

## 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 GCC Islamic Equity Income Fund

a sub-fund of RASMALA INVESTMENT FUNDS

**Class S ACC (LU1791696229)**

This sub-fund is managed by Kredietrust Luxembourg S.A., member of Quintet Private Bank (Europe) S.A..

## Objectives and investment policy

### Objectives

The investment objective of the sub-fund is to provide investors with regular income/cash flow distributions as well as long term capital appreciation through investing in Sharia compliant equity securities listed on the stock exchanges in the Gulf Cooperation Council (GCC). The universe of securities will be largely drawn from Sharia compliant equity and equity-related securities listed on the various GCC exchanges. The sub-fund may invest directly in these Sharia compliant 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 Sharia compliant common and preferred stocks, P-Notes, structured notes and ETFs. In general, it is anticipated that the sub-fund will invest primarily in marketable securities.

The sub-fund is actively managed without reference to a benchmark.

The reference currency of this sub-fund and share class is expressed in USD.

Income of this share class is reinvested (accumulated).

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

### 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 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 GCC Islamic Equity Income Fund is classified in category 5 due to its investments in Sharia's compliant equities of GCC.
- Your initial investment does not benefit from any guarantee or protection.

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

- The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions.

- When investing in Participatory Notes the sub-fund may be exposed not only to movements in the value of the underlying equity, but also to the risk of counterparty default, which may in the event of counterparty default result in the loss of the full market value of the equity.
- The sub-fund will operate within the requirements of Shari'a, which may limit certain investment opportunities and may impose structural requirements that could increase costs and limit opportunities.
- Movements in currency exchange rates can adversely affect the return of your investment.
- The sub-fund's exposure to a single geographic region, which may be subject to particular political, economic, social and fiscal risks, may cause the sub-fund to be more volatile than broadly diversified funds.
- 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.
- 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

<b>Entry charge</b>	2.00%
<b>Exit charge</b>	2.00%

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

<b>Ongoing charge</b>	2.92%
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### Charges taken from the fund under certain specific conditions

<b>Performance fee</b>	None
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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 sub-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. No conversion fee is charged for the conversion of shares into another sub-fund.

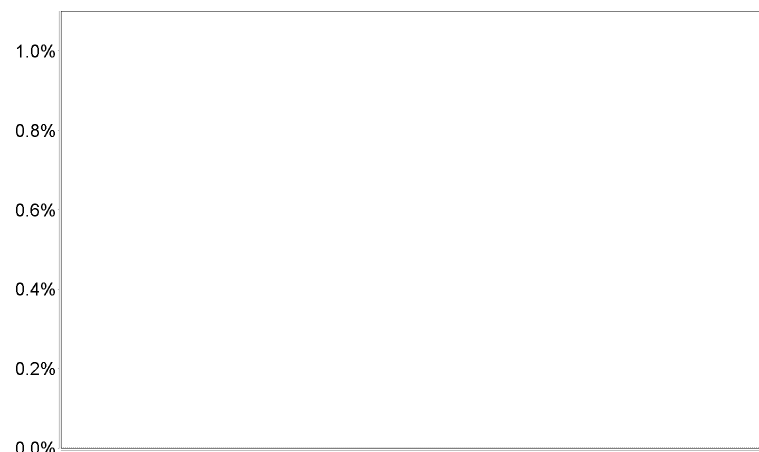
The ongoing charges figure shown here is an estimate of the charges as this share class has not yet been launched.

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 launched in 2014.

## Practical information

### Depositary

Quintet Private Bank (Europe) 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, the fund's distributor (if any) 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.quintet.com/en/legal-information/regulatory-affairs/](http://www.quintet.com/en/legal-information/regulatory-affairs/). 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 GCC Islamic Equity Income Fund may also issue other share classes.

Information about other share classes that may be marketed in your country is available at the registered office of 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 each 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 into shares of another sub-fund. The investor can obtain information about how to subscribe, redeem and convert in the prospectus of the fund.