

Your online tools

Here's a reminder of some of the handy online tools that we have to help you:

Find Your Super

Track down your super accounts.

Your Investment Risk Profile

We all have different attitudes towards investing. Use this tool to find out yours.

Insurance Planner

Work out how much cover you might need as well as how much it will cost.

Retirement Planner

See how much super you'll have for retirement and explore different ways to help boost your super.

We're here to help


Visit us online at ingdirect.com.au/super

Call us on **133 464**

8am – 8pm Monday – Friday

9am – 5pm Saturday

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Welcome to
Living Super



Living Super is about giving you the control to help you live the life you want today... and tomorrow.

To help you to make the most of your money, Living Super offers you:

Simplicity

With one product for life, you'll avoid the hassle of switching super funds as you move through stages of your life from working, transitioning to retirement and in retirement.

Performance

Choose to pay no fees on Cash and Term Deposit options. Or choose the first Balanced option available to all Australians with no admin or management fees.

Control

With 24x7 access to your Living Super account online it's easy to keep an eye on your balance and change your investments at any time.

You're on your way with Living Super

In these next few pages, we'll give you tips on how to get the most from your account, including:

- 1 **How to build your super balance**
- 2 **Selecting your investment options**
- 3 **Your insurance options**

Keep this booklet handy and use it as a reference to manage your account online.





How to build your super balance

Rollover your super

The first thing to do is rollover your old super into your new Living Super account. This can help you save on multiple fees and make it easier to keep track of your super.

TO GET STARTED

- 1 Log in to online banking
- 2 Go to 'My Super Finances'
- 3 Go to 'Rollover your Super'

Print and sign the rollover form and then send it to us along with your certified identification documents. We'll take care of the rest.

LOST SUPER?

Not sure where your old super is?

Our Find Your Super tool can help you locate it. Visit ingdirect.com.au/super and then go to 'Calculators & Tools' then 'Find Your Super'.

Contribute to your super

One of the easiest ways to kick start your new Living Super account is to get your employer to start making regular contributions into it.

WHAT TO DO

- 1 Log in to online banking
- 2 Go to 'My Super Finances'
- 3 Go to 'Contribute to your Super'

Complete the Super Choice form online, print and sign it, then give it to your HR team.

BUILD YOUR SUPER

There are other ways to build your super balance including salary sacrifice, personal and spouse contributions. You may also be eligible for the Government co-contributions payment (visit ingdirect.com.au/super to find out more).

We also have a wide range of flexible options for **making contributions** including direct debit, BPAY® and cheque.



Selecting your investment options

When you log in to online banking, you'll have the flexibility to mix and match your investments any time.

Choose from a range of investments:

Cash and Term Deposits

Choose from a range of high interest variable Cash and fixed rate Term Deposit options. Plus enjoy the confidence of investing in cash to grow your balance safely.

Balanced option

The first Balanced option available to all Australians with no admin or management fees. We choose a balanced mixture of cash and shares for you. That's 50% cash and 50% shares.

Managed Investments

Select your own investment options including Cash, Australian Listed Property, Australian and International Fixed Interest and Australian and International Shares.

Shares

Access many of the benefits of a Self Managed Super Fund without the high costs or hassle. Choose from a selection of S&P/ASX200 Securities, Exchange Traded Funds, Listed Investment Companies and access extensive market research.

TO SELECT YOUR INVESTMENT OPTIONS

- 1 Log in to online banking
- 2 Go to 'My Super Finances'
- 3 Select 'My Investments'

NOT SURE?

Not sure which investment option is right for you?

Our Investment Risk Profile tool can help you select an option that suits you. Visit ingdirect.com.au/super and then go to 'Calculators & Tools'.

Your insurance options

Selecting insurance through your Living Super account is a great way to help your family by protecting your income should anything unexpected happen in the future. Your cover can adapt as your life changes, leaving you to get on with the day-to-day. You'll answer as little as one or two questions when you apply and, because you pay premiums from your super, you won't notice a difference in your take home pay.

Choose from:

Income Protection cover

Replace lost income should you suffer from temporary illness or injury.

Total and Permanent Disability cover

Pay for personal care and expenses in the event of a permanent disability.

Death cover

Help your family pay for debts and expenses should you pass away.

APPLYING IS EASY

- 1 Log in to online banking
- 2 Go to 'My Super Finances'
- 3 Go to 'Review Insurance'

NOT SURE?

Not sure which insurance cover is right for you or how much it will cost?

Our Insurance Planner can help you work it out. Visit ingdirect.com.au/super and then go to 'Calculators & Tools'.

