

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.

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

To view the full list of ETPs available via Living Super, please click <u>here</u>. To view the full list of reclassifications and closures, please click <u>here</u>.

Did you know?

Australians spend an average of \$79 on a first date. The *ING Cost of Dating Report* (18 June 2017) shows that one third of singles go on at least one first date a month, and a further 32 per cent going on two or more first dates per month.

When it comes to expectations, tradition prevails, with more than half (56%) of single men prepared to pay the bill. One third (33%) of Baby Boomer males expect to cover the costs of a first date, followed closely by Gen X males (27%) and millennial males (26%).

The findings exceed expectations of women, with a quarter (26%) of them expecting their date to cover the total costs of the date. 50 per cent of women prefer to split the cost with their date, while a further 23 per cent like to pay for their own costs entirely.

More than a third (37%) are happy to divide the cost of the first date.

So contact your ING representative to find out how we can help you and your clients with cash flow management and savings solutions to help save for their first dates.



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@inq.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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