

## 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 Fixed Income Fund

a sub-fund of RASMALA INVESTMENT FUNDS

## Bank Sohar GCC Fixed Income Fund share class (LU1032661222)

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

### Objectives and investment policy

#### Objectives

The sub-fund aims to maximise total investment returns consisting of dividend distributions and capital appreciation by investing primarily in a diversified portfolio of supra-national, government, government-related, corporate bonds and sukuk, (i.e. fixed income securities complying with Sharia principles), including contingent convertible bonds and sukuk.

The sub-Fund's net assets are mainly invested in issuers economically tied to Gulf Cooperation Council ("GCC") countries (i.e. issuers maintaining their registered office in a GCC country or issuers whose primary operations are based in a GCC country).

#### Investment policy

The sub-fund seeks to achieve its investment objective whilst adhering to the following investment guidelines:

- A minimum of 50% of the sub-fund's net assets rated Investment Grade
- A maximum portfolio modified duration of 8 years

- Invest no less than 70% of the sub-fund's net assets in issuers that are economically tied to GCC countries
- A maximum of 20% of the sub-fund's net assets in Contingent Convertible bonds and sukuk

The sub-fund may use financial derivative instruments for hedging purposes.

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 in principle distributed.

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 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 GCC Fixed Income Fund is classified in category 4 due to its investments in bonds and sukuk issued by GCC countries.
- 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 debt securities may change significantly depending on economic and interest rate conditions as well as the credit worthiness of the issuer. These risks are typically increased for below investment grade debt securities, which may also be subject to higher volatility and lower liquidity than investment grade debt securities.
- Investment in Contingent Convertible bonds (CoCos) may result in ma-

terial losses to the sub-fund should specific trigger events occur. The existence of these trigger events creates a different type of risk from traditional bonds and may more likely result in a partial or total loss of value or alternatively they may be converted into shares of the issuing company which may also have suffered a loss in value.

- 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.
- 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.
- 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

<b>Entry charge</b>	1.00%
<b>Exit charge</b>	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

<b>Ongoing charge</b>	1.45%
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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.

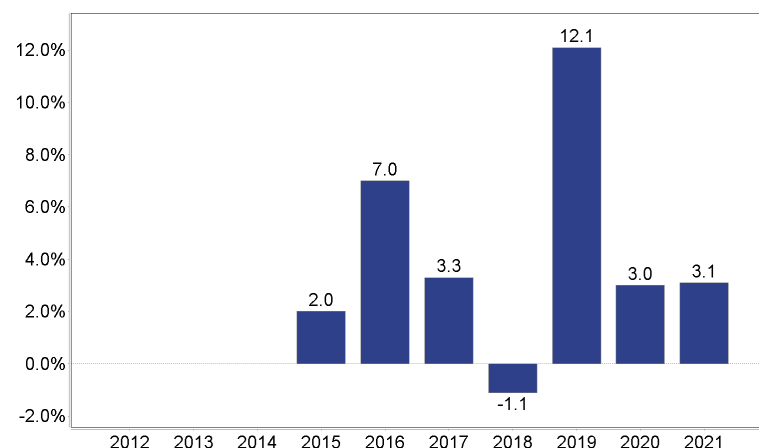
The ongoing charges relate to the annual charges; they were calculated on 31.03.2022. The ongoing charges may vary from year to year.

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



Past performance is not a reliable indicator of future performance.

All charges and fees, except for the entry and exit charges, were taken into account.

The past performance was calculated in USD.

The sub-fund was launched in 2014.

This share class 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.lu/en-lu/regulatory-affairs](http://www.quintet.lu/en-lu/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 Fixed 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.