

# Living Super Invest in Term Deposits—Power of Attorney



## Client details

Client number

Living Super account number

First name

Last name

Power of Attorney (POA) name

## Term Deposit details

Select length of term:

- 3 months     6 months     1 year     2 years (super accounts only)

Please refer to [ing.com.au](http://ing.com.au) or call 133 464 for the current Living Super Term Deposit interest rates. The interest rate applied will be the rate applicable at the time your request is processed. Generally, we process all requests within 3 business days of receipt.

Opening Deposit Amount \$

(Amount must be greater than \$1000. To obtain the maximum amount that can be invested please speak to our Super Specialists on 133 464)

## Maturity instructions

Select one of the following to occur upon maturity of this Term Deposit only:

- Close the Term Deposit and transfer all funds to the Cash Hub
- Reinvest the principal in another Term Deposit with the same term and transfer the interest to the Cash Hub
- Reinvest the principal and interest in another Term Deposit with the same term

When rolling over a Term Deposit it will be subject to the applicable interest rate and terms and conditions that apply at the time the term deposit is rolled over.

**Note:** If you choose to reinvest in another Term Deposit (options 2 or 3 above):

- there is no grace period after the reinvestment in which to modify your earlier maturity instructions;
- if the amount to be reinvested exceeds the maximum amount allowed, we will only reinvest the maximum amount allowed and credit the remaining amount to your Cash Hub;
- your reinvestment maturity instruction is only valid for this one Term Deposit. You will need to elect a new maturity instruction for each Term Deposit you have. If you do not elect a maturity instruction for each Term Deposit you have, upon maturity, all monies (principle and interest) will be transferred to the Cash Hub.

## Declaration

**By signing this form I understand and agree that:**

Generally, you cannot move money out of, or close, a Term Deposit before the maturity date. However, you can do so by giving 31 days notice. Interest will be calculated from the date the Term Deposit is opened, to the date the Term Deposit is closed (inclusive of the 31 days notice period). The interest rate applied will be the applicable interest rate on the day we opened your Term Deposit, less the applicable interest rate reduction specified in the Product Guide.

POA signature

Date (DD/MM/YYYY)

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**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

