

Adviser Update



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Interest rate update

Savings Maximiser

- The highest variable interest rate for eligible customers is **2.80% p.a.** *
- The standard variable rate for new and existing customers is **1.35% p.a.**

Savings Accelerator

- The top tier Savings Accelerator variable rate (for balances > \$150,000) is **2.20% p.a.**

Business Optimiser

- The 6 month welcome rate for new customers is **2.20% p.a.** on balances up to \$1 million
- The standard variable rate for new and existing customers is **1.35% p.a.**

Personal & Business Term Deposits

ING has some of the most competitive Personal and Business Term Deposit interest rates available. Please note the changes to the **180 days** (previously 2.45% p.a.) and **210 days** (previously 2.00% p.a.) Term Deposit rates effective Friday 17th November, 2017:

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Term	Rate (p.a.)
120 Days	2.25%
180 Days	2.00%
210 Days	2.45%
270 Days	2.50%
1 Year	2.55%
2 Years	2.75%

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 Select Options and awarded the following research ratings:

- Australian Listed Property - **'Recommended Index'**, increased from **'Investment Grade Index'** (2016); &
- Australian Shares - **'Recommended Index'**, maintained from 2016



Adviser website update

The ING Adviser website has been upgraded. Under the *News & Updates* tab, Adviser updates dating back to December 2016 and all previous Middle Market updates can be accessed in chronological order. To view the new changes, please visit our [Adviser website](#).

ING Adviser LinkedIn

Remember to visit the ING Australia Adviser page on LinkedIn to find out additional updates from the team. View postings about superannuation, ING in the news, and more. To follow the page and keep engaged with us, please visit [ING Australia-Adviser](#).

Need more information?

- Contact your ING representative
- Contact Adviser Services on **1300 656 226** Monday-Friday: 8:30am-6:00pm 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

To learn more



Visit adviser.ing.com.au



Call 1300 656 226



Important Information:

* For customers who also have an Orange Everyday bank account and deposit their pay of \$1,000 or more (and from March 2018, also make 5+ card purchases) each month. Available on one account for balances up to \$100,000 with the additional variable rate applied the calendar month following the deposit. Full details at <http://adviser.ingdirect.com.au/interest-rates.htm>.

The Lonsec Ratings (assigned as follows: ING Living Super Australian Listed Property - November 2017; ; ING Living Super Australian Shares - November 2017) 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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