

Candriam Quant Equities Multi-Factor EMU

Class(*): Classic Share type: Cap. (EUR)

www.candriam.com

RISK AND REWARD PROFILE

Lower Risk ← → Higher Risk
 Potentially lower return Potentially higher return

1	2	3	4	5	6	7
---	---	---	---	---	---	---

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.

CHARACTERISTICS

Legal form	Sicav under Luxembourg law with subfunds
Commercialised in	AT,CH,DE,ES,FR,IE,IT,LU,NL,PT,SE
Share type(s)	Cap, Dis
Currency	EUR
NAV calculation	Daily

ADDITIONAL INFORMATION

The information included in this document is complementary to that in the fund prospectus and the Key Investor Information, documents supplied by the distributor to the investor. The distributor will provide any additional information required for the investor to feel that he disposes of all the information he needs to make the right investment decision, especially as regards (a) the advantages receivable from or payable to the distributor, with respect to the transaction in question, and (b) the adequacy of the match between the UCITS and the investor's risk profile.

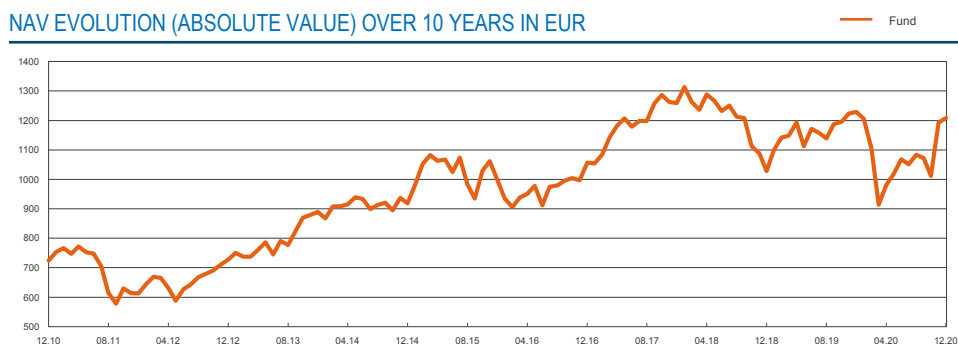
PRINCIPAL HOLDINGS (%)

Title	Sector	Weight
ASML HOLDING NV	Information technology	4.01
LVMH MOET HENNESSY LOUIS VUI	Consumer Discretionary	3.01
SCHNEIDER ELECTRIC SE	Industrials	2.79
PEUGEOT SA	Consumer Discretionary	2.68
TOTAL SE	Energy	2.66
ALLIANZ SE-REG	Financials	2.50
SANOFI	Health care	2.47
KONINKLIJKE AHOLD DELHAIZE N	Consumer staples	2.32
UNILEVER PLC	Consumer staples	2.26
STMICROELECTRONICS NV	Information technology	2.09

INVESTMENT STRATEGY

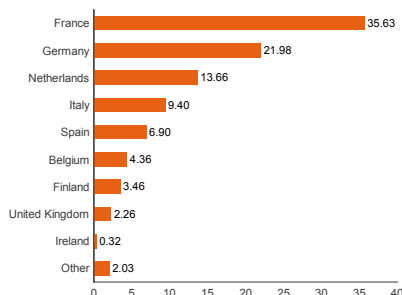
Candriam Quant Equities Multi-Factor EMU, sub-fond of the Candriam Quant sicav, invests mainly in euro-zone listed equities. Fund management is based on a proprietary multi-factor approach that identifies high quality, inexpensive companies with improving sentiment within a broad, liquid investment universe that contains both larger and smaller, less crowded companies.

NAV EVOLUTION (ABSOLUTE VALUE) OVER 10 YEARS IN EUR

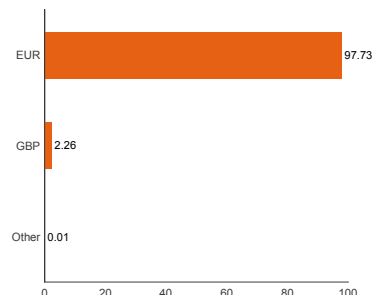


The past performances displayed on this page are not necessarily an indicator of future performances and are not constant over time. Navs are provided by the accounting department and benchmarks by official data providers.

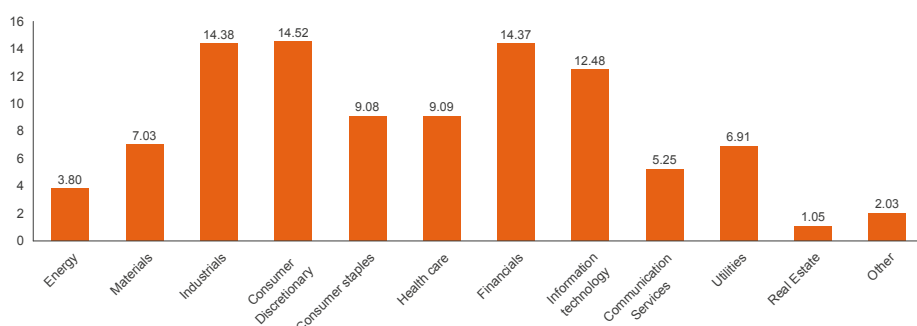
COUNTRY ALLOCATION (%)



CURRENCY ALLOCATION (%)



SECTOR ALLOCATION (MSCI) (%)



© CANDRIAM

In cases where performance is expressed in a currency other than that of the investor's country of residence, the returns mentioned may increase or decrease as a result of currency fluctuations. Candriam consistently recommends investors to consult via our website www.candriam.com the key information document, prospectus, and all other relevant information prior to investing in one of our funds, including the net asset value ("NAV") of the funds. This information is available either in English or in local languages for each country where the fund's marketing is approved.

Candriam Quant Equities Multi-Factor EMU

Class(*): Classic Share type: Cap. (EUR)

www.candriam.com

PRACTICAL INFORMATION

	Capitalization	Distribution
1st NAV at	08/11/2006	02/04/2014
1st NAV (EUR)	1000.00	752.71
NAV per share on 31.12.2020 (EUR)	1207.74	850.52
Total net assets (M EUR)	13.82	
Latest dividend distributed (EUR)	23.09	
Date latest dividend distributed	04.05.2020	
ISIN Code	LU0267558830	LU0267559309
Subscription fees (max.) (%)	3.50	3.50
Redemption fees (%)	0.00	0.00
Benchmark	MSCI EMU NR	

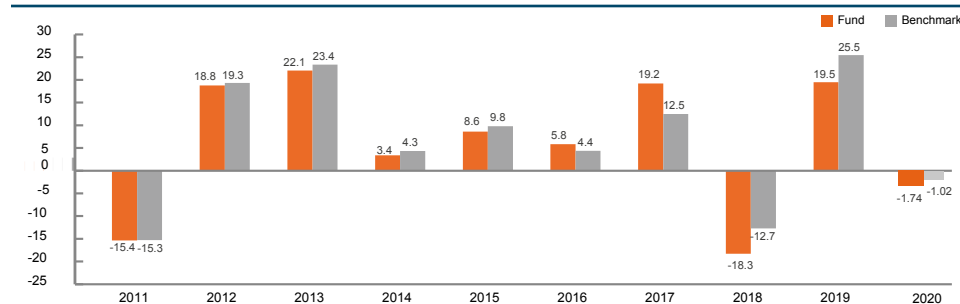
FINANCIAL SERVICES

Luxembourg
Banque Internationale à Luxembourg,
69, route d'Esch, L-2953 Luxembourg
www.bil.com

A full list with all entities in charge of financial service in different countries is available on: www.candriam.com.

Information on terminology, class (*), risk class, duration etc. is available in the section « glossary » and at the intermediary in charge with the financial services. The prospectus, the Key Investor Information document, last periodical report, information on risk class, duration evolution, ratings and also a rate list are available free of charge at each intermediary in charge with the financial services, and also on our website www.candriam.com.

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



Data on end december (calendar year closing)

ANNUALISED PERFORMANCES ON 31.12.2020 (%)

Performances	1 year	3 years	5 years	10 years	Inception
Class EUR	-1.74	-1.37	3.89	5.24	1.34
Class - EUR Benchmark	-1.02	-2.73	4.94	6.16	2.76

Average performances, based on annual calculation of costs and taxes.

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.

MANAGER'S COMMENT

The comments on this fund are available on the website www.candriam.com

SUBFUNDS RISK PROFILE

To better understand the funds risk profile, investors are asked to consider, in addition to their risk category, the risks that are inherent to the investment strategy as described in the prospectus. Investors should be aware that the fund's value may decrease, particularly due to its exposure to the following main risks:

- Equity market risk, i.e., the risk of seeing asset prices influenced by market fluctuations.
- Liquidity risk: certain market conditions may prevent the fund from selling its positions at the valuation prices.
- Derivatives and related risks, such as their sophistication, higher volatility, etc.
- Investors may not receive back the full amount invested.

© CANDRIAM

This document is provided for information purposes only, it does not constitute an offer to buy or sell financial instruments, nor does it represent an investment recommendation or confirm any kind of transaction, except where expressly agreed. Although Candriam selects carefully the data and sources within this document, errors or omissions cannot be excluded a priori. Candriam cannot be held liable for any direct or indirect losses as a result of the use of this document. The intellectual property rights of Candriam must be respected at all times, contents of this document may not be reproduced without prior written approval.