



# Adviser Update



## In this Update

- Reminder: Important changes to Living Super from 1 July 2020
- Handy hints for ING deposit accounts

## Reminder: Important changes to Living Super from 1 July 2020

Below is a summary of the upcoming changes to Living Super that take effect from 1 July 2020:

- Soft close of the Balanced Option:
  - Existing members will be able to retain their investment and also continue to make regular contributions in this investment option
  - The Balanced Option will no longer be available to new members from 1 July 2020
- The introduction of two new diversified investment options (Moderate and Conservative)
- Exclusion of controversial weapons and tobacco securities from the International Shares and International Shares (Hedged) options as well as international shares investment allocations within all diversified investment options

To find out more about these changes, [click here](#) for a copy of the Significant Event Notice (SEN).

## Handy hints for ING deposit accounts

We know how busy your day can be, to help you save some time we thought it would be useful to share some handy hints. Did you know you can action the below simply by logging into [ING Adviser website](#) and selecting 'Search Clients'?

To check your client's Business or Personal Term Deposit maturity details online:

- Select client then Term Deposit maturity summary

To view your client's balance and transactions online:

- Go to Account Summary and select the Account Number

You can also check your client's linked bank account online:

- Select Linked Business Entities

As always we are here to help, if you have any questions contact Adviser Services on 1300 656 226 (Monday - Friday: 9:00am - 5:30pm AEST) or email [direct.adviser@ing.com.au](mailto:direct.adviser@ing.com.au).

### 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)

To learn more



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



Call 1300 656 226



---

#### Important Information:

Information and interest rates are current as at the date of this email and are subject to change. You received this email as you provided ING with your email address. However, if you do not wish to receive further email communications from ING please send an email to [reply@eccoms.ing.com.au](mailto:reply@eccoms.ing.com.au) with "Unsubscribe" in the subject line or call 1300 656 226.

Any advice in this Adviser Update does not take into account your or your clients objectives, financial situation or needs and you should consider whether it is appropriate for you and your clients. You should consider the relevant Product Disclosure Statement or Terms and Conditions and the 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, a product. If you, or your clients, have a complaint, please call 1300 656 226 (Monday to Friday between 9.00am - 5:30pm 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.

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. ING Living Super is a product issued out of the Fund. ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund and the issuer of this document. 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.

#### ING Business & Personal Term Deposits:

Applications for Business and Personal Term Deposits are subject to eligibility criteria for approved applicants only.

Minimum opening deposit of \$10,000 for any Term Deposit Account

Maximum combined limits on Term Deposits - We may refuse an application for a term deposit where it would

result in you exceeding the following limits:

- Personal Terms Deposits: The total combined balance of all Personal Term Deposit Accounts held by a person (individually or in joint names) cannot exceed \$5million.
- Business Term Deposits: The total combined balance of all Business Term Deposits as held by the Australian-resident business or trust cannot exceed \$10million.

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.

The interest rates that apply to Business and Personal Term Deposits are the interest rates that are current on the date the term deposit is opened. Interest rate reduction will apply where you break the Term Deposit prior to the maturity date.

ING Bank (Australia) Limited  
60 Margaret Street, Sydney, NSW, 2000, AU