

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.

SuMi TRUST Japan Quality Growth Fund RDR EUR Hedged

Accumulation Units
ISIN: IE00BZ11YL51

Japan Quality Growth Fund is a sub-fund of SuMi TRUST Investment Funds.
The Manager of the Fund is SMT Fund Services (Ireland) Limited.

Objectives and investment policy

To provide capital growth by investing primarily in shares of Japanese companies listed on recognised exchanges in Japan.

The Fund will aim to achieve its objective by investing directly in Japanese companies and indirectly in derivative instruments, such as equity index futures, that are traded in Japan. Derivatives are linked to the rise and fall of other assets. The price movements in these assets can result in movements of the Fund's share price.

When making investment decisions, the Investment Manager will use a 'bottom-up' approach, thoroughly researching potential investments in order to analyse the merits of each.

The Fund will aim to reduce the effect of exchange rate movements in the underlying securities relative to the base currency of the Fund by hedging. This is a currency transaction which can protect against such movements. However, these techniques may not be fully effective in completely removing the exchange rate risk and could reduce the potential value of your investment.

Any income this unit class generates will be reinvested to grow the value of your investment.

You can buy and sell units in the Fund on bank and stock exchange business days in Dublin, London and Japan and every day on which banks are open for business in the US.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 3-5 years.

For full investment objectives and policy details please refer to the prospectus.

Risk and reward profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.

Typically lower rewards,
lower risk

Typically higher rewards,
higher risk



1	2	3	4	5	6	7
---	---	---	---	---	---	---

- This Fund is ranked at 6 because funds of this type have experienced high rises and falls in value in the past. Although this is a high risk ranking it is not the highest.
- Please note that even the lowest risk ranking can lose you money and that extreme market circumstances can mean you suffer severe losses in all cases. This indicator does not take into account the following risks of investing in this Fund:
 - Investing mainly in the Japanese market means that investors in the Fund are exposed to the movement of that one particular economy.
 - The Manager aims to remove the impact of changes in exchange rates between the Yen and the Euro by hedging. This is a currency transaction which can protect against such movements. However, if the Euro falls against the Yen this can reduce the potential value of your investment.
 - Investing overseas can bring additional returns and spread risk to different markets. There are risks, however, that changes in currency exchange rates may cause the value of your investment to decrease and increase.
- Please refer to the Risk Factors section of the prospectus for more information.

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	0.00%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

Charges taken from the Fund over a year

Ongoing charges	1.15%
-----------------	-------

Charges taken from the Fund under specific conditions

Performance fee	NONE
-----------------	------

- The ongoing charges figure is estimated because the share/unit class is relatively new and has insufficient track record for us to calculate it exactly. The ongoing charges figure may vary from year to year and will exclude the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- The ongoing charges figure is estimated as at 31 December 2018.
- Please see the Prospectus for more information about charges.

Past performance

There is insufficient data to provide a useful indication of past performance to investors.

- Fund launch date: 02/06/2015.
- The share/unit class has not yet been launched.

Practical information

- RDR EUR Hedged has been selected as the representative class for RDR USD Hedged, other unit classes are available.
- Further detailed information about the Fund, such as how to buy, sell or switch units, its Prospectus, annual and half yearly report and accounts, is available free of charge from SMT Fund Services (Ireland) Limited, Block 5, Harcourt Centre, Harcourt Road, Dublin 2. Ireland. Telephone: +353 1 603 9900, Fax: +353 1 647 5830, Email: sumitif@sumitrustgas.com. The documents are also available in German.
- Details of the Fund's remuneration policy (including a description of how remuneration and benefits are calculated, the composition of the remuneration committee and the identities of persons responsible for awarding remuneration and benefits) are available at www.sumitrustgas.com or by requesting a paper copy free of charge (see above for contact details).
- The Fund's current unit price may be obtained from the website: www.sumitrustgas.com.
- The Depositary of the Fund is SMT Trustees (Ireland) Limited.
- The Directors of the Manager 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 and supplement for this Fund.
- The tax legislation of Ireland may have an impact on your personal tax position.