

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

CA Rendimento - Open-Ended Bonds Mutual Fund

(ISIN: PTYCFBLM0003)

Harmonised Fund managed by **IM Gestão de Ativos, Sociedade Gestora de Organismos de Investimento Coletivo, S.A.**, held by the CIMD Group.

Objectives and Investment Policy

The Fund has an investment policy that requires that at least 80% of its value is invested in bonds.

The Fund shall invest at least 50% of its net asset value in floating rate bonds. Flat rate bonds shall not exceed 30% of the net asset value of the Fund.

The Fund will also invest in markets outside the Euro Zone.

The Fund may invest in derivative financial instruments, but this may not result in a potential loss of more than 10% of the net asset value of the Fund.

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/or redemption orders may be submitted during business days (in accordance with Portugal's Banking Calendar) from 8:30 a.m. to 4:00 p.m., at any physical branch or via the Internet Banking service, via the website, www.creditagricola.pt.

For purposes of subscription or redemption, the value of the subscribed/redeemed unit is determined at the close of the day on which the order was placed and published on the next business day. For that reason, the subscription/redemption request is executed at an unknown price.

Minimum subscription amount: 25€.

Redemption notice period: 3 business days.

Investor Profile

The Fund is intended for investors with a low-risk appetite, who favour low price volatility as well as a lower probability of capital devaluation.

The invested capital may be redeemed at a value different from that originally invested.

Distribution policy

Because it is a capitalisation Fund, the income generated/yielded by the Fund's portfolio is reinvested in the Fund.

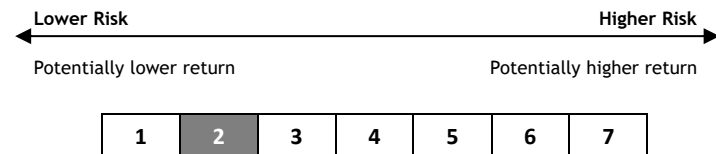
Minimum recommended investment period

The Fund recommends a minimum investment period of 180 days.

Recommendation

This Fund may not be suitable for investors wishing to withdraw their money earlier than 180 days following subscription.

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. Past monthly performance data is considered for the calculation of volatility.

Historical data may not constitute a reliable indication of the risk profile of the fund in the future.

The risk category indicated is not guaranteed and may vary over time;

The lower risk category does not mean it is a risk-free investment;

The Fund is in the category of bond funds, because at least 80% of its portfolio will always be invested in bonds;

The Fund's rating at 2 reflects the fact that it invests in bonds and these may experience significant price changes.

The Fund has no guaranteed capital or income.

Liquidity risk

It does not have immediate liquidity. In the event of redemption, the liquidation value may be credited up to 3 days after the date stated in the redemption order.

Capital risk

The redeemed value may be less than the amount invested.

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.

Exchange Rate Risk

The Fund is exposed to exchange risk due to investment in markets outside the Euro Zone.

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.

Charges levied on the Fund over the year

| | |
|---------------------|-------|
| Total Expense Ratio | 0.75% |
|---------------------|-------|

Charges levied on the Fund under specific conditions

| | |
|-----------------|----------------|
| Performance fee | Not applicable |
|-----------------|----------------|

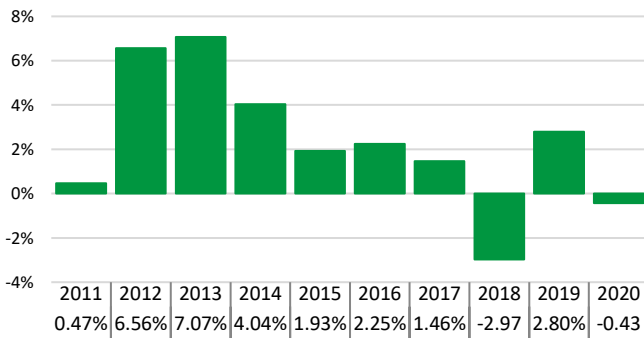
Subscription and redemption charges are maximum amounts. In some cases, the investor may pay less. This information must be confirmed with the distributors.

The **Total Expense Ratio (TER)** refers to the year that ended in December 2020. The value may vary from year to year. This value includes stamp duty on the management and deposit fee, according to the current rate during the referred period. It excludes, namely:

- Transaction costs, except for subscription/redemption charges levied on the Fund when buying/selling 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).

The value of the investment unit may vary according to the value of the assets that make up the Fund's portfolio.

Yields are presented in Euros and their calculation includes all charges except for the subscription (0%) or redemption fees (0%)

The disclosed values include the implicit taxation borne by the Fund up to the 30th of June, 2015. Following the entry into force of the new tax regime (enacted by Law-Decree nr. 7/2015, 13 January), the disclosed performance does not include any tax liabilities that may be payable by investors on income earned after the 1st of July, 2015 until redemption.

The Fund was established on the 20th of June, 1994.

Practical information

Distributor

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, C.R.L., through its branches and its Internet Banking Service at www.creditoagricola.pt, as well as the branches of its Caixas de Crédito Agrícola Mútuo suas Associadas, which will act in the name of and on behalf of that Bank as its agents.

Depository: CAIXA CENTRAL – Caixa Central de Crédito Agrícola Mútuo, C.R.L., with registered office at Rua Castilho, 233/233-A, 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 – 5^o Andar, 1600-209 Lisbon, Tel.: +351 217 210 180.

Depending on your country of residence, Portuguese tax legislation may have an impact on your 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 offices and distribution outlets of the Placement entity and branches of Caixa de Crédito Agrícola, acting as agents of CAIXA CENTRAL – Caixa Central de Crédito Agrícola Mútuo, C.R.L. in the placement of investment units, as well as at CMVM's 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 – 5^oA, 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 the statements contained in this document that may be misleading, inaccurate or inconsistent with the corresponding parts of the Fund's prospectus.