



Sarasin Income & Reserves A Inc

Fund Facts

Fund Aim

The Fund seeks to provide growth (through increases in investment value and income) of 1% 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 £1.147

Codes

ISIN GB00BYZJND36

Fund Dividend Yield 3.72% Sedol code: BYZJND3

Fund Size £173.09m CitiCode EY16

Fund Information

Fund Structure CAIF

Benchmark 35.0% ICE BoAML UK Gilts All Stocks, 30.0% ICE BoAML Sterling Corporate, 10.0% MSCI UK IMI, 10.0% MSCI All World ex UK, 15.0% 1 Month LIBOR

Sector IA Unclassified

Fund Managers Phil Collins (Lead Manager)

Fund Launch Date 23/02/2018

Share Class Launch Date 23/02/2018

Initial Charge 0.00%

OCF 0.84%

Volatility 3 Years 4.74

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 Income GBP

Fund Performance



■ Fund ■ Benchmark

Cumulative

	1m	3m	YTD	1yr	3yr	5yr	Since Launch
Fund	0.53%	1.23%	4.37%	3.62%	13.93%	29.82%	113.06%
Benchmark	0.57%	0.06%	3.15%	2.11%	15.23%	34.99%	150.60%

Annualised Growth Rate

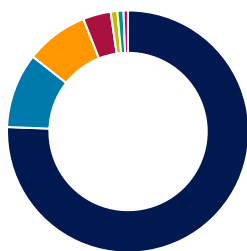
	3yr (ann)	5yr (ann)	Since Launch (ann)
Fund	4.44%	5.36%	5.12%
Benchmark	4.84%	6.18%	6.25%

Discrete Returns - 12 months ending 30 September 2020

	0-12m	12-24m	24-36m	36-48m	48-60m
Fund	3.62%	8.90%	0.96%	1.55%	12.20%
Benchmark	2.11%	10.44%	2.19%	1.27%	15.68%

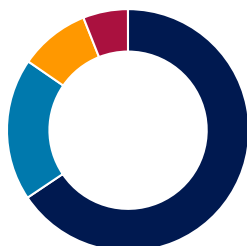
Geographic Allocation (%)

Name	
United Kingdom	75.6%
North America	10.0%
Multi-Regional	8.4%
Europe Ex-UK	3.7%
Emerging Markets	0.9%
Japan	0.8%
Pacific Basin Ex-Japan	0.6%



Asset Allocation (%)

Name	
Fixed Income	65.6%
Equities	19.0%
Alternative Investments	9.4%
Liquid Assets	6.0%



Contact Us

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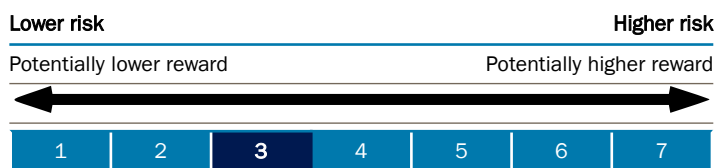
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London EC4M 8BU
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(For further details please see the full Prospectus, Additional Information Document and KIID as well as the Semi Annual and Annual Reports which are available from the above.)

Top 10 Holdings (%)

Company	Weight
INVESCO PHYSICAL GOLD ETC	5.2%
UK TSY GILT 4.7500% 07/12/30 GBP	4.0%
UK TSY GILT 4.5000% 07/12/42 GBP	2.6%
UK TSY GILT 4.2500% 07/03/36 GBP	2.5%
UK TSY GILT 4.2500% 07/12/27 GBP	2.3%
UK TSY GILT 4.2500% 07/12/49 GBP	1.4%
BNG BANK NV 5.2000% 07/12/28 GBP	1.2%
NB UNCORRELATED STRAT-15GBPA	1.2%
UK TSY GILT 4.2500% 07/12/46 GBP	1.2%
SEQUOIA ECONOMIC INFRASTRUCT	1.0%

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 3 reflecting observed historical returns. The fund is in this category because it has shown lower 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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