

# KEY INFORMATION DOCUMENT

## Purpose

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

# Robotics & Innovative Technology, C - Capitalisation, a sub-fund of Candriam Equities L, SICAV

<b>ISIN:</b>	LU1502282632
<b>Manufacturer:</b>	Candriam
<b>Website:</b>	<a href="http://www.candriam.com">www.candriam.com</a>
<b>Contact:</b>	+352 27 97 24 25
<b>Competent Authority:</b>	Candriam is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Candriam Equities L is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This key information document is valid as at 2023-09-11.

## WHAT IS THIS PRODUCT?

**Type:** SICAV

**Term:** Open-ended.

### Objectives:

**Principal assets traded:** Shares of companies considered to be well positioned to take advantage of developments in technological innovations and having their head office and/or the majority of their business around the world.

### Investment strategy:

The fund seeks to achieve capital growth by investing in the principal assets traded.

The management team makes discretionary investment choices based on economic/financial analyses. This fund is a high conviction fund: the management of the fund is based on a rigorous selection of a limited number of equities of any capitalisation.

There are two cornerstones in the selection of companies: a thematic selection and a fundamental analysis:

- The thematic selection seeks to only accept companies considered to be sufficiently exposed to one or more sub-themes of robotics and new technologies; and
- The fundamental analysis selects the companies scoring the highest in five criteria: quality of management, growth potential, competitive advantage, value creation and level of indebtedness.

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.

The fund may use derivative products both for investment and hedging purposes (hedging against unfavourable future financial events).

**Benchmark:** MSCI World (Net Return). The fund is actively managed and the investment process implies referring to a benchmark index. Definition of the index: The index measures the performance of the mid and large cap segment in countries with developed markets. Use of the index: - as an investment universe. In general, most of the financial instruments in the sub-fund are part of the index. However, investments outside this index are authorised, - in determining risk levels/risk parameters. Since the fund is actively managed, it does not have the goal of investing in all components of the index, nor that of investing in the same proportions as the components of this index. In normal market conditions, the expected tracking error of the fund will be significant, i.e. above 4%. This measurement is an estimate of the performance gap between the fund and its benchmark index. The greater the tracking error, the greater the deviations from the benchmark index. The actual tracking error depends in particular on market conditions (volatility and correlations between financial instruments) and may therefore deviate from the tracking error expected.

**Repayment of shares:** On demand, every day, at Luxembourg.

**Allocation of income:** Reinvestment.

### Intended retail investor:

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 Growth. This product can be used as a core holding or a component of a diversified portfolio for investments with an investment horizon of 6 years. Investors should understand the product risks and only invest if they can bear potentially substantial losses.

### General information:

**Depository bank:** CACEIS Bank, Luxembourg Branch.

### Other information:

This document provides a description of a share class of a sub-fund of Candriam Equities L. 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 Candriam 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.

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



The SRI assumes you keep the product for 6 years. 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 ("SRI") 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 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of the fund to pay you.

**Be aware of currency risk.** In some circumstances, you may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

**Other risk(s) materially relevant not included in the SRI:** Derivatives. Liquidity. Concentration. Sustainability.

This product does not include any protection from future market performance. Please refer to the 'Risk' section of the prospectus for more details.

### 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 advisor 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/a suitable benchmark over the last 11 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 01/2022 and 01/2023.

Moderate: This type of scenario occurred for an investment between 06/2015 and 05/2021.

Favourable: This type of scenario occurred for an investment between 01/2016 and 12/2021.

Investment 10 000 EUR			
Scenarios Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.		If you exit after 1 year	If you exit after 6 years (recommended holding period)
Stress scenario	What you might get back after costs	1 430 EUR	1 030 EUR
	Average return each year	- 85.73%	- 31.50%
Unfavourable scenario	What you might get back after costs	6 950 EUR	7 630 EUR
	Average return each year	- 30.48%	- 4.42%
Moderate scenario	What you might get back after costs	11 320 EUR	22 780 EUR
	Average return each year	13.15%	14.71%
Favourable scenario	What you might get back after costs	16 070 EUR	28 540 EUR
	Average return each year	60.71%	19.10%

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

The assets under management of Candriam do not form part of the estate in case of insolvency of Candriam. They cannot be claimed by creditors of Candriam. Nevertheless, the investor may face a financial loss due to the default of Candriam.

The financial loss 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.

Investment 10 000 EUR	If you exit after 1 year	If you exit after 6 years
Total costs	572 EUR	3 835 EUR
Annual cost impact *	5.7%	3.0%

\* This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 17.7% before costs and 14.7% after costs.

If the fund is part of another product, such as an insurance product, the costs shown here do not include any additional costs you may incur.

## Composition of costs

		If you exit after 1 year
<b>One-off costs upon entry or exit</b>		
<b>Entry costs</b>	3.50% maximum of the amount you pay in when entering this investment.	350 EUR
<b>Exit costs</b>	We do not charge an exit fee for this product.	0 EUR
<b>Ongoing costs</b>		
<b>Management fees and other administrative or operating costs</b>	1.95% of the value of your investment per year. This is an estimate based on actual costs over the last year.	219 EUR
<b>Transaction costs</b>	0.03% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	3 EUR
<b>Incidental costs taken under specific conditions</b>		
<b>Performance Fee</b>	There is no performance fee for this product.	N/A

**Switch fee:** 2.5%. For more information about how to exercise that right, see section "General information" and/or refer to the prospectus.

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

**Recommended holding period:** 6 years

Ce compartiment peut convenir à tout type d'investisseurs souhaitant poursuivre cet objectif sur un horizon d'investissement long terme et qui sont conscients, comprennent et peuvent supporter les risques spécifiques du compartiment.

## HOW CAN I COMPLAIN?

Complaints about this product or about the conduct of the product manufacturer or the person advising on, or selling, the product:

Postal address: Candriam, SERENITY – Bloc B, 19-21, route d'Arlon – L-8009 Strassen  
Website: <https://contact.candriam.com>  
E-mail: [complaints@candriam.com](mailto:complaints@candriam.com)

## OTHER RELEVANT INFORMATION

Alongside with this document, please read the prospectus on the website [www.candriam.com](http://www.candriam.com).

The past performance of this product for 5 years can be accessed via the following link: <https://www.candriam.com/documents/redirect/Candriam/KPP/fr/LU1502282632>. Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. However, it can help you to assess how the fund has been managed in the past.

Past performance scenario calculations are available via the following link: <https://www.candriam.com/documents/redirect/Candriam/KMS/fr/LU1502282632>.

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 the website [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.

The prospectus for Switzerland, the basic information sheets, the articles of association/the management rules, the interim and annual reports in French and other information may be obtained free of charge from the representative and the fund's paying agent in Switzerland: Representative: CACEIS (Switzerland) SA, Route de Signy 35, CH-1260 Nyon / Paying Agent: CACEIS Bank, Montrouge, succursale de Nyon/Suisse, Route de Signy, 35, CH-1260 Nyon. The latest prices of the shares/units are available on [www.fundinfo.com](http://www.fundinfo.com).