



A TRUSTED TEAM
A PROVEN APPROACH

CANDRIAM 
INVESTORS GROUP
A NEW YORK LIFE COMPANY

CONVICTION AND RESPONSIBILITY IN ASSET MANAGEMENT

With EUR 94bn assets under management, CANDRIAM is a European multi-specialist asset manager with a long-term track record. Through conviction-driven investment solutions, CANDRIAM has earned a reputation for delivering innovation and strong performance to a diversified client base in over 20 countries.

PERFORMANCE IS DRIVEN BY STRONG CONVICTIONS AND A DISCIPLINED APPROACH

- Conviction-driven portfolio construction
- Team-driven idea generation
- Constant innovation in strategies and services
- Strong and consistent performance
- Proprietary quantitative models and in-depth fundamental analysis
- Strict monitoring of exposure and independent rigorous control by dedicated risk management

INVESTORS NEED 360° INVESTMENT SOLUTIONS

EQUITIES

- Fundamental strategies on:
 - European Equities
 - Emerging Markets Equities
 - Thematic Global Equities
- Australian Equities
- Quantitative strategies on Global Equities

FIXED INCOME

- International Sovereign Bonds & Money Markets
- Strong coverage in Corporate Investment Grade
- Frontrunner in High Yield bonds
- Pioneering expertise in Emerging Markets bonds

ASSET ALLOCATION

- Sophisticated Asset Allocation Strategies
- ALM, Basel III & Solvency II optimization solutions

SUSTAINABLE & RESPONSIBLE INVESTMENTS

- Pioneer since 1996
- Broadest range of SRI funds in continental Europe
- 21% of AUM in SRI
- Worldwide coverage of all asset classes

EXCELLENCE IN ALL
ASSET CLASSES
MULTI-SPECIALIST
SKILLS

ABSOLUTE RETURN & ALTERNATIVE INVESTMENTS

- A European leader since 1996
- Diversified and liquid product range
- UCITS & AIFM regulations compliant

KEY FACTS

SERVICING CLIENTS IN OVER **20** COUNTRIES

- 9 European countries
- 4 management centres
(Brussels, Luxembourg, Paris and London)

92 CORE FUNDS & **28** CLIENT-SPECIFIC FUNDS

- 84% of our funds awarded have an above-average performance rating
(source: Morningstar – December 2015)

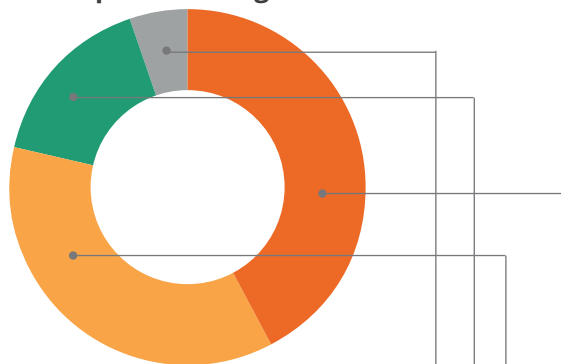
20 YEARS' EXPERIENCE IN

- Managing innovative strategies
- Developing customised investment solutions
- Servicing institutional, retail and private clients

330 INSTITUTIONAL MANDATES

EUR **94**BN ASSETS UNDER MANAGEMENT,
21% in Sustainable & Responsible Investments.

Broad product range in all asset classes



ASSET ALLOCATION: **42%**

FIXED INCOME and
MONEY MARKET: **36%**

EQUITIES: **16%**

ALTERNATIVE: **5%**

Rounded figures on 31 December 2015

500 EXPERIENCED PROFESSIONALS DRIVING INNOVATION, PERFORMANCE AND CLIENT SERVICES

160

Investment
professionals

Key staff with on average
20 years' experience in
financial markets and an
average of more than 10
years with company.

130

Client service
managers

More than 25 national-
ities servicing clients in
6 languages.

Detailed and customized
performance analysis
and reporting.

70

Investment operations
and risk managers

Independent, specialist
risk managers.

A robust operational
platform.

125

Business support and
legal experts

Swift access to portfolios
via constantly upgraded
IT systems.

Extensive knowledge of
client regulations and op-
timization of wrappers
and reporting.



"Client interests are always at the heart of our business. Our aim is to provide excellence in all our activities, drawing upon the renowned expertise of our experienced teams. We believe that strong convictions, coupled with Responsibility, drive performance. This makes us a trusted, long-term partner for our clients, helping them to meet their objectives through various market cycles."

NAÏM ABOU-JAOUDE,
CEO OF CANDRIAM AND CHAIRMAN OF NEW YORK LIFE
INVESTMENT MANAGEMENT INTERNATIONAL

CONVICTION

Clear convictions, combined with creative thinking and disciplined processes are key to achieving excellence in everything we do. Our drive to continuously improve and innovate is what keeps our competitive edge sharp.

RESPONSIBILITY

Responsible behaviour is at the heart of sustainable value creation. Both on corporate and individual levels, we always behave in a responsible manner. Acting with integrity means we can nurture long-term relationships based on respect.

BUILDING RESPONSIBLE PARTNERSHIPS WITH INVESTORS

We believe that a strong relationship can only be built with a unique expertise in customized solutions and added-value services to match client needs. It also requires transparent communication in all market conditions and a deep understanding of local specificities. We employ stable teams with an exceptional length of tenure and always strive to maintain the highest standards of governance and ethics. And at the end of the day, we have a responsible vision for investments, clients and staff.

WHAT CLIENTS SAY ABOUT US

"We feel confident in their vision and their rigorous approach. They have strong convictions that are shared across the whole company."

A BELGIAN PENSION FUND

"I receive sustainable added value, with competitive risk-adjusted performance, and a transparent approach across the board. In a spirit of trust and integrity they build a long-term partnership with me."

A FRENCH LIFE INSURANCE COMPANY

"I value them as they have my best interests at the heart of their focus; I know they are always on my side."

AN ITALIAN PENSION FUND

"I take confidence from the excellence in their company, they are not swayed by self-interest or investment trends, but apply deep knowledge for my benefit."

A DUTCH INSURANCE COMPANY

"They see our relationship as a long-term partnership with us, giving me trust in their direction and actions."

A GERMAN DISTRIBUTOR





ABOUT NEW YORK LIFE INVESTMENTS

New York Life Insurance Company, a Fortune 100 company founded in 1845, is one of the largest life insurers in the world⁽¹⁾. Known for its financial strength and integrity, the New York Life's family of companies offers life insurance, retirement income, investments and long-term care insurance.

New York Life Investments, a wholly owned subsidiary of New York Life Insurance Company, is a leading investment management firm ranked among the world's largest asset managers⁽²⁾. Through its multiple-boutique investment structure, it offers access to an array of fixed income, equities and alternative products for institutional and retail clients.

EQUITIES | BONDS | SRI | ALTERNATIVE INVESTMENTS | ASSET ALLOCATION

CANDRIAM. INVESTING FOR TOMORROW.



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(1) Based on revenue as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)", Fortune, 2 June 2014. See http://money.cnn.com/magazines/fortune/fortune500/2013/faq/?iid=F500_sp_method%20 for methodology.

(2) Source: New York Life Investments ranked 29th among the world's largest money managers within Pensions & Investments, May 26, 2014. Rankings are based on total worldwide institutional assets under management for the year-end 2013. New York Life Investments assets include assets of affiliated investment advisors. "New York Life Investments" is a service mark used by New York Life Investment Management Holdings LLC and its subsidiary, New York Life Investment Management LLC.