

Adviser Update



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Interest Rate Update

Personal & Business

- The highest variable interest rate for the **Savings Maximiser** for eligible customers is **2.80% p.a.**
- The 6 month variable welcome rate on the **Business Optimiser** for new customers is **2.40% p.a.** (on balances up to \$1 million). The standard variable rate is 1.50% p.a.
- The top tier **Savings Accelerator** variable rate (for balances > \$150,000) is **2.20% p.a.**
- ING has some of the most competitive Personal and Business Term Deposit interest rates available:

Term	Rate (p.a.)
180 Days	2.50%
1 Year	2.60%
2 Years	2.80%

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

Economic Update

Peter Casey (Deputy Treasurer, ING Australia) reflects on the recent RBA announcement and the state of the economy in his recent [Switzer TV interview](#) .

Reminder: Changes to the ING Living Super Investment Menu

From 1 September 2017, the following changes to the ING Living Super Investment Menu were made:

- Addition of 79 new Exchange Traded Products (ETPs)
- Reclassification of ETPs
- Closure of ETPs

79 New ETPs

After collating and reviewing feedback from you and our customers we have expanded the Investment Menu with the addition of 79 new ETPs to cover a broader range of markets and industries around the globe.

To view the full list of ETPs available via Living Super, please click [here](#).

Reclassification of ETPs

The Tier Allocation of three ETPs will be reclassified as follows:

Ticker	Living Super ETP Investment Menu Name	Tier Allocation (Current)	Tier Allocation (New)
QUS	BetaShares FTSE RAFI US 1000 ETF	1	2
IHVV	iShares S&P 500 AUD Hedged	1	2
VSO	Vanguard MSCI Australian Small Companies Index	2	3

Closure of ETPs

After conducting a review of the Investment Menu, four ETPs will be closed to new investments:

Ticker	Living Super ETP Investment Menu Name
AGF	AMP Capital China Growth (AGF)
AMH	AMCIL Limited (AMH)
HHY	Hastings High Yield Fund (HHY)

WIC

Westoz Investment Company Limited
(WIC)

What does this mean for you and your clients?

If your clients are currently invested in one of the ETP's that is being closed to new investments, you can keep their investment in the ETP or sell their shareholdings, however you will not be able to purchase any further holdings in that ETP.

Reminder: ING Superannuation fund name change

As part of the rebranding of ING DIRECT to ING, effective 1 September 2017, we changed the name of the fund to the "ING Superannuation Fund".

We also have a new web address, ing.com.au.

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

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