

# Candriam Sustainable High

Sicav under Belgian law with subfunds

Class: Classic

Share type: Cap. (EUR)

## INVESTMENT STRATEGY

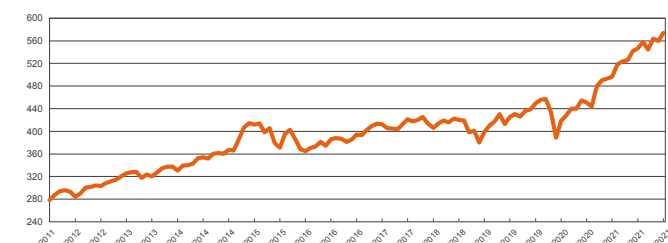
Candriam Sustainable High, sub-fund of the Candriam Sustainable sicav, is a fund of funds, investing in various Candriam Sustainable funds. It offers investors a diversified portfolio in equities (primarily) and bonds, of companies which are best-in-class (top 35% / top 50%) within their sector in terms of integrating social, environmental and corporate governance concerns in their management and business models. Regarding sovereign obligations, only best-in-class countries (top 50%) managing well their human, natural and social capital are represented in the fund. All issuers comply with major international norms. The fund is managed actively, with reference to the benchmark mentioned on the section "characteristics".

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



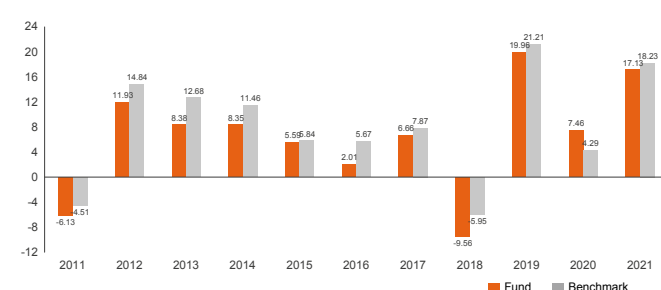
NAV EVOLUTION (Share: Cap) OVER 10 YEARS IN EUR



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.

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



Source : Candriam. Past performances presented in this document are not a guarantee of future performances and are not constant over time. 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.

## ANNUALISED PERFORMANCES ON 31.12.2021 (%)

Performances	1 year	3 years	5 years	10 years	Inception
Class EUR	17.13	14.73	7.81	7.51	3.70
Class EUR - Benchmark	18.23	14.33	8.68	9.36	5.78

Source : Candriam. Returns net of fees and reinvested revenues; after deduction of all fees and taxes, except entry or exit charges. Performances are based on historical data, which may not provide any guarantee whatsoever of future performances and do not take account of possible mergers of UCITS or parts of investment companies.



Morningstar™ Category (11.2021) EAA Fund EUR Aggressive Allocation

The Morningstar rating measures the performance of the fund relative to comparable funds, ranging from 1 star "\*\*\*\*" for the lowest rating to 5 stars "\*\*\*\*\*" for the highest.

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## CHARACTERISTICS, PRACTICAL INFORMATION

Creation date	03.11.1998
Investment horizon	No investment horizon
Commercialised in	BE,ES,FR
Share type(s)	Cap, Dis
Currency	EUR
NAV calculation	Daily
NAV can be consulted at the following address :	<a href="http://permafiles.beama.be/NAVpub_fr.pdf">http://permafiles.beama.be/NAVpub_fr.pdf</a>
Management company	Candriam Belgique
Reference index	30% MSCI US NR + 30% MSCI Europe NR + 11.2% MSCI Emerging Markets NR + 3.8% MSCI Japan NR + 25% BC Euro Agg 1-10Y 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	03.11.1998	17.11.2005
1st NAV (EUR)	247.14	290.62
NAV per share on 31.12.2021 (EUR)	574.05	420.42
Total net assets (M EUR)	160.45	
Latest dividend distributed (EUR)		6.00
Date latest dividend distributed		07.07.2021
ISIN Code	BE0169199313	BE0945312479
Subscription fees (max.) (%)	2.50	2.50
Redemption fees (%)	0.00	0.00
General fees (%) including	2.07	2.08
Management fees (max. in %)		0.00
Performance fees (%)		0.00

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

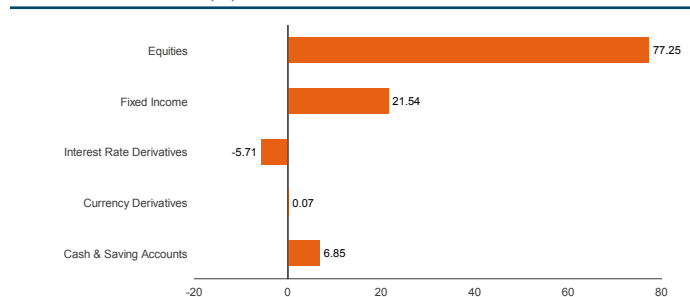
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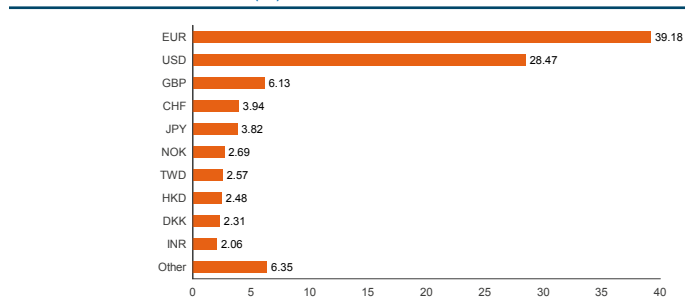
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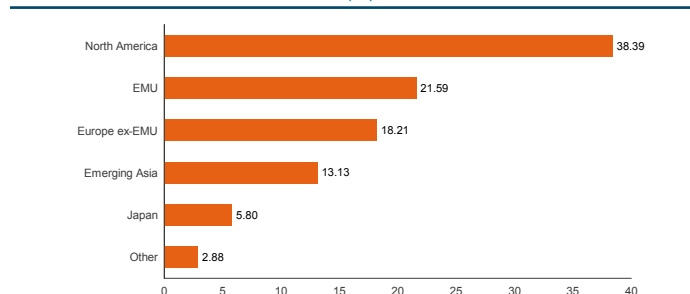
## ASSET ALLOCATION (%)



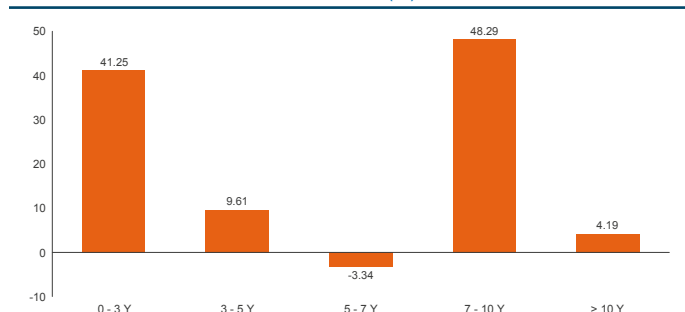
## CURRENCY ALLOCATION (%)



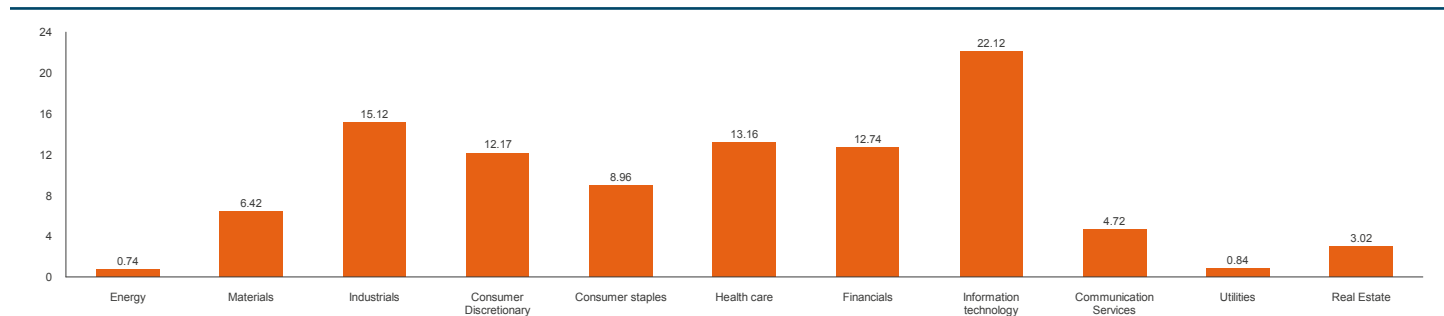
## EQUITIES: REGIONAL ALLOCATION (%)



## BONDS: MEAN MATURITY BREAKDOWN (%)



## EQUITIES: SECTOR ALLOCATION (MSCI) (%)



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## SUBFUNDS RISK PROFILE

To gain the best possible understanding of the fund's risk profile, the investor is asked to take into account not only the risk category but also the risks inherent in the management strategy as described in the prospectus. The investor's attention is drawn to the fact that the liquidation value of the fund may fall, among other things owing to its exposure to the following risks:

- Stock market risk (the risk of stock prices being impacted by stock market fluctuations).
- Exchange risk (the variation in exchange rates between the various investment currencies and the currency in which the fund is valued).
- Derivatives risk and their associated risks (sophistication, greater volatility, etc.).
- Rates risk (fluctuating interest rates).
- Credit risk (default or a deterioration in the credit quality of an issuer or a counterpart of the fund).

Depending on the market circumstances and the way these are expected to evolve, exposure to at-risk assets could be temporarily reduced. As a result, the investor may not benefit from a recovery on the markets.

- Investors may not receive back the full amount invested.

## 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 .