

# Living Super

## Application guide—For Adviser use



### About this form

You can use this form for your client to apply for a Living Super account where they also wish to appoint you as their adviser on that account. If your client wants to open a super and pension account or a super and Transition to retirement (TTR) account please complete one form for each account type. The following are the documents you and your client will need to review to complete the application:

- [Living Super Product Disclosure Statement \(PDS\)](#)
- [Living Super Product Guide](#)
- [Living Super Privacy Policy](#)
- [Financial Services Guide](#)
- [MetLife Underwriting Guide](#)

### Please return to:

Email:  
[livingsuperadviser.au@ing.com](mailto:livingsuperadviser.au@ing.com)

Mail:  
Living Super  
REPLY PAID 4307  
SYDNEY NSW 2001

### Super Account

Please either email or mail the following:

1. Application form - make sure that both you and your client sign the declarations in Steps 9 and 10
2. [Member Advice Fee Consent form](#) - if you and your client agree to charge an advice fee through the account. This will be uploaded by the adviser via ING's online adviser portal after the account opening has been confirmed.

### Pointers for opening a super account

- When completing the Industry and Occupation in Step 4, please refer to the [MetLife Underwriting Guide](#) for Living Super for a list of accepted industries and occupations.
- Once your client's super account has been opened, they will receive an email with their account number. If your client doesn't already have an ING Client Number, they will also receive a Temporary Access Code in the mail.
- Once the account is set up, both you and your client can do the following online:
  - Rollover their super
  - Contribute to their super (if via direct debit, only the client can set this up; or they can provide their details on the application form)
  - Add beneficiaries
  - Add their investment instructions
  - Email or print a Super Choice Form to provide to their Employer
  - Review their insurance (including upgrading to tailored cover or cancelling any cover)

### Insurance

When your client opens a super account, they may be eligible for a pre-approved level of Death and Total and Permanent Disablement Cover (Automatic Cover). Exclusions for pre-existing conditions and high risk occupations apply. IMPORTANT: Please read the criteria impacting whether or not your client is eligible for Automatic Cover as outlined in Step 4. The premium and amount insured varies based on the state your client lives in, your client's age, occupation and gender. If you do not wish to proceed with your client's Automatic Cover, you can let us know your client doesn't want the cover in Step 4 of this form. A cooling off period applies within 30 days of cover starting. Cover will be cancelled from the date the insurance commenced and any premiums refunded to your client's account provided no claims were lodged. For further details on how Automatic Cover works, please refer to the [PDS](#) and [Product Guide](#).



The table below shows the level of cover that may be applied:

Current age	Automatic Cover amount	Current age	Automatic Cover amount
25 – 34	\$300,000	50	\$140,000
35	\$290,000	51	\$130,000
36	\$280,000	52	\$120,000
37	\$270,000	53	\$110,000
38	\$260,000	54	\$100,000
39	\$250,000	55	\$90,000
40	\$240,000	56	\$80,000
41	\$230,000	57	\$70,000
42	\$220,000	58	\$60,000
43	\$210,000	59	\$50,000
44	\$200,000	60	\$40,000
45	\$190,000	61	\$30,000
46	\$180,000	62	\$20,000
47	\$170,000	63	\$20,000
48	\$160,000	64	\$20,000
49	\$150,000	65* – 69	\$20,000

\*From age 65, only death cover will be provided

### TTR or Pension Account

Please either email or mail the following:

1. Application form - make sure that both you and your client sign the declarations
2. [Member Advice Fee Consent form](#) - if you and your client agree for advice fees to be charged through the account. This will be uploaded by the adviser via ING's online adviser portal after the account opening has been confirmed.
3. Original Certified ID. (We can't commence a TTR or Pension account until this is provided) - **must be mailed to ING** - Refer to 'Verify your details' at the end of this application for further information.
4. [TFN Declaration](#) (If your client is aged under 60)

### Pointers for opening a TTR or Pension account

- Once your client's TTR or Pension account has been opened, they will receive an email with their account number. If your client doesn't already have an ING client number, they will also receive a Temporary Access Code in the mail.
- Once the account is set up, both you and your client can do the following online:
  - Rollover their super
  - Add beneficiaries (binding or non binding) or a reversionary beneficiary
  - Add their investment instructions
  - Select pension or income stream payment details (frequency and amount)

### Don't forget!

- Step 2 needs to contain your client's details and not yours (you'll have access to their account and correspondence, provided your client authorizes you in the relevant sections below).
- The application needs to be completed in English.
- Ensure that you complete the application with correct details. Incomplete/incorrect applications will be returned and will not be processed.



# Living Super Application form

## About this form

You can use this form to open a Living Super account and authorise your Adviser to access information and transact on your account on your behalf.

Before completing this form, please ensure you have read the latest [Living Super Product Disclosure Statement \(PDS\)](#) and [Product Guide](#).

### Step 1: Type of account (one account type per form)

What account would you like to open? (Choose one only)

- Super
- Transition to Retirement – you must have reached your preservation age, be under 65 and you must have a minimum initial investment of \$20,000

Preservation age is determined by your Date of Birth. Please use the following as a guide:

Date of Birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

- Pension – you will need to have a minimum initial investment of \$20,000 and satisfy one of the following criteria:
- 65 years or older
  - 60 years or older and have left an employment arrangement
  - reached your preservation age, being less than 60, and you do not intend to work more than 10 hours per week in the future
  - commencing a pension with unrestricted non-preserved money

### Step 2: Customer details (all fields are mandatory)

Are you a designated U.S. person?

A designated U.S. person is defined as follows:

- You are an American citizen or hold a current U.S. green card;
- You have a U.S. address – either postal, residential or fiscal (for tax purposes) – or a U.S. telephone number. This excludes a U.S. postal address used only for internet shopping purposes; or
- You have a representative, adviser or attorney (for your super account) with any of the above U.S. details

- No
- Yes - Thank you for considering Living Super. Unfortunately you are not eligible for a Living Super account.

Step 2 continues over the page



All fields must be completed

Mr  Mrs  Ms  Other

First name  Middle name  Surname

ING client number (if applicable)

Date of birth (DD/MM/YYYY)  /  /

Nationality

Mother's maiden name\*

Gender  Male  Female

\*This is your mother's original surname or family name and may be used to identify you when you call ING.

Preferred contact number

Email address

Customer's residential address

Suburb/town

State

Postcode

Customer's postal address (if different from above)

Suburb/town

State

Postcode

**Step 3: Tax File Number**

In order to open a Living Super account, we will need your Tax File Number. It is not an offence not to quote your Tax File Number.

Tax File Number

**OR**

Tax Exemption Code (if applicable - for TTR and Pension only). Please tick one:

- |   |   |
|---|---|
| <input type="checkbox"/> Aged, Service, Invalid pensioner         | <input type="checkbox"/> Norfolk Island resident            |
| <input type="checkbox"/> Wife, Carer, Widow, Sole parents pension | <input type="checkbox"/> Non-residents                      |
| <input type="checkbox"/> Investor under sixteen                   | <input type="checkbox"/> TFN contains alphabetic characters |

**Things you should know:**

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect, use and disclose your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The Trustee of your Fund may disclose your TFN to another superannuation provider when your benefits are being transferred unless you request the trustee of your superannuation fund in writing that your TFN is not to be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. In addition, the following will only apply once you have supplied your TFN to your superannuation fund:

- your superannuation fund will be able to accept all types of contributions;
- the tax on contributions to your superannuation fund will not increase;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

By providing your TFN, you also consent that we may seek superannuation information from the Australian Tax Office and contact other superannuation providers to assist in the consolidation of your super accounts.



#### Step 4: Employment and insurance details (super accounts only)

Please note that if you are under age 25 at time of joining Living Super, you are not eligible for Automatic Cover for Death and Total and Permanent Disablement (Automatic Cover) and the Industry and Occupation fields below don't need to be completed. You also won't receive Automatic Cover once you turn age 25.

**If you are 25 years of age or over and under 70, you must tick one of the boxes below to indicate whether you wish to 'opt in' or 'opt out' of Automatic Cover.**

If you are under 25 or want more flexibility from your Death or TPD cover, you have the option to apply for Tailored Cover (Death and Total and Permanent Disablement insurance) and/or Income Protection, and can do so by logging in to your account at [ing.com.au](http://ing.com.au) and completing the online application process. The insurer for Living Super will then make an assessment whether, and on what terms, you will be insured for.

Please provide your Industry and Occupation below (refer to the classifications as they appear in the Occupation Classification Tables in the Metlife Underwriting Guide). Only complete the Industry and Occupation boxes if you intend to tick 'Yes, I want Automatic Cover' below.

Industry

Occupation

#### Automatic Cover Election

**Yes, I want Automatic Cover**

I direct the Trustee of Living Super to accept this Election to provide me with Automatic Cover, even if my superannuation account does not have an account balance of at least \$6,000<sup>1</sup> (but is greater than nil) and/or if my superannuation becomes inactive<sup>2</sup> (this occurs when no money has been received into my account for 16 consecutive months).

We will send you an email confirming when your Automatic Cover can start.

**No, I do not want Automatic Cover**

If you select no, you will not be eligible for Automatic Cover now or in the future. If you later decide to take out insurance cover within Living Super, you will need to apply for Tailored Cover, which will be subject to a health assessment and acceptance by our insurer.

<sup>1</sup> Under the Putting Members' Interests First (PMIF) legislation, the Trustee needs your specific permission to provide you with insurance if your superannuation account balance is less than \$6,000 ('low balance').

<sup>2</sup> Under the Protecting Your Superannuation Package (PYS) legislation, the Trustee needs your specific permission to continue to provide you with insurance if there have not been any contributions made to your superannuation account for a continuous period of 16 months ('inactive account').

#### By selecting 'Yes' to wanting Automatic Cover above, you acknowledge and agree to the following:

- You have not previously held Automatic Cover or were eligible for Automatic Cover within Living Super;
- You have read and understood the information about insurance available through Living Super, as set out in the [Living Super Product Disclosure Statement \(PDS\)](#) and [Product Guide](#);
- This Election will continue to apply to your insurance cover, unless and until it is withdrawn by you in writing;
- Cover can only start if you have an account balance greater than nil within 120 days of opening your account and have enough money in the Cash Hub of your Living Super account to pay for your first insurance premium when it is due;
- If you do not have an account balance greater than nil within 120 days of opening your account, Automatic Cover will no longer be available to you;
- No insurance benefit (or refund of premium) is payable for any claim that is directly or indirectly caused by a Pre-existing Condition for any related illness, injury or conditions in the three years before Automatic Cover started or was reinstated. This Pre-existing Conditions exclusion will no longer apply to any claim events that occur more than three years after the later of the date Automatic Cover started or the date it was reinstated;
- General exclusions apply to Automatic Cover – for more information, please refer to the Living Super [Product Guide](#);
- Your Automatic Cover will be cancelled if you haven't paid the insurance premiums and they are overdue for a month or more;
- You understand that, while Automatic Cover is in place, insurance premiums will be deducted monthly from your Cash Hub within Living Super, and the effect this may have on your account balance;
- You understand that personal information provided on this form will be used to action your Election; and
- You declare that the information you have provided is true and correct.

You can cancel part or all of your Automatic Cover at any time by logging in to your account at [ing.com.au](http://ing.com.au) and going to My Accounts > Superannuation > Insurance, or by calling us on 133 464, Monday–Friday, 8am–8pm (AEST/AEDT).



## Step 5: Investment details

How would you like to invest your money? Select from **one** of the below:

**High Growth option** – Allocates 100% of your future contributions and rollovers to the High Growth option (subject to the Cash Hub minimum).

The Cash Hub minimum holding requirement is \$500, plus 1 cent for every dollar of your account balance between \$50,001 and \$1,000,000, plus any insurance premiums, pension payments, and/or fees due to be paid in the following two months.

**Growth option** – Allocates 100% of your future contributions and rollovers to the Growth option (subject to the Cash Hub minimum).

The Cash Hub minimum holding requirement is \$500, plus 1 cent for every dollar of your account balance between \$50,001 and \$1,000,000, plus any insurance premiums, pension payments, and/or fees due to be paid in the following two months.

**Moderate option** – Allocates 100% of your future contributions and rollovers to the Moderate option (subject to the Cash Hub minimum).

The Cash Hub minimum holding requirement is \$500, plus 1 cent for every dollar of your account balance between \$50,001 and \$1,000,000, plus any insurance premiums, pension payments, and/or fees due to be paid in the following two months.

**Conservative option** – Allocates 100% of your future contributions and rollovers to the Conservative option (subject to the Cash Hub minimum).

The Cash Hub minimum holding requirement is \$500, plus 1 cent for every dollar of your account balance between \$50,001 and \$1,000,000, plus any insurance premiums, pension payments, and/or fees due to be paid in the following two months.

**Diversified Shares option** – Allocates 100% of your future contributions and rollovers to the Diversified Shares option (subject to the Cash Hub minimum).

The Cash Hub minimum holding requirement is \$500, plus 1 cent for every dollar of your account balance between \$50,001 and \$1,000,000, plus any insurance premiums, pension payments, and/or fees due to be paid in the following two months.

**Customise your own**

Create your own investment mix (subject to the Cash Hub minimum). Any contributions received will be invested according to these instructions unless you log in and change your Contributions Mix.

**Note:** If you are looking to invest in Term Deposits or in the Shares category, please put the specified asset allocation into the Cash Hub. You will be able to open a Term Deposit or invest in Shares & Exchange Traded Products once your Living Super account has been opened and you have contributed or rolled over the minimum required.

**Enter your % allocations below (allocations must add up to 100%):**

Cash Hub (%)

Australian shares option (%)

Diversified shares option (%)

International shares option (%)

Australian listed property option (%)

Australian fixed interest (%)

International fixed interest - Hedged option (%)

Cash option (%)

High Growth option (%)

Growth option (%)

Moderate option (%)

Conservative option (%)

**Other information:** The Cash Hub minimum holding requirement is \$500, plus 1 cent for every dollar of your account balance between \$50,001 and \$1,000,000, plus any insurance premiums, pension payments, and/or fees due to be paid in the following two months. If you want more than the minimum invested in the Cash Hub please enter the purchase above. The asset allocation will not rebalance automatically. Living Super provides an automatic rebalancing facility for the managed investment options which you can set up once your account is open.

Before making any decision in relation to Living Super, including share trading, you should read the PDS, the Product Guide and the Financial Services Guide and consider consulting a financial adviser. An investment in Living Super is neither a deposit nor liability of ING Bank (Australia) Limited or any of its related entities, subject to approval in PDS and none of them stands behind or guarantees the Fund.



### Step 6: Register monthly direct debit to contribute to your super account (optional)

Please enter the details below for the account you'd like to make your regular monthly super contributions from. All fields are mandatory.

BSB  Account number

Account name

Personal contributions (\$ per month)  Spouse contributions (\$ per month)

Direct Debit payments are processed on the 15th of each month or if a weekend or non-business day, the next business day.

I request and authorise Diversa Trustees Limited ABN 49 006 421 638 (User ID 444725) to draw money from my nominated account through the Bulk Electronic Clearing System. I understand and agree to the terms and conditions as outlined in the Direct Debit Service Agreement within the Product Guide.

### Step 7: Pension and Income stream payment details (for TTR and Pension accounts only)

Please enter the bank account that you wish to have your pension paid into. All fields are mandatory.

BSB  Account number

Account name

Payment frequency  Fortnightly  Monthly  Quarterly  Semi-annual  Annual

Payment type  Minimum  Nominated \$

**NOTE:** Pension payments can only start when all rollovers are received and we have received your certified identification and pension payment details. The cut-off time for establishing your pension account for the first pension payment is the Friday before the pension payment day. Pension payment day is every second Wednesday and your pension payment will be processed according to the details you provide. The processing time of the receiving institution will determine when your pension payment is available.

Your pension payments are not guaranteed and will end if your account balance is exhausted. You can request to change the frequency of your pension payments or the amount of your pension payment provided it satisfies any minimum or maximum payment limits that apply. We may also adjust the amount of your pension payments to ensure it satisfies these limits.

### Step 8: Adviser authorisation

I would like to authorise the below adviser to make requests and provide instructions on my behalf in respect of my Living Super account, on the following items only:

- organising a rollover from another fund;
- changing my investments;
- investing in Term Deposits;
- trading Listed Securities;
- applying for, modifying, cancelling, managing or claiming insurance;
- setting up and amending pension payments (not including adding or amending bank details); and
- updating my details on my account(s)—not including mandatory security details and mobile numbers. Note: details will be updated on all accounts held with ING under your Client Identification Number

The Trustee may require customer instructions in certain situations regarding the above.

Adviser/s are not entitled to amend and/or change the fees that are payable by the client.

Dealer group name  Adviser email address

Adviser name  ING Adviser number

ING Adviser contact number



## Step 9: Customer declaration and authority to appoint adviser

To proceed, please tick below and sign:

By ticking this box you agree to the following:

- The Trustee will collect certain fees and pay some of them on to its service providers.
- If you have elected to receive Automatic Cover your cover will not commence until we have confirmed your eligibility and provided you with confirmation.

With Automatic Cover:

- You consent to the Trustee debiting funds to meet monthly insurance premiums for any respective insurance cover you take out under your Living Super account. These amounts will be debited from the Cash Hub facility in your Living Super account. The Trustee will forward those amounts to MetLife accordingly, and
- You consent to the Fund receiving an insurance administration fee from MetLife up to 14.17% of the insurance premium(s) paid. For more information, please refer to the [Financial Services Guide](#) and the 'Fee and other costs' section of the Living Super [Product Guide](#).

By signing this application, you acknowledge that you've read and agree to the [Living Super Product Disclosure Statement \(PDS\)](#), [Product Guide](#), [Financial Services Guide](#) and [Privacy Policy](#), that you've had the opportunity to print and save these documents, and that you won't otherwise be provided with a copy (unless you ask for one). You also acknowledge that the Trustee can send statements and other communications to you in relation to your Living Super account electronically, including by email, SMS or by making them available to you via ING online banking.

### Adviser's authority to transact

- I acknowledge that the Adviser named in step 8 can authorise another person/s, such as others in their office (each a 'nominated person') to perform the activities specified in step 8 of these terms on my behalf by notifying the Trustee.
- Any correspondence related to my superannuation account will also be made available to my Adviser. This may include health information in relation to any insurance application or claim. If I have provided an authority in relation to my Living Super account, I acknowledge that MetLife Insurance Limited may rely on this authority to process applications made by my adviser on my behalf for insurance cover or to modify insurance cover issued by it and to make and handle claims on my behalf.
- This authority takes effect on the date that the Trustee amends its records to note the appointment of the Adviser on the terms of this authority. The authority continues until I cancel it by notifying the Trustee in writing or on the phone and the Trustee has amended its records to note the cancellation of the authority. The Trustee may also cancel the appointment of the Adviser under this Authority for any reason by notifying me in writing.
- I acknowledge that the Trustee may vary the terms of this authority by providing written notice to me and the appointed Adviser.
- I acknowledge that ING and/or the Trustee has the right to delay or seek further information before acting on any instructions purporting to be given by the Adviser or a nominated person under this authority. ING and the Trustee are not obliged to seek further information or make enquiries in connection with any instruction. ING and/or the Trustee may decide not to act upon any request or instructions provided by the Adviser or a nominated person if ING or the Trustee considers for any reason that the request or instruction has not been made acting on my authority.
- I agree to:
  - a) indemnify ING and the Trustee against all loss, liabilities and costs reasonably incurred as a result of the appointment of the Adviser (or a nominated person) or any act or omission of the Adviser (or a nominated person) in connection with my account/s (including in respect of any withdrawals made from my account/s); and
  - b) release ING and the Trustee from any claims and liabilities in connection with any act or omission of the Adviser (or a nominated person) in connection with my account.
  - c) provided that any indemnity in (a) or (b) is limited to the extent that ING's negligence, wilful misconduct or fraud contributed to the loss, claim or liability.

### I have read, understood and agree to the terms of this Living Super Application and Adviser Authorisation:

Customer signature

Date (DD/MM/YYYY)

 /  / 

## Step 10: Adviser declaration

- I understand the terms that apply to the Adviser authority to transact in Step 9
- I have provided personal advice to the customer in relation to their investment in Living Super
- I have considered the relevant Living Super Target Market Determination when preparing the advice for the customer

Adviser signature

Date (DD/MM/YYYY)

 /  / 

**For the curious:** This information was prepared and sent on behalf of Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635, the Trustee of Living Super, a sub-plan of OneSuper ABN 43 905 581 638 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. Insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096. The information contained above is general advice only and has been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, the appropriateness of the product and read the Product Disclosure Statement and Target Market Determination available at [ing.com.au](http://ing.com.au) before making any decision to acquire or continue to hold the product. You may also decide to seek independent financial advice before making a decision about the product. ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.





# Living Super

## Verifying your identity

Prior to commencing pension payments for a Transition to Retirement or Pension account and before you can withdraw cash from your Super account, ING and the Trustee require that your identity be verified. To do this, you must send us original certified copies of documents which verify your identity. These documents must be certified by one of the persons listed in Step 3.

To verify your identity follow the four simple steps below:

- Step 1** Choose either one identification document from list A or two documents from list B below
- Step 2** Select someone to certify your documents
- Step 3** Take copies and originals to the certifier and ask them to complete the certification
- Step 4** Send the certified documents to Living Super GPO BOX 4307 SYDNEY NSW 2001

### Step 1: Choose identification documents

You need to choose either one document from List A or two documents from List B. Please note the certified copies will not be returned.

**NOTE: The documents must verify your Full Name AND either your Residential Address or Date of Birth.**

#### List A

- Australian Driver's Licence (must be current, show current residential address and photograph)
- Australian Passport (either a current passport or a passport that expired within the last 2 years)
- Proof of Age Card / NSW Photo Card (must be current and show date of birth and photograph)
- International Passport (current, containing a photograph and a signature and accompanied by a translation from a Professional Translator accredited by the National Accreditation Authority for Translators and Interpreters if not in English)

#### List B

##### One of the documents

- Birth Certificate (issued by a State or Territory in Australia)  
**OR**
- Citizenship Certificate (issued by the Commonwealth of Australia)  
**OR**
- Pension Card or Health Card (must be current and issued by Centrelink entitling financial benefits)  
**AND**
- Social Security notice issued by the Commonwealth, State or Territory in the past 12 months containing your name and residential address which records financial benefits provided to you  
**OR**
- Notice Issued by the Australian Tax Office within the past twelve months that contains your name and residential address and records debts payable by you  
**OR**
- Rates or Utilities notice issued in the last 3 months containing your name and residential address and recording the provision of services to you/your address

### Step 2: Select a certifier

Take the originals and copies of your identification documents to a document certifier from the list below. Ask them to follow the instructions in Step 3.

1. A Pharmacist
2. A Justice of the Peace
3. A Notary Public Officer
4. A Medical Practitioner or Nurse
5. A Police Officer
6. An Accountant (CA/CPA)
7. A Legal Practitioner
8. A Full-time teacher (school or tertiary)
9. Bank/Credit Union/Building Society Officer with at least two years continuous service
10. A permanent employee of a Commonwealth, State/Territory or local government with at least two years continuous service.
11. An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having 2 or more continuous years of service with one or more licencees.

### Step 3: Certifier Instructions

Once you (the certifier) have sighted the original proof of identity document and the copy and confirmed that both documents are identical on each page of the copy complete the following:

1. Certify as true copies by writing or stamping "I hereby certify that these pages are a true copy of the original document shown to me on [date]"
2. Sign each document and print your Name, Address, Phone Number and Certifier Classification. For example; John Smith, 1 ABC Street, Sydney, NSW, 2000 ph: 1234 5678, Accountant

This information was prepared and sent on behalf of Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635, the Trustee of Living Super, a sub-plan of OneSuper ABN 43 905 581 638 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. Insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096. The information contained above is general advice only and has been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, the appropriateness of the product and read the Product Disclosure Statement and Target Market Determination available at [ing.com.au](http://ing.com.au) before making any decision to acquire or continue to hold the product. You may also decide to seek independent financial advice before making a decision about the product. ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823

