



**CHARGES:**

The charges paid are used to cover the costs of running the UCITS, including the costs of marketing and distributing shares. They reduce the potential growth of the investment.

**CHARGES TAKEN BEFORE OR AFTER YOU INVEST**

ENTRY CHARGE	None
EXIT CHARGE	None

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. In some cases, the investor might pay less. Investors may obtain the actual entry and exit charges from their adviser or distributor.

**CHARGES TAKEN FROM THE UCITS OVER A YEAR**

ONGOING CHARGES	0.12% inclusive of tax
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**CHARGES TAKEN FROM THE UCITS UNDER CERTAIN SPECIFIC CONDITIONS**

PERFORMANCE FEE	Maximum 50% inclusive of tax of the performance net of fixed management fees in excess of €STR + 0.115%
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The attention of the investor is drawn to the fact that the 'ongoing charges' figure is based on the expenses for the financial year ending 31/12/2019. These charges may vary from year to year.

For more information on charges, please refer to the 'Charges' section of the prospectus for this UCITS, available at [www.creditmutuel-am.eu](http://www.creditmutuel-am.eu)

The ongoing charges do not include the UCITS performance fees, the potential performance fees for the funds held and intermediary fees except in the case of entry or exit charges paid by the UCITS when buying or selling units or shares of other collective investment vehicles.

**PAST PERFORMANCE:**

There are currently insufficient data to provide any relevant information to investors regarding past performance. Performance data will be reported for the fund and its comparison index.

**DISCLAIMER: Past performance is not a guide to future performance. This is not constant over time.**

The performance of the UCITS is calculated with coupons reinvested and net of direct and indirect management fees and excluding entry and exit charges.

- UCITS INCEPTION DATE: 23/12/1983

- SHARE CLASS CREATION DATE: 30/01/2019

- BASE CURRENCY: Euro

- SIGNIFICANT CHANGES DURING THE PERIOD: On 31/12/2019, the CM-CIC CASH mutual fund was absorbed by the CM-CIC SICAV sub-fund, also referred to as CM-CIC CASH. This is a simple change in legal status, since the sub-fund of a SICAV of the same name, created on that same date, retains the characteristics of the mutual fund, its ISIN code and its performance.

**PRACTICAL INFORMATION:**

The UCITS is not open to residents of the United States of America / US Persons (the definition can be found on the website).

**CUSTODIAN: BANQUE FEDERATIVE DU CREDIT MUTUEL**

**WHERE AND HOW TO OBTAIN INFORMATION ABOUT THE UCITS (Prospectus/annual report/semi-annual report):** The prospectus of the UCITS and the latest annual and interim documents are sent free of charge within eight business days upon written request from the shareholder to:

**CREDIT MUTUEL ASSET MANAGEMENT**

Marketing and Communications Department

4, rue Gaillon - 75002 Paris, France

**WHERE AND HOW TO OBTAIN FURTHER INFORMATION, SPECIFICALLY REGARDING THE NET ASSET VALUE:** All institutions appointed to receive subscriptions and redemptions.

**WHERE AND HOW TO OBTAIN INFORMATION ON THE OTHER CLASSES OF SHARES: CREDIT MUTUEL ASSET MANAGEMENT.**

**TAX REGIME:**

The UCITS does not pay corporation tax and a tax transparency arrangement applies to shareholders. Depending on your tax regime, any capital gains and income associated with holding shares of the UCITS may be subject to taxation.

Investors who are unsure of their tax situation should seek advice from a tax advisor.

The information on the portfolio management company's remuneration policy is available at [www.creditmutuel-am.eu](http://www.creditmutuel-am.eu) or upon written request from the portfolio management company to CREDIT MUTUEL ASSET MANAGEMENT - Marketing and Communications Department - 4, rue Gaillon - 75002 Paris, France.

**CREDIT MUTUEL ASSET MANAGEMENT may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the UCITS.**

This UCITS is authorised and regulated in France by the *Autorité des Marchés Financiers* (AMF - the French Financial Markets Authority).

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This key investor information is accurate as at 01/09/2020.