

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.

Sakigake High Alpha - Japan Thematic Growth (the "Sub-Fund") A sub-fund of SuMi TRUST INVESTMENT FUNDS (LUXEMBOURG) (the "Fund")

Class B USD, ISIN: LU1824452822

The Fund is managed by FundRock Management Company S.A. (the "Manager")

Objectives and Investment Policy

The Sub-Fund aims to generate excess returns against the designated benchmark TOPIX Total Return Index on a consistent basis, measured in JPY.

The Sub-Fund promotes environmental and social characteristics by applying environmental, social and governance (or ESG) criteria to the portfolio, pursuant to Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (the "SFDR").

The investment objective is pursued through investing at least two thirds of the assets in a high conviction concentrated portfolio of equities or equity related securities which are listed or traded on recognised exchanges in Japan, with a high return potential. Sakigake means pioneer or leader in Japanese. The Investment Manager aims to achieve the investment objective by identifying long-term investment themes and Sakigake stocks which fall into each theme through fundamental research.

The Sub-Fund is actively managed. The Sub-Fund is managed in reference to the TOPIX Total Return Index (the "Benchmark") for the purposes of

performance measurement, in particular for outperformance and marketing purposes. The Sub-Fund's portfolio may replicate fully or partially from time to time the components of the Benchmark.

The Sub-Fund currency is JPY. This Unit Class is in USD.

You can buy and sell units in the Fund on bank and stock exchange business days in Luxembourg, London and Japan.

Any income the Fund generates will be reinvested to grow the value of your investment.

Recommendation: The Fund is intended for retail investors (i) with knowledge and/or experience of these types of products, (ii) that have obtained appropriate investment advice and (iii) that have the ability to bear losses up to the amount they have invested in the Fund. The Fund will not be suitable for retail investors that are unable to sustain such a long-term and illiquid investment.

Risk and Reward Profile



This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Sub-Fund.

The risk and reward category shown is not guaranteed and may change over time.

The lowest category does not mean a risk free investment.

The Sub-Fund is rated 6 due to the nature of its investments which include the risks listed below. These factors may impact the value of the Sub-Fund's investments or expose the Sub-Fund to losses.

Particular risks not adequately captured by the risk indicator include:

- Investment risk is concentrated in specific sectors,** countries, currencies or companies. This means the Sub-Fund is more sensitive to any localised economic, market, political or regulatory events.
- Currency Risk:** The Sub-Fund invests in other currencies. Changes in exchange rates will therefore affect the value of the investment.
- The value of equities and equity-related securities** can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
- Counterparty Risk:** The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Sub-Fund to financial loss.
- Liquidity Risk:** In difficult market conditions, the Sub-Fund may not be able to sell a security for full value or at all. This could affect performance and could cause the Sub-Fund to defer or suspend redemptions of its units.
- Derivatives Instruments:** Derivatives and other financial techniques used substantially to obtain, increase or reduce exposure to assets may be difficult to value, may generate leverage, and may not yield the anticipated results. All of this could be detrimental to the performance of the Sub-Fund.
- Concentration Risk:** While the assets of the Sub-Fund will always be invested in compliance with the diversification requirements provided by applicable law, the Sub-Fund will be invested in a concentrated portfolio of companies which could increase the risk of losses in adverse market conditions.
- Hedging risk:** The currency hedging used to minimise the effect of currency fluctuations may not always be successful. Investors may have exposure to currencies other than the currency of their units.

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	3.00%
Exit charge	None

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	0.70%
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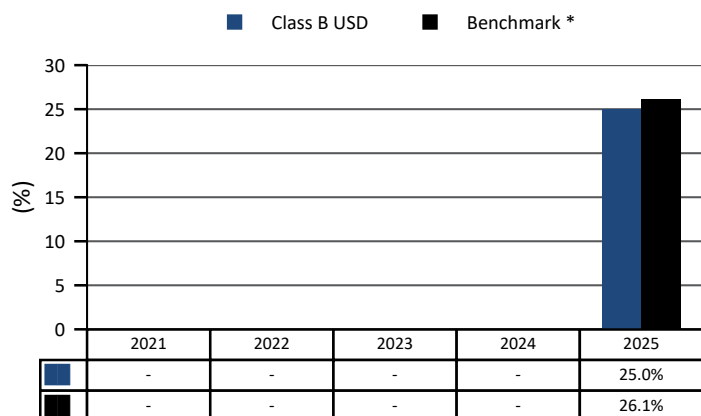
Charges taken from the Fund under certain specific conditions

Performance fee	None
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The ongoing charges figure is based on expenses for the year ended 31 December 2025. Ongoing charges may vary from year to year. The ongoing charges figure includes any portfolio transaction costs which the Fund pays to its service providers (e.g. to the Fund's custodian) and any entry/exit charges the Fund pays when buying/selling units in another Fund. In general, however, the figure excludes other portfolio transaction costs.

More detailed information about the charges can be found in the Prospectus.

Past Performance



The Sub-Fund was launched on 2018.

The Unit Class was launched on 2024.

Past performance is not a guarantee of future performance. In general, past performance takes into account all ongoing charges, but not any entry, exit or switching charge. Past performance shall be calculated in USD. **The value of your investment may go down as well as up and you may not get back the amount you originally invested.**

* Benchmark - TOPIX Total Return Index

Practical Information

Depository: Brown Brothers Harriman (Luxembourg) S.C.A..

Prices of Shares and Further Information: Copies of the latest prospectus, annual report, semi-annual report (all available in English), and the latest Net Asset Value per Share, are available free of charge at the registered office of the Management Company, FundRock Management Company S.A. in its offices at Airport Center Building, 5, Heienhaff, L-1736 Senningerberg, Luxembourg during standard business hours 9:00 - 18:00 CET and/or on the following website <https://www.sumitrust-am.com/>.

Remuneration Policy: The Management Company has established and applies a remuneration policy in accordance with principles laid out under UCITS V directive and any related legal and regulatory provisions applicable in Luxembourg. The up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available at https://www.fundrock.com/pdf/Fundrock_Remuneration_policy.pdf and a paper copy will be made available free of charge upon request at the Management Company's registered office.

Conversion of Units: Investors may switch their units in the Sub-Fund for units in another unit class of another sub-fund within the UCITS, subject to meeting any relevant eligibility requirements and minimum holding amounts and any other conditions as set out in section "Conversion of Units" of the prospectus.

Tax Legislation: Investors should note that the tax legislation that applies to the Sub-Fund may have an impact on their personal tax position.

Accuracy Statement: The UCITS 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 UCITS prospectus.

Liability Statement: Under Luxembourg law, the UCITS has segregated liability between its sub-funds (i.e. the UCITS assets will not be used to discharge the liabilities of other Sub-Funds within the umbrella). In addition, the Sub-Fund's assets are held separately from the assets of other sub-funds.

Authorisation: This Fund is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier. The Manager is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.