

ADDITIONAL INFORMATION DOCUMENT

HOW TO INVEST IN SARASIN FUNDS ICVC FEBRUARY 2024

- Sarasin Food & Agriculture Opportunities
- Sarasin Global Dividend
- Sarasin Global Equity Real Return
- Sarasin Global Higher Dividend
- Sarasin Multi Asset - Strategic
- Sarasin Responsible Corporate Bond
- Sarasin Responsible Global Equity
- Sarasin Responsible Strategic Bond
- Sarasin Thematic Global Equity
- Sarasin Tomorrow's World - Multi Asset

Sarasin Investment Funds Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates the financial services sector in the UK and requires us to provide you with this important information to help you decide whether this investment is right for you. This document contains practical information you should be aware of before investing with us and should be read and retained together with the Prospectus and the Key Investor Information Document (KIID). These documents are made available on our website www.sarasinandpartners.com.

This is not a legal document not an invitation to invest in Sarasin Funds ICVC.



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COMPANY AND FUND DETAILS

Sarasin Funds ICVC ("the Company") is a collective investment scheme and is authorised and regulated by the FCA. It is an Open-Ended Investment Company ("OEIC") established as a 'UCITS Scheme' and was incorporated in England and Wales (IC46) on 22 October 1999.

The Company has been established as an "umbrella company" and therefore different funds may be formed by the ACD, Sarasin Investment Funds Limited.

The base currency of the Company is pounds sterling.

CLIENT CLASSIFICATION

What is the profile of a typical investor?

Under the FCA Conduct of Business rules, you will be categorised as a "retail client", meaning that you will have the maximum amount of protection available under these rules.

US investors

The Funds have not been and will not be registered in the USA under the US Investment Company Act of 1940 and shares in the Funds ("shares") will not be registered in the USA under the US Securities Act of 1933. Shares will not be publicly offered, sold or distributed within the US or to US persons except where there is an exemption from registration available and applicable.

In particular the information in this document is not for distribution within the USA and does not constitute an offer to US residents or US organisations to invest in the Funds.

HOW DO I INVEST?

The following information on minimum investment and balance limits relates to direct investments into the retail share class of our Funds.

We recommend that you consult a financial adviser before you invest.

By post

To open an account, complete the relevant application form which are available from <https://sarasinandpartners.com/individual/funds/how-to-invest/>. Alternatively, you can email sarasinquiries@ntrs.com or by calling 033 3300 0373.

Then either:

- post it to the address on the form, or
- send it to your financial adviser.

You must send us your application along with any payment that we may require.

We may not accept applications for which cleared Funds have not yet been received. We may not be able to process an application if you have not provided us with anti-money laundering documentation which includes evidence of identity and residential address.

By telephone

Once you have opened an account, you may wish to invest a lump sum. You can do this directly by calling 0333 300 0373.

Payment

You can invest a lump sum. Just send your money via bank transfer with your application form. Please check the minimum investment limits for each Fund in the below table.

To comply with UK Anti-Money Laundering Regulations, we may need to request additional evidence of identity from you.

We will invest your money using the share prices calculated at the next valuation point, which is 12 noon on each Dealing Day.

Confirmation of your investment

We will send you a contract note for lump sum investments, which will tell you your customer number and the details of the transaction. We will send you an additional contract note for any subsequent investments, redemptions or switches you make. You should expect to receive your contract note via the agreed channel between 1 to 2 business days of your investment being purchased.

WHAT IF MY CONTACT INFORMATION - OR OTHER INFORMATION ABOUT ME - CHANGES?

Changes to personal details should be promptly communicated so we can keep in contact with you. This includes your postal address, email address and telephone numbers. In some cases, we may need to request further documentation to verify any changes to your personal details. If we're unable to contact you, we likely will not be able to carry out your instructions or inform you of the status of your account.

INVESTMENT AND BALANCE LIMITS	SARASIN FUNDS ICVC
Minimum lump sum investment	£1,000
Additional lump sum investment	£250
Minimum switch amount*	£1,000
Minimum partial redemption*	£250
Minimum balance	£1,000

*Subject to the minimum balance limit.

WHAT CHARGES MIGHT I PAY?

- Sarasin do not charge one-off charges before you invest.
- Charges taken from a fund over the course of a year

Ongoing Charges: This is expressed as a percentage amount paid from the fund. The charge covers all aspects of operating the fund during the year including fees paid for managing the funds, known as the annual management charge, and all administration and oversight functions, which includes depositary, custody, legal and audit fees.

Where a Fund invests a substantial amount of its assets in other Funds, the ongoing charge figure includes the impact of charges made in those other Funds.

Broker commissions, transfer taxes, stamp duty and any performance fee (where applicable) do not form part of the ongoing charges calculation. These “portfolio transaction costs” are explained in more detail below.

All ongoing charges can be found on the relevant KIID and Fund factsheet.

WHAT ARE THE PORTFOLIO TRANSACTION COSTS?

Portfolio transaction costs are incurred as a necessary part of buying and selling the underlying investments and include broker commissions, transfer taxes and stamp duty.

Comparing portfolio transaction costs for a range of funds may give a false impression of the relative cost of investing in them for the following reasons;

- Transaction costs do not necessarily reduce returns. The net impact of dealing is the combination of the effectiveness of the manager’s investment decisions in improving returns and the associated cost of investment.
- Historic transaction costs are not an effective indicator of the future impact on performance.
- We may adjust the price of the Fund’s Shares on a day when there is a large investment into, or withdrawal from, the Fund so that the transaction costs that are incurred by the Fund when buying or selling investments as

a result, are covered, as far as possible, by just the investors joining or leaving the Fund. For further details please refer to the “What is the Fund’s pricing policy?” section below.

- Transaction charges vary from country to country.
- Transaction costs vary depending on the types of investments in which a fund invests.
- As the manager’s investment decisions are not predictable, transaction costs are also not predictable.

DOES MY INVESTMENT PAY AN INCOME?

This depends on whether the Shares you purchase are income (distribution) or accumulation Shares:

Income Shares

The income will be paid into your nominated bank or building society account on the Fund’s income payment date or by cheque to the address we have registered for you.

Accumulation shares

The fund retains all of the net income to maximise growth potential, increasing the value of Shares held.

Please see the relevant KIID for when income is paid or accumulated.

HOW IS THE FUND’S YIELD CALCULATED?

The historic net yield reflects distributions declared over the past twelve months as a percentage of the midmarket value share price. It does not include any preliminary charge and investors may be subject to tax on their distributions.

All historic yields can be found on the relevant Fund factsheet.

WHAT IS THE FUND’S PRICING POLICY?

We value the assets of each Fund at 12 noon each Dealing Day and use a swinging single priced methodology.

Under this method a Fund’s price may be adjusted to protect your investment from the costs of buying and selling

investments that result from other investors joining or leaving the Fund.

The amount of any such adjustment is calculated by reference to the estimated costs of dealing in the underlying investments, including any dealing spreads, broker commissions and transfer taxes.

We usually adjust the price to the maximum extent possible when the value of net contributions or withdrawals is significant, which helps to protect your investment from the costs of the resultant transactions.

HOW CAN I FIND OUT HOW MY INVESTMENT IS PERFORMING?

You can obtain the latest Share prices of our funds by:

- Visiting www.sarasinandpartners.com/individual/funds/; or
- Calling us on 0333 300 0373 for details of the current prices, estimated yields and valuations.

Please note that these prices are historical and are not the prices at which you would be able to deal. We value the assets of each Fund at 12 noon each Dealing Day. If we receive your completed application or telephone call before 12 noon on a Dealing Day*, your shares will be bought on the basis of that valuation point. If we receive your application or telephone call after 12 noon, your shares will be bought on the basis of the next valuation point.

*Dealing Days are Monday to Friday each week, excluding UK public and bank holidays or any day on which the London Stock Exchange Plc is not open for the normal full duration of its trading hours.

You will receive a statement showing the valuation of your investment as at 30 June and 31 December each year. We issue statements within 25 business days of the statement valuation date.

Every six months either the annual or interim Report & Accounts will be available for each Fund. This will provide up to date details of investments and a commentary from the Investment Manager about the Fund you hold. These will be published by 30 April (annual) and 31 August (interim).

HOW AND WHY WILL YOU VERIFY MY IDENTITY?

We are legally obliged to verify your identity for anti-money laundering purposes. This may include us obtaining information from a credit reference agency. We will use any information we obtain in this way only for verification of your identity and not for any other purpose. In addition, we may request information directly from you. We will not be able to release any sale proceeds to you unless we have successfully verified your identity. Where verification of identity is outstanding, we will be unable to accept further investments from you.

WHAT IF I CHANGE MY MIND?

If you apply directly to us, you will not have the right to cancel your investment.

If you apply via an authorised financial adviser, you may receive a cancellation notice which gives you 14 days to change your mind. However, if the value of your investment has fallen between the time of issuing your shares and us receiving your cancellation notice, we may deduct the amount by which it had fallen from your payment before returning your money to you.

COMPLAINTS

If you would like to raise an issue with us please contact our Compliance Officer at:

Sarasin Investment Funds Limited

Juxon House
100 St Paul's Churchyard
London, EC4M 8BU

T: +44 (0)20 7038 7000

E: compliance@sarasin.co.uk

You can ask us for details of our complaints procedures or look on our website at www.sarasinandpartners.com.

If we are unable to resolve the issue to your satisfaction, you can complain to the Financial Ombudsman Service at the following address:

Financial Ombudsman Service

Exchange Tower
London, E14 9SR

T: 0800 0 234 567

E: complaint.info@financial-ombudsman.org.uk

W: www.financial-ombudsman.org.uk

Making a complaint will not prejudice your right to take legal proceedings.

COMPENSATION ARRANGEMENTS

We and our bankers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations, although this depends on the type of business and the circumstances of the claim. Most types of investment business are covered to a maximum compensation of £85,000. Further information about compensation arrangements is available from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme

PO Box 300
Mitcheldean
GL17 1DY

T: 0800 678 1100

E: enquiries@fscs.org.uk

W: <https://www.fscs.org.uk/contact-us/>

HOW DO I SWITCH BETWEEN FUNDS?

You can switch your money to another Fund as your investment requirements change. We do not currently charge for switching. When we receive your instructions to switch, we will sell you Shares in the Fund(s) you hold and buy shares in your chosen alternative Fund(s). Please note that minimum initial investment limits will apply to switches between Funds.

HOW DO I SELL MY INVESTMENT?

You can sell all or part of your investment at any time on any dealing day by phoning or by writing to us. A contract note will then be sent to you via the agreed channel, along with further documentation that we may require to be signed before settlement can be made.

The minimum amount for partial withdrawals is £250.

After you have made the withdrawal, the remaining value must be at least £1,000 in each Fund.

WHAT HAPPENS TO MY INVESTMENT ON DEATH?

- If your investment is held in joint names, it will continue to be held by the surviving holder(s).
- Your personal representatives may ask us for information about the value of your investment, which we will provide.
- When your personal representatives have proved that they are legally entitled to the money invested, they may instruct us to cash in your investment or transfer it to another name.
- Until the shares are sold, they will be affected by daily price movements as normal.
- The value of your investment is treated as part of your estate, so your personal representatives may need to declare it for inheritance tax purposes.

HOW MUCH TAX WILL I PAY?

Your tax rate and whether you are eligible for any tax relief depends on your own personal circumstances and is likely to vary over time. The information below is based on an understanding of the HMRC practice for UK taxpayers as at the date of this publication. It summarises the position of investors who are UK resident, but please note that there may be other taxes that apply to the investment. We recommend that you take professional advice particularly if you are taxed outside the UK.

Capital Gains Tax (CGT)

If your total realised gains from all investments subject to CGT do not exceed the annual exemption level you will not pay any CGT. The current CGT rate and annual exempt amount can be found at the HM Revenue & Customs website, www.hmrc.gov.uk.

Income Tax

Distributions of income generated by a fund are treated as income for tax purposes. This income can be one of two types: interest distributions or dividend distributions depending upon the nature of a fund's investments.

Dividend distributions

Dividend distributions are paid with no UK tax deducted.

For Individual Shareholders resident in the United Kingdom for tax purposes the first £5,000 of dividends and dividend distributions received in each tax year are free of income tax (the Dividend Allowance). Where dividends and dividend distributions (paid or accumulated) from all sources exceed the Dividend

Allowance, the excess will be liable to income tax at dividend tax rates which depend upon the Shareholder's marginal rate of tax. Dividend tax rates are 7.5% for basic rate taxpayers, 32.5% for higher rate taxpayers and 38.1% for additional rate taxpayers.

Interest distributions

Interest distributions are paid with no UK tax deducted.

For Individual Shareholders resident in the United Kingdom for tax purposes the first £1,000 of interest and interest distributions received in each tax year are free of income tax (the Allowance). For higher rate taxpayers, the allowance is £500, and for additional rate taxpayers the amount is nil. To the extent that any interest distribution falls within this allowance or within an individual's unused personal tax allowance or where taxpayers' total income is such that they fall within the nil starting rate for savings, then there will be no tax liability. Taxpayers with total interest and interest distributions (paid or accumulated) from all sources that exceeds the Allowance, will be liable to pay income tax at their marginal rates (normally 20% for basic rate taxpayers, 40% for higher rate and 45% for additional rate taxpayers) on the excess amount.

HOW AND WHY WILL YOU VERIFY MY TAX STATUS?

As a Regulated Financial Institution, we must comply with regulations relating to international tax compliance (including Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS)). These tax regulations require us to collect certain personal information from investors relating to their tax status and potentially report this, along with their account details, to relevant tax authorities.

At the point of completing our application form, you will find a FATCA and CRS self-certification form to complete. This must be fully completed before an account can be opened.

CONFLICTS OF INTEREST

We may act as investment managers or advisers to other Funds and it is therefore possible that potential conflicts of interest could arise. We have policies in place to ensure we act in the best interests of the Funds as far as possible. Please see <https://sarasinandpartners.com/importantinformation/> for our conflicts of interest summary.

SARASIN

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