

## FORM CRS – SARASIN ASSET MANAGEMENT LIMITED EFFECTIVE DATE: APRIL 2024

### INTRODUCTION

Sarasin Asset Management Limited is registered as an investment adviser with the U.S. Securities and Exchange Commission. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer discretionary investment management services to retail and institutional clients. **Accounts:** We service retail accounts as well as all manner of institutional accounts. **Investments:** We use mutual funds, exchange traded funds, stocks, forward FX and bonds to construct portfolios.

**Monitoring:** We monitor portfolios and securities in accounts on a frequent basis. We report to you as appropriate and also meet with you periodically, depending on your needs. **Investment Authority:** We provide our services on a discretionary basis. We execute investment recommendations and specific transactions, in accordance with your investment objectives, without your prior approval. Our engagement will continue until you notify us otherwise in writing. **Limited Investment Offerings:** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. **Account Minimums and Other Requirements:** We do not require an account size minimum in order for you to open/maintain an account or establish a relationship; however, you must qualify as an Accredited Investor.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

### CONVERSATION STARTERS

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

### WHAT FEES WILL I PAY?

For more detailed information on our relationships and services, please see Item 5 – Fees and Compensations for our Form ADV Part 2A.

You will pay an ongoing asset-based fee. This fee will be collected at the end of each quarter and is calculated as a percentage of the value of the cash and investments in your account[s] that we manage. **Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. **Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

### CONVERSATION STARTERS

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?



## **WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. We will recommend that you open your account with a specific custodian, where we have an institutional relationship and receive economic benefits. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favourable prices. SAM may invest a client's assets in Sarasin IE Multi Asset Dynamic Fund USD ("Dynamic Fund"), Sarasin IE Multi Asset Strategic Fund US\$ ("Strategic Fund") or the Sarasin IE Global Equity Opportunities Fund ("Equity Fund"), which may present a conflict of interest, as the Funds are managed by S&P, an affiliate of our firm. We seek to ensure the suitability of the investment for you through initial and ongoing discussions.

### **CONVERSATION STARTERS**

- How might your conflicts of interest affect me, and how will you address them?

For more detailed information on conflicts of interest, please see Item 6 – Performance based fees and side-by-side management, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

### **How Do Your Financial Professionals Make Money?**

Our financial professionals are compensated based on an agreed upon annual salary and a discretionary annual performance bonus based on qualitative and quantitative factors.

### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. You can visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### **ADDITIONAL INFORMATION**

You can find additional information about our investment advisory services by visiting [www.sec.gov/check-your-investment-professional](http://www.sec.gov/check-your-investment-professional) and searching with our CRD #: 0115788 or by visiting [sarasinassetmanagement.com](http://sarasinassetmanagement.com). You can request up to date information and a copy of our client relationship summary by contacting us at [nick.wood@sarasin.co.uk](mailto:nick.wood@sarasin.co.uk) or 011-442-070-387000.

### **CONVERSATION STARTERS**

- Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me