



# Changes to ING Living Super

We're letting you know about some changes to ING Living Super.

In the second half of 2020, we made changes to:

- the way our website [ing.com.au](http://ing.com.au) looks
- the Cash Hub benchmark

The following changes took effect 1 January 2021:

- a reduction of the Operational Risk Financial Requirement (ORFR) fee
- changes to early termination of Term Deposits
- a reduction of multiple buy-sell spreads

The following changes became effective 8 January 2021:

- introduction of a 3-year limit on Pre-Existing Conditions Exclusions on Automatic Death and/or Total and Permanent Disablement (TPD) cover
- a 23% increase in premiums for Income Protection with benefit period to age 67 - members with this type of insurance cover were advised of this via email on 8 December 2020

[Click here](#) to read the Product Update for further details.

[Click here](#) to view a copy of our new Financial Services Guide effective 8 January 2021.

For more information, visit [ing.com.au](http://ing.com.au) or contact us on 1300 656 226, Monday to Friday, 9am-5pm (AEST/AEDT).

Regards,  
ING

To learn more



Visit [adviser.ing.com.au](http://adviser.ing.com.au)



Call 1300 656 226



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Any advice on this notice does not take into account your clients' objectives, financial situation or needs and you should consider whether it is appropriate for your clients.

You should consider the Product Disclosure Statement and Financial Services Guide available at [ing.com.au](http://ing.com.au) and the product's appropriateness when deciding whether to acquire, or to continue to hold, the product for your clients.

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

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