



# Product Update



ING has made some improvements to the Living Super Portfolio Performance Report based on feedback from our adviser partners. These changes are aimed to make the report easier to read and more useful for client meetings.

## What has changed?

### Printing

We have adjusted the formatting of the printed version of the report to reflect the online version.

### Investment Performance

The performance for all investments is now individually listed for the chosen performance period selected.

Additionally, total performance now shows the gross percentage return on the portfolio.

Living Super Fees have been excluded from the portfolio return. Brokerage Fees are still included in the cost base for Share trading, ETF Management Fees are included in ETF pricing and the Management Fees for the SMART & SELECT options are still included in the unit price.

### Disclaimer

The Disclaimer on the Portfolio Performance Report has been updated to reflect these changes and now reads as follows:

*The investment return is calculated using the dollar-weighted calculation method. Capital values are weighted based upon the time that capital was invested between the report start and end dates or for the duration of the investment if the duration was shorter. The gross investment return % for each asset includes income received, capital returned and relevant taxes, while excluding relevant fees. The return does not include income accrued but not received. For managed investments the investment return is net of fees deducted from the unit price (if applicable). For ASX listed securities the investment return is net of brokerage incurred. Fees (excluding investment fees incorporated into the unit price and brokerage) and insurance premiums (if applicable) are excluded from the calculation of investment returns. Calculations in this report are based upon information known at the date the report is generated. Tax adjustments (if applicable) made subsequent to the date this report is generated may impact the calculation of returns in the future. You should be aware that past performance is not a reliable indicator of future performance.*

ING would also like to thank our adviser partners for the feedback that has led to these improvements being made.

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 - 5:30pm AEST/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)

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#### Issuer Details

ING 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. The insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096.

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