

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)	Average	60
Medium Account (250K)	Average	
Large Account (500K)	Average	

Insurance Covers and Costs

Death Insurance	Good	80
Death & Disablement	Good	
Income Protection	Excellent	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Excellent	80
Employer Servicing	Average	
Third Party Adviser Servicing	Below Average	

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 was established in 1988 as 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 is 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. The NGS Self-Managed option is offered to members who wish to take greater control over their investments, providing direct access to shares listed on the S&P/ASX 300, a range of Exchange Traded Funds (ETFs) and Term Deposits. The Diversified (MySuper) option outperformed the SuperRatings Index over the 5 years to 30 June 2018, and outperformance over the 10 year period is also evident.

Fees are higher than the industry average across medium and large account balances assessed; however, the asset administration fee has a maximum cap of \$500 pa. Members receive one free investment switch 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 with a benefit period of 2 years, 5 years, to age 65 or to age 67, covering up to 90% of salary, is available following a 30, 60 or 90 day waiting period. Members can apply to increase their Death, TPD or IP cover following the occurrence of a prescribed Life Event without additional underwriting.

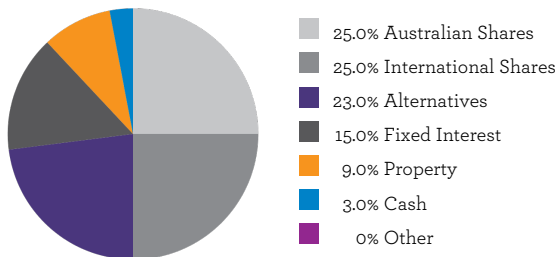
A range of online tools, calculators and educational resources are available through the fund's website, with an online advice tool, NGS SuperMap, and free seminars also on offer. The fund's secure website, Member Online, further enables members to view and update their accounts online, as well as perform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

What They Say

- Strong focus on member education.
- Cost effective financial planning service.
- Low cost banking products provided through ME.

Investment Allocation

NGS Super - Diversified (MySuper)

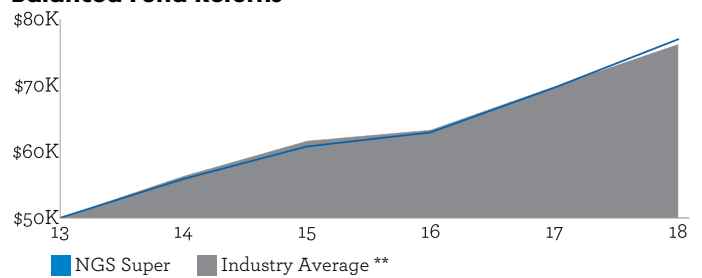


Core Investment Options Available

Diversified Options	Growth Assets %
Diversified (MySuper)	70%
Shares Plus	99%
High Growth	88%
Indexed Growth	73%
Socially Responsible Diversified	70%
Balanced	52%
Defensive	40%

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

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.

Typical Fees on \$50K

Type (Based on primary rated option)	Fee
Admin Fee (\$)	\$65
Admin Fee (%pa)	0.10%
Investment Fee (%pa)	0.00%
Indirect Cost Ratio (%pa)	1.11%
Switching Fee	\$30
Exit Fee	\$80
Employer Size Discounts	No
Account Size Discounts	Yes

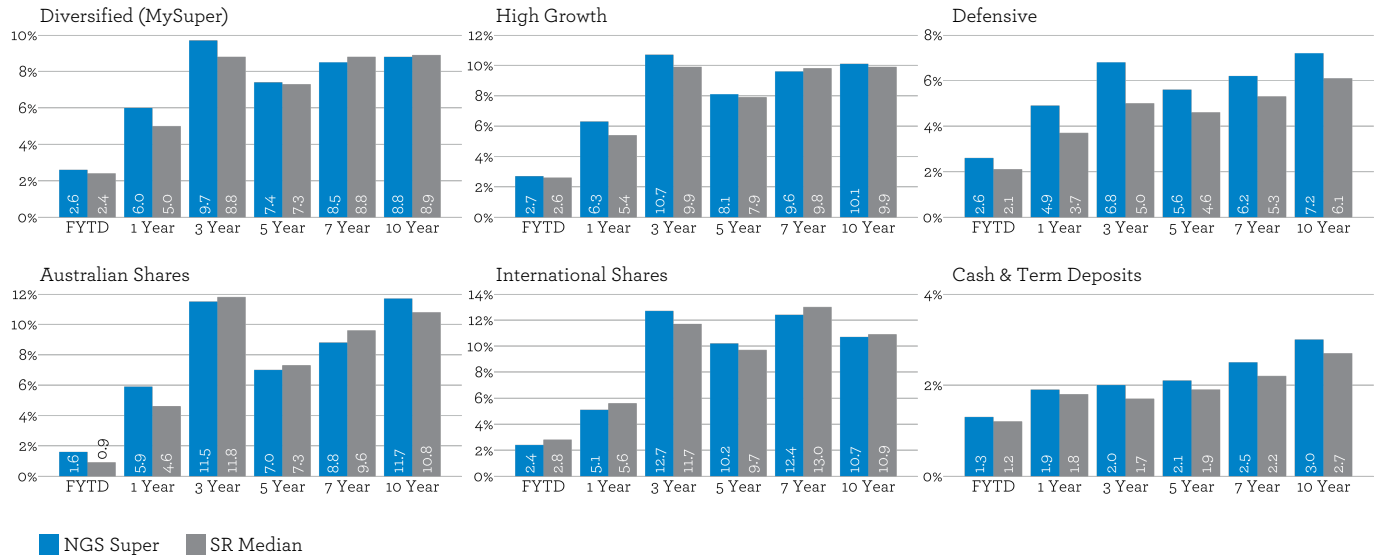
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 670	\$ 3090	\$ 6115
Average Fees	\$ 681	\$ 3006	\$ 5806
Better than Average	✓	✗	✗

Modelled on a small (\$50K) employer size. Discounts for larger employers may be obtainable.

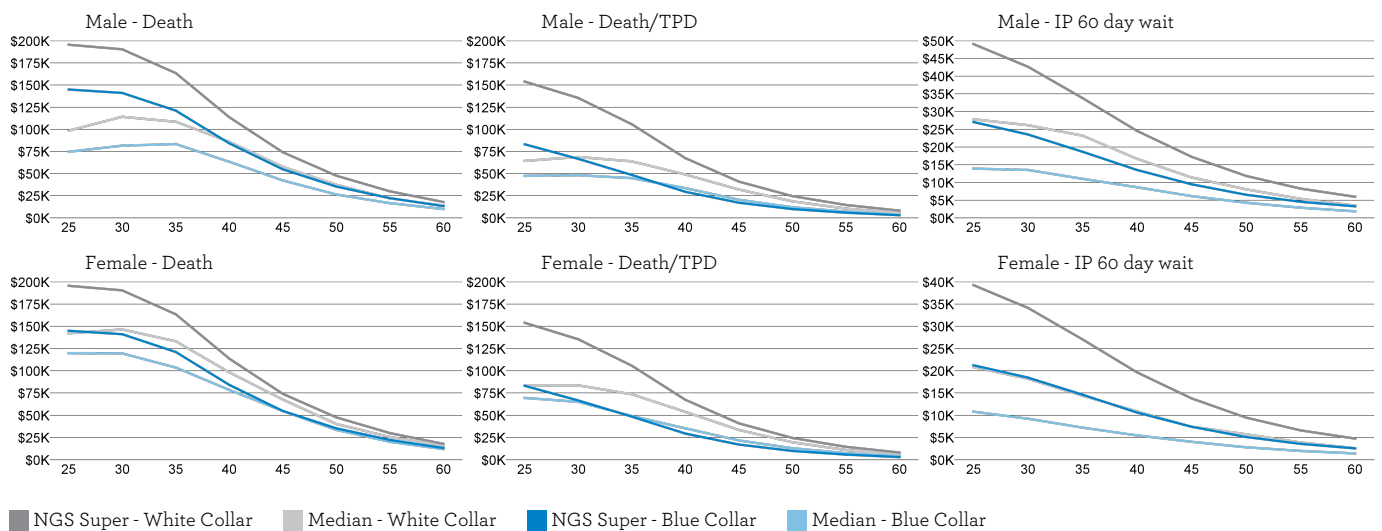
Investment Performance Key Options

*Performance as at 28 February 2019. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Diversified (MySuper)	2.6	6.0	9.7	7.4	8.5	8.8
SR50 Balanced (60-76) Index	2.4	5.0	8.8	7.3	8.8	8.9
High Growth	2.7	6.3	10.7	8.1	9.6	10.1
Defensive	2.6	4.9	6.8	5.6	6.2	7.2
Australian Shares	1.6	5.9	11.5	7.0	8.8	11.7
International Shares	2.4	5.1	12.7	10.2	12.4	10.7
Cash & Term Deposits	1.3	1.9	2.0	2.1	2.5	3.0
CPI	-	1.8	1.7	1.7	1.9	2.1



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



Fund Features

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

About This Fund

Division Assessed	Industry / Personal
No. of Members	96,491
Fund Size	\$9,126,866,810
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.

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Excellent: Score 75% - 100%

Well Above Benchmark

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

Alert

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

Based on the analysis of available information there appear to be real problems in this area.



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