

ING Luxembourg Invest Plan



Investing made easy with Invest Plan!

Index:

1. Why Invest Plan?
2. What is an Invest Plan?
3. How does an Invest Plan work?
4. Simple and personalised
5. The advantages of an Invest Plan
6. A winning strategy
7. A diversified investment product
8. Comparisons: savings vs. Invest Plan

1. Why Invest Plan?

As the interest rates applied to savings accounts are at an all-time low, simply putting money aside each month **is no longer an adequate solution**. By depending solely on traditional savings, you are potentially missing out on the opportunity to make your financial resources grow faster.

Whether it is a question of safeguarding the future of our children or grandchildren, building up a pension capital or buying a second home in the sun, we all have **projects and dreams** that we wish to accomplish **in the long term**.



Forget preconceived ideas such as:

"I'm too young to invest,"

"I don't have enough money,"

"I know nothing about investment products," etc.

**We have
the right solution
for you:**

INVEST PLAN!

2. What is an Invest Plan?

Invest Plan is a **flexible tailor-made investment plan** which blends the characteristics of a **savings plan** with those of a financial **investment**.

Designed for novices and experienced investors alike, it enables you to invest 50 € or more on a regular basis into one or several funds managed by ING Luxembourg.

3. How does an Invest Plan work?

When you first **subscribe**, you simply chose **the amount** which is best suited to your situation.

According to your investor profile, which will have been determined beforehand, this sum will then be invested into a fund which gives you the choice between **5 different levels of risk**, i.e.:

- conservative,
- moderate,
- balanced,
- dynamic,
- aggressive.

After determining the amount to be invested, **you then define the frequency** at which you wish to invest. You are free to choose between monthly and quarterly investment instalments.

Moreover, you have the possibility of transferring additional amounts at any time according to your wishes and available funds (13th month, bonus, etc.).

My ING

To subscribe to an Invest Plan, you need to have an internet contract, which gives you access to your **My ING** transaction space.

My ING is ING Luxembourg's e-banking service, which enables you to **manage your accounts and your securities portfolio** quickly and easily, anytime, anywhere... from your PC, tablet or smartphone.

Through your **secure** transaction space, you can access **all functions**, and this in **several languages!**

Accessible 24/7 around the world, My ING is **free of charge** (excluding the cost of your internet connection, of course) and fully confidential.

You don't have an **internet contract** with ING Luxembourg yet? The advisors in your ING branch will be happy to provide you with additional information.





4. Simple and personalised

Your investment profile can be **customised** at any moment.

Thanks to this **flexible formula**, your investments are spread over time, allowing you to benefit from financial market trends.

Although the capital invested is not guaranteed, **risks are in principle evened out** and you can therefore enjoy **greater security**.

Investing a set amount at fixed intervals constitutes a disciplined investment method: you invest **regularly** and **continuously**. Even during highly volatile market phases, you remain on course for your **long-term objectives**.

Furthermore, investing in a diversified fund over a longer period generates **higher returns** on average.

You can check and modify your Invest Plan at any time via your PC, smartphone or tablet.

5. The advantages of an Invest Plan

- › We charge **no subscription or redemption fees, neither custodial fees.**
- › **Flexible:** you can **suspend your instalments free of charge** and **at any time.**
- › **Accessible:** there's no need for a hefty budget, you can start investing with just **50 €!**
- › **Tailor-made:** you choose the amount and instalment frequency (monthly or quarterly).
- › **Simple:** additional one-off investments are possible.
- › **You have several different projects?** You can subscribe to more than one Invest Plan.
- › **Available:** you are in need of liquidity? The entirety or parts of your money can be made available within 4 working days.
- › **Easy access:** you can follow and modify your Invest Plan at any time via My ING.



6. A winning strategy

Once your investor profile has been defined, your investments are made via **automatic** instalments at regular intervals which are set according to your wishes.

By adopting this strategy, you benefit from a method that involves making **regular investments of a set amount**. Each instalment paid into your Invest Plan is used to buy fund units.

The principle of regular investments of set amounts

When the market rises, the value of the units increases and you buy fewer units at a higher price. On the other hand, when the market falls, you buy more units at a lower price. You therefore buy securities **at an average price** without having to anticipate market trends in order to determine the best time to buy or sell.

Example: Tom pays monthly instalments of 100 € into his Invest Plan. The number of units he buys with this amount varies each month as the markets fluctuate.

MONTH	INVESTED AMOUNT	MARKET PRICE PER SHARE	NUMBER OF SUBSCRIBED SHARES
January	100 €	10 €	10
February	100 €	10.40 €	9.62
March	100 €	11 €	9.09
April	100 €	10.40 €	9.62
May	100 €	9.80 €	10.20
June	100 €	9.20 €	10.87
July	100 €	8.70 €	11.49
August	100 €	8 €	12.50
September	100 €	8.70 €	11.49
October	100 €	9.40 €	10.64
November	100 €	10.10 €	9.90
December	100 €	10.50 €	9.52
Total	1,200 €	-	124.95

Average acquisition price per share: $1,200 \text{ €} / 124.95 = 9.60 \text{ €}$.

7. A diversified investment product

The underlying funds in which the Invest Plan is invested are sub-funds of the ING Aria SICAV.

ING Aria “Lion” funds are highly diversified and composed of some of the **best-performing** funds on the market.

The funds underlying ING Aria “Lion” are selected by our specialists based on their high performance track record, low relative risks and the quality of the fund managers. The underlying funds are selected from a vast range of over 25,000 funds, including funds managed by our competitors. All of these funds are monitored on a monthly basis.

By investing internationally across a wide variety of funds, ING Aria “Lion” broadens its diversification, which generally delivers **higher returns** and optimises the management of risks associated with this type of investment.

Your capital is therefore **actively** and **dynamically** managed by the managers of the fund that you have selected, without any action required on your part.

	PROFILE	DESCRIPTION	PERCENTAGE EQUITY FUNDS*
ING ARIA LION CONSERVATIVE	Conservative	The protection of your capital is your priority.	0%
ING ARIA LION MODERATE	Moderate	Preserving your capital is important to you, but you aim at a performance that exceeds "traditional" saving schemes.	25%
ING ARIA LION BALANCED	Balanced	You accept more frequent variations in your capital for the possibility of getting a better performance.	50%
ING ARIA LION DYNAMIC	Dynamic	The long-term growth of your capital is your main goal, for which you are prepared to take risks.	75%
ING ARIA LION AGGRESSIVE	Aggressive	You take risks to reach a higher performance potential.	100%

* with a possible deviation of +/- 15%

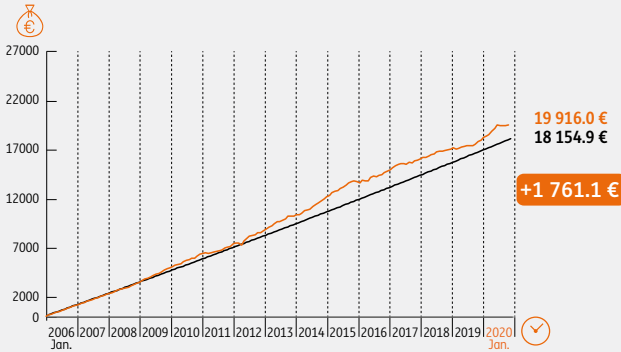


ING takes care of the rest!

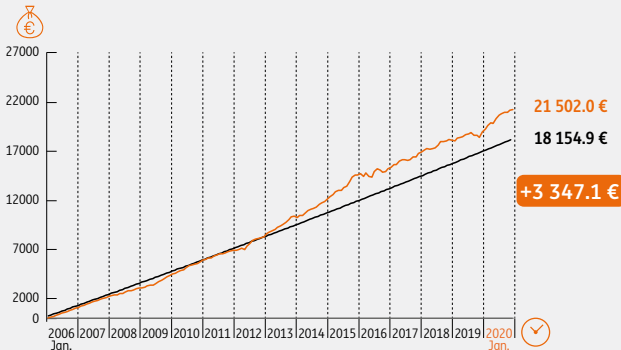
8. Comparisons: savings vs. Invest Plan

As an example, the following graphs, based on real performance data, compare conventional savings to an Invest Plan over a 14-year period (2006-2020) according to the different investment profiles (investments of 100€/month).*

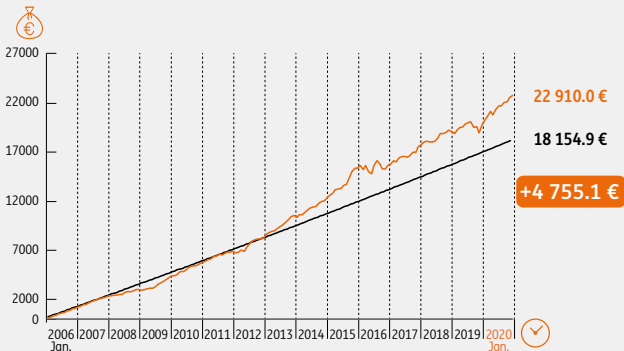
“Conservative” profile



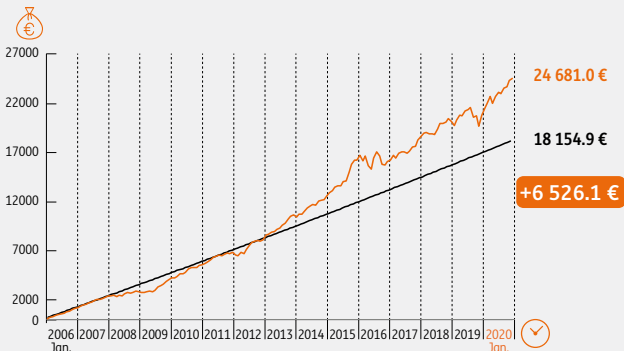
“Moderate” profile



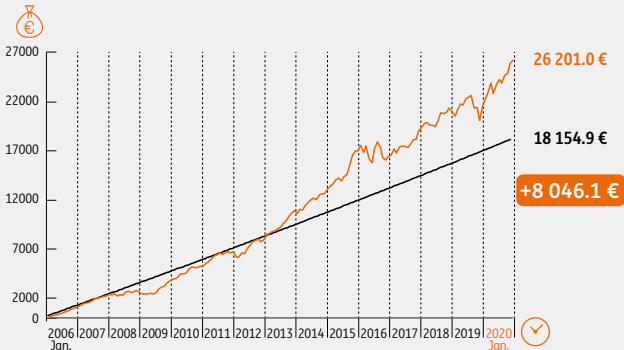
“Balanced” profile



“Dynamic” profile



“Aggressive” Profile



Don't wait any longer,
subscribe now to
an Invest Plan!

For more information,
visit: ing.lu/investplan

* The comparisons are based on ING management products that present the same management characteristics as the Invest Plan.

Past performances are not a guarantee of future performances.

For additional information about our Invest Plan, please visit www.ing.lu/investplan or one of our ING Luxembourg branches.

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