

ING Aria - ING Sustainable Bonds

Do you want a bond portfolio that takes into account environmental, social and governance (ESG) criteria while investing in issuers connected to the real economy?
Let us present ING Sustainable Bonds, a sub-fund of the ING Aria SICAV.

Management philosophy

This sub-fund aims to generate growth in capital and income, and have a positive long-term societal impact, taking into account ESG aspects in the selection of instruments and issuers. This bond sub-fund:

- › mainly invests in a selection of investment-grade, euro-denominated direct bond lines from public, semi-public or private issuers with a focus on their green, social and sustainable bonds;
- › is managed dynamically in Luxembourg by a team of bond specialists;
- › generates income that may be distributed or capitalised as you choose;
- › is accessible even for amounts of less than €1,000;
- › has an investment horizon of +/- 5 years;
- › does not have any upfront fees, exit fees or custody fees.

The management team seeks to outperform the mixed (sovereign/corporate) investment-grade market. The investment process combines traditional selection criteria (analysis of the risk-return profile, fundamentals of the company, etc.) with an analysis of the sustainable aspects based on a two-tier approach:

- 1. at issuer level:** positive and negative filters are applied to define the pool of issuers considered sustainable.
- 2. at instrument level:** the managers select the appropriate instrument from issuers filtered further up the line with a bias towards green, social and sustainable bonds where available. "Traditional" bonds, from which the proceeds are not solely restricted to financing green/social projects, issued by issuers considered sustainable (level 1), are also eligible for inclusion in the portfolio.

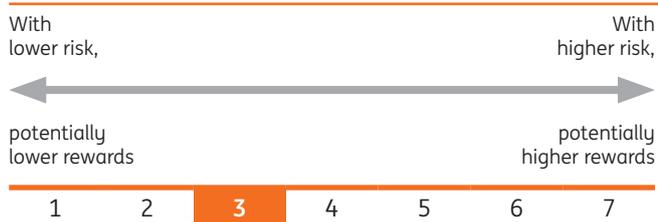
Advantages

- › Application of a positive/negative screening methodology, enabling the focus to be put on the financing of a greener and more socially responsible economy.
- › Sub-fund of a UCITS SICAV accessible to a large number of investors owing to low entry thresholds.
- › Bonds offering cash flows generally known in advance and therefore predictable.
- › Daily liquidity, diversification and transparency.

Disadvantages

- › Bonds are subject to price fluctuations over their life and their redemption is only guaranteed provided the issuer remains solvent.
- › In the event of a sharp rise in interest rates and/or risk premiums, the fund's NAV may decline as a result of the fall in underlying bond prices.
- › The currency risk is not necessarily covered.

Risk and reward profile



This indicator represents the annual historical volatility of the Sub-Fund over a 5-year period.

Risk Category 3 reflects limited potential gains and/or losses for the portfolio.

Historical data such as that used to calculate the synthetic indicator cannot be considered as a reliable indication of the Sub-Fund's future risk profile.

The risk category associated with the Sub-Fund is not guaranteed and may change over time.

The lowest risk category does not mean «risk free».

Your initial investment is not guaranteed.

Close monitoring of the management of your investment

In addition to traditional investment supports such as the monthly factsheet, you will be provided with a very detailed report on your investment in the ING Aria Sustainable Bonds sub-fund, upon simple request to your Relationship manager. This report will provide information on the positions held by the fund and weighted in relation to your investment, such as: yield to maturity, duration, average acquisition price, market value, accrued interest, capital gain or loss, weight in your overall portfolio. You can also view the list of transactions conducted by the managers, such as: purchases, sales, security redemptions, payment of coupons, etc.

Technical characteristics	
NAV currency	EUR
NAV calculation	Daily
ISIN Code (Retail capitalisation)	LU0650607798
ISIN Code (Retail distribution):	LU0650607871
Place of registration	LU, BE, DE, FR, NL
Dividend payment date	1x per year in April
Annual management fee	0.70%
Upfront fees	0%
Exit fees	0%
Custody fees	No custody fees on this security held in our books

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The fund is a sub-fund of the ING Aria SICAV, registered in Luxembourg and duly authorised by the Financial Sector Supervisory Commission (CSSF) in Luxembourg.

To find out more, and before subscribing, please view the Prospectus and the Key Investor Information Document (KIID), available from your usual advisor or on the website www.ing.lu.

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