A trustworthy person who really listens to you?
We opted for ING Private Banking.

ing.be/privatebanking
Why choose ING Private Banking?

- A universal bank
- A team of experts at your service
- A unique relationship with your ING Private Banker

Your needs, our utmost concern

- Financial asset management
- Wealth engineering
- Lending and insurance

Our Family Business approach

Providing you with professional information

Contemporary art

Contact us
These few words describe ING Private Banking’s vision of asset management.

Our whole approach is based on your needs, for which we offer a personalised and global answer, taking account of your personal and professional situation, of your wealth, your expectations, your plans and your ambitions…

This is probably the reason why we are ranked amongst the top three private banks on the Belgian market… By building this long-term relationship with you we aim to provide tailored solutions, targeted at protecting and developing your assets.

To attain our objective, we can rely on our network of 255 experienced professionals throughout Belgium. In this way there is always a Private Banking expert in your neighbourhood who is ready to help you.

ING Private Banking also offers the advantages of a universal bank, namely the diversity of products and services available from a major bank as well as a broad international network. With ING Private Banking you can benefit from the advantages of both a general and a private bank!

Would you like to benefit from the services of a renowned private bank and do you have assets in excess of one million euros? Read through the following pages and let us convince you of our approach.

“Our goal: to win your trust and continue to deserve it over time, with a view to building a long-term relationship, focused on your specific needs.”
Why choose ING Private Banking?

Many criteria come into play when choosing a financial partner. Is the institution sound? Can it offer a sufficiently broad range of banking products to satisfy all my requirements. Can I call on true experts? Are they available when I need them? ...

A universal bank
For a private bank, it is a real advantage to be part of a direct universal bank. ING is not only a direct bank, it is also a bank for companies with a vast network of branches. In other words, we can offer our wealthy clients a broad raft of services, for both their private assets and their business. Such complementarity is a considerable advantage: one single organisation for all your projects.

Everyday banking transactions, savings packages, investments, loans, insurance, ... Our offer of financial services is extremely comprehensive. Whatever your need or the field for which you require advice, you can always rely on an ING Private Banking expert. You will quickly receive the right information and advice specific to your needs, without having to repeatedly explain your financial situation.

A team of experts at your service
Another advantage is the expertise at our disposal: highly qualified wealth managers as well as tax experts, economists, ... As many contacts as you could possibly need.

95 Private Bankers
ING Private Banking can boast 95 Private Bankers throughout Belgium. They can answer any question about your wealth, and will be your preferential contact to provide you with all their professional expertise.

65 Portfolio Managers
ING Private Banking offers two different approaches to manage your financial wealth: Discretionary Management and Advisory Management.

Depending on your choice, you will be allocated a Portfolio Manager who will manage your portfolio according to your risk profile and in keeping with the recommendations of the ING Investment Office.

In both cases, you will receive a regular reporting on the value of your investments and benefit from all the expertise of ING’s market and world economy surveys.

ING Investment Office
The ING Investment Office is a team of investment specialists who constantly decipher market trends to define a clear and precise strategy.

15 fiscal lawyers
ING Private Banking also includes 15 fiscal - legal experts grouped together under the name Wealth Analysis & Planning. Their remit: legal and tax advice on the preservation, control and inheritance planning of your wealth or that of your business. As real supplementary back-ups for lawyers, notaries or auditors, they will form a link between the latter and your wealth, from the point of view of experienced financial experts.
A unique relationship with your ING Private Banker

To manage your wealth, it is important that you can call on a person of trust, someone who listens to you and who knows perfectly your situation in its entirety, your projects, priorities and those of your family.

What are you entitled to expect from your Private Banker? Professionalism, expertise but also discretion, open-mindedness and transparency. In short, the essential qualities which will enable you to build together a quality professional and personal relationship, sustainable over time.

An essential condition to optimise the management of your wealth, its development and transmission under the best possible circumstances.

To summarise...

ING Private Banking in Belgium is:

» 17 billion euros of assets under management;

» a place amongst the top 3 private banks in Belgium;

» elected best private bank in Belgium in 2012 by Professional Wealth Management and The Banker (members of the Financial Times Group), and again in 2013 by World Finance (a subsidiary of World News Media);

» a private bank which is an integral part of a sound and universal bank, which enables it to offers its clients a comprehensive range of both private and professional financial products;

» 255 professionals at your service, including 95 Private Bankers and 65 Portfolio Managers.
My ING Private Banker encouraged me to think about my inheritance planning. I understand now that a single, well-considered act can make all the difference.

Karel - Schilde
Your needs, our utmost concern

As we explained previously, our strategy is based first and foremost on your needs, expectations and investment objectives. Is your utmost priority to protect your starting capital? Would you like a portfolio with a potentially high return? Or do you like to benefit from a guaranteed fixed income thanks to your capital?

Whatever your objective, ING Private Banking can offer you comprehensive and customised solutions, for both professional and private purposes:
» Financial asset management
» Wealth engineering
» Lending and insurance
» Family Business approach

Financial asset management
Maximising the management of private wealth can be a relatively complex matter. The globalisation of the economy, market volatility, the extreme diversity of financial instruments or even taxation, are difficult factors to master. Against such a backdrop, it is therefore essential to be able to rely on specialists.

Various management packages are available
For the management of your financial assets, you can choose between two options:

1. Discretionary management
You entrust the entire management of your portfolio to us by contractually mandating our experts. In this way you authorise us to immediately act on any information originating from the markets or our investment strategy surveys. Obviously such action will always be in keeping with your investor profile.

Discretionary management can take several forms:
» centralised management, where you submit entirely to the expertise of the ING Private Banking managers who will select and weight the assets in your portfolio.
» personalised management, where you are allocated a personal adviser who will individualise your portfolio, laying on the specific emphases of your choice and taking in account of any ensuing limits or exclusions. Truly customised...

2. Advisory management
With this package you mandate ING Private Banking to manage your portfolio and advise you on its management, but no transaction will be carried out without your prior consent. Thanks to this relatively flexible method, you remain in complete control of each element of your portfolio and at the same time benefit from the advice of your dedicated Portfolio Manager.

ING Private Banking also offers "less conventional" investment solutions, tailor-made and completely in line with your vision and your wishes. They include structured products, Private Equity and Private Placements.

Wealth engineering
Just like your place of residence, the structure of your assets can impact on the taxation of your income as well as the capital gains generated by their management. This is true both for your movable and your immovable assets, whether they are located in Belgium or abroad.
The method whereby you hold your assets (or some of them) can enable you to split legal ownership and actual control, or bare ownership and beneficial ownership. This can be very useful, if not essential, to resolve certain family situations.

Many factors, such as your nuptial agreement, the composition of your household or the existence of a will, also influence the management of your wealth and its transmission to your heirs.

In this field again, your ING Private Banker can actively assist and advise you, in conjunction with the Wealth & Planning Team as well as various tax legal experts.

**Lending and insurance**

**Bargains require immediate action**

You have finally found the second home you have been looking for but your cash is not readily available just when you need it... In such cases you can take out a loan and your Private Banker will help you with the formalities.

In cooperation with credit specialists, he will determine together with you the most appropriate loan package, a conventional mortgage loan or tailor-made funding.

Different asset transactions can require this type of service. For instance:

» Funding a real estate transaction in Belgium or abroad.
» Obtaining liquidities to purchase a work of art.
» Paying death duties.
» Benefiting from an advantageous tax system.
» Receiving the necessary bank guarantee.
» Hedging short or medium-term risks.
» Insuring valuables.
» Taking out life insurance with a guaranteed interest rate.

**What about insurance...**

Insurance is also part of a global asset approach. Our offer extends to death insurance, covering specific risks in the short or medium term, as well as life insurance which can provide a guaranteed supplementary income for life.

**A Mortgage Centre to simplify your life**

ING Private Banking has set up two Mortgage Centres to simplify the steps for taking out a mortgage loan and to provide personalised advice.

Henceforth any new application will be submitted to these Mortgage Centres. Their specialised advisors will process the whole of your file, from preparing it up to the final decision to grant the loan, including all the intermediary technical stages (price negotiation, guarantees, etc.). This comprehensive monitoring is supplemented by personalised advice, in particular in the field of taxation.

*Are you planning to take out a mortgage loan? Please do not hesitate to speak to your Private Banker who will contact one of our Mortgage Centres without any commitment on your part.*
Our Family Business approach

**Tailored to suit you, your family and your business**

Your family business is an integral part of your wealth. This type of business can go through different stages which sometimes need professional assistance.

For instance, transmission can constitute an especially sensitive and delicate stage which must take into account both family and financial considerations.

Many scenarios are feasible in this field and our experts, together with the Corporate Department can provide concrete answers and objective advice.

The main aim of ING Private Banking is to draw your attention to the importance of preparing your succession and assisting you in the process. The key to success is to start in due time and to think in the long term.

“I expect a Private Banker to master every aspect of the management of my assets.”

Ellen - Bonheiden
Providing you with professional information

Investors with considerable capital will certainly appreciate good information. Our two publications and our investment conferences will keep you up to date on current topics, financial markets or investment opportunities.

» **Outline Magazine**: The latest economic news, tax updates, cultural and sporting highlights, etc. Outline is the Private Banking magazine written by ING’s experts and specialists from the world of finance.

» **Monthly Market Review**: which provides the latest macro-economic news each month.

» **Investment conferences**: where notably the Chief Economist and the Chief Investment Officer share their know-how and expertise on the most recent activities in the economic world.

“**My ING Private Banker listens to what matters to me. He adjusts his strategy to my expectations.**”

Benoit - Hannut
Contemporary art

A club for contemporary art collectors
Are you an art lover and have your needs increased over time and through your discoveries? The Art Society is an association for collectors and lovers of contemporary art.

Each month The Art Society offers its 200 members an exclusive activity: visits to private collections, artists’ studios, one day or longer trips abroad, previews at museums and galleries, conferences...

ING Private Banking and the other partners of The Art Society allow you preferential access to a vast network of experts who provide customised services with a view to building up your artistic assets: legal, fiscal and insurance advice, asset and estate planning, evaluations and expertises of art works...

How to contact us

Would you like to benefit from a tailor-made approach to your financial wealth? Build up a personalised relationship with a trustworthy person who speaks to you openly and who knows your individual situation down to the smallest detail?

In that case opt for ING Private Banking.

To make an appointment with one of our Private Bankers, go to ing.be/privatebanking and fill in the contact form.
Your designated contact persons at ING Private Banking

General Manager
Philippe Wallez
Avenue Marnix/Marnixlaan 24
1000 Brussels
Tel. +32 2 547 62 00
philippe.wallez@ing.be

Chief Investment Officer
Thierry Masset
Avenue Marnix/Marnixlaan 24
1000 Brussels
Tel. +32 2 547 79 68
thierry.masset@ing.be

Head of Business Development
Kristof Kustermans
Avenue Marnix/Marnixlaan 24
1000 Brussels
Tel. +32 2 547 69 08
kristof.kustermans@ing.be

Head of Portfolio Management
Rudy Vandorpe
Avenue Marnix/Marnixlaan 24
1000 Brussels
Tel. +32 2 547 79 68
rudy.vandorpe@ing.be

Head of Wealth Engineering
Edouard Zurstrassen
Avenue Marnix/Marnixlaan 24
1000 Brussels
Tel. +32 496 58 80 22
edouard.zurstrassen@ing.be

Head of ING Private Banking
Southern zone (Wallonia)
Benjamin Francq
Office Park Namur
Avenue des Dessus de Lives 8
5101 Lovers
Tel. +32 499 97 06 40
benjamin.francq@ing.be

Head of ING Private Banking
Central zone (Brussels)
Marie Helsmoortel
Avenue Marnix 24
1000 Brussels
Tel. +32 498 25 13 37
marie.helsmoortel@ing.be

Head of ING Private Banking
Western zone
(East Flanders/West Flanders)
Kurt Lamquet
Kouter 173
9000 Ghent
Tel. +32 478 21 71 37
kurt.lamquet@ing.be

Head of ING Private Banking
Eastern zone
(Antwerp/Limburg-Leuven)
Marc Vankeirsbilck
Lange Gasthuistraat 20
2000 Antwerp
Tel. +32 475 37 01 57
marc.vankeirsbilck@ing.be