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The following changes will apply to Term Deposits<sup>#</sup> within Living Super<sup>^</sup> **effective from 12:00pm AEST Tuesday 31 October 2023. (Please note – You cannot disclose this with customers until after this date/time):**

Living Super <sup>^</sup> Term Deposit	New Rate (p.a.) Effective 31 October 2023	Prior Rate (p.a.)
3 Months <sup>#</sup>	4.80%	4.55%
6 Months <sup>#</sup>	5.00%	4.75%

1 Year <sup>#</sup>	5.10%	4.70%
2 Years <sup>#</sup>	4.95%	4.55%

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

## Need more information?



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



Online help & support  
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Here 1300 656 226, 9.00 a.m. - 5:00pm Monday to Friday (AEST)

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appropriateness when deciding whether to acquire, or to continue to hold, a product. If you, or your clients, have a complaint, please call 1800 209 744 (Monday to Friday between 9.00am – 5:00pm AEST), as we have procedures in place to help resolve any issues you, or your client may have.

#### **Issuer Details**

Products (other than Living Super) are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

Living Super (which is part 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. An investment in Living Super is neither a deposit nor liability of ING Bank (Australia) Limited or any of its related corporations and none of them stands behind or guarantees the Fund.

#### **Living Super<sup>^</sup>**

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).

When choosing an investment within Living Super, you and your client should consider the likely investment return, risk and how long your client will be investing their super and remember that past performance is not a reliable indicator of future performance.

Fees and charges apply. Interest rates shown for Living Super are gross of earnings tax - 15% earnings tax applies for super accounts and 0% earnings tax currently applies for Transition to Retirement (TTR) and Pension accounts. Interest accrued on the Cash Option is reflected in the unit price. Please refer to the Product Guide, PDS and Defined Fee Guide for more information. Living Super rates and fees can be viewed at [ing.com.au](http://ing.com.au).

# Living Super Term Deposits offer a fixed rate of interest for the duration of the term (3 month, 6 month, 1 year or 2 year periods) and each require a minimum opening amount of \$1,000. The 2 year term deposit is only available in Super accounts, not TTR or Pension accounts. If you wish to close a Living Super Term Deposit before the scheduled maturity date, the trustee must be provided with 31 days' notice and an interest rate reduction will be applied. Interest will be calculated from the date the Term Deposit was opened to the date the Living Super Term Deposit is closed (inclusive of the 31 day notice period), less any applicable interest rate reduction. Please refer to the PDS and Product Guide for more information on the Living Super Term Deposits, conditions and limits, application of the notice period and Break Costs.

\* Living Super Cash Hub is the transaction account held within 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 insurance premiums, pension payment (if applicable) and fees due to be paid in the following two months.

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