

NGS SUPER INVESTMENT PERFORMANCE SUMMARY TO 31 JULY 2017 INCOME ACCOUNT

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

Income account returns

NGS Super Investment Option	10 years % pa	5 years % pa	3 years % pa	1 year %	Financial year to date %	Month %	Since inception % pa return	Inception date	Funds under management (FUM) \$M
Moderate Growth	n/a	9.98	7.22	8.07	-0.03	-0.03	7.71	Jan 2010	136.1
Diversified	5.62	10.78	7.99	8.66	-0.02	-0.02	7.01	Nov 2001	355.2
High Growth	5.96	12.26	8.73	9.01	-0.21	-0.21	5.96	Aug 2007	23.0
Balanced	5.78	9.00	6.86	7.63	0.04	0.04	5.78	Aug 2007	209.6
Defensive	5.47	7.56	6.21	6.78	0.21	0.21	6.15	Nov 2001	172.0
Socially Responsible Diversified	n/a	n/a	8.42	11.32	0.29	0.29	8.65	Nov 2013	14.2
Indexed Growth	n/a	10.46	7.75	6.42	0.14	0.14	10.61	Oct 2011	50.5
Income Generator*	n/a	n/a	4.47	5.55	0.19	0.19	4.47	Aug 2014	19.5
Shares Plus	5.58	13.95	9.71	10.12	-0.30	-0.30	8.56	Sept 2004	24.0
Australian Shares	4.30	11.04	5.38	5.53	-1.49	-1.49	8.62	Sept 2004	32.2
International Shares	5.96	16.99	13.13	14.46	0.92	0.92	7.62	Sept 2004	11.1
Property	6.14	10.70	10.40	7.61	0.55	0.55	9.48	Dec 2002	21.5
Diversified Bonds	4.94	4.09	3.10	2.58	0.55	0.55	5.39	May 2004	12.7
Cash and Term Deposits	4.19	3.02	2.61	2.36	0.19	0.19	4.61	July 2004	106.7

The above table shows the net return after investment fees and the asset-based fee (no tax applies).

We recommend that you seek financial advice before making any changes to your investment strategy. In particular we recommend that you seek independent financial advice before making any short-term changes to your long-term investment strategy. Investment returns are not guaranteed as all investments carry some risk. Past performance is not a reliable indicator of future performance.

* The Income Generator performance includes income distributions (i.e. it is the total return). Note: The Income Generator option is now closed and has been replaced by the Retire Plus option effective 1 August 2017.

This information is provided by NGS Super Pty Limited ABN 46 003 491 487, AFSL No 233 154, the trustee of NGS Super ABN 73 549 180 515



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