

# 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.

## Sanlam Global Inflation Linked Bond Fund Class D (Income) Shares - ISIN: IE00BG12NV88

The Fund is a sub-fund of Smith & Williamson Investment Funds PLC.

The Fund is managed by Smith & Williamson Investment Management (Ireland) Limited, part of the Smith & Williamson group.

### Objectives and investment policy

The Fund aims to achieve long term capital growth.

The Fund will invest mainly in:

- bonds issued by governments, other organisations (includes but are not limited to inflation linked bonds, index linked bonds, fixed or floating rate bonds)

The Fund may also make other investments, including:

- cash, deposits and money market instruments
- other investment funds

The Fund will not be restricted by credit quality measured by rating agencies, maturity or duration of securities when making investment decisions. There are no assurances that the Fund will achieve its investment objective.

The Fund may use derivatives and financial derivative instrument for Efficient Portfolio Management (EPM), i.e. to protect against market or currency movements, to reduce costs, or to earn income or capital.

Recommendation: Investment in the Fund should be viewed as an investment which should be held for a minimum period of 2 years.

Income Shares: Any income the Fund generates will be paid out to you gross of tax.

You can buy and sell shares on any working day in Dublin.

The Fund is actively managed, which means that the manager has discretion over the composition of its portfolio, and the Fund is not tracking a benchmark nor is the Fund constrained by the value, price or components of a benchmark or any other aspect. The Fund is also not aiming to match or exceed the return of any benchmark.

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



- The Fund is in a medium category because the price of its investments have risen or fallen to some extent. The category shown is not guaranteed to remain unchanged and may shift over time. Even the lowest category does not mean a risk-free investment.
- The price of the Fund and any income from it can go down as well as up and is not guaranteed. Investors may not get back the amount invested. Past performance is not a guide to the future.
- The Fund will invest substantially in government bonds and therefore will carry a lower degree of credit risk than funds investing predominantly in fixed income or equity securities. There can be no assurance that the securities in which the Fund invests will not be subject to credit difficulties leading to the loss of some or all of the sums invested in such securities or other instruments. The Fund may bear the risk of settlement default with parties with whom it trades.
- The price of any security which is constituted as a bond is affected by the issuer's or counterparty's credit quality. Lower quality bonds are generally more sensitive to changes than higher quality bonds. Even within bonds considered investment grade, differences exist in credit quality and some investment grade debt securities may have speculative characteristics. Lower rated securities generally have a greater risk of default than higher rated securities.
- Debt securities rated below BBB- (or its equivalent) and comparable unrated securities are considered below investment grade. The lower ratings of these debt securities reflect a greater possibility that the issuer may be unable or unwilling to make timely payments of interest and principal and thus default. If this happens, or is perceived as likely to happen, the values of those debt securities will usually be more volatile.
- Some of the exchanges and markets on which the Fund may invest may prove to be illiquid or highly volatile from time to time and this may affect the price at which the Fund may liquidate positions to meet repurchase requests or other funding requirements. Prospective investors should also note that the securities of small capitalisation companies are less liquid and this may result in fluctuations in the price of the Shares of the Fund. Furthermore, the performance of the Fund may be affected by changes in economic and marketing conditions and in legal, regulatory and tax requirements.
- For full details on risk factors for this Fund, please refer to the prospectus.

## 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	5.00%
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

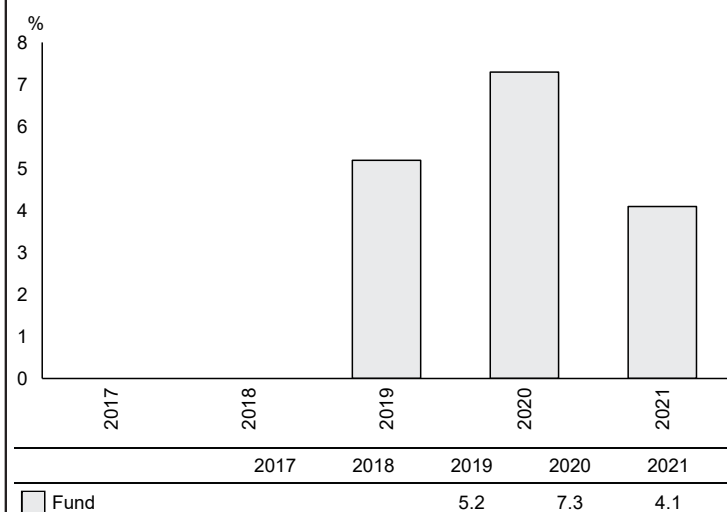
Ongoing charges	0.26%
-----------------	-------

### Charges taken from the Fund under specific conditions

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

- The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- A dilution levy may be charged on a purchase or sale of shares in the Fund in some cases. It may be necessary to reduce the difference between the cost of buying or selling the Fund's investments and the Fund's mid-market share price. Any dilution levy charged will be paid into the Fund.
- For further information about charges, please refer to relevant sections in the Fund's prospectus.
- The ongoing charges figure is for the year ending 31/12/2021.
- The Fund's annual report for each financial year will include detail on the exact charges made.

## Past performance



Source: FE fundinfo 2022

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 25/05/2012.
- Share/unit class launch date: 11/06/2018.
- Performance is calculated in EUR.
- On 17/02/2021 the Fund's name changed from Smith & Williamson Global Inflation Linked Bond Fund to Sanlam Global Inflation Linked Bond Fund.
- All charges and fees, except any entry, exit or switching charges, have been included within the performance calculation.

## Practical information

- The Custodian of the Fund is BNP Paribas Securities Services, Dublin Branch.
- You can get further information on the Fund, including how to buy and sell shares, from the prospectus and the latest annual and half-yearly reports and accounts, which are in English only. You can get copies of these free of charge, by telephoning 00 353 1 612 6476.
- The latest share prices are available by telephoning 00 353 1 612 6476.
- Irish tax laws may impact your own tax position.
- Smith & Williamson Investment Management (Ireland) 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 Smith & Williamson Investment Funds plc.
- The Fund is a sub-fund of a UCITS umbrella company. The prospectus and long report are prepared for the entire entity. The liabilities of each sub-fund are segregated by law. The Fund is only liable for its own debts and not those of any other sub-fund.
- There are other share classes available in this Fund, and other funds in the umbrella. You can convert between share classes and switch between funds by writing to the Company, Smith & Williamson Investment Management (Ireland) Limited, Trinity Point, 10/11 Leinster Street South, Dublin 2, Ireland.
- Details of the Company's remuneration policy are available on <http://www.smithandwilliamson.com> and a copy will be made available free of charge on request.

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

Smith & Williamson Investment Management (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This Key Investor Information is accurate as at 18/02/2022.