

Investing at ING



At ING, we think that investing on financial markets is an interesting way to reach your financial goals, but that the investment type chosen should not be the same for everyone.

We have devised 4 main investment formulas depending on your profile, knowledge and desires.



Independent investing



Guidance for simple investing



Total delegation of your investments



Personalised investment recommendations

All investments involve a range of different types of risk such as the risk of loss of capital, market risk, interest rate risk, credit risk and liquidity risk. Your level of exposure to these various risks is determined and communicated to you when you define your investor profile.

Contact us at private.banking.lu@ing.com to discuss all these solutions including costs and charges in detail.





You manage your investments in total independence.

You are looking for a platform to place your buy/sell orders when and where you want.

Your profile

You have good knowledge of financial markets, are an experienced investor and want to choose and manage your investment portfolio yourself.

Our solutions

- ING funds and shares on certain stock markets are directly available on your My ING online banking platform 24 x 7.
- A periodic investment solution where you invest a fixed amount in ING funds (accessible from €50 a month).
- Other products (third party funds, bonds, equities on other markets, etc.) accessible through our non-digital channels (over the phone or at our branches).

Benefits

- Total independence.
- Both in-house and third-party products at your disposal.
- An overview of all your investments and performance in one place, thanks to My Private Banking.



NORTH
ATLANTIC
OCEAN



You wish to be guided towards simple investing.

You are a newcomer to the world of investing and want to know what possibilities are open to you.

Your profile

You have some knowledge about investing but do not know what to invest in and do not want to manage on a daily basis your portfolio.

Our solutions

A broad range of ING investment products is open to you depending on your objectives, your appetite for risk and your knowledge of these products, such as funds of funds, funds of ETF, bond funds and equity funds.

Our portfolio experts can advise you upon request depending on your profile.

Benefits

- Advice upon request.
- Possibility of investing small amounts.
- Experts advise you, in accordance with your risk profile.
- Products that we follow closely over the long term.





You wish to fully delegate the management of your investments.

You have neither the time, need nor desire to take care of your investment portfolio yourself. We'll do it for you!

Your profile

You want investment experts to manage your investment portfolio for you based on your profile and objectives.

Our solutions

Our discretionary management mandates adapted for investment amounts starting at €50,000 deposited with ING Luxembourg.

We will design an investment strategy together with you, based on your objectives, investment horizon, the amount to be invested and your risk profile, taking into account your sustainability preferences.

We then manage your investment portfolio for you and take advantage of opportunities on the market.

Benefits

- Basic investing knowledge is sufficient.
- Investment experts manage your portfolio in accordance with your risk profile and keep you regularly informed as to your portfolio's performance.
- You also have preferential access to certain additional products and services for your everyday banking needs (Visa Gold credit card, debit card, account holding fees, etc.).





You wish to receive personalised investment recommendations.

You want to keep control over your investment decisions but wish to be advised and have your portfolio closely monitored.

Your profile

You have good investment knowledge. You want to be free to choose your investments yourself, but don't have the time or access to financial information to analyse opportunities offered by the markets.

Our solutions

Our advisory management mandates starting from an investment amount of €2,500,000 deposited with ING Luxembourg.

We set your objectives, investment horizon and risk profile (taking into account your sustainability preferences) with you.

We then help you build and manage your investment portfolio.

Benefits

- You receive recommendations from our experts, but you stay in charge of your decisions.
- Our experts have an experienced view that enables them to recommend to you suitable products, but also to detect any discrepancies between your choice of strategy and your portfolio.
- You also have preferential access to certain additional products and services for your everyday banking needs (Visa Gold credit card, debit card, account holding fees, etc.).



Private Banking

Contact us directly at private.banking.lu@ing.com to discuss all these solutions including costs and charges in detail.

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