

ING DIRECT now targets advisers with Living Super

Wednesday, 3 September 2014: ING DIRECT is now making the Living Super platform available to ING DIRECT accredited advisers. Living Super, launched to the direct market in 2012, offers customers a simple online super solution that delivers real value, choice and control.

Living Super offers the first Balanced option available to all Australians with no administration or management fees and the ability to invest in Cash and Term Deposits held with ING DIRECT with no fees. Living Super also offers access to a range of managed funds, as well as real time share trading of shares listed on the ASX/S&P 200 index and selected ETF's and LIC's.

ING DIRECT clients now have the ability to authorise the deduction of their superannuation advice fee from their Living Super account. Customers can also allow their adviser non-transactional access to their Living super account.

ING DIRECT is also working on building an adviser portal, which it plans to launch early next year, to allow advisers to fully administer their clients' Living Super portfolios.

"Living Super provides an industry leading solution for advisers looking for a low cost, functional and efficient online superannuation platform for their cost-sensitive clients" said Charles Smith, Key Account Manager, Wealth.

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About ING DIRECT

ING DIRECT changed the way Australians bank 15 years ago by launching the country's first high interest, fee free online savings account. Since then, we've brought this low fee value to home loans, transactional banking and superannuation. With over 1.5 million customers – and \$30 billion in savings and \$38 billion in mortgages – ING DIRECT has the highest reputation of any other bank in Australia (RepTrak, Oct 2013), as well as the highest Net Promoter Score (NFSM, December 2013). The Trust Company (Superannuation) Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING DIRECT Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. ING DIRECT Living Super is a product issued out of the Fund. ING DIRECT, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund and the issuer of this message. You should consider the Product Disclosure Statement and Financial Services Guide available at ingdirect.com.au when deciding whether to acquire, or to continue to hold, the product. The source for the statement 'The first Balanced option available to all Australians with no admin 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. Buy/Sell spreads and other incidental transaction costs apply to all managed investment options, including the Balanced fund. Buy/Sell spreads and other transaction costs are retained within the managed investment and are not fees paid to ING DIRECT or the Trustee. The Trustee may replace one or more of the underlying investment managers which may affect the fee structure for the investment options. The Trustee may vary the fees for ING DIRECT Living Super without your consent by giving 30 days' notice.