

# 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 Money Market USD, a sub-fund of the SICAV Candriam Money Market

### Class Classique - Capitalisation shares: LU0049341216

Competent authority: CSSF (Commission de Surveillance du Secteur Financier)

Management company: Candriam Luxembourg

## OBJECTIVES AND INVESTMENT POLICY

### Principal assets traded:

Money market instruments and/or bonds with a maximum residual maturity of less than 397 days or with an interest rate which may be revised at least annually, denominated in US dollars or in currencies of member countries of the Organisation for Economic Co-operation and Development (OECD) and issued by all types of issuers rated at least A2/P2 (or equivalent) by one of the rating agencies (i.e. reputedly good quality issuers).

Deposits.

### Investment strategy:

The fund seeks to achieve capital growth, associated with a low risk level, by investing in the principal assets traded.

Within the limits of 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. The duration (Weighted Average Maturity - WAM), i.e. the sensitivity of funds to changes in interest rates, will not exceed 6 months and the weighted average life of funds (Weighted Average Life - WAL) will not exceed 12 months.

The investment strategy excludes companies who are significantly exposed to controversial activities (i.e. in particular tobacco, thermal coal and the manufacture of arms, etc.). The strategy does not invest in companies that produce, use or hold antipersonnel mines, cluster bombs, depleted uranium-based

arms, chemical or biological weapons or white phosphorous-based munitions.

These exclusions apply to direct investments and also to investments by monetary funds for which Candriam is the Management Company.

The fund may also use derivative products for hedging purposes (taking protection against unfavourable future financial events).

**Benchmark:** Effective Federal Funds Rate

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

Definition of the index:

The federal funds rate is the interest rate at which depository institutions transact federal funds (USD balances at Federal Reserve Banks) with each other on an overnight basis.

Use of the index:

- for the purpose of performance comparisons.

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

**Allocation of income:** Reinvestment.

**Recommendation:** This fund may not be suitable for investors who plan to withdraw their capital within 6 months.

**Category:** Standard variable net asset value money market fund.

## RISK AND REWARD PROFILE



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• 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.

• The historical data may not be a reliable indication for the future.

• 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 these may represent 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.

## CHARGES

ONE-OFF CHARGES TAKEN BEFORE OR AFTER YOU INVEST	
Entry charge	N/A
Exit charge	N/A
This is the maximum that may be taken out of your money before it is invested.	
CHARGES TAKEN FROM THE FUND OVER A YEAR	
Ongoing charges	0.40%
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.

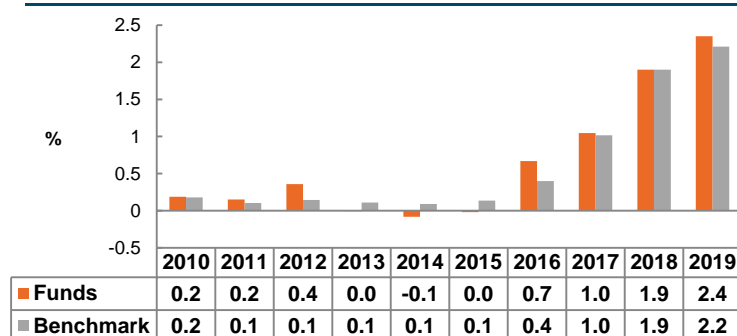
### Ongoing charges:

The stated figure is based on the expenses for the previous financial year ended December 2019 and may vary from year to year.

It does not include a performance fee or the portfolio transaction costs, except those billed by the custodian bank and the cases where entry/exit charges are paid by the fund when buying or selling units in another fund.

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.

Net annualised performances excluding one-off expenses.

**Year of introduction of the share:**1990.

**Currency:** USD.

**Index:**Effective Federal Funds Rate.The index may change over time without implying a major change in strategy.The performance reported for one or more years may therefore differ from the performance of the relevant index for the corresponding year(s).

## PRACTICAL INFORMATION

Custodian bank: RBC Investor Services Bank S.A. .

This document provides a description of a share class of a sub-fund of Candriam Money Market. The prospectus and periodical reports are established for all the sub-funds. There are other share classes and these are listed in the prospectus.

Investors may apply for the conversion of their shares into shares of another class of the same sub-fund or into shares of a class of another sub-fund of the fund, based on the eligibility criteria and following the procedures available through their financial intermediary.

The sub-fund is only liable for the debts, liabilities and obligations that can be charged to it.

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 latest share price, 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.

Details of the up-to-date remuneration policy, including the composition of the remuneration committee and an overview of how remuneration and benefits are determined, are available on Candriam's website via the link [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).

Upon request, a paper copy of the remuneration policy can be obtained from the Management Company free of charge.

Candriam Luxembourg 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 Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.  
This key investor information is accurate as at 5/11/2020.