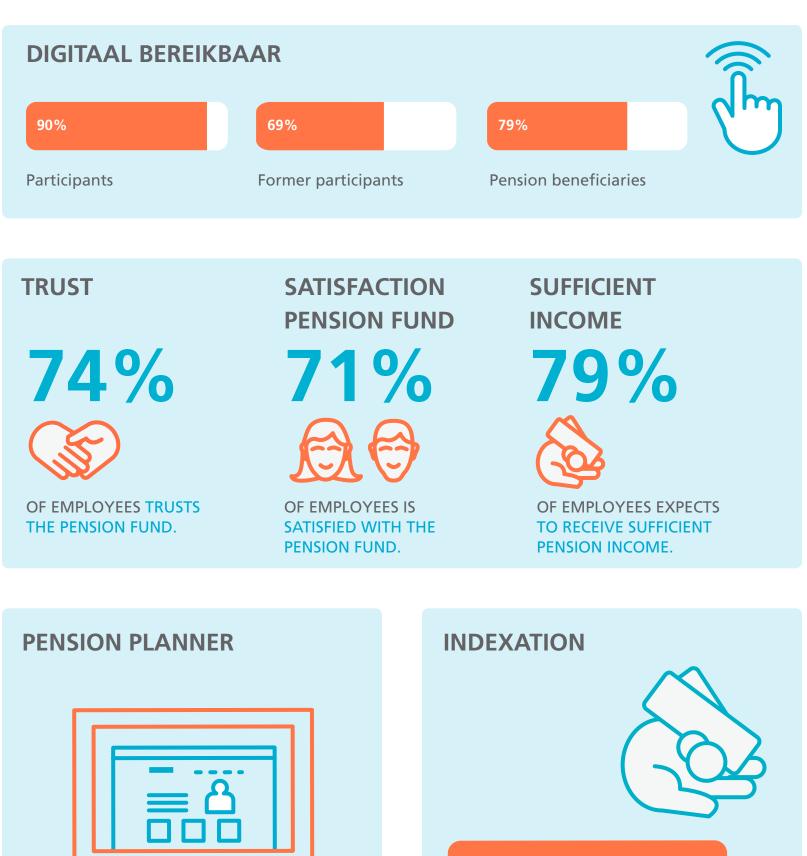


How did ING CDC Pensioenfonds safeguard your interests in terms of investments, costs and governance? What amount of contribution did ING pay to help build up your pension and what was the financial position of the pension fund? These and other figures can be found in the 2018 Annual Report in brief. You can also download the summary on our website.

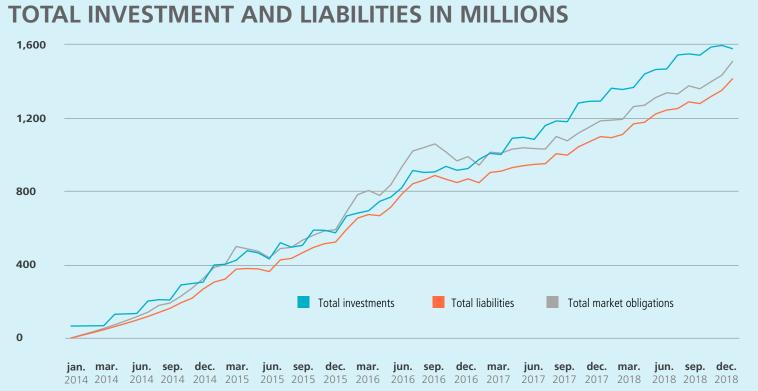




- Operating and administration costs (paid by employer)
- Pension administration (in euros per partici pant and pension beneficiary)
- Asset management (as % of invested assets)

DIVISION MATCHING PORTFOLIO

3% Covered bonds (AAA)	
11% Supra nationals (AA)	\vdash
16% Supra nationals (AAA)	
45% Netherlands (AAA)	





40% OF EMPLOYEES VISITS THE PENSION PLANNER IN 2018.



-

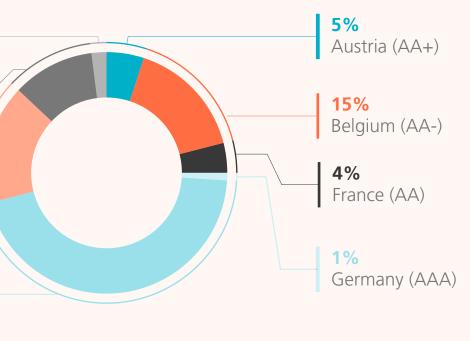
NUMBER OF
PARTICIPANTS

				U
	14,086	6,708	359	
	2018		21,1	53
	14,060	5,608	234	
	2017		19,9	02
Participants				
Former participants				
Pension beneficiaries				
	Total			

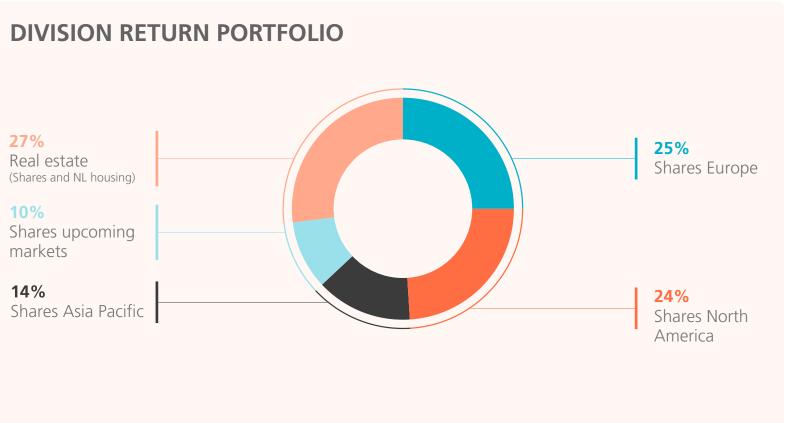
2018

ANNUAL REPORT IN BRIEF





DIVISION RETURN PORTFOLIO



FUNDING RATIO ULTIMO DECEMBER

