

## 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 Global Equity Manager Selection Fund

a sub-fund of RASMALA INVESTMENT FUNDS

## Rasmala Global Equity Manager Selection Fund share class (LU1039532350)

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

### Objectives and investment policy

#### Objectives

The investment objective of the sub-fund is to achieve capital appreciation by investing in a portfolio of long-only equity funds (collectively "Investment Vehicles"). The sub-fund may also invest in securities such as structured notes and exchange traded funds ("ETFs") that pay a rate of return linked to the performance of underlying funds, markets or indices.

#### Investment policy

The Investment Manager will adopt a multi-manager, multi-strategy and multi-country approach to seek to achieve optimum levels of strategy, manager and geographic diversification. The Investment Vehicles selected by the Investment Manager will invest in a broad range of markets, including North America and Western Europe, as well as emerging and developed markets in the Middle East, Eastern Europe, Asia, Africa and Latin America. Some overlap amongst countries or regions is expected and certain Investment Vehicles may invest in multiple countries within one or more

geographic regions. The Investment Manager may select Investment Vehicles that engage in, or whose performance is linked to, any traditional or alternative equity investment strategy (including opportunistic or short-term trading), although the Investment Manager intends to focus on traditional long-only equity strategies rather than alternative strategies such as long/short equity strategies. The sub-fund may use derivative instruments for hedging purposes.

The base currency of this sub-fund is USD.

The investor may subscribe, convert and redeem shares weekly.

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 5 years.

### Risk and reward profile



#### What does this synthetic indicator mean?

- The calculation of the risk indicator is based on estimated 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 Global Equity Manager Selection Fund is classified in category 5 as it mainly invests in equity funds.
- Your initial investment does not benefit from any guarantee or protection.

**The risk and reward Indicator does not take into account the following:**

- The investment in underlying funds implies that the sub-fund is ex-

posed to 1) the investment risks borne by the underlying funds, 2) the risk of increases in the level of charges borne by the underlying funds and 3) the risk that the underlying funds limit or suspend the right for their investors to redeem.

- Movements in currency exchange rates can adversely affect the return of your investment. The currency hedging used to minimize the effect of currency fluctuations may not always be successful.
- Emerging markets may be subject to increased risks, including less developed custody, legal regulation and settlement practices, greater economic and political instability, higher volatility and lower liquidity than non-emerging market securities.
- Using derivatives can involve a higher level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative instrument.
- It might be that an organization with which the fund trades assets or derivatives may be unable to fulfil its obligations, which could cause losses to the sub-fund.
- Failure or deficient processes, systems and controls, human error or catastrophic events may lead to important losses.

Full information on the risks applicable to the sub-fund is detailed in the prospectus.

## Charges

One-off charges taken before or after you invest	
Entry charge	3.00%
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	4.02%
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 has not yet been launched.

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 performance information is provided because the share class has not yet been launched.

The sub-fund was created in 2014.

## Practical information

### Depository

KBL European Private Bankers S.A.

### 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.

The details of the up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated, are available on [www.kbl.lu/fr/notre-metier/clientele-institutionnelle/reglementation/](http://www.kbl.lu/fr/notre-metier/clientele-institutionnelle/reglementation/). A paper copy will be made available free of charge upon request.

### 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 Global Equity Manager Selection 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.

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This key investor information is accurate as at 30.01.2017.