

ING Aria Lion Funds



A turnkey solution! Your assets are managed by our portfolio management experts, so you do not need to monitor the financial markets to find out which equities, sectors or regions would make prudent investments. **We do that for you.**

ING Aria Lion Funds is what is generally known as a **fund of funds**. It's a SICAV investing in other investment funds, under the care of various managers and targeting long-term growth.

A SICAV is a company that aims to reap maximum benefits by managing the assets entrusted to it in line with its management rules.

Active portfolio management

ING Luxembourg selected the best funds on the market to create ING Aria Lion Funds. This means your portfolio is diversified and risk is under control.

- › **Responsiveness:** our experts are continually adapting the portfolio depending on market conditions and events, as well as the economic outlook, in order to benefit from the best opportunities.
- › **Flexibility:** while following your investor profile, the manager is free to branch out from the benchmark index to take the most interesting opportunities for you.
- › **Risk management:** if an asset class is temporarily subject to heightened risk, our managers control this by reducing the weighting of this asset if they believe this appropriate.

Regular and proactive monitoring

Whichever fund is chosen, ING Luxembourg offers:

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

A full range

ING's range of Lion funds includes 5 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*
ING ARIA LION CONSERVATIVE	Conservative I	Protecting your capital is primordial	0 %
ING ARIA LION MODERATE	Moderate II	Preserving your capital is important, but you are targeting performance higher than that of «traditional» savings schemes.	25 %
ING ARIA LION 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 LION DYNAMIC	Dynamic IV	Your main objective is capital growth over the long term and you are prepared to take risks to achieve this.	75 %
ING ARIA LION AGGRESSIVE	Aggressive V	You are prepared to take risks to achieve a higher performance potential	100 %

* possible deviation of +/- 15%



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 1.3% to 1.9% directly by the investment fund, depending on the profile. The total costs (running costs needed to operate the fund) vary between 2% and 2.8%. ING Luxembourg does not bill you for any extra costs.
- › You choose whether you wish to receive **regular dividends** (distribution) or completely and automatically **reinvest** profits (capitalisation).

Please take a look at the full product profile via My ING Online Banking and contact your Relationship manager for any further information

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 > ING Aria Lion Funds.

Legal Disclaimer

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Fees are subject to change, in accordance with article A.13.1 of the General Terms and Conditions of the Bank and/or provisions of the contract relating to the product. For all other fees, application of the standard fee.

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