

Shares, ETFs and LICs

21 August 2020



The tables below summarise the maximums for Shares & Exchange Traded Products

| Direct Shares | Individual share maximum | Total portfolio maximum |
|--------------------------|--|--|
| S&P/ASX 300 constituents | A maximum of 20% of your total account balance can be invested in any one S&P/ASX 300 constituent. | A maximum of 100% of your total account balance (subject to Cash Hub minimum) can be invested in the S&P/ASX 300 constituents. |

| ETPs | Individual ETP | Total portfolio maximum |
|--------------------------------|---|---|
| Exchange Traded Product Tier 1 | A maximum of 50% of your total account balance can be invested in any one of the Tier 1 Exchange Traded Products. | A maximum of 100% of your total account balance (subject to Cash Hub minimum) can be invested in Tier 1 Exchange Traded Products. |
| Exchange Traded Product Tier 2 | A maximum of 25% of your total account balance can be invested in any one of the Tier 2 Exchange Traded Products. | A maximum of 100% of your total account balance (subject to Cash Hub minimum) can be invested in Tier 2 Exchange Traded Products. |
| Exchange Traded Product Tier 3 | A maximum of 10% of your total account balance can be invested in any one of the Tier 3 Exchange Traded Products. | A maximum of 40% of your total account balance can be invested in Tier 3 Exchange Traded Products. |

The Table below lists the ETFs and LICs available within ING Living Super, their Tickers, Risk Band and Risk Level as well as the Tier that they're in.

| Investment Type | Asset Class | ING ETP Menu Name | Ticker | SRM Risk Band | SRM Risk Level | Tier Allocation (New or Recommended) |
|--------------------------|-------------------|--|--------|---------------|----------------|--------------------------------------|
| Australian Shares | Australian Shares | [All constituents of the S&P/ASX 300 index] | N/A | 6 | High | N/A |
| ETF | Australian Shares | BetaShares S&P/ASX Australian Technology ETF | ATEC | 6 | High | 2 |
| ETF | Australian Shares | iShares Edge MSCI Australia Multifactor ETF | AUMF | 6 | High | 1 |
| ETF | Australian Shares | BetaShares Managed Risk Australian Share Fund | AUST | 6 | High | 2 |
| ETF | Australian Shares | BetaShares Australian Equities Bear (Hedge Fund) | BEAR | 6 | High | 2 |
| ETF | Australian Shares | BetaShares Australian ex 20 Portfolio Diversifier ETF | EX20 | 6 | High | 1 |
| ETF | Australian Shares | BetaShares Australian Sustainability Leaders ETF | FAIR | 6 | High | 1 |
| ETF | Australian Shares | BetaShares Geared Australian Equity Fund (Hedge Fund) | GEAR | 7 | Very High | 3 |
| ETF | Australian Shares | BetaShares Australian Dividend Harvester Fund (Managed Fund) | HVST | 6 | High | 2 |
| ETF | Australian Shares | iShares S&P/ASX Dividend Opportunities ETF | IHD | 6 | High | 1 |
| ETF | Australian Shares | iShares S&P/ASX 20 ETF | ILC | 6 | High | 1 |
| ETF | Australian Shares | iShares Global 100 ETF | IOZ | 6 | High | 1 |
| ETF | Australian Shares | iShares S&P/ASX Small Ordinaries ETF | ISO | 6 | High | 3 |
| ETF | Australian Shares | VanEck Vectors Australian Banks ETF | MVB | 6 | High | 2 |
| ETF | Australian Shares | VanEck Vectors S&P/ASX Midcap ETF | MVE | 6 | High | 1 |
| ETF | Australian Shares | iShares Edge MSCI Australia Minimum Volatility ETF | MVOL | 6 | High | 1 |
| ETF | Australian Shares | VanEck Vectors Australian Resources ETF | MVR | 6 | High | 2 |
| ETF | Australian Shares | VanEck Vectors Small Companies Masters ETF | MVS | 6 | High | 3 |
| ETF | Australian Shares | VanEck Vectors Australian Equal Weight ETF | MVW | 6 | High | 1 |
| ETF | Australian Shares | SPDR S&P/ASX 200 Financials ex A-REIT Fund | OZF | 6 | High | 2 |
| ETF | Australian Shares | SPDR S&P/ASX 200 Resources Fund | OZR | 6 | High | 2 |
| ETF | Australian Shares | BetaShares S&P/ASX 200 Financials Sector ETF | QFN | 6 | High | 2 |
| ETF | Australian Shares | BetaShares FTSE RAFI Australia 200 ETF | QOZ | 6 | High | 1 |

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| ETF | Australian Shares | BetaShares S&P/ASX 200 Resources Sector ETF | QRE | 6 | High | 2 |
| ETF | Australian Shares | Russell Investments Australian Responsible Investment ETF | RARI | 6 | High | 1 |
| ETF | Australian Shares | Russell Investments High Dividend Australian Shares ETF | RDV | 6 | High | 1 |
| ETF | Australian Shares | SPDR S&P/ASX 50 Fund | SFY | 6 | High | 1 |
| ETF | Australian Shares | SPDR S&P/ASX Small Ordinaries Fund | SSO | 6 | High | 3 |
| ETF | Australian Shares | SPDR S&P/ASX 200 Fund | STW | 6 | High | 1 |
| ETF | Australian Shares | SPDR MSCI Australia Select High Dividend Yield Fund | SYI | 6 | High | 1 |
| ETF | Australian Shares | Vanguard Australian Shares Index ETF | VAS | 6 | High | 1 |
| ETF | Australian Shares | Vanguard Australian Shares High Yield ETF | VHY | 6 | High | 1 |
| ETF | Australian Shares | Vanguard MSCI Australian Large Companies Index ETF | VLC | 6 | High | 1 |
| ETF | Australian Shares | Vanguard MSCI Australian Small Companies Index ETF | VSO | 6 | High | 3 |
| ETF | Australian Shares | WAM Leaders Limited | WLE | 6 | High | 3 |
| ETF | Australian Shares | BetaShares Australian Top 20 Equity Yield Maximiser Fund | YMAX | 6 | High | 2 |
| ETF | Australian Shares | ETFS S&P/ASX 100 ETF | ZOZI | 6 | High | 1 |
| ETF | Australian Shares | ETFS S&P/ASX 300 High Yield Plus ETF | ZYAU | 6 | High | 1 |
| LIC | Australian Shares | Australian Foundation Investment Company Limited | AFI | 6 | High | 1 |
| LIC | Australian Shares | Australian Leaders Fund Limited | ALF | 6 | High | 3 |
| LIC | Australian Shares | Argo Investments Limited | ARG | 6 | High | 1 |
| LIC | Australian Shares | BKI Investment Company Limited | BKI | 6 | High | 1 |
| LIC | Australian Shares | Djerriwarrh Investments Limited | DJW | 6 | High | 1 |
| LIC | Australian Shares | Diversified United Investment Limited | DUI | 6 | High | 1 |
| LIC | Australian Shares | Mirrabooka Investments Limited | MIR | 6 | High | 1 |
| LIC | Australian Shares | Milton Corporation Limited | MLT | 6 | High | 1 |
| LIC | Australian Shares | NAOS Small Cap Opportunities Company Limited | NSC | 6 | High | 3 |
| LIC | Australian Shares | WAM Capital Limited | WAM | 6 | High | 3 |
| LIC | Australian Shares | Whitefield Limited | WHF | 6 | High | 1 |
| ETF | Commodities | ETFS Physical Silver | ETPMAG | 7 | Very High | 3 |
| ETF | Commodities | ETFS Physical Precious Metal Basket | ETPMPM | 7 | Very High | 3 |
| ETF | Commodities | ETFS Physical Gold | GOLD | 7 | Very High | 3 |
| ETF | Commodities | BetaShares Gold Bullion ETF - Currency Hedged | QAU | 7 | Very High | 3 |
| ETF | Currency | BetaShares Euro ETF | EEU | 7 | Very High | 2 |
| ETF | Currency | BetaShares British Pound ETF | POU | 7 | Very High | 3 |
| ETF | Currency | BetaShares U.S. Dollar ETF | USD | 7 | Very High | 3 |
| ETF | Currency | ETFS Physical U.S. Dollar ETF | ZUSD | 7 | Very High | 3 |
| ETF | Diversified Portfolio | Vanguard Diversified Balanced Index ETF | VDBA | 5 | Medium to High | 1 |
| ETF | Diversified Portfolio | Vanguard Diversified Conservative Index ETF | VDCO | 4 | Medium | 1 |
| ETF | Diversified Portfolio | Vanguard Diversified Growth Index ETF | VDGR | 5 | Medium to High | 1 |
| ETF | Diversified Portfolio | Vanguard Diversified High Growth Index ETF | VDHG | 5 | Medium to High | 1 |
| ETF | Fixed Interest | BetaShares Australian High Interest Cash ETF | AAA | 1 | Very Low | 1 |
| ETF | Fixed Interest | SPDR S&P/ASX Australian Bond Fund | BOND | 6 | High | 1 |
| ETF | Fixed Interest | SPDR S&P/ASX Australian Government Bond Fund | GOVT | 6 | High | 1 |
| ETF | Fixed Interest | BetaShares Sustainability leaders Diversified Bond ETF - Currency Hedged | GBND | 7 | Very high | 1 |
| ETF | Fixed Interest | iShares Core Composite Bond ETF | IAF | 6 | High | 1 |
| ETF | Fixed Interest | iShares Treasury ETF | IGB | 6 | High | 1 |
| ETF | Fixed Interest | iShares Core Global Corporate Bond (AUD Hedged) ETF | IHCB | 7 | Very High | 1 |
| ETF | Fixed Interest | iShares J.P. Morgan USD Emerging Markets Bond (AUD Hedged) ETF | IHEB | 4 | Medium | 3 |
| ETF | Fixed Interest | iShares Global High Yield Bond (AUD Hedged) ETF | IHHY | 4 | Medium | 1 |

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| ETF | Fixed Interest | iShares Government Inflation ETF | ILB | 7 | Very High | 1 |
| ETF | Fixed Interest | Russell Investments Australian Select Corporate Bond ETF | RCB | 6 | High | 1 |
| ETF | Fixed Interest | Russell Investments Australian Government Bond ETF | RGB | 6 | High | 1 |
| ETF | Fixed Interest | Russell Investments Australian Semi-Government Bond ETF | RSM | 6 | High | 1 |
| ETF | Fixed Interest | Vanguard Australian Corporate Fixed Interest Index Fund | VACF | 6 | High | 2 |
| ETF | Fixed Interest | Vanguard Australian Fixed Interest Index ETF | VAF | 6 | High | 1 |
| ETF | Fixed Interest | Vanguard International Credit Securities Index (Hedged) ETF | VCF | 7 | Very High | 2 |
| ETF | Fixed Interest | Vanguard Ethically Conscious Global Aggregate Bond Index (Hedged) ETF | VEFI | 7 | Very high | 1 |
| ETF | Fixed Interest | Vanguard Australian Government Bond Index ETF | VGB | 6 | High | 1 |
| ETF | Fixed Interest | ActiveX Ardea Real Outcome Bond Fund (Managed Fund) | XARO | 7 | Very high | 1 |
| ETF | Fixed Interest | Vanguard International Fixed Interest Index (Hedged) ETF | VIF | 7 | Very High | 1 |
| ETF | International Shares | ETFS Battery Tech & Lithium ETF | ACDC | 7 | Very high | 2 |
| ETF | International Shares | BetaShares Asia Technology Tigers ETF | ASIA | 7 | Very high | 3 |
| ETF | International Shares | BetaShares Global Banks ETF - Currency Hedged | BNKS | 7 | Very High | 2 |
| ETF | International Shares | VanEck Vectors ChinaAMC CSI 300 ETF | CETF | 5 | Medium to High | 3 |
| ETF | International Shares | VanEck Vectors China New Economy ETF | CNEW | 7 | Very high | 3 |
| ETF | International Shares | ETFS S&P Biotech ETF | CURE | 7 | Very high | 2 |
| ETF | International Shares | AMP Capital Dynamic Markets Fund (Hedge Fund) | DMKT | 5 | Medium to High | 2 |
| ETF | International Shares | BetaShares Global Healthcare ETF - Currency Hedged | DRUG | 7 | Very High | 2 |
| ETF | International Shares | Vaneck Vectors MSCI International Sustainable Equity ETF | ESGI | 7 | Very high | 1 |
| ETF | International Shares | ETFS EURO STOXX 50 ETF | ESTX | 6 | High | 2 |
| ETF | International Shares | BetaShares Global Sustainability Leaders ETF | ETHI | 6 | High | 1 |
| ETF | International Shares | ETFS FANG+ ETF | FANG | 7 | Very high | 2 |
| ETF | International Shares | Fidelity Global Emerging Markets Fund (Managed Fund) | FEMX | 6 | High | 3 |
| ETF | International Shares | VanEck Vectors S&P/ASX Franked Dividend ETF | FDIV | 6 | High | 1 |
| ETF | International Shares | BetaShares Global Agriculture ETF - Currency Hedged | FOOD | 7 | Very High | 2 |
| ETF | International Shares | BetaShares Global Energy Companies ETF - Currency Hedged | FUEL | 7 | Very High | 2 |
| ETF | International Shares | VanEck Vectors Gold Miners ETF | GDX | 6 | High | 2 |
| ETF | International Shares | BetaShares Geared U.S. Equity Fund - Currency Hedged (Hedge Fund) | GGUS | 7 | Very High | 3 |
| ETF | International Shares | AMP Capital Global Infrastructure Securities Fund | GLIN | 5 | Medium to High | 2 |
| ETF | International Shares | Schroder Real Return Fund | GROW | 4 | Medium | 2 |
| ETF | International Shares | BetaShares Global Cybersecurity ETF | HACK | 6 | High | 2 |
| ETF | International Shares | BetaShares WisdomTree Europe ETF - Currency Hedged | HEUR | 7 | Very High | 2 |
| ETF | International Shares | BetaShares WisdomTree Japan ETF - Currency Hedged | HJPN | 7 | Very High | 2 |
| ETF | International Shares | iShares Asia 50 ETF | IAA | 5 | Medium to High | 3 |
| ETF | International Shares | iShares MSCI Emerging Markets ETF | IEM | 5 | Medium to High | 3 |
| ETF | International Shares | iShares Europe ETF | IEU | 6 | High | 2 |
| ETF | International Shares | VanEck Vectors FTSE Global Infrastructure (Hedged) ETF | IFRA | 5 | Medium to High | 2 |
| ETF | International Shares | iShares Global 100 AUD Hedged ETF | IHOO | 7 | Very High | 1 |
| ETF | International Shares | iShares S&P 500 AUD Hedged ETF | IHVV | 7 | Very High | 2 |
| ETF | International Shares | iShares Core MSCI World All Cap (AUD Hedged) ETF | IHWL | 7 | Very High | 1 |
| ETF | International Shares | iShares S&P Mid-Cap ETF | IJH | 6 | High | 2 |
| ETF | International Shares | iShares MSCI Japan ETF | IJP | 6 | High | 2 |
| ETF | International Shares | iShares S&P Small-Cap ETF | IJR | 6 | High | 2 |
| ETF | International Shares | iShares MSCI South Korea ETF | IKO | 5 | Medium to High | 3 |
| ETF | International Shares | iShares Global 100 ETF | I00 | 6 | High | 1 |
| ETF | International Shares | iShares MSCI Taiwan ETF | ITW | 5 | Medium to High | 3 |

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| ETF | International Shares | iShares MSCI EAFE ETF | IVE | 6 | High | 1 |
| ETF | International Shares | iShares S&P 500 ETF | IVV | 6 | High | 2 |
| ETF | International Shares | iShares Core MSCI World All Cap ETF | IWLD | 6 | High | 1 |
| ETF | International Shares | iShares Global Consumer Staples ETF | IXI | 6 | High | 2 |
| ETF | International Shares | iShares Global Healthcare ETF | IXJ | 6 | High | 2 |
| ETF | International Shares | iShares China Large-Cap ETF | IZZ | 5 | Medium to High | 3 |
| ETF | International Shares | K2 Global Equities Fund (Hedge Fund) | KII | 6 | High | 2 |
| ETF | International Shares | Magellan Global Equities Fund | MGE | 6 | High | 2 |
| ETF | International Shares | Magellan Global Equities Fund (Currency Hedged) | MHG | 7 | Very High | 2 |
| ETF | International Shares | Magellan Infrastructure Fund (Currency Hedged) | MICH | 5 | Medium to High | 2 |
| ETF | International Shares | BetaShares Global Gold Miners ETF - Currency Hedged | MNRS | 7 | Very High | 2 |
| ETF | International Shares | VanEck Vectors Morningstar Wide Moat ETF | MOAT | 6 | High | 1 |
| ETF | International Shares | BetaShares NASDAQ 100 ETF | NDQ | 6 | High | 2 |
| ETF | International Shares | Platinum Asia Investments Limited | PAI | 5 | Medium to High | 3 |
| ETF | International Shares | SPDR MSCI World Quality Mix Fund | QMX | 6 | High | 1 |
| ETF | International Shares | VanEck Vectors MSCI World ex Australia Quality ETF | QUAL | 6 | High | 1 |
| ETF | International Shares | BetaShares FTSE RAFI U.S. 1000 ETF | QUS | 6 | High | 2 |
| ETF | International Shares | ETFS ROBO Global Robotics and Automation ETF | ROBO | 7 | Very high | 2 |
| ETF | International Shares | BetaShares Global Robotics and Artificial Intelligence ETF | RBTZ | 7 | Very high | 2 |
| ETF | International Shares | SPDR S&P 500 ETF Trust | SPY | 6 | High | 2 |
| ETF | International Shares | Switzer Dividend Growth Fund | SWTZ | 6 | High | 2 |
| ETF | International Shares | ETFS Morningstar Global Technology ETF | TECH | 7 | Very high | 2 |
| ETF | International Shares | BetaShares S&P500 Yield Maximiser Fund | UMAX | 6 | High | 2 |
| ETF | International Shares | Vanguard FTSE Asia ex Japan Shares Index ETF | VAE | 5 | Medium to High | 3 |
| ETF | International Shares | Vanguard FTSE Europe Shares ETF | VEQ | 6 | High | 2 |
| ETF | International Shares | Vanguard Ethically Conscious International Shares Index ETF | VESG | 7 | Very high | 1 |
| ETF | International Shares | Vanguard All-World ex U.S. Shares Index ETF | VEU | 6 | High | 1 |
| ETF | International Shares | Vanguard MSCI Index International Shares (Hedged) ETF | VGAD | 7 | Very High | 1 |
| ETF | International Shares | Vanguard FTSE Emerging Markets Shares ETF | VGE | 5 | Medium to High | 3 |
| ETF | International Shares | Vanguard MSCI Index International Shares ETF | VGS | 6 | High | 1 |
| ETF | International Shares | Vanguard U.S. Total Market Shares Index ETF | VTS | 6 | High | 2 |
| ETF | International Shares | SPDR S&P Global Dividend Fund | WDIV | 6 | High | 1 |
| ETF | International Shares | iShares Edge MSCI World Multifactor ETF | WDMF | 6 | High | 1 |
| ETF | International Shares | SPDR S&P Emerging Markets Fund | WEMG | 5 | Medium to High | 3 |
| ETF | International Shares | BetaShares Managed Risk Global Share Fund | WRLD | 6 | High | 2 |
| ETF | International Shares | iShares Edge MSCI World Minimum Volatility ETF | WVOL | 6 | High | 1 |
| ETF | International Shares | SPDR S&P World ex Australia (Hedged) Fund | WXHG | 7 | Very High | 1 |
| ETF | International Shares | SPDR S&P World ex Australia Fund | WXOZ | 6 | High | 1 |
| ETF | International Shares | ETFS S&P 500 High Yield Low Volatility ETF | ZYUS | 6 | High | 2 |
| LIC | International Shares | MFF Capital Investments Limited | MFF | 6 | High | 2 |
| LIC | International Shares | Pengana International Equities Limited | PIA | 6 | High | 1 |
| LIC | International Shares | Platinum Capital Limited | PMC | 6 | High | 1 |
| ETF | Property | SPDR Dow Jones Global Real Estate Fund | DJRE | 6 | High | 2 |
| ETF | Property | VanEck Vectors Australian Property ETF | MVA | 6 | High | 2 |
| ETF | Property | AMP Capital Global Property Securities Fund | RENT | 6 | High | 2 |
| ETF | Property | SPDR S&P/ASX 200 Listed Property Fund | SLF | 6 | High | 2 |
| ETF | Property | Vanguard Australian Property Securities Index ETF | VAP | 6 | High | 2 |