ING Stabilny Globalnej Dywersyfikacji

formerly: Goldman Sachs Stabilny Globalnej Dywersyfikacji

Fund factsheet for unit category F

What should you know at the start?

Who is this fund for?

This fund is for people who:

- expect returns significantly 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?

- **39%:** Bond funds
- **21%:** ETFs investing in bonds
- **20%:** ETFs investing in equity
- **21%:** Other

data as of 30.06.2026r.

Check if this fund is right for you

1. **This fund is exceptionally diversified:** this is a multi-asset fund. It invests in bond, equity, commodity, or real estate markets worldwide.
2. **Actively managed:** managers adjust the fund's composition to the market situation. When volatility increases and markets become more nervous, the share of less risky investments increases. When volatility decreases and markets calm down, managers increase the share of investments with higher profit potential.
3. **It plays an important role in the portfolio:** if you are looking for a low-risk investment that opens doors to many markets and asset classes simultaneously, you can consider this fund as an important component of a long-term portfolio.

Risk

What should you keep in mind?

1. **Recommended holding period:** plan your investment for at least 3 years to give the fund time to go through better and worse periods in the market.
2. **Fluctuations in investment value:** the fund invests in various asset classes worldwide, including equities. Therefore, in more difficult market moments, the value of the investment may fall more sharply than in bond funds.
3. **Impact of the economic and market situation:** the fund's performance is affected by both interest rate changes in Poland and worldwide (important for the debt part) and the global economic situation, to which equity prices are sensitive.

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).

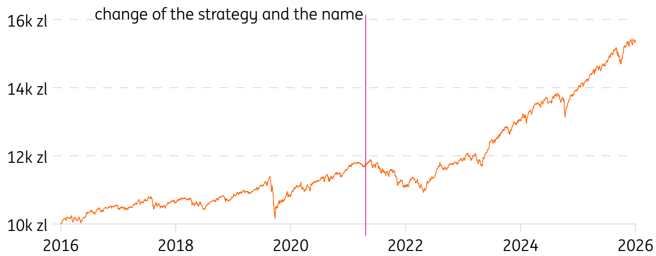
Recommended minimum investment horizon

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



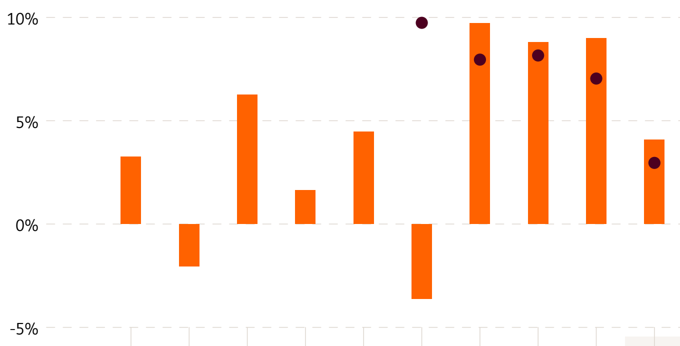
Fund performance

in percentage per day 30.06.2026

	1M	3M	6M	1Y	3Y	5Y	10Y	since inception	annualised return (last 5 years)
fund	0.1	4.7	4.1	10.1	29.1	32.1	53.9	67.5	5.7
benchmark	0.5	1.5	3.0	6.3	24.1	-	-	42.4	-

Annual fund performance

in percentages for each year



	2017	2018	2019	2020	2021	2022	2023	2024	2025	year to date
fund	3.3	-2.0	6.2	1.6	4.5	-3.6	9.7	8.8	9.0	4.1
benchmark	-	-	-	-	-	9.7	8.0	8.2	7.0	3.0

Fund information

Unit F inception date	16.12.2014
Assets (30.06.2026)	434 million Polish zlotys
Umbrella fund	SFIO
Min. initial & subseq. investment	1 i 50 Polish zlotys
Benchmark	100% WIBOR 1Y rate + 2%
Ongoing charge (as per KID)	1.15%
including management fee	0.60%
Performance fee	n/a
Maximum distribution fee	n/a
Fund manager	Artur Topczewski 

How do we manage?

- ING Stabilny Globalnej Dywersyfikacji is a multi-asset fund. It provides exposure to equity and bond markets worldwide, mainly through other funds, with a particular focus on ING Krótkoterminowy Obligacji and ING Globalnej Dywersyfikacji, and using ETFs,
- we do not have rigid rules for diversifying investments in the fund. Their share is variable and depends on the relationship between expected returns and the risk incurred,
- we can invest no more than 70% of the portfolio in the ING Krótkoterminowy Obligacji fund. The same rule applies to ING Globalnej Dywersyfikacji,
- under the rules specified in the prospectus, we can also invest in other funds and ETFs, and directly in shares, bonds, and other financial instruments, including derivative instruments,
- the fund is actively managed. Its goal is not mirroring the benchmark. Its benchmark is used by us to evaluate investment efficiency and calculate the performance fee,
- this fund promotes environmental or social characteristics as set out in Article 8 of the SFDR.

Portfolio composition

Largest portfolio holdings
quarterly data as of 31.03.2026

Name	Share in portfolio
Goldman Sachs Krótkoterminowy Obligacji U	39.1%
iShares USD High Yield Corp Bond ESG ETF (Acc) (USD)	10.4%
iShares JPM ESG USD EM Bond ETF (Acc) (USD)	10.4%
Goldman Sachs Commodity Enhanced I (Acc) (PLN) (hedged)	7.1%
Xtrackers MSCI USA ESG ETF 1C (Acc) (USD)	6.0%
Goldman Sachs Globalnej Dywersyfikacji U	4.8%
UBS ETF FTSE EPRA Nareit Developed Green A (Dis) (USD)	4.7%
UBS ETF MSCI USA Small Cap ESG Leaders A (Acc) (USD)	3.5%
Forward/USD-PLN/20260423 - 1	2.6%
USD cash	2.0%

Where does the fund invest?
geographic exposure on 30.06.2026

Name	Share in portfolio
Poland	43.4%
Global	33.5%
United States	19.5%
Other	3.6%

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

Name	Share in portfolio
Bond funds	38.6%
ETFs investing in bonds	20.7%
ETFs investing in equity	20.1%
Mixed funds	10.8%
Cash and cash equivalents	5.5%
Polish treasury and state-guaranteed bonds	2.4%
Equity funds	1.9%

*Excluding derivatives.

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

Name	Share in portfolio
Polish zloty (PLN)	58.3%
United States dollar (USD)	38.3%
Other currencies	3.4%

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.

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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.

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