

ING Aria Global Index Portfolio



You know the financial markets and are looking for a good tool to have **simple and highly effective exposure** to them?

ING Luxembourg offers ING Aria Global Index Portfolio, an **ETF portfolio** chosen by our portfolio management experts, built around several asset classes (equities, bonds, real estate, etc.) and various sectors and regions.

Independent management of your portfolio

Our asset allocation hardly varies, so you can follow your portfolio and decide yourself when you want to reduce your exposure to the financial markets.

- › **Passive management:** asset allocation is always very close to the benchmark index. As a result, the fund's performance will also always be very close to its index.
- › **Lower costs:** exposure to each asset class is achieved via highly efficient and low-cost passive instruments, which follow their respective markets perfectly.
- › **No dividend taxation¹:** most ETFs pay dividends on which you may be charged tax. ING Aria Global Index Portfolio enables these dividends to be capitalised.

Regular and proactive monitoring

Whichever fund is chosen, ING Luxembourg offers:

- › A daily net asset value
- › Daily monitoring of portfolio risks
- › Valuation of your investments available at any time via Online Banking
- › Subscription and sale available at any time via My ING

A full range

The Global Index Portfolio range comprises 3 funds, whose investment strategies are based on 3 different risk profiles. According to your predefined risk appetite and investor profile, you and your Relationship manager choose the fund that best suits your situation and objectives.

| | PROFILE | DESCRIPTION | EQUITIES PERCENTAGE ² |
|-----------------------|--------------|---|----------------------------------|
| ING ARIA GIP MODERATE | Moderate II | Preserving your capital is important, but you are targeting performance higher than that of «traditional» savings schemes. | 25% |
| ING ARIA GIP BALANCED | Balanced III | You are prepared to accept more frequent fluctuations in the value of your capital in the hope of achieving higher performance. | 50% |
| ING ARIA GIP DYNAMIC | Dynamic IV | Your main objective is capital growth over the long term and you are prepared to take risks to achieve this. | 75% |

1. depending on your tax regime

2. possible deviation of +/- 15%

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Simplified fee structure

ING opts for simplicity by avoiding multiple fees (for the purchase, sale or annual custody of securities, etc.):

- **No entry or exit fees, no custody charges:** As portfolio manager, ING Luxembourg is paid 0.82% directly by the investment fund, for all profiles. The total costs (running costs needed to operate the fund) represent around 1.25%. ING Luxembourg does not bill you for any extra costs.

For more information, please contact your Relationship manager.

IMPORTANT

Before subscribing, please take note of the following documents for the SICAV compartment(s) chosen:

- The prospectus
- The key investor information document
- The latest periodic report

These documents are available free of charge at your ING branch and at www.ing.lu > Invest > Aria Global Index Portfolio.

Legal Disclaimer

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