

Managed Investment Options Performance

Effective Date: 31 October 2014

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)	Since Inception (%pa)	Inception date
Safe	Cash option	0.23%	0.70%	1.41%	2.81%	3.24%	3.29%	3/9/2012
Smart	Balanced	1.46%	1.21%	3.24%	6.66%	10.40%	10.78%	13/8/2012
Select	Australian Fixed Interest	0.81%	1.38%	3.37%	5.67%	3.42%	3.87%	16/8/2012
Select	Australian Listed Property	5.74%	2.32%	9.86%	13.92%	13.08%	14.41%	16/8/2012
Select	Australian Shares	3.89%	-0.01%	3.67%	7.37%	14.94%	15.59%	29/8/2012
Select	Growth	1.99%	1.60%	4.33%	8.62%	13.19%	13.43%	30/8/2012
Select	High Growth	2.26%	2.01%	5.01%	10.64%	18.17%	18.36%	30/8/2012
Select	International Fixed Interest (Hedged)	0.72%	2.00%	3.80%	6.42%	4.81%	4.87%	16/8/2012
Select	International Shares	0.03%	5.35%	6.90%	15.12%	23.45%	22.13%	29/8/2012
Select	International Shares (Hedged)	1.41%	2.76%	5.91%	12.87%	19.40%	18.47%	29/8/2012

Transition to Retirement and Pension accounts

Investment category	Investment option	1 Month (%)	3 Months (%)	6 Months (%)	1 year (%)	2 years (%pa)	Since Inception (%pa)	Inception date
Safe	Cash option	0.28%	0.82%	1.65%	3.30%	3.58%	3.61%	2/10/2012
Smart	Balanced	1.67%	1.38%	3.60%	7.54%	12.18%	11.85%	2/10/2012
Select	Australian Fixed Interest	0.94%	1.60%	3.95%	6.66%	3.68%	3.41%	2/10/2012
Select	Australian Listed Property	6.55%	2.62%	11.12%	15.80%	14.88%	16.00%	2/10/2012
Select	Australian Shares	4.45%	0.06%	3.90%	8.13%	19.54%	19.92%	2/10/2012
Select	Growth	2.26%	1.82%	4.82%	9.74%	15.12%	14.98%	2/10/2012
Select	High Growth	2.56%	2.28%	5.67%	12.09%	20.76%	19.95%	2/10/2012
Select	International Fixed Interest (Hedged)	0.83%	2.32%	4.43%	7.51%	5.68%	5.45%	2/10/2012
Select	International Shares	0.03%	5.95%	7.76%	17.01%	-	25.36%	26/2/2013
Select	International Shares (Hedged)	1.58%	3.07%	6.71%	14.60%	-	17.32%	8/3/2013

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.

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