

# 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.

## Candriam Monétaire SICAV, SICAV

### Equities Classique - Capitalisation: FR0013106689

Competent authority: Autorité des Marchés Financiers

Management company: Candriam

## OBJECTIVES AND INVESTMENT POLICY

**Category:** Standard money market. Variable Net Asset Value (VNAV) money market Sicav.

**Management objective:**

By investing in the principal assets traded, the fund aims to outperform the capitalised €STR benchmark index less management fees over the recommended investment period. However, in certain market situations such as a very low level of the capitalised €STR, the NAV may fall structurally, with negative returns over a certain period.

**Benchmark index:** Capitalised €STR.

The fund is actively managed and the investment process implies referring to a benchmark index.

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Use of the index:

- for the purpose of performance comparisons.

**Investment strategy:**

Within the limits imposed by the fund's objective and investment policy, the management team makes discretionary investment choices in the portfolio based on its analyses of the characteristics and growth prospects of the assets traded.

Instruments are selected on the basis of an internal analysis of the credit risk. The sale or purchase of a line is therefore not solely based on the rating by the agencies, but under the best conditions compatible with the interests of the holders.

The SICAV uses derivatives only for hedging purposes on the interest-rate risk market (futures, rate swaps) and the exchange risk market.

**Main assets traded:**

Money market instruments, bonds and other debt securities which can make up 100% of the net assets, which meet the definition of money market instruments and which are

denominated in euro. The investment portfolio essentially invests in negotiable debt securities and bonds with a short-term issuer rating of at least A2 (or equivalent) by one of the ratings agencies (i.e. reputedly good quality issuers) or on the basis of internal analyses.

By delegation, the fund can invest up to 100% of its assets when it invests in money market instruments issued or guaranteed individually or jointly by the European Union, national or regional and local administrations.

The fund promotes, among other characteristics, environmental and/or social characteristics without however having a sustainable investment objective. Environmental, social and governance (ESG) criteria contribute to the manager's decision-making, without however being a decisive factor in this decision-making. For more information, please see the management company's website and/or the prospectus.

**Redemption of shares:** On request, every day, in France.

Subscription and redemption orders must be received by CACEIS BANK, each business day before 12.00 noon. The net asset value at which subscription and redemption orders are executed is calculated on the basis of prices the day before. However, it may be recalculated to take account of any exceptional market event occurring before orders are centralised. The net asset value publication date, which may not be recalculated, is D.

**Allocation of income:** Capitalisation.

**Recommendation:** This fund may not be suitable for investors who plan to withdraw their capital within for 3 months.

## RISK AND REWARD PROFILE



• The risk level shown reflects the fund's historical volatility, completed where applicable by that of its reference framework. The volatility indicates the extent to which the value of the fund may fluctuate upwards or downwards.

• This risk level 1 essentially results from exposure to the credit spread risk.

• Historical data, such as that used to calculate the synthetic indicator, may not be a reliable indicator of the UCI's future risk profile.

• The indicated category may vary over time.

• The lowest category does not mean "risk-free".

• There is no guarantee or mechanism to protect the capital.

**The investor needs to be aware of the following significant risks which are not necessarily adequately taken into account by the indicator:**

• **Credit risk:** the fund is exposed to the risk of default of an issuer in terms of honouring the payment of coupons and/or the repayment of the amount borrowed.

• **Counterparty risk:** the fund may use OTC derivative products and/or effective portfolio management techniques, and these may engender a counterparty risk, i.e. the inability of the counterparty to honour its commitments to the fund. This counterparty risk could be fully or partially hedged by the receipt of guarantees.

• **Risk arising from financial derivative instruments:** use of these instruments involves a risk arising from their underlying assets, which may amplify downturns due to the associated leverage. If there is a hedging strategy it may not be complete.

## CHARGES

ONE-OFF CHARGES TAKEN BEFORE OR AFTER YOU INVEST	
Entry charge	N/A
Exit charge	0.50%
This is the maximum that might be taken out of your money before the proceeds of your investment income are paid out.	
CHARGES TAKEN FROM THE FUND OVER A YEAR	
Ongoing charges	0.20%
CHARGES TAKEN FROM THE FUND UNDER CERTAIN SPECIFIC CONDITIONS	
Performance fee	N/A

The charges you pay are used to pay the costs of running the fund, including the costs of selling and distributing its shares. These charges reduce the potential growth of your investment.

### Entry and exit charges:

The charges shown are maximum figures. In some cases, you might pay less.

You can find out the actual amounts from your financial adviser or distributor.

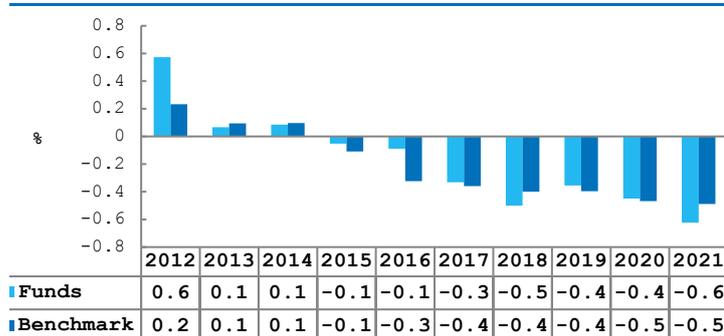
### Ongoing charges:

The stated figure is based on the expenses for the previous financial year ended and may vary from year to year.

Ongoing charges do not include: the outperformance fees and intermediary fees apart from the entry and/or exit fees paid by the UCI when it buys or sells units of another collective investment vehicle.

More details on charges are found in the relevant sections of the prospectus accessible via [www.candriam.com](http://www.candriam.com).

## PAST PERFORMANCE



Past performance is not necessarily indicative of future performance.

Annualised net performance, excluding one-time charges taken before or after investment.

**Year of introduction of the share:** 2008.

**Currency:** EUR.

Benchmark index: Capitalised €STR.

The performances shown before 2017 are those of the "Candriam Monétaire" FCP absorbed by the SICAV on 3 March 2016.

## PRACTICAL INFORMATION

Custodian bank: CACEIS BANK.

This document provides a description of a share class of Candriam Monétaire SICAV. The prospectus and periodical reports are established for all the classes. There are other share classes and these are listed in the prospectus.

Additional information about the fund can be found in the prospectus and the periodical reports, which may be obtained free of charge on request from the registered office of the Management Company or viewed at any time on the website [www.candriam.com](http://www.candriam.com). These documents are available in one of the languages approved by the local authority of each country where the fund is authorised to market its shares or in a common language in the international finance sphere. All other practical information, in particular the net asset value of the shares, is available from the places shown above.

The tax legislation of the Home State of the fund may have an effect on the investor's personal taxation position.

An investment in the Fund is not a guaranteed investment. An investment in a Fund is different from an investment in deposit accounts and the investment capital is likely to fluctuate. The Fund does not draw on an external support to guarantee its liquidity or stabilise its net asset value per unit. The investor bears the risk of losing the invested capital.

The details of the up-to-date compensation policy, including the composition of the compensation committee, a description of how compensation and benefits are calculated and how this policy is consistent with the consideration of sustainability risks and impacts, are available on the Candriam website at [https://www.candriam.com/siteassets/legal-and-disclaimer/external\\_disclosure\\_remuneration\\_policy.pdf](https://www.candriam.com/siteassets/legal-and-disclaimer/external_disclosure_remuneration_policy.pdf).

A printed copy will be provided free of charge on request.

Candriam can only be held liable for the declarations contained in this document and its translations if they are misleading, inaccurate or inconsistent with the corresponding parts of the prospectus.

This fund is authorised in France and regulated by the Autorité des Marchés Financiers.  
This key investor information is accurate as at 7/2/2022.