

ANZ OneAnswer Personal Super

Supplementary Product Disclosure Statement

26 March 2007

This Supplementary Product Disclosure Statement (Supplementary PDS) supplements Part One and Part Two of the ANZ OneAnswer Personal Super Product Disclosure Statement (PDS) issued 12 June 2006 and is to be read together with that PDS. This Supplementary PDS incorporates the information included in the Supplementary PDS issued 11 December 2006. Terms defined in the PDS have the same meaning in this Supplementary PDS. The issuer of this Supplementary PDS is ING Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673).

New Deferred Entry Fee option and new Ongoing Fees

This section replaces the information under the heading, 'What are the fees and charges?' on pages 8 to 17 of Part One of the PDS. All references to 'Nil Entry Fee' in the ANZ OneAnswer Personal Super PDS should be replaced with 'Deferred Entry Fee'.

When you invest in ANZ OneAnswer Personal Super you must select either the Entry Fee option or the Deferred Entry Fee option. The option you select will determine the fees you are charged.

Entry Fee option

Generally, if you choose this option, a fee is deducted from each investment you make into your ANZ OneAnswer Personal Super account. However, there is usually no Withdrawal Fee when you withdraw your money. This option has lower Ongoing Fees than the Deferred Entry Fee option for the first four years of each investment.

Deferred Entry Fee option

If you choose this option, you can invest without an Entry Fee charged on your investment. However, generally this option has higher Ongoing Fees than the Entry Fee option for the first four years of each investment and Withdrawal Fees may apply when you withdraw your money.

Fees and other costs

Government regulations require all superannuation product issuers to include the following standard consumer advisory warning as set out below. The information in the consumer advisory warning is standardised across all superannuation product issuers and does not provide any specific information on the fees and charges for the Fund.

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your Fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the Fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.fido.asic.gov.au) has a superannuation fee calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the Fund assets as a whole.

Taxes and insurance costs are set out in another part of this book.

You have two different fee payment options:

- a) to pay Contribution Fees upfront, at the time when you make each investment into the Fund. No Withdrawal Fees apply under this option, except for withdrawals from ING Mortgages and Challenger Howard Mortgages in the first 12 months (Entry Fee option)
- b) to pay no Contribution Fees upfront, at the time when you make each investment into the Fund, but pay a higher Ongoing Fee for the first four years of each investment. In addition, you will pay a Withdrawal Fee when you withdraw the investment in the first three years (Deferred Entry Fee option).

Note: You may pay more in total fees if you choose the Deferred Entry Fee option.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for particular investment funds are set out on pages 4–5 of this book.

TYPE OF FEE OR COST	AMOUNT		HOW AND WHEN PAID
	Option to pay Contribution Fees upfront (Entry Fee option)	Option to pay no Contribution Fees upfront (Deferred Entry Fee option)	
Fees when your money moves in or out of the Fund*			
Establishment Fee The fee to open your investment.	Nil	Nil	Not applicable.
Contribution Fee (Entry Fee) The fee on each amount contributed to your investment – by you or your employer.	ING Cash – Nil All other investment funds – 4.71%	Nil	This fee is deducted from any initial, additional or regular investment you make (or those that are made on your behalf) at the time of investment. This fee includes an amount payable to ANZ and can be negotiated with your ANZ Financial Planner. Please refer to 'Financial planner commissions' on page 9 of this book.
Withdrawal Fee The fee on each amount you take out of your investment.	ING Mortgages and Challenger Howard Mortgages – 1.18% of an amount withdrawn within 12 months of the date of each investment or switch into ING Mortgages or Challenger Howard Mortgages. All other investment funds – Nil	ING Cash – Nil All other investment funds – up to 3.53% of any amount withdrawn within three years of the date of each investment.	Entry Fee option This fee is deducted from each withdrawal you make from ING Mortgages or Challenger Howard Mortgages within 12 months of the date of each investment or switch into ING Mortgages or Challenger Howard Mortgages. Deferred Entry Fee option This fee is deducted from each withdrawal you make from any investment fund (other than ING Cash) within three years of the date of each investment. Please refer to 'Withdrawal Fees' on page 7 of this book.
Termination Fee The fee to close your investment.	Nil	Nil	Not applicable.

TYPE OF FEE OR COST	AMOUNT		HOW AND WHEN PAID
	Option to pay Contribution Fees upfront (Entry Fee option)	Option to pay no Contribution Fees upfront (Deferred Entry Fee option)	
Management costs			
<p>The fees and costs for managing your investment.</p> <p>The amount you pay for specific investment funds is shown on pages 4–5 of this book.</p>	<p>Ongoing Fees</p> <p>ING Cash – 1.12% p.a.</p> <p>Fee range for other investment funds – 1.52% p.a. to 2.90% p.a.</p> <p>Ongoing Fee rebate</p> <p>Ongoing Fee rebates apply.</p> <p>Member Fee</p> <p>A Member Fee of \$56.47 p.a. applies to account balances under \$10,000.</p>	<p>Ongoing Fees</p> <p>ING Cash – 1.12% p.a.</p> <p>Fee range for other investment funds – 2.27% p.a. to 3.65% p.a.</p> <p>Ongoing Fee rebate</p> <p>Ongoing Fee rebates apply.</p> <p>Deferred Entry Fee rebate</p> <p>A rebate of 0.75% p.a. will apply after four years of each investment.</p> <p>Member Fee</p> <p>A Member Fee of \$56.47 p.a. applies to account balances under \$10,000.</p>	<p>Ongoing Fees</p> <p>This fee is deducted from the assets of each investment fund and included in the unit price.</p> <p>Performance fees may also be applicable to specific investment funds. Please refer to ‘Performance fees’ on page 6 of this book.</p> <p>This fee includes an amount payable to ANZ and can be negotiated with your ANZ Financial Planner.</p> <p>Please refer to ‘Financial planner commissions’ on page 9 of this book.</p> <p>Rebates</p> <p>Rebates are calculated and credited as additional units to your ANZ OneAnswer Personal Super account on or about the monthly anniversary of your account.</p> <p>The rebates reduce the effective Ongoing Fees charged.</p> <p>Please refer to ‘Ongoing Fee rebates’ and ‘Deferred Entry Fee rebate’ on page 6 of this book.</p> <p>Member Fee</p> <p>The Member Fee is deducted from your account balance annually. Please refer to ‘Member Fee’ on page 7 of this book.</p>
Service fees[†]			
<p>Investment Switching Fee* ‡</p> <p>The fee for changing investment funds.</p>	Nil	Nil	Not applicable.

* You may also incur a buy/sell spread when your money moves in or out of an investment fund. Please refer to ‘Transaction cost factors (buy/sell spreads)’ on page 8 of this book.

† Other service fees may apply. Please refer to ‘Service fees’ on page 8 of this book.

‡ Entry and Withdrawal Fees may apply if you switch to or from ING Cash, ING Mortgages or Challenger Howard Mortgages. Please refer to ‘Switching’ on page 8 of this book.

Ongoing Fees

The following tables list the Ongoing Fees for each investment fund offered through ANZ OneAnswer Personal Super.

Multi-manager

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
Profile 1 – Defensive		
OptiMix Australian Fixed Interest	1.97	2.72
OptiMix Enhanced Cash	1.72	2.47
Profile 2 – Conservative		
OptiMix Conservative	2.09	2.84
Profile 3 – Moderate		
OptiMix Moderate	2.15	2.90
Profile 4 – Growth		
OptiMix Balanced	2.17	2.92
OptiMix Growth	2.24	2.99
Profile 5 – High growth		
<i>Property</i>		
OptiMix Property Securities	2.23	2.98
<i>Australian shares</i>		
OptiMix Australian Shares	2.23	2.98
OptiMix Geared Australian Shares [†]	2.90	3.65
<i>Global shares</i>		
OptiMix Global Shares	2.44	3.19
OptiMix Global Smaller Companies Shares	2.54	3.29
<i>Multi-sector</i>		
OptiMix High Growth	2.33	3.08

Single manager

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
Profile 1 – Defensive		
Challenger Howard Mortgages	1.84	2.59
Colonial First State Global Credit Income	1.73	2.48
ING Capital Guaranteed	2.00	2.75
ING Cash [‡]	1.12	1.12
ING Diversified Fixed Interest	1.80	2.55
ING Mortgages	1.80	2.55
Merrill Lynch Monthly Income	1.74	2.49
UBS Diversified Fixed Income	1.61	2.36
Profile 2 – Conservative		
AMP Capital Enhanced Yield	2.03	2.78
Credit Suisse Syndicated Loan	2.09	2.84
ING Conservative	1.80	2.55
ING Diversified High Yield	1.80	2.55
ING Income	1.80	2.55
ING Income Plus	1.80	2.55
Perpetual Conservative Growth	2.10	2.85
UBS Defensive	1.83	2.58
Profile 3 – Moderate		
ING Balanced	1.95	2.70
ING Protected Growth	2.40	3.15
Schroder Balanced	2.09	2.84
UBS Balanced	1.88	2.63
Profile 4 – Growth		
Barclays Global Investors Diversified Growth	1.93	2.68
Colonial First State Diversified	2.02	2.77
ING Active Growth	1.95	2.70
ING Managed Growth	1.95	2.70
ING Tax Effective Income	1.95	2.70
Perpetual Balanced Growth	2.20	2.95

Single manager – continued

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
Profile 5 – High growth		
<i>Property</i>		
AXA Australian Property	2.15	2.90
Credit Suisse Property	1.80	2.55
ING Global Property Securities	2.20	2.95
ING Property Securities	1.95	2.70
Vanguard Property Securities Index	1.53	2.28
<i>Australian shares</i>		
Ausbil Australian Emerging Leaders	2.03	2.78
Barclays Global Investors Australian Shares	1.93	2.68
BT Smaller Companies	2.06	2.81
Colonial First State Imputation	2.02	2.77
ING Australian Shares	1.95	2.70
ING Blue Chip Imputation	1.95	2.70
ING Select Leaders	1.95	2.70
ING Sustainable Investments – Australian Shares	1.85	2.60
Investors Mutual Australian Shares	2.07	2.82
IOOF/Perennial Value Shares	1.99	2.74
Perpetual Australian Shares	2.20	2.95
Schroder Australian Equity	2.02	2.77
Vanguard Australian Shares Index	1.52	2.27
<i>Global shares</i>		
AXA Global Equity Value	2.12	2.87
Barclays Global Investors International Shares	2.03	2.78
Credit Suisse International Shares	2.10	2.85
ING Global Emerging Markets Shares	2.05	2.80
ING Global High Dividend	2.05	2.80
ING Global Shares	2.05	2.80
MFS Global Equity	2.05	2.80
Perpetual International Shares	2.30	3.05
Platinum International	2.79	3.54
Vanguard International Shares Index	1.54	2.29
Vanguard International Shares Index (Hedged)	1.54	2.29
Zurich International Shares	2.08	2.83

Investment fund	Ongoing Fee (% p.a.)	
	Entry Fee option	Deferred Entry Fee option*
<i>Multi-sector</i>		
ING High Growth	1.95	2.70
Profile 6 – Alternative investments		
Merrill Lynch Asset Allocation Alpha	2.15	2.90

* A rebate of 0.75% p.a. will be added to your account after four years of each investment (excluding investments in ING Cash). This rebate will reduce the above Ongoing Fees. Please refer to 'Deferred Entry Fee rebate' on page 6 of this book.

† These are the Ongoing Fees charged on the net assets of the fund. Assuming a gearing ratio of 50%, this would represent an Ongoing Fee on gross assets of 1.45% p.a. in the Entry Fee option and 1.83% p.a. in the Deferred Entry Fee option.

‡ The fee charged for the ING Cash fund in the Deferred Entry Fee option is higher than the fee stated above. However, you will be paid an Ongoing Fee rebate of 0.35% p.a. (before tax) to ensure the net fee you pay is in line with the fee stated above.

Additional explanation of fees and costs

Ongoing Fee rebates

A rebate has been negotiated by ANZ and is payable to all members. This rebate reduces the net Ongoing Fee payable. The rebate is based on your total account balance (excluding investments in ING Cash) within a fee option. The maximum Ongoing Fee is charged and a fee rebate is applied.

The rebates paid are set out in the following table:

Account balance	Ongoing Fee rebates
First \$100,000	0.176% p.a.
Next \$100,000	0.412% p.a.
Next \$100,000	0.647% p.a.
Amounts over \$300,000	0.882% p.a.

Example: Harry is using the Entry Fee option and has the following investments:

> ING Cash	\$30,000
> ING Balanced	\$140,000
> ING Australian Shares	\$60,000
> OptiMix Moderate	\$60,000
> Credit Suisse Property	\$60,000
Total account balance	\$350,000

The Ongoing Fee rebate is calculated as follows:

Account balance	Rebate calculation	Ongoing Fee rebate
First \$100,000	\$100,000 x 0.176% p.a.	\$176
Next \$100,000	\$100,000 x 0.412% p.a.	\$412
Next \$100,000	\$100,000 x 0.647% p.a.	\$647
Amounts over \$300,000	\$20,000 x 0.882% p.a.	\$177
Total rebate		\$1,412 p.a. (\$117.70 per month)

Note: The balance of ING Cash is excluded from the calculation of the Ongoing Fee rebate.

Deferred Entry Fee rebate

For the Deferred Entry Fee option, a rebate of 0.75% p.a. will be credited as additional units to your account on an ongoing basis after four years of each investment. The rebate will be added based on the account balance of each investment (excluding investments in ING Cash) after it has been invested for four years or more. This rebate is in addition to any other rebates that may apply to your investment.

Example: Mark invested into ING Balanced on 30 June 2007.

From 1 July 2011, assuming his account balance from that original investment is \$150,000, Mark is entitled to a Deferred Entry Fee rebate as follows:

$$\$150,000 \times 0.75\% = \$1,125 \text{ p.a.}$$

It is important to note, Mark is still entitled to an Ongoing Fee rebate of \$382 p.a. in addition to the Deferred Entry Fee rebate.

Performance fees

Performance fees are currently applicable only for the investment funds mentioned in this section:

Ausbil Australian Emerging Leaders Merrill Lynch Asset Allocation Alpha

We do not charge performance fees directly, however performance fees may be payable from the underlying fund to the investment manager. The investment manager may charge a performance fee if the underlying fund outperforms the relevant investment benchmark. The relevant benchmarks and performance fees are noted below.

Investment fund	Benchmark	Performance fee
Ausbil Australian Emerging Leaders	70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index	15% of outperformance above the benchmark (exclusive of fees).
Merrill Lynch Asset Allocation Alpha	UBS Australia Bank Bill Index	20% of outperformance above the benchmark (exclusive of fees).*

* The difference between the performance return of Merrill Lynch Asset Allocation Alpha and its corresponding benchmark (cumulative outperformance) must be greater than it was when a performance fee was last paid (high water mark).

Any such performance fees are reflected as a reduction in the returns generated by the underlying fund and, therefore, in the value of your investment. The performance fee is accrued daily and drawn monthly in arrears. (Each unit price of the underlying fund reflects accrued performance fees.)

The below table illustrates how fees might impact on the investment of a hypothetical investor based on the following assumptions:

- › The investor invests \$100,000.
- › The investor remains in the fund for a full year.
- › The fund achieves a return of 14% compared with the benchmark of 12% for the year (i.e. 2% outperformance).
- › Performance fee of 15%[†] charged on returns above the benchmark.

Market value at commencement of Year 1	\$100,000
Gross value-added fund performance in Year 1 (14%)	\$14,000
Gross value-added benchmark performance in Year 1 (12%)	\$12,000
Outperformance over benchmark in Year 1 (2%)	\$2,000
Performance fee (15% of outperformance)	\$300
Gross value-added less performance fee	\$13,700

This example is provided for illustrative purposes only and should not be taken as an indication of future performance. The performance fee (and therefore, the management costs) will change over time depending on the fund's returns.

[†] Different funds may charge different performance fees.

If a period of underperformance to the benchmark occurs, the performance fee accrued is frozen at its current level and further performance fees do not commence to be accrued again until the full amount of underperformance is recouped.

OptiMix funds

We pay the fees of the investment managers from the Ongoing Fees of each OptiMix fund. The Ongoing Fee of OptiMix Australian Shares, OptiMix Geared Australian Shares, OptiMix Conservative, OptiMix Moderate, OptiMix Balanced, OptiMix Growth and OptiMix High Growth funds may include a performance fee payable to the investment manager. To align the investment managers' interests with members' interests, the performance fee is only paid if the investment managers meet specified performance targets. Any such performance fees do not represent an additional charge to you.

Income tax and fees

The fees, costs and rebates in this book are shown before taking account of any income tax deduction.

Where a tax deduction is available for fees, costs and rebates, that deduction will generally be passed on to you.

For example, if you are charged a \$100 'before tax' fee and a tax deduction is available (at 15%) the net amount reflected in your account balance will be \$85.

Further information about tax can be found on page 23 of Part One of the PDS.

Goods and Services Tax (GST)

Expenses that we pay in administering your superannuation investment may be subject to GST. To the extent that a credit can be claimed for GST paid, the benefit of the credit is passed on to you. The fees in this book are shown on this basis. At present we are also bearing the cost of non-recoverable GST that applies to the expenses that we pay. The financial planner commissions shown on page 9 are inclusive of GST, but do not take into account the credit that can be claimed for GST paid.

There is no GST payable on the contributions that you make, or on amounts that you rollover into the Fund. Similarly, GST does not apply when you withdraw your benefits.

Member Fee

This is an account keeping fee of \$56.47 p.a. where your total account balance (excluding investments in ING Cash) is under \$10,000.

The fee will be deducted on an annual basis on or about the date corresponding to the commencement date of your account or pro rated upon full withdrawal from your ANZ OneAnswer Personal Super account.

Withdrawal Fees

Entry Fee option

No Withdrawal Fees apply under this option, except for 1.18% on amounts withdrawn from ING Mortgages or Challenger Howard Mortgages in the first 12 months of the date of each investment or switch into ING Mortgages or Challenger Howard Mortgages.

For example, for every \$1,000 you withdraw from ING Mortgages within 12 months from the date of each investment or switch, you will be charged an \$11.80 Withdrawal Fee.

Deferred Entry Fee option

You will be charged a Withdrawal Fee of up to 3.53% on withdrawals from all investment funds, except ING Cash, within the first three years of the date of each investment.

For example, for every \$1,000 you withdraw from ING Managed Growth within three years from the date of each investment, you will be charged a \$35.30 Withdrawal Fee.

Note: Up to 10% of the unrestricted non-preserved portion of each contribution or rollover to each investment fund can be withdrawn Withdrawal Fee free where that portion is more than 12 months old.

Service fees

Switching

There are currently no Investment Switching Fees charged for switching between any of the investment funds. However, Entry and Withdrawal fees will apply to switches to or from ING Cash, ING Mortgages and Challenger Howard Mortgages in the following circumstances:

ING Mortgages or Challenger Howard Mortgages (Entry Fee and Deferred Entry Fee options)

- › If you have been invested in ING Mortgages or Challenger Howard Mortgages for less than 12 months (from the date of each investment), you will incur a 1.18% Withdrawal Fee on the amount switched to another investment fund (including ING Cash).

ING Cash (Entry Fee option)

- › If your initial investment is in ING Cash and then you switch that amount (or part of that amount) from ING Cash to any other investment fund, you will be charged the Entry Fee of 4.71% for the new fund.
- › If you switch an amount from any other investment fund into ING Cash, you will not incur any Entry Fees.

ING Cash (Deferred Entry Fee option)

- › If your initial investment is in ING Cash and then you switch that amount (or part of that amount) from ING Cash to any other investment fund, you will commence the three year Withdrawal Fee period at the time of the switch.
- › If you switch an amount from any other investment fund into ING Cash, the Withdrawal Fee period which applied to that amount in the original investment fund will continue to apply.

Note: For the Deferred Entry Fee option, a switch will not restart the three year Withdrawal Fee period (including if you switch into ING Cash from any investment fund and then switch into another fund).

Transaction cost factors (buy/sell spreads)

Transaction costs are incurred when buying and selling investment fund assets. These transaction costs include brokerage, stamp duty and costs incurred when buying and selling units in underlying investment funds.

A transaction cost factor (buy spread) may be included in the unit price used to buy units in an investment fund to allow for some or all of the costs of buying assets. Similarly, a transaction cost factor (sell spread) may be included in the unit price used to sell units in an investment fund to allow for some or all of the cost of selling assets.

Transaction cost factors of up to 0.60% (except for AXA Australian Property which is currently 1.40%) may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices. The transaction cost factors that apply are based on an estimate of the transaction costs incurred by the investment fund. These costs are deducted by us and paid to the underlying fund. They are an additional cost paid by you at the time of the transaction. The transaction cost factors for each fund are available by contacting Customer Services or on the ANZ website.

For example, for every \$1,000 that you invest in ING Managed Growth, the estimated transaction cost that is incurred is 0.18% or \$1.80. This amount is reflected in the 'buy' unit price at the time of your transaction.

Note: If a transaction cost factor applies to an investment fund then it will apply when switching.

Adviser Service Fees

You can agree with your ANZ Financial Planner that we will pay ANZ an adviser service fee for their services in relation to your investment and deduct this from your account. These fees are optional and agreed between you and your ANZ Financial Planner.

Unless you indicate otherwise, we will assume that the amount nominated on the Application Form is the after-tax amount. The amount ANZ receives will include GST.

At our discretion we may decline to deduct any of these fees.

There are two ways you can choose to have this fee paid.

Ongoing Adviser Service Fee (ASF)

This fee may be charged on an ongoing basis as a percentage of your account balance or set dollar amount per annum. This fee is currently calculated and deducted from your account balance on or about the monthly anniversary of your account or pro rated on full withdrawal.

If you have opted for ANZ to be paid an ongoing ASF, it will be deducted across all your investment funds, or from a nominated investment fund.

You can terminate this fee at any time by notifying us in writing.

One-off Adviser Service Fee (ASF)

This fee may be charged on a one-off basis as a set dollar amount or as a percentage of:

- › your investment at the time of your initial or additional investment, or
- › your total account balance at any other time.

If you have opted for ANZ to be paid a one-off ASF, it will be deducted across all your investment funds or from a nominated

investment fund. Where this fee is being charged at the time of your investment it will be deducted after your investment has been processed.

Adviser Service Fee example

Please find below an example how an ongoing ASF is calculated.

If you have a \$10,000 total account balance and have negotiated an ongoing ASF of 1.18% p.a. (1.00% p.a. after tax) to be paid to ANZ, the amount deducted from your account would be the after tax amount of \$100 p.a. ($\$10,000 \times 1.00\%$) or \$8.33 per month.

Family law fees

Please note that the Trustee may charge for costs incurred in attending to enquiries and/or other work in relation to family law and superannuation matters. Currently, we do not charge such fees. We will advise you of any change to this position.

Financial planner commissions

We may pay ANZ commissions for selling you this product. These commissions are already incorporated into the Contribution and Ongoing Fees outlined in this book. Financial planner commissions are not charged directly to your ANZ OneAnswer Personal Super account. The commission amounts shown below are the amounts paid to ANZ and include GST.

The initial and ongoing commissions are calculated based on the value of amounts you invest (initial) and your account balance (ongoing) as follows:

Fee option	ING Cash	Other investment funds
Entry Fee option		
Initial	Nil	4.40%
Ongoing (p.a.)	0.33%	0.435%
Deferred Entry Fee option		
Initial	Nil	3.30%
Ongoing (p.a.)	0.33%	0.435%

For example, for every \$1,000 that you invest in ING Cash in the Entry Fee option, ANZ will receive \$3.30 p.a. ongoing commission.

Initial and ongoing commissions can be partially or fully rebated and can be negotiated with your ANZ Financial Planner.

If you negotiate a rebate of initial commission in the Entry Fee option, you will be charged a reduced Entry Fee. If you negotiate a rebate of initial commission in the Deferred Entry Fee option, the rebate will result in additional units being added to your account at the time of investment. If you negotiate a rebate of ongoing commission in the Entry Fee or Deferred Entry Fee option, the rebate is calculated and credited as additional units to your ANZ OneAnswer Personal Super account monthly.

In addition to any initial and ongoing commissions, we may make payments to dealer groups based on commercial arrangements. We may also make payments to dealer groups or to ANZ, to enable them to provide educational or marketing support. These payments are made by us and not charged to you or your ANZ OneAnswer Personal Super account. These other payments are up to a maximum of 0.25% p.a. of funds under management (inclusive of GST).

Insurance commission

If you have Death Only or Death and Total and Permanent Disablement insurance, commission of 22% (inclusive of GST) is payable to ANZ. This commission amount is included in your insurance premium.

Insurance premiums

Premiums for any life insurance cover are debited from your account monthly in arrears on or about the date corresponding to the commencement date of your account. A minimum annual premium of \$150 applies. For more information on the cost of the life insurance offered through ANZ OneAnswer Personal Super see page 27 of Part One of the PDS.

Other fees and additional information

Dishonour fee

Currently a fee of \$11.76 is charged to your ANZ OneAnswer Personal Super account where any payment made by direct debit is dishonoured (for example, insufficient funds are available in the account debited).

Processing fee

Your financial institution may charge a processing fee each time you make a contribution using the Regular Investment Plan. This amount will vary depending on your financial institution.

Government charges

Any additional costs resulting from any government charges will be paid from your ANZ OneAnswer Personal Super account.

Member protection

Under Federal Government legislation, superannuation funds may be required to protect small account balances from erosion by fees. A 'small account' is an individual member's account with less than \$1,000 that includes employer contributions for Superannuation Guarantee or Award purposes.

ANZ OneAnswer Personal Super will protect eligible small accounts by ensuring fees deducted in any reporting period do not exceed the investment earnings credited to a member's account for that period. However, insurance premiums or taxation, if any, will continue to be deducted from your small account.

Any fees, in excess of investment earnings, which have been deducted, are reimbursed to members with account balances under \$1,000 at the annual review date.

If your account balance is less than \$1,000, we may transfer your account balance to an Eligible Rollover Fund (ERF) that accepts small balances and complies with member protection rules. Our preferred ERF is the Australian Eligible Rollover Fund. For more information on the ERF see page 33 of Part One of the PDS.

Alterations to fees

We reserve the right to change any of our fees and charges from their present levels without your consent, but any increase will only take effect after the Trustee has provided you with 30 days written notice.

The fees contained in this book are up to date at the time of its preparation.

Expenses

The Ongoing Fees of the investment funds managed by fund managers other than INGIM, include the Ongoing Fees and charges of the underlying fund managers, advised to us at the time of writing. These underlying fees are an expense to the Fund and may be subject to change without notice.

The Ongoing Fees contained in this book are up to date at the time of its preparation. For updated information please visit the ANZ website.

Other charges

The Trust Deed of the ING MasterFund permits the Trustee to be reimbursed from the Fund assets for all costs, charges, expenses and outgoings reasonably and properly incurred by the Trustee in connection with the performance of its duties or the exercise of its rights, powers, administration or termination of the Fund.

Payments from underlying fund managers

We may receive a fund manager payment from external fund managers based on funds under management. These amounts are already considered when determining the fees and charges for each investment fund. These payments come from each fund managers' resources and are not an additional fee to you. These fund manager payments are up to a maximum of 0.60% p.a.

Alternative Form of Remuneration Register

ING Australia maintains an Alternative Form of Remuneration Register (Register) in accordance with IFSA Industry Code of Practice on Alternative Forms of Remuneration in the Wealth Management Industry. The Register outlines the alternative forms of remuneration which are paid and received from givers and receivers of such remuneration. If you would like to view the Register, please contact Customer Services on 13 38 63.

Contact your ANZ Financial Planner

If you would like to confirm your ANZ Financial Planner's contact details or would like to contact an ANZ Financial Planner if you do not already have one, please contact Customer Services on 13 38 63.

Example of annual fees and costs for a balanced investment option

The tables below provide an example of how the fees and costs in a balanced investment option for this product can affect your superannuation investment over a one year period. You should use these tables to compare this product with other superannuation products.

Entry Fee option

Example – ING Managed Growth		Balance of \$50,000 with total contributions of \$5,000 during year
Contribution Fees	4.71%	For every \$5,000 you put in, you will be charged \$235.
PLUS Management costs	1.77% p.a.	And , for every \$50,000 you have in the fund you will be charged \$885.*
EQUALS Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year, you would be charged fees of \$1,120.† What it costs you will depend on the investment option you choose and the fees you negotiate with your ANZ Financial Planner.

* A rebate has been negotiated by ANZ and is payable to all investors. This rebate reduces the net Ongoing Fee payable. Further Ongoing Fee rebates apply when your account balance exceeds \$100,000. The Ongoing Fee that applies to this investment fund is 1.95% p.a. The net Ongoing Fee is $1.95\% - 0.176\% = 1.77\%$ p.a. Please refer to 'Ongoing Fee rebates' on page 6 of this book.

† Additional fees may apply:

- you may also incur a buy/sell spread when your money moves in or out of an investment fund. Please refer to 'Transaction cost factors (buy/sell spreads)' on page 8 of this book.

Deferred Entry Fee option

Example – ING Managed Growth		Balance of \$50,000 with total contributions of \$5,000 during year
Contribution Fees	Nil	Not applicable.
PLUS Management costs	2.52% p.a.	And , for every \$50,000 you have in the fund you will be charged \$1,260.*
EQUALS Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year, you would be charged fees of \$1,260.† What it costs you will depend on the investment option you choose and the fees you negotiate with your ANZ Financial Planner.

* A rebate has been negotiated by ANZ and is payable to all investors. This rebate reduces the net Ongoing Fee payable. Further Ongoing Fee rebates apply when your account balance exceeds \$100,000. The Ongoing Fee that applies to this investment fund is 2.70% p.a. The net Ongoing Fee is $2.70\% - 0.176\% = 2.52\%$ p.a. A Deferred Entry Fee rebate is also applicable after four years of each investment. Please refer to 'Ongoing Fee rebates' and 'Deferred Entry Fee rebate' on page 6 of this book.

† Additional fees may apply:

- you may also incur a buy/sell spread when your money moves in or out of an investment fund. Please refer to 'Transaction cost factors (buy/sell spreads)' on page 8 of this book.
- a Withdrawal Fee of up to 3.53% of any amount withdrawn within three years of investing will apply to ING Managed Growth. Please refer to 'Withdrawal Fees' on page 7 of this book.

The following sections provide additional information to that contained in the ANZ OneAnswer Personal Super PDS dated 12 June 2006.

Auto-rebalance facility introduced

The auto-rebalance facility allows you to automatically maintain your nominated investment profile. Your investment profile is the same as your initial investment allocation and will be updated when you nominate the auto-rebalance facility at the time of a switch request.

The auto-rebalance facility works by switching units between investment funds in order to realign your investment allocation as per your nominated investment profile.

For example, your initial investment was invested into Fund A 50% and Fund B 50%. This is your nominated investment profile. Over time, unit price movements and transactions made on your account may change the allocation of your total investment to each fund. This means your fund allocations may now be Fund A 60% and Fund B 40%. If you nominate to use the auto-rebalance facility, your investment allocation will be automatically rebalanced back to your investment profile at the frequency you nominate. As a result, we will switch units from Fund A to Fund B in order to realign your investment allocation as per your nominated investment profile of Fund A 50% and Fund B 50%.

How often does auto-rebalancing occur?

You can choose to auto-rebalance your investment:

- › quarterly (22 February, 22 May, 22 August and 22 November)
- › half-yearly (22 May and 22 November)
- › yearly (22 May).

If any of these dates fall on a weekend or a Sydney public holiday, auto-rebalancing will occur the next Sydney business day. Your auto-rebalance transaction will occur after all other transactions on your account have been processed.

How do you select the auto-rebalance facility?

You can request to auto-rebalance your investment by:

- › completing the relevant section on the enclosed Application Form, or
- › adding this facility to your account at a later date, by requesting a switch and completing the relevant section on the Switch Request Form. This form is available from your ANZ Financial Planner or by contacting Customer Services and can be mailed or faxed back to us.

Important information about the auto-rebalance facility

- › There is currently no fee charged for the auto-rebalance facility, however any Entry Fees, Withdrawal Fees or transaction costs that currently apply when switching will apply to auto-rebalancing.
- › All additional investments or withdrawals may affect your auto-rebalance facility. If you transact outside the funds within your nominated investment profile, we will automatically cancel the auto-rebalance facility on your account.
- › All switches may affect your auto-rebalance facility. If you transact outside the funds within your nominated investment profile and do not advise us at the time that you want to change your nominated investment profile, we will automatically cancel the auto-rebalance facility on your account.
- › An auto-rebalance only takes place when your investment allocation differs from your nominated profile by at least the selected tolerance level at the next auto-rebalance date. The default tolerance level is 5%. For example, if your nominated investment profile is to be invested in Fund A 50% and Fund B 50%, then auto-rebalance will be triggered when your investment in Fund A or Fund B is at least 5% higher or lower, i.e. Fund A 56% and Fund B 44%. Regardless of market performance, auto-rebalancing will occur automatically at your nominated frequency in line with your investment profile.
- › The tolerance level prevents a rebalance (switching of units) for significantly low amounts.
- › A minimum of two investment funds must be nominated to participate in the auto-rebalance facility.
- › You can amend or cancel your auto-rebalance facility by notifying us at least two weeks prior to the next auto-rebalance date. Amendments to your nominated auto-rebalance profile can be made by requesting a switch and completing the relevant section on the Switch Request Form. To cancel your auto-rebalance facility, simply notify us in writing.

Risks

The following paragraphs are an addition to the risks outlined on page 6 of Part One of the PDS.

Derivatives risk

Some of the investment funds available on ANZ OneAnswer may use financial derivatives. Risks associated with derivatives include: potential illiquidity, the derivative potentially not moving in unison with its physical asset and counterparty risk i.e. where the counterparty to the derivative instrument is unable to meet its financial obligations.

Short selling risk

Some of the investment funds available on ANZ OneAnswer may engage in short selling. The objective of short selling is to benefit from falling markets, whereby a manager sells a security it does not own, in the hope of buying it back at a later date and at a lower price.

The potential loss on a short position is theoretically unlimited. This is because there is potentially no limit on how much the price of the security can rise, before the short position is closed off.

Capital protection – counterparty risk

Although it is not likely, for the fund(s) offering capital protection, the protection provider could fail to honour its commitments. If this happens, the protection provider may not be able to satisfy its contractual obligations in respect of the capital protection mechanism which supports the fund. If this occurs, you could lose some or all of your investment.

Superannuation simplification measures

In its May 2006 Budget announcement, the Federal Government proposed extensive changes to simplify and streamline superannuation. At the date of publication of this Supplementary PDS we anticipate that there may yet be further clarification of these changes. These measures represent significant changes for existing and new superannuation members.

This section is of a general nature only. The superannuation simplification measures may have a significant impact on your superannuation arrangements and the timing of any investment decisions. We suggest you seek further advice from your ANZ Financial Planner regarding these measures, not only prior to joining ANZ OneAnswer Personal Super but also prior to making any investment decision.

Changes to superannuation contributions effective

10 May 2006

- › A limit of \$1,000,000 generally applies to non-concessional (undeducted) contributions from 10 May 2006 to 30 June 2007. Limited exemptions from this cap apply. Please speak to your ANZ Financial Planner if you require further information on the limit and these exemptions.

Changes to superannuation contributions effective 1 July 2007

- › An annual limit of \$150,000 generally applies to non-concessional (undeducted) contributions from 1 July 2007. Limited exemptions from this cap apply. Members under 65 years of age will be able to contribute up to three times this cap in a year by bringing forward their contribution caps from the following two years. Please speak to your ANZ Financial Planner if you require further information on these limits and these exemptions.
- › From 1 July 2007 super contributions by employers and eligible persons (e.g. self-employed) will generally be fully tax deductible up to age 75.
- › Age-based contribution limits (for deductible superannuation contributions) to be replaced by a concessional deductible contribution limit of \$50,000 p.a. (or \$100,000 p.a. until the end of the 2011/12 financial year for those members aged at least 50). Amounts over this limit will, effectively, be taxed at the top marginal rate, plus Medicare levy.
- › While it is voluntary for members to provide their Tax File Number (TFN) details to the Fund, if a TFN is not provided some contributions may be rejected or taxed at the top marginal tax rate plus Medicare levy.

Changes to superannuation benefit payments effective

10 May 2006

- › You are now able to keep your superannuation account after age 65, even if you stop working. The section, 'When your benefits must be paid', on page 22 of Part One of the PDS no longer applies.

Changes to superannuation benefit payments effective

1 July 2007

- › Reasonable Benefit Limits (RBL) are to be abolished, removing restrictions on how much can be withdrawn from super with concessional tax treatment. Any reference to RBLs in Part One of the PDS will not apply from 1 July 2007.
- › Lump sum and pension payments to members aged 60 or over are to be tax-free. Payments would not have to be included in a tax return, which may provide further tax and government benefits.

Tax payable on lump-sum withdrawals

Component	Maximum rate of tax including Medicare levy		
Tax-free			0%
Taxable (Taxed in the Fund)	Aged 60 and over		0%
	Preservation age to age 59	Amount up to low rate threshold*	0%
		Amount over low rate threshold*	16.5%
	Under preservation age		21.5%
Taxable (Untaxed in the Fund)	Aged 60 and over		16.5%
	Preservation age to age 59	Amount up to low rate threshold*	16.5%
		Amount over low rate threshold*	31.5%
	Under preservation age		31.5%

* The low rate threshold of \$140,000 (2007/08) is indexed annually

- › If you are under age 60, pension payments may include a tax-free portion. The balance of any pension payment will be taxable. If you are aged 55 to 59, the taxable portion of your pension payments will attract a 15% tax-offset to reduce the tax payable on this portion.
- › If you are under age 60, lump sum payments will be simplified to include only two components – tax-free and taxable. Accordingly the table ‘Tax payable on lump-sum withdrawals’ in the section ‘Tax on withdrawals’ on page 23 of Part One of the PDS will be replaced with the above table from 1 July 2007.
- › Where a superannuation benefit is paid it may include tax free and taxable components with the relevant portions of each reflecting the proportions such components make of the total value of the superannuation interest.
- › All super death benefit lump sum payments to dependants will be tax free. The section under the heading, ‘Tax on death benefits’ on page 24 of Part One of the PDS will be replaced by the following section.

Any lump sum payment paid to a dependant will not be taxed. A lump sum payment to a non-dependant will be taxed with a maximum rate of 16.5% applied to the taxable component element taxed in the fund and a maximum rate of 31.5% applied to the taxable component element untaxed in the fund.

A lump sum payment to your estate will be taxed depending on whether a tax dependant or non-dependant finally receives the benefit. Your personal legal representative is responsible for tax arrangement when your estate pays the benefit to your beneficiary(ies).

- › New minimum pension standards will apply, including minimum annual payment levels (but no maximum). Maximum levels will only apply to transition to retirement pensions (which are non-commutable pensions).

Important note: This is only a summary of some of the key superannuation proposals in the 2006/07 Federal Budget. For more information on the changes visit the government website, www.simplersuper.treasury.gov.au or seek professional advice from your ANZ Financial Planner that is specific to your circumstances and supports your objectives, financial situation and needs.

New profile

This section is an addition to the profiles outlined on page 7 of Part Two of the PDS.

Profile 6 – Alternative investments


Alternative investments are a relatively new asset class to most investors and are more likely to suit you if you seek to add further diversification to your portfolio. Alternative investments may increase or in some instances, depending on how you use them, decrease the volatility of your portfolio.

Asset classes: includes hedge funds, private equity, infrastructure, commodities etc.

Investment fund profiles

The information on the investment funds below are an addition to the profiles outlined on pages 26–53 of Part Two of the PDS and includes a new profile (Profile 6).

Profile 3 – Moderate

	ING Protected Growth*
Investment objective	<p>The fund aims to provide investors with exposure to growth assets via a portfolio that is managed with the objectives of providing long term capital growth and to limit losses in falling markets.</p> <p>The fund is expected to achieve returns (before fees, charges and taxes) that on average exceed inflation by 3.75% per annum, over the long term.</p>
Investment strategy	<p>The fund invests in the ING Investment Management HarVest Fund (IHF). The IHF invests in an actively managed mix of growth assets, cash and fixed interest. Each of the asset classes are managed in accordance with INGIM's investment process.</p> <p>Protection[†] is provided at a level of 85% of the highest unit price. This protection means the unit price of IHF will not fall by greater than 15% from its highest unit price, adjusted for distributions. ING Bank N.V. (AA- rated bank) is the provider of the protection.</p>
Minimum time horizon	4 years
Asset allocation	<p>The IHF varies the allocation between growth assets, cash and fixed interest in order to limit the losses in falling markets to no more than 15%.</p> <p>The IHF intends to achieve its growth asset exposure via the ING Wholesale Managed Growth Trust.</p>


Underlying fund: ING Investment Management HarVest Fund (IHF) managed by INGIM.

* This fund is not available to ANZ OneAnswer Term Allocated Pension members.

† The capital protection applies to the underlying fund (IHF). There are no guarantees that apply directly to your investment.

Refer to page 16 of this Supplementary PDS for additional information regarding ING Protected Growth.


Profile 5 – High growth Property

	ING Global Property Securities*											
Investment objective	To outperform (before fees, charges and taxes) the UBS Global Real Estate Investors (ex Australia) Total Return Index (hedged to the Australian dollar) over rolling three year periods.											
Investment strategy	The fund invests primarily in a portfolio of global (including Australia) property and property related securities.											
Minimum time horizon	5 years											
Asset allocation	<table border="1"> <thead> <tr> <th>Asset class</th> <th>Benchmark (%)</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>0</td> <td>0–10</td> </tr> <tr> <td>Global property securities</td> <td>100</td> <td>90–100</td> </tr> </tbody> </table>	Asset class	Benchmark (%)	Range (%)	Cash	0	0–10	Global property securities	100	90–100		
Asset class	Benchmark (%)	Range (%)										
Cash	0	0–10										
Global property securities	100	90–100										

Underlying fund: ING Wholesale Global Property Securities Fund managed by INGIM.

* This fund is not available to ANZ OneAnswer Term Allocated Pension members.

Profile 6 – Alternative investments

	Merrill Lynch Asset Allocation Alpha*†
Investment objective	<p>The fund provides investors with exposure to the asset allocation strategies pursued by BlackRock in the management of its Australian Balanced funds in a separate and leveraged form. The fund aims to provide investors with the benefits of an active asset allocation process which could either be combined with specialist sector funds or utilised as a total return fund.</p> <p>The fund targets a return of 12 percentage points above the UBS Australia Bank Bill Index over rolling three year periods, before fees, charges and taxes. Most, if not all, of the fund's returns are likely to be in the form of income.</p>
Investment strategy	<p>The investment strategies are thematic, concentrating on exploiting trends, likely developments and mispricing in asset markets in Australia and internationally. The thematic strategies employed are the product of BlackRock's analysis which focuses on a fundamental assessment of economics, liquidity and valuations. BlackRock draws on its worldwide research capabilities and fund management expertise in developing and exploiting these strategies.</p>
Minimum time horizon	5 years
Asset allocation	N/A

Underlying fund: Merrill Lynch Asset Allocation Alpha Fund (Class D Units).

* This fund is not available to ANZ OneAnswer Term Allocated Pension members.

† The Merrill Lynch name and logo are trademarks of, and used under license from Merrill Lynch & Co., Inc.

This section is in addition to 'Other important information' on page 54 of Part Two of the PDS.

ING Protected Growth

This investment option invests in an underlying fund, the ING Investment Management HarVest Fund (IHF). The IHF dynamically manages the allocation of assets between growth biased investments and income biased investments so as to maximise returns, whilst also allocating to protect the value of the fund from losses of greater than 15% of its highest value.

The unit price of the IHF is capital protected so as not to fall by more than 15% from its previous highest unit price, adjusted for distributions. The capital protection is provided by ING Bank N.V. (an AA- rated bank). Should the assets of the IHF fall excessively, the protection provider will add assets to the IHF to ensure that the unit price does not fall below the minimum capital protected level.

The capital protection applies to the underlying fund (IHF). There are no guarantees that apply directly to your investment.

Counterparty risk

The IHF is exposed to counterparty risk. Although it is unlikely, ING Bank N.V. could fail to honour its commitments. If this happens, ING Bank N.V. may not be able to satisfy its contractual obligations to the IHF in respect of the capital protection mechanism applying to the IHF. If this occurs, you could lose some or all of your investment.

Exposure to growth assets

The IHF invests in growth and defensive assets. The IHF intends to achieve its growth asset exposure via ING Wholesale Managed Growth Trust, which currently has a benchmark exposure to growth assets of 70%. The expected average exposure to this trust over the long term is around 75% of the IHF, but this can vary substantially over time and will fall as low as 0% if the capital protected minimum level is reached. Should the capital protection mechanism be instigated, your exposure via IHF to ING Wholesale Managed Growth Trust will remain at 0% and the capital protection will cease to apply.

A reallocation to growth assets would not be possible. This may adversely affect the future return potential of the IHF as it would no longer contain any exposure to growth assets.

ANZ OneAnswer Personal Super



Application Form

26 March 2007

This Application Form replaces the Application Form dated 12 June 2006 on pages 37–44 of Part One of the PDS.

If this is an addition to an existing ANZ OneAnswer Personal Super account, please quote your member number (if your member number has not been quoted, a new account will be opened).

ANZ Financial Planner's stamp

Tax File Number (TFN) If a TFN is not provided to us some contributions may be rejected or taxed at the top marginal tax rate plus Medicare Levy. (Please read the TFN section on page 76 of Part One of the PDS before providing your TFN.)

Special instructions

Have you attached any special instructions to this Application Form? Yes No

Date faxed

1. Applicant details

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Male Female Date of birth

Occupation

Mother's maiden name

Address

Postal address

(if different from above)

Phone Home Business

Mobile Fax

Email

2. Nomination of beneficiary

Do you wish to nominate a binding or non-binding beneficiary?

 Yes, please refer to the Nomination of Beneficiary Form on page 53 of Part One of the PDS. No

3. Fee structures

An application cannot be processed unless an option is nominated.

Please select **one** of the following fee options: Entry Fee option **OR** Deferred Entry Fee option

4. Contribution details

- Cheque – please make payable to ‘ING Life – ANZ OneAnswer Personal Super’ and insert your full name and member number (if known).
- Rollover – please complete section 5.
- Direct debit – please complete section 6.
- This investment is a result of a contributions split from your spouse.

Contribution type

Please complete contribution type below for contributions via cheque or direct debit.

Personal contributions \$

Eligible spouse contributions on your behalf \$

Employer contributions on your behalf \$

5. Rollover details (Please also complete section 7.)

Please note that the transfer amount(s) indicated below are indicative only. If required we will contact your ANZ Financial Planner to determine the exact transfer amount(s), ETP components and other applicable information at the relevant time.

Rollover of Employer ETP or CGT exempt amount – please attach ETP rollover statement.

Amount \$, .

Payer’s name

Transfers from non-ING administered products only – please also complete the form on page 45 of Part One of the PDS.

Rollover 1 \$, . Fund manager

Rollover 2 \$, . Fund manager

Transfers from ING administered products only

Product 1 \$, . Member number

If you intend to claim a tax deduction for any personal contributions made into the above policy, please indicate the amount of deduction and relevant financial year*:

\$, . Financial year ending

\$, . Financial year ending

Product 2 \$, . Member number

If you intend to claim a tax deduction for any personal contributions made into the above policy, please indicate the amount of deduction and relevant financial year*:

\$, . Financial year ending

\$, . Financial year ending

* Only eligible persons may claim a tax deduction for personal contributions made to a superannuation fund no later than 28 days following the month in which they turn 70. If you are unclear about your eligibility to claim a tax deduction, please consult a qualified taxation adviser.

If you are claiming a tax deduction on the transfer from Product 1 or Product 2

The information provided above, forms a notice(s) under section 82AAT(1A) of the Income Tax Assessment Act 1936 to the Trustee(s) of the relevant Fund(s). I understand that this notice(s) cannot be revoked or withdrawn and that only the amount(s) shown are being claimed by me as a personal tax deduction. I confirm that the amount(s) covered by this notice(s) have not been covered by another notice.

Signature of applicant (sign clearly within the box)

Date

6. Direct debit details – ING Life direct debit request (Please also complete section 7.)

Complete this section only if making an initial or additional contribution. Note: contributions by credit card are not accepted.

I/We request and advise ING Life (User ID number: 5298) to debit my/our nominated account in terms of the payment arrangement made between us:

Name of financial institution

Branch where account is held

Account name

BSB number - Account number

Amount to be deducted: \$, , .

I/We acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement on page 75 of Part One of the PDS. I/We understand that where a deduction is dishonoured, a fee of \$11.76 is charged and a processing fee may be charged by my/our financial institution each time a contribution is made. All bank account signatories must sign below.

Name of account holder A

Name of account holder B

Signature of account holder A (sign clearly within the box)

Signature of account holder B (sign clearly within the box)

Date

Date

Do you wish to establish a Regular Investment Plan?

Yes, please complete the details below. No, continue to next section.

The regular contributions will be: Personal contributions Employer contributions Eligible spouse contributions

Contribution frequency: Monthly or Quarterly (If no nomination is made, deductions will be made monthly.)

Nominate which month you would like your Regular Investment Plan to start

Nominate amount \$, . (minimum: \$100 per month or quarter)

I/We request and advise ING Life (User ID number: 5298) to debit my/our nominated account in terms of the payment arrangement made between us:

Name of financial institution

Branch where account is held

Account name

BSB number - Account number

Once established the direct debit will occur on the 15th of each month (or the next business day).

I/We acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement on page 75 of Part One of the PDS. I/We understand that where a regular deduction is dishonoured, a fee of \$11.76 is charged and a processing fee may be charged by my/our financial institution each time a contribution is made. All bank account signatories must sign below.

Name of account holder A

Name of account holder B

Signature of account holder A (sign clearly within the box)

Signature of account holder B (sign clearly within the box)

Date

Date

Note: if the nominated account above is transferred, closed or the account details have changed, please advise us two weeks before the debit date.

7. Investment details

Auto-rebalance facility

Please cross in the applicable boxes below if you would like your account to be automatically rebalanced.

Auto-rebalance my account

Please note, the auto-rebalance facility can only be selected for initial investments using this form.

The tolerance level is %, unless you state another tolerance level %.

Select the frequency at which your account is to be auto-rebalanced:

Quarterly Half-yearly Yearly

If auto-rebalance is selected, your investment and regular investments in the section below must be the same funds.

How are the amounts to be invested?

Investment fund

Initial or additional investment*

Minimum: initial \$2,000, additions \$1,000, \$100 per investment fund. Please specify the dollar amount or percentage, if the specific amount is unknown.

Regular investments[†]

Minimum: \$100 per month or quarter.

Multi-manager

Profile 1 – Defensive

OptiMix Australian Fixed Interest (AE24,AN24) \$, . or % \$,

OptiMix Enhanced Cash (AE23,AN23) \$, . or % \$,

Profile 2 – Conservative

OptiMix Conservative (AE19,AN19) \$, . or % \$,

Profile 3 – Moderate

OptiMix Moderate (AE20,AN20) \$, . or % \$,

Profile 4 – Growth

OptiMix Balanced (AE51,AN51) \$, . or % \$,

OptiMix Growth (AE21,AN21) \$, . or % \$,

Profile 5 – High growth

Property

OptiMix Property Securities (AE26,AN26) \$, . or % \$,

Australian shares

OptiMix Australian Shares (AE25,AN25) \$, . or % \$,

OptiMix Geared Australian Shares (AE77,AN77) \$, . or % \$,

Global shares

OptiMix Global Shares (AE27,AN27) \$, . or % \$,

OptiMix Global Smaller Companies Shares (AE28,AN28) \$, . or % \$,

Multi-sector

OptiMix High Growth (AE22,AN22) \$, . or % \$,

Single manager

Profile 1 – Defensive

Challenger Howard Mortgages (AE61,AN61) \$, . or % \$,

Colonial First State Global Credit Income (AE59,AN59) \$, . or % \$,

ING Capital Guaranteed (AE01,AN01) \$, . or % \$,

ING Cash (AE10,AN10) \$, . or % \$,

ING Diversified Fixed Interest (AE15,AN15) \$, . or % \$,

ING Mortgages (AE11,AN11) \$, . or % \$,

Merrill Lynch Monthly Income (AE65,AN65) \$, . or % \$,

UBS Diversified Fixed Income (AE31,AN31) \$, . or % \$,

7. Investment details – continued

Investment fund	Initial or additional investment*	Regular investments†
	Minimum: initial \$2,000, additions \$1,000, \$100 per investment fund. Please specify the dollar amount or percentage, if the specific amount is unknown.	Minimum: \$100 per month or quarter.
Profile 2 – Conservative		
AMP Capital Enhanced Yield (AE54,AN54)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Credit Suisse Syndicated Loan (AE60,AN60)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Conservative (AE03,AN03)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Diversified High Yield (AE45,AN45)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Income (AE02,AN02)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Income Plus (AE07,AN07)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Conservative Growth (AE68,AN68)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
UBS Defensive (AE72,AN72)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Profile 3 – Moderate		
ING Balanced (AE04,AN04)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Protected Growth (AE79,AN79)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Balanced (AE70,AN70)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
UBS Balanced (AE71,AN71)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Profile 4 – Growth		
Barclays Global Investors Diversified Growth (AE57,AN57)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Colonial First State Diversified (AE58,AN58)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Active Growth (AE09,AN09)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Managed Growth (AE05,AN05)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Tax Effective Income (AE08,AN08)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Balanced Growth (AE67,AN67)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Profile 5 – High growth		
Property		
AXA Australian Property (AE56,AN56)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Credit Suisse Property (AE32,AN32)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Global Property Securities (AE80,AN80)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Property Securities (AE12,AN12)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Property Securities Index (AE74,AN74)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Australian shares		
Ausbil Australian Emerging Leaders (AE55,AN55)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Barclays Global Investors Australian Shares (AE29,AN29)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
BT Smaller Companies (AE52,AN52)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Colonial First State Imputation (AE36,AN36)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Australian Shares (AE13,AN13)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Blue Chip Imputation (AE14,AN14)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Select Leaders (AE44,AN44)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Sustainable Investments – Australian Shares (AE17,AN17)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Investors Mutual Australian Shares (AE39,AN39)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
IOOF/Perennial Value Shares (AE64,AN64)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

7. Investment details – continued

Investment fund	Initial or additional investment* Minimum: initial \$2,000, additions \$1,000, \$100 per investment fund. Please specify the dollar amount or percentage, if the specific amount is unknown.	Regular investments† Minimum: \$100 per month or quarter.
Perpetual Australian Shares (AE35,AN35)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Australian Equity (AE34,AN34)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Australian Shares Index (AE41,AN41)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Global shares		
AXA Global Equity Value (AE38,AN38)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Barclays Global Investors International Shares (AE76,AN76)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Credit Suisse International Shares (AE37,AN37)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Global Emerging Markets Shares (AE18,AN18)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Global High Dividend (AE62,AN62)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
ING Global Shares (AE63,AN63)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
MFS Global Equity (AE66,AN66)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual International Shares (AE30,AN30)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Platinum International (AE69,AN69)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard International Shares Index (AE73,AN73)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard International Shares Index (Hedged) (AE42,AN42)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Zurich International Shares (AE75,AN75)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Multi-sector		
ING High Growth (AE06,AN06)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Profile 6 – Alternative investments		
Merrill Lynch Asset Allocation Alpha (AE81,AN81)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Total	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> or 1 0 0 %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

* For transfers from ANZ OneAnswer Pensions please complete the percentage (%) column only.

† Regular investments do not have to be invested in the same way as initial investments if auto-rebalance is not selected. If no selection is made, investments will be placed in accordance with the instructions contained in the initial investments section.

Rebates (this applies to Ongoing Fee rebates, Deferred Entry Fee rebates and Ongoing Commission rebates)

Please credit any of the above rebates that may apply to my investment as additional units to:

all my investment funds (where applicable), or

the following investment fund

(insert investment fund name)

Note: If an investment fund is not nominated, rebates will be credited as additional units to all your investment funds (where applicable).

8. Insurance details

Is insurance required? Yes No
Level of cover required \$, , .

I wish to establish the following type of insurance cover:

Death Only Death and Total and Permanent Disablement

If you have requested insurance cover up to and including \$350,000, please complete the Short Form Insurance Application on page 59 of Part One of the PDS.

If you have requested insurance cover in excess of \$350,000, please complete the Life Insurance – Personal Statement on page 63 of Part One of the PDS.

If you have requested a transfer of insurance from another superannuation fund, please complete the Insurance Transfer Form on page 71 of Part One of the PDS.

Your application is subject to acceptance by the insurer, ING Life Limited. Additional medical or other evidence may be requested by ING Life.

9. Adviser Service Fee

Ongoing Adviser Service Fee (ASF)

I confirm that I have agreed to ING paying an ongoing ASF of . % p.a. or \$ p.a. I understand that the ongoing ASF will be deducted based on my total account balance and paid to ANZ in agreement with the ANZ Financial Planner nominated in section 11. I understand that this amount will be withdrawn each month by redeeming units from my investment.

Please deduct the ongoing ASF payment from:

all my investment funds or
 the following investment fund

(insert investment fund name)

Note: If an investment fund is not nominated, the ongoing ASF will be deducted across all your investment funds.

Signature of applicant (sign clearly within box)

Date

One-off Adviser Service Fee (ASF)

I confirm that I have agreed to ING paying a one-off ASF of . % or \$. I understand that the one-off ASF will be calculated on the total investment amount stated in section 7 and paid to ANZ in agreement with the ANZ Financial Planner nominated in section 11. The one-off ASF will be deducted across all my investment funds by redeeming units from my account.

Please deduct the one-off ASF payment from:

all my investment funds, or
 the following investment fund

(insert investment fund name)

Note: If an investment fund is not nominated the one-off ASF will be deducted across all your investment funds.

Signature of applicant (sign clearly within box)

Date

10. Application for membership (declaration to be completed by the applicant)

Before you sign this Application Form, the Trustee or your ANZ Financial Planner is obliged to give you this Supplementary PDS to which this Application Form is attached and the PDS. The PDS will help you to understand the product and to decide whether it is appropriate to your needs. Please ensure that you have read the entire PDS (consisting of the Supplementary PDS, Part One and Part Two).

By completing this Application Form, I:

- › acknowledge that I have read and understood the ANZ OneAnswer Personal Super PDS
- › authorise the collection, use and disclosure of my personal information for the purpose of the assessment of my application, and if accepted, the management and administration of those products and services in which I have invested or for which I wish to apply as outlined in the PDS. I understand that unless I consent to the collection, use and disclosure identified in the Privacy section, ING will not be able to process my application or to deliver the relevant products or services
- › accept that ING Group may send me information about its products or services from time to time. I understand that I may notify you of my decision not to receive further information by contacting you directly
- › authorise my ANZ Financial Planner named in section 11 to receive and access my personal information for the purposes of managing my investment. Where there is any change relating to my ANZ Financial Planner, I will notify you of the change
- › acknowledge that, where I have agreed to an Adviser Service Fee(s) with my ANZ Financial Planner, the fee relates to services provided by my ANZ Financial Planner in relation to ANZ OneAnswer Personal Super and I will ensure that for the purpose of this fee, any advice requested or obtained is confined to such benefits
- › agree to be bound by the provisions of the Trust Deed for the Fund
- › consent to phone conversations being recorded and listened to for training purposes or to provide security for transactions
- › declare, in the case of contributions, that I have read and understood the contribution eligibility rules in Part One of the PDS and that I am eligible to make or have contributions made for my benefit and will notify the Trustee if I am no longer eligible
- › declare that I have read and understood the benefit payment rules in Part One of the PDS and will notify the Trustee if I am no longer eligible to maintain my benefits in this Fund
- › acknowledge that the performance of any investment fund is not guaranteed by the Trustee or any other person, unless otherwise stated
- › acknowledge that for transactions by direct debit, the unit price used will be the one determined on the day funds are received in our bank account.

By signing this Application Form, I confirm that I have read and understood the above declarations, conditions and acknowledgments in the Supplementary PDS, Part One and Part Two of the PDS.

I, the applicant, whose signature appears below, state that the statements made in this Application Form are true and correct.

Signature of applicant (sign clearly within box)

Date

This page is to be completed by the ANZ Financial Planner (adviser) only

11. ANZ Financial Planner details

Seller code 2	<input type="text"/>	Seller code 3	<input type="text"/>
Company name	<input type="text"/>		
Name of ANZ Financial Planner	<input type="text"/>		
Adviser code	<input type="text"/>		
Phone	<input type="text"/>		
Fax	<input type="text"/>		
Email	<input type="text"/>		

12. Commission

If no nomination is made, standard commission will be paid.

A. Entry Fee option

Initial commission – please specify the commission amount to be paid.

Maximum 4% (rebate 0%)
 3% (rebate 25%)
 2% (rebate 50%)
 1% (rebate 75%)
 0% (rebate 100%)

or specify amount to be rebated % (up to 100%)

The nominated amount above excludes 10% GST (e.g. 4.00% means commission paid is 4.40%, including GST).

B. Deferred Entry Fee option

Initial commission – please specify the commission amount to be paid.

Maximum 3% (rebate 0%)
 2% (rebate 33.3%)
 1% (rebate 66.6%)
 0% (rebate 100%)

or specify amount to be rebated % (up to 100%)

The nominated amount above excludes 10% GST (e.g. 3.00% means commission paid is 3.30%, including GST).

C. Ongoing commission

Please specify the commission amount to be rebated %

(e.g. 100% means all ongoing commission, excluding the 10% GST component will be rebated to your client.)

D. Insurance commission

Commission to be paid to ANZ excluding 10% GST %

(20% means commission paid is 22% including GST)

E. Product transfer

Nil initial commission, please nominate if applicable

MICR NUMBER



Australia and New Zealand Banking Group Limited

CREDIT

PITT & HUNTER STS BRANCH
68 PITT ST SYDNEY NSW 2000

(With recourse on all documents. Proceeds of cheques etc unavailable until cleared. Accepted on the condition that any marking specifying that the deposit is to be applied to a particular drawing is not binding on ANZ. ANZ is not responsible for delays in transmission if lodged at another bank or branch.)

DEPOSIT SLIP

			/ /
			CASH \$ NO CASH ACCEPTED
DRAWER	BANK	BRANCH	Amount of cheque \$
TELLERS INITIALS	CUSTOMER NAME	AGENT CODE	
For credit of ING Life – ANZ OneAnswer Personal Super ABN 33 009 657 176 60			TOTAL \$ <input style="width: 100%; height: 20px;" type="text"/>

13. Checklist

Please forward with this signed application:

- Copy of rollover documentation
- Cheque or deposit slip
- Nomination of Beneficiary Form
- Relevant Insurance Application form (if insurance is selected)
- Superannuation Transfer Form
- Application faxed to 02 9234 6668

Signature of ANZ Financial Planner (sign clearly within the box)

Date

14. Special instructions

Please note the forms on pages 45–76 of Part One of the PDS are current and available for use.

Details of cheques, etc to be completed by customer

Drawer	Bank	Branch	Amount
1			
2			
3			
4			
5			
6			
7			
8			
			\$

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Customer Services

Phone enquiries
13 38 63

Email

anz.investments@ing.com.au

Postal address

ANZ OneAnswer
ING Life Limited
GPO Box 4028
Sydney NSW 2001

Website

www.anz.com