

Charges

The charges and commissions are used to cover the Sub-Fund's operating costs, including marketing and distribution of shares. These charges reduce the potential growth of your investment.

| One-off charges taken before or after you invest | |
|--|-------|
| Entry charge | 3.00% |
| Exit charge | None |

The percentage shown is the maximum amount that can be paid out of your investment. Your financial advisor or distributor can inform you of the associated entry and exit charges.

| Charges taken from the Sub-Fund over a year | |
|---|-------|
| Ongoing charges | 1.16% |

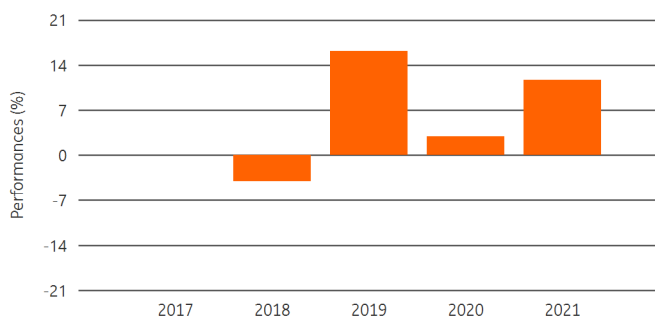
| Charges taken from the Sub-Fund under specific conditions | |
|---|------|
| Performance fee | None |

The entry and exit charges shown are maximum rates. In certain cases, the charges paid may be lower.

Ongoing charges are based on the charges for the previous year, ending on 31/12/2021. This percentage may vary from year to year. It excludes outperformance charges and intermediation charges, with the exception of entry and exit charges paid by the Sub-Fund when it buys or sells shares of another Fund.

For more information about Sub-Fund charges, please refer to the relevant sections of the prospectus, which is available at www.ing-isim.lu.

Past Performances



| | 2017 | 2018 | 2019 | 2020 | 2021 |
|-------------|------|-------|-------|------|-------|
| Fund (in %) | | -4.10 | 16.14 | 2.90 | 11.71 |

The performance figures shown in the bar chart are not a reliable indication of future performance. Annualised performance is calculated after deducting all charges taken from the Fund.

The value of your investments may fluctuate considerably as a result of the investment policy, and you are not guaranteed to get your initial investment back.

Sub-Fund creation date: 23/10/2017

Share class launch date: 23/10/2017

Reference currency: EUR.

Practical Information

Depository: CACEIS Bank, Luxembourg Branch

The latest prospectus and the latest periodical regulatory documents, as well as all other practical information, are available in English free of charge from the Management Company ING Solutions Investment Management S.A., 26, Place de la Gare, L-1616 Luxembourg, or on the website <https://www.ing-isim.lu>.

The Fund offers other share classes for the categories of investors defined in its prospectus.

The net asset value is available upon simple request from the Management Company.

The details of the up-to-date remuneration policy of the Management Company, including, but not limited to a description of how remuneration and benefits are calculated, the identities of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, may be obtained on the website <https://www.ing-isim.lu/policies> and a paper copy is available free of charge upon request at the registered office of ING Solutions Investment Management S.A.

Depending on your tax regime, any capital gains and income arising from the ownership of shares in the Fund may be subject to taxation. We advise you to consult your financial advisor for more information on taxation.

Assets and liabilities of each Sub-fund of the umbrella Fund are segregated by law, therefore, only the profit or loss of the Sub-fund has an impact on your investment.

Investors may ask to convert all or part of their shares of any class of a Sub-fund of the Fund into shares of another class of that or another Sub-fund subject to the provisions of the prospectus.

The Management Company ING Solutions Investment Management S.A. may only be held liable on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

The Fund is authorised in Luxembourg and is supervised by the Commission de Surveillance du Secteur Financier (CSSF).

The Management Company ING Solutions Investment Management S.A. is authorised in Luxembourg and regulated by the CSSF.

This key investor information document is accurate as at 22/08/2022.