We're writing to let you know about important changes for advisers and dealer groups in relation to the Living Super product.

New Living Super adviser portal

From 1 May 2025, we're launching a new Living Super adviser portal where financial advisers can access and manage their Living Super client accounts.

This will be a standalone adviser portal specifically for Living Super.

Please note: dealer groups should continue to access commission statements using the existing ING adviser portal until 30 June 2025. From 1 July 2025, portal access for dealer groups will cease and all commission statements will be emailed to dealer groups monthly.

Portal name	Website	Who to use
New Living Super adviser portal	adviser.livingsuper.onesuper.com.au	Available for advisers to use from 1 May 2025.
Existing ING adviser portal	adviser.ing.com.au	For advisers to use up to and including 30 April 2025 For dealer groups to use up to and including 30 June 2025.

We understand this change may cause some inconvenience so, to help smooth the transition, advisers will be emailed before 1 May 2025 with new login details and instructions on how to access the new Living Super adviser portal.

There will be a limited-service period from 1 May 2025 to 21 May 2025 to finalise system updates. See below for more information.

IMPORTANT: Trustee accreditation - what you and your advisers need to do
As part of the change, the Trustee has determined that dealer groups and advisers must be accredited with the Trustee (as opposed to being accredited with ING). The Trustee will allow dealer groups and advisers to become accredited until 21 October 2026, allowing advisers access to the new Living Super adviser portal.

Getting accredited
To avoid disruptions, we strongly encourage dealer groups and advisers to be accredited with the Trustee as soon as possible. Dealer groups can become accredited with the Trustee by completing the following:

- Living Super dealer group accreditation form
- Distribution agreement.

Advice Fees
Existing advice fee arrangements will continue to be deducted from your advisers Living Super client accounts. However, from 22 May 2025, any new advice fee arrangements being set up will only be accepted by the Trustee if the relevant dealer group and adviser have both been accredited with the Trustee. This means that without the relevant dealer group and adviser accreditation, advisers will be unable to set up new advice fee arrangements and, therefore, new advice fees will not be deducted from their client Living Super accounts.

Important Dates
Please refer to the table below for requirements.

Requirement	Before 22 May 2025	From 22 May 2025	From 21 October 2026
Dealer group and adviser accreditation with the Trustee	We strongly recommend advisers and dealer groups complete the new accreditation.	Accreditation required for any new advice fee arrangements.	Required for continued access to the adviser portal.
Existing advice fee arrangements	Will continue to be deducted from client accounts.		Refer to new advice fee arrangements row below.

New advice fee arrangements	Accepted	Only accepted if the dealer group and adviser are accredited with the Trustee.
Adviser portal access	Available	Only accessible if the dealer group and adviser are accredited with the Trustee.
Dealer group portal access	Provided access to the existing adviser portal up to and including 30 June 2025. From 1 July 2025, all commission statements will be emailed to dealer groups monthly.	

Other Forms
As part of the launch of the new Living Super adviser portal, we are also updating the following forms:

- Living Super Application form
- Living Super Dealer Group / Adviser Authorisation form
- Member Advice Fee Consent form
- Living Super Change of Bank Account form

Important: From 1 May 2025, the Trustee will only accept the above forms dated 1 May 2025 or later. Any forms dated before 1 May 2025 will no longer be accepted, as they do not reflect the updated terms of the Living Super adviser portal.

Xplan access will be temporarily unavailable
If your advisers are registered with Xplan, please be advised that access to their Living Super client account details via Xplan will be temporarily unavailable. The Trustee will notify your advisers once Xplan access has been restored.

Limited-service period
There will be a limited-service period from 1 May 2025 to 21 May 2025 to finalise system updates to the new Living Super adviser portal to ensure a seamless transition for all users. Things to note:

- During the limited-service period, advisers will still have access to view and transact on their client accounts and any existing member advice fee deductions will continue to be paid.

- Advisers will also be able to open new Living Super accounts for their clients, however, client accounts won't be able to be linked to advisers until after 21 May 2025.
- Advisers can set up new member advice fee arrangements without requiring accreditation with the Trustee during this period and these new advice fees will be deducted during this period.
- While any dealer group and adviser accreditation forms and documentation received during the limited-service period will be accepted and effective upon receipt, accreditation status will not be reflected in the Living Super adviser portal until after 21 May 2025.
- Advisers will also be unable to update their personal details in the Living Super adviser portal during this time.

Adviser portal availability during the limited-service period

Please see below for service availability during the limited-service period.

Service/Function	**Availability between 1 May 2025 and 21 May 2025**
Access to client accounts and transactions	✅ Advisers can view and transact on client accounts using the new Living Super adviser portal during this period.
Existing member advice fee deductions	✅ Existing advice fee deductions will continue to be processed and paid during this period.
Opening new Living Super accounts	✅ Advisers can open new accounts for clients during this period.
Linking clients to advisers	❌ Clients cannot be linked to their adviser until after 21 May 2025.
Setting up new member advice fee arrangements	✅ Advisers can set up new advice fee arrangements without requiring accreditation during this period.
Updating personal details in the adviser portal	❌ Advisers cannot update their personal details during this period.

Accepting accreditation forms and documentation	✅ Forms will be accepted and effective upon receipt, but accreditation will not be reflected in the new adviser portal until after 21 May 2025.

Here to help
Agato avoid disruptions, we recommend completing the Living Super dealer group accreditation form and distribution agreement as soon as possible.

For urgent assistance during the limited-service period, or if you have any questions or need help completing the verification process or any other matters, simply call **1300 656 226** (option 2), 9am – 5pm, Monday to Friday (AEST) and we'll be happy to help.

The Living Super Adviser Team

Online help & support
Visit **adviser.ing.com.au**

1300 656 226
9:00 a.m. - 5:00 p.m. Monday to Friday (AEDT)

Or contact your ING Representative