



Sarasin Endowments A Acc

Fund Facts

Fund Aim

The Fund seeks to provide growth (through increases in investment value and income) of 4% per year more than the Consumer Price Index over a rolling five-year period. It is a global multi-asset portfolio with an integrated socially responsible investment policy.

Price

Price	£2.942	ISIN	GB00BYZJN999
Fund Dividend Yield	3.17%	Sedol code:	BYZJN99
Fund Size	£1,775.92m	CitiCode	E134

Codes

Fund Information

Fund Structure	CAIF
Benchmark	7.5% ICE BoAML UK Gilts All Stocks, 7.5% ICE BoAML Sterling Corporate, 20.0% MSCI UK IMI, 10.0% MSCI All World ex UK (Local Ccy), 40.0% MSCI All World ex UK, 5.0% IPD All Balanced Property Fund Index, 10.0% 1 Month LIBOR
Sector	IA Unclassified
Fund Managers	Phil Collins (Lead Manager), Henning Meyer (Deputy Manager)
Fund Launch Date	23/02/2018
Share Class Launch Date	23/02/2018
Initial Charge	0.00%
OCF	0.90%
Volatility 3 Years	9.63
For Sale In	United Kingdom

Technical Details

Domicile	United Kingdom
Dividend XD Dates*	02 January, 01 April, 01 July, 01 October
Dividend Pay Dates	25 February, 25 May, 25 August, 25 November
Pricing Frequency	Daily
Fund Management Group Name	Sarasin Investment Funds Ltd

Fund Performance (%) A Accumulation GBP

Fund Performance



■ Fund ■ Benchmark

Cumulative

	1m	3m	YTD	1yr	3yr	5yr	Since Launch
Fund	-0.47%	3.52%	3.12%	6.40%	22.13%	53.36%	488.40%
Benchmark	-0.39%	1.45%	-0.65%	2.00%	16.39%	51.74%	603.68%

Annualised Growth Rate

	3yr (ann)	5yr (ann)	Since Launch (ann)
Fund	6.89%	8.93%	6.78%
Benchmark	5.19%	8.70%	7.49%

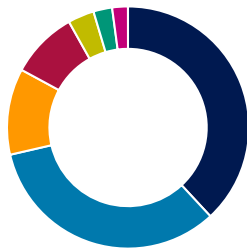
Discrete Returns - 12 months ending 30 September 2020

	0-12m	12-24m	24-36m	36-48m	48-60m
Fund	6.40%	7.59%	6.68%	9.80%	14.37%
Benchmark	2.00%	6.35%	7.29%	9.91%	18.62%

Performance is provided net of fees. Past performance is not a reliable guide to future performance. Performance is calculated in GBP on the basis of net asset values (NAV) and net dividends reinvested. Source: Sarasin & Partners LLP and Financial Express. Annualised Growth Rate (AGR) is the increase or decrease in value of an investment, expressed as a percentage per year. The source for the annualised volatility measurement is Financial Express and this measurement is expressed using the standard deviation of the Fund's UK Stg monthly returns over the most recent 36 month period. This figure may vary from year to year. It excludes: Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling in another fund. The index data referenced is the property of third party providers and has been licensed for use by us. Our third party providers accept no liability in connection with its use. See our website for a full copy of our Index Disclaimers www.sarasinandpartners.com/docs/default-source/regulatory-and-policies/index-disclaimers.pdf. *Accumulation Dividends are reinvested back into the fund, Income units are paid out to investors.

Geographic Allocation (%)

Name	
United Kingdom	38.1%
North America	33.3%
Europe Ex-UK	11.5%
Multi-Regional	9.0%
Emerging Markets	3.5%
Japan	2.5%
Pacific Basin Ex-Japan	2.1%



Asset Allocation (%)

Name	
Equities	67.8%
Fixed Income	15.2%
Alternative Investments	10.1%
Liquid Assets	4.2%
Property	2.7%



Contact Us

Marketing Enquiries
Tel: +44 (0) 207 038 7000
Email: marketing@sarasin.co.uk

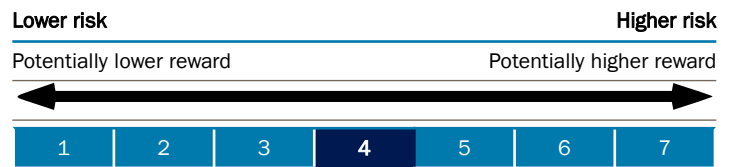
Juxon House
100 St. Paul's Churchyard
London EC4M 8BU
www.sarasinandpartners.com

(For further details please see the full Prospectus, Additional Information Document and KIID as well as the Semi Annual and Annual Reports which are available from the above.)

Top 10 Holdings (%)

Company	Weight
INVESCO PHYSICAL GOLD ETC	5.2%
UNITED PARCEL SERVICE-CL B	2.1%
APPLE INC NPV	1.7%
MICROSOFT CORP	1.7%
ACCENTURE PLC-CL A	1.6%
NB UNCORRELATED STRAT-I5GBPA	1.6%
NEXTERA ENERGY INC	1.6%
ORSTED A/S	1.6%
AMAZON.COM INC	1.5%
AMGEN INC	1.5%

Risk Profile



The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and return, calculated using the volatility of monthly returns over five years. As it is based upon how the Fund has performed in the past, you should note that the Fund may well perform differently in the future. The risk category shown is not guaranteed and may shift over time. The higher the rank the greater the potential reward but the greater the risk of losing money. The Fund is ranked at 4 reflecting observed historical returns. The fund is in this category because it has shown moderate levels of volatility historically.

This Fund is designed for registered charities only.

This document has been approved by Sarasin & Partners LLP of Juxon House, 100 St Paul's Churchyard, London, EC4M 8BU, a limited liability partnership registered in England & Wales with registered number OC329859 which is authorised and regulated by the Financial Conduct Authority with firm reference number 475111 and passported under MiFID to provide investment services in Republic of Ireland.

The investments of the fund are subject to normal market fluctuations. The value of the investments of the fund and the income from them can fall as well as rise and investors may not get back the amount originally invested. If investing in foreign currencies, the return in the investor's reference currency may increase or decrease as a result of currency fluctuations. Past performance is not a guide to future returns and may not be repeated.

There is no minimum investment period, though we would recommend that you view your investment as a medium to long term one (i.e. 5 to 10 years). Frequent political and social unrest in Emerging Markets, and the high inflation and interest rates this tends to encourage, may lead to sharp swings in foreign currency markets and stock markets. There is also an inherent risk in the smaller size of many Emerging Markets, especially since this means restricted liquidity. Further risks to bear in mind are restrictions on foreigners making currency transactions or investments. For efficient portfolio management the Fund may invest in derivatives. The value of these investments may fluctuate significantly, but the overall intention of the use of derivative techniques is to reduce volatility of returns. The Fund may also invest in derivatives for investment purposes. All details in this document are provided for information purposes only and should not be misinterpreted as investment or taxation advice. This document is not an offer or recommendation to buy or sell shares in the fund. You should not act or rely on this document but should seek independent advice and verification in relation to its contents. Sarasin & Partners LLP and/or any other member of the J. Safra Sarasin Group accepts no liability or responsibility whatsoever for any consequential loss of any kind arising out of the use of this document or any part of its contents. The views expressed in this document are those of Sarasin & Partners LLP and these are subject to change without notice.

This document does not explain all the risks involved in investing in the fund and therefore you should ensure that you read the prospectus and the KIID which will contain further information including the applicable risk warnings. The prospectus, the KIID as well as the annual and semi-annual reports are available free of charge from www.sarasinandpartners.com or from Sarasin & Partners LLP, Juxon House, 100 St Paul's Churchyard, London, EC4M 8BU, Telephone +44 (0)20 7038 7000, Telefax +44 (0)20 7038 6850. For your protection, telephone calls may be recorded.

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This publication is intended for UK registered charity investors in the United Kingdom.

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