

Product update

27 July 2017

1. Update to the Buy/Sell spreads within Living Super

The Buy/Sell spreads for entering, exiting or switching investment options have been reviewed and, where there has been a change updated and highlighted in the table below.

The Buy/Sell spread for the International Fixed Interest investment option has increased, whilst the changes to the Buy/Sell spreads for the remaining investment options have decreased or remained the same.

Investment Option	Effective 27 July 2017		Current	
	Buy	Sell	Buy	Sell
Cash option	0.00%	0.00%	0.00%	0.00%
Australian Shares	0.10%	0.10%	0.10%	0.10%
Australian Fixed Interest	0.08%	0.08%	0.10%	0.10%
Australian Listed Property	0.10%	0.10%	0.10%	0.10%
International Fixed Interest (Hedged)	0.09%	0.09%	0.06%	0.06%
International Shares	0.12%	0.07%	0.20%	0.15%
International Shares (Hedged)	0.13%	0.08%	0.21%	0.16%
Balanced	0.08%	0.06%	0.10%	0.09%
Growth	0.09%	0.07%	0.12%	0.10%
High Growth	0.11%	0.09%	0.14%	0.12%

Please note that the above table, replaces the buy-sell spread table on page 23 of the ING DIRECT Living Super Product Guide dated 1 June 2017.

What does this mean for you?

If you are investing in a new investment option or switching investment options, you may now pay a different buy/sell spread. These will be updated in a future version of the ING DIRECT Living Super Product Guide.