

## Introducing super that's designed for living.

With great options ranging from cash investments to real-time share trading, Living Super is designed for straightforward management of your super today and throughout your whole life.

### Take control

Create your own super portfolio mix from a range of sophisticated product options.

Cash Options	Balanced Option	Investment Options
Cash & Term Deposits held by ING DIRECT with no fees.	The first Balanced option, available to all Australians with no admin, contribution or management fees.	Access real time share trading and a wide range of managed investments that suit you.

### Use easily

Unlike many funds, Living Super is designed with your whole life in mind, managing your financial future.

A Product for Life	Open to All Australians	Easy Access
A product for every stage of your life so you can transfer easily from a Super account, to a Transition to Retirement account or a Pension account.	Living Super is not limited to particular employers or industries. So you can easily use it throughout your entire working life and beyond.	Get one consolidated view of all your ING DIRECT super and banking accounts online and on your smartphone 24x7. Plus you can choose to receive email or SMS updates.

### Tailor to your needs

Select from a range of additional features and support.

Fees & Flexibility	Add Insurance	Get Personal Financial Advice
Pay only for what you use. Lower fees can mean more money in retirement.	Select from a range of insurance options and pay for them directly via your super, rather than your take home pay.	Discuss your super with a Financial Adviser over the phone.

## Any questions?

Simply contact your ING DIRECT representative.

### Things you should know

Living Super rates can be viewed at [ingdirect.com.au](http://ingdirect.com.au). ING DIRECT Living Super (which is part of the ING DIRECT Superannuation Fund ABN 13 355 603 448) is issued by The Trust Company (Superannuation) Limited ABN 49 006 421 638, AFSL 235153. ING DIRECT is the Promoter of the Fund. Any advice does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you. Before making any decision in relation to ING DIRECT Living Super you should read the Product Disclosure Statement and the Financial Services Guide. The source for the statement 'The first Balanced option available to all Australians with no admin, 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. 'Management fees' are now referred to as Investment fees as required by law. Buy/Sell spreads and other incidental transaction costs apply to all managed investment options, including the Balanced option. 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.