

This document provides key investor information on this Fund. It is not marketing material. This information is required by law to help you understand the nature and risks associated with investing in this Fund. You are advised to read it so you may make an informed decision about whether or not to invest in the Fund.

CA Monetário - Open-Ended Money Market Mutual Fund

(ISIN: PTYCFLHM0007)

Harmonised Fund managed by **IM Gestão de Ativos - Managing Company of Collective Investment Entities, S.A.**, held by CIMD Group.

Objectives and Investment Policy

The Fund is of the normal **Variable Net Normal Value Money Market Fund** type, and has an investment policy designed to ensure an adequate mix of profitability, liquidity and risk variables.

The Fund will invest in Money Market Instruments and Bank Deposits, all denominated in Euros, as well as in investment units of money market and short-term money market UCITS denominated in Euros, which exclusively invest in assets denominated in Euros or which systematically hedge the currency risk.

Derivative Financial Instruments may be used as long as they are used only to hedge the risk of the interest rate and currency rates. They also must have as an underlying instrument interest rates, currency rates, foreign currencies or indexes that represent those categories.

Reference currency

Euro.

Benchmark

The Fund does not adopt any benchmark

Subscription, transfer, redemption, or reimbursement conditions

The value of the investment unit is calculated and published daily. Fund subscription and redemption, orders may be placed during business days from 8.30 a.m. to 4:00 p.m. in any branch of Crédito Agrícola or via the Internet Banking service through the website www.creditoagricola.pt.

For purposes of subscription or redemption, the value of the unit subscribed/redeemed is determined at the close of the day on which the order

was placed and is published on the following a business day. As a result, the request is executed at an unknown price.

Minimum subscription amount: 25€.

Redemption notice period: 2 business days.

Investor Profile

The fund aims to maximise returns maintaining a low volatility profile of the value of the investment unit. It is therefore adequate for investors with reduced tolerance to fluctuations in the value of the invested capital. The Fund is suitable for more conservative investors that have a high aversion to risk and/or liquidity needs in the short term.

The invested capital may be returned at a different value than the starting capital.

Distribution policy

Because it is a capitalisation Fund, it will not distribute income.

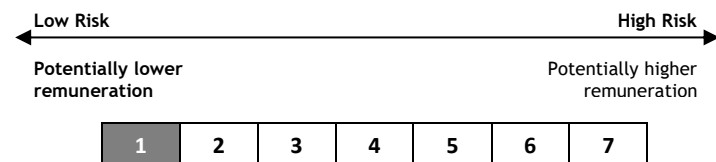
Minimum recommended investment period

The Fund recommends a minimum investment period of 90 days.

Recommendation

This Fund may not be suitable for investors who intend to withdraw their money within a period of 90 days after investing.

Risk and reward profile



The synthetic risk and return indicator of the Key Investor Information is obtained by calculating the historical volatility of the past five years.

Monthly past performance data is considered for the calculation of volatility. Past performance data may not be a reliable indication of the Fund's future risk profile;

The risk category indicated above is not guaranteed and may vary over time; The lower risk category does not mean it is a risk-free investment;

The Fund has no guaranteed capital or income;

The Fund's rating of 1 reflects the fact it primarily invests in money market instruments and that these are subject to price changes.

Description of the risks that are materially relevant to the Fund:

Liquidity risk

It does not have immediate liquidity. In the event of redemption, the liquidation value may be credited up to 2 days after the date stated in the redemption order.

Capital risk

The redeemed value may be less than the amount invested.

Interest rate risk

Interest rate risk is limited because the Fund mostly invests in money market instruments and deposits with a residual maturity of less than 12 months, although the change in interest rates may have an impact on the returns of investors.

Debt risk.

This risk may exist if the management company intends to contract loans on behalf of the Fund, although this is limited to 10% of its net asset value.

Credit Risk

The Fund is liable for the risk of total non-compliance with the liabilities of the issuers of the assets in the portfolio relative to the payment of the principal and interest.

Tax Risk

The invested capital may vary if there is an adverse change in the tax system during the Fund's lifetime. The Fund had 2 separate tax systems in 2015.

Charges

The charges borne by the investor are used to cover the operating costs of the Fund, including marketing and distribution costs. These charges reduce the investment's growth potential.

Charges levied before or after your investment

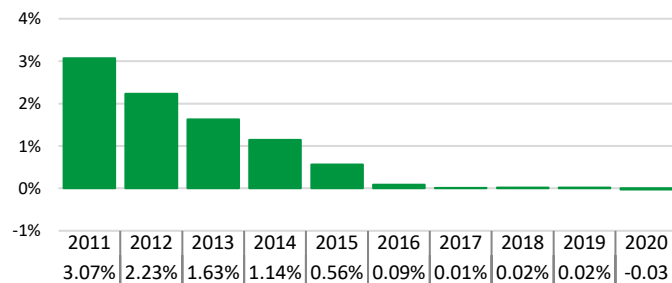
Subscription charges	0%
Redemption charges	0%
This is the maximum amount that may be deducted from your money before it is invested and before the income from your investment is paid.	
Total Expense Ratio	0.10%
Charges levied on the Fund under specific conditions	
Performance fee	Not applicable

The **Total Expense Ratio (TER)** represents an estimate of the costs the Fund will have over the course of a year and takes into consideration the reduction of the management fee to 0.050% during the period lasting from 21/12/2020 to 31/12/2021. This value includes stamp duties on the management, and deposit fee at the current rate during the referred period and excludes, namely:

- Performance fee;
- Transaction costs, except in the case of subscription/redemption costs levied on the Fund when subscribing/redeeming units of another Fund.

For more information on charges, see the Fund's prospectus, available at www.imga.pt and www.cmvm.pt

Past performance



Source: APFIPP

The yields shown represent past data and do not constitute a guarantee of future yield since the value of the investment units may increase or decrease depending on the level of risk, which ranges from 1 (minimum risk) to 7 (maximum risk).

Yields are presented in Euros and their calculation include all charges borne by the Fund except for any subscription (0%) or redemption fees (0%).

The amounts disclosed include any tax liability borne by the Fund up to 30/06/2015. The entry into force of the new tax system (Decree-Law No. 7/2015 of 13/01) means the published values do not take into account the tax that may be payable by Investors on income earned after 01/07/2015 up to the time of redemption.

The Fund was established on the 6th of October, 2008.

Practical information

Distributor:

The Caixa Central - Caixa Central de Crédito Agrícola Mútuo, C.R.L., through its branches and their Internet Banking service, on www.creditagricola.pt, as well as at branches of its Caixas de Crédito Agrícola Mútuo associates, that act on its behalf of that bank as its agents.

Depositary: CAIXA CENTRAL – Caixa Central de Crédito Agrícola Mútuo, C.R.L., with registered office at Rua Castilho 233/233-A, in Lisbon, registered at CMVM as a financial intermediary since the 18th of November, 1995, telephone (+351) 213 809 900.

Auditor: Mazars & Associados, S.R.O.C., with registered office at Rua Tomás da Fonseca, torre G – 5º, 1600-209 Lisbon, Tel.: +351 217 210 180.

Depending on the country of residence, Portuguese tax legislation may have an impact on the investor's personal tax situation.

More detailed information may be obtained, free of charge, from the Fund's prospectus and its annual and half-yearly reports and accounts. These documents are made available to interested parties for consultation by the

management company, at all the marketing locations and means of the placement entities and their agents.

The value of the investment units may be consulted at the branches of the Placement entity and branches of Caixas de Crédito Agrícola, which act as agents of CAIXA CENTRAL – Caixa Central de Crédito Agrícola Mútuo, C.R.L. in the placement of investment units, as well as at www.creditagricola.pt, and also at the CMVM website, at www.cmvm.pt.

Management Company: IM Gestão de Ativos, Sociedade Gestora de Organismos de Investimento Coletivo, S.A., with registered office at Av. da República 25 – 5ºA, em Lisbon, Tel.: +351 211 209 100, www.imga.pt.

Information on the returns policy, including a description of how returns and benefits are calculated, and an indication of the persons responsible for awarding the returns and benefits are available at www.imga.pt. A paper copy is available, free of charge, on request.

IM Gestão de Ativos may be held liable solely on the basis of any statements contained in this document that may be misleading, inaccurate or inconsistent with the corresponding parts of the Fund's prospectus.