

Significant Event Notice

Important changes you need to know



This Significant Event Notice (SEN) outlines important changes which may affect your account with NGS Super effective from 1 October 2024.

Insurance premiums

- Changes to the cost of your insurance cover with NGS
- Change to the amount paid as a super contribution into your NGS Accumulation account while receiving an Income Protection benefit

Investment fees and costs

- Changes to investment fees and costs

Investment options

- Changes to strategic asset allocation for pre-mixed options
- Change to the dynamic asset allocation range within the Australian Shares option
- Changes to risk of negative returns, risk band and risk label
- Changes to minimum investment timeframe

1. Insurance premiums

Changes to the cost of insurance cover with NGS

In partnership with our insurer TAL, we conduct a review of our insurance every 2 years to ensure our pricing and the cover offered to members continues to be competitive. This process includes a review of the costs incurred to offer insurance to members.

The cost of insurance reflects the number and type of insurance claims lodged by members across different age groups. If the number of claims has reduced, this typically means the cost of cover also reduces. If claim numbers increase, the cost of cover will also typically increase.

From 1 October 2024, the cost of Income Protection (IP), Total and Permanent Disablement (TPD) and Life cover will change. The amount of cover you have (your sum insured) will not change.

The cost of insurance cover for more than 97% of our members with insurance will decrease. The average decrease in the cost of cover across all NGS members will be 13.9%. All members who have Income Protection (IP), Total and Permanent Disablement (TPD) and Life cover as part of our Default Cover package will see a decrease in their total cost of cover.

For a small group of members, the total cost of cover will increase. The exact change to the cost of your cover will depend on your age and your current types and levels of cover.

Summary of changes to the cost of cover changes

- Income Protection – an average **decrease** of 22.4% in the weekly cost of cover depending on the benefit payment period
- Life – a **decrease** of 11.5% in the weekly cost of cover
- Total and Permanent Disablement – an **increase** of 10% in the weekly cost of cover

- Members aged between 61 and 64 with Default Cover who have Total and Permanent Disablement cover and Life cover only will see an **increase** of between \$0.62 and \$9.54 per annum on the current total cost of their cover
- Members who have chosen a higher amount of Total and Permanent Disablement cover may see an **increase** of up to 10% of the current total cost of their cover, if the increase in the cost of their TPD cover exceeds the decrease in the cost of their other cover types.

Change to the amount paid as a super contribution into your NGS Accumulation account while receiving an Income Protection benefit

We're also changing the amount of money that is paid as a super contribution into your NGS Accumulation account while on an Income Protection claim.

Currently, an amount of up to 10% of your **Pre-Disability Income** is paid into your account as a super contribution.

From 1 October 2024, this amount will increase to 12% of your **Pre-Disability Income** where the **Waiting Period** commences on or after 1 October 2024.

This change is in line with recent increases to the Superannuation Guarantee which increased from 11% to 11.5% on 1 July 2024 and is scheduled to increase to 12% from 1 July 2025.

If you are currently on claim or lodge a claim after 1 October 2024 where the **Waiting Period** commenced prior to this date, the amount of money paid as a super contribution to your NGS Accumulation account will be 10%.

For a definition on **Pre-Disability Income** and **Waiting Period**, please refer to the **Insurance guide** available at ngssuper.com.au/pds

Calculate the new cost of your cover

You can calculate the new cost of your cover using the premium tables on pages 8-19 of this booklet. Your new premiums will be available in the TAL insurance portal in [Member Online](#) from 1 October 2024.

Example: Default Cover

Sarah

Sarah is a teacher aged 45. Her insurance category is NGS Plus.

Type of cover	Sum insured	Cost per week To 30 September 2024	Cost per week From 1 October 2024
Life	\$490,000	\$7.85	\$6.94
Total and Permanent Disablement	\$130,000	\$1.82	\$2.00
Income Protection (2 year benefit payment period and 90 day Waiting Period)	\$72,000 [^]	\$7.54	\$5.57
Total cost per week		\$17.21	\$14.51

[^] Per annum benefit, including 12% of Pre-Disability Income which is paid as a super contribution into your NGS Accumulation account.

Example: Fixed Cover

Noah

Noah is 28 years old and works in aged care. His insurance category is NGS General.

Life:

Noah's sum insured for Life cover is \$600,000.

His new weekly cost of cover is calculated as follows:

$$\text{Weekly premium} = \frac{\text{premium cost} \times \text{insured amount}}{52 \times 1,000}$$

$$\begin{aligned} \text{His new cost of cover} &= \frac{\$0.250 \times 600,000}{52,000} \\ &= \$2.88 \text{ per week} \end{aligned}$$

Total and Permanent Disablement:

Noah's sum insured for TPD cover is also \$600,000

His weekly cost of cover is calculated as follows:

$$\text{Weekly premium} = \frac{\text{premium cost} \times \text{insured amount}}{52 \times 1,000}$$

$$\begin{aligned} \text{His new cost of cover} &= \frac{\$0.392 \times 600,000}{52,000} \\ &= \$4.52 \text{ per week} \end{aligned}$$

Income Protection:

Noah's IP sum insured is \$50,000 per annum with a Waiting Period of 30 days and a benefit payment period of 2 years. As Noah's insurance category is NGS General, his category rate loading is 1.45.

His weekly cost of cover is calculated as follows. First, Noah needs to work out the annual rate per \$1,000 of sum insured:

$$\begin{aligned} \text{Premium cost} &\times \text{category rate loading} \\ 3.151 &\times 1.45 = 4.56895 \end{aligned}$$

Noah can now work out the cost of his cover:

$$\text{Weekly premium} = (\text{premium cost} \times \text{category rate loading}) \times \frac{\text{annual sum insured}}{1,000}$$

$$\text{His new annual cost of cover} = 4.56895 \times \frac{50,000}{1,000} = \$228.4475$$

$$\text{His new weekly cost of cover} = \frac{228.4475}{52} = \$4.39 \text{ per week (rounded)}$$

2. Investment fees and costs

We've reviewed and updated our investment fees and costs to reflect actual fees and costs for the 2023-24 financial year.

The revised investment fees and costs will apply from 1 October 2024.

Investment fees and costs can change for many reasons, including:

- changes to the weighting of investments allocated to each investment manager
- the addition of new investments and investment managers to the portfolio.

The primary objective for making changes to our investment portfolio is to seek improved long-term investment performance.

The updated investment fees and costs in the table below will be reflected in our **Fees, costs and tax guide** (Accumulation account members) and **NGS Retirement Product Disclosure Statement** (Transition to retirement and Income account members) dated 1 October 2024 available at ngssuper.com.au/pds from that date.

Investment option	To 30 September 2024			From 1 October 2024		
	Investment fees and costs	Transaction costs	Cost of product	Investment fees and costs	Transaction costs	Cost of product
Accumulation and TTR accounts						
Diversified (MySuper)	0.84%	0.06%	\$570	0.83%	0.06%	\$560
High Growth	0.90%	0.06%	\$600	0.90%	0.06%	\$595
Balanced	0.65%	0.05%	\$470	0.64%	0.05%	\$460
Defensive	0.64%	0.04%	\$460	0.63%	0.04%	\$450
Indexed Growth	0.05%	0.00%	\$145	0.05%	0.00%	\$140
Australian Shares	0.46%	0.06%	\$380	0.46%	0.06%	\$375
International Shares	0.45%	0.07%	\$380	0.47%	0.07%	\$385
Infrastructure	0.13%	0.00%	\$185	0.14%	0.00%	\$185
Property	0.48%	0.14%	\$430	0.49%	0.14%	\$430
Diversified Bonds	0.46%	0.11%	\$405	0.46%	0.11%	\$400
Cash and Term Deposits	0.03%	0.00%	\$135	0.03%	0.00%	\$130
Income account						
Diversified	0.79%	0.06%	\$545	0.77%	0.06%	\$530
High Growth	0.90%	0.06%	\$600	0.90%	0.06%	\$595
Balanced	0.65%	0.05%	\$470	0.64%	0.05%	\$460
Defensive	0.64%	0.04%	\$460	0.63%	0.04%	\$450
Indexed Growth	0.05%	0.00%	\$145	0.05%	0.00%	\$140
Retire Plus	0.76%	0.07%	\$535	0.75%	0.07%	\$525
Australian Shares	0.46%	0.06%	\$380	0.46%	0.06%	\$375
International Shares	0.45%	0.07%	\$380	0.47%	0.07%	\$385
Infrastructure	0.13%	0.00%	\$185	0.14%	0.00%	\$185
Property	0.48%	0.14%	\$430	0.49%	0.14%	\$430
Diversified Bonds	0.46%	0.11%	\$405	0.45%	0.12%	\$400
Cash and Term Deposits	0.03%	0.00%	\$135	0.03%	0.00%	\$130

3. Investment options

The investment option changes outlined below will be reflected in the **Investment guide** (for Accumulation account members) and the **NGS Retirement PDS** (for TTR and Income account members) dated 1 October 2024 and available at ngssuper.com.au/pds from that date.

Strategic asset allocation for pre-mixed options

We have changed the Strategic Asset Allocation (SAA) for our Pre-mixed investment options (with the exception of Indexed Growth which remains the same). Changes are shown in green in the table below. There were no changes to the SAA for any sector-specific option.

Asset class	Strategic Asset Allocation Diversified/Diversified (MySuper)		Strategic Asset Allocation High Growth	
	To	From	To	From
	30 September 2024	1 October 2024	30 September 2024	1 October 2024
Australian shares	24%	24%	29%	29%
International shares	28%	28%	28.5%	28.5%
Private equity	7%	7%	20%	20%
Listed infrastructure	0%	0%	0%	0%
Infrastructure	10.5%	10.5%	12.5%	12.5%
Listed property	0%	0%	0%	0%
Property	9.5%	9%	3%	2.5%
Alternatives	4%	4.5%	1.5%	2%
Fixed income	14%	14%	2.5%	2.5%
Cash	3%	3%	3%	3%

Asset class	Strategic Asset Allocation Balanced		Strategic Asset Allocation Defensive	
	To	From	To	From
	30 September 2024	1 October 2024	30 September 2024	1 October 2024
Australian shares	16.5%	16.5%	10.5%	10.5%
International shares	19%	19%	10.5%	10.5%
Private equity	3%	3%	2.5%	2.5%
Listed infrastructure	0%	0%	0%	0%
Infrastructure	10.5%	10.5%	10.5%	10.5%
Listed property	0%	0%	0%	0%
Property	10%	9.5%	7%	6.5%
Alternatives	3%	3.5%	3.5%	4%
Fixed income	23%	23%	30.5%	30.5%
Cash	15%	15%	25%	25%

Strategic asset allocation for pre-mixed options (continued)

Asset class	Strategic Asset Allocation Retire Plus	
	To 30 September 2024	From 1 October 2024
Australian shares	16%	16%
International shares	18%	18%
Private equity	2%	2%
Listed infrastructure	0%	0%
Infrastructure	23%	23%
Listed property	0%	0%
Property	20%	19%
Alternatives	4%	5%
Fixed income	12%	12%
Cash	5%	5%

Dynamic asset allocation for Australian shares option

A new Dynamic Asset Allocation range of 0-10% to International shares and foreign currency exposure has been added within the Australian Shares option. This provides flexibility for the option to be invested in companies whose business activities are highly connected to the Australian economy but are not listed on the Australian Stock Exchange.

Dynamic asset allocation range – Australian Shares option		
	To 30 September 2024	From 1 October 2024
Australian shares	90-100%	90-100%
Cash	0-10%	0-10%
International shares	n/a	0-10%
Foreign currency exposure	n/a	0-10%

Risk of negative return, risk band and risk label

Each investment option has a Standard Risk Measure (SRM), which is a guide as to the likely number of negative annual returns expected over any 20-year period. The purpose of the SRM is to provide members with a label to assist in comparing investment options both within and across various super funds. Each option is then assigned a risk band and risk label. Together these measures help members understand the risks and potential losses associated with each investment option.

Our recent review has resulted in the SRM, risk band and risk label being updated for the following investment options as shown in the table:

Standard risk measure, risk band and risk label

Investment option	To 30 September 2024			From 1 October 2024		
	Risk of negative return	Risk band	Risk label	Risk of negative return	Risk band	Risk label
Diversified/Diversified (MySuper)	3.5 years in 20	5	Medium to high	3.99 years in 20	5	Medium to high
High Growth	3.7 years in 20	5	Medium to high	4.66 years in 20	6	High
Balanced	2.6 years in 20	4	Medium	2.78 years in 20	4	Medium
Defensive	1.5 years in 20	3	Low to medium	1.41 years in 20	3	Low to medium
Indexed Growth	5.2 years in 20	6	High	5.12 years in 20	6	High
Retire Plus (Income account)	2.7 years in 20	4	Medium	2.82 years in 20	4	Medium
Australian Shares	6 years in 20	7	Very high	6.63 years in 20	7	Very high
International Shares	6.4 years in 20	7	Very high	6.91 years in 20	7	Very high
Infrastructure	7.2 years in 20	7	Very high	5.46 years in 20	6	High
Property	7.4 years in 20	7	Very high	7.37 years in 20	7	Very high
Diversified Bonds	2.2 years in 20	4	Medium	1.76 years in 20	3	Low to medium

Minimum investment timeframe

The minimum investment timeframe is the amount of time you should be prepared to stay invested in an investment option before it meets its objectives. As part of our review of the Standard Risk Measure for our investment options, we've also updated the minimum investment timeframe for three investment options.

Minimum investment timeframe (years)

Investment option	To	From
	30 September 2024	1 October 2024
High Growth	7	10
Infrastructure	12	10
Diversified Bonds	5	3

Need help?

Have you considered obtaining professional advice to understand how super works for your personal situation? We offer single-issue advice limited to your NGS Super account at no cost over the phone through our Financial Advice Helpline.

We also offer low-cost tailored advice through NGS Financial planning.

To make an appointment, contact us on **1300 133 177** or complete the **Financial advice enquiry form** at ngssuper.com.au/advice

4. Cover levels and costs

How to use these tables

1. As premiums are based on your insurance category, you will need to identify which one is applicable to you:

- **NGS Plus/Select** or
- **NGS General**

2. Find the tables that apply to your insurance category and cover type (default or fixed):

NGS Plus/Select – Default Cover

Table 1	Life
Table 2	TPD
Table 3	Income Protection 90-day Waiting Period 2-year benefit payment period

NGS General – Default Cover

Table 4	Life
Table 5	TPD
Table 6	Income Protection 90-day Waiting Period 2-year benefit payment period

NGS Plus/Select – Fixed Cover

Table 7	<ul style="list-style-type: none"> • Life/TI • TPD
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NGS General – Fixed Cover

Table 8	<ul style="list-style-type: none"> • Life/TI • TPD
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Fixed Cover Income Protection (other benefit payment periods and waiting periods)

Table 9	30-day Waiting Period 2-year, 5-year, to age 65 and to age 67 benefit payment periods
Table 10	60-day Waiting Period 2-year, 5-year, to age 65 and to age 67 benefit payment periods
Table 11	90-day Waiting Period 2-year, 5-year, to age 65 and to age 67 benefit payment periods

The total cost of your insurance is referred to as the 'insurance fee' and represents the insurance premium payable to TAL. We receive a rebate from TAL of a percentage of the insurance premium which is used to administer the insurance made available in the Fund and for other Fund purposes. The insurance premiums shown in the tables on the following pages are inclusive of the rebate we receive from TAL.

NGS Plus – Default Cover

Table 1: Life cover

The table below sets out the cost of age-based **Default Cover** for Life cover.

NGS Select premiums are 10% less than the premiums outlined below.

Age last birthday	Sum insured	Cost per week
15	\$10,000	\$0.03
16	\$10,000	\$0.03
17	\$10,000	\$0.04
18	\$10,000	\$0.04
19	\$10,000	\$0.04
20	\$60,000	\$0.25
21	\$60,000	\$0.24
22	\$60,000	\$0.22
23	\$60,000	\$0.21
24	\$60,000	\$0.19
25	\$360,000	\$1.09
26	\$410,000	\$1.30
27	\$450,000	\$1.51
28	\$490,000	\$1.74
29	\$530,000	\$2.01
30	\$570,000	\$2.28
31	\$570,000	\$2.42
32	\$570,000	\$2.61
33	\$570,000	\$2.78
34	\$570,000	\$3.05
35	\$570,000	\$3.37
36	\$570,000	\$3.74
37	\$570,000	\$4.13
38	\$570,000	\$4.59
39	\$560,000	\$5.07
40	\$550,000	\$5.56
41	\$540,000	\$5.79
42	\$540,000	\$6.25
43	\$530,000	\$6.55
44	\$510,000	\$6.74

Age last birthday	Sum insured	Cost per week
45	\$490,000	\$6.94
46	\$480,000	\$7.28
47	\$460,000	\$7.48
48	\$440,000	\$7.62
49	\$420,000	\$7.77
50	\$390,000	\$7.70
51	\$370,000	\$8.11
52	\$340,000	\$8.25
53	\$280,000	\$7.52
54	\$250,000	\$7.51
55	\$220,000	\$7.40
56	\$180,000	\$6.79
57	\$150,000	\$6.36
58	\$120,000	\$5.72
59	\$80,000	\$4.19
60	\$50,000	\$2.85
61	\$10,000	\$0.60
62	\$10,000	\$0.68
63	\$10,000	\$0.76
64	\$10,000	\$0.93
65	\$10,000	\$1.17
66	\$10,000	\$1.31
67	\$10,000	\$1.47
68	\$10,000	\$1.65
69	\$10,000	\$1.84
70	\$10,000*	\$2.07
71	\$10,000*	\$2.33
72	\$10,000*	\$2.62
73	\$10,000*	\$2.93
74	\$10,000*	\$3.27

* Eligible NGS Accumulation account members who join NGS Super will receive **Default Cover** if joining prior to age 70.

Please note: all cover premiums are rounded to 2 decimal places (and in some cases a minimum of \$0.01 applied) in this document for ease of understanding. This means that the premiums deducted from your account and shown on calculators may differ slightly from those shown here.

NGS Plus – Default Cover (continued)

Table 2: TPD cover

The table below sets out the cost of age-based **Default Cover** for TPD cover.

NGS Select premiums are 10% less than the premiums outlined below.

Age last birthday	Sum insured	Cost per week
15	\$60,000	\$0.01
16	\$60,000	\$0.01
17	\$60,000	\$0.02
18	\$70,000	\$0.04
19	\$70,000	\$0.05
20	\$70,000	\$0.06
21	\$80,000	\$0.09
22	\$90,000	\$0.11
23	\$100,000	\$0.13
24	\$140,000	\$0.20
25	\$170,000	\$0.26
26	\$200,000	\$0.33
27	\$190,000	\$0.35
28	\$180,000	\$0.37
29	\$170,000	\$0.37
30	\$170,000	\$0.42
31	\$160,000	\$0.43
32	\$160,000	\$0.47
33	\$160,000	\$0.52
34	\$160,000	\$0.58
35	\$160,000	\$0.66
36	\$150,000	\$0.70
37	\$140,000	\$0.73
38	\$140,000	\$0.83
39	\$140,000	\$0.96
40	\$140,000	\$1.09

Age last birthday	Sum insured	Cost per week
41	\$140,000	\$1.24
42	\$130,000	\$1.34
43	\$130,000	\$1.53
44	\$130,000	\$1.75
45	\$130,000	\$2.00
46	\$130,000	\$2.29
47	\$120,000	\$2.41
48	\$120,000	\$2.75
49	\$120,000	\$3.16
50	\$110,000	\$3.29
51	\$110,000	\$3.56
52	\$100,000	\$3.51
53	\$100,000	\$3.81
54	\$90,000	\$3.75
55	\$80,000	\$3.63
56	\$70,000	\$3.48
57	\$60,000	\$3.27
58	\$60,000	\$3.58
59	\$50,000	\$3.42
60	\$40,000	\$3.14
61	\$30,000	\$2.71
62	\$20,000	\$2.07
63	\$20,000	\$2.39
64	\$10,000	\$1.41
65	\$10,000	\$1.45
66	\$10,000	\$1.49

NGS Plus – Default Cover (continued)

Table 3: Income Protection cover

The table below sets out the cost of age-based **Default Cover** for Income Protection (2-year benefit payment period and 90-day **Waiting Period**).

When using our calculators, on your benefit statements or when viewing insurance benefits through **Member Online** the annual benefits provided in the table are divided by 12 and shown as a monthly benefit.

NGS Select premiums are 10% less than the premiums outlined below.

Age last birthday	Sum insured [^] (per annum benefit)	Maximum salary covered	Cost per week	Age last birthday	Sum insured [^] (per annum benefit)	Maximum salary covered	Cost per week
15	\$10,000	\$10,870	\$0.13	41	\$72,000	\$78,261	\$3.67
16	\$10,000	\$10,870	\$0.12	42	\$72,000	\$78,261	\$4.12
17	\$10,000	\$10,870	\$0.13	43	\$72,000	\$78,261	\$4.69
18	\$10,000	\$10,870	\$0.13	44	\$72,000	\$78,261	\$5.06
19	\$10,000	\$10,870	\$0.13	45	\$72,000	\$78,261	\$5.57
20	\$10,000	\$10,870	\$0.13	46	\$72,000	\$78,261	\$6.16
21	\$10,000	\$10,870	\$0.13	47	\$72,000	\$78,261	\$6.72
22	\$10,000	\$10,870	\$0.12	48	\$72,000	\$78,261	\$7.67
23	\$48,000	\$52,174	\$0.57	49	\$72,000	\$78,261	\$8.28
24	\$52,000	\$56,522	\$0.63	50	\$72,000	\$78,261	\$9.17
25	\$56,000	\$60,870	\$0.71	51	\$72,000	\$78,261	\$10.41
26	\$60,000	\$65,217	\$0.83	52	\$72,000	\$78,261	\$11.27
27	\$72,000	\$78,261	\$1.09	53	\$72,000	\$78,261	\$12.36
28	\$72,000	\$78,261	\$1.17	54	\$72,000	\$78,261	\$13.22
29	\$72,000	\$78,261	\$1.24	55	\$72,000	\$78,261	\$14.63
30	\$72,000	\$78,261	\$1.33	56	\$72,000	\$78,261	\$15.87
31	\$72,000	\$78,261	\$1.45	57	\$72,000	\$78,261	\$17.17
32	\$72,000	\$78,261	\$1.53	58	\$72,000	\$78,261	\$18.77
33	\$72,000	\$78,261	\$1.68	59	\$72,000	\$78,261	\$20.42
34	\$72,000	\$78,261	\$1.81	60	\$72,000	\$78,261	\$22.33
35	\$72,000	\$78,261	\$2.06	61	\$72,000	\$78,261	\$24.41
36	\$72,000	\$78,261	\$2.23	62	\$72,000	\$78,261	\$24.13
37	\$72,000	\$78,261	\$2.41	63	\$72,000	\$78,261	\$20.29
38	\$72,000	\$78,261	\$2.83	64	\$72,000	\$78,261	\$15.97
39	\$72,000	\$78,261	\$3.01	65*	\$36,000	\$39,130	\$5.11
40	\$72,000	\$78,261	\$3.44	66*	\$36,000	\$39,130	\$1.47

[^] including 12% of **Pre-Disability Income** which is paid as a super contribution into your NGS Accumulation account.

* For any benefit payable between age 65 and 67, the cover maximum reduces to 70% of your **Pre-Disability Income** (nil super contribution).

NGS General – Default Cover

Table 4: Life cover

The table below sets out the cost of age-based **Default Cover** for Life cover.

Save on the cost of your cover

If your cover is NGS General, which has the lowest sum insured amount and the highest premium cost, but the duties of your occupation meet our criteria (see page 13) for NGS Plus cover, please complete the **Insurance – Change insurance category form** which would result in a premium cost reduction for you, and in some cases an increase in cover.

Age last birthday	Sum insured	Cost per week	Age last birthday	Sum insured	Cost per week
15	\$10,000	\$0.04	45	\$400,000	\$7.65
16	\$10,000	\$0.04	46	\$390,000	\$7.99
17	\$10,000	\$0.05	47	\$370,000	\$8.12
18	\$10,000	\$0.05	48	\$360,000	\$8.41
19	\$10,000	\$0.05	49	\$340,000	\$8.49
20	\$50,000	\$0.28	50	\$320,000	\$8.53
21	\$50,000	\$0.27	51	\$300,000	\$8.88
22	\$50,000	\$0.25	52	\$280,000	\$9.18
23	\$50,000	\$0.23	53	\$230,000	\$8.34
24	\$50,000	\$0.22	54	\$200,000	\$8.12
25	\$290,000	\$1.19	55	\$180,000	\$8.17
26	\$330,000	\$1.42	56	\$150,000	\$7.64
27	\$360,000	\$1.63	57	\$120,000	\$6.87
28	\$390,000	\$1.88	58	\$100,000	\$6.43
29	\$430,000	\$2.20	59	\$70,000	\$4.94
30	\$460,000	\$2.49	60	\$40,000	\$3.08
31	\$460,000	\$2.64	61	\$10,000	\$0.81
32	\$460,000	\$2.84	62	\$10,000	\$0.91
33	\$460,000	\$3.03	63	\$10,000	\$1.03
34	\$460,000	\$3.32	64	\$10,000	\$1.25
35	\$460,000	\$3.66	65	\$10,000	\$1.58
36	\$460,000	\$4.07	66	\$10,000	\$1.78
37	\$460,000	\$4.50	67	\$10,000	\$1.98
38	\$460,000	\$5.01	68	\$10,000	\$2.22
39	\$450,000	\$5.50	69	\$10,000	\$2.49
40	\$440,000	\$6.01	70	\$10,000*	\$2.80
41	\$440,000	\$6.37	71	\$10,000*	\$3.15
42	\$440,000	\$6.88	72	\$10,000*	\$3.53
43	\$430,000	\$7.18	73	\$10,000*	\$3.96
44	\$410,000	\$7.31	74	\$10,000*	\$4.42

* Eligible NGS Accumulation account members who join NGS Super will receive **Default Cover** if joining prior to age 70.

NGS General – Default Cover (continued)

Table 5: TPD cover

The table below sets out the cost of age-based **Default Cover** for TPD cover.

Age last birthday	Sum insured	Cost per week	Age last birthday	Sum insured	Cost per week
15	\$50,000	\$0.01	41	\$120,000	\$3.94
16	\$50,000	\$0.01	42	\$110,000	\$4.19
17	\$50,000	\$0.05	43	\$110,000	\$4.79
18	\$60,000	\$0.11	44	\$110,000	\$5.47
19	\$60,000	\$0.15	45	\$110,000	\$6.27
20	\$60,000	\$0.19	46	\$110,000	\$7.18
21	\$70,000	\$0.28	47	\$100,000	\$7.44
22	\$80,000	\$0.35	48	\$100,000	\$8.48
23	\$80,000	\$0.38	49	\$100,000	\$9.73
24	\$120,000	\$0.63	50	\$90,000	\$9.95
25	\$140,000	\$0.78	51	\$90,000	\$10.79
26	\$160,000	\$0.99	52	\$80,000	\$10.40
27	\$160,000	\$1.09	53	\$80,000	\$11.29
28	\$150,000	\$1.13	54	\$70,000	\$10.78
29	\$140,000	\$1.14	55	\$60,000	\$10.08
30	\$140,000	\$1.27	56	\$60,000	\$11.04
31	\$130,000	\$1.30	57	\$50,000	\$10.09
32	\$130,000	\$1.42	58	\$50,000	\$11.03
33	\$130,000	\$1.56	59	\$40,000	\$10.12
34	\$130,000	\$1.74	60	\$40,000	\$11.62
35	\$130,000	\$1.99	61	\$20,000	\$6.69
36	\$120,000	\$2.07	62	\$20,000	\$7.67
37	\$120,000	\$2.32	63	\$10,000	\$4.42
38	\$120,000	\$2.64	64	\$10,000	\$5.21
39	\$120,000	\$3.03	65	\$10,000	\$5.36
40	\$120,000	\$3.46	66	\$10,000	\$5.51

NGS General – Default Cover (continued)

Table 6: Income Protection

The table below sets out the cost of age-based **Default Cover** for Income Protection (2-year benefit payment period and 90-day **Waiting Period**).

When using our calculators, on your benefit statements or when viewing insurance benefits through **Member Online** the annual benefits provided in the table are divided by 12 and shown as a monthly benefit.

Age last birthday	Sum insured^ (per annum benefit)	Maximum salary covered	Cost per week	Age last birthday	Sum insured^ (per annum benefit)	Maximum salary covered	Cost per week
15	\$10,000	\$10,870	\$0.24	41	\$48,000	\$52,174	\$4.52
16	\$10,000	\$10,870	\$0.22	42	\$48,000	\$52,174	\$5.08
17	\$10,000	\$10,870	\$0.24	43	\$48,000	\$52,174	\$5.79
18	\$10,000	\$10,870	\$0.24	44	\$48,000	\$52,174	\$6.24
19	\$10,000	\$10,870	\$0.24	45	\$48,000	\$52,174	\$6.87
20	\$10,000	\$10,870	\$0.24	46	\$48,000	\$52,174	\$7.60
21	\$10,000	\$10,870	\$0.24	47	\$48,000	\$52,174	\$8.29
22	\$10,000	\$10,870	\$0.23	48	\$48,000	\$52,174	\$9.46
23	\$12,000	\$13,043	\$0.26	49	\$48,000	\$52,174	\$10.21
24	\$23,000	\$25,000	\$0.52	50	\$48,000	\$52,174	\$11.30
25	\$34,000	\$36,957	\$0.80	51	\$48,000	\$52,174	\$12.84
26	\$48,000	\$52,174	\$1.22	52	\$48,000	\$52,174	\$13.90
27	\$48,000	\$52,174	\$1.34	53	\$48,000	\$52,174	\$15.24
28	\$48,000	\$52,174	\$1.45	54	\$48,000	\$52,174	\$16.31
29	\$48,000	\$52,174	\$1.52	55	\$48,000	\$52,174	\$18.05
30	\$48,000	\$52,174	\$1.64	56	\$48,000	\$52,174	\$19.57
31	\$48,000	\$52,174	\$1.78	57	\$48,000	\$52,174	\$21.17
32	\$48,000	\$52,174	\$1.89	58	\$48,000	\$52,174	\$23.15
33	\$48,000	\$52,174	\$2.07	59	\$48,000	\$52,174	\$25.18
34	\$48,000	\$52,174	\$2.23	60	\$48,000	\$52,174	\$27.54
35	\$48,000	\$52,174	\$2.54	61	\$48,000	\$52,174	\$30.11
36	\$48,000	\$52,174	\$2.74	62	\$48,000	\$52,174	\$29.76
37	\$48,000	\$52,174	\$2.97	63	\$48,000	\$52,174	\$25.02
38	\$48,000	\$52,174	\$3.48	64	\$48,000	\$52,174	\$19.69
39	\$48,000	\$52,174	\$3.72	65*	\$24,000	\$26,087	\$6.30
40	\$48,000	\$52,174	\$4.24	66*	\$24,000	\$26,087	\$1.82

^ including 12% of **Pre-Disability Income** paid as a super contribution into your NGS Accumulation account.

* For any benefit payable between age 65 and 67, the cover maximum reduces to 70% of your **Pre-Disability Income** (nil super contribution).

Fixed Cover – NGS Plus Cover

Table 7: Life and TPD cover

The table below sets out the annual cost per \$1,000 sum insured of **Fixed Cover** by age for:

- Life/TP
- TPD

NGS Select premiums are 10% less than the premiums outlined below.

Age last birthday	NGS Plus Cover Annual rate per \$1,000 sum insured	
	Life/TP cover	TPD cover
15	\$0.155	\$0.004
16	\$0.171	\$0.004
17	\$0.185	\$0.014
18	\$0.198	\$0.026
19	\$0.209	\$0.036
20	\$0.218	\$0.044
21	\$0.205	\$0.056
22	\$0.192	\$0.062
23	\$0.180	\$0.067
24	\$0.168	\$0.074
25	\$0.158	\$0.078
26	\$0.165	\$0.087
27	\$0.174	\$0.096
28	\$0.185	\$0.106
29	\$0.197	\$0.114
30	\$0.208	\$0.127
31	\$0.221	\$0.140
32	\$0.238	\$0.153
33	\$0.254	\$0.168
34	\$0.278	\$0.188
35	\$0.307	\$0.215
36	\$0.341	\$0.243
37	\$0.377	\$0.272
38	\$0.419	\$0.309
39	\$0.471	\$0.355
40	\$0.526	\$0.405
41	\$0.558	\$0.461
42	\$0.602	\$0.535
43	\$0.643	\$0.612
44	\$0.687	\$0.699

Example: meet Sarah

Sarah is a teacher aged 45. Her insurance category is **NGS Plus**. Sarah would like to be insured for a benefit of \$600,000 in the event of her death (death only cover i.e. Life cover). The weekly cost of this insurance cover would be calculated as follows.

Weekly premium:
 = premium cost x insured amount

$$\frac{52 \times 1,000}{52,000}$$

 = \$0.737 x \$600,000
 = **\$8.50**

Age last birthday	NGS Plus Cover Annual rate per \$1,000 sum insured	
	Life/TP cover	TPD cover
45	\$0.737	\$0.801
46	\$0.789	\$0.917
47	\$0.845	\$1.046
48	\$0.900	\$1.192
49	\$0.962	\$1.368
50	\$1.027	\$1.554
51	\$1.140	\$1.685
52	\$1.262	\$1.827
53	\$1.397	\$1.983
54	\$1.563	\$2.164
55	\$1.749	\$2.361
56	\$1.961	\$2.586
57	\$2.206	\$2.835
58	\$2.477	\$3.101
59	\$2.721	\$3.554
60	\$2.966	\$4.083
61	\$3.123	\$4.701
62	\$3.521	\$5.392
63	\$3.960	\$6.207
64	\$4.823	\$7.327
65 [^]	\$6.085	\$7.533
66 [^]	\$6.837	\$7.740
67	\$7.633	
68	\$8.562	
69	\$9.580	
70	\$10.774	
71	\$12.124	
72	\$13.607	
73	\$15.245	
74	\$17.014	

[^] TPD cover from age 65 is based on reduced events/circumstances.

Fixed Cover – NGS General Cover

Table 8: Life/TI and TPD cover

The table below sets out the annual cost per \$1,000 sum insured of **Fixed Cover** by age for:

- Life/TI
- TPD

NGS General Cover Annual rate per \$1,000 sum insured			NGS General Cover Annual rate per \$1,000 sum insured		
Age last birthday	Life/TI cover	TPD cover	Age last birthday	Life/TI cover	TPD cover
15	\$0.209	\$0.015	45	\$0.995	\$2.964
16	\$0.231	\$0.015	46	\$1.065	\$3.393
17	\$0.250	\$0.052	47	\$1.141	\$3.870
18	\$0.267	\$0.096	48	\$1.215	\$4.410
19	\$0.282	\$0.133	49	\$1.299	\$5.062
20	\$0.294	\$0.163	50	\$1.386	\$5.750
21	\$0.277	\$0.207	51	\$1.539	\$6.235
22	\$0.259	\$0.229	52	\$1.704	\$6.760
23	\$0.243	\$0.248	53	\$1.886	\$7.337
24	\$0.227	\$0.274	54	\$2.110	\$8.007
25	\$0.213	\$0.289	55	\$2.361	\$8.736
26	\$0.223	\$0.322	56	\$2.647	\$9.568
27	\$0.235	\$0.355	57	\$2.978	\$10.490
28	\$0.250	\$0.392	58	\$3.344	\$11.474
29	\$0.266	\$0.422	59	\$3.673	\$13.150
30	\$0.281	\$0.470	60	\$4.004	\$15.107
31	\$0.298	\$0.518	61	\$4.216	\$17.394
32	\$0.321	\$0.566	62	\$4.753	\$19.950
33	\$0.343	\$0.622	63	\$5.346	\$22.966
34	\$0.375	\$0.696	64	\$6.511	\$27.110
35	\$0.414	\$0.796	65 [^]	\$8.215	\$27.872
36	\$0.460	\$0.899	66 [^]	\$9.230	\$28.638
37	\$0.509	\$1.006	67	\$10.305	
38	\$0.566	\$1.143	68	\$11.559	
39	\$0.636	\$1.314	69	\$12.933	
40	\$0.710	\$1.499	70	\$14.545	
41	\$0.753	\$1.706	71	\$16.367	
42	\$0.813	\$1.980	72	\$18.369	
43	\$0.868	\$2.264	73	\$20.581	
44	\$0.927	\$2.586	74	\$22.969	

[^] TPD cover from age 65 is based on reduced events/circumstances.

Fixed Cover

Table 9: Income Protection (IP) cover – 30-day waiting period

The table below sets out the annual cost per \$1,000 of per annum benefit for each:

- **Waiting Period (30 days)**, and
- **benefit payment period (2 years, 5 years, to age 65 or to age 67)**

Category rate loading*

	NGS Select	NGS Plus	NGS General
Males	0.70	0.80	1.45
Females	0.85	1.00	1.85

* multiplied by the rates below to determine the premium rate for the particular category/gender.

Age last birthday	Waiting Period 30 days Annual rate per \$1,000 per annum sum insured			
	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
15	\$2.292	\$3.802	\$9.472	\$9.472
16	\$2.292	\$3.802	\$9.472	\$9.538
17	\$2.292	\$3.802	\$9.472	\$9.538
18	\$2.292	\$3.802	\$9.472	\$9.538
19	\$2.292	\$3.802	\$9.472	\$9.538
20	\$2.352	\$3.669	\$9.139	\$9.206
21	\$2.352	\$3.736	\$9.472	\$9.538
22	\$2.352	\$3.802	\$9.806	\$9.872
23	\$2.410	\$3.868	\$10.140	\$10.206
24	\$2.410	\$3.936	\$10.406	\$10.539
25	\$2.570	\$4.168	\$11.183	\$11.322
26	\$2.736	\$4.479	\$12.134	\$12.205
27	\$2.908	\$4.798	\$13.197	\$13.346
28	\$3.151	\$5.208	\$14.460	\$14.614
29	\$3.405	\$5.715	\$15.858	\$16.018
30	\$3.668	\$6.244	\$17.400	\$17.650
31	\$4.017	\$6.794	\$19.094	\$19.352
32	\$4.381	\$7.456	\$20.950	\$21.305
33	\$4.759	\$8.237	\$23.064	\$23.431
34	\$5.234	\$9.052	\$25.268	\$25.740
35	\$5.729	\$9.994	\$27.658	\$28.240
36	\$6.244	\$10.978	\$30.241	\$30.939
37	\$6.869	\$11.999	\$33.024	\$33.844
38	\$7.424	\$13.164	\$36.019	\$36.862
39	\$8.096	\$14.482	\$39.124	\$40.096
40	\$8.665	\$15.452	\$41.277	\$42.465

Age last birthday	Waiting Period 30 days Annual rate per \$1,000 per annum sum insured			
	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
41	\$9.139	\$16.529	\$43.427	\$44.724
42	\$9.708	\$17.605	\$45.687	\$47.199
43	\$10.277	\$18.788	\$47.944	\$49.564
44	\$10.941	\$19.972	\$50.094	\$52.038
45	\$11.605	\$21.371	\$52.241	\$54.399
46	\$12.267	\$22.770	\$54.388	\$56.762
47	\$13.026	\$24.168	\$56.428	\$59.123
48	\$13.784	\$25.781	\$58.355	\$61.377
49	\$14.540	\$27.393	\$60.285	\$63.628
50	\$15.394	\$29.117	\$62.007	\$65.782
51	\$16.344	\$31.056	\$63.621	\$67.720
52	\$17.294	\$33.102	\$65.021	\$69.656
53	\$18.337	\$35.257	\$66.202	\$71.486
54	\$19.477	\$37.520	\$67.169	\$73.099
55	\$20.615	\$40.105	\$67.919	\$74.495
56	\$21.945	\$42.798	\$68.133	\$75.678
57	\$23.272	\$45.707	\$67.698	\$76.536
58	\$24.913	\$49.176	\$66.941	\$77.339
59	\$26.663	\$52.897	\$65.088	\$77.494
60	\$28.622	\$57.821	\$53.150	\$76.882
61	\$30.792	\$63.202	\$49.118	\$75.159
62	\$33.176	\$63.502	\$42.948	\$63.502
63	\$32.822	\$53.782	\$29.788	\$53.782
64	\$32.232	\$42.782	\$11.709	\$42.782
65	\$29.193	\$29.193	N/A	\$29.193
66	\$11.251	\$11.251	N/A	\$11.251

Fixed Cover (continued)

Table 10: Income Protection (IP) cover – 60-day waiting period

The table below sets out the annual cost per \$1,000 of per annum benefit for each:

- **Waiting Period (60 days)**, and
- **benefit payment period (2 years, 5 years, to age 65 or to age 67)**

Category rate loading*

	NGS Select	NGS Plus	NGS General
Males	0.70	0.80	1.45
Females	0.85	1.00	1.85

* multiplied by the rates below to determine the premium rate for the particular category/gender.

Waiting Period 60 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
15	\$1.117	\$1.867	\$5.003	\$5.003
16	\$1.117	\$1.867	\$5.003	\$5.003
17	\$1.117	\$1.867	\$5.003	\$5.003
18	\$1.117	\$1.867	\$5.003	\$5.003
19	\$1.117	\$1.867	\$5.003	\$5.069
20	\$1.117	\$1.801	\$4.802	\$4.869
21	\$1.117	\$1.801	\$5.003	\$5.003
22	\$1.117	\$1.867	\$5.137	\$5.203
23	\$1.175	\$1.867	\$5.269	\$5.336
24	\$1.175	\$1.935	\$5.470	\$5.470
25	\$1.224	\$2.014	\$5.834	\$5.905
26	\$1.336	\$2.166	\$6.428	\$6.500
27	\$1.388	\$2.399	\$7.048	\$7.123
28	\$1.507	\$2.565	\$7.696	\$7.774
29	\$1.631	\$2.737	\$8.372	\$8.452
30	\$1.760	\$2.998	\$9.075	\$9.242
31	\$1.896	\$3.269	\$9.892	\$9.978
32	\$2.034	\$3.551	\$10.741	\$10.918
33	\$2.258	\$3.935	\$11.715	\$11.899
34	\$2.410	\$4.243	\$12.728	\$13.012
35	\$2.651	\$4.659	\$13.877	\$14.264
36	\$2.903	\$5.091	\$15.171	\$15.569
37	\$3.162	\$5.641	\$16.614	\$17.025
38	\$3.434	\$6.214	\$18.220	\$18.641
39	\$3.810	\$6.917	\$19.886	\$20.425
40	\$4.094	\$7.455	\$21.178	\$21.827

Waiting Period 60 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
41	\$4.378	\$8.102	\$22.579	\$23.335
42	\$4.663	\$8.749	\$24.085	\$24.950
43	\$5.043	\$9.393	\$25.699	\$26.564
44	\$5.423	\$10.148	\$27.313	\$28.394
45	\$5.898	\$11.009	\$28.926	\$30.222
46	\$6.371	\$11.979	\$30.648	\$32.049
47	\$6.845	\$12.947	\$32.368	\$33.985
48	\$7.320	\$14.023	\$34.086	\$35.812
49	\$7.887	\$15.207	\$35.805	\$37.853
50	\$8.458	\$16.391	\$37.311	\$39.684
51	\$9.123	\$17.685	\$38.820	\$41.516
52	\$9.786	\$19.085	\$40.220	\$43.238
53	\$10.547	\$20.594	\$41.402	\$44.854
54	\$11.306	\$22.210	\$42.479	\$46.361
55	\$12.065	\$23.934	\$43.124	\$47.544
56	\$12.919	\$25.765	\$43.553	\$48.618
57	\$13.774	\$27.596	\$43.334	\$49.370
58	\$14.795	\$29.786	\$42.895	\$49.936
59	\$15.920	\$31.998	\$41.469	\$49.957
60	\$17.057	\$34.977	\$31.715	\$49.322
61	\$18.204	\$38.233	\$29.008	\$47.909
62	\$19.457	\$37.891	\$24.842	\$37.891
63	\$19.250	\$31.763	\$16.571	\$31.763
64	\$18.904	\$24.744	\$5.668	\$24.744
65	\$16.240	\$16.240	N/A	\$16.240
66	\$5.447	\$5.447	N/A	\$5.447

Fixed Cover (continued)

Table 11: Income Protection (IP) cover – 90-day waiting period

The table below sets out the annual cost per \$1,000 of per annum benefit for each:

- **Waiting Period (90 days)**, and
- benefit payment period (2 years, 5 years, to age 65 or to age 67)

Category rate loading*

	NGS Select	NGS Plus	NGS General
Males	0.70	0.80	1.45
Females	0.85	1.00	1.85

* multiplied by the rates below to determine the premium rate for the particular category/gender.

Waiting Period 90 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
15	\$0.588	\$1.159	\$3.069	\$3.069
16	\$0.588	\$1.096	\$3.069	\$3.069
17	\$0.588	\$1.159	\$3.069	\$3.069
18	\$0.588	\$1.159	\$3.069	\$3.069
19	\$0.588	\$1.159	\$3.069	\$3.136
20	\$0.588	\$1.159	\$2.935	\$2.935
21	\$0.588	\$1.159	\$3.001	\$3.069
22	\$0.588	\$1.117	\$3.136	\$3.136
23	\$0.588	\$1.071	\$3.202	\$3.269
24	\$0.588	\$1.100	\$3.335	\$3.335
25	\$0.612	\$1.147	\$3.543	\$3.612
26	\$0.700	\$1.248	\$3.972	\$4.044
27	\$0.793	\$1.372	\$4.349	\$4.424
28	\$0.822	\$1.478	\$4.742	\$4.821
29	\$0.850	\$1.554	\$5.152	\$5.232
30	\$0.954	\$1.677	\$5.495	\$5.578
31	\$0.985	\$1.819	\$5.934	\$6.021
32	\$1.096	\$1.931	\$6.391	\$6.480
33	\$1.129	\$2.113	\$6.864	\$6.955
34	\$1.246	\$2.273	\$7.354	\$7.542
35	\$1.368	\$2.595	\$8.055	\$8.152
36	\$1.407	\$2.800	\$8.781	\$8.982
37	\$1.627	\$3.035	\$9.538	\$9.847
38	\$1.764	\$3.556	\$10.532	\$10.847
39	\$2.000	\$3.791	\$11.673	\$11.997
40	\$2.095	\$4.328	\$12.642	\$12.967

Waiting Period 90 days Annual rate per \$1,000 per annum sum insured				
Age last birthday	BPP 2 years	BPP 5 years	BPP to age 65	BPP to age 67
41	\$2.381	\$4.613	\$13.720	\$14.152
42	\$2.570	\$5.184	\$14.905	\$15.337
43	\$2.855	\$5.906	\$16.198	\$16.737
44	\$3.140	\$6.366	\$17.489	\$18.245
45	\$3.425	\$7.012	\$18.997	\$19.753
46	\$3.805	\$7.758	\$20.504	\$21.475
47	\$4.183	\$8.459	\$22.118	\$23.197
48	\$4.563	\$9.651	\$23.623	\$24.918
49	\$5.036	\$10.417	\$25.235	\$26.745
50	\$5.511	\$11.535	\$26.744	\$28.469
51	\$6.082	\$13.102	\$28.253	\$30.193
52	\$6.556	\$14.187	\$29.652	\$31.917
53	\$7.126	\$15.556	\$30.837	\$33.425
54	\$7.791	\$16.641	\$31.806	\$34.823
55	\$8.359	\$18.417	\$32.559	\$36.007
56	\$9.024	\$19.971	\$32.989	\$36.977
57	\$9.689	\$21.604	\$32.987	\$37.621
58	\$10.499	\$23.626	\$32.495	\$38.021
59	\$11.221	\$25.697	\$31.346	\$37.984
60	\$12.046	\$28.100	\$25.398	\$37.292
61	\$12.878	\$30.727	\$23.301	\$35.931
62	\$13.620	\$30.369	\$20.162	\$30.369
63	\$13.475	\$25.533	\$10.980	\$25.533
64	\$13.232	\$20.099	\$3.067	\$20.099
65	\$10.761	\$10.761	N/A	\$10.761
66	\$2.946	\$2.946	N/A	\$2.946

More information? Contact us

You can contact us at ngssuper.com.au/contact-us

or call us on **1300 133 177**, Monday to Friday, 8am – 8pm (AEST/AEDT).

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Important information

The information provided in this Significant Event Notice 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.

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