

**Brokerage Structure: Effective 1<sup>st</sup> Jan '10\*\***
**Debt Schemes**

Scheme	Application Amount (Rs.)	Entry Load	Exit Load/CDSC	Distributor Incentive (Upfront)	1st year trail p.a	2nd year trail onwards p.a
				Special Rate**	Special Rate**	
ING Liquid Fund Regular Plan	>= 5000	Nil	Nil	0.00%	0.25%	0.20%
ING Liquid Fund - Institutional Plan	>= 1cr.	Nil	Nil	0.00%	0.15%	0.10%
ING Liquid Fund – Super Institutional Plan	>= 15 cr.	Nil	Nil	0.00%	0.10%	0.05%
ING Treasury Advantage Fund – Regular Plan	>= 5000	Nil	Nil	0.00%	0.25%	0.20%
ING Treasury Advantage Fund – Institutional Plan	>= 1cr.	Nil	Nil	Nil	0.20%	0.10%
ING Income Fund - Regular Plan	>= 5000	Nil	1% if redeemed on or before 365 days from dt of invt. After 365- Nil	0.75%	0.00%	0.30%
ING Income Fund - Institutional Plan	>= 25 lacs	Nil	1% if redeemed on or before 365 days from dt of invt. After 365- Nil	0.50%	0.00%	0.30%
ING Short Term Income Fund	>= 5000	Nil	Nil	0.00%	0.40%	0.30%
ING Gilt Fund- PF Plan- Dynamic	>= 30000	Nil	1% if redeemed on or before 365 days from dt of invt. After 365- Nil	1.00%	0.00%	0.30%
ING MIP Fund	>= 5000	Nil	1% if redeemed on or before 365 days from dt of invt. After 365- Nil	0.75%	0.00%	0.30%
ING Optimix Active Debt Multi Manager FoF Scheme	>= 5000	Nil	Nil	0.00%	0.10%	0.10%
ING – Optimix Income Growth 15% : Option A	>= 5000	Nil	Nil	0.00%	0.50% on Equity Mutual Fund Allocation & 0.10% on Debt Mutual Fund Allocation. Rest - NIL	0.50% on Equity Mutual Fund Allocation & 0.10% on Debt Mutual Fund Allocation. Rest - NIL
ING – Optimix Income Growth 30 % : Option A	>= 5000	Nil	Nil	0.00%	0.50% on Equity Mutual Fund Allocation & 0.10% on Debt Mutual Fund Allocation. Rest - NIL	0.50% on Equity Mutual Fund Allocation & 0.10% on Debt Mutual Fund Allocation. Rest - NIL

**Equity Schemes**

Scheme	Application Amount (Rs.)	Entry Load	Exit Load/CDSC	Distributor Incentive (Upfront)	1st year trail p.a	2nd year trail onwards p.a
				Special Rate	Special Rate	
ING Domestic Opportunity Fund, ING Nifty Plus Fund, NG Core Equity Fund, ING Contra Fund, ING Balanced Fund, ING Dividend Yield Fund, ING Midcap Fund, ING CUB Fund, ING Optimix MTM Equity, ING Latin America Equity Fund & ING Global Real Estate Fund - Retail Plan	>= 5000	Nil	1% if redeemed on or before 365 days from dt of invt. After 365 days- Nil	0.75%	0.50%	0.50%
ING Global Real Estate Fund - Institutional Plan	>= 1 cr.	Nil	Nil	0.75%	0.50%	0.50%
ING Tax Savings Fund (Lock In Period 3yrs)	500 & above	Nil	N.A	0.75%	0.50%	0.50%
# ING Optimix 5 Star (FoF), & ING Optimix Global Commodity fund (FoF)	>= 5000	Nil	1% if redeemed on or before 365 days from dt of invt. After 365 days- Nil	0.50%	0.50% on equity proportion & 0.10% on debt proportion	0.50% on equity proportion & 0.10% on debt proportion
# ING Optimix Asset Allocator (FoF)	>= 5000	Nil	1% if redeemed on or before 365 days from dt of invt. After 365 days- Nil	0.00%	0.50% on Equity Mutual Fund Allocation & 0.10% on Debt Mutual Fund Allocation. Rest - NIL	0.50% on Equity Mutual Fund Allocation & 0.10% on Debt Mutual Fund Allocation. Rest - NIL

## Brokerage Structure for ZOOM Investment Pac (ZIP)

Transfer amount on daily basis (Rs.)	Trail of Liquid balance (Annualize Payable Quarterly)	Upfront to be payable on each transfer to selected equity scheme	Trail on the Equity Component (Annualize Payable Quarterly)
>=99 <199	0.20%	0.00%	0.50%
>=199 <499	0.20%	0.00%	0.50%
>= 499	0.20%	0.50%	0.50%

## Load Structure for Switches:

Switch Out Scheme	Switch In Scheme	Brokerage applicable
All Liquid and Debt schemes(excluding ING Income Fund ,ING MIP Fund & ING Gilt Fund - PF Plan Dynamic)	Equity	As per the standard structure of scheme to which it gets transferred
Equity	Equity	Nil upfront. Trail continues

The brokerage /trail fees computed and paid to you as per the above structure is inclusive of all applicable current & future taxes and levies including service tax payable by us under Rule 2(1)(d)(vi) of the Service Tax Rules, 1994. The brokerage rate / structures are subject to revision by ING Investment Management (I) Pvt. Ltd. depending upon the prevailing market conditions and applicable regulations.

Effective from August 28, 2009 switch out from any Scheme of ING Mutual Fund shall be allowed to ING Optimix Global Commodities Fund, ING Global Real Estate Fund and ING Latin America Equity Fund at applicable NAV, subject to applicable loads. However, switch out from ING Optimix Global Commodities Fund, ING Global Real Estate Fund and ING Latin America Equity Fund shall be allowed only to ING Liquid Fund, at applicable NAV subject to applicable loads. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts. All switches will be subject to minimum application amount in the target Schemes.

### Note: -

- # Brokerage on FoF schemes is subject to the brokerages received from the underlying fund houses/investments.
- The brokerage structure for SIP/STP/Packaged concepts namely Mahila Nivesh & Valuepac Classic will be in line with the brokerage structure of the underlying schemes.
- Please note that the upfront brokerage payable will be computed on the value of the units (Eligible amount) at the applicable NAV
- The brokerage structure for Zoom Investment Pac (ZIP) is mentioned separately in the above table.
- Brokerage cheques will be paid monthly for Upfront and Quarterly for Trails subject to a minimum eligibility of Rs 500 as brokerage
- Trail Brokerage will be on AUM and not on application amount
- Rate of Trail brokerage for ING Optimix FoF schemes will depend on the rates that would be given by the underlying schemes and would be paid out on a calendar quarter out of the "ING OptiMix Distributor Pool Account". The extent of the scheme to be paid to Distributors would be weighted average of investments in debt and equity for the quarter. The above trail rates are indicative and ING OptiMix will endeavor to match these rates. However in rare cases the brokerage rates can be less than the indicated rates
- All distributor Incentive (upfront brokerage)/ trail payout will be made by CAMS

**\*\*Note:** The load structure may undergo a change. The same will be communicated by issuing a public notice and will be put up on our website [www.ingim.co.in](http://www.ingim.co.in). You will receive brokerage structure by email only. For the brokerage structure to be emailed to you request you to call our ING One Answer team at 022-40827990 or toll free 1800226784 / emailing request to [advisor@in.ing.com](mailto:advisor@in.ing.com). Alternatively, please register your email address with sending a request to [advisor@in.ing.com](mailto:advisor@in.ing.com) and we will keep you informed on any changes in load structure and brokerage rates vide email only

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ING Investment Management (I) Pvt. Ltd.,

Incorporated vide Registration No.114377 with limited liability in India

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