you are still an NGS Super member at the time the rebate is to be credited. The rebate will be in the form of additional units.

² Comprehensive advice is available for a fee from NGS Financial Planning. You will need to agree to the fee before the personal advice is given and it will be shown in the Statement of Advice you receive. You may choose to have this fee deducted from your NGS Super account for advice relating to your super.

ADDITIONAL EXPLANATION OF FEES AND COSTS

Definitions

Explanation of the fees and costs that you may be charged:

Activity fees

A fee is an **activity fee** if:

- a) the fee relates to costs incurred by the trustee of the fund that are directly related to an activity of the trustee:
 - (i) that is engaged in at the request, or with the consent, of a member; or
 - (ii) that relates to a member and is required by law; and
- b) those costs are not otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an advice fee or an insurance fee.

Administration fees

An **administration fee** is a fee that relates to the administration or operation of the fund and includes costs incurred by the trustee that:

- a) relate to the administration or operation of the fund; and
- b) are not otherwise charged as an investment fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Advice fees

A fee is an **advice fee** if:

- a) the fee relates directly to costs incurred by the trustee of the fund because of the provision of financial product advice to a member by:
 - (i) the trustee of the fund; or
 - (ii) another person acting as an employee of, or under an arrangement with, the trustee; and
- b) those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an insurance fee.

There is no charge for simple general advice or for certain limited personal advice. However if you receive personal advice from an NGS Financial Planner, a fee may apply. You will need to agree to the fee before the personal advice is given and it will be shown in the Statement of Advice you receive.

If you receive advice about your NGS super account from an NGS Super financial planner or other eligible adviser, you can have the fees for that advice deducted from your account.

Buy-sell spreads

A **buy-sell spread** is a fee to recover transactions costs incurred by the trustee of the fund in relation to the sale and purchase of assets of the fund.

Exit fees

An **exit fee** is a fee to recover the costs of withdrawing all or part of members' interests in the fund.

Investment fees

An **investment fee** is a fee that relates to the investment of the assets of a fund and includes:

- a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and

b) costs incurred by the trustee of the fund that:

- (i) relate to the investment of assets of the fund; and
- (ii) are not otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Note: In accordance with regulations, NGS Super's investment fees are disclosed in the indirect cost ratio.

Indirect cost ratio

The **indirect cost ratio (ICR)**, for an investment option offered by a fund, is the ratio of the total of the indirect costs for the investment option, to the total average net assets of the fund attributed to the investment option.

Note: A dollar-based fee deducted directly from a member's account is not included in the indirect cost ratio.

Switching fees

A **switching fee** is a fee to recover the costs of switching all or part of a member's interest in the fund from one investment option or product to another.

Tax

Any Reduced Input Tax Credits received by NGS Super following payment of investment management fees will be used to offset indirect costs, for the benefit of members. For more information about tax, see page 5 of this fact sheet.

GST

Fees and costs shown include GST (unless stated otherwise) and stamp duty if they apply.

Changes to fees

The Trustee has the right to increase fees at any time. Increases may be due to changes in economic conditions or government regulations, increased costs or a substantial reduction in the size of the Fund. The Trustee will give you **30 days'** notice of any increases to fees deducted directly from your account.

The fees and costs for investment options reflect costs paid by the Fund to external providers and may change from time to time. Changes are detailed in the *Annual Report* which is available on the NGS Super website at www.ngssuper.com.au/annualreports.

Investment management fees

Some asset classes and combinations are more expensive to manage than others. Accordingly, there are different fee structures for the different options.

The investment management fees shown in the table on the right are an estimate and include costs that are payable to investment managers, asset consultants and the custodian.

Performance fees are paid to some investment managers when their performance exceeds agreed objectives. Some investment managers charge a base fee (Investment management fee) plus a performance fee which varies depending on the return achieved by the manager according to a specific benchmark.

The estimated performance fees are also shown. For example, if all managers within the Diversified (MySuper) option who could earn a performance fee achieved their performance target for the year, the investment management fee would increase by an amount of **0.04%** p.a. If the performance fee is charged, it means that an investment manager has delivered performance that more than compensates for the fee increase.

Investment option	Indirect cost breakdown		Indirect Cost Ratio % p.a.
	Base fee % p.a.	Performance fees % p.a.	
Pre-mixed options			
Moderate Growth ³	0.54%	0.03%	0.57%
Diversified (MySuper)/Diversified ⁴	0.66%	0.04%	0.70%
High Growth	0.66%	0.03%	0.69%
Balanced	0.52%	0.04%	0.56%
Defensive	0.48%	0.01%	0.49%
Socially Responsible Diversified	0.75%	0.04%	0.79%
Indexed Growth	0.17%	0.00%	0.17%
Retire Plus ⁵ (available from 1 August 2017)	0.58%	0.09%	0.67%
Shares Plus	0.65%	0.00%	0.65%
Sector-specific options			
Australian Shares	0.45%	0.00%	0.45%
International Shares	0.53%	0.00%	0.53%
Property	0.62%	0.03%	0.65%
Diversified Bonds	0.49%	0.00%	0.49%
Cash and Term Deposits	0.14%	0.00%	0.14%

³ This option is not available for the *Accumulation account*. From 1 July 2017, this option will not be available for the *Transition to retirement account*.

⁴ Diversified (MySuper) is the default investment option and only available with the *Accumulation account*. Diversified is available only to *Transition to retirement* and *Income account* members. From 1 July 2017, Diversified will no longer be available to *Transition to retirement account* members and will be replaced with Diversified (MySuper) which will become the new default investment option for *Transition to retirement accounts*.

⁵ This option will be available for the *Income account* only from 1 August 2017.

Example of annual fees and costs

This table gives an example of how the fees and costs for the *Accumulation account* Diversified (MySuper) option and the *Income account* Moderate Growth option can affect your super investment over a one year period. You should use this table to compare NGS Super *Accumulation account* with other super products and NGS Super *Income account* with other retirement income products.

EXAMPLE		Balance of \$50,000 – the Diversified (MySuper) ⁶ <i>Accumulation account</i> option	Balance of \$50,000 – the Moderate Growth ⁷ <i>Income account</i> option
Investment fees	Nil	For every \$50,000 you have in Diversified (MySuper), you will be charged \$0 each year.	For every \$50,000 you have in Moderate Growth, you will be charged \$0 each year.
PLUS Administration fees	\$65 p.a. (\$1.25 per week) plus 0.10% p.a. of your account balance capped at \$500 ⁸ p.a.	\$65 in administration fees regardless of your balance plus \$50 each year.	\$65 in administration fees regardless of your balance plus \$50 each year.
PLUS Indirect costs for investment option	0.70% p.a. Diversified (MySuper) 0.57% p.a. Moderate Growth	And indirect costs of \$350 each year will be deducted from your investment.	And indirect costs of \$285 each year will be deducted from your investment.
EQUALS Cost of account ⁹		If your balance was \$50,000 then for that year you will be charged fees of \$465 for the Diversified (MySuper) account.	If your balance was \$50,000 then for that year you will be charged fees of \$400 for the Moderate Growth account.

Note: This example assumes no insurance. If insurance cover is taken, insurance fees (premiums) will apply. For more information, refer to the *Insurance Guide* at www.ngssuper.com.au/PDS.

⁶ The Diversified (MySuper) investment option is the default option for the *Accumulation account*. From 1 July 2017 this will also become the default option for the *Transition to retirement account*.

⁷ The Moderate Growth investment option is the default option for the *Income account* and the *Transition to retirement account*. From 1 July 2017 the default option for the *Transition to retirement account* will be Diversified (MySuper).

⁸ If at 30 June you have paid an asset-based fee greater than \$500 since the previous 1 July, a fee rebate will be credited to your account if your account is still open at the time the rebate is to be credited. The rebate will be in the form of additional units.

⁹ Additional fees may apply (refer to page 2 for details).

Tax

Super can be a tax-effective way of saving for your retirement. Super is taxed in three ways:

- 1) when you make a before-tax (concessional) contribution
- 2) on investment earnings, and
- 3) when you withdraw super.

Tax on contributions

Type of contribution	Tax rate	Details
Before-tax (concessional)		
Aged under 49 years on 30 June 2016. These are mainly employer contributions, salary sacrifice contributions and any contributions you have claimed a tax deduction (see page 7 for details).	15% or 30% depending on your income	Before-tax contributions (otherwise known as concessional contributions) are taxed at 15% unless you are a high-income earner, where the tax rate is 30%. Refer to the section Tax for high-income earners on page 7 for details. You can add up to \$30,000 ¹⁰ to your super from your before-tax income. If you exceed this limit you can choose to release up to 85% of your excess contributions from your account. Excess contributions will be included as taxable income and will be taxed at your personal tax rate, less a 15% tax offset, plus an interest charge.
Aged 49 years or more on 30 June 2016. These are mainly employer contributions, salary sacrifice contributions and any contributions you have claimed a tax deduction for (see page 7 for details).	15% or 30% depending on your income	Before-tax contributions (otherwise known as concessional contributions) are taxed at 15% unless you are a high-income earner, where the tax rate is 30%. Refer to the section Tax for high-income earners on page 7 for details. You can add up to \$35,000 ¹⁰ to your super from your before-tax income. If you exceed this limit you can choose to release up to 85% of your excess contributions from your account. Excess contributions will be included as taxable income and will be taxed at your personal tax rate, less a 15% tax offset, plus an interest charge.
After-tax (non-concessional)		
These are typically extra, voluntary contributions you make from after-tax money. Spouse contributions fall into this category too. You must give us your Tax File Number before we can accept after-tax contributions.	No tax payable up to allowable limits	After-tax contributions (otherwise known as non-concessional contributions) are paid from after-tax income. Therefore no tax is deducted when the contribution is received by the Fund. You can contribute up to \$180,000 ¹¹ each year. If under 65, you can contribute up to \$540,000 ¹¹ tax-free in a three-year period. The three-year period automatically starts from the first year that you add more than \$180,000 after-tax to your super. If you exceed your after-tax contributions cap you may choose to withdraw your excess contributions plus 85% of any associated earnings. The associated earnings withdrawn are taxed at your personal rate of tax, less a 15% tax offset. If you choose not to withdraw your excess after-tax contributions they will remain in your super account and taxed at 49% (including medicare levy).
Government co-contribution		
To be eligible for a Government co-contribution, you need to make an after-tax contribution and earn less than \$51,021.	No tax payable	The co-contribution itself is not taxable either when it goes into your super, or when you withdraw your super. For more information on the Government co-contribution arrangements, you can read our <i>Let the government top up your super</i> fact sheet available at www.ngssuper.com.au/PDS

¹⁰ For the 2017/18 financial year, the before-tax (concessional) contributions limit will reduce to \$25,000 for all individuals

¹¹ For the 2017/18 financial year, the annual limit on after-tax (non-concessional) contributions will reduce to \$100,000 for all individuals. The three-year 'bring forward' provision will also reduce to \$300,000. From 1 July 2017, if your total super balance (across all your super funds) is \$1.4 million or more, but less than \$1.5 million, then your maximum bring-forward cap is \$200,000 and your bring forward period is two years. If your total super balance is \$1.6 million or more, you cannot make any after-tax contributions. Refer to page 8 for details regarding the \$1.6 million transfer balance cap.

Tax on earnings and withdrawals

	Accumulation account (tax payable)	Transition to retirement account (tax payable) ¹²	Income account (tax payable)	
Earnings	Investment earnings			
	Investment earnings	Up to 15% tax. Paid from investment earnings before the unit price is set.	Up to 15% ¹² tax Paid from investment earnings before the unit price is set.	Nil
Withdrawals	Benefit payments			
	If you are over age 60			
	· tax-free component	Nil	Nil	Nil
	· taxable component	Nil	Nil	Nil
	If you are over the preservation age ¹⁵ but under age 60			
	· tax-free component	Nil	Nil	Nil
	· taxable component	Nil on the first \$195,000 ¹³ of the taxable portion of your benefit 17% (including Medicare levy) on the taxable portion of your benefit over \$195,000 ¹³ The taxable portion is your total benefit paid less any tax-free portion	Generally, tax is paid at your marginal tax rate less a 15% tax offset	Tax at your marginal tax rate on the taxable portion of your income payment with a 15% tax offset Nil up to \$195,000 ² on your lump sum payments 15% on lump sum payments in excess of \$195,000 ²
	Under preservation age ¹⁵	22% (including Medicare levy) on the taxable portion of your benefit	Not applicable	Not applicable
	Departing Australia Super Payments (DASP). These are payments to foreign nationals (non-permanent residents) leaving Australia permanently.		Not applicable	Not applicable
	· tax-free component	Nil		
· taxable component	65% (deducted prior to payment)			
Death benefits				
Payment to a dependant (as defined for tax purposes)	Nil	If the death benefit is paid as an income stream : · Nil if you are over age 60 · Nil if your dependant is over age 60 · If you and your dependant are under age 60: - Nil for tax-free component - Dependant's marginal tax rate with a 15% tax rebate on taxable component If the death benefit is paid as a lump sum payment : Nil	If the death benefit is paid as an income stream : · Nil if you are over age 60 · Nil if your dependant is over age 60 · If you and your dependant are under age 60: - Nil for tax-free component - Dependant's marginal tax rate with a 15% tax rebate on taxable component If the death benefit is paid as a lump sum payment : Nil	
Payment to an estate	Tax is payable based on the classification of the beneficiaries. The estate will be required to pay any applicable tax.	Tax is payable based on the classification of the beneficiaries. The estate will be required to pay any applicable tax.	Tax is payable based on the classification of the beneficiaries. The estate will be required to pay any applicable tax.	
Payment to a non-dependant (as defined for tax purposes). Non-dependants for tax purposes generally include children over the age of 18 unless they remain financially dependent on the member.	Nil on tax-free component 17% (including Medicare levy) is payable on the taxable portion of the benefit. Tax ³ is deducted by NGS Super before the payment is made.	Nil on tax-free component 17% tax (including Medicare levy) on taxable component. Tax ³ is deducted by NGS Super before the payment is made.	Nil on tax-free component 17% tax (including Medicare levy) on taxable component. Tax ³ is deducted by NGS Super before the payment is made.	

¹² For the 2016/17 financial year, tax on earnings for *Transition to retirement accounts* is Nil. From 1 July 2017, the tax exemption on *Transition to retirement accounts* will be removed and earnings will be concessional tax at 15%, the same rate that applies to the *Accumulation account*. From 1 July 2017, a transfer balance cap of \$1.6 million will be 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. If you exceed the cap you'll pay tax on the excess amount and the associated earnings. For more details, refer to page 8.

¹³ This amount is subject to indexation. This indexation is only applied in amounts of \$5,000 when the accumulated indexation reaches this amount.

¹⁴ Tax is deducted from benefit payments on a PAYG basis. You will need to report the details of any payments received as part of your annual tax return and the ATO may calculate an adjustment depending on your personal circumstances.

¹⁵ Preservation age is the legislated age at which you can access your super. More detail can be found in our *Gaining Access to Your Super* fact sheet available at www.ngssuper.com.au/PDS.

Tax for high-income earners

If you're a high-income earner with an adjusted taxable income of more than \$300,000¹⁶ a year, the tax on your before-tax contributions is 30%.

If your income is less than \$300,000 a year, but by including your before-tax contributions the total is more than \$300,000, the 30% tax rate will apply to the part of your before-tax contributions that are over \$300,000.

For example, if your income is \$280,000 and your before-tax contributions are \$25,000, you only pay the 30% tax rate on \$5,000.

How to claim a tax deduction on your contributions

For the 2016/2017 year, if you're an employee and you can satisfy the 10% income test rule then you may be able to claim a tax deduction for an after-tax contribution, even as an employee. Refer to www.ato.gov.au/Individuals/Super/Claiming-deductions-for-personal-super-contributions for more details.

From 1 July 2017, the 10% income test rule will be removed. This means that anyone under the age of 75 will be able to claim a tax deduction on their after-tax contributions. The contributions that you claim as a tax deduction will count towards your concessional contributions cap. If you exceed your cap, you will have to pay extra tax and any excess concessional contributions will count towards your non-concessional contributions cap. This will assist those individuals who may be partly self-employed and partly employed, or individuals who work for employers who don't accommodate salary sacrificing arrangements. For those aged 65-74, you will need to satisfy the work test¹⁷ to make a contribution to your NGS account and claim a tax deduction.

Once you make a contribution, you have until the earlier of:

- the date you submit your tax return, or
- the end of the following financial year in which the personal contributions were made, to claim your tax deduction.

Note: if you wish to take advantage of contribution splitting or another benefit payment, you will need to advise NGS Super of your intent to claim a tax deduction prior to any benefit payment request.

To claim a tax deduction you will need to complete the following steps:

Step 1:

Complete the *Deduction for personal super contributions* form available at www.ngssuper.com.au/forms. This tells us the amount you want to claim.

Step 2:

Receive confirmation from NGS Super.

Once we receive your form, we'll write to you confirming the amount you want to claim. 15% contributions tax will then be deducted from your contributions and reported on your next member statement.

Step 3:

Submit your tax return.

You will need to state the amount you want to claim as a tax deduction in the supplementary section of your tax return.

Total and permanent disablement benefits

If you are paid a total and permanent disablement benefit, you won't pay tax on any part of the payment that qualifies as an invalidity payment.

Tax file number (TFN)

You are not required to provide your tax file number (TFN) to NGS Super. If you don't provide it, you may pay more tax than you need to on your benefit payments. If you are over age 60, you do not need to provide your TFN and any payments made are tax-free. Providing your TFN also makes it easier for you to track your super.

Legally the Trustee can use your TFN when paying out moneys, identifying and amalgamating super benefits, and for any other approved purposes. Approved purposes and the consequences of not quoting your TFN may change in the future.

If you do have a TFN and haven't yet provided it to NGS Super, complete a *Providing your tax file number form* available on our website at www.ngssuper.com.au/forms and post it to NGS Super.

¹⁶ From 1 July 2017 high income tax threshold will reduce to \$250,000.

¹⁷ To satisfy the work test, you must work at least 40 hours during a consecutive 30-day period in the year you want to claim a deduction for a personal super contribution.

The \$1.6 million transfer balance cap

From 1 July 2017, a transfer balance cap of \$1.6 million will be 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 the benefit of 0% tax on earnings. All individuals have their own transfer balance cap.

The transfer balance cap applies to all super you have invested in the retirement phase which commenced before and after 1 July 2017. Super transferred into the retirement phase prior to 1 July 2017 will be assessed on 1 July 2017. Super transferred after that date is assessed at the time the *Income account* commences.

An excess transfer balance occurs if the total value of your retirement savings in your super funds is above your transfer balance cap. In the case of an excess, it will be necessary to reduce the amount held in the retirement phase. This may be done by:

- a partial commutation (i.e. converted to a lump sum), whereby the excess amount can be rolled back into your *Accumulation account* or taken as a lump sum withdrawal.
- or
- pay the excess transfer balance tax.

If you leave the excess of your transfer balance in your *Income account*, the ATO will make a determination once the information from all your super funds is received. Notional earnings will be calculated from the date of the breach through to when a determination is made and this amount will attract the general interest charge.

Notional earnings will be subject to tax at:

- 15% for the first breach, and
- 30% for the second and subsequent breaches.

The transfer balance cap may be indexed in future years to CPI in \$100,000 increments.

More information?

Call our Customer Service Team on **1300 133 177**, Monday to Friday, between 8.00am and 8.00pm (AEST or AEDT).

To speak to an NGS Super Financial Planner or to make an appointment, call **1300 133 177**.

Contact us

Visit our website at **www.ngssuper.com.au/contact-us** or contact our Customer Service Team at any time. We're here to help you.

NGS Super Administration
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Important information

You should consider all the information contained in the Product Disclosure Statement dated 1 June 2017 and incorporated fact sheets before making a decision about investing in NGS Super.

The information provided in this fact sheet 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.

www.ngssuper.com.au
1300 133 177