

Charges

One-off charges taken before or after you invest	
Entry charge	5.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	0.70%
Charges taken from the fund under certain specific conditions	
Performance fee	None

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

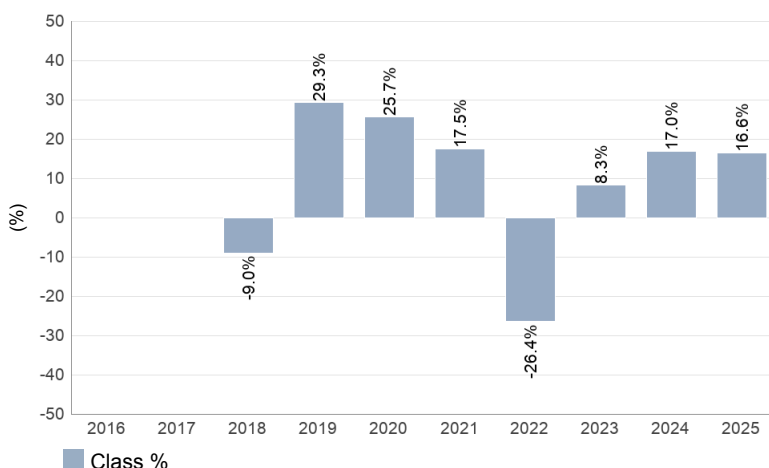
The entry and exit charges are the maximum charges and the investors may pay less.

A conversion charge of up to 2.00% may also apply in certain circumstances.

The ongoing charge figure is based on an estimate of expected expenses which may vary from year to year.

For more information about charges, please see the prospectus available at www.rbcgam.lu.

Past performance



- Past performance is not a reliable guide to future performance.
- The past performance shown takes account of all ongoing charges and performance fees with exception of the entry charge.
- Past performance has been calculated in GBP
- The fund was launched in 2014. The class was launched in 2017

Practical information

- The fund's Depositary is CACEIS Bank, Luxembourg Branch.
- Copies of the prospectus and the latest annual and semi-annual reports of RBC Funds (Lux), as well as other practical information (including the latest prices of the shares), are available free of charge, in English, at the Registered Office of RBC Funds (Lux) at 5, allée Scheffer, L-2520 Luxembourg, Grand Duchy of Luxembourg and on the website at www.rbcgam.lu.
- Prospective investors should inform themselves as to the tax consequences within the countries of their residence and domicile for the purchase, holding or sale of shares in RBC Funds (Lux). The Luxembourg tax legislation may have an impact on the personal tax position of the investor.
- RBC Funds (Lux) is an umbrella fund offering several sub-funds whose assets and liabilities are legally segregated between each other. The performance of another sub-fund of RBC Funds (Lux) therefore has no impact on your investment in the Fund.
- The present document describes a share class of the fund. Other classes are also available within this fund. Further information on such classes is available at www.rbcgam.lu.
- Candriam 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 fund.
- All or some of your shares may be converted into another share class or into shares of any class in another sub-fund of RBC Funds (Lux), subject to your eligibility. You can find out more about your right to convert your shares in the section "Conversion of Shares" of the prospectus.
- Information regarding the Management Company's remuneration policy is available, free of charge, at www.rbcgam.lu. A paper copy will be made available free of charge on request from the Management Company.
- This product is based overseas and is not subject to UK sustainable investment labelling and disclosure requirements.