

ING ZOOM Investment Pac

BANKING • INVESTMENTS • LIFE INSURANCE • RETIREMENT SERVICES



Why invest?

Savings get converted to wealth when invested prudently



What can wealth do?



Leisure & Luxury

Buying a house



Buying a car



Retirement



Financial Needs

Marriage



Daughters marriage

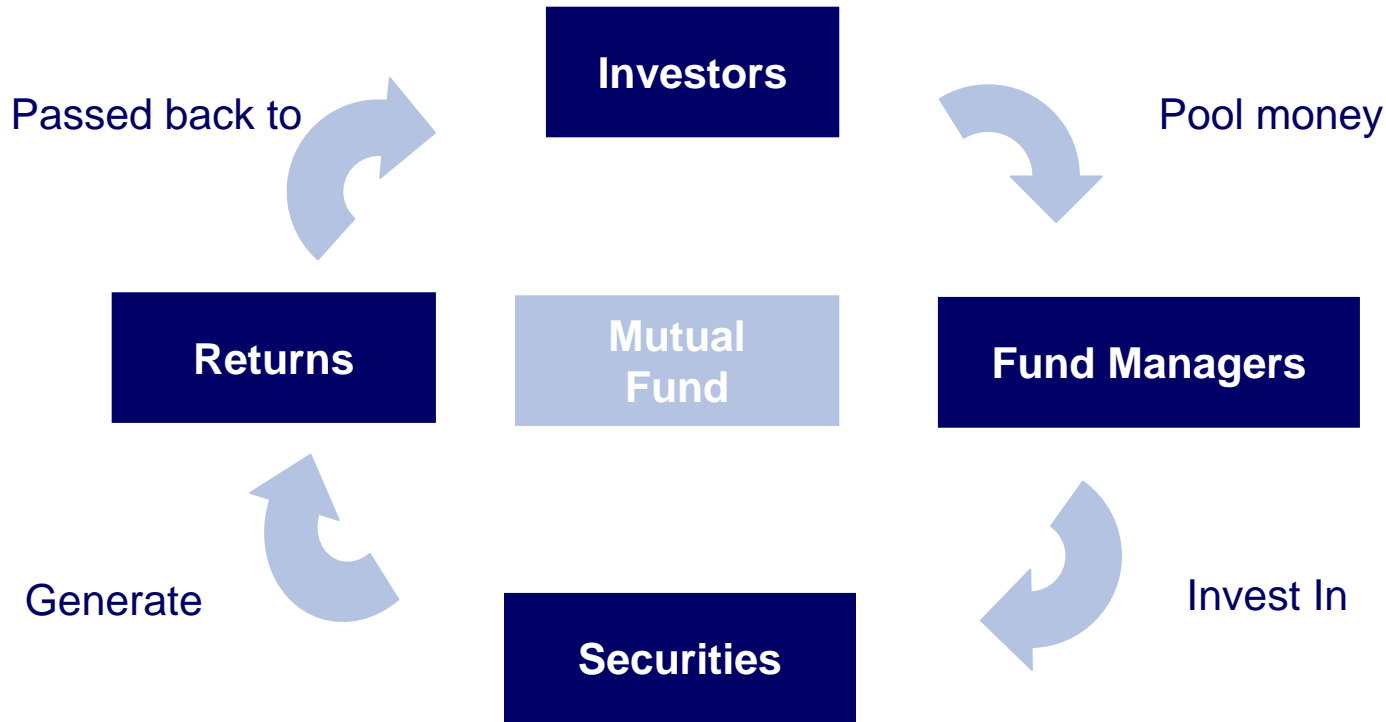


Child Education

Where do you invest?



Mutual Fund as an Investment Avenue

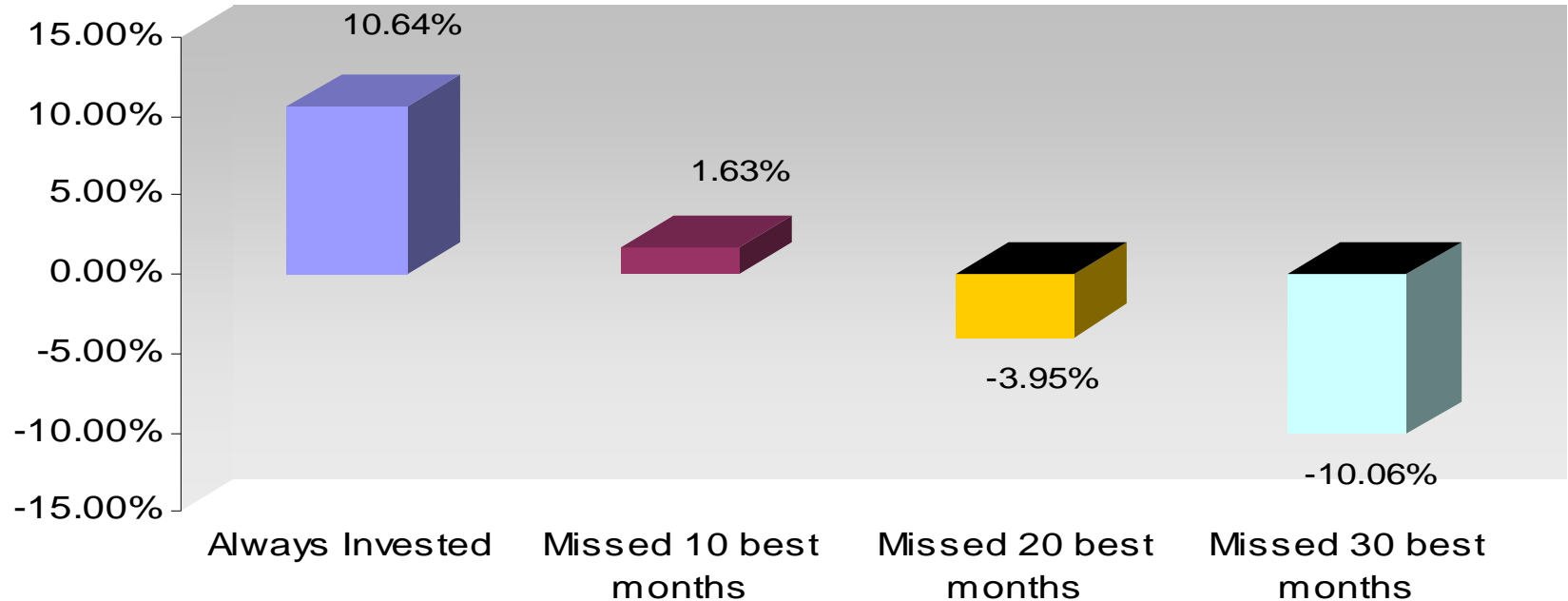


Advantages of Mutual Funds over other Investment tools:

- Lower risk owing to **diversification** of assets in to various sectors and scripts or instruments within.
- Managed by **professional money managers**.
- **Low cost** per unit investment in almost all the cases
- Can deliver **Higher returns** when equated to Fixed Income

When do you Invest – Timing the Market is Dangerous

Returns of Sensex over the last 15 years



The opportunity loss incurred when attempting to time the market is exceptional. This graph illustrates how INR 10,000 invested in equities at year-end 1992 would have given a healthy 10.64% return.

If you had even missed the best 20 months of this time period, the returns would be -3.95%. And the best 20 months were present randomly between 1993 and 2007!

What's the Solution ?....Disciplined Investment

Invest into the equity markets or equity oriented schemes at regular intervals.

Investors should try to maximize Their returns, irrespective of market volatilities.

When the markets are high, one gets lesser no. of units/shares.

When markets are down you get more units/shares.



Reaping the Reward in a Balanced Manner

Assuming,

Your Monthly Investment to be transferred into an equity scheme is **Rs. 1,000/-** Current NAV of equity oriented scheme (EOS) : **Rs. 10/-**

Suppose markets rise by 20% the NAV of EOS goes up to **Rs. 12/-** then the no of units allotted equals to $1000/12 = 83.33$ units

Suppose markets fall by 20% the NAV of EOS goes down to **Rs. 9.6/-** then the no of units allotted equals to $1000/9.6 = 104.167$ units

This means that an investor has acquired
187.4 units (83.33+104.167)

at an average NAV of Rs.
10.67/- (2000/187.4)

Discipline of investing at regular intervals irrespective of market conditions brings down the cost of acquisition of units thereby can lead to better returns.



Presenting – ING ZIP

ZOOM INVESTMENT PAC (ZIP)*

A Systematic Investment Vehicle
to transfer a pre-fixed amount
on a **DAILY** basis
from
ING Liquid Fund (Regular Plan – Growth option)
Into the selected
SCHEMES* of ING Mutual Fund.

Averaging cannot be faster then this



Daily Transfer-
Is it Possible?

The quickest form of transfer is transfer in to an EOS on a daily basis.

*Min transfer as low as Rs 99/-**

*Min investment Rs 5000/-**



Transfer on daily basis.*

Automatic transfer from liquid fund to Selected schemes of ING MF.*

Making investment easy.....



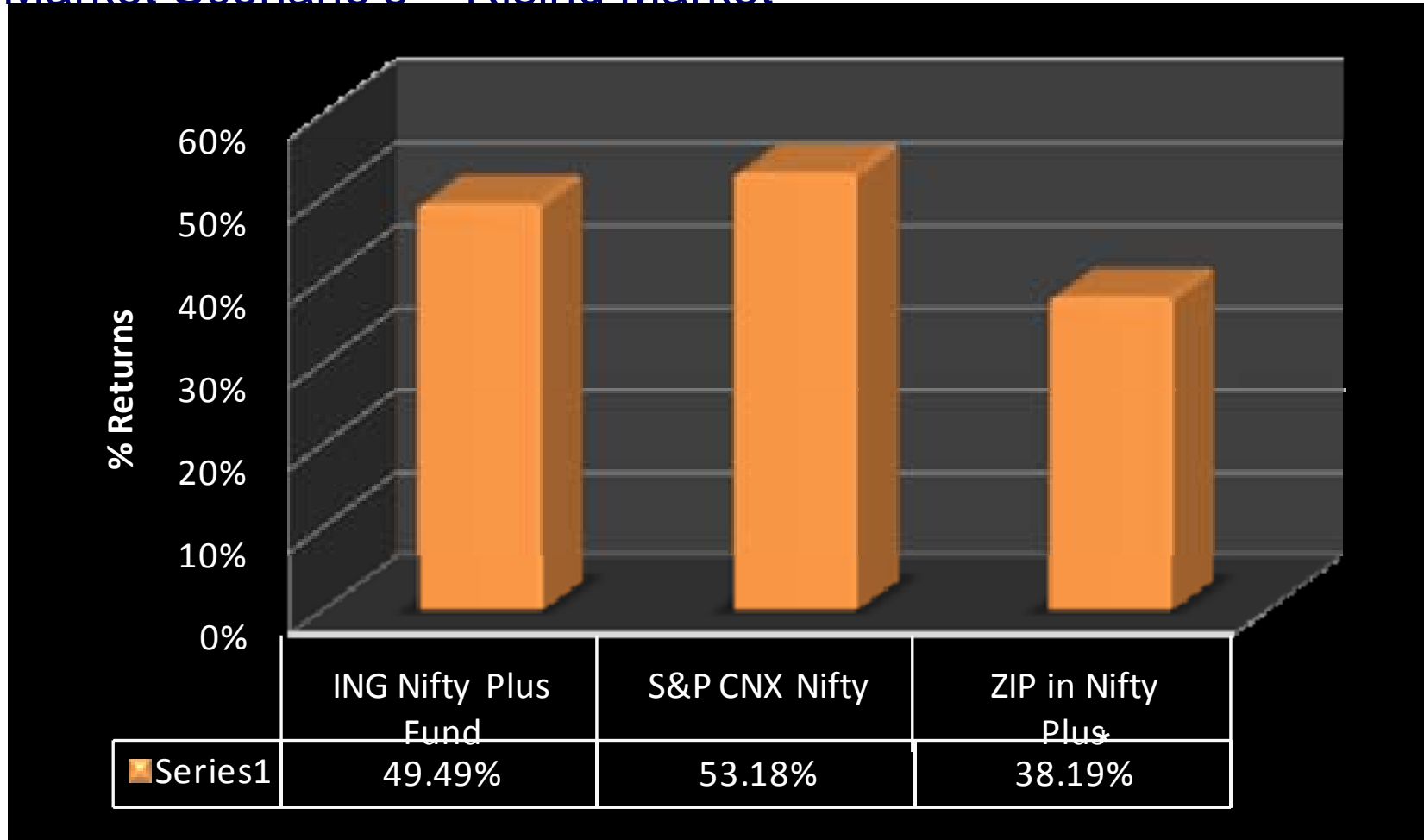
As easy as.....

- **ONE Cheque**
- **ONE Signature**
- **Daily Investment**

complete auto control with no hassles.

How does ZIP help?

Market Scenario's – Rising Market



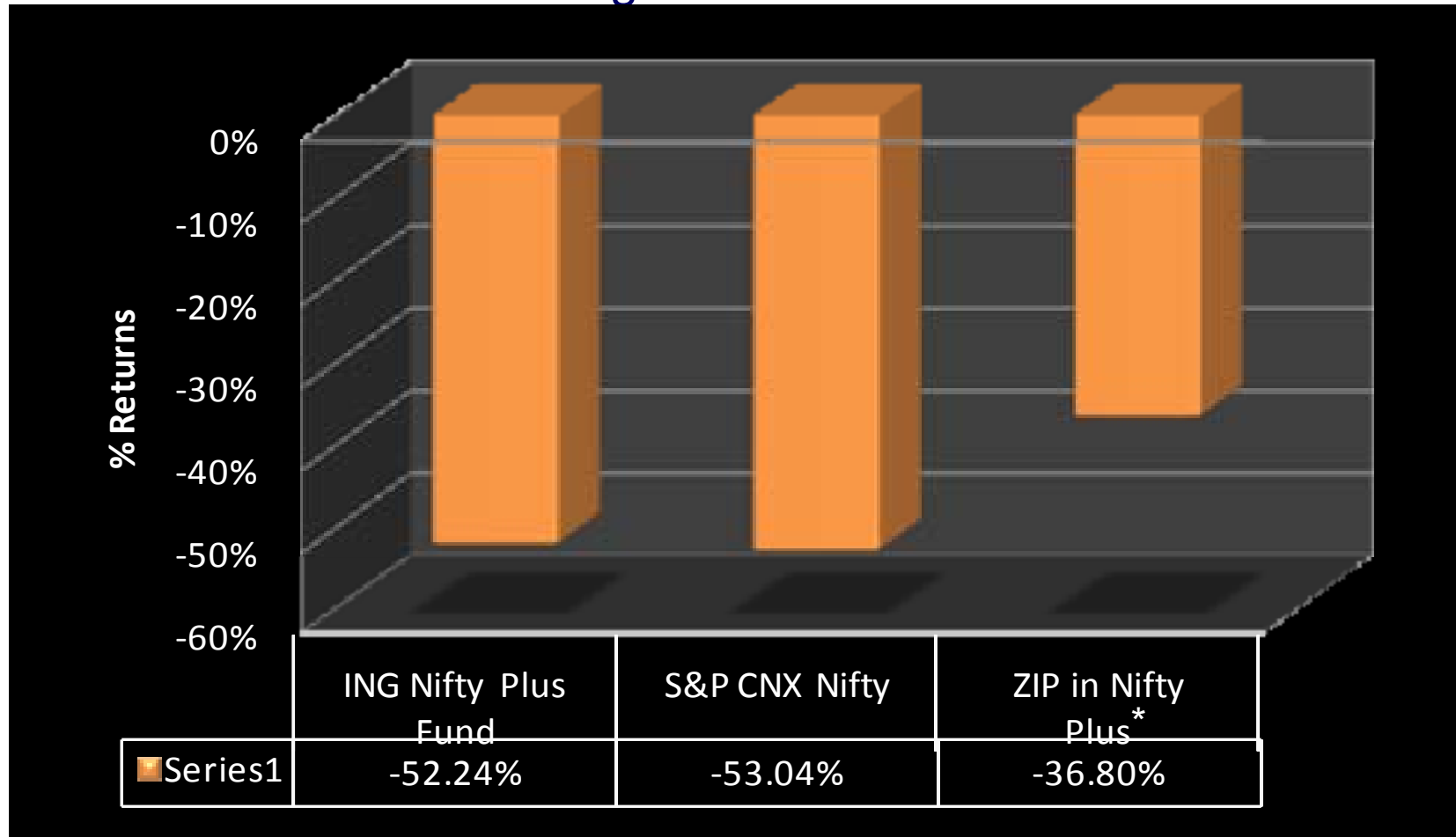
Rising Market :- Returns for the period 1st Jan 07 to 31st Dec 07



*Source : ING Internal Analytics. The returns shown here are based on backtesting as the Zip facility was not available in ING Nifty Plus Fund during the above said period (1st Jan till April 19, 07) ZIP returns are calculated by assuming 6% fixed income returns and no entry load is taken into consideration. Returns for the period less than one year - Absolute, Returns for the period one year and above - CAGR. Past performances may not be sustainable in the future.

How does ZIP help?

Market Scenario's – Falling Market



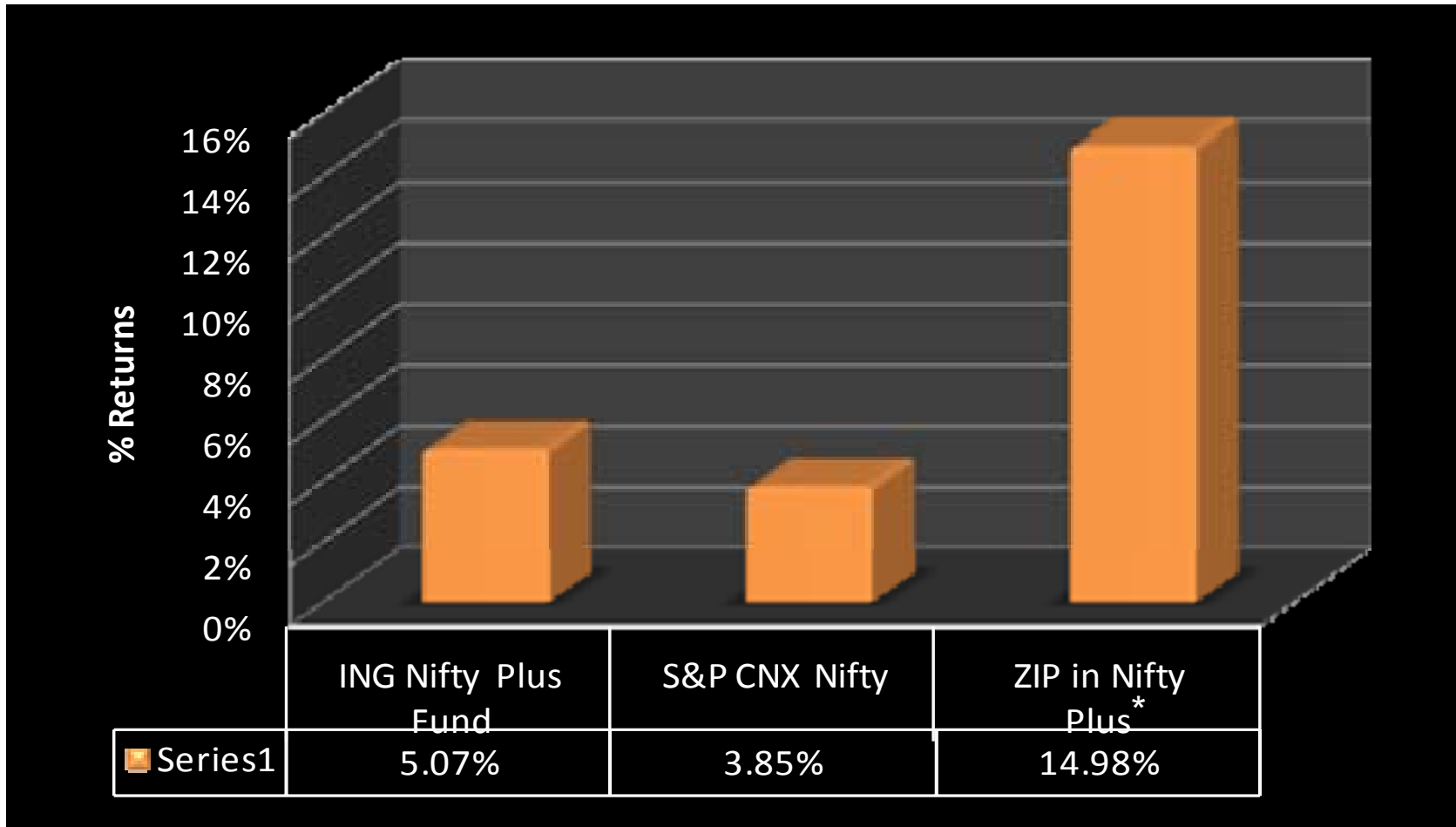
Falling Market :- Returns for the period 1st Jan 08 to 31st Oct 08

*Scheme Name : ING Nifty Plus Fund



How does ZIP help?

Market Scenario's – Volatile Market



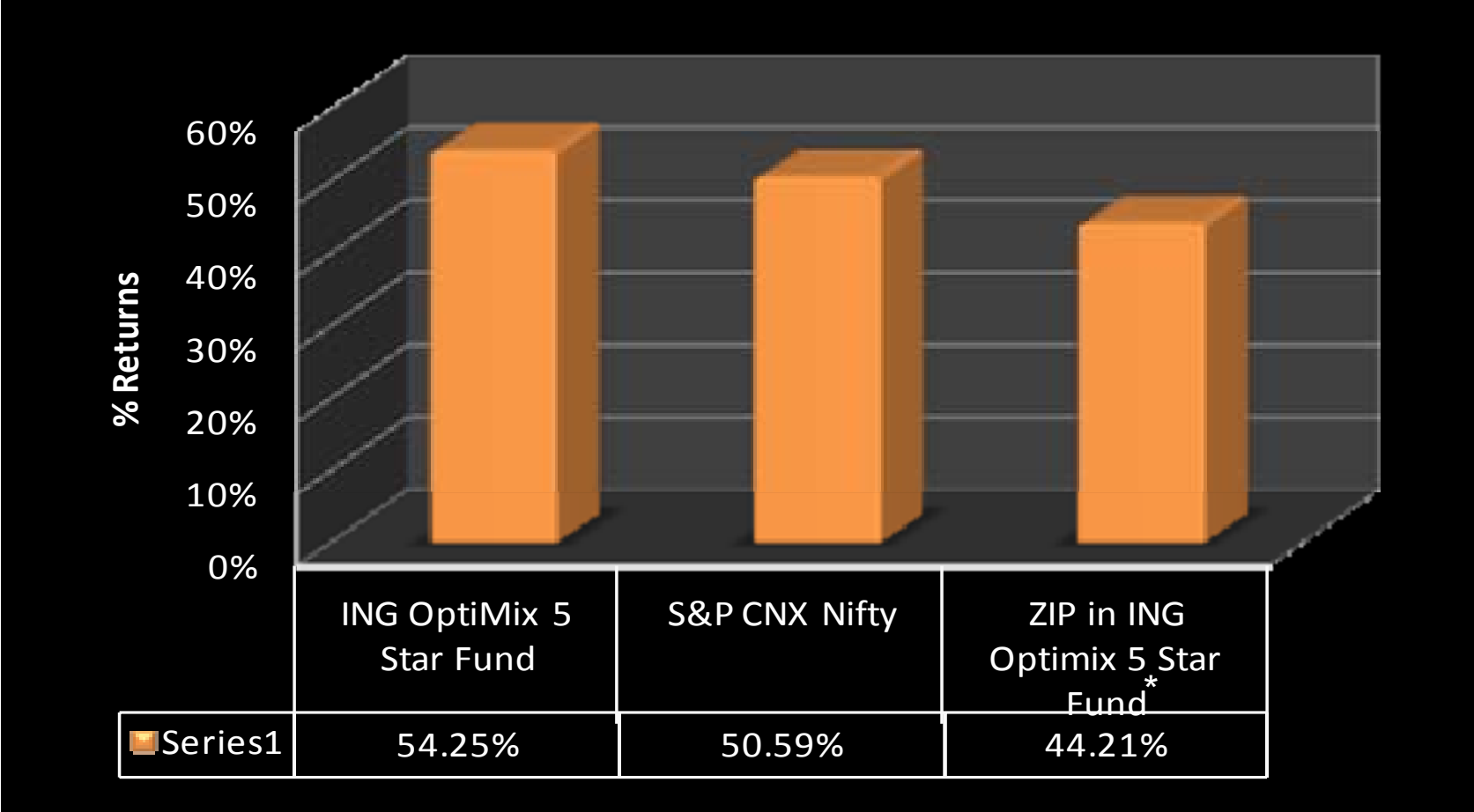
•Scheme Name : ING Nifty Plus Fund; Volatile Market :- Returns for the period 2nd May 06 to 31st Oct 06



• Source : ING Internal Analytics, The returns shown here are based on backtesting as the Zip facility was not available in ING Nifty Plus Fund during the above said period ZIP returns are calculated by assuming 6% fixed income returns and no entry load is taken into consideration. Returns for the period less than one year - Absolute, Returns for the period one year and above - CAGR. Past performances may not be sustainable in the future.

How does ZIP help?

Market Scenario's – Rising Market



Rising Market :- Returns for the period 17th Jan 07 to 31st Dec 07

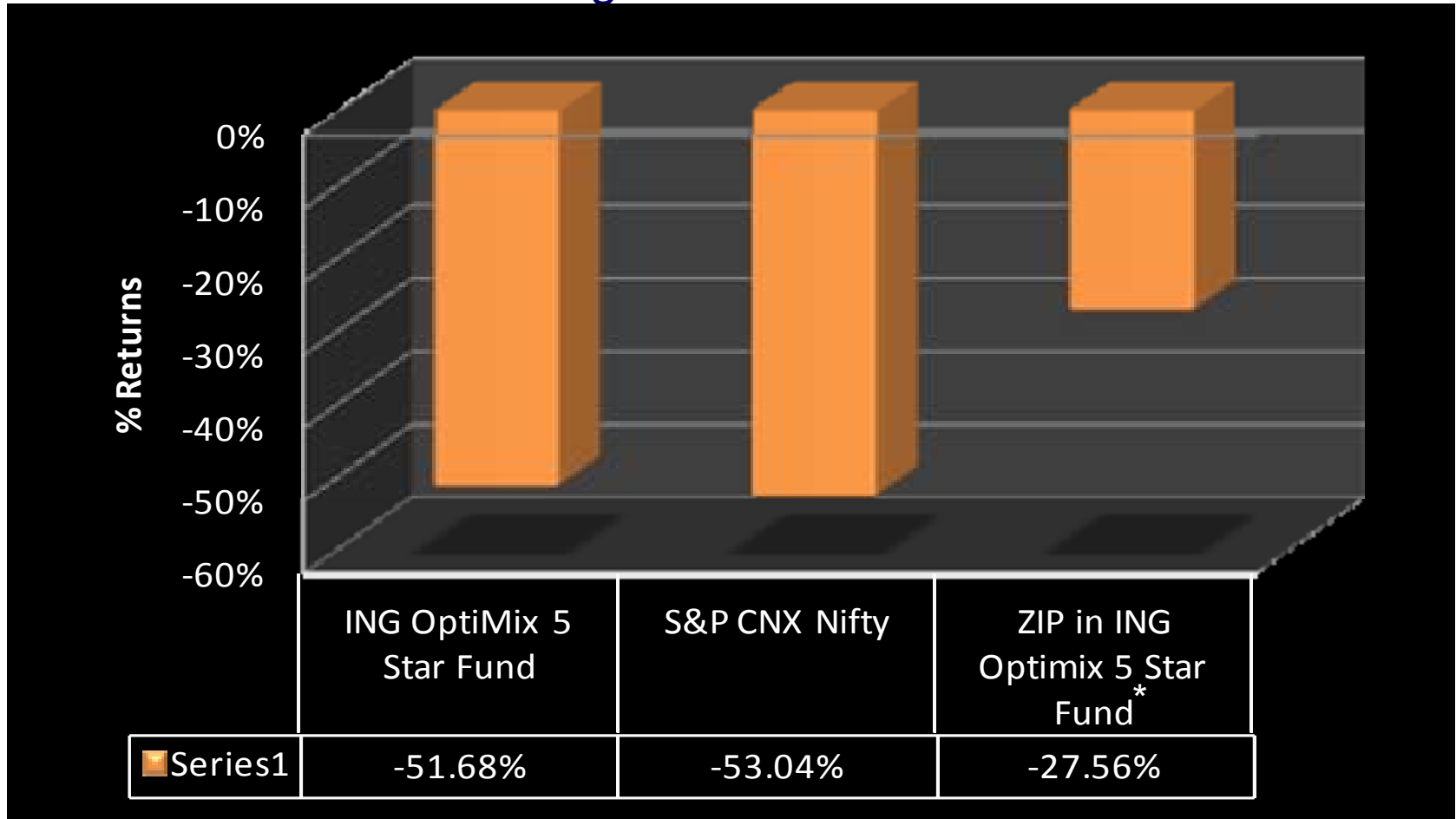
INVESTMENT MANAGEMENT *Scheme Name : ING OptiMix 5 Star Multi Manager FOF Scheme



Source : ING Internal Analytics, The returns shown here are based on backtesting as the Zip facility was not available in ING Optimix 5 Star Multi Manager FoF Scheme during the above said period. ZIP returns are calculated by assuming 6% fixed income returns and no entry load is taken into consideration. Returns for the period less than one year - Absolute, Returns for the period one year and above - CAGR. Past performances may not be sustainable in the future.

How does ZIP help?

Market Scenario's – Falling Market



Falling Market :- Returns for the period 1st Jan 08 to 31st Oct 08

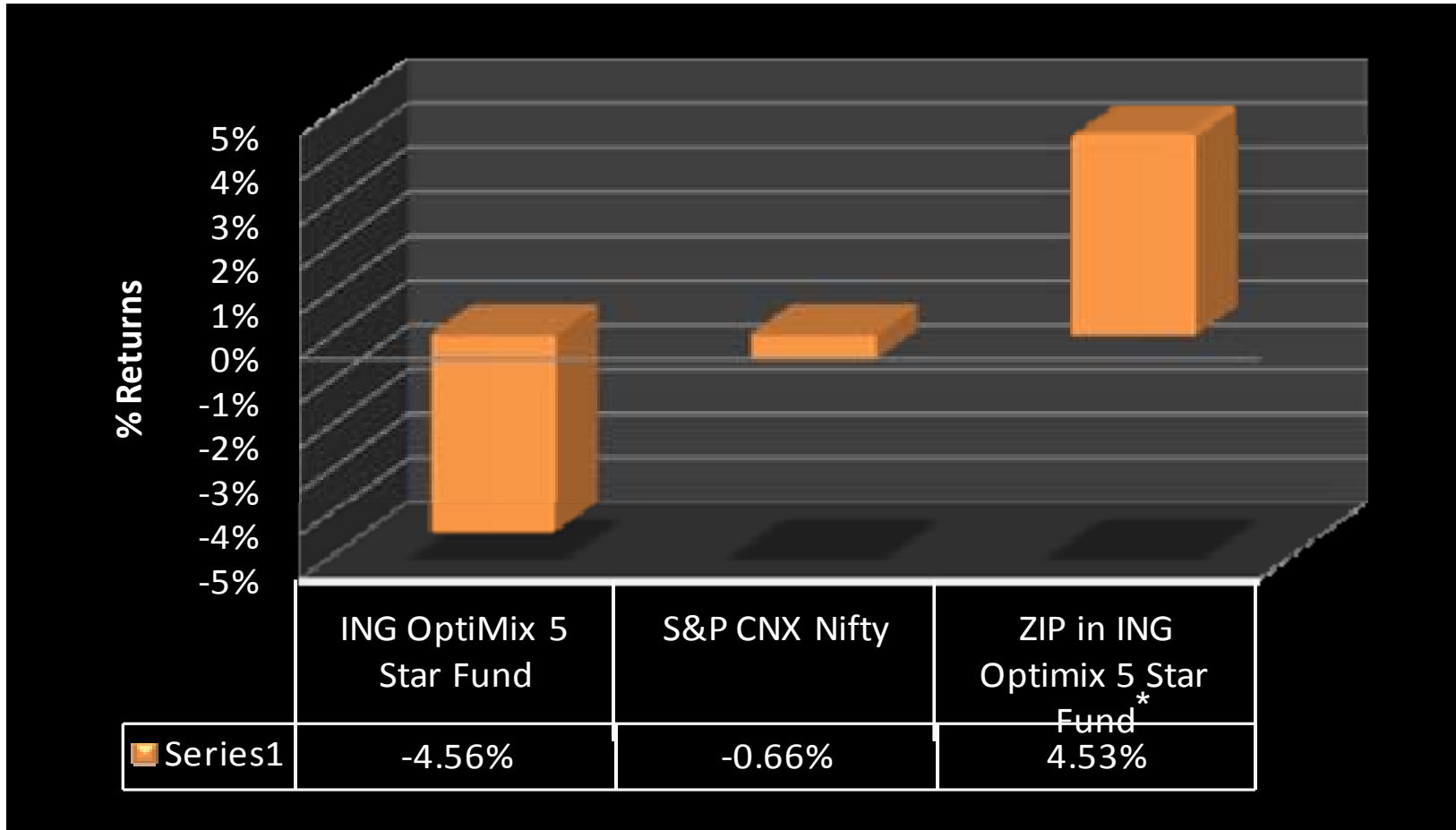
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How does ZIP help?

Market Scenario's – Volatile Market



Volatile Market :- Returns for the period 21st Feb 2008 till 19th May 2008

INVESTMENT MANAGEMENT *Scheme Name : ING OptiMix 5 Star Multi Manager FOF Scheme



Source : ING Internal Analytics, The returns shown here are based on backtesting as the Zip facility was not available in ING Optimix 5 Star Fund during the above said period. ZIP returns are calculated by assuming 6% fixed income returns and no entry load is taken into consideration. Returns for the period less than one year - Absolute, Returns for the period one year and above - CAGR. Past performances may not be sustainable in the future.

Summary

- ZIP is one of the best way to invest in equity markets during times of high volatility.
- ZIP provides maximum benefit of rupee cost averaging
- ZIP can help in protecting the downside yet aiming to capture the upside.
- ZIP can be considered consistent amidst any type of market scenarios; Rising, falling and volatile markets.
- ZIP can be the most efficient and seamless way to create long term wealth through systematic investment.

Risk Factors

Statutory Details: ING Mutual Fund has been constituted as a Trust by the ING Group, and the Board of Trustees has appointed ING Investment Management (India) Private Limited as the Investment Manager of the mutual fund.

Risk Factors: Mutual Funds and securities investment are subject to the market risks, and there is no assurance or guarantee that the objects of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the scheme can go up or down depending on the factors and the forces affecting the capital markets. Past performance of the Sponsors/ Mutual Fund or their affiliates does not indicate the future performance of the Scheme. The Sponsors and associates are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.1 lakh made by them towards setting of the mutual fund. Expenses of the Fund of Funds Schemes are over and above the expenses charged by the underlying schemes. ING Dynamic Duration Fund (Investment Objective: To seek to generate in the form of interest, income and capital gains through active management of the portfolio by investing in debt securities and money market securities/instruments.), ING Core Equity Fund (Investment objective: to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities), ING Nifty Plus Fund (Investment objective: to invest in companies whose securities are included in the S & P CNX Nifty Index), ING Dividend Yield Fund - an open ended equity scheme, (Investment objective: 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), ING Mid Cap Fund (Investment objective: seeks 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), ING Contra Fund (Investment objective: 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), NG Tax Savings Fund (Investment objective: to provide medium to long term growth of capital along with income tax rebate), ING OptiMix 5 Star Multi Manager FoF Scheme (Investment Objective: 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.), ING OptiMix Asset Allocator Multi Manager FoF Scheme (Investment objective: 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.), ING OptiMix Multi Manager Equity Fund (Investment Objective: 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.), ING Gilt Fund (Investment objective: to generate a relatively risk free return by investing in sovereign instruments issued by the Central / State Governments), ING Income Fund & ING Short Term Income Fund (Investment objective: 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), A copy of the Offer Documents / Key Information Memorandum along with the application form can be obtained from the ISCs. Please read the Offer Document carefully for schemes- specific risk factors before investing.