Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Corporate +

Class: R Capitalisation
LU0537152141

a Sub-Fund of ING Aria

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

PRIIP Manufacturer: ING Solutions Investment Management S.A., member of the ING Group.

Website: www.ing-isim.lu

Contact: distribution.isim@ing.com or call +352 26 02 17 20 for more information.

Competent Authority: Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising ING Solutions Investment Management S.A. as PRIIP Manufacturer in relation to this Key Information Document.

This PRIIP is authorised in Luxembourg. ING Solutions Investment Management S.A. is authorised in Luxembourg and regulated by the CSSF.

Reference Date: 19 February 2026

What is this product?

▸ Type:

This product is a type of investment fund called undertaking for collective investments in transferable securities (UCITS). It is set up as an investment company with variable capital (SICAV).

▸ Term:

This product has no fixed end date, so you can keep it for as long as you want. However, it may be closed under the conditions laid down in the Prospectus.

▸ Objectives:

Investment Objective:
The objective of the Sub-Fund is to seek exposure to bonds and money market instruments, either directly or indirectly through investment funds (UCITS or UCIs) inside or outside the ING Group.

Investment Policy:
The Sub-Fund invests directly in bonds and money market instruments, and up to 10% in investment funds (UCITS/UCIs). Most investments are corporate bonds in euro, from developed countries and with a good credit rating (Investment Grade). There could also be some exposure to other currencies and to emerging markets and high-yield bonds.

ESG considerations:
The Sub-Fund promotes environmental, social and/or governance (ESG) characteristics but does not have a sustainable investment objective. It is classified as an Article 8 fund under the Sustainable Finance Disclosure Regulation (SFDR). More information in the Prospectus or at https://www.ing-isim.lu/ESG.

Benchmark:
The Sub-Fund is actively managed and does not follow a benchmark index.

Trading and cut-off time:
You can submit your subscription, redemption and, if applicable, conversion orders on any business day, according to the conditions in the Fund's Prospectus.

Distribution policy:
Income from the Sub-Fund is reinvested to grow your investment.

Currency:
Euro (EUR).

Additional information:
Depositary: CACEIS Bank, Luxembourg Branch.
The latest versions of the Prospectus and (semi-)annual report for the entire Fund are available for free in English from the Management Company, ING Solutions Investment Management S.A., located at 26, Place de la Gare, L-1616 Luxembourg or at: https://www.ing-isim.lu. The net asset value is available upon request from the Management Company. Investors may switch their shares from one class to another within the same or different Sub-Fund, following the conditions of the Fund's Prospectus.

▸ Intended retail investor:

This product is suitable for investors who (i) have basic knowledge and limited or no financial industry experience, (ii) accept the risk of losing their full investment and (iii) have an investment horizon in line with the recommended holding period specified in this document. It can be used as main investment or part of a diversified portfolio.

What are the risks and what could I get in return?

Risk Indicator:

Lower risk	1	**2**	3	4	5	6	7	Higher risk

The risk indicator assumes you keep the product for 1 year. The actual risk can vary significantly if you cashin at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class.
This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Other risks materially relevant to the PRIIP not included in the summary risk indicator: Credit, Liquidity. Please read the Fund's Prospectus for a complete list of risks that could affect the value of the Sub-Fund.

Performance Scenarios:

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 1 year Example investment: EUR 10,000 Scenarios		**If you exit after 1 year**
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**	
Stress	**What you might get back after costs**	8,060 EUR
	Average return each year	-19.4%
Unfavourable	**What you might get back after costs**	8,090 EUR
	Average return each year	-19.1%
Moderate	**What you might get back after costs**	9,650 EUR
	Average return each year	-3.5%
Favourable	**What you might get back after costs**	10,380 EUR
	Average return each year	3.8%

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 09/2021 and 09/2022.

The moderate scenario occurred for an investment between 08/2022 and 08/2023.

The favourable scenario occurred for an investment between 03/2020 and 03/2021.

What happens if ING Solutions Investment Management S.A. is unable to pay out?

The Fund's assets and liabilities are kept separate from those of ING Solutions Investment Management S.A. This means the Fund's ability to make payments would not be affected if ING Solutions Investment Management S.A. became insolvent or failed to pay its debts.

However, there is a risk of losing money if the depositary (the bank that holds the Fund's assets) becomes insolvent but this risk is reduced as the depositary's assets are kept separate from those of the Fund. A potential loss is not covered by an investor compensation or protection scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time:

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

	If you exit after 1 year
Total costs	576 EUR
Annual cost impact (*)	5.8%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 1.0% before costs and -4.8% after costs.

Composition of Costs:

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Maximum 5.00% of the amount you pay in when entering this investment.	481 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.97% of the value of your investment per year. This is an estimate based on actual costs over the last year.	93 EUR
Transaction costs	0.02% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	2 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 EUR

How long should I hold it and can I take money out early?

Recommended holding period: 1 year.

You are not required to keep your investment for a minimum time. However, the recommended holding period is determined to give the product time to achieve its objectives and potentially generate returns. If you sell your investment earlier, you may receive a lower return. Even if you hold it longer, returns are not guaranteed.

You can sell your investment at any time without penalty, following the conditions of the Fund's Prospectus.

How can I complain?

If you want to make a complaint about the product, its initiator or the person who sold or advised you, your first contact should be your financial intermediary. You can also write to ING Solutions Investment Management S.A., 26 Place de la Gare, L-1616 Luxembourg, or email compliance.isim@ing.com.

More information about how complaints are handled is available at https://www.ing-isim.lu/policies.

Other relevant information

Past performance and performance scenarios
You can find information about the product's past performance over the last 10 years (or less for newer products) and previous performance scenarios at https://www.priipsdocuments.com/isim/?isin=LU0537152141&lang=en&kid=no.
Remuneration policy
The latest English version of the remuneration policy of ING Solutions Investment Management S.A. can be found at https://www.ing-isim.lu/policies.
Tax
Depending on your own tax situation, you might have to pay tax on any gains or income from your investment in the Fund. We recommend that you speak to your financial advisor to get more details.
Other information
Information about payments, participants, redemptions or repayments of shares and details about the Fund are available to the public at the offices of the institutions providing the financial services.
The Management Company, ING Solutions Investment Management S.A., can only be held responsible for any statement in this document that is misleading, incorrect or inconsistent with the Fund's Prospectus.
The latest Prospectus and legal documents are available for free, as required by law, from the Management Company at 26, Place de la Gare, L-1616 Luxembourg or at https://www.ing-isim.lu.