

# Candriam Money Market Euro

Subfunds of the Sicav under Luxembourg law  
Candriam Money Market

Class: Classic

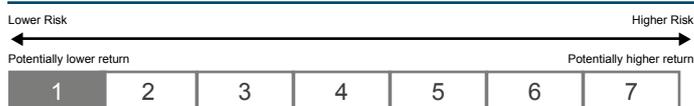
Share type: Cap., Dis. (EUR)

## INVESTMENT STRATEGY

Candriam Money Market Euro, a sub-fund of the Money Market sicav, invests exclusively in money markets instruments, cash and financials instruments and bonds with a residual maturity of under 24 months and a minimum rating of A2/P2 or equivalent by one of the ratings agencies. Issues are denominated in EUR or currencies from OECD countries. The sub-fund may use foreign exchange, interest rate and/or credit derivatives for hedging. The sub-fund may be authorised by its supervisory authority, by way of derogation, to invest up to 100% of its assets in money market instruments issued or guaranteed by certain States, local authorities or institutions operating under international public law in accordance with Article 17.7 of Regulation (EU) 2017/11 of the European Parliament and of the Council of 14 June 2017 on money market funds. However, it does not apply this derogation for the time being.

Investors must consult the Prospectus and the Key Investor Information Document (KIID) before subscribing to the fund. The Prospectus, the KIID, the latest annual report, the half-yearly report and other relative information concerning the fund and the benchmark are available in English or the local language for each country where the fund's marketing is approved, on the website [www.candriam.com](http://www.candriam.com).

## RISK AND REWARD PROFILE



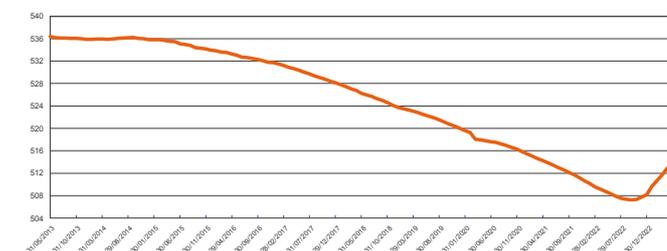
A description of risks not included in the SRRI scale is provided on page 3.

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 indicated category may vary over time.
- The historical data give no indication of a future risk profile.
- The lowest category does not mean "risk-free".

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

## NAV EVOLUTION (Share: Cap) OVER 10 YEARS IN EUR

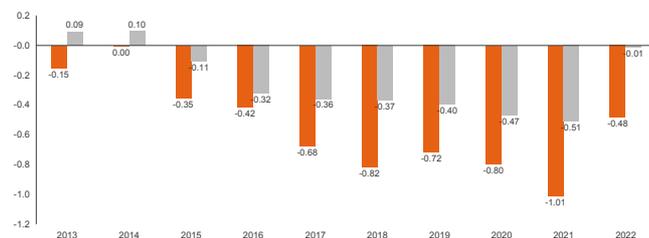


The below NAVs in are provided by the accounting department, net of fees and reinvested revenues. Their value or price converted into euros may be impacted negatively or positively by fluctuations in the exchange rate.

Warning: Past performances of a given financial instrument or index or an investment service, or simulations of past performances, or forecasts of future performances are not reliable indicators of future performances. The Fund is not a guaranteed investment. Please be aware that an investment in a fund is different from an investment in deposits and that the investments principal is capable of fluctuation. The fund does not rely on external support for guaranteeing its liquidity or stabilizing its NAV per unit or share. The risk of loss of the principal is borne by the investor.

## ANNUALISED PERFORMANCES ON 31.05.2023 (%)

## ANNUAL PERFORMANCE OF LAST 10 YEARS (COSTS/TAXES EXCL.) IN EUR (%)



Performances	1 year	3 years	5 years	10 years	Inception
Class EUR	0.88	-0.32	-0.51	-0.45	2.23

Source : Candriam. Past performances presented in this document are not a guarantee of future performances and are not constant over time. The returns as well as the evolution of the NAV of the share "Dis" are available on [www.candriam.be](http://www.candriam.be)

## CHARACTERISTICS, PRACTICAL INFORMATION

Creation date	16.07.1990
Investment horizon	No investment horizon
Commercialised in	AT,BE,CH,DE,DK,ES,FI,FR,IE,IT,LU,NL,PT,SE,SK
Share type(s)	Cap., Dis
Currency	EUR
NAV calculation	Daily
NAV can be consulted at the following address :	<a href="http://permafiles.beama.be/NAV/pub_fr.pdf">http://permafiles.beama.be/NAV/pub_fr.pdf</a>
Management company	Candriam Belgique
Reference index	ESTR Capi NR

Performances expressed in a currency other than that of the investor's country of residence are subject to exchange rate fluctuations, which may have a negative or positive impact on returns.

	Capitalization	Distribution
1st NAV at	16.07.1990	29.01.1999
1st NAV (EUR)	248.46	394.18
NAV per share on 31.05.2023 (EUR)	512.88	356.26
Total net assets (M EUR)	1718.94	
Latest dividend distributed (EUR)	0.00	
Date latest dividend distributed	04.05.2016	
ISIN Code	LU0093583077	LU0093583234
Subscription fees (max.) (%)	0.00	0.00
Redemption fees (%)	0.00	0.00
General fees (%) including	0.64	0.68
Management fees (max. in %)	0.50	
Performance fees (%)	0.00	

\*Custodian fees may vary between financial service entities. Further information is available from the financial service entity.

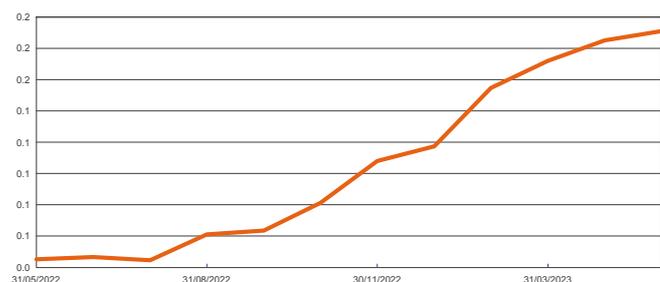
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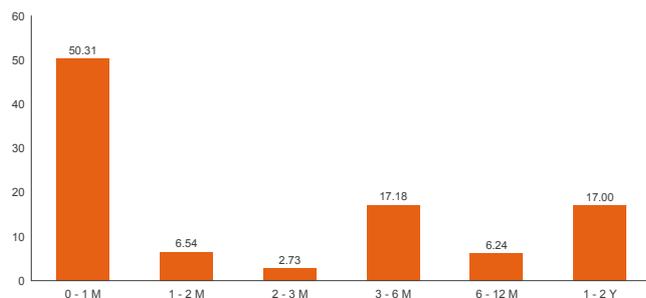
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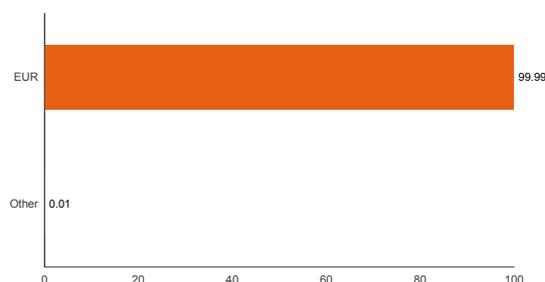
## VOLATILITY OVER 1 YEAR (%)



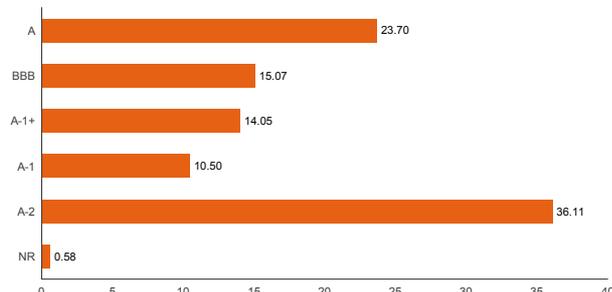
## MATURITY BREAKDOWN (%)



## CURRENCY ALLOCATION (%)



## RATING ALLOCATION\* (%)



\*Worst of three Long Term and Short Term rating

## PRINCIPAL HOLDINGS (%)

Title	Sector	Weight
CANDRIAM MONETAIRE SICAV - Z Cap	Other	4.83%
TORONTO-DO E3R+0.45% 20/01/25	Financials	2.05%
RBC E3R+0.43% 17/01/25	Financials	2.04%
EUCP EDF 12/06/23 Disc	Utilities	2.03%
BNPP E3R+0.75% 07/06/24	Financials	1.92%
SG E3R+0.45% 13/01/25	Financials	1.76%
EUCP VINCI ESTRON+0.095% 18/08/23	Industrials	1.75%
FISERV INC 0.375% 01/07/23	Technology	1.68%

The mutual fund in which the portfolio is invested may not be available in Belgium, please check with your investment advisor.  
Source: Candriam. Distributions are based on the most recent available data.

## GLOSSARY

**Rating:** A debt security's rating is a measure of the issuer's ability to meet its financial commitments. This measure is determined by the rating agencies (Moody's, Fitch, Standard & Poor's).

**Swing pricing:** a mechanism compensating an investment fund for the diluting impact of subscriptions and redemptions, aimed at protecting investors that continue investing in the fund. The purpose of swing pricing is to ensure that investors subscribing for or exiting a fund incur a portion of the trading costs, i.e. the transaction costs or the difference between the buy/sell price of underlying securities.

**Net asset value (NAV):** the total value of an investment fund's assets, less commitments such as expenses and other debts. The unit price (NAV per share) is calculated by dividing a fund's NAV by the number of outstanding units. NAV, calculated at a varying frequency depending on the type of fund and the provisions set forth in the prospectus, provides a reference point for the price at which investors may purchase (subscribe for) or sell (redeem) units or shares of a fund, less applicable fees and expenses.

**Volatility:** measure in which the price of a fund or security fluctuates over a given period

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## SUBFUNDS RISK PROFILE

To better understand the fund's risk profile, investors are invited to read - addition to the risk-reward profile on page 1 - the risks inherent in the portfolio management strategy, as laid out in the prospectus:

- Credit risk: the fund is subject to the risk of an issuer failing to meet its obligation to pay coupons and/or to repay the amount borrowed.
  - Counterparty risk: the fund may use OTC derivatives, which generate counterparty risk, i.e. the risk of the counterparty failing to meet its obligations to the fund. The fund may guard against this counterparty risk either partially or fully by receiving collateral.
  - Derivative risk: the use of derivatives generates risk associated with their underlying instruments and may amplify downside risk due to the resulting leverage. Any hedging strategy is not guaranteed to offset this decline. The valuation of some derivatives may be complex in exceptional market conditions.
- Investors should note that their initially invested capital is not guaranteed or protected and that the fund's net asset value may decrease.

## FINANCIAL SERVICES

Belgium: Belfius Bank SA - Place Charles Rogier 11 - 1210 Brussels

Tel. 02 222 11 11 - [www.belfius.be](http://www.belfius.be)

Acc.n°: 052-9006469-91

IBAN: BE23 0529 0064 6991 - BIC: GKCCBEBB

RPR Brussels BTW BE 0403.201.185

FSMA n°: 019649 A

A full list with all entities in charge of financial service in different countries is available on : [www.candriam.com](http://www.candriam.com).

All legal documents are available free of charge from Belfius Bank at the above address.

## INFORMATION FOR BELGIUM

Based on the tax legislation currently in force, which may be liable to change, the tax regime applied to private investors subject to Belgian personal income tax for distributed revenues is as follows :

• Withholding tax :

- for distribution shares: 30% dividend withholding tax.

- for accumulation and distribution shares, capital gains are subject to a 30% withholding tax for funds which are more than 10% invested in bonds and other debt securities.

• Stamp duty (TOB): 1.32% (max. EUR 4,000) upon redemption of capitalisation shares, or in the event of the conversion of capitalisation shares into shares of the same sub-fund or another sub-fund.

For further information relating to withholding tax and stamp duty (TOB) please contact your financial advisor. Investors who are not subject to Belgian personal income tax must seek advice regarding the tax regime applicable to their own personal situation.

## COMPLAINTS SERVICE

Client complaints may be submitted to the Client Servicing department by post at:

58, avenue des Arts à 1000 Brussels

or via the website <http://contact.candriam.com>.

If the complaint is not dealt with satisfactorily through the above procedure, the client shall be entitled to contact the Ombudsman - Address: OMBUDSFIN, financial conflicts Ombudsman, Avenue du Roi Albert II 8 1000 Brussels; Tel. +32 2 545 77 70; Fax +32 2 545 77 79; Email: [ombudsman@ombudsfm.be](mailto:ombudsman@ombudsfm.be); website: [www.ombudsfm.be](http://www.ombudsfm.be).

## FURTHER INFORMATION SUPPLIED BY THE DISTRIBUTOR

The distributor shall provide any further information permitting the investor to make an informed investment decision, notably regarding the benefits that the distributor pays or receives in the context of the transaction, and the suitability of the fund to the investor's risk profile.

## SWING PRICE

On valuation days, should, for any given sub-fund, the difference between the subscriptions amount and the redemptions amount (i.e. the net transactions) exceed a threshold set in advance by the Board of Directors, the latter shall be entitled to:

- evaluate the NAV by increasing the assets (in the case of net subscriptions) or by reducing them (in the case of net redemptions) by a flat-rate percentage of market-standard fees and taking into account the costs and/or liquidity during purchases or sales of securities;

- evaluate the securities portfolio on the basis of the bid/ask rates;

- evaluate the NAV by setting a spread level that is representative of the market in question .

Today, swing pricing is not applied for the fund in question.