

FACT SHEET

31 July 2018

Investments

RECORD FUND BALANCED

Sub-fund of Record Fund, a self-managed SICAV under Belgian law.

Investment policy

The sub-fund invests its assets primarily in iShares ETFs which offer exposure to equities, debt securities and interest-rate securities, real estate securities, commodity securities and if it is deemed necessary, in cash and money market instruments.

In order to maintain a low to moderate level of risk, allocation between the different asset classes varies over the course of time. Under this risk profile, the sub-fund seeks to achieve an ex-ante annualised volatility of between 2% and 5%. However, it may deviate from this range for varying lengths of time. Furthermore, there is no guarantee that the sub-fund can maintain a low to moderate level of risk, particularly during periods of exceptional turbulence on the markets. The manager, BlackRock, selects the sub-fund investments at its discretion.

There is no exchange risk cover for EFTs constituting the portfolio, issued in a currency other than the currency of the sub-fund.

Risk and return profile

The synthetic risk and return indicator (SRRI) is calculated in accordance with Regulation 583/2010 and based on volatility (increases or decreases of its value). This most recent indicator is included in the key investor information. It classifies the sub-fund in risk categories on a scale from 1 to 7. The higher up the Fund is on the scale, the greater the possible return but also the greater the risk of loss. Although the lowest figure does not mean that the Fund involves no risk at all, compared to higher figures, in theory this product offers a return that is lower but also more predictable. The risk indicator is calculated on the basis of past data, which is by no means indicative of future performance. As a result, the degree of risk may change over time.

Rating	1	2	3	4	5	6	7
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Technical data

Type of fund			SICAV
Sub-fund assets under management	31/07/2018		EUR 116,355,039.81
Units		Capitalisation	Distribution
Date of launch of the unit		02/06/2014	02/06/2014
Date on which the net asset value is first calculated (NAV date)		20/06/2014	20/06/2014
ISIN code		BE6264506526	BE6264507532
Frequency of calculation		Daily	Daily
Last NAV	31/07/2018	EUR 27.12	EUR 99.35
Entry charge (Max.)		1.00%	1.00%
Ongoing charges		1.20%	1.20%
BlackRock annual management fee (included in ongoing charges)		0.40%	0.40%
Exit charge		0.00%	0.00%
Stock exchange tax on exit	(Max. EUR 4,000.00)	1.32%	0.00%
Withholding tax on dividends		-	30.00%
BelgoFin status on exit		Yes	Yes

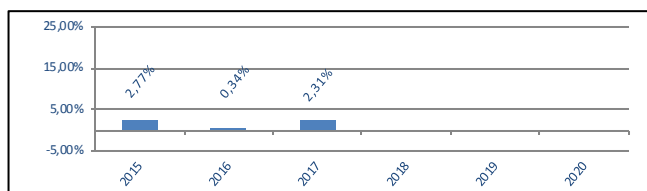
ING Belgium SA/NV – Bank – Registered office: avenue Marnix 24, B-1000 Brussels – RPR/RPM Brussels – VAT BE 0403.200.393 – Tel. +32 2 547 21 11 – info@ing.be – www.ing.be – BIC (SWIFT) BBRUBEBB – Account IBAN BE45 3109 1560 2789. Insurance broker, registered at the FSMA under the code number 12381 A.

Return*

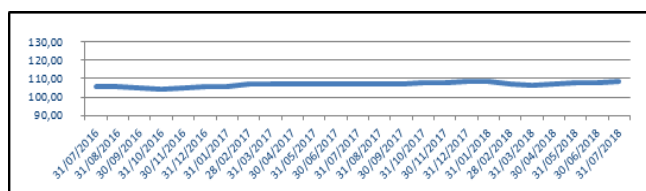
Accumulated (capitalisation)					
Period	1 month	3 months	6 months	Since 01/01/2018	
		0.63 %	1.08 %	0.11 %	0.22 %

Actuarial (capitalisation)					
Period	1 year	3 years	5 years	10 years	Creation (20/06/2014)
	1.50 %	0.71 %			2.00 %

Annual return over last five calendar years (capitalisation)



Change in NAV in EUR (capitalisation, graph base 100): source RBC I&TS (administrative agent)



*Gross returns (they do not include entry charges or taxes) based on past performances. They are not a reliable indicator of future performance.

Dividends (distribution)

Dividends	Gross amount per distribution share	Payment date
No. 1	EUR 4.00	18/06/2015
No. 2	EUR 1.50	16/06/2016
No. 3	EUR 2.50	20/06/2017
No. 4	EUR 1.00	19/06/2018

Composition of the securities portfolio (%)

BOND TRACKER FUNDS		48.37%
EXHA	iShareseb.rexx Government Germany UCTIS ETF	18.41%
IEGA	iSharesCore Euro Government Bond UCITS ETF	17.94%
ERNE	iSharesEuro Ultrashort Bond UCTIS ETF	1.51%
IRCP	iSharesEuro Corporate Bond Interest Rate Hedged UCITS ETF	7.53%
IBC1	iShares EUR INF Linked GOVT ETF	3.00%
ECONOMICALLY DEVELOPED COUNTRY EQUITY TRACKER FUNDS		30.11%
MVEU	iSharesMSCI Europe Minimum Volatility UCITS ETF	9.03%
IUSE	iSharesS&P 500 EUR Hedged UCITS ETF	4.03%
SPME	iShares Edge S&P 500 MIN VOL UCITS EUR Hedged	6.97%
QDVI	iShares EDGE MSCI Value Factor USD ETF	2.02%
IJPE	iSharesMSCI Japan EUR Hedged UCITS ETF	1.98%
INFR	iSharesII FTSE/MAC GLB INF	2.04%
CSPXJ	iSharesCore MSCI Pacific ex Japan UCITS ETF	2.01%
SXR8	iSharesVI Core S&P500 UCITS	2.04%
EMERGING COUNTRY EQUITY TRACKER FUNDS		3.06%
IS3N	iSharesCore MSCI EM IMI UCITS ETF	3.06%
OTHER		18.45%
EXVM	iSharesEb.Rexx® Money Market UCITS ETF (DE)	18.45%

Legal warning

Record Fund Balanced is a sub-fund of Record Fund, a SICAV under Belgian law. Creation date: 22/05/2014. Belgian Law applies. **This document is distributed for promotional purposes and does not constitute investment advice.** The investment value may fluctuate. There is no capital protection. Indefinite term.

Risks associated with the synthetic risk and return indicator (SRR): counterparty risk, model risk, liquidity risk. Counterparty risk: the insolvency of any institution providing services to the SICAV. Model risk: the risk that models which manage allocations are less efficient under certain market conditions. Liquidity risk: risk that there are not enough intermediaries on the markets to easily negotiate the SICAV's investments.

Investment horizon: ≥ 5 years. **Minimum amount of subscription for CAP and DIS units: EUR 25.** This investment may be adapted to your personal situation. **Before subscribing, please read the key investor information document (KIID), prospectus and latest interim report of the SICAV.** These documents are available, free of charge, in French and Dutch from all ING België NV branches which provide the financial service and at www.recordbank.be

The net asset value is published in L'Echo/De Tijd and on www.recordbank.be

The General Banking Regulations, Special Regulations on Trading in Financial Instruments and general information on investments are available, free of charge, from your ING België NV agent and at www.recordbank.be

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