

# 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 Small Cap II Fund Class RDR USD Hedged

Accumulation Units

ISIN:IE00BGDM3V60

Japan Small Cap II Fund ('the 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 in a portfolio of small capitalisation Japanese companies.

The Fund's investments will primarily be in Japanese companies with a total market value of less than JPY 300 billion and may be from any industry. The Investment Manager will focus on more liquid and/or larger companies compared to those that might be included in the SuMi TRUST Japan Small Cap Fund, which is another sub-fund of SuMi TRUST Investment Funds.

The Fund will be actively managed. When making investment decisions, the Investment Manager will perform a qualitative assessment of companies for their mid to long-term growth potential as well as analysing their earnings forecasts.

The Fund may, from time to time, hold a substantial portion of its value in cash, such as in periods of economic uncertainty.

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.

The Fund is actively managed and its investment objective and policy is not to track or benchmark its performance against any index.

The Russell/Nomura Small Cap Index or TOPIX (Tokyo Stock Price Index) (the "Reference Benchmark") is used as a reference for performance measurement only, in particular outperformance and marketing purposes, and not used to determine the composition of the Fund. The degree to which the Fund's holdings and weightings are similar to the Reference Benchmark are coincidental. The Fund may invest directly into the constituents of the Reference Benchmark, however the Fund's investment strategy has no restrictions regarding the extent to which the Fund's holdings may deviate from the Reference Benchmark.

### 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



- 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 US Dollar by hedging. This is a currency transaction which can protect against such movements. However, if US Dollar falls against the Yen this can reduce the potential value of your investment.
  - Smaller company shares may be riskier as they can be more difficult to buy and sell and their share prices may move up and down more than larger companies.
- 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%
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### Charges taken from the Fund under specific conditions

Performance fee	NONE
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- 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 2021.
- 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: 25/04/2018.
- The share/unit class has not yet been launched.
- \* Benchmark 1 - Russell Nomura Small Cap
- \* Benchmark 2 - TSE TOPIX USD Daily Hedged

## Practical information

- Class RDR USD Hedged has been selected as the representative class for Class RDR EUR 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](mailto:sumitif@sumitrustgas.com). Copies of the Prospectus and periodic reports are available in English.
- 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](http://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](http://www.sumitrustgas.com).
- The Trustee 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.