

Shares, ETFs and LICs

3 September 2018



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	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	UBS IQ Morningstar Australia Dividend Yield ETF	DIV	6	High	1
ETF	Australian Shares	UBS IQ Morningstar Australia Quality ETF	ETF	6	High	1
ETF	Australian Shares	BetaShares Australian ex 20 Portfolio Diversifier ETF	EX20	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	K2 Australian Small Cap Fund (Hedge Fund)	KSM	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

Investment Type	Asset Class	ING ETP Menu Name	Ticker	SRM Risk Band	SRM Risk Level	Tier Allocation (New or Recommended)
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
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	UBS IQ MSCI Australia Ethical ETF	UBA	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	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	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
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

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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 Australian Government Bond Index ETF	VGB	6	High	1
ETF	Fixed Interest	Vanguard International Fixed Interest Index (Hedged) ETF	VIF	7	Very High	1
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	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	ETFS EURO STOXX 50 ETF	ESTX	6	High	2
ETF	International Shares	BetaShares Global Sustainability Leaders ETF	ETHI	6	High	1
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
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

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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	SPDR S&P 500 ETF Trust	SPY	6	High	2
ETF	International Shares	Switzer Dividend Growth Fund	SWTZ	6	High	2
ETF	International Shares	UBS IQ MSCI Europe Ethical ETF	UBE	6	High	2
ETF	International Shares	UBS IQ MSCI Japan Ethical ETF	UBJ	6	High	2
ETF	International Shares	UBS IQ MSCI Asia APEX 50 Ethical ETF	UBP	5	Medium to High	3
ETF	International Shares	UBS IQ MSCI USA Ethical ETF	UBU	6	High	2
ETF	International Shares	UBS IQ MSCI World ex Australia Ethical ETF	UBW	6	High	1
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 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