

# KEY INFORMATION DOCUMENT

## Objective

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## PRODUCT

### Candriam Monétaire SICAV, Classique - Capitalisation, SICAV

<b>Manufacturer:</b>	Candriam, a New York Life Investments group entity.
<b>ISIN:</b>	FR0013106689
<b>Website:</b>	www.candriam.com
<b>Contact:</b>	Call +352 27 97 24 25 for more information
<b>Competent Authority:</b>	The Commission de Surveillance du Secteur Financier (CSSF) is in charge of the control of Candriam with regard to this key information document. . This product is authorised in France. Candriam is approved in France and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This key information document is valid as at 2024-03-01.

## WHAT DOES THIS PRODUCT CONSIST OF?

**Type:** This product is a share class ("Classique") of an investment company with variable capital (SICAV) under French law ("Candriam Monétaire SICAV"), Undertakings for Collective Investment in Transferable Securities (UCITS).

**Term:** 99 years.

### Objectives:

#### Classification:

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

#### Investment objectives:

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

**Benchmark:** €STR (Euro Short Term Rate) Capitalized.

The SICAV is managed actively and the investment approach implies a reference to a benchmark.

Use of the benchmark:

- to compare performance.

#### Investment strategy:

Within the limits of the fund's investment objective and 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 solely for hedging purposes on the interest rate risk market (interest rate futures and swaps) and on the foreign exchange risk market.

The SICAV promotes, among other characteristics, environmental and/or social characteristics but does not have sustainable investment as its objective. Environmental, social and governance (ESG) criteria contribute to the asset manager's decision-making but are not a decisive factor in this decision-making. For more information, please see the management company's website and/or the prospectus.

#### Principal 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 euros. 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 (in other words highly rated issuers) or on the basis of internal analyses. By way of derogation, the fund may invest up to 100% of its assets when it invests in money market instruments issued or guaranteed individually or jointly by the European Union and national, regional and local administrations.

**Repayment of shares:** On demand, every day, in France. Subscription and redemption orders must be received by CACEIS BANK, each business day before 12.00 noon. Subscription and redemption orders will be processed on the basis of the net asset value calculated according to the previous day's prices. However, it may be recalculated to take account of any exceptional market event occurring before orders are centralised. The date of publication of the net asset value which can no longer be recalculated, is D.

**Allocation of income:** Capitalisation.

#### Intended retail investors:

This product is for investors who meet the conditions for accessing the product in question (see prospectus) with any level of knowledge and experience who are looking for Capital Preservation. This product can be used as a core holding or a component of a diversified portfolio for investments with an investment horizon of 0.25 years. Investors should understand the product risks and only invest if they can bear a limited level of losses on the initial investment.

#### General information:

**Depository bank:** CACEIS BANK.

#### Other information:

This document provides a description of a category of shares of Candriam Monétaire SICAV. The prospectus and periodical reports are established for all the categories. 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 Candriam - Succursale française or viewed at any time on the website 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 latest share price, is available from the places shown above.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



The risk indicator assumes you keep the product for 0.25 year. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

### Risk Indicator

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as class 1 out of 7, which is the lowest risk class.

This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact the capacity to pay you.

**Other risk(s) materially relevant not included in the summary risk indicator:** Credit. Counterparty. Derivatives.

This product does not include any protection from future market performance so you could lose some or all of your investment.

### Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and/or a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: This type of scenario occurred for an investment between 01/2020 and 04/2020.

Moderate: This type of scenario occurred for an investment between 01/2017 and 04/2017.

Favourable: This type of scenario occurred for an investment between 11/2023 and 01/2024.

Recommended holding period Example Investment:		0.25 year 10 000 EUR
		If you exit after 0.25 year
<b>Scenarios</b>		
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>	
<b>Stress</b>	<i>What you might get back after costs</i>	<b>9 920 EUR</b>
	Average return each year	- 0.78%
<b>Unfavourable</b>	<i>What you might get back after costs</i>	<b>9 920 EUR</b>
	Average return each year	- 0.78%
<b>Moderate</b>	<i>What you might get back after costs</i>	<b>9 940 EUR</b>
	Average return each year	- 0.57%
<b>Favourable</b>	<i>What you might get back after costs</i>	<b>10 050 EUR</b>
	Average return each year	0.49%

## WHAT HAPPENS IF CANDRIAM IS UNABLE TO PAY OUT?

As the Funds' assets are held with the depositary, they are not part of the assets of Candriam in case of bankruptcy and cannot be seized by the creditors of Candriam. Nevertheless, investors run the risk to suffer a financial loss in case of the default of Candriam.

In case of default of the depositary, the risk of a financial loss is mitigated to some extent as the Fund's assets are legally segregated from the assets of the depositary.

The potential financial loss associated with the default of Candriam is not covered by an investor compensation or guarantee scheme.

## WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.

- EUR 10 000 is invested.

	If you exit after 0.25 year
<b>Total costs</b>	<b>62.1 EUR</b>
Cost impact (*)	0.6%

