

The Conviction to Invest Responsibly.

Olivier Maes
Head of Sales & Distribution BeNeLux & Nordics
Member of the Executive Committee

March 14th 2024

CANDRIAM 

A NEW YORK LIFE INVESTMENTS COMPANY



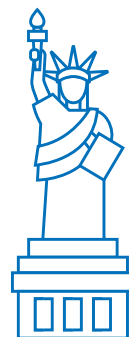
Speaker

Olivier Maes.

Head of Sales & Distribution BeNeLux & Nordics



Entering the New York Life Ecosystem.



175
years of stability



Core value of “mutuality”:
focus on creating long-term value for clients



Highest possible ratings⁽²⁾ currently awarded to any U.S Life Insurer



1st
mutual life insurer in the US ⁽¹⁾



Statutory surplus of
\$30bn



\$684bn⁽³⁾
of AUM



1,900+
investment professionals



NYL Investors

ausbil



Source: Candriam. All figures as at 30/06/2023

(1) On the basis of revenues as reported by “Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual),” Fortune magazine, May 2023.

(2) Third Party Ratings based on financial strength as of June 2023. The quality of the award won by the UCI or the management company depends on the quality of the issuing institution and that the award does not guarantee the future results of the UCI or management company.

(3) AuM as at 30/06/2023; includes assets of Candriam; includes assets of Investment Advisors affiliated with New York Life Insurance Company, and assets under administration that includes non-proprietary mutual funds for Retail Annuities and other assets under administration.



Candriam at a Glance.



144

bn EUR⁽¹⁾ of **Assets Under Management**



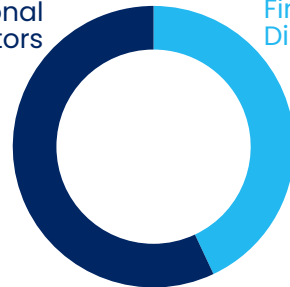
4 management offices in Luxembourg, Brussels, Paris & London



232 highly qualified investment professionals

53%
Institutional Investors

47%
Financial Distributors



50%

of Candriam's funds have a **4-5 Morningstar® Rating**



76%*

of AuM invested in **ESG**, based on in-house, proprietary screening

Source: Candriam. All figures as at 30/06/2023- © 2024 Morningstar, Inc. All rights reserved. Some of the information contained in this document is the property of Morningstar and/or its information providers. It is given without any guarantee as to its accuracy, exhaustiveness or topicality. Its reproduction or redistribution is strictly forbidden. (1) As of 30 June 2023. As of 30/06/2023, Candriam changed the Assets Under Management (AUM) calculation methodology, and AUM now includes certain assets, such as non-discretionary AUM, external fund selection, overlay services, including ESG screening services, advisory consulting services, white labelling services, and model portfolio delivery services that do not qualify as Regulatory Assets Under Management, as defined in the SEC's Form ADV. AUM is reported in EUR. AUM not denominated in EUR is converted at the spot rate as of 30/06/2023.

* "Article 8 or 9", according to the Sustainable Finance Disclosure Regulation. "Article 9" products have defined and quantifiable ESG (Environmental, Social and Governance) objectives. They are products with a social or environmental objective, aligned with the definition of sustainable investments. "Article 8" products do not have a defined ESG objective but take ESG criteria into consideration when constructing their portfolios.



Our People: Highly Qualified, Loyal Teams.



608
employees



37
nationalities



16 years
of tenure for senior
leadership team

74

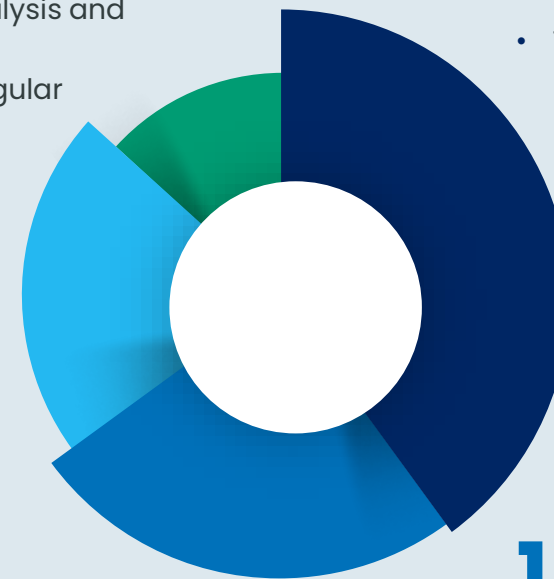
Sales & Distribution

- 19 nationalities
- Availability, “client first” mentality
- Detailed and customized performance analysis and reporting
- Transparent & regular communication

232

Investment Professionals

- 20 years in financial markets / 11 years at Candriam on average
- Strong focus on risk-adjusted performance generation
- Tailor-made Investment Solutions



157

Corporate Functions

148

OPS/IT

- Strong Risk & Compliance framework (US shareholder)
- Deep knowledge of regulations and structuring of wrappers and product range



A Unique Brand Commitment.

Conviction **ANDR**esponsibility **I**n **A**sset **M**anagement



Our Brand Promise



INVESTING

FOR TOMORROW

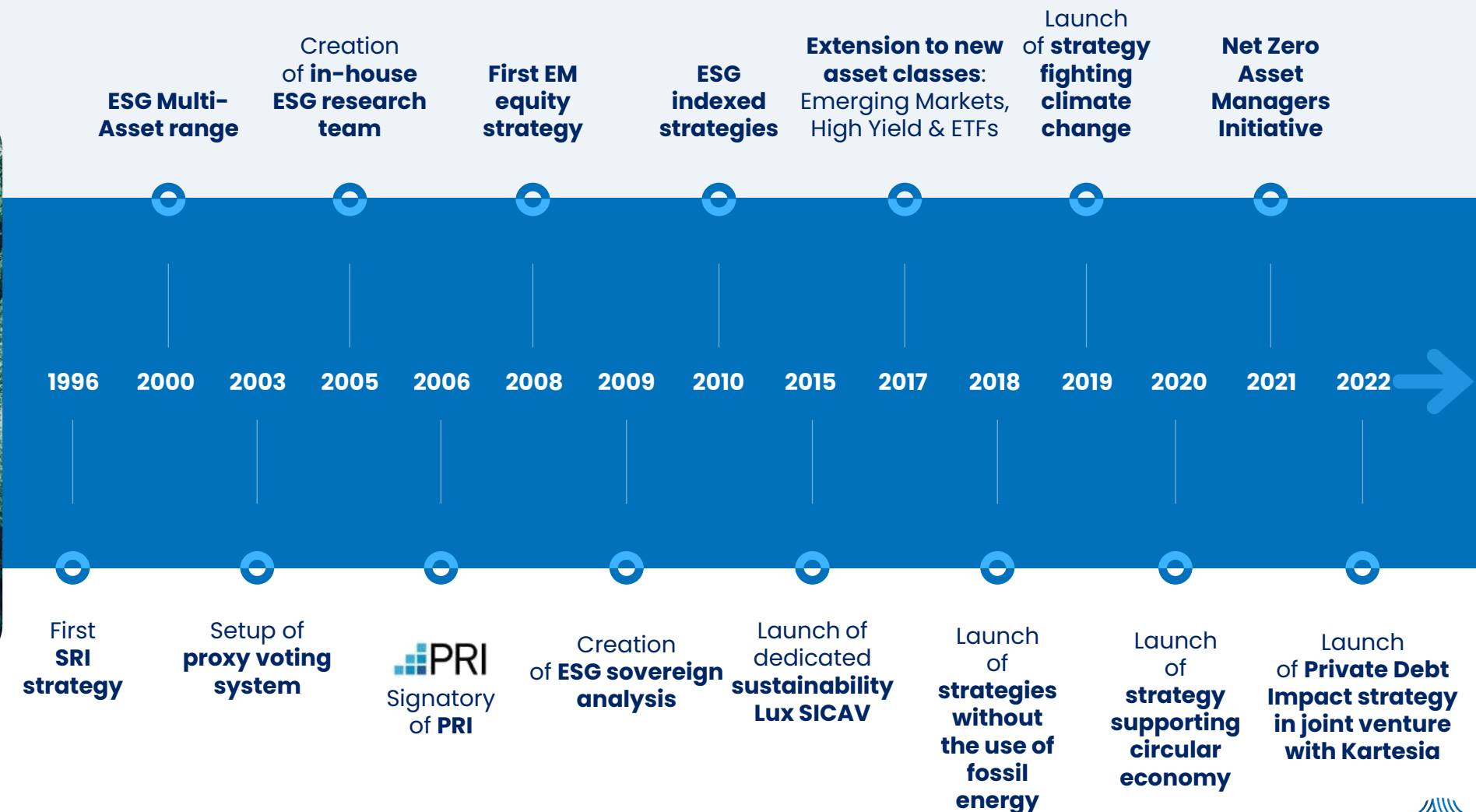


Our brand signature reflects the **long-term approach** we take with all our stakeholders

To us, this approach is the **best way to create value** for all parties in the long term



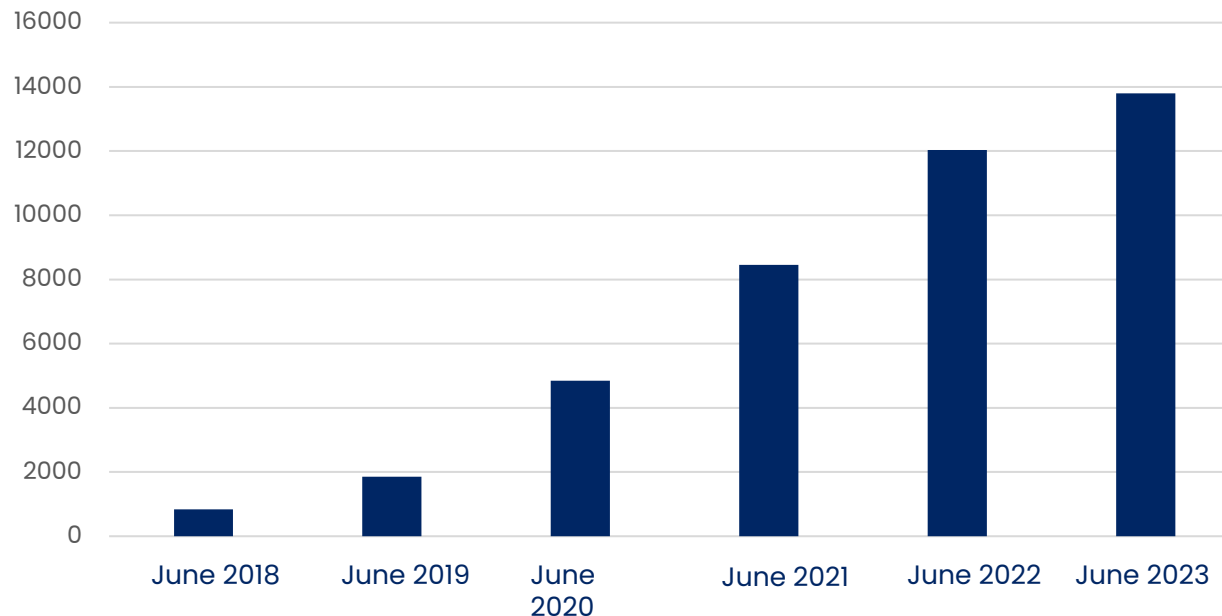
A +25-year Track Record in Sustainable Investing.



Candriam Academy: Bridging the Knowledge Gap on ESG.



The first **free-access** accredited training platform on sustainable investing



13,800

MEMBERS

FROM

70

COUNTRIES



A Track-Record Leading to Strong Market Recognition.



BRAND

Grand Prix de la Finance 2021: Asset Manager (AUM > €100bn) – **3rd Rank**

21st global AM brand (Fund Buyer Focus)

2nd “Best 2020 Fund Manager” in the “Top gestori fondi 2020” (2020 - Istituto Tedesco/La Repubblica A&F)

Broadridge Distribution Achievement Awards 2021: Sales services, fastest riser

Best Company, European Equities (2021 - Quantalys Inside, France)

Citywire Awards 2021: Best fund manager, Bonds Global High Yield

3rd Best foreign manager (Italy), 24th Edition Premio Rendimento



INNOVATION

Social fund of the year 2020, Candriam Equities L Oncology Impact (Environmental Finance, Luxembourg)

1st innovation award for Candriam Equities L Oncology Impact fund at Sustainable & ESG (2019 - Investment Week, UK, Innovation Category)

Most innovative ETFs for Candriam’s range of Index IQ ETFs at ETF Express 2019 Awards (Globalfundmedia, UK)

Digital Award for Candriam Robo Investment Simulator (2019 - Option Finance, France)



SUSTAINABILITY

RIBI (Responsible Investment Brand Index - 2023) : Avant-Gardist, 1st Overall

Best ESG Company (2022 - Quantalys Inside, France)

Member of the **UN PRI® 2020 Leaders Group** - 20 asset managers worldwide recognized for the excellence of their climate investment practices

Best ESG/SRI Management Company (2020 - HFR European Performance, UK)

3rd best SRI brand (Fund Buyer Focus)



IMPORTANT INFORMATION

This marketing communication is provided for information purposes only, it does not constitute an offer to buy or sell financial instruments, nor does it represent an investment recommendation or confirm any kind of transaction, except where expressly agreed. Although Candriam selects carefully the data and sources within this document, errors or omissions cannot be excluded a priori. Candriam cannot be held liable for any direct or indirect losses as a result of the use of this document. The intellectual property rights of Candriam must be respected at all times, contents of this document may not be reproduced without prior written approval.

Warning: Past performance of a given financial instrument or index or an investment service or strategy, or simulations of past performance, or forecasts of future performance does not predict future returns. Gross performances may be impacted by commissions, fees and other expenses. Performances expressed in a currency other than that of the investor's country of residence are subject to exchange rate fluctuations, with a negative or positive impact on gains. If the present document refers to a specific tax treatment, such information depends on the individual situation of each investor and may change.

In respect to money market funds, please be aware that an investment in a fund is different from an investment in deposits and that the investment's principal is capable of fluctuation. The fund does not rely on external support for guaranteeing its liquidity or stabilizing its NAV per unit or share. The risk of loss of the principal is borne by the investor. Candriam consistently recommends investors to consult via our website www.candriam.com the key information document, prospectus, and all other relevant information prior to investing in one of our funds, including the net asset value ("NAV") of the funds. Investor rights and complaints procedure, are accessible on Candriam's dedicated regulatory webpages <https://www.candriam.com/en/professional/legal-and-disclaimer-candriam/regulatory-information/>. This information is available either in English or in local languages for each country where the fund's marketing is approved. This is a marketing communication. Please refer to the prospectus of the fund and to the key information document before making any final investment decision. According to the applicable laws and regulations, Candriam may decide to terminate the arrangements made for the marketing of a relevant fund at any time.

Information on sustainability-related aspects: the information on sustainability-related aspects contained in this communication are available on Candriam webpage <https://www.candriam.com/en/professional/market-insights/sfdr/>. The decision to invest in the promoted product should take into account all the characteristics or objectives of the promoted product as described in its prospectus, or in the information documents which are to be disclosed to investors in accordance with the applicable law.



Client relation offices

Amsterdam
Dubai
Frankfurt
Geneva
Zurich
Madrid
Milan
New York

Management centers

Luxembourg
Brussels
Paris
London



Programme.

- > **10:00** Introduction
Olivier Maes, Head of Sales & Distribution, Belgium & Nordics, Member of the Executive Committee, Candriam
- > **10:15** The role of private debt in Institutional Portfolio Management
Kristof Wouters, Head of Pensions & Insurance Relations, Candriam
- > **10:25** Deepdive Kartesia Impact Fund
Kamil Kapasi, Associate Director, Kartesia
- > **10:55** Biodiversity: next frontier in sustainable investing
Alix Chosson, Lead ESG Analyst - Environmental Investments & Research, Candriam
- > **11:35** Energize the Future: Risks and Rewards of Nuclear Energy and the Transition Ahead
Wim Van Hyfte, PHD, Global Head of ESG Investments & Research, Candriam
- > **12:15** Conclusions
Olivier Maes
- > **12:20** Walking lunch
- > **13:30** Guided Tour of the Gare Maritime, Tour & Taxis

