

Don't hang your super out to dry

Consolidate your super now

If you've had more than one job, chances are you have more than one super account. Having multiple super accounts can mean that you are paying more fees than you need to which may reduce your overall retirement savings.

By having all your super together it's easier to plan for a future that includes a comfortable retirement.

➔ Consolidate your super accounts to ING and go in the draw to win \$5,000*

Simply:

1. Fill out the **Rollover Form** overleaf for each account you want to rollover.
2. **Provide Certified Proof of Identity** for each Rollover Form.
3. **Send** the form and proof of identity to ING Life Limited, Reply Paid 5113, Sydney NSW 2001.

Once we have received your form and proof of identity we will track down your super accounts and manage the process for you.

For each fund you rollover by 31 December 2010, you'll go into the draw to win \$5,000*.

Remember to discuss any potential superannuation strategies with your financial adviser.



Why choose ING?

Not only are ING's Corporate Super and Integra Super products highly rated, ING offers an extensive range of innovative member services that give you real benefits today not just in retirement, including:

- An online Member Super Centre with tools, interactive online financial education tutorials and information to help you to make the most of your super.
- Discounts on banking, lifestyle and entertainment offers through InvestorBenefits.
- A wide choice of over 50 investment funds.
- Access to comprehensive insurance cover for death, disablement and income protection.
- Competitive pricing with group fee discounts.
- The ability to keep many discounts, even when you change jobs, and transfer to Corporate Super Personal or Integra Super Personal.

ING's Member Super Centre

You can access the latest news about your super and other useful and important information on the Member Super Centre at www.ing.com.au/member. The Member Super Centre is an easy and convenient way for you to:

- view your super balance, and update your details, check contributions and transaction history
- learn how to grow your super and get super organised
- access commonly used forms
- access interactive financial educational tutorials and learn more about how to make the most of your super and achieve your retirement goals sooner
- access ING's member benefits program – InvestorBenefits
- access superannuation news and much more.

➔ Visit the Member Super Centre at www.ing.com.au/member

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* Terms and conditions of entry apply and are available at www.ing.com.au/member The promoter is ING Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673). Authorised under NSW Permit No. LTPS/09/1126; ACT and. TP09/04765.

† Choice (2006) The Super Secret: How multiple accounts cost consumers billions.

Rollover Form

ING Custodians Pty Limited ABN 12 008 508 496, AFSL 238346, RSE L0000673
ING MasterFund ABN 53 789 980 697, RSE R1001525
347 Kent Street, Sydney NSW 2000

Customer Services
Phone 133 665 (Integra Super)
1800 627 625 (Corporate Super)
Fax 02 9234 6668
Email customer@ing.com.au (Integra Super)
corpsuper@ing.com.au (Corporate Super)

Instructions

Complete and return this form to **ING Life Limited, Reply Paid 5113, Sydney NSW 2001**. If you have multiple superannuation funds, you will need to complete a separate request for each old fund. Simply photocopy the blank form before completing your details.

Other things to be aware of:

- Your old fund may charge a termination fee.
- If you have insurance cover, you need to be certain cover is maintained during the transfer.
- If claiming a tax deduction for a personal contribution to your old fund, it should be completed before rollover.
- Moving funds may have investment, tax and insurance implications.
- Always consider discussing your personal circumstances with your financial adviser.
- If you are splitting contributions made to your old fund with your spouse or de-facto, it should be completed before rollover.

Step 1. Your old fund details

Please transfer my benefits from the following superannuation fund to ING:

Superannuation or Rollover Fund			
Policy/Member number		Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Fund address			
	State		Postcode
	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Previous employer name		Approx dollar value of transfer \$:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Step 2. Your ING superannuation details

Integra Super Corporate Super

Plan name			
Member number			
Surname			
Given name(s)			
Address			
	State		Postcode
	<input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email			
Business hours phone		Internal use only:	ING 5K ONLINE 2010

Step 3. Proof of identity

You need to provide a certified copy for each form you send in.

- I have attached a **certified copy** of my driver's licence or passport **or** I have attached **certified copies of both:**
- Birth/Citizenship Certificate or Centrelink Pension Card **and**
 - Centrelink payment letter or Government or local council notice (less than 1 year old) with name and address.

A certified copy is a photocopy which has been compared with the original and endorsed as a true copy by an individual approved to do so, for example a Justice of the Peace, legal practitioner, Australia Post employee, etc.

Step 4. Authorisation and Disclosure

- I authorise the transfer/rollover of all my benefits as outlined above.
- I understand that in giving this authorisation, the trustee of my other fund is discharged from all liability in respect of my membership of the other fund once the total of my account in the other fund has been transferred/rolled over.
- I understand that I may ask the trustee detailed in Step 1 to provide me with information about my benefit entitlements, fees or charges that may apply and information about the effect the rollover/transfer may have on my benefit entitlements.
- To the best of my knowledge, my other fund is a complying superannuation fund under the Superannuation Industry (Supervision) Act 1993.
- I understand that, in certain circumstances, ING may be required to deduct tax from the untaxed element (if any) of the amount transferred.
- I approve the deduction of any fees (if any) from the benefits transferred/rolled over (subject to legislative restrictions).
- I understand that I will be notified by ING upon receipt of any funds from my previous fund.
- I acknowledge that the Trustee follows the National Privacy Principles as described in the Privacy Act 1988 (Cth) and has a Privacy Policy which describes in detail the way the Trustee handles members' personal information. (If you'd like a copy of the Privacy Policy, please call Customer Services on 133 665 (Integra Super) or 1800 627 625 (Corporate Super) or visit our website at www.ing.com.au)
- I accept that ING may send me information about its products or services from time to time. I understand that I may notify ING of my decision not to receive further information by contacting ING directly.
- I acknowledge that I have read the current Product Disclosure Statement.

Signature of Member Date

This document contains general information only and is current as at January 2010 Corporate Super and Integra Super are issued by ING Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (ING Custodians). ING recommends you seek financial advice and that you read the Product Disclosure Statement (PDS) before deciding whether to acquire or continue to hold the product.

Important information – ANZ acquisition of ING Australia Limited

ING Australia has been helping Australians grow and protect their wealth for over 120 years and is one of Australia's leading fund managers, life insurers and superannuation providers.

From May 2002 until late 2009, ING Australia operated as a joint venture between Australia and New Zealand Banking Group Limited (ANZ) and the global ING Group (ING). ANZ recently purchased all of ING's shareholding in ING Australia, and now owns 100% of the company. ING Australia now operates as ANZ's Australian specialist wealth management and protection business.

Although ING Australia is now owned by ANZ, we have a licence from ING to continue to use the ING brand for a period while we transition to a new brand – expected to be by late 2010. We will work to make this transition as smooth as possible and minimise disruption for our customers.

During the transition there are likely to be changes to the names of companies, products, investment funds and investment options that are operated by ING Australia and its subsidiaries. Information about these changes and other transition updates will be made available via regular investor communications and the ING website at www.ing.com.au. You can request a paper copy of any updated information at any time. This information will be provided free of charge by contacting Customer Services on 133 665 (Integra Super) or 1800 627 625 (Corporate Super).

ING Custodians, the issuer of each product, is a subsidiary of ANZ. ANZ is an authorised deposit taking institution (ADI) under the Banking Act 1959. The issuer is not an ADI. Except for:

- the issuer as described in the relevant PDS and at law
- ING Life Limited in relation to any Master or Group Life policy
- ANZ in relation to investments in ANZ bank accounts.

An investment in the relevant product is neither a deposit nor liability of ANZ or any other member of the ANZ Group; and neither ANZ nor any other member of the ANZ Group stands behind or guarantees ING Custodians or the capital or performance of any securities issued to, or assets held by, you.

Your investment is subject to investment risk, including possible delays in repayment and loss of income and principal invested.



Information about these changes and other transition updates will be made available via regular investor communications and the ING Australia website at www.ing.com.au



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