

Living Super

Managed investment options performance.



Effective Date: 31/01/2017

For the current interest rates applicable to the Living Super Cash Hub and Term Deposits please visit ingdirect.com.au

Super accounts

Investment category	Investment option	1 month (%)	3 months (%)	6 months (%)	1 year (%)	2 years (%pa)	3 years (%pa)	4 years pa	(%)	Since inception (% pa)	Inception date
Safe	Cash option	0.14	0.41	0.84	1.94	2.19	2.39	2.62	2.76	3/09/2012	
Smart	Balanced	-0.21	3.34	2.84	8.40	4.65	5.91	6.94	7.91	13/08/2012	
Select	Australian fixed interest	0.46	-0.92	-1.85	1.73	1.77	3.93	3.45	3.57	16/08/2012	
Select	Australian listed property	-4.19	2.15	-10.44	5.82	6.28	13.70	11.00	12.34	16/08/2012	
Select	Australian shares	-0.57	5.98	3.18	15.74	5.87	8.04	8.75	10.68	29/08/2012	
Select	Growth	-0.51	4.01	2.44	10.11	5.34	7.47	8.71	9.79	30/08/2012	
Select	High growth	-0.54	5.97	4.85	14.17	6.70	9.05	11.32	12.87	30/08/2012	
Select	International fixed interest (hedged)	-0.59	-1.71	-2.97	1.50	2.08	4.43	4.22	4.20	16/08/2012	
Select	International shares	-2.12	5.76	4.79	8.17	6.49	10.06	15.58	15.98	29/08/2012	
Select	International shares (hedged)	1.18	6.17	8.43	17.65	8.34	9.88	12.02	13.16	29/08/2012	

The information in the tables above represents the historical performance of the managed investment options available within ING DIRECT Living Super. The performance is calculated by measuring the change in the sell price for each managed investment option over the relevant time period. The performance calculation is net of all fees and taxes that are accrued in the calculation of the unit prices, but does not include any fees and taxes that are charged directly to your account. Past performance is not a reliable indicator of future performance.

Diversa Trustees 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.



Living Super

Managed investment options performance.



Effective Date: 31/01/2017

For the current interest rates applicable to the Living Super Cash Hub and Term Deposits please visit ingdirect.com.au

Transition to Retirement & Pension accounts

Investment category	Investment option	1 month (%)	3 months (%)	6 months (%)	1 year (%)	2 years (%pa)	3 years (%pa)	4 years (pa)	(%)	Since inception (% pa)	Inception date
Safe	Cash option	0.17	0.48	0.97	2.28	2.57	2.81	3.01	3.10	3.10	2/10/2012
Smart	Balanced	-0.24	3.81	2.94	9.32	4.96	6.50	7.83	8.55	8.55	2/10/2012
Select	Australian fixed interest	0.54	-1.08	-2.12	2.03	2.12	4.64	4.00	3.64	3.64	2/10/2012
Select	Australian listed property	-4.75	2.43	-11.89	6.29	6.66	15.28	12.27	13.55	13.55	2/10/2012
Select	Australian shares	-0.63	6.76	2.71	16.92	5.96	8.58	10.13	12.67	12.67	2/10/2012
Select	Growth	-0.58	4.56	2.46	11.23	5.68	8.22	9.74	10.72	10.72	2/10/2012
Select	High growth	-0.59	6.75	5.01	15.72	7.06	9.90	12.60	13.78	13.78	2/10/2012
Select	International fixed interest (hedged)	-0.68	-2.00	-3.45	1.72	2.40	5.17	4.93	4.76	4.76	2/10/2012
Select	International shares	-2.36	6.46	5.19	8.98	6.89	11.00	n/a	17.04	17.04	26/02/2013
Select	International shares (hedged)	1.34	7.02	8.00	18.42	8.19	10.33	n/a	11.98	11.98	8/03/2013

The information in the tables above represents the historical performance of the managed investment options available within ING DIRECT Living Super. The performance is calculated by measuring the change in the sell price for each managed investment option over the relevant time period. The performance calculation is net of all fees and taxes that are accrued in the calculation of the unit prices, but does not include any fees and taxes that are charged directly to your account. Past performance is not a reliable indicator of future performance.

Diversa Trustees 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.