



CANDRIAM:
A WORLD OF EQUITY SOLUTIONS



TWO DECADES OF PROVEN EQUITY SUCCESS

Few asset classes provide the return potential of equities. For this reason, **equities are an indispensable component** of investors' portfolios.

At Candriam we offer our clients solutions that can exploit value from a diverse range of equity opportunities.

STABLE TEAMS, STRONG RESULTS

Candriam's strategies are supported by **solid in-house analysis** which has generated **consistent long-term investment returns**. Our investment professionals have worked together for over a decade; developing and fertilizing ideas, resulting in innovative strategies many of which are among the top performers in their categories.

CONVICTION-DRIVEN RESEARCH

Candriam's strategies are predicated **on in-house research and a high-conviction approach** – in our fundamental stock selection or the factors underpinning our quantitative models.






AN EXTENSIVE RANGE OF INNOVATIVE STRATEGIES

We provide actively-managed exposure to global markets. Our solid and efficient organisation enables us to **offer tailor-made solutions** to match individual client needs.

A LEADER IN SUSTAINABLE AND RESPONSIBLE INVESTMENTS

Having developed a focus on sustainable investing in 1996, Candriam now manages one of the broadest ranges of SRI solutions in continental Europe, supported by a dedicated in-house SRI research team which is well recognised across the industry.

A UNIQUE RANGE OF STRATEGIES

Europe	Global	Emerging Markets	Thematic
Conviction	Quant Global	Global	Biotechnology
Innovation	Quant USA	SRI 	Robotics & Innovative Technology
Small & Mid Caps	SRI World 	Asia	Demography
SRI 	SRI North America 	China	Leading Brands
Fundamental Minimum Variance	SRI Pacific 		
Quant			

A BROAD RANGE OF INVESTMENT APPROACHES TO EQUITY MARKETS

OUR FUNDAMENTAL EUROPEAN APPROACH

Candriam selects **companies that have clear and sustainable competitive advantages**. We manage a range of fundamental strategies to match the differing client needs :



Dynamic strategies

Our high-conviction and small- & mid-cap portfolios are among the most concentrated in the marketplace, generating higher risk adjusted returns than most competing strategies.



Decorrelated strategies

Our innovation and fundamental low volatility strategies have a buy-and-hold approach and are designed to create significant value with low correlations to broad markets.



SRI strategies

We integrate our deep SRI research expertise to apply sustainable and responsible criteria to our stock selection process.

OUR QUANTITATIVE APPROACH

For more than 15 years, our quantitative equity management team has been building **models that identify and interpret the information** necessary to generate potentially **high-returning investments**. These models exploit a number of complementary alpha drivers to optimise our portfolios' risk-adjusted return potential.

Our quant strategies cover all global markets across the developed and emerging spectrum, and can be tailored to investors' risk and return expectations.



Multi-factor Quant strategies

Our fully-systematic process has been designed to create highly-diversified global, US and European equity portfolios.



SRI multi-factor Quant portfolios

We manage global, North American and Asia-Pacific quant equity strategies that take advantage of the full resources of our in-house SRI expertise.

A BROAD RANGE OF INVESTMENT APPROACHES TO EQUITY MARKETS

OUR GLOBAL THEMATIC APPROACH

In a fast-evolving world, structural trends offer **attractive new investment opportunities**. At Candriam, we have identified secular trends with a lasting impact, such as the ageing of the global population, the expanding middle class in emerging markets and, last but not least, the opportunities offered by disruptive technologies.

For two decades, our thematic equity team has developed strategies that capitalize on these trends, **using in-depth scientific and industry knowledge**.



Biotechnology and healthcare strategies

Leading firms in these sectors have high long-term potential thanks to their ability to innovate and tap growing demand from ageing populations.



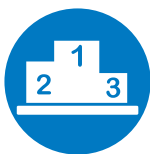
Robotics & Innovative technology strategy

Invests in disruptive technologies such as advanced robotics, Artificial Intelligence, Internet of Things, Virtual Reality and Big Data.



Demography strategy

A multi-sector strategy investing in companies that have significant exposure to a variety of long-term demographic trends.



Leading brands strategy

Invests in global companies enjoying strong brand connotations amongst consumers, and capitalizing on the rising consumption in emerging markets.

OUR EMERGING MARKETS APPROACH

We launched our **first emerging equities fund in 1994**, well before the asset class moved to the mainstream, and built up **a strong track record**.

Candriam's stable, dedicated, multicultural and seasoned team of investment professionals has an average of 15 years' experience in Emerging Markets. They conduct in-depth, bottom-up analysis and apply a unique approach, focusing on individual companies' intrinsic quality and sustainable growth potential.



Global and regional emerging markets strategies

Conviction-based strategies providing a diversified portfolio of quality companies.



Sustainable emerging markets strategy

A unique approach combining our expertise in Emerging Markets and SRI analysis.

STABLE TEAMS, STRONG RESULTS

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Our mission is to deliver long-term returns with responsibility and conviction. We strive to optimize risk-adjusted returns through robust investment processes - fundamental or systematic. Our strategies are based on active stock selection and benefit from long-term performance drivers such as innovation, emerging markets and small- & mid-caps.

Candriam also has a track record of effective customized equity solutions such as ESG-driven strategies (for example, low-carbon portfolios) and low-vol solutions.

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VINCENT HAMELINK
CIO of Traditional Investments
Member of the Group Strategic
& Executive Committees





CLIENT RELATION OFFICES

AMSTERDAM
DUBAI
FRANKFURT
GENEVA / ZURICH
MADRID
MILAN
NEW YORK

MANAGEMENT CENTERS

LUXEMBOURG
BRUSSELS
PARIS
LONDON

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 | ABSOLUTE RETURN | ASSET ALLOCATION



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(1) Based on revenue as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)", Fortune, 7 June 2017. See http://money.cnn.com/magazines/fortune/fortune500/2013/faq/?iid=F500_sp_method%20 for methodology.

(2) Source: New York Life Investments ranked 26th among the world's largest money managers within Pensions & Investments, May 29, 2017. Rankings are based on total worldwide institutional assets under management for the year-end 2016. 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.

