

KEY INFORMATION MEMORANDUM & APPLICATION FORM

Continuous offer of Units at Applicable NAV based prices

ING OPTIMIX FINANCIAL PLANNING FUND (An Open Ended Fund of Funds Scheme)

ING Optimix Financial Planning Fund is only the name of the Scheme and ING Mutual Fund / ING Investment Management (India) Private Limited doesn't provide any facility/advisory for financial planning, in any manner, to the investors. Investors are advised to consult their financial advisors/tax consultants for their financial planning/tax planning requirements.

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 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 Centers 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 May 9, 2011.

BE
GOOD
AT
MONEY

Trustee
Board of Trustees, ING Mutual Fund

ING 
MUTUAL FUND

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

Sponsor

ING  Group

ING House
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.

Investment Objective	The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ING OptiMix Multi Manager Investment process, as per the risk-return profile of investors. Each of the 4 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.																																																				
Asset Allocation Pattern of the Scheme	The Scheme will have 4 plans viz. Cautious Plan, Conservative Plan, Prudent Plan & Aggressive Plan, with all plans maintaining separate portfolios. The following are the indicative asset allocation of the plans:																																																				
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Investment Strategy of the Scheme	<p>Target allocation across plans for each asset class:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Instruments</th> <th style="text-align: center;">Cautious Plan</th> <th style="text-align: center;">Conservative Plan</th> <th style="text-align: center;">Prudent Plan</th> <th style="text-align: center;">Aggressive Plan</th> </tr> </thead> <tbody> <tr> <td>Equity funds</td> <td style="text-align: center;">0.00%</td> <td style="text-align: center;">20.00%</td> <td style="text-align: center;">40.00%</td> <td style="text-align: center;">70.00%</td> </tr> <tr> <td>Liquid Funds, Money Market Funds</td> <td style="text-align: center;">70.00%</td> <td style="text-align: center;">44.00%</td> <td style="text-align: center;">30.00%</td> <td style="text-align: center;">15.00%</td> </tr> <tr> <td>Debt Funds other than Liquid Funds, Money Market Funds</td> <td style="text-align: center;">30.00%</td> <td style="text-align: center;">24.00%</td> <td style="text-align: center;">20.00%</td> <td style="text-align: center;">10.00%</td> </tr> <tr> <td>Gold ETFs</td> <td style="text-align: center;">0.00%</td> <td style="text-align: center;">12.00%</td> <td style="text-align: center;">10.00%</td> <td style="text-align: center;">5.00%</td> </tr> </tbody> </table> <p>ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.</p> <p>Then as per the asset allocation in each plan of the product, the portfolio is replicated.</p> <p>e.g. For Conservative Plan, 20% of the plan will be allocated to a portfolio of equity schemes, 44% of the plan will be allocated to a portfolio of liquid funds / money market funds, 24% of the plan will be allocated to debt funds and 12% to Gold ETFs.</p> <p>An investor, depending on his risk profile, could choose a plan.</p>	Instruments	Cautious Plan	Conservative Plan	Prudent Plan	Aggressive Plan	Equity funds	0.00%	20.00%	40.00%	70.00%	Liquid Funds, Money Market Funds	70.00%	44.00%	30.00%	15.00%	Debt Funds other than Liquid Funds, Money Market Funds	30.00%	24.00%	20.00%	10.00%	Gold ETFs	0.00%	12.00%	10.00%	5.00%																											
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Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> The Scheme returns can be impacted by issues pertaining to the NAV's of underlying Scheme of mutual funds where the Scheme has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and /or investment process, key staff departures etc. Each plan has an allocation range within each asset class. The fund manager of the scheme has the discretion of active allocation to the asset class within the permitted range. This flexibility at times could impact the performance of each plan if the decision to allocate higher or lower percentage to an asset class does not go right. E.g. if the range for equities is 50-60%. In a rising market, 50% allocation and in falling market, 60% allocation to equities would result in lower returns. The NAVs of the underlying schemes 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, 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. The liquidity of the Scheme investments is inherently restricted by liquidity of Underlying Schemes. If the AMC charges an Exit load and the underlying schemes do not waive/exempt the Exit Load charged on Investment/redemptions, the investors will incur load expenses on two occasions. First, on their redemptions/ switches under the Scheme and second on the Scheme's redemption / switches under the underlying schemes.
Risk Mitigation Factors	<ol style="list-style-type: none"> Investment in funds selected as per the ING's Multi Manager Investment process; Regular monitoring of the investments internally to reduce risk; Diversification achieved through investment in more than one fund at any point of time; Tracking and monitoring deviation from the benchmark; Tracking Investor concentrations; Regularly tracking the liquidity of the portfolio of the underlying funds; Regularly checking and tracking credit quality of the portfolio of the underlying funds; Favoring funds with strong parent backing.
Plans and Options	<p>The Scheme will have 4 plans viz Cautious Plan, Conservative Plan, Prudent Plan & Aggressive Plan. Each plan shall have Growth and Dividend (Payout & Reinvestment) Options.</p> <p>All plans shall maintain separate portfolios.</p>

Investor Suitability (Risk Profiling)

It is very critical for investors to identify their risk profile before investing.

Risk profiles differ with every investor. Investors risk profile depends on their liabilities, age, future income, current investments and various other factors, some of which can be quantified and some are qualitative. It is important for an investor to answer the risk profiling questions with true answer, so as to derive risk profile which is very close to their investment requirements.

On identifying their risk profiles, investors can choose to invest in a plan which is in line with their risk profile. Investors can also choose to take a more risky or more conservative investment decision.

A well informed decision is the corner stone of financial planning. Considering the various Risk profiles, ING Mutual Fund has designed 4 plans suiting 4 different risk profiles.

Cautious Plan: This plan is ideal for investors with least risk tolerance. The cautious plan will focus on reducing risk on capital as much as possible. The plan will also consider liquidity of the portfolio as an important parameter. Cautious Plan will have 100% investments in to fixed income securities (through underlying schemes).

Conservative Plan: This plan is ideal for investors with lower risk appetite. The conservative plan will focus on reducing risk but will have select exposure to equity and Gold (through underlying schemes). The volatility of the plan will be more than cautious plan but will be less than Prudent Plan.

Prudent Plan: This plan is ideal for investors with moderate risk. It has a balanced weight between Fixed Income and Equity securities & Gold (through underlying schemes). The volatility of the plan will be more than conservative plan but will be less than Aggressive Plan.

Aggressive Plan: This plan is ideal for investors with highest risk tolerance. The plan would focus on long term capital appreciation and growth by investing majority of its investments in Equity securities (through underlying schemes). The volatility of the plan will be the highest.

Given below is a example of how risk tolerance is tested and how an investor can select plans:

What is your age bracket?	<ol style="list-style-type: none"> Above 50 years More than 40 years but less than 50 years More than 30 years but less than 40 years More than 25 years but less than 30 years Less than 25 years 	Your Answer () - A
How important is capital preservation for you?	<ol style="list-style-type: none"> Utmost important Very Important Important Less important Not important 	Your Answer () - B
How important is liquidity for you?	<ol style="list-style-type: none"> Utmost important Very Important Important Less important Not important 	Your Answer () - C
How much tensed are you if your investments go through losses and profits in short term?	<ol style="list-style-type: none"> Utmost tensed Very tensed Tensed Less tensed Not tensed 	Your Answer () - D
How much do you save every month?	<ol style="list-style-type: none"> Less than Rs.2000/- Rs.2000 but less than Rs.5000 Rs.5000 but less than Rs.10000 Rs.10000 but less than Rs.15000 Rs.15000 or more 	Your Answer () - E
How much of your monthly income you use to pay EMI of all your loans?	<ol style="list-style-type: none"> More than 75% 50% but less 75% 25% but less than 50% Less than 25% Nil 	Your Answer () - F
Your total score (A+B+C+D+E+F)		()

Suitability Matrix:	<p>Plan suitable for you</p> <p>Cautious Plan</p> <p>Conservative Plan</p> <p>Prudent Plan</p> <p>Aggressive Plan</p> <p>ING Optimix Financial Planning Fund is only the name of the Scheme and ING Mutual Fund / ING Investment Management (India) Private Limited doesn't provide any facility/advisory for financial planning, in any manner, to the investors. Investors are advised to consult their financial advisors/tax consultants for their financial planning/tax planning requirements.</p>	<p>Your Total Score</p> <p>Less than 9</p> <p>Greater than or equal to 9 but less than 15</p> <p>Greater than or equal to 15 but less than 27</p> <p>27 or more</p>
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Applicable NAV (after the scheme opens for repurchase and sale)

Subscriptions/Purchases including Switch - ins:

The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of Units of the Scheme and their Plans, and the following NAVs shall be applied for such purchase:

- where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the day of receipt of application;
- where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the next Business Day ;

	<p>Redemptions including Switch - outs: The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units:</p> <ol style="list-style-type: none"> where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and an application received after 3.00 pm – closing NAV of the next Business Day. 										
	<p>For Switches: In case of switch transactions from one scheme (plan) to another, the allocations shall be in line with redemption pay-outs.</p>										
Minimum Application Amount/ Number of Units	<p>Purchase: Rs.5,000/- and in multiples of Re.1 thereafter Additional Purchase: Rs. 1,000/- and in multiples of Re.1 thereafter Repurchase: Minimum amount of Rs.1000 or 100 units</p>										
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.										
Benchmark Index	<p>Cautious Plan - 70% CRISIL Liquid Fund index + 30% CRISIL Bond Fund index Conservative Plan - 20% S&P CNX Nifty + 44% CRISIL Liquid Fund index + 24% CRISIL Bond Fund index + 12% INR price of Gold Prudent Plan - 40% S&P CNX Nifty + 30% CRISIL Liquid Fund index + 20% CRISIL Bond Fund index + 10% INR price of Gold Aggressive Plan - 70% S&P CNX Nifty + 15% CRISIL Liquid Fund index + 10% CRISIL Bond Fund index + 5% INR price of Gold</p>										
Dividend Policy	<p>The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the Schemes and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme. The decision of the Trustees in this regard shall be final.</p> <p>The dividends that may be paid out of the net surplus of the Schemes will be paid only to those Unitholders 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 the Unit holders as to the rate of dividend nor that the dividend will be paid regularly.</p>										
Name of the Fund Manager	Mr. Arvind Bansal										
Name of the Trustee Company	Board of Trustees of ING Mutual Fund										
Performance of the scheme :	This Scheme is a new scheme and does not have any performance track record.										
Expenses of the Scheme (i) Load Structure	<p>For New Fund Offer Period and Continuous Offer Entry Load: Not Applicable Exit Load /CDSC:</p> <table border="1"> <thead> <tr> <th>Plan</th> <th>Exit Load Structure</th> </tr> </thead> <tbody> <tr> <td>Cautious Plan</td> <td> <ul style="list-style-type: none"> If redeemed within and including 6 months from the date of allotment: 0.50% If redeemed after 6 months from the date of allotment : Nil </td> </tr> <tr> <td>Conservative Plan</td> <td> <ul style="list-style-type: none"> If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1 year from the date of allotment : Nil </td> </tr> <tr> <td>Prudent Plan</td> <td> <ul style="list-style-type: none"> If redeemed within and including 1 year from the date of allotment: 3% If redeemed within and including 2 years from the date of allotment: 2% If redeemed within and including 3 years from the date of allotment: 1% If redeemed after 3 years from the date of allotment : Nil </td> </tr> <tr> <td>Aggressive Plan</td> <td> <ul style="list-style-type: none"> If redeemed within and including 1 year from the date of allotment: 3% If redeemed within and including 2 years from the date of allotment: 2% If redeemed within and including 3 years from the date of allotment: 1% If redeemed after 3 years from the date of allotment : Nil </td> </tr> </tbody> </table> <p>In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>The above mentioned load structure shall be equally applicable to the special products such as SIP, switches, etc. offered by the AMC.</p> <p>The AMC/Trustee retains the right to change / impose Exit Load / CDSC, subject to SEBI Regulations. Any imposition or enhancement in the load shall be applicable on prospective investments only.</p>	Plan	Exit Load Structure	Cautious Plan	<ul style="list-style-type: none"> If redeemed within and including 6 months from the date of allotment: 0.50% If redeemed after 6 months from the date of allotment : Nil 	Conservative Plan	<ul style="list-style-type: none"> If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1 year from the date of allotment : Nil 	Prudent Plan	<ul style="list-style-type: none"> If redeemed within and including 1 year from the date of allotment: 3% If redeemed within and including 2 years from the date of allotment: 2% If redeemed within and including 3 years from the date of allotment: 1% If redeemed after 3 years from the date of allotment : Nil 	Aggressive Plan	<ul style="list-style-type: none"> If redeemed within and including 1 year from the date of allotment: 3% If redeemed within and including 2 years from the date of allotment: 2% If redeemed within and including 3 years from the date of allotment: 1% If redeemed after 3 years from the date of allotment : Nil
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(ii) Recurring Expenses	<p>Annual Recurring Expenses are the fees and expenses to operate the scheme. In accordance with the SEBI (Mutual Funds) (Amendment) Regulations, 2010, the Annual Recurring Expenses of the Scheme shall consist of:</p> <ol style="list-style-type: none"> Management fees for the scheme not exceeding 0.75% of the daily average net assets; Other expenses relating to administration of the scheme; and Charges levied by the underlying schemes. <p>Provided that the sum total of (i), (ii) and the weighted average of the total expense ratio of the underlying schemes shall not exceed 2.50% of the daily average net assets of the scheme.</p>										
Waiver of Load for Direct Applications	Not Applicable										
Tax treatment for the Investors (Unitholders)	Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his/her/its tax advisor.										

Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.ingim.co.in and www.amfiindia.com	
For Investor Grievances please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents. 514A Sathy Road, Ganapathy, Coimbatore-641006. Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com , Website address of R&T: www.camsonline.com	ING Mutual Fund Mr. Nityanand Prabhu - Vice President and Head – Operations, Risk and Administration 601/602, 6th floor, "Windsor", Off. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz - (East), Mumbai – 400 098. Tel: 3385 7999, Fax : 022 2650 0234. E-mail Id: information@in.ing.com
Unitholders' Information	<p>Mode of holding: Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized (electronic) form.</p> <p>Account Statements: An account statement reflecting the number of Units allotted shall be dispatched to the Unit Holder by ordinary post / courier/ electronic mail within the following periods:</p> <ul style="list-style-type: none"> (i) Within 5 business days from the date of closure of NFO/acceptance of valid application. (ii) For those unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail. (iii) In case of SIP – within 10 working days from the end of quarter (March, June, September and December). However, the first account statement under SIP shall be issued within 10 working days of the initial investment and (iv) In case of specific request, the account statement shall be dispatched within 5 business days from the receipt of such request without any charges. (v) For units held in demat mode all investors whose application has been accepted during NFO, an allotment advice specifying the number of units allotted would be sent within 5 business days from the date of closure of NFO. <p>Annual Account Statement: The Mutual Fund shall provide the Account Statement to the Unit holders who have not transacted during the last six months prior to the date of generation of account statements. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</p> <p>Account Statement for Investors holding demat Accounts: Account statement may be obtained from the depository participants with whom the investor holds the DP account.</p> <p>Annual Report: Scheme-wise Annual Report or an abridged summary thereof shall be mailed to all Unit Holders within four months from the date of closure of the relevant accounting year i.e. 31st March each year.</p> <p>Half yearly disclosures: The Mutual Fund shall publish a complete statement of the Scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located. The Annual Report, portfolio statement and the un-audited financial results will also be displayed on the website of the Mutual Fund (www.ingim.co.in) and Association of Mutual Funds in India (www.amfiindia.com).</p>	

COMPARISON WITH EXISTING SCHEMES AS ON 31ST MARCH, 2011

NAME OF THE SCHEME	TYPE & INVESTMENT OBJECTIVE	AUM	No. of Folios
ING Liquid Fund	ING Liquid Fund is an Open Ended Liquid Income Scheme. The primary investment 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.	Rs. 93.06 Crores	2339
ING Treasury Advantage Fund	ING Treasury Advantage Fund is an Open ended Income Scheme with an investment objective to provide an investment avenue for investors preferring good liquidity and an investment horizon of 2 – 6 months. The scheme would be able to achieve its objectives by investing in a portfolio of money market and debt instruments.	Rs. 271.15 Crores	281
ING Income Fund	ING Income Fund is an Open ended Income Scheme. The primary investment 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	Rs. 20.56 Crores	1856
ING Short Term Income Fund	ING Short Term Income Fund is an Open ended Income Scheme. The investment objective of the Scheme is to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in portfolio of quality debt securities, money market instruments and structured obligation.	Rs. 24.68 Crores	291
ING Domestic Opportunities Fund	ING Domestic Opportunities Fund is an Open Ended Equity Scheme. 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.	Rs. 55.66 Crores	12298
ING Midcap Fund	ING Midcap Fund is an Open Ended Equity Scheme with an investment objective is to seek 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.	Rs. 15.58 Crores	4651
ING Dividend Yield Fund	ING Dividend Yield Fund is an Open Ended Equity Scheme. 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.* *Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released/published by NSE on its website:www.nseindia.com which shall be the	Rs. 54.10 Crores	8535
ING Contra Fund	ING Contra Fund is an Open Ended Diversified Equity scheme. 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.	Rs. 10.35 Crores	3195
ING Core Equity Fund	ING Core Equity Fund is an Open Ended Growth Scheme. 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.	Rs. 43.26 Crores	13885
ING C.U.B. (Competitive Upcoming Businesses) Fund	ING C.U.B (Competitive Upcoming Businesses) Fund is an open ended diversified equity scheme seeking to provide long-term capital appreciation by investing pre-dominantly in a diversified portfolio of equity and equity-related securities of companies of small market capitalisation.	Rs. 29.29 Crores	5545
ING Tax Savings Fund	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.	Rs. 37.88 Crores	19200
ING MIP Fund	ING MIP Fund is an open ended fund. The primary investment objective of the Scheme is to generate regular 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. The scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities.	Rs. 2.96 Crores	889
ING Large Cap Equity Fund w.e.f March 25, 2011 (The Scheme name till March 24, 2011 was ING Nifty Plus Fund)	With effect from March 25, 2011: ING Large Cap Equity Scheme is an Open Ended Equity Scheme which seeks to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities constituted in the S&P CNX Nifty Index. (The type & investment objective till March 24, 2011: 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 Nifty);	Rs. 8.79 Crores	1587
ING Balanced Fund	ING Balanced Fund is an open ended Balanced Scheme. 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.	Rs. 6.56 Crores	2008

COMPARISON WITH EXISTING SCHEMES AS ON 31ST MARCH, 2011

NAME OF THE SCHEME	TYPE & INVESTMENT OBJECTIVE	AUM	No. of Folios
ING Gilt Fund - Provident Fund - Dynamic Plan	ING Gilt Fund - Provident Fund - Dynamic Plan is an open ended gilt Scheme. The primary investment objective of the Scheme is to generate a relatively risk free return by investing in sovereign instruments issued by the Central / State Governments as defined under Section 2 of the Public Debt Act, 1944. The Scheme will not make investment in any other type of security such as shares, debentures, etc.	Rs. 6.81 Crores	104
ING Global Real Estate Fund	ING Global Real Estate Fund is an Open Ended Fund of Fund Scheme. 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.	Rs. 54.36 Crores	14449
ING Latin America Equity Fund	ING Latin America Equity Fund is an open ended Fund of Fund Scheme. 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.	Rs. 32.77 Crores	4099
ING OptiMix Global Commodities Fund	ING OptiMix Global Commodities Fund is an Open-ended FoF Scheme. 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.	Rs. 8.19 Crores	1547
ING OptiMix Multi Manager Equity Fund	ING OptiMix Multi Manager Equity Fund is an Open Ended Diversified Equity Scheme . 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.	Rs. 71.35 Crores	6135
ING OptiMix Income Growth Multi-Manager FoF Scheme-15% Equity Plan	ING OptiMix Income Growth Multi-Manager FoF Scheme-15% Equity Plan is an Open Ended Fund of Fund scheme. 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.	Rs. 0.72 Crores	166
ING OptiMix Income Growth Multi-Manager FoF Scheme-30% Equity Plan	ING OptiMix Income Growth Multi-Manager FoF Scheme-30% Equity Plan is an Open Ended Fund of Fund scheme. 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.	Rs. 2.25 Crores	879
ING OptiMix Asset Allocator Multi-Manager FoF Scheme	ING OptiMix Asset Allocator Multi-Manager FoF Scheme is an Open-ended Fund of Fund Scheme that invests in equity funds, debt funds, money-market funds, and money market securities. 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.	Rs. 6.61 Crores	738
ING OptiMix 5 Star Multi-Manager FoF Scheme	ING OptiMix 5 Star Multi-Manager FoF Scheme is an Open-ended equity FoF Scheme that primarily invests in equity funds. 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.	Rs. 1.62 Crores	497
ING OptiMix Active Debt Multi-Manager FoF Scheme	ING OptiMix Active Debt Multi-Manager FoF Scheme is an Open-ended FoF Scheme that primarily invest in Debt Funds which include Income Funds, Gilt Funds, Floating Rate Funds, Short Term Funds, Fixed Maturity Plans, and Liquid Funds. The primary objective of the Scheme is to generate returns from a portfolio of pure debt funds accessed through the diverse investment styles of underlying schemes selected in accordance with the ING OptiMix Multi Manager investment process.	Rs. 156.92 Crores	173

GENERAL INFORMATION

- a) 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.
- b) **Please read the Key Information Memorandum, Scheme Information Document and the Statement of Additional Information 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.**
- c) 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.
- d) Please strike out with a line across any section that is not applicable.
- e) Please write the applicant's Name & Application serial number on the reverse of the cheque / Demand Draft.
- f) Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected.
- g) 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.
- h) All communications and payments shall be made to the First Applicant only irrespective of the holding basis.
- i) The right to accept or reject any application in the whole or in part lies with the AMC / Trustee / Mutual Fund.
- j) Original POA/ Notarised copy of POA is required to be submitted when applications are made under POA.
- k) **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.** (Please refer to SID for details of who can invest in the fund)

1. APPLICANT INFORMATION

- Applicant must provide all the details as mentioned in the Application Form.
- a. Name and address must be given in full (P.O. Box Address alone is not sufficient). Please do not abbreviate any name.
 - b. In case of NRIs / FIs overseas address is mandatory. Application without overseas address are liable to be rejected.
 - c. Please provide the name & designation of the contact person and fill Annexure I on page 20. 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.
 - d. Please fill in your date of birth as this may be required to identify you when communicating with us.
 - e. To help us service you better, your telephone number(s) should also be provided including the relevant STD / ISD code.
 - f. Please mention the Nationality.
 - g. Ensure to tick the correct occupation & tax status.
 - h. Please tick at the applicable range of the Annual Income

I. Know Your Customer (KYC) Compliance Notices:

All categories of investors investing in the Scheme are mandatorily required to be KYC Compliant through CDSL Ventures Limited (CVL), irrespective of the amount of investment [fresh purchase/ additional purchase/ switch-in/any Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP)].

PAN Details (PAN Mandatory for all investments)

- i. 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.
- ii. **Exception of PAN requirement for Micro SIP:** In accordance with the provision of SEBI Letter no. MRD/DoP/PAN/PM/166999/2009 dated June 19, 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI in this regard, Systematic Investment Plans (SIP) upto Rs.50,000/- per year per investor i.e. aggregate of investments in a rolling 12 months period or in a financial year (hereinafter referred to as "Micro SIP") shall be exempted from the requirement of PAN, with effect from August 01, 2009. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories of investors will not be eligible for this exemption. This exemption shall not be available to normal purchase transactions upto Rs. 50,000/- which will continue to be subject to the PAN requirement. With effect from January 1, 2011, any one of the following photo identification documents along with a self attested proof of address can be submitted along with Micro SIP applications as proof of identification in lieu of PAN:
 - (i) Voter Identity Card; (ii) Driving License; (iii) Government / Defense identification card; (iv) Passport; (v) Photo Ration Card; (vi) Photo Debit Card; (Credit card not included) (vii) Employee ID cards issued by companies registered with Registrar of Companies (viii) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; (ix) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; (x) Senior Citizen / Freedom Fighter ID card issued by Government; (xi) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; (xii) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); (xiii) Any other photo ID card issued by Central Government/ State Governments /Municipal authorities / Government organizations like ESIC/EPFO.

Document List:

The photo identification document has to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor)

Note: Investors with Permanent Account Number (PAN) are not eligible for the above mentioned simplified KYC procedure available for investments through Micro SIP upto Rs. 50,000/- per year per investor made by individual investors.

Investors residing in the state of Sikkim are required to submit the following documents to the AMC:

1. Proof of address of Sikkim state and application form should mention the same address.
2. Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

Note: For detailed procedure of KYC Compliance please read the Statement of Additional Information. The AMC reserves the right to reject the application form where KYC acknowledgment is not quoted.

2. JOINT APPLICANT'S DETAILS (maximum three allowed)

- a. The names, date of birth, PAN [Please refer 1(i) (i)] and KYC acknowledgment details of joint applicants (i.e. second and third applicants) should be provided.
- b. 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

- a. The minimum application amount for subscription/ purchase/ switch-ins is Rs. 5000/- and in multiples of Re. 1/- thereafter.
- b. Applicants should indicate the Plan, Option and Sub Option for which the application is made.
- c. Separate Cheque / Demand Draft is not required for investment in each scheme/plan.
- d. **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.
- e. 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.
- f. 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.

Demand draft charges shall be re-imbursed for those locations where ING Mutual Fund & its registrars do not have a branch office. (Investor needs to provide a copy of charge slip of the bank for getting reimbursement of DD charges & unit will be allotted towards charges).

- g. 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

- h. **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 will 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 NRI's 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. THIRD PARTY PAYMENTS FOR SUBSCRIPTION TO UNITS:

1. ING Investment Management (India) Private Limited ("AMC") / the Schemes of ING Mutual Fund ("Mutual Fund") shall not accept applications for subscriptions of units accompanied with Third Party Payments (barring a few exceptions stated below).

For this purpose, "Third Party Payment" means a payment made through an instrument issued from a bank account other than that of the beneficiary investor mentioned. Further, in case of a payment instrument issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.

For example:

- **Illustration 1:** An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This is a valid application.
- **Illustration 2:** An Application submitted in joint names of A & B & C alongwith cheque issued from a bank account in names of B, C & Y. This is an invalid application.
- **Illustration 3:** An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This is a valid application.

EXCEPTIONS:

As referred to in point 1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.

- i) Payment by Parents / Grand-Parents / Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment;
- ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility or lump sum/ one-time subscription, through payroll deductions.
- iii) Custodian on behalf of an FI or a Client.

Related Person means any other person investing on behalf of a minor in consideration of natural love and affection or as a gift.

Investors intending to make third party payments under the above mentioned 'exceptional cases' are required to submit each of the following documents while submitting the duly filled in application form failing which applications for subscriptions for units will be either rejected / not processed / refunded:

- i) Investors (applicant) and the person making the payment (third party) on behalf of the applicant should attach their valid KYC Acknowledgement Letter received from CDSL Ventures Limited ("CVL") to the application form;
- ii) Investors (applicant) and the person making the payment (third party) on behalf of the applicant should attach the "Third Party Payment Declaration Slip" stating their respective bank account details, the relationship with the investor (applicant) and other details required therein. This form shall form part of the application forms and the same shall be available at the nearest designated Official Point of Acceptance of ING Mutual Fund.

5. INSTRUMENT DETAILS

It is recommended that while submitting a cheque/demand draft/pay order etc the investor must specify the instrument to be made in favour of "XYZ Scheme A/c First Investor name" or "XYZ Scheme A/c Permanent Account Number" or "XYZ Scheme A/c Folio number" in order to avoid any misappropriation of funds.

6. OTHER DOCUMENTS TO BE SUBMITTED UNDER DIFFERENT PAYMENT MODES:

The Investors are further requested to note the following with regard to payment mode:

- (i) **If payment is made by cheque:**

An investor at the time of his / her purchase of units must provide in the application form the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid).

The AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will identify whether the said payment is a third party cheques on the basis of either matching of pay-in bank account details with pay-out bank account details or by matching the bank account number / name / signature of the first named applicant / investor with the name / account number / signature available on the cheque. If the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any one of the following documents failing which applications for subscriptions for units will either be rejected / not processed / refunded: -a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

#(Note: Investors should also bring the original documents along with the documents mentioned above to the designated Official Points of Acceptance of ING Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund / R&T and then returned across the counter to the investor after due verification.)

-a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MCR code of the branch & IFSC Code (where available)

***(Note:** The above letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.)

- (ii) **If payment is made through pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc:**

Investors should attach any one of the following documents, along with the purchase application form:

1. A proof of debit to the investor's bank account in the form of a bank manager's certificate (in original) with details of account holder's Name, bank account number and PAN as per bank records, if available; or
2. A copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available; or
3. a copy of the passbook/bank statement evidencing the debit for issuance of a Pay Order, Demand Draft, Banker's cheque, etc.

It may also be noted that such bank account number of the investor is the same as the / one of the registered bank account mandate(s) with the fund or the bank details mentioned in the application form.

- (iii) **If payment is made through a pre-funded instrument issued by the Bank against Cash:**

The AMC / Mutual Fund / R&T will accept purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash only for investment amounts of less than 50,000 subject to the investor submitting a Certificate (in original) obtained from the bank giving details of the name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&T will check that the name mentioned in the Certificate matches with the first named investor.

Accordingly, the AMC/ Mutual Fund / R&T has the right to either reject/not process any applications, wherein payment is made through a pre-funded instrument issued by a bank against cash for an investment amount of "Rs. 50,000/- and more".

(iv) If payment is made through RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Investors should attach to the purchase application form, an acknowledged copy of the Instruction to the bank stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

(v) If payment is made through net banking.

For payments through net banking, AMC/ Mutual Fund / R&T shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC/ Mutual Fund / R&T shall reject the transaction with due intimation to the investor.

Note: The above list is not a complete list and is only indicative in nature and not exhaustive. The AMC/ Mutual Fund / R&T reserves the right to decide whether a cheque is a third party cheque for any other method of payment not included above and either reject/ not process the transaction with due intimation to the investor.

Further, in case the application for subscription does not comply with the above provisions, the AMC /Trustee retains the sole and absolute discretion to reject / not process such application and refund the subscription money and shall not be liable for any such rejection. Further, the AMC /Trustee reserves the right to modify the aforesaid requirements at their sole discretion.

7. BANK ACCOUNT DETAILS

a. 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

b. 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.

8. REGISTRATION OF MULTIPLE BANK ACCOUNTS FOR PAY-IN AND PAY-OUT / CHANGE OF BANK MANDATE ALONG WITH REDEMPTION:

1. Registration Of Multiple Bank Accounts For Pay-in And Pay-out

The AMC / Mutual Fund is providing a facility to the investors to register multiple bank accounts at the folio level. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. Investors are requested to note that, registration of additional bank accounts will be accepted subject to a maximum of five accounts in case of individual and HUF as investors and ten in case of non-individual investors. These account details will be used by the AMC / Mutual Fund / R&TA for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted above. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our ISCs / OPAs or on our website. For details, please refer to the 'Multiple Bank Account Registration Form on our website'.

2. Change of Bank Mandate along with redemption:

Consequent to the introduction of "Multiple Bank Account Facility", the existing facility of processing redemption request with change of bank mandate is discontinued by the AMC / Mutual Fund from the effective date. New bank accounts can be registered only by using the 'Multiple Bank Account Registration Form'. For details, please refer to our website www.ingm.co.in.

9. PAYMENT MODE

a. 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.

b. 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.

c. Other than Direct Credit, the facility of payment of Redemption through RTGS is available provided the redemption amount is Rs 10 lacs or above and IFSC code is provided.

d. Rest of the payments of redemption/Dividend is available through NEFT if IFSC code is provided or will be paid through Cheque.

10. NOMINATION DETAILS

In terms of a SEBI notification dated July 2, 2002, nomination can be made only by individuals on their behalf singly or jointly. If the Units are held jointly, all joint Investors/Unitholders will sign the nomination form. Non-individuals including society, trust, company, body corporate, partnership firm, karta of Hindu Undivided Family, PSU, AOP, BOI, Banks, FIs, holders of Power of Attorney cannot nominate. Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent / legal guardian (whose name and address must be provided); and (c) religious or charitable trusts. Nomination can also be in favour of the Central Government, State Government, a local authority, and any person designated by virtue of his office or a religious or charitable trust. Where the units are held by more than one person jointly, the joint unitholders may together nominate a person in whom all the rights in the units shall vest in the event of death of all the joint Investors/Unitholders. The single/ joint/ surviving Investors/Unitholders can at the time of application or subsequently, by writing to a Investor Service Centre, request for a nomination form and the Rules governing such nomination, in order to nominate any person to receive the Units upon his/her death subject to the necessary completion of the necessary formalities e.g. Proof of the death of the Investor/Unitholder, signature of the nominee, furnishing proof of guardianship in case the nominee is a minor, execution of Indemnity Bond or of such other documents/information/undertakings as may be required from the nominee in favour of and to the satisfaction of the Fund, the AMC, or the Trustee. ANRI can be a nominee subject to the Exchange Control Regulations from time to time. Cancellation of nomination can be made only by the Unitholders either singly in case of a single holders or by all holders in case of a joint holding and who made the original nomination. On cancellation, the nomination shall stand rescinded and the AMC/Fund shall not be under any obligation to transfer

the Units in favour of the nominee. The nomination facility shall be available in the form of proportionate nomination. The investors can provide for a maximum of three nominees for a particular folio. In case of different nominee(s) being provided by the Investor/Unitholder at the time of additional investments, the earlier nominee(s) registered by the AMC for the folio shall be overwritten with the new nominee(s) provided. At the time of fresh investment, additional investment or change of nominee request, the Investor/Unitholder should indicate clearly the percentage of allocation/share in favor 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%. 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. Investors/Unitholders may contact Investor Service Centers / the registrar / distributors, for any additional information/clarifications on the facility of multiple nominations.

Note: Investors / Unit holders are advised to read the instructions carefully before nominating. For further details on this facility the investors are requested to read the Statement of Additional Information (SAI).

11. 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.

12. DOCUMENTS ENCLOSED: Please tick the appropriate documents enclosed.

13. 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.

14. 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 launderers 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 SID/SAI of the schemes of ING Mutual Fund.

15. DEMATERIALIZATION:

The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the Scheme. Applicants must ensure that the sequence of names as mentioned in the application form matches to that of the account held with the Depository Participant. Names, Address, PAN details, KYC details etc. mentioned in the application form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected. Unit holders who have opted to hold units in dematerialized form will receive payment of redemption (maturity) / dividend proceeds into their bank (i.e. beneficiary) account linked to the Demat account.

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 Authorised Signatory/ Notary public.

Sr. No.	Documents	Individual	Companies	Trusts	Societies	HUF	Partnership Firms	FIs	Investment through POA	NRIs	AOP/ BOI
1	Resolution / Authorisation to invest		Y	Y	Y		Y	Y	Y		Y
2	List of Authorised Signatories with Specimen Signature(s)		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	Y	Y
11	KYC Acknowledgment	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
12	HUF Deed					Y					

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

APPLICATION FORM CUM KEY INFORMATION MEMORANDUM

ING INVESTMENT MANAGEMENT (INDIA) PVT. LTD.
601/602, 'Windsor',
Off. C.S.T. Road,
Vidyanagari Marg, Kalina,
Santacruz (East),
Mumbai - 400 098.

ING OPTIMIX FINANCIAL PLANNING FUND

An Open ended Fund of Funds Scheme

App. No.:



INVESTMENT MANAGEMENT

Please read the instructions before completing this Application Form and fill the sections in CAPITALS

DISTRIBUTOR INFORMATION [only for AMFI registered empanelled Distributors/Brokers]

Distributor's/Broker Code	Sub-Broker's Code	Registrars/Bank Serial No.
<input type="text"/>	<input type="text"/>	<input type="text"/>

1 EXISTING UNIT HOLDER INFORMATION (For existing investor please fill in your folio number, name & proceed to investment & payment details.)

Existing Folio Number Name of Sole / 1st Applicant

2 APPLICANT'S PERSONAL DETAILS Refer Instruction 1

SOLE/FIRST APPLICANT

TITLE	FIRST NAME	MIDDLE NAME	LAST NAME
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PAN No.* (In case of Minor please provide Guardian's PAN No) Date of Birth (mandatory if applicant is minor) DD MM YYYY

PAN & KYC mandatory PAN Proof enclosed KYC Acknowledgment Copy

Name of the Guardian (in case of minor) / POA Holder

TITLE	FIRST NAME	MIDDLE NAME	LAST NAME
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PAN No.* (In case of Minor please provide Guardian's PAN No) Date of Birth (mandatory if applicant is minor) DD MM YYYY

PAN & KYC mandatory PAN Proof enclosed KYC Acknowledgment Copy

Relationship with minor _____

Address for Correspondence [In India]

Overseas Address (mandatory in case of NRI/FII)

City Pin

City ZIP/Postal Code

State

Country

Tel. (O) Tel. (R)

Mobile Fax

Status of SOLE/FIRST APPLICANT (Please ✓)

- Resident Individual On behalf of minor HUF Company AOP/BOI Partnership Firm Body Corporate
 Trust Registered Society Others NRI - Non Repatriable NRI - Repatriable (NRE) Bank/Financial Institution Sole Proprietorship

Nationality of SOLE/FIRST APPLICANT

Occupation of SOLE/FIRST APPLICANT (Please ✓)

- Politician PSU/Government Employee Indian Private Company Employee Agriculture / Fishery Jeweller
 Bureaucrat Money Service Bureau Military Official Doctor Information Technology Student
 Dealers in High Value Commodities (Arms, Bullion, Jewellery, etc.) Relative / Associate / Advisor of above Lawyer Banking / Financial Institution Other Business
 4-7 Lakhs 8-12 Lakhs Teacher Multinational Employee Housewife Other Service
 More than 12 Lakhs Scientist Application Form without occupation details is liable to be rejected

Annual Income of SOLE/FIRST APPLICANT (Please ✓)

- Less than 2 Lakhs 2-4 Lakhs
 4-7 Lakhs 8-12 Lakhs
 More than 12 Lakhs

3 JOINT APPLICANTS' DETAILS Refer Instruction 2

SECOND APPLICANT [Joint Holder#1]

TITLE	FIRST NAME	MIDDLE NAME	LAST NAME
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PAN No.* (In case of Minor please provide Guardian's PAN No) Date of Birth (mandatory if applicant is minor) DD MM YYYY

PAN & KYC mandatory PAN Proof enclosed KYC Acknowledgment Copy

THIRD APPLICANT [Joint Holder#2]

TITLE	FIRST NAME	MIDDLE NAME	LAST NAME
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PAN No.* (In case of Minor please provide Guardian's PAN No) Date of Birth (mandatory if applicant is minor) DD MM YYYY

PAN & KYC mandatory PAN Proof enclosed KYC Acknowledgment Copy

MODE OF HOLDING (Please ✓) Single Anyone or Survivor Joint (Default option will be Joint)

4 DEMAT ACCOUNT DETAILS (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.) Demat Account details are compulsory if demat mode is opted above.

Unit holding Options - Demat Mode Physical Mode (If demat account details are provided below, units will be allotted by default in electronic mode only.)

<p>National Securities Depository Limited Depository Participant (DP) ID</p> <p><input type="text"/></p> <p>Beneficiary Account Number</p> <p><input type="text"/></p>	<p>Central Depository Services (India) Limited Depository Participant (DP) ID</p> <p><input type="text"/></p> <p>Beneficiary Account Number</p> <p><input type="text"/></p>
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INVESTMENT MANAGEMENT

ING OPTIMIX FINANCIAL PLANNING FUND

An Open ended Fund of Funds Scheme

ACKNOWLEDGMENT SLIP

To be filled by the applicant

App. No.

Growth Option

Amount

Cheque/DD No.

OR
Dividend Option(Payout)

OR
Dividend Option(Reinvestment)

Date

Bank & Branch Details

Received from

Name of the Plan [Please ✓]

- Cautious Plan Conservative Plan Prudent Plan Aggressive Plan

Official Collection Centre
Acceptance Point [Stamp & Signature]

Whether opted for SIP [Please ✓] Yes No

Bank Name Account No.

Branch Name & Address City

MICR Code IFSC Code for NEFT

(This is a 9 Digit Number next to your Cheque Number) (This is a 11 Digit Number, obtain from your bank branch)

Account type (Please ✓) Savings Current NRE NRO FCNR Others Pay my dividends electronically if available (provide a copy of cancel cheque leaf from an ECS eligible bank)

Note : ING Mutual Fund reserves the right to use any other mode of payment as deemed appropriate. I/We understand that ING Mutual Fund shall not be responsible if transaction through ECS / EFT / NEFT could not be carried out because of incomplete or incorrect information.

Name of the Plan [Please ✓]	<input type="checkbox"/> Cautious Plan	<input type="checkbox"/> Conservative Plan	<input type="checkbox"/> Prudent Plan	<input type="checkbox"/> Aggressive Plan
Options	Dividend Option Growth <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> OR <input type="checkbox"/>		Dividend Option Growth <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <input type="checkbox"/> OR <input type="checkbox"/>	
Investment Amount	Min. Amount Rs. 5000/-		Min. Amount Rs. 5000/-	
Instruments <small>(The table is only for reference purpose as per the SID of the Scheme. The investor can not indicate any change in the same)</small>	(% of total assets) Target Allocation		(% of total assets) Target Allocation	
Equity Funds	0%		70%	
Liquid Funds, Money Market Funds	70%		44%	
Debt Funds other than Liquid Funds, Money Market Funds	30%		24%	
Gold Exchange Traded Funds	0%		12%	

For detailed indicative asset allocation please refer page no. 1 of KIM.

Mode of Payment Cheque DD

Investment Amount Cheque/DD No.

DD Charges Dated

Net Amount Drawn on

Account Type [Please ✓] Savings Current NRE NRO FCNR Other

Cheques / Demand Drafts should be crossed "A/c Payee only" and drawn in favour of "ING Optimix Financial Planning Fund". 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 incase of minor. The AMC reserves the right to reject the application in case of third party cheque. If the sum of investment amount of all PLANS chosen does not match the CHEQUE amount MF/Trustee/AMC reserves the right to reject the application.

I/We wish to receive the following documents via email in lieu of physical document. [Please ✓] Please mention your email id

Account Statement All other statutory communications Marketing updates

Memorandum & Articles of Association Resolution / Authorisation to Invest Cheque / Demand Draft PAN Copy KYC Acknowledgement

Trust Deed Bye-Laws Partnership Deed List of Authorised Signatures with Specimen Signature(s) Power of Attorney

Applications by Individuals/HUF: I/We have read and understood the contents of the SID/SAI/KIM and I/We hereby apply to the trustee of ING Mutual Fund for units of Scheme, 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.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

First / Sole Applicant / Guardian / POA	<input type="text"/>
Second Applicant / POA	<input type="text"/>
Third Applicant / POA	<input type="text"/>
Date: <input type="text"/>	

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

• CHECK LIST •

- Please ensure that:
- PAN and KYC of all Applicants is mentioned and PAN card copy and KYC copy are enclosed.
 - Bank details are mentioned completely. (ie. Bank Name, Branch Name, Account Number, Account Type, MICR Code, IFSC Code.)
 - Application Form is signed by all applicants.
 - Cheques / Demand Drafts are drawn in favour of "ING Optimix Financial Planning Fund".



SIP INVESTMENT FORM

Application No.:

TO BE FILLED IN CAPITAL LETTERS. This form should be submitted along with the 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.	Sub Broker Code	Folio No.	Receipt Date / Time

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

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 Communication Email Communication (Please) Frequency Daily Weekly Monthly

If the option is not given specifically by the unit holder, the AMC will send the account statement, annual report & other communication 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* _____

(PAN & KYC is mandatory)

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. CANCELLATION I wish to cancel my SIP

6. SIP TRANSACTION DETAILS SIP MICRO SIP

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 | Y | Y To | M | M | Y | Y | Y | Y | Y | Y

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

7. FIRST CHEQUE DETAILS (Cheques / Demand Drafts should be crossed "A/c Payee only" and drawn in favour of "ING Optimix Financial Planning Fund")

Cheque Amount _____ Account Type Savings Current NRE NRO FCNR

Cheque Number _____ Bank Name _____

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

Branch City _____

8. 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)

9. 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. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I confirm I do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year or rolling period of 12 months.

Signature (s) (as in bank records)

_____ First/Sole Unit holder / Guardian _____ Second Unit holder _____ Third Unit holder

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

10. 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) _____

11. 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 | 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

_____ First/Sole Unit holder / Guardian _____ Second Unit holder _____ Third Unit holder



ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

SIP INVESTMENT FORM

Application No.: S

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

Folio No.:	SIP Details	ECS / Direct Debit	OFFICIAL Collection Centre's Stamp & Receipt Date & Time
Scheme Name: _____	Cheque No. _____ Cheque Date _____	Bank Name: _____	
Plan: _____	SIP Amount (per installment) _____	Account No.: _____	
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	
Sub-Option: _____	SIP Period M M Y Y Y Y Y Y To M M Y Y Y Y Y Y	<input type="checkbox"/> NRO <input type="checkbox"/> FCNR	
Please retain this slip duly acknowledged by the Official Acceptance Point till you receive your Account Statement.			

Allotment is subject to realisation of ECS Installment

12. SELF ATTESTED DOCUMENTS OF THE FIRST HOLDER: (please ✓ as applicable)

- | | |
|---|--|
| <input type="checkbox"/> Voter ID card | <input type="checkbox"/> ID card issued to employees of scheduled commercial / state / district co-operative banks. |
| <input type="checkbox"/> Government / Defence ID card | <input type="checkbox"/> Senior citizen / Freedom fighter ID card issued by government. |
| <input type="checkbox"/> Driving License | <input type="checkbox"/> Cards issued by universities / deemed universities or institutes under statutes like ICAI, ICWA, ICSI. |
| <input type="checkbox"/> Passport | <input type="checkbox"/> Permanent retirement account no. (PRAN) card issued to new pension system (NPS) subscribers by CRA (NSDL). |
| <input type="checkbox"/> Photo Ration Card | <input type="checkbox"/> Any other photo ID card issued by central government / state governments / municipal authorities / government organisations like ESIC / EPFO. |
| <input type="checkbox"/> Photo Debit card | <input type="checkbox"/> KYC Acknowledgment |
| <input type="checkbox"/> Employee ID cards issued by companies registered with registrar of companies | |
| <input type="checkbox"/> Photo identification issued by Bank Managers of scheduled commercial banks / Gazatted Officers / Elected Representatives to the legislative assembly /parliament | |

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 SID/SAI/KIM of the Scheme carefully before investing. The SID/KIM of the Scheme 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) and 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/-. If Date of Birth (DOB) not provided application is liable to be rejected.

Systematic Investment Details

Frequency	Monthly or Quarterly
Choice of Dates / Months	1st, 10th, 15th or 27th of every month / of Jan, Apr, July, Oct
Minimum Investment	Rs.1000/- in monthly and Rs.3000/- in quarterly
Minimum No. of cheques	6 cheques for monthly and 4 cheques for quarterly
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

To avail of the Auto Debit facility, the investor has to fill up the 'Registration cum Mandate Form for ECS Debit' accompanied by a cheque for the first SIP installment and the balance installments shall be invested as per the mandate through auto debit. This facility is available only at selective centres as given in the above-referred form. Where the time gap between the date of the first SIP installment and the first ECS Debit is less than 30 days, the first ECS Debit shall automatically be shifted to same date of the ECS debit mandate in the next month.

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)

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) **State Bank of India, Citi Bank, Corporation Bank**

LIST OF ECS LOCATIONS

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

ING Investment Management (India) Pvt. Ltd.

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

T : 1800 200 2267 / 022 4082 7999

W: www.ingim.co.in

E: information@in.ing.com

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/Trustee/Mutual Fund 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).

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Third Party Payment Declaration Slip



Declaration Slip No.:

Third Party Payment Declaration Slip should be completed in **English** and in **BLOCK LETTERS** only.
(Please read the Third Party Payment Rules and Instructions carefully before completing this Slip)

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.

1. BENEFICIAL INVESTOR INFORMATION (Refer Instruction No. 2)

Folio No. (For existing investor) Application No.

NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR)

Mr. Ms. M/s.

2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

Mr. Ms. M/s.

Nationality PAN# KYC** [Please tick (✓)] Attached (Mandatory for any amount)

#Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. ** Refer instruction No. 8.

NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)

Mr. Ms.

Designation

MAILING ADDRESS (PO. Box Address may not be sufficient)

CITY STATE PIN CODE

CONTACT DETAILS

STD Code

Tel. : Off. Tel. : Res. Mobile

Fax Email

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee (s)
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grand Parent <input type="checkbox"/> Related Person (Please specify)	Custodian SEBI Registration No. of Custodian Registration Valid Till <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Employer
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client.	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans through Payroll Deductions.

3. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/>	1. A proof of debit to the investor's bank account in the form of a bank manager's certificate (in original) with details of account holder's Name, bank account number and PAN as per bank records, if available, or 2. A copy of the acknowledgment from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available; or 3. A copy of the passbook/bank statement evidencing the debit for issuance of a Pay Order, Demand Draft, Banker's cheque, etc. It may also be noted that such bank account number of the investor is the same as the / one of the registered bank account mandate(s) with the fund or the bank details mentioned in the application form.
Demand Draft <input type="checkbox"/>	
Banker's Cheque <input type="checkbox"/>	
Pre-funded instrument issued by the Bank against Cash <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.
RTGS <input type="checkbox"/>	
NEFT <input type="checkbox"/>	
Fund Transfer <input type="checkbox"/>	
ECS <input type="checkbox"/>	

*ING Mutual Fund/ING Investment Management (India) Pvt. Ltd. ("AMC") reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount# in figures (₹) in words

Cheque/DD/PO/UTR No. Cheque/DD/PO/RTGS Date

Pay- in Bank A/c No.

Name of the Bank

Branch Bank City

Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify)

including Demand Draft charges, if any.

4. DECLARATIONS & SIGNATURE/S

(Refer Instruction 5)

THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same. I/We declare that the information declared herein is true and correct, which ING Mutual Fund / ING Investment Management (India) Pvt. Ltd. (AMC) is entitled to verify directly or indirectly. I agree to furnish such further information as ING Mutual Fund / AMC may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, ING Mutual Fund/AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies. I/We hereby declare 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. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that ING Mutual Fund/AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

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 normal banking channels or from funds in my / our Non-Resident External / Ordinary Account /FCNR Account.

Please (✓) Yes No

If yes, (✓) Repatriation basis

Non-repatriation basis

DD	MM	YYYY

Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct. I/We acknowledge that ING Mutual Fund/ING Investment Management (India) Pvt. Ltd. (AMC) reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. ING Mutual Fund/ AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of ING Mutual Fund/AMC.

Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the legal providing of the Minor, registered in folio and have no objection to the funds provided towards Subscription of Units in this Scheme on behalf of the minor.

DD	MM	YYYY

SIGNATURE/S

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

THIRD PARTY PAYMENT RULES

1. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions.
 - ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility or lump sum/ one-time subscription, through payroll deductions.
 - iii) Custodian on behalf of an FII or a Client.
**Related Person* means any other person investing on behalf of a minor in consideration of natural love and affection or as a gift.*
Investors intending to make third party payments under the above mentioned 'exceptional cases' are required to submit each of the following documents while submitting the duly filled in application form failing which applications for subscriptions for units will be either rejected / not processed / refunded:
 - i) Investors (applicant) and the person making the payment (third party) on behalf of the applicant should attach their valid KYC Acknowledgement Letter received from CDSL Ventures Limited ("CVL") to the application form;
 - ii) Investors (applicant) and the person making the payment (third party) on behalf of the applicant should attach the "Third Party Payment Declaration Slip" stating their respective bank account details, the relationship with the investor (applicant) and other details required therein. This form shall form part of the application forms and the same shall be available at the nearest designated Official Point of Acceptance of ING Mutual Fund.
- 2a. The following words and expressions shall have the meaning specified herein:
 - (a) **"Beneficial Investor"** is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - (b) **"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - (c) **"Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

For example:

 - **Illustration 1:** An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This is a valid application.
 - **Illustration 2:** An Application submitted in joint names of A & B & C alongwith cheque issued from a bank account in names of B, C & Y. This is an invalid application.
 - **Illustration 3:** An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This is a valid application.
- 2b **EXCEPTIONS:**
As referred to in point 2a above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 - i) Payment by Parents / Grand-Parents / Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment;
 - ii) Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of ING Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of AMC/CAMS or visit our website www.ingim.co.in for any further information or updates on the same.

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Slip (hereinafter referred to as 'Declaration Slip').

The Declaration Slip should be completed in ENGLISH and in BLOCK LETTERS only. **Please tick in the appropriate box for relevant declarations wherever applicable.** Please do not overwrite. For any correction / changes (if any) made in the Declaration Slip, the corrections made shall be authenticated by cancelling and re-writing the correct details and counter-signed by the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Slip completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of ING Mutual Fund.

In case the Declaration Slip does not comply with the above requirements, ING Mutual Fund / ING Investment Management (India) Pvt. Ltd. (AMC) retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the ING Mutual Fund Schemes in Section 1 of the Declaration Slip. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s). Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/Related Persons or
- Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility or lump sum/ one-time subscription, through payroll deductions; or
- On behalf of an FII or a Client made by the Custodian. Mailing address and contact details of Third Party must be written in full.

4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Slip the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor (s).

The Declaration Slip with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

(i) If payment is made by cheque:

An investor at the time of his / her purchase of units must provide in the application form the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid).

The AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will identify whether the said payment is a third party cheques on the basis of either matching of pay-in bank account details with pay-out bank account details or by matching the bank account number / name / signature of the first named applicant / investor with the name / account number / signature available on the cheque. If the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any one of the following documents failing which applications for subscriptions for units will either be rejected / not processed / refunded:

-a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

*(Note: Investors should also bring the original documents along with the documents mentioned above to the designated Official Points of Acceptance of ING Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund / R&T and then returned across the counter to the investor after due verification.)

-a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available)

*(Note: The above letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.)

(ii) If payment is made through pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc:

Investors should attach a Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of any of the aforesaid instruments. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The account number mentioned in the Certificate should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for issue of such instruments.

(iii) If payment is made through a pre-funded instrument issued by the Bank against Cash:

The AMC/ Mutual Fund / R&T will accept purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash only for investment amounts of less than 50,000 subject to the investor submitting a Certificate (in

original) obtained from the bank giving details of the name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the first named investor.

Accordingly, the AMC/ Mutual Fund / R&TA has the right to either reject/not process any applications, wherein payment is made through a pre-funded instrument issued by a bank against cash for an investment amount of "Rs. 50,000/- and more".

(iv) If payment is made through RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Investors should attach to the purchase application form, an acknowledged copy of the Instruction to the bank stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

(v) If payment is made through net banking.

For payments through net banking, AMC/ Mutual Fund / R&TA shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC/ Mutual Fund / R&TA shall reject the transaction with due intimation to the investor.

Note: The above list is not a complete list and is only indicative in nature and not exhaustive. The AMC/ Mutual Fund / R&TA reserves the right to decide whether a cheque is a third party cheque for any other method of payment not included above and either reject/ not process the transaction with due intimation to the investor.

Further, in case the application for subscription does not comply with the above provisions, the AMC /Trustee retains the sole and absolute discretion to reject / not process such application and refund the subscription money and shall not be liable for any such rejection. Further, the AMC/Trustee reserves the right to modify the aforesaid requirements at their sole discretion.

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

*includes fresh/additional purchase, Systematic Investment Plan.

Declaration Slip not complying with the above requirement will not be accepted/ processed.

For further details, please refer Section "Important note on money laundering, know your customer and investor protection" of the Statement of Additional Information available on our website www.ingim.co.in

7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, ING Mutual Fund/AMC reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

ING Mutual Fund, The Board of Trustees of ING Mutual Fund, ING Investment Management and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/ rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND. For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.ingim.co.in

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com)) using the PAN Number. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, ING Mutual Fund / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section "Important note on money laundering, know your customer and investor protection" of the Statement of Additional Information available on our website www.ingim.co.in.

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:

ING INVESTMENT MANAGEMENT (INDIA) PVT. LTD. OFFICIAL POINT OF ACCEPTANCE (OPA)

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