



J. SAFRA 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.

### **JSS EquiSar – International Income, share class P EUR dist a subfund of JSS Investmentfonds (ISIN: LU0375216479)**

Management company: J. Safra Sarasin Fund Management (Luxembourg) S.A.

#### **Objectives and investment policy**

- JSS EquiSar – International Income (the "Fund") seeks to achieve attractive capital returns as well as long-term capital appreciation through global equity investments.
- The investment policy is focused on investment themes considered to be significant drivers of corporate profitability, equity prices and dividend yields.
- Investments are selected on a discretionary basis, i.e. there are no guidelines with regard to any criteria other than those described above.
- You may redeem or convert shares in the Fund on any business day.
- This share class of the Fund generally distributes income to investors in October.

#### **Risk and reward profile**



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- The risk and reward category shown is based on historical data and can not be used as a reliable indicator of the future risk profile of the Fund.
- The Fund's classification may change over time and does not provide any guarantee.
- The lowest category is not a risk-free investment.
- This Fund was categorised in risk class 5 because, in accordance with the investment policy, the value of the investments may fluctuate somewhat sharply. Consequently, both the expected return and the potential risk of loss may be above average.
- Further information on the risks can be found in the "Investment principles" section of the prospectus and in the annex to the relevant subfund.



## Charges

The charges are used to pay the costs of running the Fund, including marketing and distribution of the shares. These charges limit the potential investment growth of the Fund.

### One-off charges taken before or after you invest

Entry charge	3.00%
Exit charge	0.00%
Dilution adjustment	0.40%

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

### Charges taken from the Fund over a year

Ongoing charges	1.89%
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### Charges taken from the Fund under certain specific conditions

Performance fee	none
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The entry and exit charges indicated here are the maximum figures. In some cases they may be lower – please ask your financial advisor about this.

The dilution adjustment shows the respective maximum amount which can be deducted in favour of the Fund from your investment or redemption proceeds on subscription or redemption.

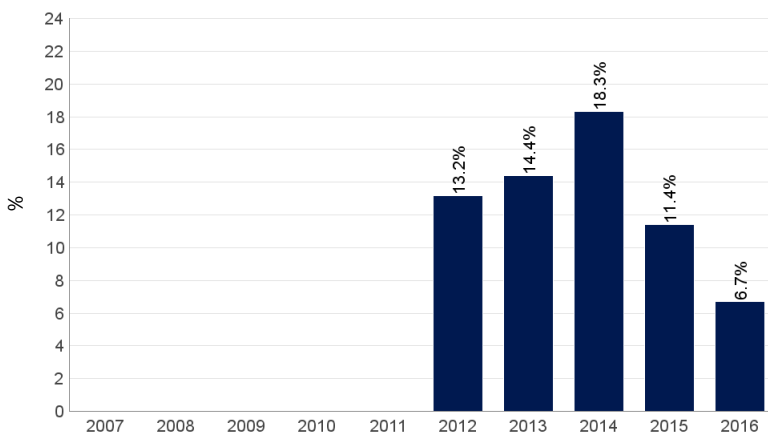
Ongoing charges are based on data for the 12-month period ended 09/2016 and may vary from year to year. Ongoing charges do not include:

- Portfolio transaction charges with the exception of entry and exit charges on acquisition or sale of other funds.

The conversion charges will amount to no more than 0.40% of the sale or redemption amount in favour of the Fund.

More information on charges can be found in the prospectus, in the chapter entitled "Fees, Expenses and Tax Considerations".

## Past performance



- Past performance is not an indication of future performance.
- When calculating performance, any commissions or fees levied on subscription and redemption of shares are not taken into consideration.
- The Fund was launched in 2010, and this share class was launched in 2011.
- Past performance is calculated in EUR.

## Practical information

- Depositary: RBC Investor Services Bank S.A.
- Further information about the Fund, the prospectus, the articles of association and the latest annual and any subsequent half-yearly report may be obtained in German and English free of charge from the management company J. Safra Sarasin Fund Management (Luxembourg) S.A., 11-13 Bvd de la Foire, L-1528 Luxembourg, tel.: +352 262 1251, and from the company, JSS Investmentfonds, 11-13, Bvd de la Foire, L-1528 Luxembourg.
- Further practical information about the Fund and current share prices is available at [www.jsafrasarasin.ch/funds](http://www.jsafrasarasin.ch/funds).
- The tax regulations in Luxembourg may affect your tax situation.
- JSS Investmentfonds may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant sections of the prospectus of JSS Investmentfonds.
- The key investor information describes a subfund of JSS Investmentfonds. The prospectus and the regular reports are prepared for JSS Investmentfonds as a whole.
- Each subfund of JSS Investmentfonds is liable towards third parties with its own assets, only in respect of its own liabilities. In addition, each subfund is treated as a separate entity in investors' relations with one another and the liabilities of each subfund are allocated to it when the net asset value is calculated.
- Investors in a given subfund of JSS Investmentfonds are entitled to convert some or all of their shares into shares in another subfund of JSS Investmentfonds on a valuation day valid for both subfunds. Further information on this can be found in the section "Conversion of shares" in the prospectus of JSS Investmentfonds.
- Further information about the distribution of additional share classes in one of the subfunds of JSS Investmentfonds may be obtained from your financial advisor.
- A summary of the remuneration policy, in its latest applicable version, is available on <http://fundmanagement-lu.jsafrasarasin.com/internet/fmlu>. The policy includes a description of how remuneration and benefits are calculated, the details of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, in case such committee has been established. Investors may obtain, free of charge, a copy of the current remuneration policy at the registered office of the management company.