Marketing communication | 30.06.2026

ING Perspektywa 2060

formerly: Goldman Sachs Perspektywa 2060
Fund factsheet for unit category A

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 medium-low risk class,
- accept value fluctuations and the possibility of losing part of the invested funds.

What does the fund invest in?

- **46%:** ETFs investing in equity
- **29%:** Equity funds
- **17%:** Bond funds
- **8%:** Other

data as of 30.06.2026r.

Check if this fund is right for you

1. **This fund will support the achievement of your goals:** this is a life-cycle fund that can help you achieve important goals - for example, accumulate funds for a private retirement or a child's future.
2. **It is highly diversified:** this fund combines different asset classes and invests worldwide. Thanks to this, your money works in many markets, so the risk is spread.
3. **It changes over time:** the fund gradually reduces risk as it approaches the year 2060. Currently, investments with higher growth potential (e.g., equity funds) play a dominant role, but over time their share will decrease in favor of more stable investments (e. g., bond funds).

Risk

What should you keep in mind?

1. **Recommended holding period:** plan your investment until 2060 or for at least 5 years to give the fund time to go through better and worse periods in the market.
2. **Value fluctuations:** most of the assets are invested in equity markets, so changes in the value of this fund may be more pronounced than in funds investing exclusively in bonds.
3. **Impact of the economic and market situation:** the fund's performance is affected by both interest rate changes (particularly important for the debt part) and the general economic situation, to which equity prices are sensitive. Deterioration of market sentiment or an economic slowdown may periodically reduce the value of the investment.

Investment risk

lower risk
lower return potentially

higher risk
higher return potentially

1	2	**3**	4	5	6	7

medium-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**

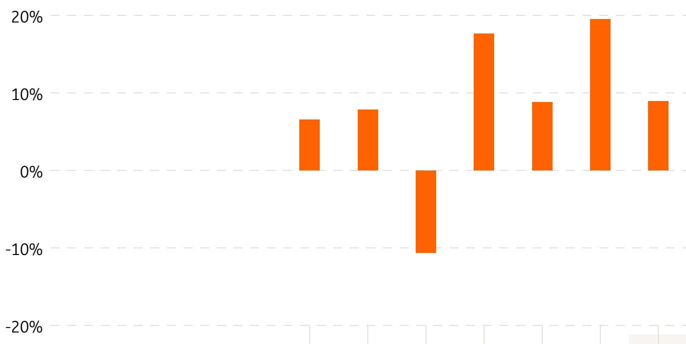
Performance

PLN 10k invested since the fund inception

for the period from 07.05.2019 to 30.06.2026

Annual fund performance

in percentages for each year



	2017	2018	2019	2020	2021	2022	2023	2024	2025	year to date
fund	-	-	-	6.6	7.8	-10.6	17.6	8.8	19.5	8.9

Fund performance

in percentage per day 30.06.2026

	1M	3M	6M	1Y	3Y	5Y	10Y	since inception	annualised return (last 5 years)
fund	-0.4	12.6	8.9	18.7	51.1	50.6	-	76.7	8.5

Fund information

Fund inception date	07.05.2019
Assets (30.06.2026)	290 million Polish zlotys
Umbrella fund	SFIO
Min. initial & subseq. investment	200 i 50 Polish zlotys
Benchmark	20% WIG (Polish equities) 60% MSCI World Net TR (global equities) 20% TBSP (Polish bonds)
Ongoing charge (as per KID)	2.19%
including management fee	1.85%
Performance fee	n/a
Maximum distribution fee	3.00%
Fund manager	Artur Topczewski 

How do we manage?

- Perspektywa funds are so-called life-cycle funds because the share of what they invest in changes gradually over time. The further to the target date specified in the name of the funds, the greater the weight played by instruments with a higher level of risk (e.g. equity funds). Over time, their share decreases in favor of instruments with a lower level of risk (e.g. bond funds),
- at the beginning of the fund's operations, we invested up to 100% of its assets in higher-risk asset classes. As we approach the target date (2060) and after it, we will invest up to 100% of assets in less risky asset classes,
- we invest in particular through other funds and ETFs,
- we can also invest in other financial instruments, including directly in shares, bonds, and derivative instruments,
- the proportions between asset classes will change gradually. We will not make them dependent on the current and forecasted situation in the markets. What matters is how much time is left to reach the target date,
- the fund is actively managed. Its goal is not mirroring the benchmark. Its benchmark is used by us to evaluate investment efficiency.

Portfolio composition

Largest portfolio holdings
quarterly data as of 31.03.2026

Name	Share in portfolio
iShares MSCI ACWI ETF (Acc) (USD)	**17.5%**
Invesco S&P 500 ETF (USD)	**16.1%**
Goldman Sachs Obligacji U	**15.9%**
Goldman Sachs Akcji U	**13.1%**
Lyxor ETF MSCI Europe (Dis) (EUR)	**5.5%**
Goldman Sachs Global Enhanced Index Sustainable Equity I (Acc) (PLN) (hedged)	**5.1%**
Goldman Sachs EM Enhanced Index Sustainable Equity I (Acc) (PLN) (hedged)	**4.7%**
PLN cash	**4.5%**
Futures/MSCI Emerging Markets Index	**4.5%**
Goldman Sachs Średnich i Małych Spółek U	**4.2%**

Where does the fund invest?
geographic exposure on 30.06.2026

Name	Share in portfolio
Poland	**42.6%**
Global	**28.1%**
United States	**20.8%**
Other	**8.4%**

What does the fund invest in?
allocation of financial instruments on 30.06.2026*

Name	Share in portfolio
ETFs investing in equity	**46.2%**
Equity funds	**28.6%**
Bond funds	**16.9%**
Cash and cash equivalents	**5.2%**
Polish treasury and state-guaranteed bonds	**2.4%**
ETFs investing in bonds	**0.7%**

*Excluding derivatives.

Which currencies does the fund invest in?
currency exposure on 30.06.2026

Name	Share in portfolio
Polish zloty (PLN)	**51.9%**
United States dollar (USD)	**41.4%**
Other currencies	**6.7%**

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.

Want to know more?

Click and see the portfolio composition

Go to ingtfi.pl or ask your advisor

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Investments in investment funds managed by ING TFI involve investment risk and participants must take into account the possibility of losing part of their invested capital. The fund's risk profile presented in this material is based on the methodology used in the Key Information Document (KID).

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.

This material does not constitute an information document required by law and does not contain sufficient information to make an investment decision.

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The net asset value of all sub-funds of ING Perspektywa SFIO may be subject to high volatility due to the investment of sub-fund assets in units of investment funds or in units of foreign funds investing in equities or higher-risk debt instruments. Sub-funds of ING Perspektywa SFIO invest their assets in units of foreign funds as well as in units of open-end investment funds managed by ING TFI. Sub-funds of ING Perspektywa SFIO may also invest their assets directly in securities and money market instruments in cases where, due to investment restrictions related to concentration limits in units of open-end investment funds or units of foreign funds, it is no longer possible to invest in such instruments. Sub-funds of ING Perspektywa SFIO may invest more than 35% of their assets in securities issued, guaranteed or backed by the State Treasury. The asset allocation of individual sub-funds among asset classes with different levels of risk changes over time and is carried out in accordance with the principle of a gradual shift from higher-risk instruments to more conservative instruments with a lower level of risk, as the sub-fund approaches its target date, defined separately for each sub-fund. ING TFI charges a fee for the administration and management of individual sub-funds, the rates of which change over time depending on the duration of operation of the respective sub-funds.

Until 16 July 2025, the fund operated under the name Goldman Sachs Perspektywa 2055. The investment results achieved up to that date reflect a different investment strategy than the current one.

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