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 Fund of Funds - Global Diversified Growth, a sub-fund of Sarasin Fund of Funds OEIC

Class A Accumulation Shares **ISIN:GB00BQ0PZG72**

This Fund is managed by Sarasin Investment Funds Limited

Objectives and Investment Policy

Objective
We seek to grow the Fund (through increases in investment value and income) and to preserve the value of the Fund over the longer term whilst also providing an attractive level of income.

Investment Policy
We invest approximately 60% of the Fund's assets in other funds whose underlying assets will mainly be shares in companies from around the world. We invest the remainder of the Fund's assets in other funds whose underlying assets will mainly be bonds (which are loans that pay a fixed or variable rate of interest issued by companies and governments) and cash deposits and cash-like investments issued by governments, international bodies, banks and companies. The fund is actively managed. Where there is a strong sentiment, positive or negative, on a particular asset class or classes, the Investment Manager may actively deviate away from this asset mix to try to meet the investment objective. The Fund can also invest in similar underlying assets directly.

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).

The Fund's performance can be assessed by reference to a blended benchmark of:
- 30% - the MSCI All Counties World Total Return Index;
- 30% - MSCI All Countries World Total Return Local Currency (GBP);
- 30% - ICE BofA Merrill Lynch Sterling Broad Market Index; and
- 10% - 3 month GBP LIBOR

This represents the typical asset mix of the fund.

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

Dealing Frequency
You can buy and sell shares in the Fund before 12 noon GMT on any business day in London.

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.

Risk and Reward Profile

Lower risk **Higher risk**

Potentially lower reward **Potentially higher reward**

1	2	3	**4**	5	6	7

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 4 reflecting observed historical returns. The fund is in this category because it has shown moderate 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: The Fund actively invests in derivatives, such as futures, options and swaps, which are linked to the rise and fall of other assets. 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.

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.

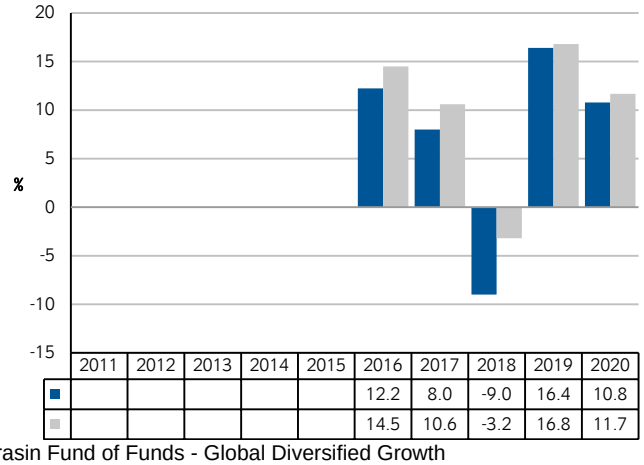
One-off charges taken before or after you invest	
Entry charge	No charge
Exit charge	No charge
The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.	
Charges taken from the Fund over a year	
Ongoing charges	2.23%
Charges taken from the Fund under certain specific conditions	
Performance fee	No charge

The ongoing charges figure is based on expenses for the period 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.
It includes:

- The fees charged by the underlying funds.

For more information about charges, please refer to the relevant sections of the Prospectus available at www.sarasinandpartners.com

Past Performance



	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Sarasin Fund of Funds - Global Diversified Growth						12.2	8.0	-9.0	16.4	10.8
30% MSCI AC World (Local Ccy) (GBP), 30% MSCI AC World Daily (Net TR), 30% ICE BofA ML Stg Broad Market Index, 10% UK Cash LIBOR 3 month (TR)						14.5	10.6	-3.2	16.8	11.7

- 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 10/12/2014
- The Share Class was launched on 04/03/2015
- The Fund converted from a non-UCITS scheme to a UCITS scheme on 01/10/2015. Any performance figures prior to this date reflect the performance of the Fund had it been run as a UCITS scheme

Practical Information

Depositary: NatWest Trustee and Depositary Services Limited.
Further Information: You can get further detailed information regarding the Fund, including how to buy, sell and switch shares, within the Prospectus, our Additional Information Document and the Annual and Semi-annual Reports and Accounts which you can get free of charge from Sarasin & Partners LLP. These are available in English only. You can also call us on 0333 300 0373, or look on our website: www.sarasinandpartners.com for further information including the latest share prices.
Practical Information: This document contains information on Class A Accumulation Shares only which have been selected as a representative share class of the Fund. Other share classes of the Fund are available and further details can be found in the Prospectus. You are entitled to switch from one share class to another, either in the Fund or another sub-fund of Sarasin Fund of Funds OEIC, provided that you meet the criteria for that share class. Details of how to do this are contained in the Prospectus.
Fund Information: The Fund is a sub-fund of the Sarasin Fund of Funds OEIC which is an investment company with variable capital incorporated under the OEIC Regulations. It is a UK UCITS retail scheme as defined in the FCA Collective Investment Schemes Handbook. This UK UCITS retail scheme Key Investor Information describes a sub-fund of the Sarasin Fund of Funds OEIC and the Prospectus and Annual Reports will be prepared for the entire Sarasin Fund of Funds OEIC.
Liability Statement: Sarasin Investment Funds 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.
Fund Liability: The sub-fund is considered a Protected Cell meaning that the assets of the Fund belong exclusively to that Fund and shall not be used to discharge the liabilities of any other party.
Tax Legislation: The Fund is subject to the tax laws and regulations of the United Kingdom. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.
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 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.