

Candriam Impact One

Quarterly Report

Investor letter

Dear investors,

In Q3-2021 we have been active in meeting big institutional investors thanks to the approval for the extension of our subscription period. We had promising feedbacks and are currently in due diligence process. Our diversified portfolio consists so far in 5 investment across various sectors such as HealthTech, Life Sciences, Circular Economy and Climate, starting to deploy capital.

Our underlying funds are benefiting from a number of compelling opportunities across sectors and impact themes: decent work, basic needs, resource securities, climate security, healthy ecosystem and well-being.

Yotta, focus on the development of French industry 4.0 SMEs with a 25% CO2 reduction target on the portfolio level. The fund has been quite active in Q3, finalising three investments that are described further in the reporting. Yotta is now categorized as an "Article 9" fund, which makes it one of the few French PE pioneers to be committed to the quantitative measurement of extra financial objectives, specially on decarbonisation goals.

During the period Impact Partners with its Impact Growth IV fund realized 3 investments out of which 2 are in the health tech sector. We are seeing an increasing number of opportunity on this thematic. There are 2x more HealthTech startups per capita in the EU vs the US but there only 1/9th that get growth funding as those start up goes commercial. Our Impact funds are addressing these funding gaps.

Lauxera joint expertise in operators and investors in public and private markets in EU and US combined with a broad industry mandate on the HealthTech sector is delivering good value to their portfolio companies. In each of the underlying companies they work on delivering positive impact through affordability across all investments.

The success of their investment requires delivering healthcare better, faster and cheaper. During the quarter they closed their third investment. More than 80% of assessed deals were in Europe.

As of September 31th, 2021 Sofinnova industrial Biotech II committed capital is EUR 131m and recently announced its final closing. The fund completed its second investment in October 2021 in Elicit Plant a French AgriBioTech that will be further described.

Rubio has finalized fund raising and achieved their hard cap to EUR 110m. Their deal flow is strong and they completed 4 new deals described in this reporting. This bring the number of underlying invested companies to 28.

As of Q3-2021, Candriam Impact One has called 11.5% of its total commitments and received 2 capital calls over this quarter. Fundraising has continued, we are signing one subscription agreement and are actively working with two promising investors.

Candriam Impact One is now supporting 28 mission-driven companies across 6 impact themes with predominance on basic needs and wellbeing. We are seeing an increasing number of opportunity and are currently working on the due diligences of two Impact funds based in Germany.

We hope you are all safe,

Sincerely,
Impact One Team



> **FUND**

> PORTFOLIO

> NEW PORTFOLIO COMPANIES

Fund details

Name	Candriam Impact One
Legal form	FPCI
Fund's domicile	France
Financial year-end of the Fund	31 December
Fund base currency	EUR
Investment Manager	Candriam France 40 rue Washington F-75408 Paris Cedex 08 France
AMF Registration #	GP03007
Commitment Amount	EUR 26 000 000
A Shares subscribed (EUR 1 000 / share)	26 000 A shares
B Shares subscribed (EUR 1 000 / share)	0 B shares
First closing:	25/05/2020
Vintage year (Date of 1st capital call):	2020
Subscription period	1 year + 6 months
Maturity	12 years
End of investment period	25 May 2024
Management Fees	0.50%
Financial Hurdle	3%
Impact Hurdle	50%

Fund indicators as at September 30th 2021

Total committed capital	EUR 26,000,000
GP commitment	0.5% of total committed capital at final closing
Contributed capital	EUR 3,000,000
History of contributions	15 June 2020 EUR 500 000
	19 January 2021 EUR 500 000
	26 February 2021 EUR 500 000
	1 June 2021 EUR 500 000
	28 July 2021 EUR 500 000
	August 25 2021 EUR 500 000
Net Assets	EUR 2,406,195
Net Assets + Callable Capital	EUR 25,406,195
Invested Amount + Callable Capital	EUR 25,550,703
Portfolio (cost of all acquisitions)	EUR 2,550,703
Portfolio (at valuation, including exits)	EUR 2,299,681
Distributed Capital	EUR 0
History of distributions to LPs	EUR 0
History of distributions to GPs	EUR 0
% of Fund invested since inception:	9.8%
% of contributed capital distributed to LPs	0.0%
Ratios	
<i>Distributions / Contributed Capital</i>	0.0%
<i>Net Asset / Contributed Called</i>	80.2%
<i>(Distributions + Net Asset) / Contributed Capital</i>	80.2%
<i>Distributions / Total Committed Capital</i>	0.0%

A shares since fund inception as at September 30th, 2021

A share inception Value	EUR 1,000.00
Contributed Capital	EUR 115.38
Distributed Capital	-
Management Fees	EUR 1.71
Other Charges	EUR 11.15
Allocation to Carried Interest	-
A share Net Asset Value	EUR 92.54
Callable Distributed Capital	EUR 0.00
Uncalled Capital	EUR 0.00

Other Financial Information

Fees and Provisions for Q3-2021

Management fees	EUR 16,419
Custodian fees	EUR 3,809
Audit fees	EUR 1,765
Transaction fees	EUR 12,003
Legal fees	EUR 0
Organisational expenses	EUR 0
Others	EUR 0

Fund Activity during Q3-2021

■ Capital Calls Sent

- ▶ Over the quarter, two capital calls were sent to LPs for a aggregated amount of EUR 1,000,000

■ Capital Calls Received

- ▶ Over the quarter, 7 capital calls were received from:
 - 2x Rubio Impact Fund II Coöperatie U.A EUR 144,836
 - 1x Sofinnova Industrial Biotech II EUR 155,000
 - 1x Lauxera Growth I S.L.P. EUR 60,000
 - 1x Impact Croissance IV EUR 143,000
 - 2x Yotta Smart Industry Fund EUR 660,400

Fund Activity during Q3-2021

■ Commitments

- ▶ No new commitment was signed on Q3-2021

■ Distribution

- ▶ N/A

■ Research

- ▶ Over the course of Q3, the team has been actively working on a new transaction with a German based Impact manager which we expect to close during the next quarter or early Q1-2020



> FUND

> **PORTFOLIO**

> NEW PORTFOLIO COMPANIES

Residual portfolio valuation as of September 30th

Investment		Commitment					Investment Status					
Position	Country	Date	Amount (EUR)	%TCC	%Membership	%Called	Cost	Valuation	Distribution	PnL	Multiple	
1	Rubio Impact Fund II Coöperatie U.A	Netherlands	11/23/2020	2,500,000	9.62%	3.04%	16.4%	410,703	364,374	-	- 46,329	0.89x
2	Impact Croissance IV	France	11/17/2020	2,600,000	10.00%	2.48%	22.6%	587,600	514,777	-	- 72,823	0.88x
3	Lauxera Growth I S.L.P.	France	1/4/2021	2,000,000	7.69%	1.20%	29.1%	582,000	554,316	-	- 27,684	0.95x
4	Sofinnova Industrial Biotech II	France	2/12/2021	3,100,000	11.92%	2.36%	10.0%	310,000	272,896	-	- 37,104	0.88x
5	Yotta Smart Industry Fund	France	6/18/2021	2,600,000	10.00%	1.97%	25.4%	660,400	593,319	-	- 67,081	0.90x
Total				12,800,000	49.2%		9.8%	2,550,703	2,299,681	-	- 251,022	

Net Unrealised Gain (Loss) on portfolio Investments	-EUR 251,022
Gross Portfolio Multiple	0.9x

Portfolio

Fund	Company	Investment	% Ownership	Multiple	Impact performance
Rubio Impact Fund II					
1	Wakuli	EUR 1,250,000	28.00%	1x	1%
2	Mosa Meat BV	EUR 1,500,000	1.00%	1x	0%
3	Skillab BV	EUR 1,500,000	N/A	1x	1%
4	Incision	EUR 2,000,000	10.60%	1x	7%
5	Litterati	EUR 493,000	N/A	1x	16%
6	Arborea	EUR 702,000	5.60%	1x	0%
7	Taylor	EUR 600,000	NA	1x	0%
8	360MHz	EUR 600,000	NA	1x	0%
9	Lingvist	EUR 2,500,000	10%	1x	0%

Fund	Company	Investment	% ownership	Multiple	Impact performance
Impact Croissance IV					
1	Mi Cuento	EUR 1,250,007	18.91%	0.9x	2%
2	Choose my Company (CMC)	EUR 1,786,906	21.30%	1x	5%
3	Dans ma Culotte	EUR 2,730,120	33.84%	0.76x	2%
4	Percko	EUR 3,002,896	18.68%	1x	3%
5	Okeenea	EUR 3,000,000	45.20%	1x	0%
6	Neuronation	EUR 2,737,767	28.01%	1x	12%
7	Wefight	EUR 1,615,281	9.76%	1x	0%
8	360 Medical	EUR 2,572,421	8.14%	1x	0%
9	Top Doctors Holding	EUR 3,735,012	8.68%	1x	0%
10	Chromaviso Holding	EUR 2,254,870	23.48%	1x	0%
11	Abogados	EUR 10,453,111	29.68%	1x	0%

Fund	Company	Investment	% ownership	Multiple	Impact performance
Lauxera Growth I S.L.P.					
1	Caresyntax Corporation	EUR 8,300,000	3.00%	1x	26%
2	Lumicks	EUR 12,600,000	5.00%	1x	5%
3	PSIH	EUR 24,000,000	61.0%	1x	33%

Fund	Company	Investment	% ownership	Multiple	Impact performance
Sofinnova Industrial Biotech II					
1	Meiognix	EUR 1,999,866	17.70%	1x	0%

Fund	Company	Investment	% Ownership	Multiple	Impact performance
Yotta					
1	Groupe R&D / Folan	EUR 4,500,000	10.5%	1x	0%
2	AET Technologies	EUR 6,200,000	44%	1x	0%
3	DBC	EUR 4,500,000	44%	1x	0%
4	RECIF	EUR 8,600,000	67%	1x	0%




> FUND


> PORTFOLIO

> **NEW PORTFOLIO COMPANIES**

Portfolio companies

Company	Name	Chromavisio Holding	The Impact problem	<p>People in Europe and North America spend 90% of their day inside which goes up to 99% for hospitalised people. The lack of natural light affects health, causing sleep deprivation, fatigue, depression, and delayed recovery.</p> 
	Business	Specialist in circadian lighting for healthcare (psychiatry, intensive care / rehabilitation and dementia care) in the Nordics.		
	Theme	Healthcare	Impact Goals	
	Location	Denmark		
Inception	2006			
	Exit perspective	Investment fund; Industrial buyers		<p>KPI 1 number of elderly in retirement homes with circadian lights</p> <p>KPI 2 Number of beds in hospitals and psychiatric wards equipped with circadian lights</p>
Investment	Date of investment	November 2021	% Impact Achieved	
	Type	Equity		
	Amount invested	EUR 1.4 million		
	Commitment	EUR 1.4 million		
	% ownership	23.48%		
Financial	Enterprise value	EUR 7.9 million		
	Turnover	EUR 4.5 million		
	Adjusted EBITDA	EUR 0.2 million		

Portfolio companies

Company	Name	Abogados	The Impact problem	Over-debtedness is a significant phenomenon in Europe concerning 14% of EU population. Single-parents households, poor households or to some extent people ages 65+ could be more affected.	
	Business	Expert law firm in the law of "Segunda Oportunidad" (Second Change Law), that offers a specialist and affordable service that helps people reduce the over indepthness.			
	Theme	Underserved communities	SDG		
	Location	Barcelona	Impact Goals		
	Inception	2017			
Exit perspective	Claim specialist; law firm; Tech buyer				
Investment	Date of investment	August 2021	% Impact Achieved	KPI 1	Cumulative number of clients at risk of poverty who had their debt reduced through the services of Abogados
	Type	Equity		KPI 2	Cumulative amount of debt cancelled for the customers of 1st KPI (in m EUR)
	Amount invested	EUR 1 million			
	Commitment	EUR 1 million			
	% ownership	29.68%			
Financial	Enterprise value	EUR 2.7 million			
	Revenue	EUR 1.4 million			
	EBITDA	EUR -0.1 million			


Portfolio companies



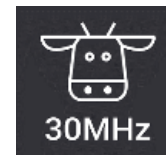
Company	Name	Arborea	The Impact problem	Using abundant feedstock (ambient CO2 and sunlight) and being independent of soil, the system addresses global resource constraints, and preserves natural environment
	Business	Closed, photosynthesis based, cultivation system to grow microalgae. This system produces food ingredients, generates oxygen and sequestrates CO2, whilst can be employed on barren land.	SDG	
	Theme	Circular Solutions	Impact Goals	KPI 1 Technology Readiness Level (TRL) # achieved
	Location	London		KPI 2 Environmental footprint in CO2 equivalent emissions/kg
	Inception	2015		
Exit perspective	No considerations			
Investment	Date of investment	July 2021	% Impact Achieved	
	Type	Equity		
	Amount invested	EUR 0.7 million		
	Commitment	EUR 0.7 million		
	% ownership	5.6%		
Financial	Enterprise value	N/A		
	Revenue	N/A		
	EBITDA	N/A		

Portfolio companies

taylor.

Company	Name	Taylor	The Impact problem	Taylor reduces the emissions of CO2 as they enable a higher energy yield per solar panel. This energy does not need to be supplied by the energy grid which still heavily relies on fossil fuels for energy production.
	Business	Developed a micro-electronic technology which makes solar panels more efficient and reliable. These micro-electronics are integrated into the solar panel by the solar panel manufacturer to whom Taylor sells their product.	SDG	
	Theme	Circular Solutions	Impact Goals	KPI 1 Kiloton CO emissions avoided
	Location	Eindhoven		
	Inception	2017		
Exit perspective	No considerations			
Investment	Date of investment	July 2021	% Impact Achieved	
	Type	Convertible Loan		
	Amount invested	EUR 0.6 million		
	Commitment	EUR 0.6 million		
	% ownership	N/A		
Financial	Enterprise value	N/A		
	Revenue	N/A		
	EBITDA	EUR -1.0 million		

Portfolio companies




Company	Name	30MHz	The Impact problem	The platform results in a reduction of use of resources, whilst simultaneously increasing the yield and lowering biological loss.	
	Business	Sells affordable plug & play climate data platform giving (controlled area) growers access to previously inaccessible high quality data to improve their farming practices. The platform offers agri-consultants to develop custom applications to enrich data and convert this to advice.	SDG		
	Theme	Circular Solutions	Impact Goals		
	Location	Amsterdam			
	Inception	2014			
Exit perspective	No considerations.	KPI 1	Number of high tech customers		
Investment	Date of investment	July 2021	% Impact Achieved	KPI 2	Number of mid/low tech customers
	Type	Convertible Loan			
	Amount invested	EUR 0.6 million			
	Commitment	EUR 0.6 million			
	% ownership	N/A			
Financial	Enterprise value	N/A			
	Revenue	N/A			
	EBITDA	N/A			



Portfolio companies




Company	Name	Lingvist	The Impact problem	accelerate the process of human learning, amongst others through language learning, which will lead to significant socio-economic, cognitive and scientific advancements.
	Business	A language learning app, which is customizable and offers personalized learning, and as such will in the next years be integrated with Spotify, Amazon (Kindle) and Netflix to recommend music, books and movies based on learner proficiency and interests.	SDG	
	Theme	People Power	Impact Goals	KPI 1 Relevant language learning users
	Location	Tallin (Estonia)		
	Inception	2014		
Exit perspective	No consideration.			
Investment	Date of investment	Sept 2021	% Impact Achieved	
	Type	Equity, 1.0x NPLP		
	Amount invested	EUR 2.5 million		
	Commitment	EUR 2.5 million		
	% ownership	10%		
Financial	Enterprise value	N/A		
	Revenue	N/A		
	EBITDA	N/A		

Portfolio companies

Company	Name	Groupe PSIH	The Impact problem	Supporting public hospitals in steering their core activities, reducing their costs and improving their control functions.
	Business	Provides market-leading IT solutions for hospitals and healthcare- focused organizations, with a product offer articulated around two core verticals: Value-added software and healthcare data services and Healthcare data hosting services.		
	Theme	Healthcare data managemenet	SDG	
	Location	Lyon	Impact Goals	
	Inception	1998		
Exit perspective	Trade sale to a strategic actor			
Investment	Date of investment	August 2021	% Impact Achieved	
	Type	Growth Buy-Out		
	Amount invested	EUR 24 million		
	Commitment	EUR 24 million		
	% ownership	61%		
Financial	Enterprise Value	EUR 68 million	KPI 1 Time saved/month/active user	
	Revenue	EUR 11.8 million		
	Gross profit	EUR 111.3 million		



Portfolio companies

Company	Name	AET Group	The Impact problem	<p>AET Group carbon footprint is mostly dependent on the clients' furnace usage (Score3 downstream, 66% of the carbon footprint).</p> 
	Business	AET and PyroxTMdesign ,manufacture and market a wide range of customized and standard industrial furnaces. Aloxtec, designs and manufactures state-of-the-art wet thermal oxidation furnaces for VCSEL.	SDG	
	Theme	Industrial electric furnaces production	Impact Goals	
	Location	Meylan		
	Inception	1968		
Exit perspective	N/A			
Investment	Date of investment	July 2021	% Impact Achieved	
	Type	Buy-in, majority stake		
	Amount invested	EUR 6.2 million		
	Commitment	EUR 6.2 million		
	% ownership	44.3%		
Financial	Enterprise Value	EUR 13 million		
	EBITDA	EUR 1.8 million		
	Sales	EUR 11.4 million		


KPI 1 Reduce carbon emissions by 25%

Portfolio companies





Company	Name	Transitec SAS / DBC	The Impact problem	<p>The company's carbon footprint (68%) comes from the purchase of metals, scrap materials (15%) and product transportation to clients (4%).</p> 
	Business	Design, production, assembly and quality control of small and medium quantity series of complex metal parts for demanding industries-automotive, aerospace, medical, and hydraulic industry	SDG	
	Theme	Machining & bar cutting	Impact Goals	
	Location	Scionzier		
	Inception	1991		
Exit perspective	N/A			
Investment	Date of investment	September 2021	% Impact Achieved	
	Type	OBO, minority stake, primary		
	Amount invested	EUR 4.5 million		
	Commitment	EUR 4.5 million		
	% ownership	44.4%		
Financial	Enterprise Value	EUR 11.6 million	KPI 1 Reduce carbon emissions by 25%	
	EBITDA	EUR 4.4 million		
	Sales	EUR 18.7 million		

Portfolio companies








Company	Name	RECIF	The Impact problem	carbon footprint is largely dependent on the machines' usage by its clients (Scope3 downstream, 61.5% of carbon footprint)
	Business	Designs, manufactures, distributes and maintains robotic handling equipment for highly sensitive environments dedicated to these microconductor industry	SDG	
	Theme	Semiconductor	Impact Goals	KPI 1 Reduce carbon emissions by 25%
	Location	France		
	Inception	1982		
Exit perspective	N/A			
Investment	Date of investment	September 2021	% Impact Achieved	
	Type	Buy-Out, majority stake, secondary		
	Amount invested	EUR 8.6 million		
	Commitment	EUR 8.6 million		
	% ownership	66.9%		
Financial	Enterprise Value	EUR 15 million		
	EBITDA	EUR 2.8 million		
	Sales	EUR 10.7 million		

SDG Mapping

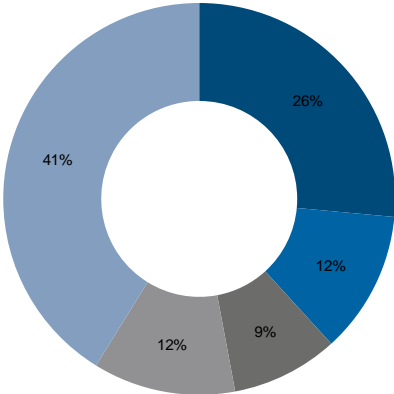
UN SDG	IMPACT THEME	KPI	Quantitative target	Company	KPI Value
 SDG 1: NO POVERTY	Financial inclusion	Number of farmers sourced from in the last 12 months	-	Wakuli	48
	Access to basic goods and services	Number of schools reached by awareness campaigns	2096	Dans Ma Culotte	0
 SDG 2: ZERO HUNGER	Sustainable agriculture	Technology Readiness Level (TRL) # achieved	-	Arborea	-
	Sustainable agriculture	Environmental footprint in CO2 equivalent emissions/kg	-	Arborea	-
	Sustainable agriculture	Number of high tech customers	-	30MHz	-
	Sustainable agriculture	Number of mid/low tech customers	-	30MHz	-
 SDG 3: GOOD HEALTH AND WELL-BEING	Fitness and wellbeing	Number of blue collar equipped with protective vest	230,000	Percko	6,700
	Reproductive health	Years of hygienic protection available to poor women through foundations / universities	99,000	Dans Ma Culotte	3,766
	Ageing	Number of people over 50+ with identified dementia risk trained (prevention)	7,368	Neuronation	0
	Ageing	Number of patients in a healthcare process (treatment)	45,300	Neuronation	8,600
	Biotechnology	Inclusions of data in investigational new drug application	20	Lumicks	0
	Biotechnology	Number of scientific publication	561	Lumicks	58
	Biotechnology	Reduction in surgical site infections/per year	13,000	Caresyntax	1,500
	Access to healthcare	Time saved/day/op. room	16	Caresyntax	5
	Access to healthcare	Reduction in or consumables utilization and cost	73	Caresyntax	25
	Access to healthcare	Number of reductions in surgical complications	TBD	Incision	0
	Access to healthcare	Cumulative number of patients accompanied in their treatment in oncology	47,030	Wefight	0
	Access to healthcare	Cumulative number of patients referred to a doctor specialist	8,820	Wefight	0
	Access to healthcare	Number of physicians registered on the platform in Medical Deserts	29,000	360 Medical	0
	Access to healthcare	Number of in-app openings, intended for medical specialists, by general practitioners	398,000	360Medical	0
	Access to healthcare	Cumulative number of appointments made by patients based in deserts medical	537,280	Top Doctors Holding	0
Access to healthcare	Cumulative number of appointments performed by patients without private insurance	829,946	Top Doctors Holding	0	
Access to healthcare	Time saved/month/active user	3	PSIH	2	
 SDG 4: QUALITY EDUCATION	Access to education	Number of books sold adapted to reading disabilities	120,632	M Cuento	501
	Access to education	Number of new titles in adapted format	140	M Cuento	6
	Access to education	Relevant language learning users	-	Lingvist	-

SDG Mapping

UN SDG	IMPACT THEME	KPI	Quantitative target	Company	KPI Value	
 7 AFFORDABLE AND CLEAN ENERGY	SDG 7 : AFFORDABLE AND CLEAN ENERGY	Energy efficiency	Kiloton CO2 emissions avoided	-	Taylor	-
 8 DECENT WORK AND ECONOMIC GROWTH	SDG 8: DECENT WORK AND ECONOMIC GROWTH	Developed world jobs	Cumulative number of completed skill profiles	-	Skillab	276
		Developed world jobs	Number of nurses equipped with protective clothing	33,000	Percko	335
		Developed world jobs	Number of respondents being apprentices or blue collar	125,000	Choose My Company	13,000
		Developed world jobs	Number of companies certified IMPACTINDEX	400	Choose My Company	0
 11 SUSTAINABLE CITIES AND COMMUNITIES	SDG 11: SUSTAINABLE CITIES AND COMMUNITIES	Smart cities and mobility	Number of public facilities being accessible	3,500	Okeenea	0
		Smart cities and mobility	Number of audio-signal devices implemented in traffic lights	99,000	Okeenea	0
 12 RESPONSIBLE CONSUMPTION AND PRODUCTION	SDG 12: RESPONSIBLE CONSUMPTION AND PRODUCTION	Environmental health	Metric tons produced of approved cultured beef	0	Mosa Meat	0
		Resource efficiency	Price per kg of cultured beef produced	0	Mosa Meat	0
			Cost reduction in cultured meat (in %)	TBD	Mosa Meat	0
		Resource efficiency	50% increase in targeted recombination events in relevant commercial specie due to the MeioGenix Technology	TBD	MeioGenix	0
		Resource efficiency	3-fold increase in targeted meiotic recombination using MeioGenix Technology in any crop species in at least one cold recombination genomic location	TBD	MeioGenix	0
		Resource efficiency	Recovery of a commercially relevant plant carrying a disease resistant trait devoid of the genetically linked negative agronomy using MeioGenix Technology	TBD	MeioGenix	0
		Resource efficiency	Pieces of litter registered	TBD	Litterati	0
 13 CLIMATE ACTION	SDG 13: CLIMATE ACTION	Greenhouse gas reduction	Reduce carbon emissions by 25%	0	Litterati	0
		Greenhouse gas reduction	Reduce carbon emissions by 25%	TBD	Folan	0
		Greenhouse gas reduction	Reduce carbon emissions by 25%	TBD	AET Group	0
		Greenhouse gas reduction	Reduce carbon emissions by 25%	TBD	DBC	0
	Greenhouse gas reduction	Reduce carbon emissions by 25%	TBD	RECIF	0	

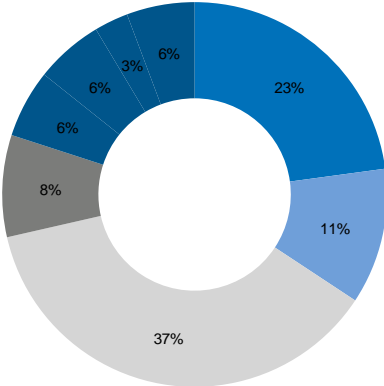
Portfolio Breakdown

Impact Themes Breakdown



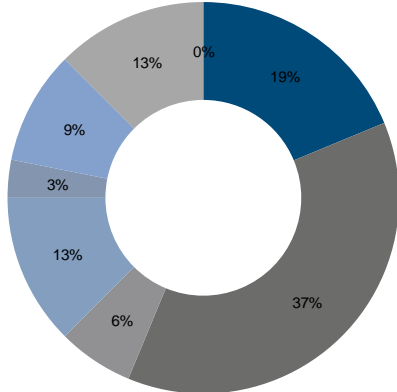
- Basic Needs
- Decent Work
- Resource Security
- Climate Stability
- Healthy Ecosystems
- Wellbeing

Geographical Breakdown



- Netherlands
- Spain
- France
- United States
- Germany
- Estonia
- Denmark
- United Kingdom

SDG Breakdown



- SDG 1 : No Poverty
- SDG 2: Zero Hunger
- SDG 3 : Good Health and Wellbeing
- SDG 4 : Quality Education
- SDG 7 : Affordable and clean energy
- SDG 8 : Decent Work and Economic Growth
- SDG 11 : Sustainable Cities and Communities
- SDG 12 : Responsible Consumption and Production
- SDG 13: Climate Action
- SDG 15 : Life On Land

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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.



CLIENT RELATION
OFFICES

- AMSTERDAM
- DUBAI
- FRANKFURT
- GENEVA
- ZURICH
- MADRID
- MILAN
- NEW YORK

MANAGEMENT
CENTERS

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- BRUSSELS
- PARIS
- LONDON