

# The **It's So Easy** **To Invest Plan**



Invest easily and at your own pace.  
Take out a plan at [ing.be/investments](https://ing.be/investments)





## To save is good. To enjoy better potential returns is better!

To **make a reserve, materialise a project**, build your future and **benefit from your retirement**... The reasons to save have multiplied and become more personalised.

Although regularly putting money on a savings account is a **good reflex**, nowadays it is no longer enough. At the present time the low interest rate environment also impacts on the return of savings accounts. That is why **investing some of your savings** can, over the long term, be a **wiser choice**.

### Belgians and their savings:

- 31% do not know how much their savings earn.
- 76% are not satisfied with the amount they put aside.
- 70% save without any particular purpose.

More than one out of every three savers has also become an investor... Why not you?

Source: ING International Survey 2016

## Switch smoothly from saving to investing

An alternative to start to save differently is a **periodical investment plan**<sup>1</sup>. Does the name intrigue you? Even though you take on a certain amount of risk, this solution enables you to invest little by little, at your own pace, and benefit from a potentially better performance.

### How to proceed?

**Two options are available to you:**

- **Make an appointment at a branch.** To ensure that we offer the most appropriate investment plan, together we assess your financial situation and needs based on your attitude to risk, your knowledge and experience of financial products and how long you wish to invest. Your investment profile is then determined.
- **Set it up directly online.** You select the most appropriate investment fund\* from 11 funds available.

### How does it work?

- With the help of an advisor, you determine your investment profile and then you open your investment scheme. You choose the frequency of deposits (monthly, quarterly, six-monthly or yearly) which will be invested in funds\*. Or, you set up your investment plan yourself directly online. In this case, the frequency will be monthly.
- Once the plan has been opened the instalments will be made automatically.
- The funds available are carefully selected by ING Belgium and managed by experts.
- Congratulations! You are now an investor. How easy was that!
- You can stop or change your plan easily and free of charge.

## ING Focus Plan<sup>1</sup>

This flexible solution enables you to potentially grow your savings effortlessly and benefit from financial market trends.

### What is the potential return and what are the risks?

With a possibly higher return than for conventional savings, the capital gradually built up can give you a nice surprise. Even if you only invest a small amount.

**The benefit:** you do not take the risk of investing everything at once and/or at the wrong time. However... you will not be certain to recuperate your initial investment.

### Do I have enough savings to invest?

You can invest **as from 25 euros per deposit**. In addition you remain in charge and can stop whenever you want, free of charge.

**Our advice:** it is recommended to have a reserve for unexpected events equivalent to three months' salary if you are a tenant and six months' salary if you are a home-owner.

### I know nothing about investing. Is it not too complicated?

You will benefit from a selection of the best funds available and our financial market expertise. You therefore do not need to spend all your time on investments.

**The benefit:** the diversification offered by the fund means that you avoid putting all your eggs in one basket.

## Some practical questions

- **How can I view the status of my ING Focus Plan?**

If you wish, you can monitor the trend of your investments every day, either via Home'Bank or using our mobile app for tablets and smartphones (ING Smart Banking).

- **Why do I need a securities account?**

You need a securities account to manage your investments. It is not an actual bank account but an online portfolio. If you apply for an ING Focus Plan we will automatically link a securities account to your ING current account. They will bear the same number. Do you already have a securities account? In that case, we will add your new investments to it.

- **Can I close my ING Focus Plan before the maturity date?**

You can close it whenever you like. To that end go to your ING branch. Your investment advisor will immediately cancel the standing order of your ING Focus Plan. You will keep the investments you will have made until then.

- **How to close your plan?**

Ask your advisor to close your plan. The instalments will be suspended straightaway.

- **How to sell the positions of your plan?**

You can sell the shares you have acquired through your investment scheme at any time. To that end go to a branch. The proceeds from the sale will be credited to the account of your choice.

Choose to invest with ING. We are on your side and our experts offer the most efficient solutions for you.

# Tempted to grow your savings effortlessly with the help of our advisors?

Make an appointment now with an advisor at your ING branch either by telephone or via [ing.be/appointment](https://ing.be/appointment). You can also set up your ING Focus Plan directly online via [ing.be/focusplan](https://ing.be/focusplan).

What you need to know:

- Opening online or at a branch
- As from 25 euros a month
- A solution which suits you depending on the level of risk you are willing to take
- Automatic deposits according to the frequency chosen
- Viewing of your investments on PCs, tablets and smartphones
- ING's expertise and investment strategy

<sup>1</sup> ING Focus Plan is a (non-fiscal) periodical savings scheme offered (subject to acceptance by ING Belgium SA/nv and to mutual agreement) by: ING Belgium S.A./nv – Bank. Registered office: Avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT: BE 0403.200.393 – BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789.

With this plan, instalments are invested in units of capitalisation funds (sub-funds) under Belgian or Luxembourg law (with an indefinite term). Our experts rigorously select the sub-funds offered under this scheme. This range is subject to revision at any time (before and after subscription subject to prior notice).

\* Fund means an “undertaking for collective investment” (= UCI). UCI is a general term which refers to institutions that obtain their financial resources from the public and whose business consists in managing a portfolio of financial instruments. The term “funds” therefore includes both ICVC (variable capital) and ICFC (fixed capital) investment companies and mutual funds as well as their sub-funds.

**Objective:** Each sub-fund of the underlying fund has its own investment objective\*\*.

**Risks:** The sub-funds of the underlying fund imply respective risks to be taken into consideration\*\*. The occurrence of one of these risks can impact negatively on the net value of your portfolio. No guarantee is given that returns will be obtained and/or that the initial stake will be recovered.

**Term and amount:** The minimum term of an ING Focus Plan is one year. However, the plan may be terminated at any time free of charge. The minimum investment amount is 25 euros per deposit.

**Costs:** Issue charges: 3%. Running costs (including annual management fee): the annual percentage varies depending on the sub-fund(s) chosen\*\*. Safekeeping fees (custody fees): 0% per annum.

**Taxation (under current legislation):** Taxation: depends on the sub-fund(s) chosen\*\*. General rule for sub-funds: Tax on stock exchange transactions in the event of redemption (capitalisation shares): 1.32% (with a max. of 4,000 euros). Rates currently in force, variable before and after subscription, subject to prior notice.

Such taxation applies to private individuals who reside in Belgium. Taxation depends on the individual situation of each customer and can be modified subsequently.

**Net asset value:** The net asset value (NAV) of the relevant sub-funds of Focus Plan is published every banking working day in Belgium in the financial press, as well as on the BEAMA website (<http://www.beama.be/en/nav>). It is also available at the Management Company's registered address and over the counter from your financial services provider. The publication date corresponds to the conclusion date for all subscription, repurchase or conversion orders.

**Identity of financial broker:** Each sub-fund offered through an ING Focus Plan has its own financial broker\*\*.

\*\*To read more, please go to the ad hoc section in the documents providing key information for investors for the fund of the sub-fund(s) chosen.

**Complaints department:** If you have a complaint, please contact ING – Complaint Management – Cours Saint Michel, 60 – 1040 Brussels. If you are still dissatisfied, please contact the Ombudsman, North Gate II, Avenue Roi Albert II 8, 1000 Brussels. ([www.ombudsfin.be](http://www.ombudsfin.be)).

## IMPORTANT

Before subscribing, please read the following documents for the UCI sub-fund(s) selected:

- The prospectus
- The key investor information document
- The latest periodic report

These documents are compiled in French, Dutch, English and German and are available from your ING branch by calling 02 464 60 04, as well as on [www.ing.be](https://www.ing.be) > Investments > Funds.

**Important information:** This advertising message is a public offer and does not constitute investment advice in accordance with Article 46, 9° and 10° of the law of 6 April 1995 on the status and supervision of investment companies, nor savings and investment insurance advice in accordance with the Royal Decree of 21 February 2014 on the terms of application to the insurance sector of Articles 27 to 28bis of the law of 2 August 2002 on the supervision of the financial sector and financial services. Customers should assess this information for themselves in the light of their own individual situation, taking account of their financial situation and their investment objectives. Customers remain solely and fully liable for the use they choose to make of such information and the consequences of their decisions.

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