

Investing

at ING



do your thing

At ING, we think that investing on financial markets is an interesting complement to savings for all our customers, but that the investment type chosen should not be the same for everyone.

We have devised 4 main investment formulas depending on your profile, knowledge and desires.



Independent investing



Guidance for simple investing



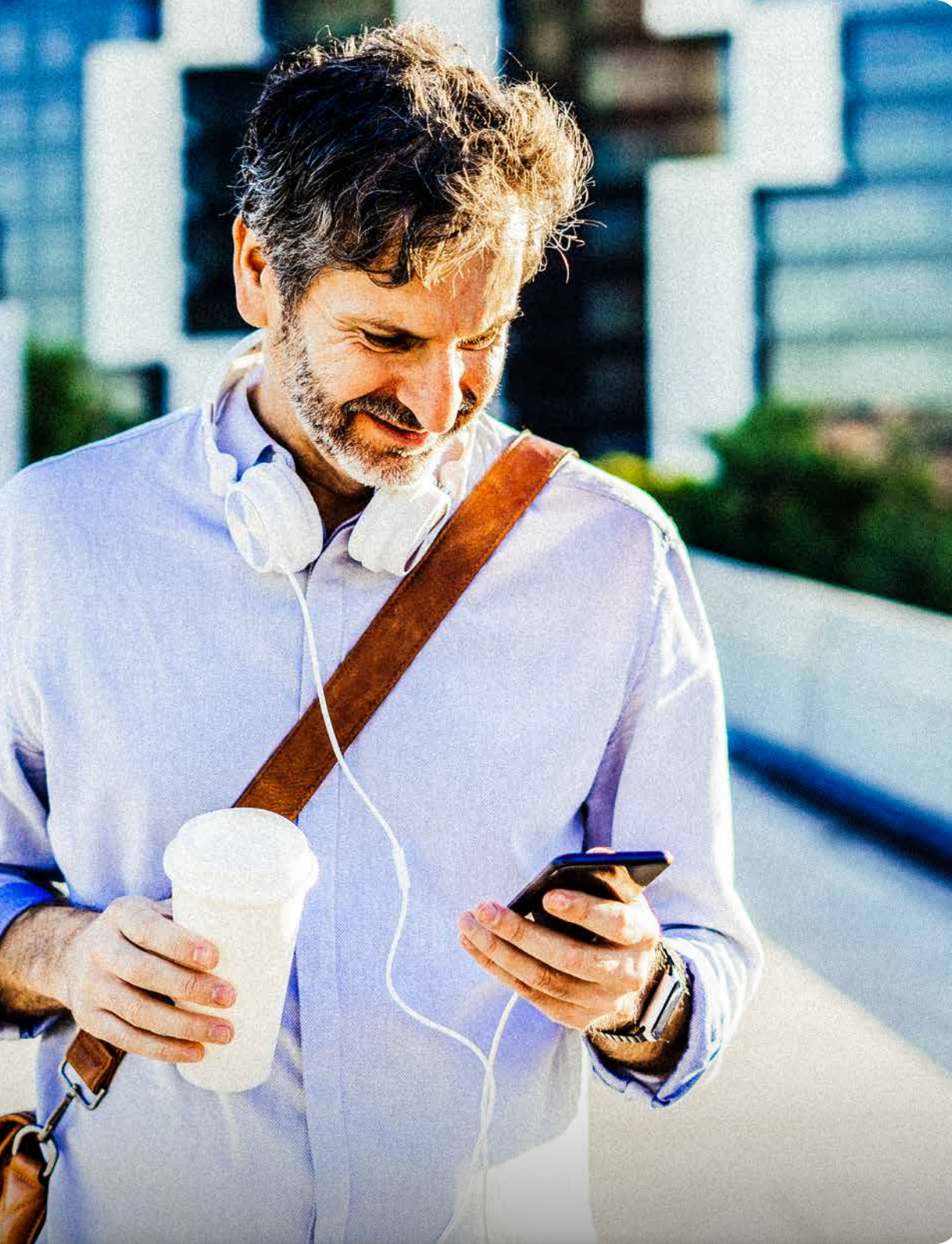
Total delegation of your investments



Personalised investment recommendations

Contact us directly to discuss all these solutions in detail.

Visit ing.lu/service



You manage your investments in total independence.

You are looking for a platform
to place your buy/sell orders when
and where you want.

Your profile

You have good knowledge
of financial markets and you
want to choose and manage
your investment portfolio yourself.

Benefits

- Total independence.
- Open architecture.

Our solutions

- ING funds and shares on certain
stock markets are directly
available on your My ING online
banking platform 24x7.
- A periodic investment
solution in ING funds
(accessible from € 50 a month)
- Other products
(third party funds, bonds,
equities on other markets, etc.)
accessible through our non-
digital channels (over the phone
or at our branches).



You wish to be guided towards simple investing.

You are a newcomer to the world of investing and want to know what possibilities are open to you.

Your profile

You have basic knowledge about investing but do not know what to invest in. You are looking for a turnkey solution but that will not need to be closely monitored.

Our solutions

The entire range of ING funds is open to you depending on your objectives, your appetite for risk and your knowledge of these products.

Indeed, we offer funds of funds, bond funds or ETF portfolios for which our portfolio experts can advise you from time to time depending on your profile.

Benefits

- Advice from time to time depending on your profile.
- Possibility of investing small amounts
- Experts manage your investments for you.
- Products that we follow closely and for which we can control the quality over the long term.



You wish to fully delegate the management of your investments.

You have neither the time, need or desire to take care of your investment portfolio yourself. We'll do it for you!

Your profile

You want investment experts to manage your investment portfolio for you based on your profile and objectives.

Our solutions

our discretionary management mandates starting from an investment amount of € 100,000 deposited with ING Luxembourg.

Together we set your objectives, investment horizon, the amount to be invested and your risk profile.

We then manage your investment portfolio for you and take advantage of the best opportunities on the market.

We also offer personalised management solutions, subject to investing a minimum amount in order to have sufficient diversification.

Benefits

- Basic investing knowledge is sufficient.
- Investment experts manage your portfolio and keep you regularly informed as to your portfolio's performance.
- You also have free access to products and services for your everyday banking needs (Visa Gold credit card, debit card, account holding fees, etc.).



You wish to receive personalised investment recommendations.

You want to keep control over your investment decisions but wish to be advised and have your portfolio closely monitored.

Your profile

You have good investment knowledge. You want to be free to choose your investments yourself, but don't have the time or the best financial information to analyse all the opportunities offered by the markets.

Our solutions

Our advisory management mandates starting from an investment amount of € 500,000 deposited with ING Luxembourg.

We set your objectives, investment horizon and risk profile with you.

We then help you build and manage your investment portfolio.

Benefits

- You receive recommendations from our experts, but you stay in charge of your decisions.
- Our experts have a precise and experienced view that enables them to recommend to you the best products on the market but also to detect any discrepancies between your choice of strategy and your portfolio.
- You also have free access to products and services for your everyday banking needs (Visa Gold credit card, debit card, account holding fees, etc.).

Contact us directly to discuss
all these solutions in detail.

Visit ing.lu/service

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