Marketing communication | 30.06.2026

ING Globalny Obligacji Wysokodochodowych

formerly: Goldman Sachs Globalny Długu Korporacyjnego

Fund factsheet for unit category A

Rating Analiz Online ★★★☆☆

What should you know at the start?

Who is this fund for?

This fund is for people who:

- expect returns higher than those from bank deposits,
- are looking for an investment with a low risk class,
- accept value fluctuations and the possibility of losing part of the invested funds.

What does the fund invest in?

- **Up to 100%: foreign bond fund**

  ING Globalny Obligacji Wysokodochodowych invests in global markets through the foreign source fund Goldman Sachs Global High Yield (former NN).

Check if this fund is right for you

1. **This is an investment in bonds with higher profit potential:** this fund invests in high-yield bonds issued by companies from all over the world. The issuers of these bonds are characterized by higher credit risk than, for example, the State Treasury - and this risk goes hand in hand with higher potential profit.
2. **This fund is a diversified investment:** by investing in this fund, you have access to the global corporate bond market. The fund's performance does not depend on a single issuer or market.
3. **It plays an important role in the portfolio:** if you want to have a chance for higher returns than from treasury bond funds and you accept higher credit risk, you can consider this fund as a supplement to your debt fund portfolio.

Risk

What should you keep in mind?

1. **Recommended holding period:** plan your investment for at least 4 years, to give the fund time to go through better and worse periods in the market.
2. **Impact of interest rates:** if interest rates rise in the market where this fund invests (i.e., the general cost of money in the economy), bond prices may fall, which may reduce the value of your investment.
3. **Higher credit risk:** this is an investment in high-yield bonds, meaning those whose issuers have a lower creditworthiness rating. In difficult market moments, its value may fall more pronouncedly than the value of an investment in a treasury bond fund.

Investment risk

lower risk — lower return potentially

higher risk — higher return potentially

1	**2**	3	4	5	6	7

low risk class

The risk profile is determined based on the methodology used in the Key Information Document (KID).

Recommended minimum investment horizon

short term	1 year	2 years	3 years	**4 years**	5 years

Performance

PLN 10k invested 10 years ago

for the period from 30.06.2016 to 30.06.2026

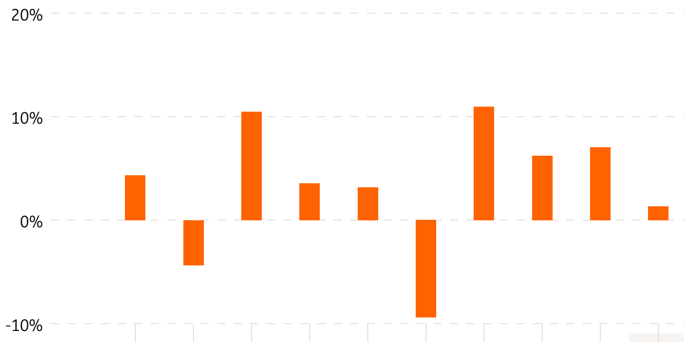
Fund performance

in percentage per day 30.06.2026

	1M	3M	6M	1Y	3Y	5Y	10Y	since inception	annualised return (last 5 years)
fund	0.2	2.7	1.3	4.1	23.1	16.2	46.4	133.0	3.0

Annual fund performance

in percentages for each year



	2017	2018	2019	2020	2021	2022	2023	2024	2025	year to date
fund	4.3	-4.4	10.5	3.6	3.2	-9.4	11.0	6.2	7.0	1.3

Fund information

Fund inception date	23.11.2009
Assets (30.06.2026)	318 million Polish zlotys
Umbrella fund	SFIO
Min. initial & subseq. investment	200 i 50 Polish zlotys
Benchmark	none
Master fund	Goldman Sachs Global High Yield (former NN)
Master fund currency	euro
Ongoing charge (as per KID)	2.18%
including management fee	1.66%
Performance fee	n/a
Maximum distribution fee	2.00%

How do we manage?

- ING Globalny Obligacji Wysokodochodowych invests up to 100% of its assets in the underlying foreign fund Goldman Sachs Global High Yield (Former NN).
- The assets of the underlying fund may be invested in high-yield bonds issued anywhere in the world,
- the underlying fund managers combine the analysis of individual bond issuers with a broader market analysis to build an optimal portfolio,
- their goal is to exploit differences in returns between issuers, sectors, regions, and different quality (rating) segments,
- the underlying fund is actively managed, and its benchmark is the Bloomberg Barclays High Yield 70% US 30% Pan-European ex Fin Subord 2% Issuer Capped index. The goal of the underlying fund is not mirroring this benchmark. The underlying fund's investments may significantly deviate from the benchmark,
- besides the underlying fund, under the rules specified in the prospectus, we also have the option to invest assets in other financial instruments,
- in the event that, for reasons beyond our control, investing in the underlying fund becomes impossible, we can invest in units of other funds providing similar investment exposure to the underlying fund,
- this fund promotes environmental or social characteristics as set out in Article 8 of the SFDR.

Portfolio composition of the underlying fund

Largest portfolio holdings
data as of 31.05.2026

Name	Share in portfolio
TIH INSURANCE HOLDINGS, 7.125% 01 JUN 2031-27 144A	1.4%
NOKIA OF AMERICA CORPORATION 6.45% 15 MAR 2029	1.0%
SV RNO PROPERTY OWNER 1 5.875% 01 MAR 2031-28 144A	0.9%
BLACK PEARL COMPUTE LLC 6.125% 15 FEB 2031-28 144A	0.8%
HOWDEN UK REFINANCE PLC 8.125% 15 FEB 2032-27 144A	0.8%
TEAM HEALTH HOLDINGS, INC. 4.5% 30 JUN 2028 144A	0.8%
NRG ENERGY, INC. 5.875% 15 MAY 2034-29 144A	0.8%
CARNIVAL CORPORATION 4% 01 AUG 2028-28 144A	0.7%
PR RNO PROPERTY OWNER 1, 6.5% 01 MAY 2031-28 144A	0.6%
TENET HEALTHCARE CORPORATION 4.25% 01 JUN 2029	0.6%

Where does the fund invest?
geographic exposure on 31.05.2026

Name	Share in portfolio
USA	68.9%
European Region	27.4%
Cash	0.8%
Other	2.8%

Which sectors does the fund invest in?
sectoral allocation on 31.05.2026

Name	Share in portfolio
Technology	10.8%
Energy	9.9%
Financial	7.6%
Automotive	6.3%
Healthcare	6.0%
Other sectors	59.4%

Which currencies does the fund invest in?
currency exposure on 31.05.2026

Name	Share in portfolio
United States dollar (USD)	73.0%
Euro (EUR)	25.1%
Other currencies	2.0%

Fees in funds – what to keep in mind?

1. Pay attention to ongoing charges

Ongoing charges (as defined in the KID) include various categories of costs borne by the fund. These include management fees and other administrative or operating costs.

2. Fund performance shown in this factsheet is net of fees

Management fees, performance fees (if applicable) and administrative costs are already included in the price of the fund unit.

3. Performance fee is charged only when the fund performs well

If the fund has a performance fee, it is charged only when the fund's return exceeds a defined benchmark and after additional conditions are met.

4. Fees matter, but there is more

Fees reduce the value of your investment, so generally the lower they are, the better. However, this is not the only factor. The quality of management, consistency of results and selecting a fund that fits the investor's needs are equally important.

Additional information

Benchmark

A benchmark is a reference point used to assess whether the fund performs better, worse or in line with the market. It can be, for example, a stock index, bond yield or a combination of both.

Average annual rate of return for the last 5 years

This shows the fund's average return for each year over the last 5 years, taking into account the effect of compound interest. This reflects the actual investment outcome. For example, if the fund lost – 5% in one year and gained +15% in the next, the arithmetic average is +5%, but the annualised return would be around +4.6% per year.

What is the currency risk?

The risk arising from changes in the exchange rates of currencies included in the source fund's benchmark against the Polish zloty is largely hedged. However, differences in the currency structure of the source fund's portfolio compared to its benchmark may affect the final investment result.

Want to know more?

Click and see the portfolio composition

Go to ingtfi.pl or ask your advisor

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An individual rate of return on an investment is not identical to the investment performance of the fund. It depends on the value of the unit at the time of its purchase and redemption by the fund, as well as on the level of fees charged and applicable taxes. Fee tables are available at www.ingtfi.pl.

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The net asset value of all sub-funds of ING SFIO (excluding ING Konserwatywny Plus, ING Obligacji Plus, ING Obligacji Korporacyjnych and ING Total Return), ING Perspektywa SFIO and ING Konto Funduszowe SFIO may be subject to high volatility due to the investment of sub-fund assets in units of open-end investment funds or in units of foreign funds investing in equities or higher-risk debt instruments.

Sub-funds of ING SFIO (excluding ING Konserwatywny Plus, ING Obligacji Plus, ING Obligacji Korporacyjnych, ING Stabilny Globalnej Dywersyfikacji and ING Total Return) invest all their assets in units of foreign funds and in units of open-end investment funds managed by ING TFI.