

Key investor information

This document provides you with key investor information about this Sub-Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.



Lion Dynamic

Class: R (Distribution)
LU1693141951

a Sub-Fund of ING Aria

A collective investment fund in accordance with Luxembourg law with an umbrella structure with segregated liability between the sub-funds and managed by ING Solutions Investment Management S.A.

Objectives and investment policy

► Fund Manager:

ING Solutions Investment Management S.A.

► Investment Objective:

The objective of the Sub-Fund is to seek exposure to equities and to a lesser extent to bonds/money market instruments primarily via open-ended UCITS/UCIs mainly domiciled in member states of the European Union.

► Investment Policy:

The aim of the Sub-Fund is to provide long-term capital growth while seeking performance linked primarily to the equities, with moderate exposure to bonds and money market instruments. The exposure (direct and indirect) will not exceed 90% of the Sub-Fund's net assets for equities nor 40% for bonds/money market instruments. The purpose of the Sub-Fund is limited to passive investment.

► ESG considerations:

The investment approach of the Sub-Fund considers ESG factors in the portfolio selection and management in order to generate long-term competitive financial returns and positive societal impact.

Please read the prospectus carefully before making any investment. There is no guarantee that the investment objective will be achieved, within the recommended holding period or not, and capital invested is at risk. More information on the aforementioned topics and explanations of some of the terms used in this document can be found in the Fund's prospectus.

► Trading and cut-off time:

Investors may request redemptions of shares daily in line with the relevant section of the Fund's prospectus.

► Distribution Policy:

Your shares will be distributing shares.

► Benchmark:

The Sub-Fund is actively managed and is not constrained by a benchmark index.

► Investor Profile:

This Sub-Fund is intended for investors who are willing to invest and are looking for capital growth over the recommended holding period corresponding to more than 5 years ("Long Term") and for whom the level of risk in equities is appropriate, although they accept some exposure to bonds and money market instruments.

Risk and reward profile



This indicator represents the annual historical volatility of the Sub-Fund over a 5-year period.

Risk Category 5 reflects high potential gains and/or losses for the portfolio.

Historical data such as that used to calculate the synthetic indicator cannot be considered as a reliable indication of the Sub-Fund's future risk profile.

The risk category associated with the Sub-Fund is not guaranteed and may change over time.

The lowest risk category does not mean "risk free".

Your initial investment is not guaranteed.

Significant risk(s) for the Sub-Fund not taken into account in this indicator include the following:

Financial, economic and political risks: Financial instruments are impacted by various factors, of which, without being exhaustive, the economic development of issuers who are themselves affected by the general world economic situation as well as economic and political conditions prevailing in each country.

Interest rate risk: An increase in interest rates may cause the value of fixed-income securities held by the Sub-Fund to decline. Bond prices and yields have an inverse relationship, when the price of a bond falls the yield rises.

Currency risk: The Sub-Fund invests in overseas markets. It can be affected by changes in exchange rates which may cause the value of your investment to decrease or increase.

Credit risk: The Sub-Fund invests in bonds, cash or other money market instruments. There is a risk that the issuer may default. The likelihood of this happening will depend on the credit-worthiness of the issuer. The risk of default is usually greatest with bonds that are rated as sub-investment grade.

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	5.00%
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	2.49%

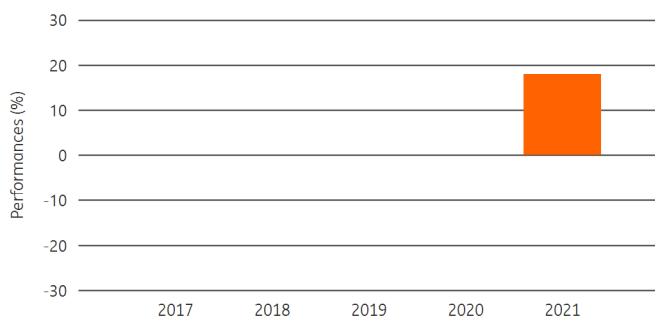
Charges taken from the Sub-Fund under specific conditions	
Performance fee	None

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 %)					17.97

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: 10/10/2014

Share class launch date: 09/04/2020

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.