



# 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 Sustainable Equity - Next-Gen Consumer, share class I USD acc

### a subfund of JSS Investmentfonds (ISIN: LU1752455888)

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

#### Objectives and investment policy

- JSS Sustainable Equity – Next-Gen Consumer (“the Fund”) promotes environmental and social characteristics according to SFDR Art. 8, but does not have a sustainable investment objective according to SFDR Art. 9. The Fund integrates environmental, social and governance aspects (ESG) along the investment process with the aim to reduce controversial exposures, align the portfolio with international norms, mitigate sustainability risks, harness opportunities emanating from ESG trends as well as to get a better-informed perspective of portfolio holdings. To this effect, the Fund systematically excludes issuers exposed to controversial activities as detailed by the “JSS standard exclusions” as described in chapter 3.1 of the Fund’s prospectus. More than 90% of the Fund’s assets must have a JSS ESG Rating. The Fund invests at least 75% of assets in securities using a best-in-class ESG approach. The remaining securities are screened using a worst-out or negative ESG screening approach. The expectation is that this process reduces the investment universe of all issuers for which data is available by at least 20%.
- The Fund aims to achieve capital appreciation through global equity investments.
- The Fund is actively managed without replicating any benchmark. The Fund is managed without reference to any benchmark.
- The Fund mainly invests worldwide either directly (min. 67%) or indirectly in equity securities of companies whose products and services are driven by “Next-Generation” (“Next-Gen”) consumers.
- “Next-Generation” consumers are defined as those born after 1980 i.e. generations “Y”, “Z” and “alpha”. The sub-fund will focus mainly on 4 defined next generation consumption: “Responsible Living”, “Experience First”, “Premium Offering” and “Seamless &

Connected”.

- In addition, the Fund considers environmental, social and governance aspects (ESG, or sustainability) in every step of the investment process.
- Investments are selected on a discretionary basis, i.e. there are no requirements stipulating criteria other than the ones described above.
- You may redeem or exchange units in the Fund on any business day.
- This share class of the Fund continually reinvests income.

#### 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 6 because, in accordance with the investment policy, the value of the investments may fluctuate considerably. Consequently, both the expected return and the potential risk of loss may be high.
- If an issuer of securities or a counterparty in the case of derivatives transactions defaults on payment, this has a negative effect on the valuation of the respective asset in the subfund.
- Sustainability risk is an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investments made by the Fund.
- 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	0.00%
Exit charge	0.00%

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	1.19%
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### Charges taken from the Fund under certain specific conditions

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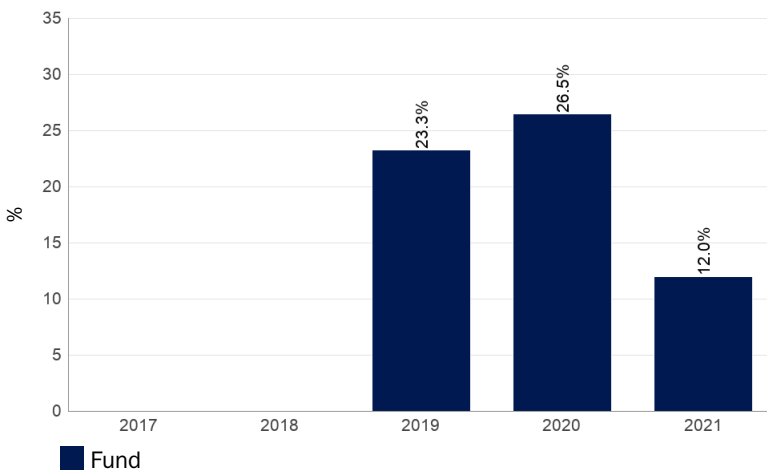
The entry and exit charges indicated here are the maximum figures. In some cases they may be lower – please ask your financial advisor about this.

Ongoing charges are based on data for the 12-month period ended 09/2021 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.

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 2018, and this share class was launched in 2018.
- Past performance is calculated in USD.
- As of 8.05.2020 the JSS Sustainable Equity - Global Lifestyle Brands has been renamed into JSS Sustainable Equity – Consumer Brands.
- As of 1.02.2022 the JSS Sustainable Equity – Consumer Brands has been renamed into JSS Sustainable Equity – Next-Gen Consumer.

## 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 are available at [www.jsafrasarasin.ch/funds](http://www.jsafrasarasin.ch/funds).
- The tax regulations in your country of tax residence or domicile will determine how the investment impacts your tax situation. For information on tax implications of the investment, please contact your tax advisor.
- 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 document 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 with regard to relations between investors 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 any of the subfunds of JSS Investmentfonds may be obtained from your financial advisor.
- Representative in Switzerland: J. Safra Sarasin Investmentfonds AG, Wallstrasse 9, CH-4002 Basel. Paying agent in Switzerland: Bank J. Safra Sarasin AG, Elisabethenstrasse 62, CH-4051 Basel. Place where relevant documents may be obtained by investors in Switzerland: The prospectus, articles of association and key investor information document, as well as the latest annual report and any subsequent half-yearly report, may be obtained free of charge from the representative and the paying agent in Switzerland.
- 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.