

Investment advice: the portfolio management solution where you remain the ultimate decision-maker

Your needs

To keep control of the management of your assets

To obtain a set of recommendations suited to your **specific needs and constraints**

To participate actively in the efficient management of your portfolio

To benefit from a **direct and personalised contact** with a dedicated portfolio manager

Our solution

An **Investment advice** agreement entrusted to a responsible, **dedicated portfolio manager**, with whom you have a direct contact, where **you remain the ultimate decision-maker**

Personalised portfolio management combining **efficiency** with the **tailor-made** aspect

Portfolio management formula that can be considered in terms of **“responsible investments”**

Purpose: Optimisation of risk-adjusted performance

Various **complementary performance drivers:**

- **Active portfolio management;** dynamic definition of the tactical asset allocation by an investment committee meeting at least every 2 weeks
- Strategy translated in a **portfolio construction** which optimises diversification based on **2 pillars:**
 - **Fund of funds ING Private Banking Optimal Selection**, managed in **open architecture**, for the «backbone» of your portfolio
 - Individual lines, funds, structured notes, trackers in order to translate your **specific preferences**
- Portfolio managers advised by a **team of experts** for each category of assets
- **Continuous risk control** using IT tools and a team specifically dedicated to this task

Optimised allocation between **5 asset classes** (equities, bonds, listed real estate, commodities, cash), used according to your investment profile

5 investment profiles, each associated to a risk level of your choice.

The mandate takes into account your wishes or **specific constraints;** you have the **flexibility to personalise your portfolio management**

Minimum investment: **€ 1,000,000**

Regular information and contacts with your portfolio manager and/or Private Banker, who work closely together

Transparent reporting, available on a daily basis via Home'Bank, the ING Smart Banking App and sent to your home on a quarterly basis

Pricing based on the size and specific characteristics of your portfolio

* ING Private Banking Optimal Selection is a collective scheme compartment of ING Fund, a Luxembourg-based open-ended investment company (SICAV) managed by Luxcellence Management Company. Detailed explanations on ING Private Banking Optimal Selection and risks can be found in the appendices.

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