

CANDRIAM SUMMARY OF INVESTORS' RIGHTS

In compliance with the European Regulation on the cross-border distribution of collective investment undertakings (Regulation (EU) 2019/1156) hereby Candriam summarises the main rights of an investor (the "Investor") in the collective investment undertakings for which any Candriam entity acts as management company (the "Funds").

Please note that this information does not replace the information included in the legal documents of the Fund (prospectus, key investor information document or any other document relating to collective investment schemes) (the "Legal Documents of the Fund") which are available at Candriam Website (www.candriam.com).

The below summary is also available in other languages :

Right to Participate in investment of the Fund – By investing in the Fund and in accordance with the applicable Legal Documents of the Fund, each Investor has the right to participate proportionately in the profits (and/or losses) of the Fund in which he/she has invested.

Right to Redeem the investment – Each Investor has the right to request the relevant Fund to redeem the investment at the applicable net asset value and following the process foreseen in the Legal Documents of the Fund.

Right to Receive Information relating to the investment – Each Investor has the right to receive information about the Fund he/she has invested. This information includes the Legal Documents of the Fund. A paper copy of the Legal Documents of the Fund is available upon request. Candriam shall notify any material change to the Legal Documents of the Fund in accordance with the applicable laws.

Right to Attend the Shareholder Meetings and Voting rights – Each Investor has the right to be adequately and timely informed about any General and/or Shareholder Meeting of the Fund the Investor has invested. Each Investor may attend the meeting in person or by delegation (proxy) and exercise the voting right of the relevant Fund.

Right to Data Privacy and Data Protection – Each Investor has rights in respect of his/her personal data subject to applicable law. This includes the right to access and rectification of their personal data. For more information please consult the Client Privacy Notice available at <https://www.candriam.com/en/private/legal-and-disclaimer-candriam/legal-information/>

Right to Complain – Each Investor is entitled to complain (in English or in the official language of the Member State in which an EU investor is located) in accordance with Candriam Complaints Procedure and Candriam Complaints Handling Policy available at <https://www.candriam.com/en/private/legal-and-disclaimer-candriam/Complaints-Procedure/>

Right to Exercise any judicial or extra-judicial action. Effective protection through judicial or other means shall be guaranteed to file a complaint with the supervisory authority of the Investor's country of domicile. The European online dispute resolution platform is available as well for Investors residents in any of the countries of the European Union (<https://ec.europa.eu/consumers/odr>). Each Investor has the right to seek for effective protection through any judicial or extra-judicial means.

The above summary does not intend to be an exhaustive list of all investors' rights in relation to any investment in Candriam Funds. Should you require further details, please consult the Legal Documents of the Fund.