

# SARASIN

## Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Sarasin IE Multi Asset - Defensive (GBP)

**Class A Accumulation Units**

**ISIN:IE00B571KS86**

This Fund is managed by Sarasin Funds Management (Ireland) Limited

## Objectives and Investment Policy

### Objective

The investment objective of the Trust is to preserve the real value of capital over the long term.

### Investment Policy

We invest at least 60% of the Fund in bonds issued by companies and governments from around the world.

We may invest up to 35% of the Fund in shares of companies from around the world. Exposure to any of the above asset classes may be obtained through investment in funds (including funds managed by Sarasin). The Fund is actively managed and will not track an index.

We may only use derivatives to maintain the Fund's value, manage investment risk and to gain cost-effective access to investments.

Derivatives are financial contracts whose value is linked to the price of another asset (e.g. indices, rates, share prices, currencies).

### Distribution Policy

Any income due from your investment is reflected in the value of your units rather than being paid out.

### Dealing Frequency

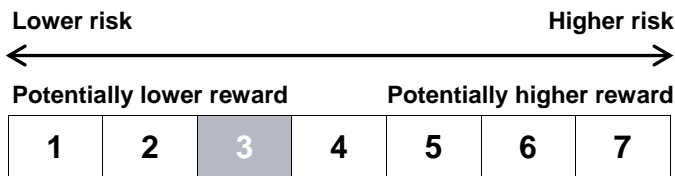
You can buy and sell units in the Fund before 12 noon GMT on any business day in Dublin.

### Recommendation

This Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

For full investment objectives and policy details please refer to the Prospectus and Supplementary Prospectus.

## Risk and Reward Profile



The Risk and Reward Indicator table demonstrates where the fund ranks in terms of its potential risk and return, calculated using the volatility of monthly returns over five years. As it is based upon how the fund has performed in the past, you should note that the fund may well perform differently in the future. The risk category shown is not guaranteed and may shift over time.

The higher the rank the greater the potential reward but the greater the risk of losing money.

The Fund is ranked at 3 reflecting observed historical returns. The fund is in this category because it has shown lower levels of volatility historically.

The following risks may not be fully captured by the Indicator:

- Investing in bonds offers you the chance to earn returns through growing your capital and generating income. Nevertheless, there is a risk that the organisation which issued the bond will fail, which would result in a loss of income to the Fund, along with its initial investment. Bond values are likely to fall if interest rates rise.
- Counterparty and Settlement Risk: The fund may enter into derivative transactions in over-the-counter markets, which will expose the fund to the credit risk of their counterparties. The fund may be exposed to the risk of settlement default where the counterparty may default on its obligations to perform under the relevant contract. In the event of the bankruptcy or insolvency of a counterparty, the fund could experience delays in liquidating the position as well as significant losses, including declines in value during the period in which the fund seeks to enforce its rights.
- Derivatives can only be used to manage the fund more efficiently in an attempt to reduce the overall risk of its investments, reduce the costs of investing or generate additional capital or income. Although this may not be achieved and may create losses greater than the cost of the derivative.
- Emerging Market Risk: Emerging markets may face more political, economic or structural challenges than developed markets and shares may be less liquid, meaning that investments may not be sold quickly enough to prevent or minimize a loss; they may therefore involve a higher risk than investing in developed markets.
- The fund has charges deducted from capital. This may reduce the potential for growth.
- Bond Liquidity Risk: In stressed market conditions the value of certain bond investments may be less predictable than normal. In some cases this may make such investments harder to sell at the last quoted market price, or at a price considered to be fair. Such conditions could result in unpredictable changes in the value of your holding.

## Charges

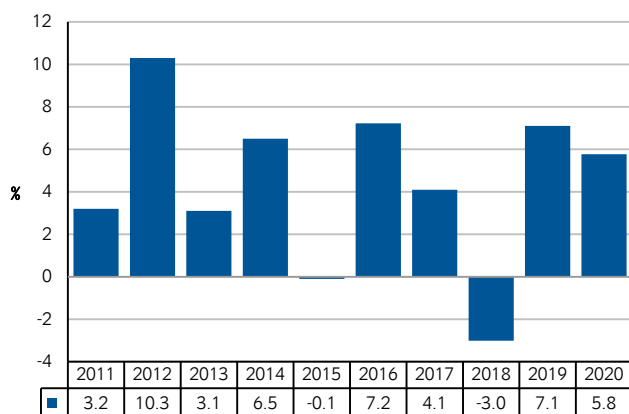
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	No charge
Exit charge	No charge
The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.	
Charges taken from the Fund over a year	
Ongoing charges	1.50%
Charges taken from the Fund under certain specific conditions	
Performance fee	No charge

The ongoing charges figure is based on expenses for the year ending 31.12.2020. This figure may vary from year to year. It excludes: portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling in another fund.

For more information about charges, please refer to the relevant sections of the Prospectus and the relevant Supplement available at [www.sarasinandpartners.com](http://www.sarasinandpartners.com)

## Past Performance



■ Sarasin IE Multi Asset - Defensive (GBP)

- Past performance is not a guide to future performance, prices may fluctuate and you may not get back your original investment.
- The performance figures include all ongoing charges and exclude any entry charges or exit charges.
- The past performance was calculated in GBP on a net asset value basis with gross dividends reinvested.
- The Fund was launched on 09/07/2002
- This Unit Class was launched on 09/07/2002
- The Fund was redomiciled to Ireland on 1 July 2011 from Guernsey where it had been authorised as a Class A Scheme by the Guernsey Financial Services Commission

## Practical Information

**Depository:** Northern Trust Fiduciary Services (Ireland) Limited.

**Further Information:** You can get further detailed information regarding the Fund, including how to buy, sell and switch units, within the Prospectus, the relevant Supplement, our Additional Information Document and the Annual and Semi-annual Reports and Accounts which are available free of charge from Sarasin & Partners LLP, the Investment Manager. These are available in English only. You can also call us on +353 1434 5111, or look on our website: [www.sarasinandpartners.com](http://www.sarasinandpartners.com) for further information including the latest unit prices.

**Practical Information:** This document contains information on Class A Accumulation Units only which have been selected as a representative unit class of the Fund. Other unit classes of the Fund are available and further details can be found in the Prospectus and the relevant Supplement. You are entitled to switch from one unit class to another, provided that you meet the criteria for that unit class. Details of how to do this are contained in the Prospectus and the relevant Supplement.

**Fund Information:** The Fund is a unit trust established as a UCITS under the UCITS Regulations 2011 (as amended). This fund was previously known as Sarasin IE GlobalSar – Income (GBP).

**Liability Statement:** Sarasin Funds Management (Ireland) Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.

**Tax Legislation:** Please note that the tax laws of Ireland may impact your own tax position. You are advised to seek professional tax advice.

**Remuneration Policy:** The Remuneration Policy of the Manager, which describes how remuneration and benefits are determined and awarded and the associated governance arrangements, is available at [www.sarasinandpartners.com](http://www.sarasinandpartners.com) or free of charge from Sarasin & Partners LLP, Juxon House, 100 St Paul's Churchyard, London, EC4M 8BU.

**Representative in Switzerland:** J. Safra Sarasin Investmentfonds AG, Wallstrasse 9, CH-4002 Basel. Paying agent in Switzerland: Bank J.Safra Sarasin AG, Elisabethenstrasse 62, CH -4002 Basel. Place where relevant documents may be obtained by investors in Switzerland: the prospectus, articles of association and key investor information document, as well as the latest annual report and any subsequent half yearly report, may be obtained free of charge from the representative and the paying agent in Switzerland.

This Fund is authorised in Ireland and regulated by the Central Bank of Ireland. Sarasin Funds Management (Ireland) Limited is a company authorised and regulated by the Central Bank of Ireland.

This Key Investor Information is accurate as at 11/06/2021.