

KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM

Continuous offer of Units at Applicable NAV based prices (plus applicable load)

Single / Multi Manager Equity, Debt, Balanced, Fund of Fund Schemes and Zoom Investment Pac (ZIP)

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.ingim.co.in

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This document is dated June 30, 2009.



MUTUAL FUND

601 / 602, Windsor, Off. C.S.T. Road, Vidyanagri Marg,
Kalina, Santacruz (East), Mumbai 400098.

Sponsor

ING  Group

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Amstelveenseweg 500
1081 KL Amsterdam
The Netherlands

Investment Manager

ING 

INVESTMENT MANAGEMENT

ING Investment Management (India) Pvt. Ltd.
601 / 602, Windsor, Off. C.S.T. Road, Vidyanagri Marg,
Kalina, Santacruz (East), Mumbai 400098.

Scheme Names	Investment Objective	Asset Allocation Pattern of the scheme		Plans and Options	Fund Manager	Benchmark Index
ING Core Equity Fund An open-ended growth scheme Allotment Date: 6th May, 1999	The primary investment objective of the Scheme is to seek to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: NIL Options: Growth & Dividend (Pay out or Reinvestment) <i>Default Option:</i> Growth <i>Default Sub Option:</i> Dividend Reinvestment <i>Default Option in case of Additional Purchase:</i> Option provided in the initial application (earlier investment)	Manish Bhandari	BSE 100
		Equities & equity-related securities	70 – 100%			
		Debt securities, Money market instruments *	0 – 30%			
		* Including Securitised debt of upto 20% of corpus.				
ING Tax Savings Fund An open ended Equity Linked Savings Scheme. Allotment Date: 28th March, 2004	ING Tax Savings Fund is an open-ended equity linked savings scheme which aims to provide medium to long term growth of capital along with income tax rebate. The investment in the scheme shall be locked in for a period of 3 years from the date of allotment.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: NIL Options: Growth, Bonus & Dividend (Pay out or Reinvestment) <i>Default Option:</i> Growth <i>Default Sub Option:</i> Dividend Reinvestment <i>Default Option in case of Additional Purchase:</i> Option provided in the initial application (earlier investment)	Jasmina Parekh	CNX Midcap
		Equity and equity related securities	80-100%			
		PSU Bonds / Debentures*	0-20%			
		* Including Securitised debt of upto 20% of corpus of the scheme				
ING Nifty Plus Fund An open ended Index Linked Equity Scheme Allotment Date: 23rd February, 2004	ING Nifty Plus Fund is an open ended index linked equity scheme with the objectives to invest in companies whose securities are included in the S & P CNX Nifty Index.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: NIL Options: Growth & Dividend (Pay out or Reinvestment). <i>Default Option:</i> Growth <i>Default Sub Option:</i> Dividend Reinvestment <i>Default Option in case of Additional Purchase:</i> Option provided in the initial application (earlier investment)	Deepak Arackal	S & P CNX Nifty
		Securities covered by the Nifty in the same percentage weightage as in the Nifty. *	70 - 95%			
		Securities covered by the Nifty (including exchange-traded derivatives on the S&P CNX Nifty) which is actively managed.	0 - 25%			
		Cash & Money market instruments, including money at call but excluding Subscription and redemption cash flow.	0 - 10%			
		Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions. In cases where the SEBI restriction of investing a maximum of 10% in any one stock restricts the fund from taking exposure equal to Index weight of the stock, the fund while placing order in the market will ensure that the order takes this fact into account. i.e. for eg. If a particular stock has a weightage of 12.5% in Nifty, the percentage of corpus that would invest in securities covered by the Nifty, in the same percentage weightage as in the Nifty, will be to a maximum of 80% only. This would result in the weightage of the stock having 12.5% weightage in the Nifty, being represented to the extent of 10% in the portfolio.				
ING Balanced Fund An open-ended Balanced Scheme Allotment Date: 25th April, 2000	The primary objective of the Scheme is to generate long term growth of capital appreciation and current income from a portfolio of equity and fixed-income securities. The Scheme will, under normal market conditions, invest approximately 65% of its net assets in equity and equity related instruments, with the balance 35% being invested in fixed income securities, money market instruments, cash and cash equivalents, though these percentages may vary.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: NIL Options: Growth & Dividend (Pay out or Reinvestment) <i>Default Option:</i> Growth <i>Default Sub Option:</i> Dividend Reinvestment <i>Default Option in case of Additional Purchase:</i> Option provided in the initial application (earlier investment)	Manish Bhandari & Shobit Gupta	CRISIL Balanced Fund
		Equity and equity related securities	65 - 80%			
		Debt and money market instruments *	20 - 35%			
		* Including Securitised debt of upto 35% of the corpus of the scheme				
ING Domestic Opportunities Fund An open-ended Equity Scheme Allotment Date: 12th September 2004	The primary investment objective of the Scheme is to seek to provide long-term capital appreciation from a portfolio that is primarily invested in companies which derive a significant proportion of their revenues from the domestic Indian market place / economy. In case adequate investment opportunities are not available due to valuation considerations etc, amongst the primary investment universe, the fund will then seek investment opportunities amongst the general investment universe.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: NIL Options: Growth & Dividend (Pay out or Reinvestment). <i>Default Option:</i> Growth <i>Default Sub Option:</i> Dividend Reinvestment <i>Default Option in case of Additional Purchase:</i> Option provided in the initial application (earlier investment)	Manish Bhandari	BSE 100
		Equity and equity related securities of Companies which derive a significant proportion of their revenue from the domestic Indian market place / economy	80 - 100%			
		Cash & Money market instruments, including money at call, including call, repo, Collateralised Borrowing & Lending Obligations (CBLO) but excluding Subscription and redemption cash flow.	0 - 20%			
		Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions. A significant portion of revenue will mean that at least 50% of the company's sales turnover is derived from the domestic sales (subject that the company has a minimum total sales turnover of Rs 50 crores) or the company has about Rs 100 crores of domestic sales, whichever is lower. Long term investment themes centered around taking advantage of the growth opportunities in the domestic Indian economy will be a key feature in portfolio construction.				

Minimum Application Amount/ Number of Units			Performance of the Scheme as on 30-06-2009			Expenses of the Scheme	
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark		(i) Load Structure Entry Load: 2.25% for applications below Rs 1 Crore. Nil for applications of Rs 1 Crore and above. Exit Load/ CDSC: For applications below Rs.1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.1 Crore and above: Nil. An entry load of 2.25% will be levied on switches i.e switch-ins made for amount above Rs. 4 Crores upto Rs. 10 Crores. In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. The same load structure will be applicable in case of STP. In case of switch the exit load/CDSC if any of schemes where the investments are switched out & the entry load, if any of the schemes where the investments are switched in are applicable. However in case of STP switch from equity or balanced scheme where the investor has paid entry load (scheme 1) to another Equity or Balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the switch is waived. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans
			1 Year	1.54%	7.71%		
			3 Years	9.15%	12.04%		
			5 Years	25.10%	24.19%		
			Inception	10.54%	16.52%		
Past performance may not be sustained in the future.						(ii) Recurring expenses The actual expenses during 2008-2009: 2.50%	
Purchase Rs. 500/- and in multiples of Rs 500/- thereafter.	Additional Purchase Rs.500/- and in multiples of Rs 500/- thereafter.	Repurchase Minimum of multiples of Rs. 500/- or 50 units (subject to the lock-in period of 3 years from the date of allotment)	Period *	% Change in NAV	% Change in Benchmark		(i) Load Structure Entry Load: 2.25% for applications below Rs 1 Crore. Nil for applications of Rs 1 Crore and above; Exit Load/CDSC: For applications below Rs.1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days.; For applications of Rs.1 Crore and above: Nil. An entry load of 2.25% will be levied on switches i.e switch-ins made for amount above Rs. 4 Crores upto Rs. 10 Crores. In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. The same load structure will be applicable in case of STP. In case of switch the exit load/CDSC if any of schemes where the investments are switched out & the entry load, if any of the schemes where the investments are switched in are applicable. However in case of STP switch from equity or balanced scheme where the investor has paid entry load (scheme 1) to another Equity or Balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the switch is waived. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans
			1 Year	-10.24%	3.60%		
			3 Years	0.09%	11.21%		
			5 Years	17.81%	22.88%		
			Inception	13.49%	19.83%		
Past performance may not be sustained in the future.						(ii) Recurring expenses The actual expenses during 2008-2009: 2.50%	
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark		(i) Load Structure Entry Load: For applications less than and equal to Rs 1 Crore:- 2.25%. For applications above Rs 1 Crore:- Nil Exit Load: For applications below and equal to Rs. 2 Crore:- -- if redeemed within and including 180 days: 1% -- if redeemed after 180 days but upto 365 days: 0.50% - If redeemed after 365 days Nil For application of above Rs. 2 Crores: Nil In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. The same load structure will be applicable in case of STP. The exit load/CDSC if any of schemes where the investments are switched out & the entry load, if any in the schemes where the investments are switched in are applicable. However in case of a STP or switch form, equity or balanced scheme scheme where the investor has paid entry load (scheme 1) to another Equity or Balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the switch is waived. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans.
			1 Year	5.76%	6.20%		
			3 Years	9.90%	11.10%		
			5 Years	21.36%	23.29%		
			Inception	15.34%	17.52%		
Past performance may not be sustained in the future.						(ii) Recurring expenses The actual expenses during 2008-2009: 2.50%	
Purchase Rs. 5000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark		(i) Load Structure Entry Load: 2.25% for applications below Rs 1 Crore. Nil for applications of Rs 1 Crore and above. Exit Load/CDSC: For applications below Rs.1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.1 Crore and above: Nil An entry load of 2.25% will be levied on switches i.e switch-ins made for amount above Rs. 4 Crores upto Rs. 10 Crores. In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. The same load structure will be applicable in case of STP. In case of switch the exit load/CDSC if any of schemes where the investments are switched out & the entry load, if any of the schemes where the investments are switched in are applicable. However in case of STP switch from equity or balanced scheme where the investor has paid entry load (scheme 1) to another Equity or Balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the switch is waived. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans.
			1 Year	4.92%	11.08%		
			3 Years	10.43%	10.87%		
			5 Years	17.72%	16.66%		
			Inception	7.87%	N/A		
Past performance may not be sustained in the future.						(ii) Recurring expenses The actual expenses during 2008-2009: 2.50%	
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark		(i) Load Structure Entry Load: For applications less than and equal to Rs 1 Crore:- 2.25%. For applications above Rs 1 Crore:- Nil Exit Load: For applications below and equal to Rs. 2 Crore:- -- if redeemed within and including 180 days: 1% -- if redeemed after 180 days but upto 365 days: 0.50% - If redeemed after 365 days Nil For application of above Rs. 2 Crores: Nil In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. The same load structure will be applicable in case of STP. In case of switch the exit load/CDSC if any of schemes where the investments are switched out & the entry load, if any of the schemes where the investments are switched in are applicable. However in case of STP switch from equity or balanced scheme where the investor has paid entry load (scheme 1) to another Equity or Balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the switch is waived. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans.
			1 Year	8.77%	7.71%		
			3 Years	10.15%	12.04%		
			5 Years	N/A	24.19%		
			Inception	24.06%	22.34%		
Past performance may not be sustained in the future.						(ii) Recurring expenses The actual expenses during 2008-2009: 2.50%	

For Applicable NAV, Despatch of Repurchase (redemption) Request, Dividend Policy, Name of the Trustee, Daily Net Asset Value (NAV) Publication, Investor Grievances, Unitholders' Information, Tax Treatment for the Investors (Unit Holders) & Risk Profile of the Scheme please refer to page no. 14, 15, 16 & 17 for details. For direct application please refer to page no. 14, 15, 16 & 17

Scheme Names	Investment Objective	Asset Allocation Pattern of the scheme		Plans and Options	Fund Manager	Benchmark Index
ING Midcap Fund An open-ended equity scheme Allotment Date: 30th May, 2005	An open-ended scheme, seeking to provide long-term growth of capital at controlled level of risk by investing primarily in Mid-Cap stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.	Types of Instruments Equity and related instruments of companies with a market capitalization of between Rs.100 crores to Rs. 4000 crores (Mid-Cap Stocks)	Normal Allocation (% of Net Assets) 65-100%	Plans: NIL Options: Growth & Dividend (Pay out or Reinvestment). Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Jasmina Parekh	CNX Midcap
		Equity and related instruments of companies with a market capitalization of more than Rs. 4000 crores (Large Cap. stocks) or less than Rs. 100 Crores (Small Cap. stocks) Money Market Instruments.	0-35% 0-25%			
ING Dividend Yield Fund An open-ended Equity Scheme Allotment Date: 24th October 2005	The investment objective of the Scheme is to provide medium to long term capital appreciation and / or dividend distribution by investing predominantly in equity and equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realized.	Types of Instruments High dividend yield Equity and Equity related instruments	Normal Allocation (% of Net Assets) 65-100%	Plans: NIL Options: Growth & Dividend (Pay out or Reinvestment) Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Manish Bhandari	BSE 1000
		Other Equity and Equity related instruments Call, Cash, Deposits & Money Market Instruments	0-35% 0-25%			
ING Contra Fund An open ended Diversified Equity Scheme Allotment Date: 10th March, 2006	The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related instruments by investing in stocks of companies, which are fundamentally sound but are undervalued.	Types of Instruments Equities and Equity Linked Instruments#	Normal Allocation (% of Net Assets) 75% - 100%	Plans: NIL Options: Growth, Bonus & Dividend (Pay out or Reinvestment) Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Jasmina Parekh	BSE 100
		Call, Cash & Money Market Instruments	0%-25%			
ING Liquid Fund An open ended Liquid Income Scheme Allotment Date: 6th January, 2000	The primary objective of the scheme is to seek to provide reasonable returns while providing a high level of liquidity and low risk by investing primarily in money market and debt securities. The aim is to optimize returns while providing liquidity.	Types of Instruments Money market instruments, Securities issues/ guaranteed by the Central, State Government and Obligations of Banks and Development Financial Institutions.	Normal Allocation (% of Net Assets) 0-95%	Plans: NIL Options: Options : Regular Option, Institutional Option, Super Institutional Option. All 3 options will have Growth option, Daily Dividend option and Weekly Dividend Option	Shobit Gupta	Crisil Liquid Fund Index
		Debt securities*	0-75%			
		*Includes Securitised debt of upto 50% of corpus; This is not a Money Market Mutual Fund Scheme.				

Minimum Application Amount/ Number of Units				Performance of the Scheme as on 30-06-2009			Expenses of the Scheme	
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure	Entry Load: 2.25% for applications below Rs 1 Crore. Nil for applications of Rs 1 Crore and above. Exit Load/CDSC: For applications below Rs.1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.1 Crore and above: Nil; An entry load of 2.25% will be levied on switches i.e switch-ins made for amount above Rs. 4 Crores upto Rs. 10 Crores. In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. The same load structure will be applicable in case of STP. In case of switch the exit load/CDSC if any of schemes where the investments are switched out & the entry load, if any of the schemes where the investments are switched in are applicable. However in case of STP switch from equity or balanced scheme where the investor has paid entry load (scheme 1) to another Equity or Balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the switch is waived. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans.	
			1 Year	-8.59%	3.60%			
			3 Years	1.53%	11.21%	(ii) Recurring expenses	The actual expenses during 2008-2009: 2.50%	
			5 Years	N/A	22.88%			
			Inception	9.26%	15.36%			
			<p>Past performance may not be sustained in the future.</p>					
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure	Entry Load: 2.25% for applications below Rs 1 Crore. Nil for applications of Rs 1 Crore and above. Exit Load/CDSC: For applications below Rs.1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.1 Crore and above: Nil; An entry load of 2.25% will be levied on switches i.e switch-ins made for amount above Rs. 4 Crores upto Rs. 10 Crores. In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. The same load structure will be applicable in case of STP. In case of switch the exit load/CDSC if any of schemes where the investments are switched out & the entry load, if any of the schemes where the investments are switched in are applicable. However in case of STP switch from equity or balanced scheme where the investor has paid entry load (scheme 1) to another Equity or Balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the switch is waived. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans.	
			1 Year	14.88%	7.71%			
			3 Years	11.41%	12.04%	(ii) Recurring expenses	The actual expenses during 2008-2009: 2.50%	
			5 Years	N/A	24.19%			
			Inception	8.33%	17.44%			
			<p>Past performance may not be sustained in the future.</p>					
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure	Entry Load: 2.25% for applications below Rs 1 Crore. Nil for applications of Rs 1 Crore and above. Exit Load/CDSC: For applications below Rs.1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.1 Crore and above: Nil; An entry load of 2.25% will be levied on switches i.e switch-ins made for amount above Rs. 4 Crores upto Rs. 10 Crores. In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. The same load structure will be applicable in case of STP. In case of switch the exit load/CDSC if any of schemes where the investments are switched out & the entry load, if any of the schemes where the investments are switched in are applicable. However in case of STP switch from equity or balanced scheme where the investor has paid entry load (scheme 1) to another Equity or Balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the switch is waived. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans.	
			1 Year	18.46%	7.71%			
			3 Years	14.71%	12.04%	(ii) Recurring expenses	The actual expenses during 2008-2009: 2.50%	
			5 Years	N/A	24.19%			
			Inception	7.34%	9.27%			
			<p>Past performance may not be sustained in the future.</p>					
Options	Purchase	Additional Purchase	Repurchase	Period * Growth Option	% Change in NAV	% Change in Benchmark	(i) Load Structure	Entry / Exit Load / CDSC: Nil
Regular option	Rs.5,000/- and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units.	1 Year	7.63%	8.40%	(ii) Recurring expenses	The actual expenses during 2008-2009: 0.70%
				3 Years	7.55%	7.49%		
				5 Years	6.61%	6.42%		
				Since Inception	6.85%	N/A		
Institutional option	Rs.1 crores and in multiples of Re 1 thereafter.	Rs.1 lakh and in multiples of Re 1/- thereafter	Minimum of Rs 1000 or 100 units.					
Super Institutional Option	Rs 15 crores and in multiples of Re 1 thereafter	Rs 1 lakh & in multiples of Re 1/- thereafter	Minimum of Rs 1000 or 100 units.					
			<p>Past performance may not be sustained in the future.</p>					
				* Returns for the period upto one year - Absolute and Returns for the period more than one year - CAGR. # Absolute Returns			Note: The AMC / Trustee reserve the right to introduce / increase / decrease / change the load / fee at any time at its discretion in future on a prospective basis. However, such increase / decrease / introduction would be subject to the limits prescribed under the Regulations. There shall be no entry load / exit load / CDSC on bonus units and units allotted by way of reinvestment of dividends.	

Scheme Names	Investment Objective	Asset Allocation Pattern of the scheme		Plans and Options	Fund Manager	Benchmark Index
<p>ING Treasury Advantage Fund</p> <p>An Open ended Income Scheme</p> <p>Allotment Date: March 21, 2007</p>	<p>The primary objective of the scheme is to seek to provide reasonable returns while providing a high level of liquidity and low risk and returns which have a high degree of correlation to the overnight / extreme short end rates by investing in a portfolio of short tenor money market and debt instruments along with overnight deployments. Concomitantly the aim is to optimize returns and take advantage of phases of high overnight rates and inverted curves while providing liquidity. However there can be no assurance that the investment objective of the scheme will be achieved.</p>	<p>Types of Instruments</p> <p>Money market instruments, overnight deployments, and debt instruments with residual maturity/ average maturity/ reset of less than or equal to 367 days or put options within a period not exceeding 367 days</p> <p>Debt Securities** having residual/ average maturity of more than 367days</p> <p>*Debt securities includes Securitized debt of upto 90% of net assets.**Includes investments in derivatives instruments upto 50% & foreign securities upto 35% of the corpus of the scheme. Subject to limits specified by the regulations. The scheme shall participate upto 75% of its net assets in stock lending</p>	<p>Normal Allocation (% of Net Assets)</p> <p>65-100%</p> <p>0-35%</p>	<p>Plans: Regular and Institutional</p> <p>Options: All 2 plans will have Growth option, Daily Dividend option, Weekly Dividend Option, Monthly Dividend & Quarterly Dividend Options.</p>	Shobit Gupta	Crisil Liquid Fund Index
<p>ING Treasury Management Fund</p> <p>An Open ended liquid scheme</p> <p>Allotment Date: October 10, 2004</p>	<p>The primary objective of the fund is to provide income consistent with the prudent risk from a portfolio comprising of floating rate instruments, fixed rate instruments, short term bonds and money market instruments. However there can be no assurance that the investment objective of the scheme will be realized</p>	<p>Types of Instruments</p> <p>Fixed Rate Instrument# Money Market instruments (including money at call, CPs, CDs, Treasury Bills, gilts less than 1 Year, Repos/ Reverse Repos or any other instrument permitted by RBI/ SEBI). Non money market instruments, (including bonds & debentures issued by corporates/ PSUs, Gilt, Securitized debt, fixed deposits or any other instrument permitted by RBI/SEBI).</p> <p>Floating Rate Instruments*# Money Market instruments (Money at call, mibor linked debentures, floating rate CPs, CDs floating rate bonds less than 182 days or any other instrument permitted by RBI/SEBI). Non Money Market (including floating rate bonds & debentures issued by corporates/ PSUs, floating rate Gilts, fixed rate debentures/bonds with SWAP or any other instrument permitted by RBI/SEBI).</p> <p>*Floating rate instruments includes fixed rate instruments swapped for floating rate returns and short term debt instruments including money market securities. The ultra short term debt instruments including money market securities will have maturity period of less than 182 days. # includes securitized debt upto a maximum of 50% of net assets of the scheme.</p>	<p>Normal Allocation (% of Net Assets)</p> <p>0-75%</p> <p>25-100%</p>	<p>Plans: NIL</p> <p>Options: Growth & Dividend Options (Daily, Weekly, Quarterly, Half yearly, Annual).</p>	Shobit Gupta	Crisil Liquid Fund Index
<p>ING Dynamic Duration Fund</p> <p>An open ended Income Scheme</p> <p>Allotment Date: February 23, 2004</p>	<p>The primary investment objective of the Scheme is to seek to generate in the form of interest, income and capital gains through active management of the portfolio by investing in debt securities and money market securities/ instruments. However there can be no assurance that the investment objective of the scheme is achieved.</p>	<p>Types of Instruments</p> <p>Debt Securities*</p> <p>Money Market instruments (including cash, repo and CBLO)</p> <p>* Debt securities may include securitized debt up to 100% of the net assets</p>	<p>Normal Allocation (% of Net Assets)</p> <p>0-100%</p> <p>0-100%</p>	<p>Plans: NIL</p> <p>Options: Growth & Dividend Options (Monthly, quarterly, half yearly, Annual)</p>	Shobit Gupta	Crisil MIP Blended Index
<p>ING MIP Fund</p> <p>An Open Ended Income Scheme</p> <p>Allotment Date: August 19, 2002</p>	<p>The primary objective of the scheme is to generate regular income through investments primarily in debt securities. The scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities. However there can be no assurance that the investment objective of the scheme will be achieved.</p>	<p>Types of Instruments</p> <p>Debt Securities, Money Market instruments, cash and call*</p> <p>Equity and equity related securities</p> <p>* including securitized debt up to a maximum of 50% of net assets of this scheme</p>	<p>Normal Allocation (% of Net Assets)</p> <p>80-100%</p> <p>0-20%</p>	<p>Plans: NIL</p> <p>Options: Growth & Dividend Options (Monthly, Quarterly, Half yearly, Annual)</p>	Manish Bhandari & Shobit Gupta	Crisil MIP Blended Index

Minimum Application Amount/ Number of Units			Performance of the Scheme as on 30-06-2009			Expenses of the Scheme	
Purchase Regular Plan: Rs 5000/- & in multiples of Re 1/- thereafter Institutional Plan: Rs 1Crore & in multiples of Re 1 thereafter	Additional Purchase Rs 1000 & in multiples of Re 1/- thereafter Rs 1 lakh and in multiples of Re1 thereafter	Repurchase Rs 1000 or minimum of 100 units Rs 1000 or minimum of 100 units	Period * 1 Year 3 Years 5 Years Inception	% Change in NAV 7.86% N/A N/A 8.32%	% Change in Benchmark 8.40% 7.49% 6.42% 7.91%	(i) Load Structure Entry Load: NIL Exit Load : NIL	
			<p>Past performance may not be sustained in the future.</p>				
Purchase Rs 5000/- & in multiples of Re 1/- thereafter	Additional Purchase Rs 1000 & in multiples of Re 1/- thereafter	Repurchase Rs 1000 or minimum of 100 units	Period * 1 Year 3 Years 5 Years Inception	% Change in NAV 8.23% 8.06% N/A 7.10%	% Change in Benchmark 8.40% 7.49% 6.42% 6.58%	(i) Load Structure Entry Load: NIL Exit Load : NIL	
			<p>Past performance may not be sustained in the future.</p>				
Purchase Growth & Bonus: Rs 10,000/- & in multiples of Re 1/- thereafter, Dividend : Rs 20,000/- & in multiples of Re 1/- thereafter	Additional Purchase Rs 1000 & in multiples of Re 1/- thereafter	Repurchase Rs 1000 or minimum of 100 units	Period * 1 Year 3 Years 5 Years Inception	% Change in NAV 8.71% 6.16% 5.55% 5.58%	% Change in Benchmark 12.04% 8.38% 8.43% 7.34%	(i) Load Structure Entry Load: 2.5% Exit Load : NIL	
			<p>Past performance may not be sustained in the future.</p>				
Purchase Growth & Bonus: Rs 10,000/- & in multiples of Re 1/- thereafter, Dividend : Rs 20,000/- & in multiples of Re 1/- thereafter	Additional Purchase Rs 1000 & in multiples of Re 1/- thereafter	Repurchase Rs 1000 or minimum of 100 units	Period * 1 Year 3 Years 5 Years Inception	% Change in NAV 8.10% 6.83% 6.78% 6.14%	% Change in Benchmark 12.04% 8.38% 8.43% 7.34%	(i) Load Structure Entry Load: NIL Exit Load : NIL	
			<p>Past performance may not be sustained in the future.</p>				
* Returns for the period upto one year - Absolute and Returns for the period more than one year - CAGR. # Absolute Returns						Note: The AMC / Trustee reserve the right to introduce / increase / decrease / change the load / fee at any time at its discretion in future on a prospective basis. However, such increase / decrease / introduction would be subject to the limits prescribed under the Regulations. There shall be no entry load / exit load / CDSC on bonus units and units allotted by way of reinvestment of dividends.	

Scheme Names	Investment Objective	Asset Allocation Pattern of the scheme		Plans and Options	Fund Manager	Benchmark Index
ING Global Real Estate Fund An open-ended fund of fund scheme Allotment Date: 31st December, 2007	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING Global Real Estate Securities Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: Retail and Institutional Plan Options: Growth & Dividend (Pay out or Reinvestment). Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Deepak Arackal	S&P BMI World Property Index
		ING Global Real Estate Securities Fund	65 – 100%			
		Money Market Instruments including call money (as and when permitted by RBI) and reverse repo	0 – 20%			
		Other overseas mutual fund schemes	0 - 35%			
ING Latin America Equity Fund (An open ended fund of fund scheme) Allotment Date: 7th August, 2008	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Latin America Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: Nil Options: Growth, Bonus & Dividend (Pay out or Reinvestment). Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Deepak Arackal	MSCI EM Latin America 10/40 ND Index
		ING (L) Invest Latin America Fund	65% -100%			
		Money Market Instruments including Reverse repo	0% - 20%			
		Other overseas mutual fund schemes	0% - 35%			
ING Income Fund An open ended Income scheme Allotment Date: May 6th, 1999	The primary objective of the scheme is to generate attractive income by investing in a diversified portfolio of debt and money market instruments of varying maturities and at the same time provide continuous liquidity along with adequate safety.	Debt securities*	20-100%	Plan: Regular Plan, Institutional Plan Option: Growth Option & Dividend Options (Quarterly, Halfyearly, Annual).	Shobit Gupta	CRISIL Composite Bond Fund Ind
		Money market instruments(including cash, repo and CBLO)	0 – 80%			
		* Including Securitised debt of upto 50% of corpus.				
ING Short Term Income Fund An open ended Income scheme Allotment Date: August 19th, 2002	The primary objective of the scheme is to generate attractive income by investing in a diversified portfolio of debt and money market instrument of varying maturities and at the same time provide continuous liquidity along with adequate safety.	Debt securities*	20-100%	Plan: Nil. Option: Growth & Dividend Options(Monthly)	Shobit Gupta	Crisil Liquid Fund Index
		Money market instruments(including cash, repo and CBLO)	0 – 80%			
		** Including Securitised debt of upto 50% of corpus. The ING Short Term Income Fund would normally invest 40% of the portfolio in securities with an average maturity not exceeding one year. However under exceptional circumstances, the investment in securities, with an average maturity not exceeding one year, may go below 40% but not lower than 20% of the portfolio.				

Minimum Application Amount/ Number of Units				Performance of the Scheme as on 30-06-2009			Expenses of the Scheme			
Plan	Purchase	Additional Purchase	Repurchase	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure			
Retail	Rs. 5,000/- and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units	1 Year	-26.33%	-28.19%		Retail Plan: Entry Load: 2.5% for applications below Rs 5 crore. Nil for applications of Rs 5 crore and above. Exit Load / CDSC: For applications below Rs.5 Cr: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.5 cr and above: Nil The load charged by the underlying scheme (entry load/exit load) may impact the returns to the investors. The load structure of the underlying scheme may change from time to time.		
				3 Years	N/A	N/A				
				5 Years	N/A	N/A				
				Inception	-17.69%	-23.25%				
Institutional	Rs. 1 crore and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units	1 Year			Institutional Plan: There is no entry/exit load for investments made under the Institutional Plan. In case of SIP, each installment shall be treated as a separate application & the same load structure will be applicable. Exit Load / CDSC if any are applicable to Systematic Withdrawal Plans.			
				3 Years						
				5 Years						
				Inception						
				<p>Absolute returns for financial year 31.03.08</p> <p>■ Scheme Returns ■ Benchmark Returns</p>			(ii) Recurring expenses	The total annual recurring expenses charged by the sub fund i.e. ING Global Real Estate Securities Fund would vary from time to time and the maximum annual recurring expense would be 2.50%. The maximum annual recurring expense charged by the domestic fund would be 0.75% of the daily or weekly average net assets and this would be over and above the expenses charged by the sub fund. The actual expenses during 2008-2009: 0.75%		
				Past performance may not be sustained in the future.						
Regular	Rs. 5,000/- and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units	1 Year	N/A	N/A			(i) Load Structure	Retail Plan: Entry Load: 2.5% for applications below Rs 5 crore. Nil for applications of Rs 5 crore and above. Exit Load / CDSC: For applications below Rs.5 Cr: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.5 cr and above: Nil The load charged by the underlying scheme (entry load/exit load) may impact the returns to the investors. The load structure of the underlying scheme may change from time to time.
				3 Years	N/A	N/A				
				5 Years	N/A	N/A				
				Inception	-23.80%	-15.71%				
Institutional	Rs. 1 crore and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units	1 Year			(ii) Recurring expenses	The total annual recurring expenses charged by the sub fund i.e. ING (L) Invest Latin America Fund would vary from time to time and the maximum annual recurring expense would be 0.75% of the daily or weekly average net assets and this would be over and above the expenses charged by the sub fund. The actual expenses during 2008-2009: 0.75%		
				3 Years						
				5 Years						
				Inception						
				Past performance may not be sustained in the future.						
Regular	Rs. 5,000/- & in multiples of Re1/- thereafter.	Rs.1,000 & in multiples of Re1/- thereafter.	Rs 1000 or minimum of 100 units.	1 Year	17.39%	11.20%	(i) Load Structure	Entry : Nil Exit Load / CDSC: NIL, CDSC : 1. For investments upto & including Rs 10 Lakhs: if redemption request is made on or before 180 days from the date of investment-0.50%. If redemption request is made after 180 days from the date of investment -Nil. 2. For Investment above Rs 10 Lakhs : NIL		
				3 Years	10.99%	6.90%				
				5 Years	7.69%	5.34%				
				Inception	9.04%	N/A				
Institutional	Rs 25 lakhs & in multiples of Re 1/- thereafter	Rs 1lakh & in multiples of Re 1/- thereafter	Rs 1000 or minimum of 100 units.	1 Year			(ii) Recurring expenses	Actual expenses were 1.50% during 2008-09		
				3 Years						
				5 Years						
				Inception						
				<p>Past performance may not be sustained in the future.</p>						
Purchase	Rs.5,000/- & in multiples of Re1/- thereafter.	Rs.1,000 & in multiples of Re1/- thereafter.	Rs 1000 or minimum of 100 units.	1 Year	12.10%	11.26%	(i) Load Structure	Entry / Exit Load: Nil, CDSC : Nil		
				3 Years	9.87%	8.30%				
				5 Years	8.15%	6.66%				
				Inception	7.72%	6.29%				
Purchase	Rs.5,000/- & in multiples of Re1/- thereafter.	Rs.1,000 & in multiples of Re1/- thereafter.	Rs 1000 or minimum of 100 units.	1 Year			(ii) Recurring expenses	Actual expenses were 0.90% during 2008-09		
				3 Years						
				5 Years						
				Inception						
				<p>Past performance may not be sustained in the future.</p>						
				* Returns for the period upto one year - Absolute and Returns for the period more than one year - CAGR. # Absolute Returns						
				Note: The AMC / Trustee reserve the right to introduce / increase / decrease / change the load / fee at any time at its discretion in future on a prospective basis. However, such increase / decrease / introduction would be subject to the limits prescribed under the Regulations. There shall be no entry load / exit load / CDSC on bonus units and units allotted by way of reinvestment of dividends.						

Scheme Names	Investment Objective	Asset Allocation Pattern of the scheme		Plans and Options	Fund Manager	Benchmark Index
<p>ING Gilt Fund</p> <p>An open ended Gilt Scheme</p> <p>Allotment Date:</p> <p>Regular Plan Febraury 7th, 2002</p> <p>Dynamic Plan March 31st, 2004</p>	<p>The primary objective of the scheme is to seek to provide reasonable returns while providing a high level of liquidity and low risk and returns which have a high degree of correlation to the overnight / extreme short end rates by investing in a portfolio of short tenor money market and debt instruments along with overnight deployments. Concominantly the aim is to optimize returns and take advantage of phases of high overnight rates and inverted curves while providing providing liquidity.</p>	<p>Securities issued/ guaranteed by Central/ State Government</p> <p>Call money market, term/notice money market and repos</p> <p>This is not a Money Market Mutual Fund Scheme. ING Gilt Fund has 2 portfolios viz. ING Gilt Fund & ING Gilt Fund - Provident Fund Dynamic Plan.</p>	<p>0-100%</p> <p>0-100% *</p>	<p>Plans: Regular Plan & PF - Dynamic Plan Option: Gilt Regular - Growth & Dividend option, Gilt PF Dynamic Plan - Growth, Growth Auto income payout, Cyclical series Option, Dividend(Hlaf yearly & Annual Dividend)</p>	Shobit Gupta	ISEC Composite GILT Index
<p>ING OPTIMIX Multi Manager Equity Fund</p> <p>An Open Ended Diversified Equity Scheme</p> <p>Allotment Date: 30th April 2007</p>	<p>The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity-related securities accessed on the basis of advice from a panel of third party investment advisors selected in accordance with the ING OptiMix Multi Manager investment process.</p>	<p>Types of Instruments</p> <p>Equities and Equity related securities</p> <p>Debt Securities including Securitized Debt, Money market instruments, liquid and debt mutual fund schemes</p>	<p>Normal Allocation (% of Net Assets)</p> <p>65%-100%</p> <p>0%-35%</p>	<p>Plans: NIL Options: Option A and Option B Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)</p>	Arvind Bansal	S&P CNX Nifty Index
<p>ING OptiMix Asset Allocator Multi Manager FoF Scheme</p> <p>An Open Ended Fund of Funds Scheme</p> <p>Allotment Date: 17th August 2006</p>	<p>The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ING OptiMix Multi Manager investment process.</p>	<p>Types of Instruments</p> <p>Equity funds</p> <p>Debt funds, liquid funds, money market funds</p> <p>Money Market Securities</p>	<p>Normal Allocation (% of Net Assets)</p> <p>0%-100%</p> <p>0%-100%</p> <p>0%-10%</p>	<p>Plans: NIL Options: Growth Option and Dividend Option (Payout and Reinvestment) Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)</p>	Arvind Bansal	Crisil Balanced Fund Index

Minimum Application Amount/ Number of Units				Performance of the Scheme as on 30-06-2009			Expenses of the Scheme																
Options	Purchase	Additional Purchase	Re-purchase	Period * Growth (Regular)	% Change in NAV	% Change in Benchmark	(i) Load Structure	Entry / Exit load : Nil															
Regular Plan	Rs.5,000/- & in multiples of Re1/- thereafter.	Rs.1,000 & in multiples of Re1/- thereafter.	Rs 1000 or minimum of 100 units.	1 Year	21.97%	18.23%	(i) Load Structure	CDSC: RP - Nil PFDP - 1.25% if redeemed within 365 days; Nil if redeemed on or after 365 days from the date of allotment															
				3 Years	10.08%	10.13%																	
				5 Years	7.65%	7.10%	(ii) Recurring expenses	Actual expenses in RP - 1.50% & PF -1.50% during 2008-09															
				Inception	6.37%	N/A																	
PF Plan - Dynamic Plan	Rs 30,000/- & in multiples of Re 1/- thereafter	Rs 10,000/- & in multiples of Re 1/- thereafter																					
				<table border="1"> <thead> <tr> <th>Period *</th> <th>% Change in NAV</th> <th>% Change in Benchmark</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>21.97%</td> <td>18.23%</td> </tr> <tr> <td>3 Years</td> <td>10.08%</td> <td>10.13%</td> </tr> <tr> <td>5 Years</td> <td>7.65%</td> <td>7.10%</td> </tr> <tr> <td>Inception</td> <td>6.37%</td> <td>N/A</td> </tr> </tbody> </table>			Period *	% Change in NAV	% Change in Benchmark	1 Year	21.97%	18.23%	3 Years	10.08%	10.13%	5 Years	7.65%	7.10%	Inception	6.37%	N/A		
Period *	% Change in NAV	% Change in Benchmark																					
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3 Years	10.08%	10.13%																					
5 Years	7.65%	7.10%																					
Inception	6.37%	N/A																					
				<table border="1"> <thead> <tr> <th>Period *</th> <th>% Change in NAV</th> <th>% Change in Benchmark</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>19.39%</td> <td>18.23%</td> </tr> <tr> <td>3 Years</td> <td>10.29%</td> <td>10.13%</td> </tr> <tr> <td>5 Years</td> <td>7.97%</td> <td>7.10%</td> </tr> <tr> <td>Inception</td> <td>7.92%</td> <td>6.34%</td> </tr> </tbody> </table>			Period *	% Change in NAV	% Change in Benchmark	1 Year	19.39%	18.23%	3 Years	10.29%	10.13%	5 Years	7.97%	7.10%	Inception	7.92%	6.34%		
Period *	% Change in NAV	% Change in Benchmark																					
1 Year	19.39%	18.23%																					
3 Years	10.29%	10.13%																					
5 Years	7.97%	7.10%																					
Inception	7.92%	6.34%																					
				Past performance may not be sustained in the future.																			
Plan	Purchase	Additional Purchase	Repurchase	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure																
Option A	Rs. 5,000/- and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units	1 Year	-7.23%	6.20%	(i) Load Structure	For Option A 2.25% - for applications below Rs. 1 Crore. Nil - for applications of Rs 1 Crore and above. For applications below Rs. 1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.1 Crore and above: Nil.															
				Since Inception	-8.03%	2.26%																	
							(ii) Recurring expenses	The actual expenses during 2008-2009: 2.50%															
Option B	Rs. 2 crore and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units																				
				Past performance may not be sustained in the future.																			
Purchase	Additional Purchase	Repurchase	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure																	
Rs. 5,000/- and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units	1 Year	17.08%	11.08%	(i) Load Structure	2.25% - for applications below Rs. 1 Crore. Nil - for applications of Rs 1 Crore and above. For applications below Rs. 1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days from the date of purchase. For applications of Rs.1 Crore and above: Nil.																
			Since Inception	17.32%	9.62%																		
							(ii) Recurring expenses	The actual expenses during 2008-2009: 0.75%															
				Past performance may not be sustained in the future.																			
				* Returns for the period upto one year - Absolute and Returns for the period more than one year - CAGR. # Absolute Returns			Note: The AMC / Trustee reserve the right to introduce / increase / decrease / change the load / fee at any time at its discretion in future on a prospective basis. However, such increase / decrease / introduction would be subject to the limits prescribed under the Regulations. There shall be no entry load / exit load / CDSC on bonus units and units allotted by way of reinvestment of dividends.																

Scheme Names	Investment Objective	Asset Allocation Pattern of the scheme		Plans and Options	Fund Manager	Benchmark Index
ING OptiMix Active Debt Multi-Manager FoF Scheme An Open-Ended Fund Of Funds Scheme Allotment Date: 29th December 2006	The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the ING OptiMix Multi Manager investment process.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: NIL Options: Growth Option and Dividend Option (Payout and Reinvestment) Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Arvind Bansal	CRISIL Composite Bond Fund Index
		Debt Funds (including Income Funds, Gilt Funds, Floating Rate Funds, Short Term Funds, Fixed Maturity Plans and Liquid Funds.)	90-100%			
		Money Market Securities	0-10%			
ING OptiMix Income Growth Multi Manager FoF Scheme An open ended FoF Scheme Allotment Date: 2nd May 2006	The primary objective of the Scheme is to generate returns by investing primarily in a portfolio of debt funds, liquid funds, money market funds and equity funds accessed through the diversified investment styles of underlying scheme selected in accordance with the ING OptiMix Multi Manager investment process.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: 15% Equity Plan & 30% Equity Plan Options: Option A - Growth, Option A - Dividend (Payout & Reinvestment) and Option B - Growth, Option B - Dividend (Payout & Reinvestment) under both the Plans. Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Arvind Bansal	15% Equity Plan: 15% S&P CNX Nifty Index; + 85% Crisil Composite Bond Fund Index. 30% Equity Plan: 30% S&P CNX Nifty Index; + 70% Crisil Composite Bond Fund Index.
		15% Equity Plan				
		Equity Funds	0%-20%			
		Debt Funds, liquid funds, money market funds	80%-100%			
		Money market Securities	0%-10%			
		30% Equity Plan				
		Equity Funds	0%-35%			
Debt Funds, liquid funds, money market funds	65%-100%					
Money market Securities	0%-10%					
ING OptiMix 5 Star Multi Manager FoF Scheme An Open Ended Equity Fund of Funds Scheme Allotment Date: 16th January 2007	The primary objective of the Scheme is to generate long term capital appreciation primarily from a portfolio of equity funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ING OptiMix Multi Manager investment process.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: NIL Options: Growth Option and Dividend Option (Payout and Reinvestment) Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Arvind Bansal	S&P CNX Nifty Index
		Equity funds	65%-100%			
		Debt funds, liquid funds, money market funds	0%-35%			
		Money Market Securities	0%-10%			
ING OptiMix Global Commodities Fund An Open Ended Fund of Funds Scheme Allotment Date: 17th September, 2008	The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities.	Types of Instruments	Normal Allocation (% of Net Assets)	Plans: Nil. Options under the plan: Growth Option and Dividend Option (Payout and Reinvestment) Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)	Arvind Bansal	CRISIL Liquid Fund Index
		Global mutual funds which invest in commodity related securities	65%-100%			
		Debt funds, liquid funds, money market funds	0%-25%			
		Money Market Securities	0%-10%			

Minimum Application Amount/ Number of Units			Performance of the Scheme as on 30-06-2009			Expenses of the Scheme	
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure	Entry Load: Nil Exit Load: Nil
			1 Year	10.96%	11.02%		
			Since Inception	8.98%	7.02%	(ii) Recurring expenses	The total expenses of the scheme including management fees shall not exceed 0.75% of the daily average net assets. These expenses are over and above the expenses charged by the respective underlying schemes. The actual expenses during 2008-2009: 0.50%
			<p>#</p> <p>Past performance may not be sustained in the future.</p>				
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure	For Option A – Growth & Dividend (Payout & reinvestment) Entry Load: 1% for applications below Rs 5 cr and Nil for applications of Rs 5 cr & above. Exit Load: Nil For Switch/ Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) between Multi-Manager Schemes, entry loads will be applicable as mentioned above. No entry load will be charged for switch-in to open ended schemes from close ended schemes of ING OptiMix. However, in case of redemption/switch-out from the close ended Schemes before maturity on the specified redemption date, proportionate unamortized initial issue expenses will be recovered from investors. In case of switch/ STP from Option A of 15% Equity Plan or 30% Equity Plan to any of the Options of 15% Equity Plan or 30% Equity Plan, there is no entry & exit load. For Option B – Growth & Dividend (Payout & reinvestment) Entry Load: Nil. Exit Load: 0.5% if the redemption is carried out within 3 months from the date of Investment. For Switch/ STP between Multi-Manager Schemes, exit loads will be applicable as mentioned above. In case of switch/ STP/ SWP from Option B of 15% Equity Plan or 30% Equity Plan to any of the Options of 15% Equity Plan or 30% Equity Plan then Entry load / Exit load as applicable from time to time shall be charged for such switch.
			15% equity plan	2.14%	8.06%		
			Since Inception	4.30%	6.41%	(ii) Recurring expenses	The total expenses of the scheme including management fees shall not exceed 0.75% of the daily average net assets. These expenses are over and above the expenses charged by the respective underlying schemes. The actual expenses during 2008-2009: 0.75%
			<p>#</p> <p>Past performance may not be sustained in the future.</p>				
			Period *	% Change in NAV	% Change in Benchmark		
			30% equity plan	5.24%	7.73%		
			Since Inception	4.30%	6.60%		
			<p>#</p> <p>Past performance may not be sustained in the future.</p>				
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure	2.25% - for applications below Rs. 1 Crore. Nil - for applications of Rs 1 Crore and above. For applications below Rs. 1 Crore: CDSC of 1% if redeemed within and including 180 days and 0.5% if redeemed after 180 days but before 365 days. For applications of Rs.1 Crore and above: Nil.
			1 Year	5.64%	6.20%		
			Since Inception	1.91%	2.07%	(ii) Recurring expenses	The actual expenses during 2008-2009: 0.75%
			<p>#</p> <p>Past performance may not be sustained in the future.</p>				
Purchase Rs. 5,000/- and in multiples of Re1/- thereafter.	Additional Purchase Rs.1,000 and in multiples of Re1/- thereafter.	Repurchase Minimum of Rs 1000 or 100 units	Period *	% Change in NAV	% Change in Benchmark	(i) Load Structure	Entry Load: 2.50% for applications below Rs. 5 crores and Nil for applications of Rs. 5 crores and above. Exit Load : For applications below Rs.5 Crores: CDSC of 1% if redeemed within and including 180 days from the date of investment and 0.5% if redeemed after 180 days but before 365 days from the date of investment. Nil. - For applications of Rs.5 crores and above.
			Retail Plan	-4.88%	-14.13%		
			Since Inception	-4.88%	-14.13%	(ii) Recurring expenses	The total expenses of the scheme including management fees shall not exceed 0.75% of the daily average net assets. However, the total expenses of the Institutional Plan including management fees shall not exceed 0.65% of the daily average net assets. These expenses are over and above the expenses charged by the respective underlying schemes. The actual expenses during 2008-2009: 0.75%
			<p>#</p> <p>Past performance may not be sustained in the future.</p>				
			<p>* Returns for the period upto one year - Absolute and Returns for the period more than one year - CAGR. # Absolute Returns</p>			<p>Note: The AMC / Trustee reserve the right to introduce / increase / decrease / change the load / fee at any time at its discretion in future on a prospective basis. However, such increase / decrease / introduction would be subject to the limits prescribed under the Regulations. There shall be no entry load / exit load / CDSC on bonus units and units allotted by way of reinvestment of dividends.</p>	

**SYSTEMATIC INVESTMENT PLAN (SIP), SYSTEMATIC WITHDRAWAL PLAN (SWP)
AND SYSTEMATIC TRANSFER PLAN (STP):**

a) Systematic Investment Plan (SIP)

Unitholders can benefit by investing specified Rupee amounts at regular intervals for a continuous period. The SIP allows the Unitholders, to invest a fixed amount of Rupees at regular intervals for purchasing additional Units of the Schemes at NAV based prices. This concept is called Rupee Cost Averaging.

By investing an equivalent amount at regular intervals, each month for example, you do not have to worry about catching market highs and lows, because your monthly contribution will buy more Units when prices are low and fewer when Unit prices are high. The net result may be that, over a long period of time, your average cost could be lower than the average market price, and when you eventually sell your Units, your gain could be higher than if you had invested a lump sum. Thus by investing, a fixed amount of Rupees at regular intervals, Unitholders can take advantage of the benefits of Rupee Cost Averaging, at the same time saving a fixed amount of rupees each month.

Unitholders can enroll themselves for SIP by making a written request, either in person or by mail, at any of the Investor Service Centres, CAMS / OPAT. Within three Business Days (4 business days for Multi Manager Schemes) of a Systematic Investment, a fresh account statement will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. Unitholders will have the right to discontinue the SIP any time, if they so desire.

There are two options available under SIP viz-Monthly option and quarterly option, the details of which are given below:

Single & Multi Manager Schemes:

	Monthly Option	Quarterly Option
Dates of installment	1st / 10th / 15th / 27th of the month	1st / 10th / 15th / 27th of Jan/April/ July/Oct
Minimum amount	Rs 1000/-	Rs 3000/-
Additional amount in multiples of	Rs. 100/-	Rs. 100/-
Minimum no. of cheques	6	4

Investors may note that the Default date shall be 10th. The minimum number of days between two installments for SIP shall be 30 days and if 3 consecutive SIP installments are dishonored, the SIP would automatically cease.

Note: SIP option is not available under ING Optimix Multi Manager Equity Scheme - Option B. However the AMC reserves the right to accept SIP applications of different amounts, dates and number of cheques.

b) Systematic Withdrawal Plan (SWP)

Unitholders have the benefit of availing the choice of Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw a specified sum of money each month/quarter from his investments in the Schemes. SWP is ideal for investors seeking a regular inflow of funds for their needs. It is also ideally suited to retirees or individuals, who wish to invest lumpsum and withdraw from the investment over a period of time.

The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder. The Unitholder may avail of this Option by writing to any of the Investor Service Centres. Unitholders may change the amount of withdrawals or the period of withdrawals by giving a 15 days written notice. The SWP may be terminated on a written notice by a Unitholder and it will terminate automatically if all the Units are liquidated or withdrawn from the account or the holdings fall below Rs. 1000 under the monthly option or Rs 3000 under the quarterly option or upon the Mutual Fund's receipt of notification of death or incapacity of the first Unitholder.

There are two options available under SWP viz-Monthly option and quarterly option, the details of which are given below:

	Monthly Option	Quarterly Option
Dates of Request	5th of the month	5th of Jan/Apr/July/Oct
Minimum amount	Rs 1000/- or 50 units	Rs 3000/- or 150 units
Additional amount in multiples of	Rs. 100/- or 10 units	Rs. 100/- or 10 units

However, the AMC reserves the right to accept SWP application of different amounts, dates and frequency.

c) Systematic Transfer Plan (STP)

Under Systematic Transfer Plan (STP), the Unit holder will have to invest a lump sum amount in one scheme with an instruction to the Fund that the entire or a part of this investment will be transferred systematically to another scheme. Under this plan the fund will endeavour to transfer the investments on a monthly or quarterly basis. However, the AMC/Fund reserves the right to change the frequency of transfer as may deem fit. The number of switches / transfers and amount will be fixed at the time of initial investment itself and that installment will be rounded off to the lowest Rs.100. The last installment will be the balance amount based on the appreciation / depreciation of the investments. Terms and conditions for Systematic Transfer Plan (STP) is as under:

	Monthly Option	Quarterly Option
Dates of transfer	1st / 10th / 15th / 27th of the month	1st / 10th / 15th / 27th of Jan/ April/ July/Oct
Minimum amount	Rs 1000/-	Rs 3000/-
Additional amount in multiples of	Rs. 100/-	Rs. 100/-
Minimum no. of transfer	6	4

STP facility is also allowed when the unit holder provides instructions to the Fund to transfer only the appreciated amount in respect of his investments in one scheme to another scheme. STP facility will also be available for existing investments.

The Unit holder may change the instructions (but not below the specified minimum) by giving written notice to the Registrars and Transfer Agent of the Fund. The Fund may close a Unitholder's account if, as a consequence of STP, all the Units are withdrawn or the holdings fall below minimum initial application amount of respective scheme.

An STP instruction received from any joint owner in case the mode of holding is "any one or survivor" is binding on all joint owners. If a certificate has been issued, it must be returned to the Fund before Unit Holder opts for this Facility.

The STP Facility may be terminated on appropriate written notice by the Unit Holder and it will terminate automatically if all the Units are liquidated or withdrawn from the account or pledged or upon the Fund's receipt of notification of death or incapacity of the Unit Holder.

The AMC / Mutual Fund reserves the right to accept STP of different amounts, dates and frequency and to change the norms relating to STP from time to time. Investors are requested to read the Scheme Information Document of the respective Scheme to which STP facility is requested before indicating the choice of STP.

STP from a Multi Manager Scheme to a Single Manager Scheme offered by the Mutual Fund and vice versa is not allowed and therefore the investor will have to redeem from the Multi Manager scheme and make a fresh application to the Single Manager Scheme or vice versa. STP from/to ING Optimix Global Commodities Fund, ING Global Real Estate Fund & ING Latin America Equity Fund are not available.

d) ING ZOOM Investment Pac (ZIP) is a systematic vehicle to transfer a pre-fixed amount on a daily basis from the ING Liquid Fund (Regular Plan - Growth Option) to the selected schemes of ING Mutual Fund.*

- Transfer of amount as low as Rs. 99/- .
- Benefit of daily rupee cost averaging.
- Provides you the comfort of investing in Liquid Fund as well as the possibility of better returns by systematic daily transfers into existing schemes.

Product Features

*Selected Schemes include ING Domestic Opportunities Fund, ING Core Equity Fund, ING Nifty Plus Fund, ING Dividend Yield Fund, ING Midcap Fund, ING Contra Fund, ING Tax Savings Fund, ING OptiMix 5 Star Multi Manager FOF Scheme, ING OptiMix Asset Allocator Multi Manager FOF Scheme, ING OptiMix Multi Manager Equity Fund, ING GILT Fund, ING Income Fund, ING Short Term Income Fund.

Except for Tax Savings Fund

INFORMATION COMMON TO ALL SCHEMES (as applicable)

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID/ Offer Document carefully for details on risk factors before investment. Summarized Scheme Specific Risk Factors are given below:

RISK FACTORS ASSOCIATED WITH INVESTMENT IN EQUITY AND BALANCED SCHEMES OF ING MUTUAL FUND (i.e. SINGLE MANAGER EQUITY SCHEMES AND ING OPTIMIX MULTI MANAGER EQUITY FUND)

1. The value of the Scheme's investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.
2. The liquidity of the investments made by the Scheme could be restricted by trading volumes, settlement period, time taken for redemption of units and investment in unlisted securities. Investment in unlisted securities carries more risk. The Trustees have a right in its sole discretion, to limit redemptions under certain circumstances as described under the section titled Right to Limit Redemption in the SID/Offer Document.
3. Investment decisions made by the AMC may not always be profitable.
4. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices, credit risks, market risks and illiquidity risk.
5. The Scheme may also invest in overseas financial assets subject to RBI/ SEBI Guidelines and to the extent that assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
6. The Mutual Fund may not be able to sell lent out securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.
7. As money market securities lack a well developed secondary market this may restrict the selling ability of the scheme.
8. Different types of securities which the scheme would invest carry different levels and types of risks and hence the scheme's risk may increase or decrease depending upon its investment pattern.
9. The AMC may, considering the overall level of risk of the portfolio, invest in lower rated/ unrated securities or in unlisted securities offering higher yields. This may increase the risk of the portfolio.
10. The scheme may invest in Securitised debt such as Asset backed Securities (ABS) or Mortgaged backed securities (MBS). ABS/MBS are normally exposed to a higher level of re- investment risk as compared to the normal corporate or sovereign debt. The ABS/MBS holders have limited recourse to the extent of credit enhancement provided. If the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided, ABS/MBS holder will suffer credit losses.

ING MIDCAP FUND: The nature of the Fund will necessitate investing in second line not-so liquid stock. The mid-cap stocks may, at particular given time, have lesser liquidity and the volatility levels could be higher than the large cap stocks. Illiquidity risks shall be higher than normal as is in a diversified fund.

ING NIFTY PLUS FUND: Performance of the S&P CNX Nifty will have a direct bearing on the performance of the Scheme. 2. In case of investment in derivative instruments like index futures, there may be a cost attached to buying an index future and there could be an element of settlement and liquidity risk. 3. In the event the S&P CNX Nifty index is dissolved or is withdrawn by India Index Services & Products Limited (ISL) or is not published, the Trustee reserves the right to modify the Scheme so as to track a different and suitable index or to suspend tracking the Nifty till such time it is dissolved/ withdrawn or not published and an appropriate intimation will be sent to the Unit holders of the Scheme. 4. The scheme may generate returns which are not in line with the performance of the S&P CNX Nifty Index which may be due to a variety

of factors such as due to a) the actively managed portion of the portfolio b) any delay in the purchase or sale of shares due to illiquidity in the market settlement and realization of sales proceeds. c) The indices reflect the price of securities at close of business day on The National Stock Exchange. The scheme however, may trade these securities at different points in time during the trading sessions or on different exchanges which may also result in traded prices being at variance, from NSE closing prices) IISL may either drop or include new securities in the index and the reallocation process to mirror the index may not occur instantaneously. e) trades not being executed at prices necessary to mirror the index, expenses of the scheme, maintenance of cash levels to meet redemptions, conditions prevailing in the securities market such as circuit filters, delisting of securities, liquidity and volatility in securities prices, etc. Investors are advised to refer to the offer document for detailed risk factors and usage of Standard and Poor's trade mark.

ING DOMESTIC OPPORTUNITIES FUND: The AMC may invest in lower rated/ unrated securities offering higher yields. On an exceptional basis, the Investment Committee may consider investment in loss making companies if the Investment Committee believes that a turn around in the company is likely in the near term (1-2 years). Investments in companies engaged in the infrastructure sector, which are currently making losses but likely to turnaround in the near term will also be considered. This may increase the risk of the portfolio.

ING CONTRA FUND: There would be Moderate to High risk on account of Price Fluctuations and Volatility of the equity and equity related securities of the portfolio. The Scheme can have concentrated exposure to some sectors (weightage may be different from benchmark index). Hence the performance of the Scheme can be different from the performance of the benchmark and the Concentration / Sector Risks are moderate. The scheme shall face the risk of misjudging the prospects and valuations of a company. The liquidity risk associated with the scheme is moderate and may impact the Scheme if there is sudden large redemption. In case of investment in derivatives, the risks associated with investment in derivatives would also be applicable.

ING DIVIDEND YIELD FUND: Though the investments would be in companies having a track record of dividend payments, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividend in future. These stocks, at times, may be relatively less liquid as compared to growth stocks.

ING GLOBAL REAL ESTATE FUND

- The Manager of the sub fund expects the investments of the sub fund to be in common stocks of large, mid and small-sized companies associated with the real estate sector/industry. The Manager may also invest in units of real estate investment trusts ("REITs") which are listed on recognized stock exchanges. All risks associated with such schemes, including performance of their underlying stocks, derivative instruments, stock-lending, off-shore investments etc., will therefore be applicable in the case of the Scheme.
- To the extent that the underlying schemes invest in corporate debt securities they would be exposed to credit risk, market risk, and interest rate risk.
- The liquidity of the Schemes investments may be inherently restricted by the liquidity of the underlying schemes in which it has invested.
- The Investors shall bear the recurring expenses of the Scheme in addition to those expenses of the underlying schemes.
- The disclosures of portfolio for the Scheme will be limited to the particulars of the underlying schemes and money market securities where the Scheme has invested.
- Any change in the investment policies or fundamental attributes of any underlying scheme is likely to affect the performance of the Scheme.
- In case of oversubscription i.e. in excess of USD 300 million in aggregate by the mutual fund, the AMC shall refund the money to the investors within six weeks from the date of receipt of subscription. In the event of failure to refund the money within the period of six weeks the asset management company shall pay interest to the applicant @ 15% p.a. on the expiry of six weeks.

ING LATIN AMERICA EQUITY FUND

The Sub-Fund may be affected by the following risks, among others:

1. The Scheme intends to predominantly invest in ING (L) Invest Latin America Fund, under normal market conditions, the ING (L) Invest Latin America Fund will operate as a diversified fund. The market risk associated with the equities and/or transferable securities used to reach investment objectives of the sub fund are considered as high. Equities are impacted by various factors, of which, without being exhaustive, the development of the financial market, as well as 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. Expected liquidity risk underlying investments in emerging markets is higher than investments in developed markets. Moreover, the currency exposure may impact highly the sub-fund's performance. Investments in a specific geographic area are more concentrated than investments in various geographic areas. No guarantee is provided as to the recovery of the initial investment.
2. Investments in the sub fund are exposed to risks, which may include or be linked to equity, bond, currency, interest rate, credit, volatility and political risks. Each of these risks may also occur in conjunction with other risks. Some of these risk factors are described briefly below. Potential investors must have experience in investing in instruments used in the context of the investment policy of the sub fund. Apart from potential stock exchange profit, it is important to note that an investment also involves the risk of incurring stock exchange losses. The value of the sub fund is determined on the basis of fluctuations in the price of the transferable securities held by the Company. The value may therefore go up or down in relation to their initial value. There is no guarantee that the aims of the investment policy will be achieved.
3. The liquidity of the Schemes' investments may be inherently restricted by the liquidity of the underlying schemes in which it has invested.
4. The Investors shall bear the recurring expenses of the Scheme in addition to those expenses (recurring expenses and load) of the underlying schemes.
5. The disclosures of portfolio for the Scheme will be limited to the particulars of the underlying schemes and money market securities where the Scheme has invested.
6. Any change in the investment policies or fundamental attributes of any underlying scheme is likely to affect the performance of the Scheme.
7. Lack of flexibility of investment product and restrictions which may limit the possibility to change the counterparts/providers. Difficulties may in particular exist to find counterparty with similar conditions for OTC derivatives.

8. When over-the-counter (OTC) contracts are entered into, the Company may find itself exposed to risks arising from the solvency of its counterparties and from their ability to respect the conditions of these contracts. The Company may thus enter into futures, options and swap contracts, or use other derivative techniques, each of which involves the risk that the counterparty will fail to respect its commitments under the terms of each contract.
9. Where the sub-fund invests in warrants on transferable securities, the net asset value may fluctuate more if the sub-fund were invested in the underlying assets because of the higher volatility of the value of the warrant.
10. In case of oversubscription i.e. in excess of USD 300 million by the mutual fund, the AMC shall refund the money to the investors within six weeks from the date of receipt of subscription. In the event of failure to refund the money within the period of six weeks the asset management company shall pay interest to the applicant @ 15% p.a. on the expiry of six weeks.

ING OPTIMIX GLOBAL COMMODITIES FUND:

1. Commodities are in general a more volatile asset class than equities markets. Stocks linked to this asset class can be even more volatile than the commodity prices themselves. At times currencies and global supply and demand can have a significant impact on the profitability of companies operating in this industry. The nature of these companies linked to this asset class is cyclical in nature.
2. The NAVs of the underlying scheme where the Scheme have invested may be impacted generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, restrictions on repatriation and transaction procedures in overseas market, changes in government policies, taxation laws or any other appropriate policies and other political and economic developments. Consequently, the NAV of the Scheme may fluctuate accordingly.
3. Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes.
4. The investors will bear the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the scheme.

"Special Risk Considerations related to ING Global Real Estate Securities Fund":

Investors should note that investments in the Sub-Fund are exposed to the financial and market risks that accompany investments in equities (though equities offer the potential for greater long-term growth than most debt securities, equities generally have higher volatility) and are also exposed to risk involved with investment in foreign securities which include currency and country risk, lower liquidity, political and economic uncertainties and differences in accounting standards.. The Sub-Fund is focused on the real estate sector and this concentration may lead to higher price volatility. Risks of investing in the Sub-Fund are similar to those associated with direct ownership of real estate. REITs may also be affected by tax and regulatory requirements. The Sub-Fund may invest in small and medium capitalized companies, which may be more susceptible to price swings and less liquidity than larger capitalized companies. Investors should note that the Sub-Fund may invest in real estate investment trusts that have not been authorized by the SFC and may not be directly available to the residents.

The Sub-Fund(s) may be affected by the Risk relating to Distributions, Political and/or Regulatory Risks, Country risk, Portfolio Management Risk, Premium Risk, Counterparty and Settlement Considerations, Emerging Markets Risk, Price Volatility, Market Trend, Industry Concentration and Real Estate Risk.

DEBT INVESTMENTS: OTHER COMMON RISK FACTORS

(ING Income Fund/ Short Term Plan / ING GILT Fund / ING Liquid Fund /ING Liquid Plus Fund – an open ended income scheme / ING Floating Rate Fund / ING Select Debt Fund / ING MIP Fund - Plan A & B /

1. The NAV of the schemes to the extent invested in Debt and Money market securities, are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
2. The AMC may, considering the overall level of risk of the portfolio, invest in lower rated/ unrated securities offering higher yields. This may increase the risk of the portfolio.
3. Changes in the prevailing rates of interest are likely to affect the value of the scheme's holdings and thus the value of the scheme's units.
4. The value of the Scheme's investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.
5. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Scheme can go up and down because of various factors that affect the capital markets in general.
6. As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the Scheme. In view of the above, the Trustees have a right in its sole discretion, to limit redemptions under certain circumstances as described under the section titled Right to Limit Redemptions.
7. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
8. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
9. Investment decisions made by the AMC may not always be profitable.
10. The Scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
11. The Scheme may also invest in overseas financial assets subject to RBI/ SEBI Guidelines and to the extent that assets of the Scheme will be invested in securities denominated in foreign currencies, the

Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment. The tax benefits available under the scheme are as available under the present taxation laws and subject to relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unitholder is advised to consult his/her own professional tax advisor.

13. As per SEBI circular dated December 12, 2003 ref SEBI/IMD/CIR.No.10/22701/03, each scheme and individual plan(s) under the schemes should have a minimum of 20 investors and no single investor should account for more than 25% of the corpus of such scheme/plan(s). In case of non fulfillment of the first condition i.e each scheme should have atleast 20 investor, then the scheme will be wound up without reference to from SEBI. Further SEBI vide circular dated June 14, 2005 have stated that the 25% limit would be applicable at the Portfolio level. In case of non fulfillment of the 2nd condition i.e no single investor should account for more than 25% of the corpus of such scheme/plan(s)(at the end of quarter after the daily averaging is computed), a rebalancing period of one month would be allowed, and thereafter if the investor holds more than 25%, 15 days notice will be given to the investor. Failure on part of the investor to redeem his exposure over 25% the limit, would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period.
14. Risk Factors associated with Securitised Debt: The scheme may invest in Securitised debt such as Asset backed Securities (ABS) or Mortgaged backed securities (MBS). Asset backed securities are securitised debt where the underlying assets are receivable arising from various loans including automobile loans, personal loans, loans against consumer durables etc. Mortgaged backed securities are securitised debt where the underlying assets are receivable arising from loans backed by mortgaged of residential/commercial properties. ABS/MBS instruments reflect the undivided interest in the underlying pool of assets and do not represent the obligation of the issuer of ABS/MBS or the originator of the underlying receivable. The ABS/MBS holders have limited recourse to the extent of credit enhancement provided. If the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided, ABS/MBS holder will suffer credit losses. ABS/MBS are normally exposed to a higher level of reinvestment risk as compared to the normal corporate or sovereign debt. At present the following types of loans are securitised: Auto loans (Cars/commercial vehicles/ two wheelers), House loans, Consumer durable loans, Personal loans, corporate loans. Auto Loans (Cars/Commercial vehicles/ two wheelers): The underlying assets are susceptible to depreciation in values whereas the loans are given at high loan to value ratios. Thus after a few months, the value of assets becomes lower than the loan outstanding. The borrowers therefore may sometimes tend to default on loans and allow the vehicles to be repossessed. These loans are subject to model risk. I.e. if a particular automobile model does not become popular, loans given for financing that model have a much higher likelihood of turning bad. In such cases, loss on sale of repossession vehicles is higher than usual. Commercial vehicles loans are susceptible to the cyclicality in the economy. In a downturn in economy, freight rates drop leading to higher defaults in commercial vehicle loans. Further, the second hand prices of these vehicles also decline in such economic environment. Housing Loans: Housing loans in India have shown very low default rates historically. However, in recent years loans have been given at high loan to value ratios and to a much younger borrower classes. The loans have not yet gone through the full economic cycle and have not yet seen a period of declining property prices. Thus the performance of these housing loans is yet to be tested and it need not conform to the historical experience of low default rates. Consumer durable loans: The underlying security for such loans is easily transferable without the banks knowledge and hence repossession is difficult. The underlying security for such loans is also susceptible to quick depreciation in value. This gives the borrowers a high incentive to default. Personal Loans: These are unsecured loans. In case of default, the bank has no security to fall back on. The lender has no control over how the borrower has used the borrowed money. Further, all the above loans have the following common risk: All the above loans are retail, relatively small value loans. There is a possibility that the borrower takes different loans using the same income proof and thus the income is not sufficient to meet the debt service obligations of these loans. Corporate loans: These are loans given to single or multiple corporate. The receivables from a pool of loans to corporate is assigned to a trust that issues Pass through certificates in turn. The credit risk in such PTCs is on the underlying pool of loans to corporate, which in turn depends on economic cycles.
15. Risks of investing in Floating Rate instruments or Fixed Rate instruments swapped for floating rate return: Interest rate movement (Basis Risk): As the fund will invest in floating rate instruments, these instruments' coupon will be reset periodically in line with the benchmark index movement. Normally, the interest rate risk of a floating rate instrument compared to a fixed rate instrument is limited. The changes in the prevailing rates of interest will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Schemes' Units. Increased rates of interest, which frequently accompany inflation and/ or a growing economy, are likely to have a negative effect on the value of the Units. The value of securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The fund could be exposed to the interest rate risk (i) to the extent of time gap in resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture the interest rate movement. Spread Movement (Spread Risk): Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments Settlement Risk (Counterparty Risk): The floating rate assets may also be created by swapping a fixed return to a floating rate return. In such a swap, there may be an additional risk of counterparty who will pay floating rate return and receive fixed rate return. Liquidity Risk: Due to the evolving nature of the floating rate market, there may be an increased degree of liquidity risk in the portfolio from time to time.
16. Risk of investing in ING Select Debt Fund: Debt securities other than Government securities, suffer from credit risk. In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. The Credit Rating agency grade the probability of timely payment of principal and interest by assigning rating from a scale of AAA to D. Credit rating of AAA signifies highest safety of timely

payment of principal and interest while AA rated Debenture are adjudged to offer high safety of timely payment of interest and principal. They differ in safety from AAA issues only marginally As the scheme propose to invest 0-75% % in AA rated securities, the credit risk of the portfolio will increase proportionately as AA rated securities have a relatively higher probability of default of interest and principal as compared to AAA rated securities. Also AA rated securities have relatively higher probability of downgrades as compared to a AAA rated securities. Risk of investing in ING Liquid Plus Fund: Different types of securities in which the scheme would invest as given in the offer document carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risks than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated

SCHEME SPECIFIC RISK FACTORS APPLICABLE TO ING OPTIMIX FUND OF FUND SCHEMES:

1. The Scheme(s) returns can be impacted by issues pertaining to the NAV's of underlying Scheme of mutual funds where ING Optimix FoF has invested.
2. The returns of the Scheme(s) will depend on the choice of underlying scheme of mutual funds and allocation of capital to underlying scheme by the ING Optimix Investment Team.
3. The NAV of the schemes may fluctuate and go up and down depending upon the factors affecting the securities and capital market.
4. The Trustees have a right in its sole discretion, to limit redemptions under certain circumstances as described in the offer documents/SID.
5. The investors will bear the expenses and load of the Scheme(s) in addition to the expenses of the Underlying Schemes unless such load is waived off by the underlying scheme.
6. The liquidity of the investments made by the Scheme could be restricted by trading volumes, settlement period, time taken for redemption of units and investment in unlisted securities. Investment in unlisted securities carries more risk.
7. The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Fund scheme that they invest in.
8. As the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non-uniform charging of expenses over a period of time.
9. The NAV of the scheme to the extent invested in Money market securities, are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
10. Investment decisions made by the AMC may not always be profitable.

Scheme Specific Risk Factor applicable to FoF Schemes except and ING Optimix Active Debt Multi Manager Fund of Fund Scheme:

Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments, off shore investments, security lending etc.

Applicable NAV (For all schemes except ING Liquid Fund & ING Global Real Estate Fund & ING Latin America Equity Fund & ING Optimix Global Commodities Fund & ING Income Fund & ING Short Term Income Fund & ING Gilt Fund)

For Subscriptions/Switch-ins

In respect of valid applications received upto 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.

In respect of valid applications received after 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

For Redemptions / Switch outs

In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.

In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Applicable NAV (For ING Liquid Fund)

Purchase: In respect of valid applications, received upto 12.00 noon on a day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the day of receipt of application. However, in respect of valid application received after 12.00 noon on a day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the next business day and irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application – the closing NAV of the day immediately preceding the day on which the funds are available for utilization. **Redemptions:** In respect of valid applications received upto 3.00 pm – the closing NAV of the day immediately preceding the next business day. However in respect of valid applications received after 3.00 pm – the closing NAV of the next business day will be applicable. **Switch:** Valid applications for "switch out" shall be treated as redemptions and for "switch in" shall be treated as purchases accordingly "Applicable NAV" based on cut off timings shall be applicable. A switch will attract entry load/CDSC/exit load if any as per scheme norms.

Applicable NAV (For ING Global Real Estate Fund, ING Latin America Equity Fund & ING Optimix Global Commodities Fund)

Subscription: a. where the application is received upto 3.00 pm -NAV of the day of receipt of application which is declared on the next business day; b. where the application is received after 3.00 pm -NAV of the next business day(which will be declared on the business day after such business day);

Redemptions: where the application received upto 3.00 pm - NAV of the day of receipt of application(which shall be declared on the next business day); and an application received after 3.00 pm - NAV of the next business day(which shall be declared on the business day after such business day).

Note: Business Day for ING Global Real Estate Fund: A day other than (i) Saturday and Sunday, (ii) a day on which the banks in Mumbai are closed, Stock exchange in Mumbai is closed (BSE and NSE) (iii) a day when ING Global Real Estate Securities Fund is closed for subscription/redemption, (iv) a day on which the sale and redemption of Units is suspended. (v) A day on which the AMC is closed for business.

The AMC reserves the right to change the definition of Business Day. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.

Business Day for ING Latin America Equity Fund: A day other than (i) Saturday and Sunday, (ii) a day on which the banks in Mumbai are closed, Stock exchange in Mumbai is closed (BSE and NSE) (iii) a day when ING (L) Invest Latin America Fund is closed for subscription/redemption, (iv) a day on which the sale and redemption of Units is suspended. (v) A day on which the AMC is closed for business.

The AMC reserves the right to change the definition of Business Day. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.

Business Day for ING OptiMix Global Commodities Fund: A day other than: (i) Saturday and Sunday (ii) A day on which The Stock Exchange, Mumbai is closed or the National Stock Exchange is closed _ A day which is a public and/or bank holiday at a collection centre where the application is received _ A day on which the banks in Mumbai and / or RBI are closed for business / clearing _ A day when underlying funds are closed for subscription/redemption _ A day on which the purchase or redemption of units is suspended _ A day on which normal business could not be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time _ A day on which the AMC is closed for business.

The AMC reserves the right to change the definition of Business Day. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.

Applicable NAV (For ING Income Fund, ING Short Term Income Fund, ING Gilt Fund & ING Treasury Advantage Fund)

Subscription: For purchase of units in ING Income Fund, ING Short Term Income Fund, ING Gilt Fund and ING Treasury Advantage Fund for an amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable.

Redemptions: In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Dividend Policy (except for ING OptiMix Active Debt Multi Manager FoF Scheme)

The Schemes will declare dividends on daily, weekly, monthly, quarterly, half yearly, annually or such other frequency as may be provided in the offer document of the respective schemes and as maybe decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter-alia, depend upon the disposable surplus of the Scheme. The decision of the Trustees in this regard shall be final. The dividends that may be paid out of the net surplus of the Scheme will be paid (subject to deduction of tax at source, if any) only to those Unit holders whose names appear in the register of Unit holders on the notified record date. The dividends will be at such rate as may be decided by the AMC in consultation with the Trustees. There is no assurance or guarantee to unitholders as to the rate of dividend payment nor that dividend will be paid regularly. It is the intention of the Option though, to declare dividends at stated frequencies. Dividend Payout: On payment of dividend, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. Dividend reinvestment: on re-investment of Dividends, the number of Units to the credit of Unitholder will increase to the extent of the dividend re-invested divided by the NAV applicable on the day of re-investment. There shall be no entry / exit load on the dividends so reinvested.

Dividend Policy for ING OptiMix Active Debt Multi Manager FoF Scheme

The dividend declaration frequency under the Dividend option of the Scheme shall be on a monthly basis, subject to availability of distributable surplus. The record date for the declaration of dividend will be last business day of every month. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax, if any.

NAME OF THE TRUSTEE

ING Mutual Fund

Waiver of Load for Direct Applications

No entry load shall be charged for direct applications made to the AMC. Direct applications are those that are received through internet walk in investor, submitted to AMC, or to a collection centre/Investor Service Centre but without any agent/ broker/ distributor code marked on the form.

This waiver will be available to both new and existing investors from the effective date. It will be applicable to all categories of investments including additional purchases, future installments for all SIPs/STPs and switches from one scheme to another. To benefit from this facility investors are advised to do the following

for each investment they make:

- Present their application at any official transaction points, a list of which is available on our website www.ingim.co.in
- Ensure their application forms carry no broker code numbers. Forms bearing pre-printed broker codes must have these codes struck off to be treated as a Direct investment. Such alterations must be duly signed off by the investor.
- For any Systematic Investing Plans, investors who have previously applied through a broker must make a written request to be treated as a Direct investor for future investments under the Plan.

Despatch of Repurchase (Redemption) Request

Within 10 business days of the receipt of valid redemption or repurchase request at the authorised centres of ING Mutual Fund.

Tax treatment for the Investors (Unitholders)

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

Daily Net Asset Value (NAV) Publication

The NAV is declared on all business days and is published in 2 newspapers. NAV can also be viewed on www.amfindia.com. Investors can also call up on toll free number 1800 2200 42 (applicable only from BSNL/MTNL telephones)

For Investor Grievances please contact :

Computer Age Management Services Private Limited,

New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai – 600034. Ph: 044 28520516, Fax: 044 28517126, E-mail: enq_j@camsonline.com

ING Mutual Fund

Mr. Nityanand Prabhu
601/602, 6th Floor, "Windsor", Off. C.S.T. Road, Kalina, Santacruz (E), Mumbai – 400098. Ph : 022 4082 7999, Fax : 022 4082 7699.

Unitholders' Information

Account Statement will be sent to each Unit holder within thirty days from the date of closure of the initial subscription list or from the date of receipt of request.

Unit holders will receive an Account Statement each time additional purchases or redemption of Units are made or income or other distributions in respect of Units are declared and paid. The mutual fund will dispatch the account statement to the unit holders under SIP once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first account statement under SIP shall be issued within 10 working days of the initial investment. In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 working days from the receipt of such request. Further, soft copy of the account statement shall be mailed to the investors under SIP/STP/SWP to their e-mail address on a monthly basis, if so mandated.

The Mutual Funds shall provide the account statements to the unit holders who have not transacted during the last six months prior to the date of generation of account statements.

The Mutual Fund will mail the schemewise Annual Report of the Mutual Fund or an abridged summary thereof in abridged summary form, as soon as practical after 31st March each year but not later than six months thereafter as the Trustees may decide, for the period ending 31st March.

The Mutual Fund shall before the expiry of one month from the close of each half-year i.e. 30th September and on 31st March, disclose its full scheme portfolio either by publishing it in two newspapers or by sending to unit holders as prescribed under the SEBI Regulations. Also as required by the Regulations the Mutual Fund shall disclose the holdings in the Scheme's portfolio on www.ingim.co.in before the expiry of one month from the closure of each half-year.

Important Note

W.e.f. October 23, 2008 switches from a Multi Manager Scheme to a Single Manager Scheme in offshore funds switches are not allowed offered by the Mutual Fund and vice versa shall be available subject to loads/ CDS charged by the respective scheme.

However, STP from a Multi Manager Scheme to a Single Manager Scheme offered by the Mutual Fund and vice versa is not allowed and therefore the investor will have to redeem from the Multi Manager scheme and make a fresh application to the Single Manager Scheme and vice versa.

Investors may note that Systematic Transfers from/to ING OptiMix Global Commodities Fund, ING Global Real Estate Fund and ING Latin America Equity Fund are not available.

INSTRUCTIONS

GENERAL INFORMATION

- Please fill up the Application Form legibly in English in CAPITAL LETTERS so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by cancelling and re-writing, and such corrections should be counter-signed by the applicant.
- Please read the Key Information Memorandum and the Offer Document carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Please refer to the checklist at the end of these notes to ensure that the necessary details and attachments are made available. This will help to avoid processing delays and / or rejection of your Application Form.
- Please strike out with a line across any section that is not applicable.
- Please write the applicant's Name & Application serial number on the reverse of the cheque / Demand Draft.
- Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected.
- All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- All communications and payments shall be made to the First Applicant only irrespective of the holding basis.
 - The right to accept or reject any application in the whole or in part lies with the AMC / Trustee / Mutual Fund.
 - Original POA / Notarised copy of POA is required to be submitted when applications are made under POA.
- SUBSCRIPTIONS FROM RESIDENTS IN THE UNITED STATES OF AMERICA AND CANADA, CUBA, IRAN, MYANMAR, NORTH KOREA, SUDAN AND SYRIA SHALL NOT BE ACCEPTED BY THE SCHEMES OF ING MUTUAL FUND.

1. APPLICANT INFORMATION

- Applicant must provide all the details as mentioned in the Application Form.
- Name and address must be given in full (P.O. Box Address alone is not sufficient). Please do not abbreviate any name.
 - In case of NRIs / FIs overseas address is mandatory. Application without overseas address are liable to be rejected.
 - Please provide the name & designation of the contact person and fill annexure I on page _____. In case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIs / Association of Persons / Body of Individuals. If applicant is Minor, please provide name of the guardian & relation with Minor.
 - Please fill in your date of birth as this may be required to identify you when communicating with us.
 - To help us service you better, your telephone number(s) should also be provided including the relevant STD / ISD code.
 - Please mention the Nationality.
 - Ensure to tick the correct occupation & tax status.
 - Please tick at the applicable range of the Annual Income

i. PAN & KYC Details

PAN Details (PAN Mandatory for all investments)

- With effect from January 01, 2008, PAN is mandatory for all applicants including NRI's PAN shall be mandatorily mentioned and an attested copy of the PAN card shall be enclosed for all applicants irrespective of mode of holding for any value of investment. Transactions accompanied with Form 49A or Form 60/61 will be rejected. A guardian's PAN will hold valid for minor applicants.
 - KYC is mandatory under the Prevention of Money Laundering Act, 2002 for all applications for subscriptions of Rs. 50,000/- and above with effect from February 01, 2008. This will be applicable for investments from individual investors including joint holding/ institutional investors / other non-institutional investors/ investments through power of attorney holders/ investments of minor through guardian application needs to be supported with a photocopy of the KYC acknowledgment letter. The AMC reserves the right to reject the application form where KYC acknowledgment is not quoted.
- Direct Investments:** Entry load will be waived off for investors making Direct applications to any ING Mutual Fund schemes. For more information please refer KIM on page 13 (Waiver of Load for Direct Applications).

2. JOINT APPLICANT'S DETAILS

- The names, date of birth, PAN (Please refer 1 i) and KYC acknowledgment details of joint applicants (i.e. second and third applicants) should be provided.
- The mode of holding for operating the folio should be indicated in this section. "Single" will entitle only the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Joint" will allow operation of the account only if all the holders sign the instruction. In case where there are more than one applicant and no choice is indicated the default mode of holding will be treated as "Joint".

3. INVESTMENT DETAILS

- The minimum application amount for ING Mutual Fund Scheme is Rs. 5000/- & in multiples of Rs. 1 thereafter. (Minimum amount for Multi Manager Equity Fund - Plan B)
- Applicants should indicate the Plan Option and Sub Option for which the application is made.
- Separate Cheque / Demand Draft is required for investment in each scheme/plan.
- The following mode of payments are not valid and applications accompanied by such payments are liable to be rejected: i) Outstation Cheques. ii) Cash / Money Order / Post Order. iii) Post dated Cheques. (Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment). iv) Third Party cheques.
- If you are residing / located in a city / town where we do not have any official acceptance point (for the continuous offer), please draw a demand draft payable at your nearest city where we have such official acceptance point.
- Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges as per table below. The AMC will not entertain any request for refund of demand draft charges.

Amount	DD Charges
Upto Rs. 10,000/-	At actuals, subject to a maximum of Rs. 50/-
Above Rs. 10,000/-	At Rs. 3.50 per Rs. 1,000/-. Minimum of Rs. 50/- and maximum of Rs. 12500/-

Demand Draft charges shall not be reimbursed for investment made from Overseas.

Demand Draft charges shall not be reimbursed for investments made by bank.

(Investor needs to provide a copy of charge slip of the bank for getting reimbursement of DD charges & unit will be allotted towards charges).

- If no indication is given for the investment the default option will be as follows: -

Indication not made	Default
Dividend/Growth Option	Growth Option
Dividend Payout /Reinvestment	Dividend Reinvestment
Mode of holding (in case where there are more than one applicant)	Joint
Retail Plan / Institutional Plan / Super Institutional Plan	As per scheme feature

- In case of NRIs, Persons of Indian Origin, FIs :- The Foreign Exchange Management (Transfer of Issue of Security by a Person Resident Outside India) Regulations, 2000 (the "FEMA Regulations") permit a NRI / PIO

to purchase on repatriation or non-repatriation basis, without limit, units of domestic mutual funds. Payment for such units must be made either by cheque or demand draft by means of (a) Inward Remittance through normal banking channels, or (b) Out of Funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or Out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis. Investment by NRIs / FIs shall be in accordance with the prevailing laws governing such investments. Payment by the FI must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or non resident rupee account maintained by the FI with a designated branch of an authorized dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations. In case of investment by NRIs through NRE bank account photocopy of the cancelled Cheque/Account Debit certificate from Bankers should be submitted. In case if the same is not submitted along with the application AMC reserves the right to release payment only on receipt of the above documents.

4. BANK ACCOUNT DETAILS

- Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the application. **Applications received without the bank account details will be rejected**
- The 9-digit MICR (Magnetic Ink Character Recognition) number is the one that appears to the right of the cheque number on the bottom white strip of a cheque leaf. Investor should submit a copy of a cancelled cheque to verify these details.
- The 11-digit IFSC (Indian Financial System Code) code for NEFT (National Electronic Funds Transfer) and RTGS (Real Time Gross Settlement) can be obtained from the bank branch.

5. PAYMENT MODE

- ING Mutual Fund provides the facility of payment of Dividends/Redemption through Direct Credit if the bank mandate provided is from the below list of banks.
- Citibank N.A., HDFC Bank Ltd. (Centurion Bank of Punjab Ltd.), HSBC Bank Ltd., ICICI Bank Ltd., IDBI Bank Ltd., Standard Chartered Bank Ltd., Axis Bank Ltd., Deutsche Bank A.G, Yes Bank Ltd., ING Vysya Bank Ltd., Indusind Bank Ltd., The Saraswat Co-op Bank Ltd.
- Other than Direct Credit, the facility of payment of Redemption through RTGS is available provided the amount is Rs 10 lacs or above and IFSC code is provided.
- Rest of the payments of redemption/Dividend is available through NEFT if IFSC code is provided or will be paid through Cheque.

5. NOMINATION DETAILS

A) Applicants applying for Units singly / jointly can make a nomination at the time of initial investment or during subsequent investments. **B)** w.e.f. April 1, 2008, ING Mutual Fund shall offer multiple nominations facility to its existing and prospective investors. The investors can provide for a maximum of three nominees for a particular folio. **C)** The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney can not nominate. If the units are held jointly, all joint holders will sign the nomination form. **C)** A minor can be nominated and in that event, the name, address and PAN of the Guardian of the minor nominee (in case the minor does not have PAN) shall be provided by the Unit holder along with proof of PAN. **D)** The Nominee shall not be a trust, (other than a religious or charitable trust) society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. Nomination can also be made in favour of the Central Government, State Government, and Local Authority, any person designated by virtue of his office or a religious or charitable trust. **E)** Nomination in respect of the Units stands rescinded upon the transmission of Units. **F)** Transmission of Units in favour of a Nominee shall be valid discharge by the AMC / Mutual Fund / Trustees against the legal heir. **G)** The cancellation of nomination can be made only by those individuals who hold Units on their own behalf singly or jointly and who made the original nomination. **H)** On cancellation of the nomination, the nomination shall stand rescinded and the AMC / Mutual Fund / Trustees shall not be under any obligation to transmit the Units in favour of the Nominee.

- EMAIL COMMUNICATION:** In case, if you would like to receive the documents by email rather than by post, please tick at appropriate place and mention your email address. The investor always has a right to demand a physical copy of any/all the documents in respect of the services provided by the fund.

- DOCUMENTS ENCLOSED:** Please tick the appropriate documents enclosed.

- DECLARATION AND SIGNATURES:** a) Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF. Similarly, for the Association of Persons (AOP) the application must be signed by the Authorized Signatory. b) Applications on behalf of minors should be signed by their Guardian. c) If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarized photocopy of the POA. Alternatively, the original POA can be submitted, which will be returned after verification. d) In case of corporates or any non-individual investors, a list of authorized signatories should be submitted along with the application form.

IMPORTANT NOTE ON ANTI MONEY LAUNDERING, KNOW-YOUR-CUSTOMER AND INVESTOR PROTECTION:

The AMC recognises the value and importance of creating a business environment that strongly discourages money laundering from using the mutual funds route. In order to ensure appropriate identification of the investor under its "Know Your Clients" Policy, the AMC reserves the right to seek information, record investors' telephone calls, obtain and retain documentation for establishing identity, proof of residence, source of funds etc.

Under these policies, the AMC may seek any information from the investor to establish identity and the source of money. The AMC shall have absolute discretion to reject any application, or prevent further transactions by a Unit Holder, if after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfill the requirements of the "Know Your Customer" norms or the AMC believes that the transaction is suspicious in nature. For further details please refer to the Offer Document of the schemes of ING Mutual Fund. If the payment for purchase of units are made by a third party (eg. A Power of Attorney holder, a financing agency, a relative, etc.), the unit holder may be required to give such details of such transactions so as to satisfy the AMC of the source and / or consideration underlying the transaction.

DOCUMENTATION CHECKLIST

Please submit the following documents with your application and payment instruction (where applicable). All documents should be original/true copies certified by all Director/Trustee/Company Secretary/HUF Authorized Signatory/Notary

Sr. No.	Documents	Individual	Companies	Trusts	Societies	Partnership Firms	FIs	Investment through POA	NRIs
1	Resolution / Authorisation to invest	Y	Y	Y	Y	Y	Y	Y	Y
2	List of Authorised Signatories with Specimen Signature(s)	Y	Y	Y	Y	Y	Y	Y	Y
3	Memorandum & Articles of Association	Y							
4	Trust Deed			Y					
5	Bye-Laws				Y				
6	Partnership Deed					Y			
7	Overseas Auditors' Certificate						Y		
8	Notarised Power of Attorney							Y	
9	Foreign Inward Remittance Certificate, in case payment is made by DD from NRE/FCNR a/c or where applicable								Y
10	Proof of Identity (PAN Card)	Y	Y	Y	Y	Y	Y	Y	Y
11	KYC Acknowledgment	Y	Y	Y	Y	Y	Y	Y	Y

For Non-Individual investors, the officials should sign the application under their official designation and the above mentioned documents are to be submitted.

Please read the instructions carefully, before filling up the application form. (All columns marked * are mandatory.)

1. AGENT INFORMATION	2. EXISTING UNIT HOLDER INFORMATION	OFFICE USE ONLY
Broker Code / Name (AMFI registered members only) ARN - 11770	Sub Broker Code PDF - 10000	Receipt Date / Time
Folio No.		

3. UNIT HOLDER INFORMATION (Please fill in BLOCK Letters)

Name of First / Sole Applicant* Mr. Ms. M/s. Date of Birth

_____ F I R S T N A M E _____ L A S T N A M E _____ D | D | M | M | Y | Y | Y | Y |

Contact Person (In case of non-individual Investors) / Name of Guardian (In case of minor) Mr. Ms. Date of Birth

_____ F I R S T N A M E _____ L A S T N A M E _____ D | D | M | M | Y | Y | Y | Y |

Mailing Address of First/Sole Applicant* _____

PIN CODE* Circle/Ward/District _____

PAN No.* _____ Enclosed (✓) Attested PAN Card KYC Acknowledgement attached (Applicable in respect of investments of Rs. 50,000 and above) Nationality* _____

Telephone* _____ Residence _____ Office _____ Fax _____

Mobile _____ Email _____

I wish to receive updates via sms on my mobile. (Please ✓) Physical Account Statement Email Account Statement (Please ✓) Frequency Daily Weekly Monthly

If the option is not given specifically by the unit holder, the AMC will send the account statement by email, if the email address is given by the unit holder in the application form. In case the investor wants to receive the Account Statement in physical copy please tick at the appropriate place in the application form. On request, the AMC will change the mode of sending the account statement. The frequency mentioned above is applicable only for email account statements.

Name of the Second Applicant Mr. Ms. M/s.

_____ F I R S T N A M E _____

_____ L A S T N A M E _____

PAN No.* _____ Date of Birth _____

_____ D | D | M | M | Y | Y | Y | Y |

Enclosed (✓) Attested PAN Card KYC Acknowledgement attached (Applicable in respect of investments of Rs. 50,000 and above)

Nationality* _____

Residence _____ Office _____

Telephone _____ Fax _____ Mobile _____

Email _____

POA Holder Details Mr. Ms. M/s. _____

_____ F I R S T N A M E _____ L A S T N A M E _____

PAN No.* _____ Enclosed (✓) Attested PAN Card KYC Acknowledgement attached (Applicable in respect of investments of Rs. 50,000 and above)

Overseas Address* (Mandatory in case of NRI and FII applicant in addition to mailing address.) _____

City _____ Country _____ Zip Code _____ Contact No. _____

4. ANNUAL INCOME OF SOLE/FIRST APPLICANT (Please ✓) (In Rs.)

INDIVIDUAL : < 5 Lacs 5 Lacs - 25 Lacs 25 Lacs - 1 Crore 1 Crore - 5 Crore 5 Crore & Above

NON-INDIVIDUAL : < 50 Lacs 50 Lacs - 2.5 Crore 2.5 Crore - 10 Crore 10 Crore - 50 Crore 50 Crore & Above

Mode of holding (Please ✓)** Single Joint Anyone or Survivor

Status of first applicant (Please ✓) (Mandatory) Resident Individual Partnership Firm Sole Proprietorship HUF Bank / Financial Institution Company Society/Club NRI Non-Repartriable (NRO) On behalf of minor NRI Repatriable (NRE) Trust Others _____

** In case of more than one applicant, if choice is not indicated the mode of holding will be treated as joint.

Occupation (of sole / First Applicant) (Please ✓) (Mandatory)

Bureaucrat Doctor Lawyer Teacher MNC Employee Agriculture/Fishery

Telecommunication Banking/Financial Institution Housewife Jeweller Student Retired

Indian Private Company Employee PSU/Govt. Employee Scientist Money Service Bureau Information Technology Politically Exposed Person

Dealers in high value commodities (Arms, Bullion, Jewellery etc.) Military Official Other Business Other Professional Other Service _____ please specify

5. BANK ACCOUNT DETAILS (Please note that, as per SEBI Regulations it is mandatory for investors to provide bank account details)

Name of the Bank _____ Branch _____ City _____

Account No. _____ Branch Address _____

Account Type Savings Current NRE NRO FCNR MICR Code _____

RTGS Code _____ NEFT Code _____

6. INVESTMENT DETAILS

Scheme Name	Plan	Option	Sub Options
ING			

P.S. If any of the above details are not mentioned, the default option will be invoked.

Received from Mr. Ms. M/s. _____	Investment Details	Investment Options (Please ✓)	Payment Details	OFFICIAL
_____	Scheme Name _____	<input type="checkbox"/> Lumpsum	Amount in figures (Rs.) : _____	Collection Centre's Stamp & Receipt Date & Time
_____ Pin Code _____	Plan _____	<input type="checkbox"/> SIP through Auto Debit	Amount in words (Rs.): _____	
an applicati on for purchase of units, subject to realisation of funds.	Option _____	<input type="checkbox"/> SIP through Postdated	Cheque/DD No.: _____ Dated _____ No. of Cheques: _____	
	Sub Option _____		Bank and Branch : _____	
			SIP Period _____ To _____	Allotment is subject to realisation of cheque/DD
			SIP Date: <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 27 th Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	

6. INVESTMENT DETAILS: Regular Investments (Third party cheques not allowed)

The Cheque/DD should be drawn favouring "ING Liquid Fund"

Cheque/DD No. _____ Cheque/DD Date _____ Account Type SB CA NRE NRO FCNR

DD Amount Rs. a) _____ DD charges Rs. b) _____ Net Amount Invested Rs. (c) (a-b=c): _____

(Words) _____ Drawn on Bank _____ Branch _____

I/We undertake that the detail of the payment instrument mentioned above pertain to my/our own bank account in my/our name and is not a third party cheque except guardian in case of minor. The AMC reserves the right to reject the application in case of third party cheque. Cheque to be drawn in favour of the scheme / plan applied for.

8. SWITCH REQUEST TO ING LIQUID FUND (Regular Plan - Growth Option)

From Scheme: _____ Plan _____ Option: _____

Amount (Rs. in figures): _____ Amount (Rs. in words): _____

Units _____ All units

9. ZOOM INVESTMENT PAC (ZIP) (Please fill a separate application form to register individual ZIP transactions)

Total investment amount to be transferred from ING Liquid Fund (Regular Plan-Growth Option):

In Figures: In Words:

To Scheme (Please tick only one scheme from alongside)	<input type="checkbox"/> ING Core Equity Fund	<input type="checkbox"/> ING Balanced Fund	<input type="checkbox"/> ING Gilt Fund - Regular	<input type="checkbox"/> ING OptiMix 5 Star Multi-Manager FoF Scheme
	<input type="checkbox"/> ING Tax Savings Fund*	<input type="checkbox"/> ING Midcap Fund	<input type="checkbox"/> ING Income Fund	<input type="checkbox"/> ING OptiMix Multi Manager Equity Fund
	<input type="checkbox"/> ING Domestic Opportunities Fund	<input type="checkbox"/> ING Dividend Yield Fund	<input type="checkbox"/> ING Short Term Income Fund	<input type="checkbox"/> ING OptiMix Asset Allocator Multi-Manager FoF Scheme
	<input type="checkbox"/> ING Nifty Plus Fund	<input type="checkbox"/> ING Contra Fund		

Choice of Option for "To Scheme" Growth* Dividend

In case of "Dividend Option" please tick any one Dividend Reinvestment* Dividend Payout

Daily Transfer Amount (Rs.) in "To Scheme" 99 199 499 999 1999 4999 Other** _____

*Default Option **Please note: You may specify any other amount to be transferred daily such that the minimum transfer amount cannot be below Rs 99/-.

10. E-MAIL COMMUNICATION (Please ✓)

a) I/We wish to receive the Account Statement via e-mail instead of physical document: Yes No

b) If yes, please specify the frequency: Daily Weekly Monthly

Please note e-statements will be sent to the ID provided under the first / sole applicants information.

In case no e-mail id is mentioned, ING Investment Management (India) Pvt. Ltd. would be dispatching the Accounts Statement as mandated in the SEBI regulations. It is the responsibility of the investor to inform the AMC in case of change in e-mail id. Non-receipt of e-mails due to such change or technical reason is not the liability of the AMC.

11. NOMINATION DETAILS (For nomination facility please refer alongside)

12. DECLARATIONS & SIGNATURE(S)

I/We have read and understood the contents of the offer document(s) of the respective scheme(s) of ING Mutual Fund. I/We hereby apply for allotment/purchase of units in the 'To Scheme' (as defined in the "ZIP" form) indicated as above and agree to abide by the terms and conditions applicable thereto. I/We here declare that I/We are authorised to make this investment in the above mentioned 'To Scheme' and this transfer does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the Provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I hereby agree to provide the AMC with necessary additional proofs/documents that may be required for the purpose of compliance with Prevention of Money Laundering Act. *Applicable to NRIs only: I/We confirm that I am/We are Non-resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from my/our Non-resident External / Ordinary Account/FCNR/NRSR Account.

I/We hereby declare that I /We am / are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. Further I/We are declare that, I/We are not involved in any high risk occupation. In case of non-individual(s), I/We here by confirm that the ultimate beneficial owner (holding>25% of the shares/voting rights) are not linked to any sanction/high risk countries and are not involved in any money laundering /terrorist financing activity.

First / Sole Applicant Guardian		POA Holder
Second Applicant		POA Holder
Third Applicant		POA Holder

Place _____ Date _____

Applications from investors residing in USA, Canada, Cuba, Syria, North Korea, Iran, Myanmar and Sudan shall be rejected.

ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

T : 1800 22 6784 / 022 4082 7999

W: www.ingim.co.in

SMS : 'ING ZIP' to '54545'

E: information@in.ing.com

TO BE FILLED IN CAPITAL LETTERS. This form should be submitted along with the Common Application form. Please read the instructions carefully, before filling up the application form. All Columns marked * are mandatory.

1. AGENT INFORMATION	2. EXISTING UNIT HOLDER INFORMATION	OFFICE USE ONLY
Broker Code / Name (AMFI registered members only) ARN No. 11770	Sub Broker Code PDF - 10000	Folio No.
		Receipt Date / Time

3. UNIT HOLDER INFORMATION

Name of First / Sole Applicant* Mr. Ms. M/s. Date of Birth

_____ F I R S T N A M E _____ L A S T N A M E _____ [D | D | M | M | Y | Y | Y | Y]

Mobile _____ Email _____

I wish to receive updates via sms on my mobile. (Please ✓) Physical Account Statement Email Account Statement (Please ✓) Frequency Daily Weekly Monthly

If the option is not given specifically by the unit holder, the AMC will send the account statement by email, if the email address is given by the unit holder in the application form. In case the investor wants to receive the Account Statement in physical copy please tick at the appropriate place in the application form. On request, the AMC will change the mode of sending the account statement. The frequency mentioned above is applicable only for email account statements.

PAN No.* First / Sole Applicant* Second Applicant* Third Applicant*

(Please provided attested PAN card copy) _____

Enclosed (✓) Attested PAN Card KYC Acknowledgment attached Attested PAN Card KYC Acknowledgment attached Attested PAN Card KYC Acknowledgment attached

4. REGISTRATION I wish to register the following SIP **5. CHANGE OF BANK ACCOUNT DETAILS** I wish to change my bank account details

6. CANCELLATION I wish to cancel my SIP

7. SIP TRANSACTION DETAILS

Scheme _____ Plan _____

Option (Please ✓) Growth* Dividend Sub Option (Please ✓) Payout Re-investment*

SIP Date 1st 10th 15th 27th SIP Period [M | M | Y | Y | Y | Y] To [M | M | Y | Y | Y | Y]

SIP Amount (per installment): _____ Frequency Monthly Quarterly (Jan, Apr, July, Oct) * Default Option

8. FIRST CHEQUE DETAILS

Cheque Amount _____ Account Type Savings Current NRE NRO FCNR

Cheque Number _____ Bank Name _____

Cheque Date [D | D | M | M | Y | Y | Y | Y] Bank Branch _____

Branch City _____

9. BANK ACCOUNT DETAILS FOR AUTO DEBIT (Mandatory)

Name of 1st Account Holder _____ Name of 2nd Account Holder _____ Name of 3rd Account Holder _____

Bank Name: _____ Branch Name: _____

Bank City: _____ Account No.: _____

9 Digit MICR Code: [] [] [] [] [] [] [] [] [] Please provide a copy of cancelled cheque (Mandatory) leaf from an ECS/Direct Debit eligible bank Account Type Savings Current NRE NRO FCNR

(This is 9 digit MICR code next to Cheque number)

10. DECLARATIONS & SIGNATURE(S)

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform ING Mutual Fund, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf. I / We have not received nor have been induced by any rebate or gifts directly or indirectly in making these investments.

Signature (s) (as in bank records)

[X] _____ First/Sole Unit holder / Guardian [X] _____ Second Unit holder [X] _____ Third Unit holder

11. BANKER'S ATTESTATION (For bank use only)

Certified that the signature of account holder and the Details of Bank account are correct as per our records. Account Number _____ Signature of authorised Official from Bank (Bank stamp and date) _____

12. AUTHORISATION OF THE BANK ACCOUNT HOLDER (To be filled and signed by investors)

To, The Branch Manager Bank _____ Branch _____ Date [D | D | M | M | Y | Y | Y | Y]

Sub: Mandate verification for A/c. No. _____

This is to inform you that I/We have registered for making payment towards my investments in ING Mutual Fund by debit to my /our above account directly or through ECS (Debit Clearing). I/We hereby authorize you to honour such payments for which I/We have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

Thanking you, Yours sincerely [X] _____ First/Sole Unit holder / Guardian [X] _____ Second Unit holder [X] _____ Third Unit holder

Received from Mr./Mrs./Ms. _____ an application for Systematic Investment Plan through ECS/Direct Debit.

Folio No.:	SIP Details	ECS / Direct Debit	OFFICIAL
Scheme Name: _____	Cheque No. _____ Cheque Date _____	Bank Name: _____	Collection Centre's Stamp & Receipt Date & Time
Option: _____	SIP Amount (per installment) _____	Account No.: _____	
Sub-Option: _____	SIP Date <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 27 th Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Account Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE	
Please retain this slip duly acknowledged by the Official Acceptance Point till you receive your Account Statement.	SIP Period [M M Y Y Y Y] To [M M Y Y Y Y]	<input type="checkbox"/> NRO <input type="checkbox"/> FCNR	

INSTRUCTIONS & INFORMATION ON SYSTEMATIC INVESTMENT PLAN

General Instruction

The SIP Investment Form should be filled in English and in block letters only. Please tick (✓) in the appropriate box where boxes have been provided. The SIP Investment form, complete in all respects should be submitted at any of the ING Mutual Fund branch or at official point of acceptance of transaction(s) of Computer Age Management Services (Pvt) Ltd. (CAMS).

New investors who wish to enroll for SIP are required to fill the SIP Investment form along with the common application form. New investors are advised to read the Offer Document(s) of the respective Scheme(s) carefully before investing. The Offer Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ING Mutual Fund branches / Brokers / Distributors and also displayed on our website www.ingim.co.in. The common application form number must be compulsorily mentioned in the Systematic Investment Form.

Existing unit holders need not fill the Common Application Form. However they must compulsorily mention their Folio Number in the Systematic Investment Form. Existing unit holders should note that unit holder's details and mode of holding is mandatory (Single, Joint, Anyone or Survivor) will be as per the existing folio number.

Irrespective of the investment amount, mention your PAN details and enclose a photocopy of the PAN proof attested for all applicants including POA holder. In case of a minor, please furnish PAN details and proof of PAN of the Guardian. KYC Acknowledgment should be attached for all investors for each SIP installment amount of Rs. 50,000/-

Systematic Investment Details

Schemes where SIPs are allowed	All open ended schemes
Frequency	Monthly or Quarterly
Choice of Dates / Months	1st, 10th, 15th and 27th of every month / Jan, Apr, July, Oct
Default Date	If no choice is made, the default date will be 10th
Minimum Investment	Rs.1000/- in monthly and Rs.3000/- in quarterly (In multiples of Rs. 100, except for Tax Saving Scheme which is Rs. 500)
Minimum Period	6 cheques for monthly and 4 cheques for quarterly
Default Period	If the period is not mentioned, the default period will be for 3 years
Load	As per scheme structure.

Units will be allotted on the above application dates. In case the date falls on a Non-Business Day or falls during the book closure period the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realisation of the cheques.

SIP Auto Debit – Terms and Conditions

Payment to be made by current dated cheque drawn on any bank which is situated at and is a member of the banker's Clearing House located at the place where the SIP investment form is submitted. No Cash, Money Orders or Postal Orders will be accepted. In case if the cheque is from NRE account, please furnish a NRI declaration / attached cancelled cheque copy from your banker.

The bank account details provided for ECS / Direct Debit should be that of the First SIP cheque only. The bank branch through which the SIP auto debit takes place should participate in local MICR Clearing.

It is mandatory to provide the 9 digit MICR Code which appears on the right side of the cheque number on the cheque leaf along with a cancelled cheque leaf from an ECS / Direct Debit eligible bank.

Any cancellation or modification should be submitted 30 days prior to the next auto debit date. Any modification should be accompanied with a new SIP form duly filled in and carrying the revised SIP request details.

Extension of SIP needs to be accompanied with a cancelled cheque leaf only if the debit bank account details remain the same as per the first SIP.

If 3 consecutive SIPs fail, the SIP will automatically stand terminated. Incorrect, incomplete or ambiguous forms are liable to be rejected.

The investor agrees to abide by the terms and condition of ECS / Direct Debit facility of the Reserve Bank of India as applicable at the time of investment and as may be modified from time to time at a later stage.

Investors will not hold ING Mutual Fund, its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP due date to various clearing cycle of ECS. ING Mutual Fund, its registrars, banks and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.

DECLARATION AND SIGNATURES

a) Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF. Similarly, for the Association of Persons (AOP) the application must be signed by the Authorised Signatory. b) Applications on behalf of minors should be signed by their Guardian. c) If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarized photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. d) In case of corporates or any non-individual investors, a list of authorized signatories should be submitted along with the application form.

LIST OF BANKS WITH DIRECT DEBIT FACILITY (All Branches)

HDFC Bank, Axis Bank (Please fill 15 Digit Bank Account Numbers Only), **IDBI Bank** (Please fill between 13-16 Digit Bank Account Numbers Only), **ING Vysya Bank, IndusInd Bank** (Please fill between 13-16 Digit Bank Account Numbers Only), **Kotak Mahindra Bank, Bank Of Baroda** (Please fill 14 Digit Bank Account Numbers Only), **Punjab National Bank** (Please fill 16 Digit Bank Account Numbers Only), **Bank Of India** (Please fill 15 Digit Bank Account Numbers Only), **Union Bank Of India** (Please fill 15 Digit Bank Account Numbers Only)

LIST OF ECS LOCATIONS

Agra	Baroda	Chennai	Durgapur	Haldia	Jamnagar	Ludhiana	Nellore	Shimla	Trichy
Ahmedabad	Belgaum	Cochin	Erode	Hubli	Jamshedpur	Madurai	Patna	Shimoga	Trivandrum
Allahabad	Bhilwara	Coimbatore	Gadag	Hyderabad	Jodhpur	Mandya	Pondicherry	Sholapur	Tumkur
Amritsar	Bhopal	Cuttack	Goa	Indore	Kakinada	Mangalore	Pune	Siliguri	Udaipur
Asansol	Bhubaneswar	Davangere	Gorakhpur	Jabalpur	Kanpur	Mumbai	Raipur	Surat	Udipi
Aurangabad	Bijapur	Dehradun	Gulbarga	Jaipur	Kolhapur	Mysore	Rajkot	Thirupur	Varanasi
Bangalore	Calicut	Delhi	Guwahati	Jalandhar	Kolkata	Nagpur	Ranchi	Tirupati	Vijaywada
Bardhaman	Chandigarh	Dhanbad	Gwalior	Jammu	Lucknow	Nasik	Salem	Trichur	Vizag

ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

T : 1800 22 0042 / 022 4082 7999

W: www.ingim.co.in

SMS : 'ING' to '54545'

E: information@in.ing.com



COMMON TRANSACTION FORM (For Existing Investors) T

Please use a separate form for each transaction

TO BE FILLED IN CAPITAL LETTERS. Please read the instructions carefully, before filling up the application form. All Columns marked * are mandatory.

1. AGENT INFORMATION	2. EXISTING UNIT HOLDER INFORMATION	OFFICE USE ONLY
Broker Code / Name (AMFI registered members only) ARN No. 11770	Sub Broker Code PDF - 10000	Folio No. Receipt Date / Time

3. UNIT HOLDERS DETAILS (Mandatory)

Name of First / Sole Applicant* Mr. Ms. M/s.

F I R S T N A M E L A S T N A M E

4. PAN / KYC DETAILS (Compulsory for all applicants. Kindly attach attested copy of the PAN card) (Refer instructions)

PAN No.*	First / Sole Applicant*	Second Applicant*	Third Applicant*
(Please provide attested PAN card copy)			
Enclosed (✓)	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached
Scheme Name			
Plan / Option / Sub Option			
Choice of Option:	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		

5. PLEASE SELECT ANY ONE TRANSACTION FROM THE BELOW MENTIONED OPTION

A. ADDITIONAL PURCHASE

DD Amount: _____ DD Charges: _____ Total Amount/Cheque Amount (in figures): _____

Amount (in words): _____

Cheque/DD No.: _____ Cheque Date: _____ Bank: _____ Branch: _____

Account No.: _____ Account Type: Savings Current NRE NRO FCNR

I/We undertake that the detail of the payment instrument mentioned above pertain to my/our own bank account in my/our name and is not a third party cheque except guardian in case of minor. The AMC reserves the right to reject the application in case of third party cheque. Cheque to be drawn in favour of the scheme / plan applied for.

B. REDEMPTION

All units OR No. of units _____ OR Amount (Rs in figures): _____

Amount Rs. (in words) _____

C. SWITCH

To Scheme Name _____

Plan / Option / Sub Option _____

All units OR No. of units _____ OR Amount (Rs in figures): _____

Amount Rs. (in words) _____

D. SYSTEMATIC WITHDRAWAL PLAN

Withdrawal option: Fixed Sum _____ OR Fixed Units _____ **Withdrawal frequency** (Please ✓)

(Please ✓) 5th every month 5th of Jan / Apr / July / Oct

Period: From [M M Y Y Y Y] To [M M Y Y Y Y]

E. SYSTEMATIC TRANSFER PLAN

To Scheme Name _____ Plan / Option / Sub Option _____

Transfer option (Please ✓) **Withdrawal frequency** (Please ✓) Monthly Quarterly (Jan/Apr/July/Oct)

Period: From [M M Y Y Y Y] To [M M Y Y Y Y] **Dates:** 1st 10th 15th 27th

Systematic Transfer Amount: _____



Acknowledgment Slip (To be filled in by the investor)

Name of the Applicant _____ Application/Folio No. _____

Received from the above mentioned investor the following:

Additional Purchase : Scheme _____ Cheque Amount (Rs.) _____

Cheque No. _____ Drawn on _____

Switch to Amount (Rs.) _____ OR Units _____

Change of Address Change of bank mandate SWP STP Nomination/Cancellation E-communication Folio Consolidation

OFFICIAL
Collection Centre, Date & Stamp

6. CHANGE OF BANK MANDATE (Please note that, as per SEBI Regulations it is mandatory for investors to provide bank account details)

Name of the Bank	Branch	City
Account No.	Branch Address	
Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	MICR Code	
RTGS Code	NEFT Code	

8. CHANGE OF ADDRESS (Incase if the Folio is KYC compliant, please submit change of address to CVL)

_____ PIN CODE _____

District _____ State _____

Telephone _____ Residence _____ Office _____ Fax _____

Mobile _____ Email _____

9. E-MAIL COMMUNICATION Registration Cancellation Change in Email ID

Email ID : _____

I/ We wish to receive the following documents via email in lieu of physical documents Please (✓) Account statement All other statutory communication

10. FOLIO CONSOLIDATION

I/We wish to consolidate the following folio numbers

_____ / _____ / _____ / _____

_____ / _____ / _____ / _____

TO

Folio Number _____ P.S. Details in all folios to be merged should be identical to the folio number to be merged to.

12. DECLARATIONS & SIGNATURE(S)

Applications by Individuals/HUF: I/We have read and understood the contents of the offer document and I/We hereby apply to the trustee of ING Mutual Fund for units of Schemes, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant scheme. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment in the above mentioned Scheme and that the amount invested in Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention and evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.

Applications other than Individuals/HUF: I/We certify that as per the Memorandum and Articles of Association of the Company, By laws, Trust Deed or Partnership Deed and resolutions passed by the Company/ Firm/ Trust, I am/We are authorise to enter into this transactions for and on behalf of the Company/Firm/Trust.

Applicable to NRIs only: I/We confirm that I am/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR/NRSR Account. Yes No (Please Tick ✓)

I/We undertake that all additional purchases made under this folio are from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

I/We hereby declare that I /We am / are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. Further I/We are declare that, I/We are not involved in any high risk occupation. In case of non-individual(s), I/We here by confirm that the ultimate beneficial owner (holding>25% of the shares/voting rights) are not linked to any sanction/high risk countries and are not involved in any money laundering/terrorist financing activity.

First / Sole Applicant Guardian		POA Holder
Second Applicant		POA Holder
Third Applicant		POA Holder

Date: _____ Place: _____

Applications from investors residing in USA, Canada, Cuba, Syria, North Korea, Iran, Myanmar and Sudan shall be rejected.

INSTRUCTIONS FOR NOMINATION

1. Nomination shall be registered only if the form is filled completely.
2. Where the units are held by more than one person jointly, the joint unit holders may together nominate maximum of three nominees for a particular folio. It is mandatory to indicate clearly the percentage of allocation/share in favour of each of the nominees against their name and such allocation/share should be in whole numbers without any decimals making a total of 100%.
3. In the event of such allocation not being clearly mentioned for each of the nominees, the AMC shall invoke the default option and shall settle the claim equally amongst all the nominees.
4. The Nomination can be made only by individuals applying for / holding unit on their own behalf singly or jointly. No person other than an individual including but not limited to a company, body corporate, PSU, AOP, BOI Society, Trust, Partnership Firm, Karta of HUF, Banks, FIs and holders of POA can nominate.
5. No person other than an individual but not limited to a company, body corporate, PSU, AOP, BOI, Society, Trust, Partnership Firm, Karta of HUF, Banks, FIs and holders of POA can be a nominee. A minor can be nominated and in that event the name, address and PAN number of the guardian of the minor nominee shall be provided by the Unit holder. If no guardian is provided, nomination of minor will be invalid. A NRI can be nominee subject to the exchange controls in force from time to time.
6. Nomination in respect of the Units stands rescinded upon the redemption of Units.
7. Transfer of Units / payments to the nominee(s) shall be valid and effectual discharge by the AMC/Trust of all liability towards the estate of the deceased Unit holder against the legal heir.
8. In case of different nominee(s) being provided by the investor at the time of additional investments, the earlier nominee(s) registered by the AMC for the folio shall be overwritten by the new nominee(s) provided.
9. On cancellation of nomination, where multiple nominees have been selected the nomination shall be cancelled for all the nominees and not for one or more of the multiple nominees, in case such a request has been provided by the investor.
10. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Trust shall not be under any obligation to transfer the Units in favour of the nominee(s).

ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

T : 1800 22 6784 / 022 4082 7999 W: www.ingim.co.in SMS : 'ING' to '54545' E: information@in.ing.com

Guidelines to Filling the ZIP Application Form

Investment in ZIP should be done by filling a ZIP application form. This form has to be used for effecting a ZIP transfer either through an existing folio (including switch) or for putting in a fresh investment. The form should be submitted to any of the ING offices / CAMS ISCs and TPs. The cut-off time for the application would be as per the offer document of the respective schemes.

After submission of the forms the acknowledged slip will be handed over to the investor over the counter only where complete details are mentioned.

Please consider the following points before filling the Application Form:

1. The investment should be made only in ING Liquid Fund (Regular Plan – Growth Option). Minimum investment amount is Rs. 5,000/-
2. The form can be used to switch existing investment (from any scheme) to ING Liquid Fund. The switch has to be in amount only and not units.
3. If the ‘To Scheme’ is not selected then the default scheme would be ING Nifty Plus Fund.
4. In the ‘To Scheme’ if no investment option is ticked, default option will be ‘Growth Option’.
5. If no dividend option type is selected, default option will be ‘Reinvestment’.
6. The amount would be transferred to ‘To Scheme’ as per the trigger amount. If no amount is selected then the default trigger would be Rs. 999/-.
7. The daily transfer amount cannot be changed at a later date.
8. The first ZIP transaction will begin on the 5th business day from the date of investment made in ING Liquid Fund based on the clear funds available and units allotted in ING Liquid Fund.
9. The daily transfers will be effected only on business days.
10. The daily transfer will be processed on the basis of amount and not on units.
11. If the residual amount in ‘From Scheme’ is less than the daily transfer amount mentioned in the application form, then the residual amount will be transferred with the last ZIP installment.
12. If the total investment amount in the ‘ING Liquid Fund’ is lesser than the amount to be utilized for daily transfers (as mentioned in the application form) to any equity schemes, then the investment will continue to remain in ING Liquid Fund and the said daily transfer will not be effected.
13. If the total investment amount to be transferred is not mentioned then the entire invested amount in ING Liquid Fund will be transferred.
14. Termination on the ZIP transfer, if any, requested by the investor will be effective from the 7th business day from the date of submission of the request.
15. There will be no separate ZIP number. Instead regular folio number will be generated and should be used for any future references.
16. While choosing any daily transfer amount, please note it cannot be less than Rs.99/-.
17. Any fresh or existing investment for ZIP transfer should be submitted with a separate ZIP instruction. Only after completion of ZIP transfer cycle investor can submit additional purchase in ING Liquid Fund else AMC is liable to reject the purchase transaction.
18. Every ZIP registration form has to be accompanied with a unit purchase request for ING Liquid Fund.
19. In case of exceptional holiday, (apart from declared holidays) 2 ZIP transaction will be processed on the next business day in the ‘To Scheme’.
20. If redemption is put for all units or entire amount in ING Liquid Fund during the ZIP transfer then the ZIP would cease off after units are redeemed.
21. If partial redemption is placed in ING Liquid Fund then only the balance amount left would be transferred as ZIP.
22. The minimum holding in ‘To Scheme’ shall be Rs. 99/-
23. Entry and exit load structure in ZIP will be applicable as per the scheme structure.

Dispatch of Account Statement

1. 1st account statement dispatch will be undertaken within 10 business days from the date of investment along with a ZIP registration letter. The same would have two account statements. One for initial investment in liquid fund and the second for the first transfer to any of the chosen equity scheme.
2. The next statement will be sent only at the end of each calendar quarter.
3. A soft copy would be sent to the investor on the frequency as specified by the investor under the header ‘Email Communication’ in the application form.
4. An account statement will also be sent at the end of all the ZIP installments or termination (if termination is requested by the investor), whichever falls early.
5. An intimation letter informing the investor about the completion of ZIP on the folio along with a ZIP application form for fresh investment would be sent 7 business days in advance of the closure of the ZIP transaction.
6. As per the investor’s request for an account statement, he will be sent a physical copy of the account statement and/or a soft copy of the account statement if the email id is provided.

ANNEXURE I

The following are the additional details which are required to be filled in as applicable where the applicant is a non individual entity:-

1. Directors of the Company / Trustees in case of trust / Partners / Committee Members in case of Society / List of AOPs / Body of Individuals

Sr. No.	Name	PAN
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

2. Shareholders holding more than 25% of the share capital of the Company

Sr. No.	Name	PAN
1.		
2.		
3.		

3. Principal Officer (CEO in case of Companies)/ Karta

Sr. No.	Name	PAN
1.		

4. Authorized Signatories

Sr. No.	Name	PAN
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

*** Please enclose a Self Attested PAN Copy of the above mentioned persons**

NOTE: The Trustees/Asset Management Company reserves the right to reject the application at its discretion (either before or after acceptance of such application at any official points of acceptance) in case of non completion/non submission of one or more of the above mentioned details/documents. The Trustee/AMC shall not be liable for any financial loss suffered by the applicant on account of rejection of application at a later date after its acceptance.

We hereby declare that the above informations are true to the best of our knowledge. For the purpose of compliance with the FEC / Anti Money Laundering Laws, we would provide the additional documentation if sought by the AMC/MF/Trustees.

Signature _____
 Authorised Signatories (who has signed the application form)

Contact Us:

AHMEDABAD	UL – 10/11, Antarix Complex, Nr. Panjara Pole Cross Road, Opp. Ahmedabad Stock Exchange, Ambawadi, Ahmedabad – 3800 09. Phone No. 079 – 32900690 / 32949006
BANGALORE	#1, Consulate-1, Near Richmond circle, Richmond Road, Bangalore -560025 India. T +91-08-4151 3835, Fax+91-08-4157 3184.
CHANDIGARH	Metro Plaza, Cabin No.10, 54-55, Sector 9D, Chandigarh.
CHENNAI	Unit No - 101, Sigma Wing, 1st Floor, Raheja Towers, 177, Anna Salai, Chennai - 600 002. Tel No.: +91 44 6450 2445, Fax No.: +91 44 2825 7258.
COCHIN	Ground Floor, Adonai Towers, S.A. Road, Kadavathara, Cochin-682016. T+91 484 4011752(Direct) F +91 484 4456712.
COIMBATORE	Door No. 316, D B Road, R S Puram, Coimbatore - 641 002. Tel.: 0422-3295021/28, Fax: 0422 5368500.
GOA	Shop No. 5, Plot No. 9, Mezzanine Floor, Kamath Towers, EDC Complex, Patto Plaza, Panji, Goa – 403 001. Tel:0832-3291744/45.
HUBLI	G - 3, Block C, T.B. Revankar Complex, Travellers Bungalow Road, Hubli 580 029. Tel 3293166/7.
HYDERABAD	303 Olbee Centre, Above Yamaha Showroom, Rajbhavan Road, Somajiguda, Hyderabad – 500082. Tel Direct - (+ 91) 40 32903927 32904010.
INDORE	UG – 2A,Upper Ground Floor, Royal Gold Building, Yashwant Niwas Road, Indore – 452 003.Tel: 0731 – 3297271 / 3
JAIPUR	340, 3rd Floor, Ganpati Plaza, M.I. Road, Jaipur – 302 001. Tel No. – 0141-3249075 / 3249831
KANPUR	Office No. - 112, Kan Chambers, 14/113, Civil Lines, Kanpur – 208001, U. P. Tel.: 9839119494 / 3913233/ 34.
KOLKATA	G/AG, 2/5 Sarat Bose Road , Ground Floor, Sukhsagar Estate, Kolkata – 700020, India. Tel.: +91 33 4003 3910.
LUCKNOW	ING Investment Management, G-03M Sky Hi Chambers, 11/5 Park Road, Lucknow 226001. Tel.: 0522 - 3246496 / 97.
LUDHIANA	First Floor, Master Trust Bldg., SCO19, Feroze Gandhi Market, Ludhiana – 141 001. Tel.: +91-161-3260747 / 3261747.
MADURAI	No 105 Vakil New Street, Madurai 625 001. Mob: 9790986854
MUMBAI	Ground Floor, Mulla House, 30 Homi Modi Street, Fort, Mumbai 400 023.
NAGPUR	Shop No. 2, Vrutst Sankul, VIP Road, Dharampeth, Opp. Maharajbagh Club, Nagpur – 440 010. Tel: 0712 – 3299 340 / 350 Fax: 2549596.
NASIK	No.4, Krishnaratna Apartment, New Pandit Colony Road, Near Poteba Hotel, Nashik – 422 002. Tel :0253 – 3954869.
NEW DELHI	201-205,2nd Floor, Narain Manzil, 23, Barakhamba Lane, New Delhi - 110001. Tel.: 98100065213.
PUNE	Office No.1 & 2, Ground Floor, Prime Centre, Model Colony, Shivaji Nagar, Pune 411 016.
RAJKOT	201 & 202, Golden Space, Sardar Nagar Main Road, Off Dr Yagnik Road, Opp: Rajkot Color Lab, Rajkot 360 001. Tel.: 0281-3296087 / 3045177, Fax: 0281-3045213.
SURAT	Shop No. 01, Ground Floor, Priya Apartments, Near Jal Darshan (Old Civil Court), Paikee, Nanpura, Surat - 395 001. Tel: 0261-325 1517 / 325 2434.
TRICHY	No 60/1 Ground Floor, Krishna Complex, Shastri Road,Thennur, Trichy 620017, Tel:+91 431- 4023643.
VADODARA	Ground Floor, Haribhakti House, Khala Ghoda Circle, Sayajigunj Vibagh, Vadodara 390 005. Tel.: 3256090 / 6110.
VIJAYWADA	Room No.103, Godavari Motors Complex, Door No. 38-8-65, M G Road, Opp P W D Grounds Vijaywada 520 002. Tel.: 0866-3259295/96, Fax: 0866 6698500.

You can also e-mail us at information@in.ing.com / visit www.ingim.co.in

or

Call us at our customer care number: **1800 22 6784 / 022 4082 7999** or SMS: **ING to 54545**



Statutory Details: Sponsor: ING Group, Trustee: Board of Trustees of ING Mutual Fund, Investment Manager: ING Investment Management (India) Private Limited. Risk Factors: Mutual Funds and securities investment are subject to the market risks, and there is no assurance or guarantee that the objects of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the scheme can go up or down depending on the factors and the forces affecting the capital markets. Past performance of the Sponsors/ Mutual Fund or their affiliates does not indicate the future performance of the Scheme. The Sponsors and associates are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by them towards setting of the mutual fund. The names of the Schemes do not in any manner indicate either the quality of the Scheme or its future prospects and returns. The schemes do not guarantee or assure returns. Please read the Scheme Information Document(s) / Statement of Additional Information / Key Information Memorandum carefully before investing.