

NGS Super Industry & Personal Plans

1300 133 177 www.ngssuper.com.au



SuperRatings Assessment

A 'best value for money' superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment

Performance *	Good	80
Variety of Options	Excellent	
Process	Good	

Fees and Charges

Small Account (50K)	Good	80
Medium Account (250K)	Good	
Large Account (500K)	Good	

Insurance Covers and Costs

Death Insurance	Good	80
Death & Disablement	Good	
Income Protection	Excellent	

Member Servicing

Member Education	Excellent	110
Advice Services	Good	

Administration

Structure & Service	Excellent	110
Employer Servicing	Good	

Governance

Trustee Structure & Risk	Good	80
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* Past performance is not a reliable indicator of future performance.

What We Say

NGS Super is an industry super fund dedicated to people who work in education and community-focused organisations. Members from outside these industry groups can join the Personal Plan and receive the same benefits. The fund has achieved a Platinum rating for the past 12 consecutive years. NGS Super is also Infinity Recognised, which is a result of its strong commitment to environmental and social principles.

NGS Super offers a range of 12 investment options to choose from, providing members with access to 7 Pre-Mixed and 5 Sector-Specific options, including a Socially Responsible Diversified option for the ethical investor, as well as the NGS Self-Managed option providing access to Direct Shares listed on the S&P/ASX 300, a range of Exchange Traded Funds (ETFs) and Term Deposits. The Diversified (MySuper) option underperformed the SuperRatings Index over the 5 years to 30 June 2016; however, outperformance over the longer term remains evident.

Fees are competitive across all account balances assessed, with the asset administration fee capped at \$500 pa. Members receive one free investment change each financial year, while an exit fee is applied when a withdrawal is processed.

A full suite of insurance cover is offered, with Death, Total & Permanent Disablement (TPD) and Income Protection (IP) insurance cover automatically provided to eligible members upon joining the fund. Income Protection is available to a maximum of 90% of salary including 10% super contributions, with a choice of benefit payment periods of 2 years, 5 years, to age 65 or to age 67 and 1, 2 and 3 month waiting periods.

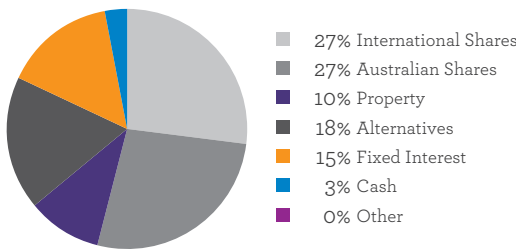
A range of online tools, calculators and educational resources are available through the fund's website, with an online advice tool, NGS SuperMap, and free seminars also on offer. The fund's secure website, Member Online, further enables members to view and update their accounts online.

What They Say

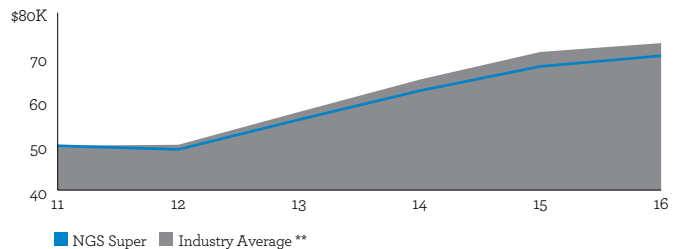
- Strong focus on member education.
- Cost effective financial planning service.
- NGS Super Pension - providing an income stream in retirement.
- Low cost banking products provided through ME.

Investment Allocation

NGS Super - Diversified (MySuper)



Balanced Fund Returns



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Core Investment Options Available

Diversified Options	Growth Assets %
High Growth	78%
Diversified (MySuper)	72%
Defensive	37%
Shares Plus	99%
Balanced	54%

Single Sector Options	Single Manager Options	Term Deposits
Australian Shares	Not Available	Yes
International Shares		
Property	<u>Individual Shares</u>	
Cash & Term Deposits	Yes	
Diversified Bonds		

Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$65
Admin Fee (%pa)	0.10%
Investment Fee (%pa)	0.70%
Switching Fee	\$30
Exit Fee	\$80
Employer Size Discounts	No
Account Size Discounts	Yes

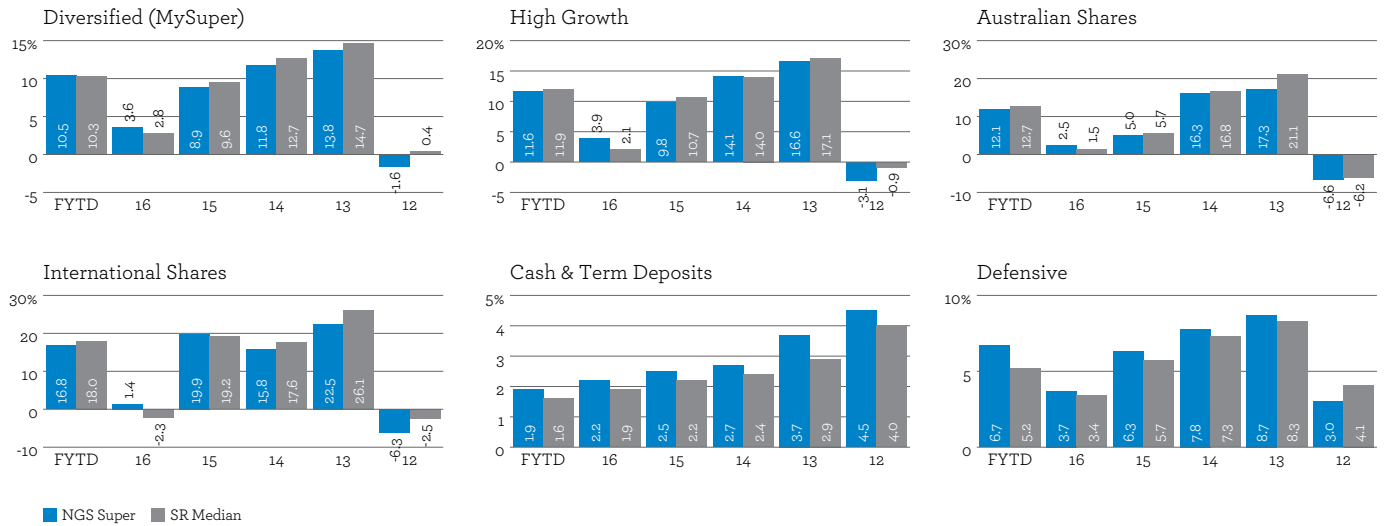
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$465	\$2065	\$4065
Average Fees	\$606	\$2638	\$5057
Better than Average	✓	✓	✓

Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

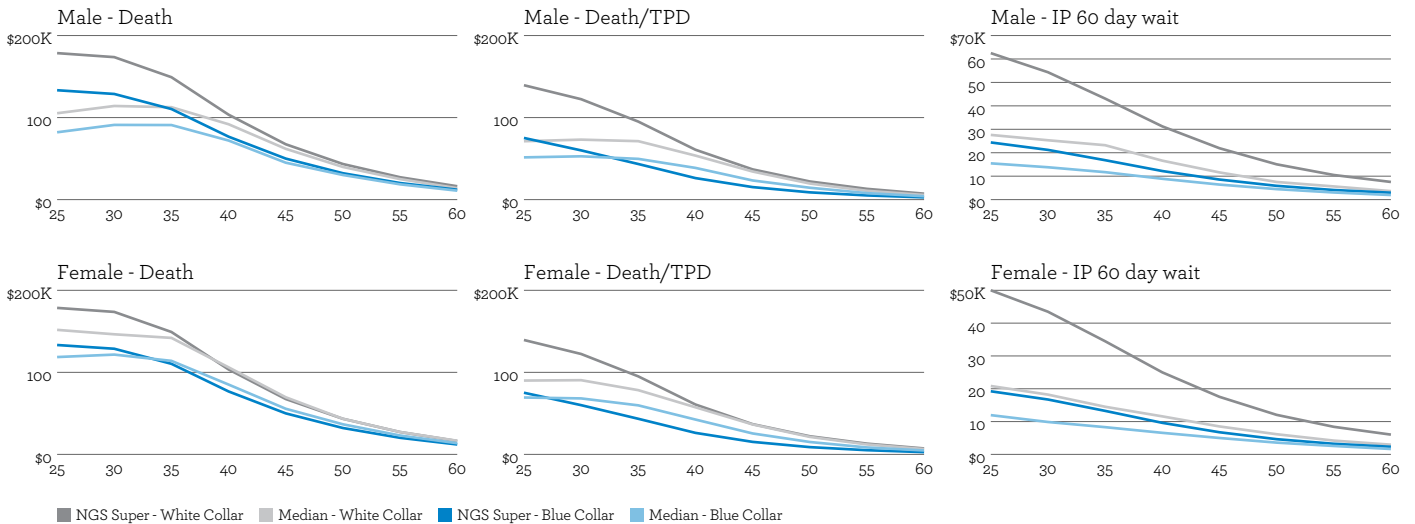
Investment Performance Key Options

* 5 year annualised return to 30 June 2016. FYTD to 31 May 2017.

	FYTD	2016	2015	2014	2013	2012	5yr Av.°
Diversified (MySuper)	10.5	3.6	8.9	11.8	13.8	-1.6	7.2
Balanced (Industry Average)	10.3	2.8	9.6	12.7	14.7	0.4	7.9
High Growth	11.6	3.9	9.8	14.1	16.6	-3.1	8.0
Australian Shares	12.1	2.5	5.0	16.3	17.3	-6.6	6.5
International Shares	16.8	1.4	19.9	15.8	22.5	-6.3	10.1
Defensive	6.7	3.7	6.3	7.8	8.7	3.0	5.9
Property	7.3	12.1	7.6	11.5	10.0	7.9	9.8
Cash & Term Deposits	1.9	2.2	2.5	2.7	3.7	4.5	3.1
CPI	na	1.0	1.5	3.0	2.4	1.2	1.8



Insurance - Cover for a \$1 per week Based on age next birthday, indicative cover only.



Fund Features

Financial Planning	Yes
Health Insurance	No
Home Loans	Yes
Credit Cards	Yes
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes
Anti Detriment Payments	Yes
Valuation Process	Weekly Unit Prices

About This Fund

Division Assessed	Industry / Personal
No. of Members	98,326
Fund Size	\$7,806,838,924
Public Offer	Yes
Fund Type	Industry-Public Offer
Target Market	Education, Finance, Community Services

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

Kristina Zamora 02 9247 4711

Excellent — In the fast lane
Premium performer in this area
Well above benchmark **110**

Good — Comfortable pace
Better than most funds
Above benchmark **80**

Average — Cruising
Placed close to benchmark **60**

Below Average — Traffic Congestion
Not quite up to speed
Lower than benchmark **40**

Alert — Proceed with caution
For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol. **!**

Concern — Requires maintenance
Based on the analysis of available information there appear to be real problems in this area. **X**

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