



Product Update



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Interest Rate Update: Living Super Cash Hub*

We will be making the below interest rate change for the ING Living Super Cash Hub, effective from 12:01am AEST Sunday 1 September 2019:

Product	New Rate (p.a.) effective 1 September 2019	Old Rate (p.a.)
Living Super Cash Hub	0.26%	0.40%

For information on our current interest rates, please see our [Adviser website](#).

Lonsec Research Ratings

Lonsec has recently completed their annual review of the following ING Living Super diversified Options and maintained following research ratings from 2018:

- ING Living Super Growth Option - 'Investment Grade **Index**'
- ING Living Super Balanced Option - 'Investment Grade **Index**'
- ING Living Super High Growth Option - 'Investment Grade **Index**'



Need more information?

- Contact your ING representative
- Contact Adviser Services on 1300 656 226 Monday - Friday: 9:00am - 5:30pm AEST/AEDT or email direct.adviser@ing.com.au
- New applications can be emailed to adviser.applications@ing.com.au
- Account maintenance requests (including Adviser Authorisation Forms) can be emailed to adviser.admin@ing.com.au
- Living Super enquiries can be emailed to livingsuper.adviser@ing.com.au

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Important Information:

The Lonsec Ratings (assigned as follows: ING Living Super Growth Option - August 2019; ING Living Super Balanced Option - August 2019 and ING Living Super High Growth Option - August 2019) presented in this document are published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421445. The Ratings are limited to "General Advice" (as defined in the Corporations Act 2001 (Cth)) and based solely on consideration of the investment merits of the financial products. Past performance information is for illustrative purposes only and is not indicative of future performance. They are not a recommendation to purchase, sell or hold ING Living Super products, and you should seek independent financial advice before investing in these products. The Ratings are subject to change without notice and Lonsec assumes no obligation to update the relevant documents following publication. Lonsec receives a fee from the Fund Manager for researching the products using comprehensive and objective criteria. For further information regarding Lonsec's Ratings methodology, please refer to our website at: <http://www.lonsecresearch.com.au/research-solutions/our-ratings>. This information is solely for financial services professionals and not to be circulated or distributed.

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*ING Living Super including Living Super Cash Hub:

ING Living Super (which is a product of the ING Superannuation Fund ABN 13 355 603 448 (Fund)) is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635. ING is the Promoter of the Fund. The insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096.

Living Super is not available for U.S. Persons (i.e. if you have U.S. residential, postal or fiscal address, phone number, citizenship, Green Card or any U.S. related proxy).

The Living Super Cash Hub is the transaction account held within the Living Super. Living Super accounts are subject to the Cash Hub minimum requirement to hold a minimum of \$500 or 1% of the superannuation account balance (whichever is greater and capped at \$10,000) plus an additional amount equal to the

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insurance premiums, pension payment (if applicable) and fees due to be paid in the following two months.

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