

ING DIRECT Living Super

Product Disclosure Statement

Prepared 10 August 2012

Important Information and Issuer Information

Important information

This *Product Disclosure Statement (PDS)* is a summary of the significant information and includes a number of references to other important information (which forms part of the *PDS*) namely the Product Guide.

The *PDS* (including the Product Guide) is available from The Trust Company (Superannuation) Limited (ABN 49 006 421 638) (*Trustee* or *we*), through ING DIRECT, at ingdirect.com.au. To obtain a copy of the *PDS* (including the Product Guide), please call us on 133 464 between 8am - 8pm, Monday to Friday or 9am - 5pm Saturday. The information in the *PDS* and the Product Guide may change. If the change is material, members of ING DIRECT Living Super will be notified in writing. Where the change is not materially adverse, we will provide the updated information at ingdirect.com.au or you may call us on 133 464 between 8am - 8pm, Monday to Friday or 9am - 5pm, Saturday to get a hard copy.

You should consider the important information in the *PDS* and the Product Guide before making a decision about ING DIRECT Living Super. By investing in ING DIRECT Living Super, you agree to be bound by the terms of this *PDS* (including the Product Guide), the *Trust Deed* and the Rules of ING DIRECT Living Super. In the event of any inconsistency between this *PDS* and the *Trust Deed* and Rules, the terms of the *Trust Deed* and Rules prevail.

Warning

The information in the *PDS* is of a general nature and doesn't consider your particular investment objectives, circumstances, financial situation or needs. Also, whilst this *PDS* is up to date as at the time of preparation, the rules and regulations that govern superannuation may change from time to time. You should seek the advice of a financial adviser before deciding to join ING DIRECT Living Super.

As permitted by the relevant law which governs superannuation funds in Australia, we reserve the right to change the terms and conditions of ING DIRECT Living Super at any time.

So that we can continue to meet your investment and insurance needs, we will monitor the investment options and the insurance cover provided through ING DIRECT Living Super.

Therefore we may add, close or terminate investment options, replace or add new investment managers or change investment strategies, asset classes, benchmarks or ranges of investment options without prior notice to you. We may also change the insurance offering.

We will notify you of any material changes to ING DIRECT Living Super in accordance with the legislative requirements.

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Issuer/ Trustee

This *PDS* is issued by The Trust Company (Superannuation) Limited ABN 49 006 421 638, AFSL 235153 RSE L0000635 the *Trustee* of the ING DIRECT Superannuation Fund ABN 13 355 603 448. ING DIRECT Living Super is a product issued out of the *Fund*.

To satisfy capital requirements under superannuation legislation, the *Trustee* has the benefit of an approved guarantee of \$5 million from a financial institution. You can inspect the approved guarantee at the *Trustee's* offices.

Promoter

ING DIRECT is a division of ING Bank (Australia) Limited ABN 24 000 893 292 AFSL 229823, ACL 229823. ING DIRECT is the Promoter of the *Fund*. ING DIRECT's colour orange is a trade mark of ING DIRECT and the ING Group of companies. The Promoter has consented (and not withdrawn its consent) to the inclusion of statements made by and referring to it in the form and context in which they appear.

An investment in ING DIRECT Living Super is neither a deposit nor liability of ING Bank (Australia) Limited or any of its related corporations and none of them stands behind or guarantees the *Fund*.

Insurer

The insurance cover offered by ING DIRECT Living Super is provided by MetLife Insurance Limited ABN 75 004 274 882, AFSL No. 238096. The *Insurer* has consented (and has not withdrawn its consent) to the inclusion of statements in this *PDS* which relate to insurance in the form and context in which they appear.

1. About ING DIRECT Living Super

ING DIRECT Living Super offers a wide range of investment and insurance options. Whether you are looking for the safety of cash and term deposits or you want exposure to real time share trading, our options have been structured to give you great flexibility and convenience. These investment and insurance options are offered through three types of *accounts*.

They are the:

- *Super account*
- *Transition to Retirement (TTR) account* - a minimum initial investment of \$20,000 is required
- *Pension account* – a minimum initial investment of \$20,000 is required

ING DIRECT Living Super is independent from your employer, so if you change jobs, you can remain in ING DIRECT Living Super and continue enjoying its benefits.

2. How Super Works

Understanding how your super fund works enables you to maximise and protect your retirement savings. Some super *contributions* are compulsory *contributions* made by your employer and include contributions made under an award, or *Superannuation Guarantee (SG) contributions*. You can usually ask your employer to pay the *SG contributions* to a super fund of your choice.

Boosting your super

In addition to *SG Contributions*, if you have a *Super account* you can increase your retirement savings by making the following *contributions*:

- Voluntary personal *contributions*
- Salary sacrifice *contributions*
- Government co-contributions
- Spouse *contributions* and
- *Contributions* if you are self employed

Tax savings are provided by the Government, however you need to carefully monitor the dollar amount of super *contributions* you make as the government has set dollar limits on the total value of the super *contributions* you can make each financial year before additional tax is imposed. There is more detail about the *contribution caps* in section 7 of this *PDS* 'How super is taxed'.

To commence a *Pension* or *TTR account*, you can do so by rolling over your super benefits (once you have met certain conditions). Once your *Pension* or *TTR account* has commenced, you are unable to make further contributions to those *accounts*. (if eligible, *contributions* can be made to your *Super account*).

Consolidation of other super accounts

If you have a number of super accounts you will be paying fees for each account. You should consider if it is beneficial for you to consolidate your super accounts into ING DIRECT Living Super. In addition, you may have money in 'Lost Super' accounts which could be transferred into ING DIRECT Living Super.

You should read the important information about boosting your super before making a decision. Go to the [Product Guide](#) and read the 'How your ING DIRECT Living Super account works' and 'How super works' sections. The material relating to contributions may change between the time when you read this PDS and the day when you acquire this product.

Accessing your super benefits

There are restrictions on when you can access your super. Generally, you cannot withdraw your super until you reach your preservation age and retire or you turn 65 (regardless of whether you retire). If you are using the *TTR* option, you can access some of your super after you reach your preservation age if you are still working. The current preservation age is between 55 and 60 (inclusive), depending on your date of birth.

You should read the important information about accessing your super benefits before making a decision. Go to the [Product Guide](#) and read the 'How super works' section. The material relating to accessing your super benefits may change between the time when you read this PDS and the day when you acquire this product.

3. Benefits of investing with ING DIRECT Living Super

ING DIRECT Living Super provides a flexible solution with a wide range of investment options, insurance options and other features and gives you greater control over your super.

Flexible investment menu and insurance options.

With ING DIRECT Living Super you can:

- **Invest in a wide range of investment options** including
 - *Cash Hub*, Cash option and Term Deposits with no fees.
 - The first¹ Balanced investment option available to all Australians with no administration, contribution or management fees.
- **Tailor the investment menu** to suit the various stages of your life – ING DIRECT Living Super provides Super, *TTR* and *Pension accounts* all in one simple package.
- **Cover the risks in your life** through cost-effective insurance including Death cover, *Total and Permanent Disability (TPD)* cover and *Income Protection (IP)* cover.
- **Understand your fees**, we provide absolute transparency around any fees that we charge.

¹The source for the statement 'The first Balanced investment option available to all Australians with no administration, contribution or management fees.' is SuperRatings Fee Research April 2012. This research included information about the default options of 372 currently available and closed superannuation funds. The accuracy of the information relied on by SuperRatings was the responsibility of the trustees of the relevant superannuation funds.

Simple and straightforward to use

Super is often seen as a complex process, but ING DIRECT Living Super makes it easy with:

- A simple online or phone *application* process.
- 24x7 online and mobile access via ingdirect.com.au. You can view your super with your other ING DIRECT accounts.
- Our online access allows you to switch investments and purchase shares.
- Our contact centre is available 24x7 and we have super specialists available between 8am – 8pm, Monday to Friday and 9am – 5pm Saturday.
- We can also arrange for you to access personal advice on super should you need some help with your investment and insurance decisions.
- Access to tools and self-education that gives you greater control of your super.

You should read the important information about the benefits of ING Direct Living Super before making a decision. Go to the [Product Guide](#) and read the 'Benefits of ING Direct Living Super' section. The material relating to accessing your super benefits may change between the time when you read this PDS and the day when you acquire this product.

4. Risks of super

Investment risks

ING DIRECT Living Super offers a range of investment options each of which carry a different level of risk, depending on the assets that make up the option. As a result, the potential for your investment to increase or decrease will differ for each investment option.

When considering how to invest in super, it is important to understand that:

- investment returns are not guaranteed.
- the value of your super can fluctuate depending on the investment options and risks associated with those investment options.
- investment options may be closed or terminated at any time.
- past performance is not an indicator of future performance.
- laws affecting your super may change and affect the return and level of risk of your investment.
- the amount of your super (including contributions and returns) may not be enough to provide adequately for your retirement.
- usually assets with higher long-term returns are accompanied by greater risk in the short term.

Other significant risks to your investment are the impact of inflation, interest rates, exchange rates, liquidity and market movement. The level of risk acceptable to each person will vary depending on a range of factors. To help you determine how comfortable you are with risk, you should take into consideration your age, your planned retirement date and your overall risk tolerance. A tool that may assist you in determining how comfortable you are with risk is the 'Your Investment Risk Profile' tool that you can find at ingdirect.com.au/super.

You should read the important information about investment risks of super before making a decision. Go to the [Product Guide](#) and read the section about Risks of super. The material relating to risk may change between the time when you read this PDS and the day when you acquire this product.

General risks

Changes in legislation

Laws regarding super may change and this may have an impact on how you can invest your super, the amount or type of contributions you may make or other matters.

Changes in the trust deed

The Trustee may make changes to the trust deed and rules of the Fund.

Duty of Disclosure

When completing your application for insurance, if you do not comply with your duty of disclosure as set out in the Product Guide, the Insurer may not pay if you make an insurance claim, or may only pay a portion of your claim.

You should read the important information about insurance risks of super before making a decision. Go to the [Product Guide](#) and read the section about Risks of super. The material relating to risk may change between the time when you read this PDS and the day when you acquire this product.

5. How we invest your money

The investment menu is designed to offer you a range of investment options that are straightforward, cost effective and provide flexibility for all life stages. The investment options are divided into four investment categories, Safe, Smart, Select and Shares. In addition there is a transaction account, the Cash Hub.

Within the four investment categories we offer a number of investment options that you can mix and match to suit your personal risk preferences. **Things you should know: When you are choosing your investment options, you should consider the likely investment return, risk and how long you will be investing your super.**

Investment Categories	Safe	Smart	Select	Shares	
Investment options	<ul style="list-style-type: none"> Cash Term Deposits <ul style="list-style-type: none"> - 3 months - 6 months - 1 year - 2 year (2 year Term Deposit only available to Super accounts) 	<ul style="list-style-type: none"> Balanced (the default) 	<ul style="list-style-type: none"> Growth High Growth Australian Shares International Shares (hedged \$A) International Shares (unhedged) Australian Fixed Interest (hedged \$A) International Fixed Interest Australian Listed Property 	<ul style="list-style-type: none"> S&P/ASX 200 Shares Exchange Traded Funds Listed Investment Companies 	<ul style="list-style-type: none"> Cash Hub (the transaction account)
Minimums	\$1,000 in each Term Deposit	\$5,000 total account balance (waived when regular contributions are made to account)	No minimum	\$10,000 total account balance required before you can invest in the Shares investment category.	The <i>Cash Hub</i> must hold a minimum of 1% of your total account balance or \$500 whichever is greater (maximum of \$10,000) plus an additional 2 months of <i>insurance premiums</i> and <i>pension</i> payments if applicable

You should read the important information about the different investment options including switching between investment options, how investment options can be changed, the extent to which labour standards or environmental, social or ethical considerations are taken into account before making a decision. Go to the [Product Guide](#) and read the 'Investment options' section. The material may change between the time when you read this PDS and the day when you acquire the product.

ING Direct Living Super – Balanced option

Overview

The *Trustee* has chosen the Balanced option as the default investment option for ING DIRECT Living Super where you don't make an investment choice. This option aims to provide medium to long term capital growth.

Strategy and return objective

The long term asset allocation of the Balanced option is 50% *growth assets* and 50% *defensive assets*. This investment option invests in Cash, Australian and International Shares (hedged and unhedged) and can invest directly or indirectly via managed funds. The asset allocation will be regularly balanced back to the long term target. This option aims to achieve a 1.5% average annual return above inflation (*CPI*) over 3 to 5 year periods.

Investment Horizon

At least 4 years

Risk Label

Medium/high - The Balanced option will most likely suit you if you seek regular returns and medium to long term capital growth and accept the possibility of negative returns and or capital losses over shorter periods.

Target Asset Allocation (Benchmark and Range)

Asset Class	Ranges	Target
Australian shares	15% to 45%	30%
International shares	0% to 20%	10%
International shares (Hedged \$A)	0% to 20%	10%
Australian fixed interest	0% to 10%	0%
Cash	20% to 60%	50%

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify the higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of fees and costs based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a super calculator to help you check out different fee options.

Fees and other costs* for the Balanced Investment option

The following information can be used to compare costs between different superannuation products.

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the Fund		
Establishment fee	Nil	Not applicable
Contribution fee	Nil	Not applicable
Withdrawal fee	Nil	Not applicable
Termination fee	Nil	Not applicable
Management Costs		
The fees and costs for managing your investment		
Administration fee	Nil	Not applicable
Management fee	Nil	Not applicable

* See the section below 'Important information you should know' for information about other costs such as the Member Advice Fee, Buy/Sell Spreads, Brokerage Fees and Incidental Transaction Costs. These fees may be deducted directly from your account or from the investment returns. Further detailed information about these fees and Family Law Fees can be found in section 6 of the Product Guide.

Example of annual fees and costs for ING DIRECT Living Super's Balanced option.

The ING DIRECT Living Super Balanced option is the first Balanced investment option that has no administration, contribution or management fees. The table below gives an example of how the fees and costs for the Balanced option can affect your super investment over a one year period. Use this table to compare the Balanced option with other super products.

Fee example for the Balanced option		Balance of \$50,000 with a contribution of \$5,000 during the year
Contribution fees	Nil	For every \$5,000 you put into the fund, you will be charged \$0
PLUS Management costs	Nil	And , for every \$50,000 you have in the fund, you will be charged \$0
EQUALS Cost of Fund	Nil	If you put in \$5,000 during a year, and your balance was \$50,000, then for that year you will be charged \$0. What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial advisor.

Important information you should know

Member Advice Fee

You should be aware that a Member Advice Fee may be paid to a financial planner if you consult one. You may agree with your financial planner to pay a Member Advice Fee if you choose to obtain financial planning services in relation to ING DIRECT Living Super. This fee may be deducted from your *account* and the fee you agree will be outlined in the Statement of Advice provided by your financial adviser.

Management Costs

There are no management costs for the Balanced option, *Cash Hub*, Cash option and Term Deposits. However, investment options other than the Balanced option, *Cash Hub*, Cash option and Term Deposits will have investment management and other fees. Investment management fees are based on a number of variable factors and will vary from time to time. Please see the *Product Guide* for details of this information.

Buy/Sell Spread

A buy-sell spread applies to the Balanced option and is incorporated into the unit price. This spread is a cost to you only when you buy or sell units in the Balanced option. The buy-sell spread is retained within the Balanced option and is not a fee paid to ING DIRECT or the *Trustee*. For more detail please see the *Product Guide*.

Incidental transaction costs

The fees for managed investments included in the table above do not include incidental transaction costs. These costs may be incurred directly or indirectly and are associated with rebalancing the investments against their benchmarks (other than by application and redemption cash flow) and are likely to be minimal as these investment options are passively managed investments. Generally, these costs are included in the buy/sell spread although they may be reflected in the performance of each option.

Changing fees

The fees set out on the previous page may be varied without your consent. However we have no intention of introducing new fees for the Cash Hub, the Cash option, Term Deposits and Balanced option. We will give you at least 30 days notice of any proposed change to the fees for ING DIRECT Living Super.

You should read the important information about fees and other costs before making a decision. Go to the [Product Guide](#) and read the section relating to 'Fees and other costs'. The material relating to fees and other costs may change between the time when you read this PDS and the day when you acquire this product.

7. How Super is taxed

The Super Account

Investing in super generally offers taxation advantages.

Tax on Contributions

- **When you make your contribution - Contributions tax**

All employer *contributions* made from your pre-tax (gross) salary (including amounts that have been salary sacrificed), and any personal *contributions* for which a tax deduction is claimed, are subject to a 15% contributions tax. These *contributions* and certain other amounts are known as concessional *contributions*.

Personal *contributions* that are not claimed as a tax deduction and spouse *contributions* are not taxed. These *contributions* and certain other amounts are known as non-concessional *contributions*.

Tax on *contributions*, where applicable is deducted each time a *contribution* is made to your super *account*.

Low Income taxpayers may be entitled to a *contribution* from the Government of up to \$500 to refund *contribution* tax imposed. Further, the Government has announced that taxpayers with adjusted taxable income over \$300,000 will be subject to 30% tax on concessional *contributions* from 1 July 2012 (instead of 15%). Details regarding this announcement are yet to be released.

- **The amount of your contribution - Contribution caps**

The Government has set dollar limits (or caps) on the amount that can be contributed to your super each year before additional tax becomes payable. These limits are called contribution caps. The amount of the contribution cap depends on whether the *contributions* are concessional (\$25,000 per annum) or non-concessional (generally \$150,000 per annum although a cap of \$450,000 may be available in certain circumstances) and also your age. If you exceed the concessional contribution cap for a financial year, the excess will be assessed against your non-concessional contribution cap. Where you are aged 50 or more, the balance of all of your super assets may affect your concessional cap from 1 July 2014.

If you exceed the relevant contribution cap for a financial year, you may be assessed by the ATO as having to pay an excess contributions tax of up to 93% on the excess *contribution*. You will be issued with a Release Authority by the ATO and the additional tax will be payable within 21 days. You may be permitted, or in some cases required to, pay the excess contributions tax from your super *account*.

Things you should know: You need to monitor *contributions* made to all your super funds.

- **On investment earnings**

Investment earnings in ING DIRECT Living Super are taxed at a concessional rate at a maximum of 15%. Investment earnings applied to your super *account* are net of tax and investment management fees and may be offset by tax credits such as franking credits.

- **When you take your money out**

How much tax is charged on the withdrawal of your super benefits will depend on the following factors:

- your age;
- the amount of the withdrawal;
- the type of benefit;
- whether your benefits contain a taxable component.

For example: Generally, if you receive a lump sum benefit payment from your account on or after age 60, the payment will be tax free. However, the tax treatment of benefit payments received in other circumstances (e.g. if you are under age 60, if you die, if you become disabled, etc) may be different.

- **When you transfer your money to another super fund**

Generally, if your benefit is rolled over or transferred to another complying super fund, no tax will be payable.

The Transition to Retirement (TTR) and Pension account

When you have a *TTR* or a *Pension account*, there may be some tax benefits that apply to income withdrawn from these *accounts*. The benefits include:

- No lump sum tax on *rollovers* - when you *roll over* your super benefit into your *Pension* or *TTR account*, generally no tax is payable on your benefit.
- No tax on investment earnings - investment returns on your *Pension* or *TTR account* are tax-free while kept in your *Pension* or *TTR account* and you may receive the benefits of franking credits.

Things you should know: tax may be payable on transfers from some super funds (for example 15% contributions tax may be payable on an untaxed element (if any) within your benefit rolled over from another complying super fund).

If you are under age 60

- Part of each *pension* payment may be paid to you tax-free. This “tax-free amount” represents part of the tax-free component of your super *account*.
- You may also be eligible for a 15% tax offset (rebate) on the taxable portion of income payments. This offset generally applies if you’re aged between preservation age and 60 or are disabled.

If you are over age 60

- No tax is payable on pension or lump sum payments from your pension account, as all of your income payments and lump sum withdrawals are tax free.

Tax File Numbers

When you join ING DIRECT Living Super we will ask you to provide your TFN.

You do not have to quote your TFN, however, if ING DIRECT Living Super does not receive your TFN, *contributions* cannot be accepted by ING DIRECT Living Super. Further, additional tax may be imposed on your benefit payments.

To find out whether we have your TFN on record, please log into ingdirect.com.au and go to ‘My Account Details’ or to provide us with your TFN, call us on **133 464**.

If we don’t have your TFN, you should provide it to us.

You should read the important information about how super is taxed before making a decision. Go to the [Product Guide](#) and read the section ‘How super is taxed’. The material relating to how super is taxed may change between the time you read this PDS and when you apply for or acquire this product.

8. Insurance in your super

Including insurance cover through ING DIRECT Living Super can be a tax-effective way of financially protecting you and your family.

There are three ways to choose your level of cover, these are:

- Life Stages cover – This is a level of cover that adjusts with your age each year. Premiums will also adjust.
- Fixed cover – You choose the amount of cover that you require (subject to maximum levels of cover) and it is adjusted by the lesser of *CPI* or 5% each year and your premiums change with your age.
- Fixed Premium cover – You choose the amount of premium you want to pay and the level of cover is adjusted accordingly.

For maximum levels of cover please see table below.

Type of Cover	Description of Cover	Maximum Amount of Cover – new applications	Maximum Amount of Cover – Transfer from another super fund
Death	Provides a lump sum for your <i>dependants</i> or your legal personal representative (executor of your estate).	Unlimited	\$2 Million inclusive of any other Death cover you have with ING DIRECT Living Super
TPD	Provides you a lump sum if you become totally and permanently disabled inclusive of any other cover	\$5 Million	\$2 Million inclusive of any other TPD cover you have with ING DIRECT Living Super
Income Protection	Provides regular monthly payments if you become temporarily or permanently disabled	\$30,000 per month	\$20,000 per month inclusive of any other IP cover you have with ING DIRECT Living Super

Cost of insurance

The premium you pay depends on the amount of cover, type of cover and other factors such as gender, age, occupation, and your health declaration. Your *insurance premiums* will be deducted from your *Cash Hub* on the last day of every month or the next *business day*. If you take out insurance, the Insurer will pay up to 30% of insurance premiums to ING DIRECT as an administration fee.

Use our *Insurance Needs* calculator at ingdirect.com.au/super to assist you in assessing how much cover you need and how much it will cost. You should read the information about the costs of cover before deciding whether the insurance is appropriate.

How to apply

You can apply for insurance cover at any time by going online to ingdirect.com.au and completing the online application form or by calling us on 133 464.

There are important details about:

- when your cover commences and ceases
- other insurance options, conditions and exclusions
- how you can transfer an amount of cover from another super fund
- how you make a claim
- how and who you can nominate to receive your insurance benefit if it becomes payable
- eligibility terms, and what will determine the level of cover you are offered in the *Product Guide* which we strongly recommend you read before applying for insurance and determining whether it is appropriate.

You should read the important information about the costs of insurance cover, terms and conditions of insurance cover through ING DIRECT Living Super before making a decision as these may affect your entitlement to insurance cover. Go to the *Product Guide*. The material relating to insurance in your super may change between the time when you read this PDS and the day when you acquire this product.

9. How to open an account

There are two ways to open an *account* in ING DIRECT Living Super. You can apply online by visiting our website ingdirect.com.au/super or by contacting us on **133 464** between 8am - 8pm, Monday to Friday and 9am – 5pm Saturday.

Cooling off period

The cooling off period is 14 days from the date the funds are received into your *account* during which you can have your investment repaid or transferred to another complying super product if the funds are preserved.

The amount that is repaid may be adjusted to take into account any transaction and administration costs and any increase or decrease in the value of your investment in ING DIRECT Living Super during the period of joining and cancelling your *account*.

Resolving issues

At ING DIRECT Living Super we will try our best to solve your issues over the phone in a prompt manner. Please call 133 464 between 8am - 8pm, Monday to Friday and 9am – 5pm Saturday and let us know if you have an issue. If it cannot be dealt with over the phone, you can send us a message via Online Banking and selecting MyMessages or write to:

ING DIRECT
GPO Box 4307
Sydney NSW 2001

Complaints Officer

Our Complaints Officer will review your issue and work with the *Trustee* to resolve the problem as soon as possible. If, after review or a period of 90 days has passed, we cannot assist you and you would like to take the matter further, you may contact the Superannuation Complaints Tribunal (*SCT*) by calling 1300 884 114 or writing to Locked Bag 3060, Melbourne VIC 3001. The Tribunal is an independent body established by the Government to help account holders of super funds resolve complaints.

Privacy

The *Trustee*, the Promoter and the *Insurer* are committed to ensuring the confidentiality and security of your information. We may provide information to service providers engaged by the *Trustee* to assist it in the administration and operation of your ING DIRECT Living Super *account*. We are bound by the privacy legislation to guide us in our responsible handling of personal information.

A copy of the privacy policy is available [here](#).

You should read the important information about privacy before making a decision. Go to the *Product Guide* and read the section relating to 'Privacy' in the 'Additional information' section. The material relating to privacy may change between the time when you read this PDS and the day when you acquire this product.