

Guide to updating your investments

NCS Transition to retirement and Income accounts



When to use this guide

Use this guide if you are an NGS Transition to retirement (TTR) or Income account holder and you want to update your current investment strategy and/or change the investment option(s) your income payments are drawn from (also called your drawdown strategy). You'll also find this guide helpful if you are taking income payments from the Cash and Term Deposits option and want to "top up" this option.

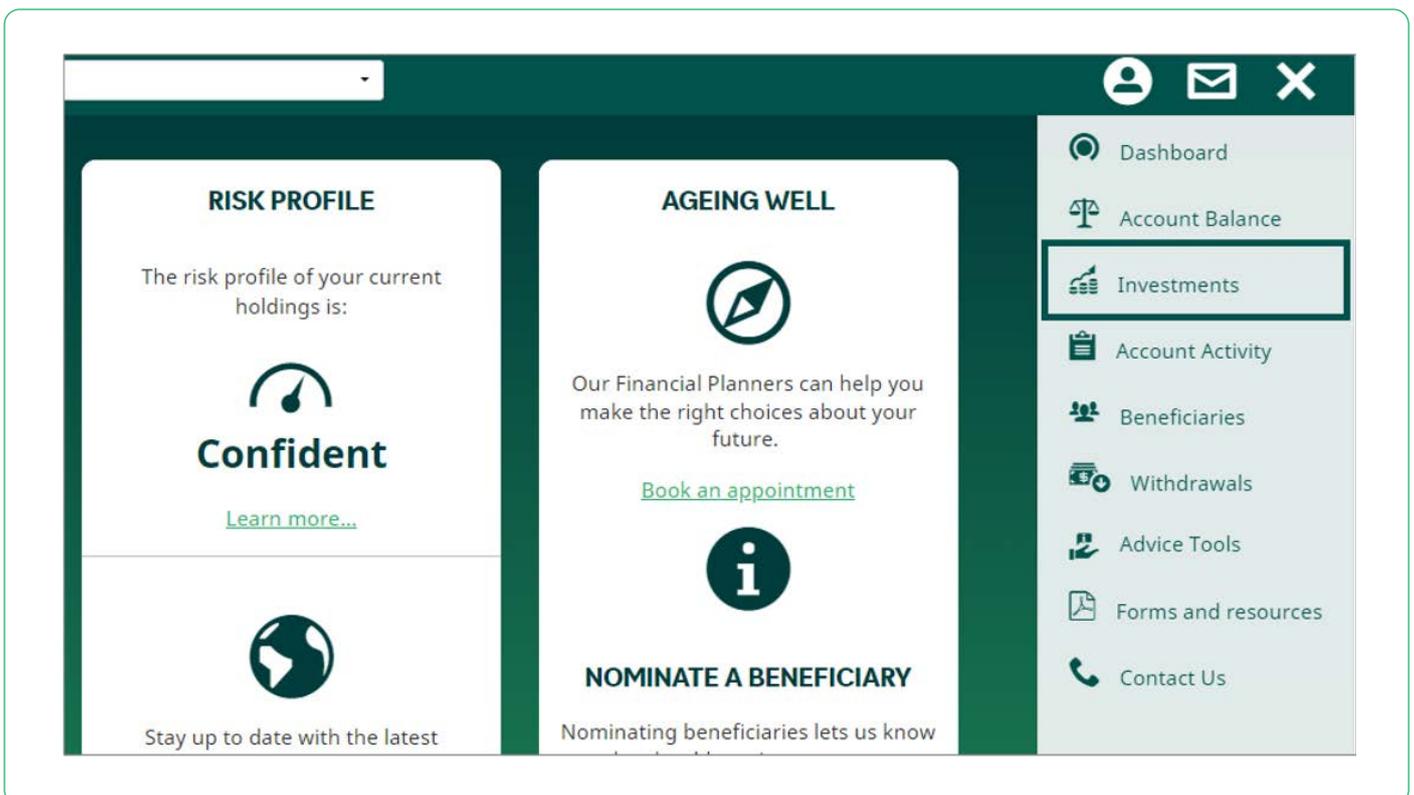
Follow the steps to update your investments online. You can also update your investments by completing and returning the **Investment switching form** which you'll find at ngssuper.com.au/forms

Updating your investments online

Step 1 – Log in to Member Online

Go to ngssuper.com.au/login and log in using your member number and password.

Click on the menu icon  in the top right corner and select **Investments**.



Step 2 - Change your current investments

Read the important information about switching investments then scroll down to **Current investments**.

In the example below, 5% of the balance is invested in Cash and Term Deposits and 95% is invested in Retire Plus.

CURRENT INVESTMENTS					Edit
Investment option	Unit price	Number of units	\$	%	
Cash & Term Deposits	2.0052	5822.0185	11,674.31	5	
Retire Plus	1.5245	154540.9916	235,597.74	95	
			\$ 247,272.05	100%	i

Click **Edit**.

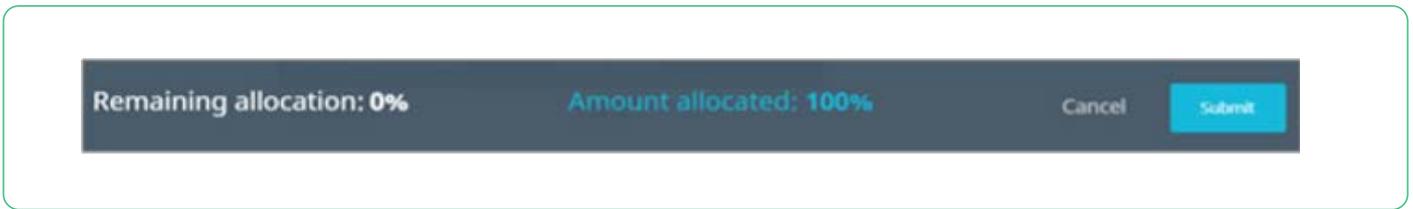
Enter the percentage of your balance you would like allocated to each investment option. You can choose one or more investment options and allocate any percentage. The total must add up to 100%.

If you prefer, you can click on the Allocate \$ column to allocate a dollar amount to each investment option.

The example below is for illustration purposes only and is not intended as advice. In this case, the investment strategy is being allocated according to the default investment strategy for the NGS Income account, which is 12% in Cash and Term Deposits and 88% in Retire Plus.

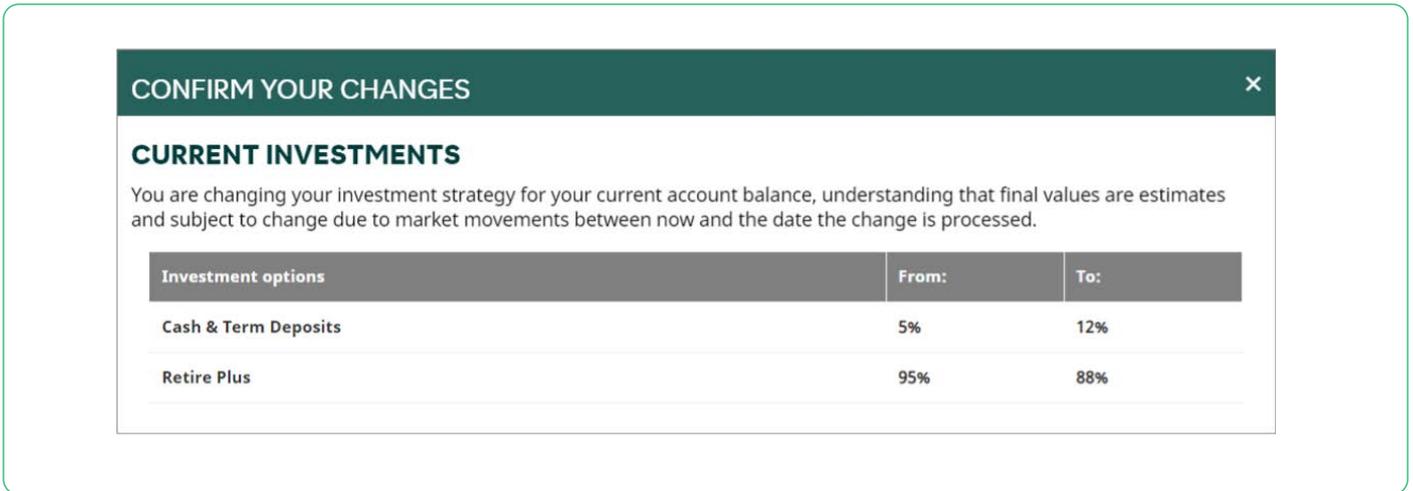
Investment option	Allocate \$ <input type="radio"/>	Allocate % <input checked="" type="radio"/>
Defensive		<input type="text"/>
Balanced		<input type="text"/>
Diversified		<input type="text"/>
Indexed Growth		<input type="text"/>
High Growth		<input type="text"/>
Cash & Term Deposits		12
Diversified Bonds		<input type="text"/>
Property		<input type="text"/>
Australian Shares		<input type="text"/>
International Shares		<input type="text"/>
NGS Self-Managed (Direct Investments)		<input type="text"/>
Retire Plus		88
Infrastructure		<input type="text"/>

Look for the **Submit** button at the bottom of the screen.



Check the amount allocated equals 100% and click **Submit**.

You will be prompted to confirm your changes as shown in the example below.



Click **Submit**.

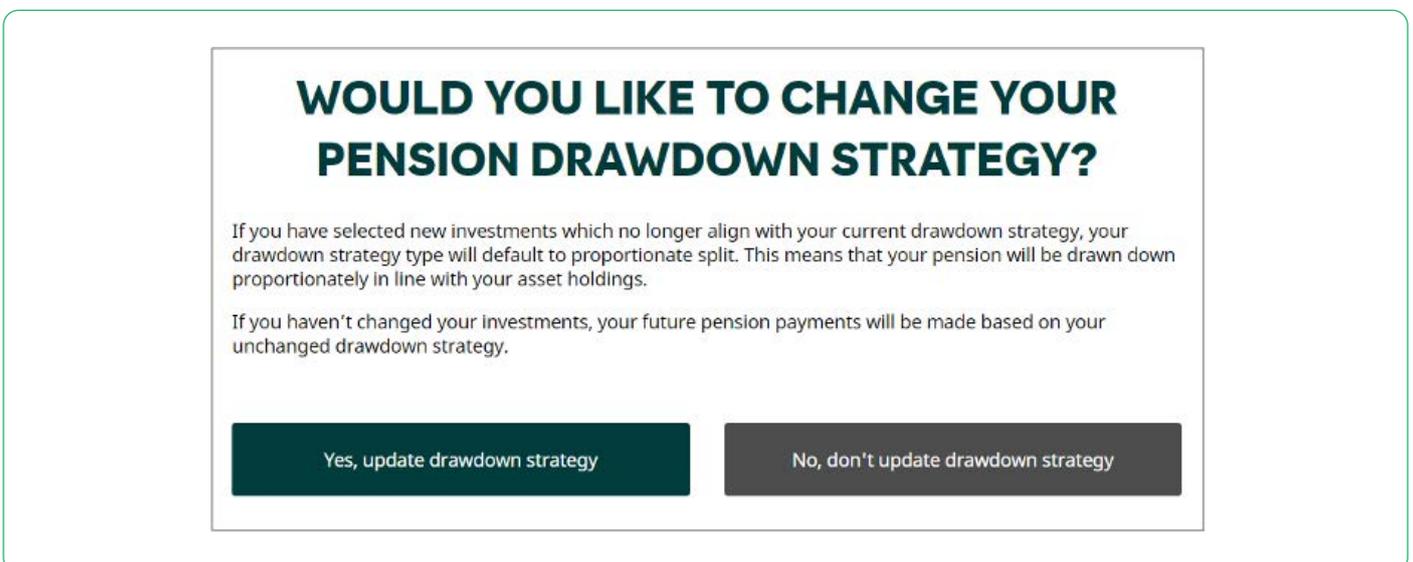
In the above example, some of the balance in Retire Plus was moved into Cash and Term Deposits to “top up” this option to 12% of the total balance.

Step 3 - Change your drawdown strategy (income payments)

After submitting changes to your current investment strategy, you’ll be asked whether you’d like to change your drawdown strategy. This tells us which investment option(s) to use for your regular payments and any one-off withdrawals you request via Member Online.

If you’ve selected new investment options for your account, your current drawdown strategy may no longer align with these new options. You can confirm your drawdown strategy using the steps below.

If you only want to change your drawdown strategy but don’t want to change your current investments, you’ll still need to click through the above steps, without changing the allocations to your investment options.



Select **Yes** or **No** depending on your preference.

If you select **No**, the drawdown strategy you previously had in place will continue to apply. For example, if your payments are currently drawn 100% from Cash and Term Deposits, this will continue.

If you select **Yes**, you will need to select a drawdown strategy from the options available.

Following the example below, the 'Percentage/Amount' strategy is selected and 100% is applied to the Cash and Term deposits option. Note a percentage must be provided for each investment option you are invested in. In the example below, 0% has been applied to the Retire Plus option.

DRAWDOWN STRATEGY

Review or update the mix and share of investments your pension payments come from. Speak to an adviser if you are unsure about how to manage a drawdown strategy.

CHOOSE A STRATEGY Percentage/Amount ▼

Each investment option will be drawn by the percentage instructed below.

Funds where your current investment options are held:	Amount of your pension held in this investment option:	Your drawdown against each investment:
Cash & Term Deposits	12%	<input style="width: 100%;" type="text" value="100%"/>
Retire Plus	88%	<input style="width: 100%;" type="text" value="0%"/>
Total entered:		0%

Any changes made in the previous 3 days are not reflected here. Please speak with an adviser if you have any questions or concerns.

Save & Continue

Cancel

Check the total adds up to 100%, when you have finished updating your drawdown strategy select **Save & Continue**.

What happens next?

Investment switches made by 4pm on a business day will have the same day's unit price applied. Your investment switch will be reflected in your account 3 business days after your request.

Need help?

For help updating your investment options, call us on 1300 133 177 (8am to 8pm Monday to Friday) or book a time to chat with an NGS Super Specialist through ngssuper.com.au/chat

If you're unsure of your decisions, it might be worthwhile seeking advice. We offer:

- advice at no extra cost through our Financial Advice Helpline
- low-cost advice through NGS Financial Planning.

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

Need more information? Contact us

You can contact us at ngssuper.com.au/contact-us
call us on **1300 133 177**, Monday to Friday, 8am–8pm (AEST/AEDT)
Postal address: **GPO Box 4303 Melbourne VIC 3001**

ngssuper.com.au

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The information provided in this guide 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.

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