



Adviser Update



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Lonsec Super Sector Research Ratings 2020 for ING Living Super

Lonsec has recently completed their annual review of the following ING Living Super investment options and we would like to share the ratings for 2020 with you.

We've retained the below research ratings on the following investment options:

- ING Living Super Balanced - 'Investment Grade **Index**'
- ING Living Super Growth - 'Investment Grade **Index**'
- ING Living Super High Growth - 'Investment Grade **Index**'
- ING Living Super Australian Equities - 'Recommended **Index**'
- ING Living Super International Equities - 'Recommended **Index**'
- ING Living Super International Equities (Hedged) - 'Recommended **Index**'
- ING Living Super Australian Listed Property - 'Recommended **Index**'
- ING Living Super Australian Fixed Interest - 'Recommended **Index**'
- ING Living Super International Fixed Interest (Hedged) - 'Investment Grade **Index**'

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 who are already invested in the Balanced option on 30 June 2020 will be able to retain their investment from 1 July 2020 and also continue to make regular contributions in this investment option. These members will be able to reduce their contribution mix and/or investment mix allocation in the

Balanced option to zero, however they will not be able to increase their allocation to the Balanced option.

- From 1 July 2020, the Balanced Option will no longer be available to:
 - new members ;or
 - existing members who do not hold any investment in the Balanced Option on 30 June 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

The below changes will also be made to some of the investment options within ING Living Super (namely, Balanced, Growth and High Growth options).

Below is a summary of these further changes that will take effect from 1 July 2020:

- Changes to asset allocation ranges
- Introduction of new asset classes
- Changes to the target asset allocations
- Updated investment objectives for Balanced, Growth and High Growth options

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

[Click here](#) to view the full Living Super Product Update dated 10 June 2020.

Reminder: Changes to Adviser Services operating hours

The operating hours of the Adviser Services team have changed to Monday-Friday 9:00am - 5:00pm AEST/AEDT effective from Monday 22 June 2020 . If you need to reach us outside of these hours please email direct.adviser@ing.com.au and we will get back to you as soon as we can.

Need more information?

- Contact your ING representative
- Contact Adviser Services on 1300 656 226 Monday - Friday: 9:00am - 5:00pm 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

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Issuer Details

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Lonsec Disclaimer:

The rating issued for ING Living Super Balanced - June 2020; ING Living Super Growth - June 2020; ING Living Super High Growth - June 2020; ING Living Super Australian Equities - June 2020; ING Living Super International Equities - June 2020; ING Living Super International Equities (Hedged) - June 2020; ING Living Super Australian Listed Property - June 2020; ING Living Super Australian Fixed Interest - June 2020; ING Living Super International Fixed Interest (Hedged) - June 2020) presented in this document are published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445 (Lonsec). Ratings are general advice only, and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and Lonsec assumes no obligation to update. Lonsec uses objective criteria and receives a fee from the Fund Manager. Visit lonsec.com.au for ratings information and to access the full report. © 2020 Lonsec. All rights reserved.

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