

Living Super Managed investment options performance



Effective Date: 31/07/2023

For the current interest rates applicable to the Living Super Cash Hub and Term Deposits please visit ing.com.au

Super accounts

Investment option	3 months (%)	6 months (%)	1 year (%)	2 years (%)	3 years (%pa)	5 years (%pa)	7 years (%pa)	10 years (%pa)	Since inception (%pa)	Inception date
Australian fixed interest	-2.22	-0.59	-1.45	-4.83	-3.14	0.34	0.53	1.86	1.95	16/08/2012
Australian listed property	1.69	-0.30	0.52	-0.75	7.88	3.47	2.90	7.16	7.87	16/08/2012
Australian shares	2.02	1.52	11.28	5.00	11.09	7.46	8.23	8.37	9.30	29/08/2012
Balanced (Closed to new members)	1.85	3.33	6.31	1.10	6.09	4.77	5.55	5.76	6.50	13/08/2012
Cash option	0.85	1.54	2.59	1.36	0.95	1.00	1.15	1.58	1.77	3/09/2012
Conservative	0.65	2.07	2.72	-0.95	2.32	n/a	n/a	n/a	2.28	1/07/2020
Growth	2.26	3.78	6.71	1.36	6.59	5.26	6.11	6.72	7.64	30/08/2012
High growth	3.54	5.33	10.16	3.42	10.24	7.28	8.66	8.92	10.29	30/08/2012
International fixed interest (hedged)	-1.18	-0.38	-4.99	-6.25	-4.53	-0.50	-0.37	1.60	1.73	16/08/2012
International shares	5.79	14.81	16.41	5.78	12.94	10.58	11.53	11.50	13.39	29/08/2012
International shares (hedged)	7.38	9.78	10.42	1.75	10.40	7.51	9.42	9.31	10.56	29/08/2012
Moderate	1.50	3.05	4.77	0.20	4.84	n/a	n/a	n/a	4.75	1/07/2020

The information in the tables above represents the historical performance of the managed investment options available within Living Super. The Total Return percentages are calculated by measuring the percentage change in the sell price for each managed investment option over the relevant time period up to one year. Returns for periods greater than one year are annualised. The performance calculation is net of investment 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.

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. ING, business name ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund. An Investment in the ING Superannuation Fund is neither a deposit nor liability of ING Bank (Australia) Limited or any of its related corporations and none of them stands behind or guarantees the Fund.



Effective Date: 31/07/2023

For the current interest rates applicable to the Living Super Cash Hub and Term Deposits please visit ing.com.au

Pension accounts

Investment option	3 months (%)	6 months (%)	1 year (%)	2 years (%)	3 years (%pa)	5 years (%pa)	7 years (%pa)	10 years (%pa)	Since inception (%pa)	Inception date
Australian fixed interest	-2.62	-0.71	-1.63	-5.56	-3.63	0.35	0.57	2.14	2.02	16/08/2012
Australian listed property	1.94	-0.25	0.17	-1.06	8.93	3.76	3.13	7.94	8.60	16/08/2012
Australian shares	2.31	1.80	12.25	5.46	12.17	8.26	8.96	9.17	10.59	29/08/2012
Balanced (Closed to new members)	2.11	3.76	6.59	1.06	6.54	5.12	6.00	6.30	7.01	13/08/2012
Cash option	0.99	1.80	3.01	1.58	1.10	1.16	1.33	1.84	2.01	3/09/2012
Conservative	0.77	2.44	3.14	-1.08	2.66	n/a	n/a	n/a	2.54	1/07/2020
Growth	2.58	4.16	6.89	1.24	7.10	5.69	6.64	7.38	8.34	30/08/2012
High growth	3.92	5.95	10.77	3.52	11.31	7.92	9.39	9.76	11.09	30/08/2012
International fixed interest (hedged)	-1.42	-0.46	-5.72	-7.26	-5.25	-0.62	-0.47	1.84	1.90	16/08/2012
International shares	6.45	16.29	17.29	5.98	13.76	11.25	12.44	12.49	14.24	29/08/2012
International shares (hedged)	8.34	11.01	11.01	1.66	11.50	8.27	10.24	10.14	10.59	29/08/2012
Moderate	1.68	3.42	5.42	0.22	5.58	n/a	n/a	n/a	5.48	1/07/2020

The information in the tables above represents the historical performance of the managed investment options available within Living Super. The Total Return percentages are calculated by measuring the percentage change in the sell price for each managed investment option over the relevant time period up to one year. Returns for periods greater than one year are annualised. The performance calculation is net of investment 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.

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. ING, business name ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund. An Investment in the ING Superannuation Fund is neither a deposit nor liability of ING Bank (Australia) Limited or any of its related corporations and none of them stands behind or guarantees the Fund.



Effective Date: 31/07/2023

For the current interest rates applicable to the Living Super Cash Hub and Term Deposits please visit ing.com.au

Transition to Retirement accounts

Investment option	3 months (%)	6 months (%)	1 year (%)	2 years (%)	3 years (%pa)	5 years (%pa)	7 years (%pa)	10 years (%pa)	Since inception (%pa)	Inception date
Australian fixed interest	-2.22	-0.59	-1.45	-4.83	-3.14	0.34	0.52	2.11	1.98	16/08/2012
Australian listed property	1.69	-0.30	0.52	-0.75	7.88	3.47	2.72	7.64	8.32	16/08/2012
Australian shares	2.02	1.52	11.28	5.00	11.09	7.46	8.26	8.68	10.13	29/08/2012
Balanced (Closed to new members)	1.85	3.33	6.31	1.10	6.09	4.77	5.62	6.03	6.77	13/08/2012
Cash option	0.85	1.54	2.59	1.36	0.95	1.00	1.18	1.73	1.91	3/09/2012
Conservative	0.65	2.07	2.72	-0.95	2.32	n/a	n/a	n/a	2.28	1/07/2020
Growth	2.26	3.78	6.71	1.36	6.59	5.26	6.19	7.06	8.04	30/08/2012
High growth	3.54	5.33	10.16	3.42	10.24	7.28	8.76	9.31	10.68	30/08/2012
International fixed interest (hedged)	-1.18	-0.38	-4.99	-6.25	-4.53	-0.50	-0.41	1.88	1.94	16/08/2012
International shares	5.79	14.81	16.41	5.78	12.94	10.58	11.69	11.96	13.73	29/08/2012
International shares (hedged)	7.38	9.78	10.42	1.75	10.40	7.51	9.44	9.59	10.05	29/08/2012
Moderate	1.50	3.05	4.77	0.20	4.84	n/a	n/a	n/a	4.75	1/07/2020

The information in the tables above represents the historical performance of the managed investment options available within Living Super. The Total Return percentages are calculated by measuring the percentage change in the sell price for each managed investment option over the relevant time period up to one year. Returns for periods greater than one year are annualised. The performance calculation is net of investment 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.

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. ING, business name ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund. An Investment in the ING Superannuation Fund is neither a deposit nor liability of ING Bank (Australia) Limited or any of its related corporations and none of them stands behind or guarantees the Fund.

