



## 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.

# Rasmala Investment Funds – Rasmala Arabian Markets Growth Equity Fund

a sub-fund of RASMALA INVESTMENT FUNDS

## Rasmala Arabian Markets Growth Equity Fund Shares Class (LU1090648749)

This sub-fund is managed by Kredietrust Luxembourg S.A., member of KBL European Private Bankers S.A., Luxembourg.

### Objectives and investment policy

#### Objectives

The investment objective of the sub-fund is to achieve long-term capital appreciation by primarily investing in publicly listed equity securities traded on the stock exchanges in the Middle East and North Africa (“MENA”) region. The universe of securities will be largely drawn from equity and equity-related securities listed on the various MENA exchanges. The sub-fund may invest directly in these equity and equity-related securities or indirectly through eligible structured products such as, but not limited to, Participatory Notes (“P-Notes”), American Depositary Receipts (ADRs), Global Depositary Receipts (GDRs) and listed certificates, which represent an economic interest and have a rate of return that is linked to an underlying equity or basket of equities.

#### Investment policy

The sub-fund’s investment strategy may be implemented and executed in any public or private market. Instruments traded may include, but

are not limited to common and preferred stocks, convertible debt, repurchase agreements, P-Notes, structured notes and ETFs. In general, it is anticipated that the sub-fund will invest primarily in marketable securities.

The base currency of this sub-fund is USD.

The investor may subscribe, convert and redeem shares on each bank business day in Luxembourg.

Income of this share class is reinvested (accumulated).

#### Recommendation

This sub-fund may not be appropriate for investors who plan to withdraw their money within 1 year.

### Risk and reward profile



#### What does this synthetic indicator mean?

- The calculation of the risk indicator is based on estimated and historical data which may not be a reliable indication of the future risk profile of the sub-fund.
- The risk category shown is not guaranteed to remain unchanged. The sub-fund’s risk indicator may shift over time.
- The lowest category of the risk indicator does not mean a risk-free investment.
- The sub-fund Rasmala Investment Funds – Rasmala Arabian Markets Growth Equity Fund has been assigned to category 5 due to its investments in Middle East and North Africa equity markets.

#### Which risks are not included in this synthetic indicator?

As well as being exposed to liquidity, credit, interest rate, exchange rate and derivatives risks, the sub-fund is also exposed to the following material risks which are not adequately captured by the risk indicator:

- risks of a political, economic, juridical or fiscal nature
- operational risk: risk of material loss resulting from human error, technical faults, inappropriate procedures or controlling
- valuation risk: risk that an investment is incorrectly valued
- counterparty risk: risk that the counterparty to mutually agreed contracts does not meet its obligations
- custodian risk: risk of settlement and safekeeping of the securities

#### How can I get more information about the risks of the sub-fund?

For further information concerning the risks of the sub-fund, please consult the prospectus of the fund, which is available at the registered office of the Management Company and on [www.rasmala.com](http://www.rasmala.com).

## Charges

One-off charges taken before or after you invest	
Entry charge	2.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charge	3.08%
Charges taken from the fund under certain specific conditions	
Performance fee	None

The charges borne by the investor are used for the operation of the sub-fund, including the marketing and distribution of the sub-fund. These charges reduce the potential investment growth.

The entry and exit charges shown correspond to a maximum percentage which might be deducted from the investor's capital invested into the fund. In some cases, the investor might pay less. The investor may contact his financial adviser or intermediary to be informed on the actual

entry and exit charges.

There is no charge for the exchange of some or all of your shares for shares in a share class of another sub-fund.

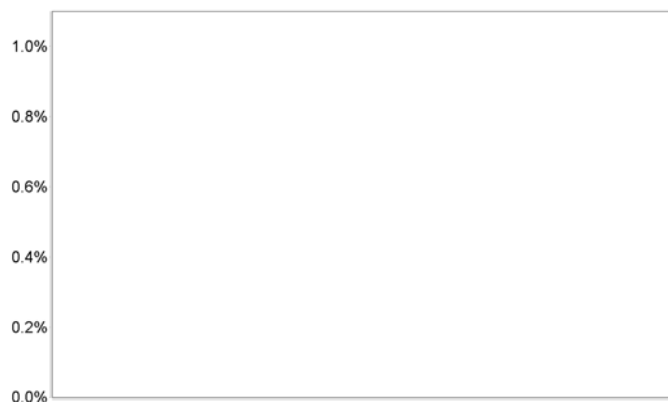
The ongoing charges figure shown here is an estimate of the charges as this share class did not exist for an entire year; consequently, there is insufficient data available. The fund's annual report for each financial year will include detail on the exact charges incurred.

This percentage does not include the following:

- Securities transaction charges, except for entry and exit charges paid by the UCITS when shares in other UCITS are bought or sold.

For further information concerning charges, please consult the heading "Charges and expenses" of the fund's prospectus, which is available at the registered office of the Management Company and on [www.rasmala.com](http://www.rasmala.com).

## Past performance



No past performance is available for this share class as it did not exist for an entire calendar year.

The sub-fund was created in 2014.

This share class was created in 2014.

## Practical information

### Depositary

KBL European Private Bankers S.A., Luxembourg

### Additional information and availability of the prices

Additional information about the fund, copies of its prospectus, its latest annual and semi-annual report and the latest prices of shares of RASMALA INVESTMENT FUNDS may be obtained free of charge from the registered office of the Management Company or on [www.rasmala.com](http://www.rasmala.com). The prospectus, the latest annual and semi-annual report of the fund are available in English. The Management Company may inform you about other languages in which these documents are available.

### Liability

Kredietrust Luxembourg S.A. may be held liable only 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.

### Taxation

The fund is subject to Luxembourg tax legislation. The investor's fiscal residence might have an impact on his personal tax position.

### Specific information

The sub-fund Rasmala Investment Funds – Rasmala Arabian Markets Growth Equity Fund may also issue other share classes.

Information about other share classes that may be marketed in your country is available at the Management Company.

This key investor information document provides information about a sub-fund of RASMALA INVESTMENT FUNDS that may consist of several sub-funds. The prospectus and the annual and semi-annual reports are prepared for the entire fund.

The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

The investor has the right to convert his investment from shares in one sub-fund into shares of another sub-fund. The investor can obtain information about how to subscribe, redeem and convert in the prospectus of the fund.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Kredietrust Luxembourg S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

This key investor information is accurate as at 30.06.2015.