Candriam Sustainable Investment Conference.

Amsterdam - 30 September 2025

CANDRIAM
A NEW YORK LIFE INVESTMENTS COMPANY

Document intended for Professional & Qualified Investors

Candriam Sustainable Investment Conference.

Amsterdam - 30 September 2025

CANDRIAM
A NEW YORK LIFE INVESTMENTS COMPANY

Marketing communication for Professional Investors only.
Please refer to the prospectus of the fund and to the key information document before making any final investment decisions.

Speaker

Erik Rossen, CFA.

Client Portfolio Manager – Fixed Income

Agenda

1. Complacency in the face of uncertainty.
2. Sustainable Fixed Income Investment.
3. Conclusion.
4. Appendix.

1 Complacency in the face of uncertainty.

The new world order.

GEOPOLITICAL RISK

- Rise of Populism
- America First policy
- Increased conflicts (Russia in Ukraine, Taiwan, Middle East etc.)

GLOBAL TRADE WAR

- Global trade war
- Local and inward focus (IRA, Made in China etc)
- Deglobalisation

CLIMATE RISK

- Volatile commodity markets
- Food and water scarcity
- Climate Change

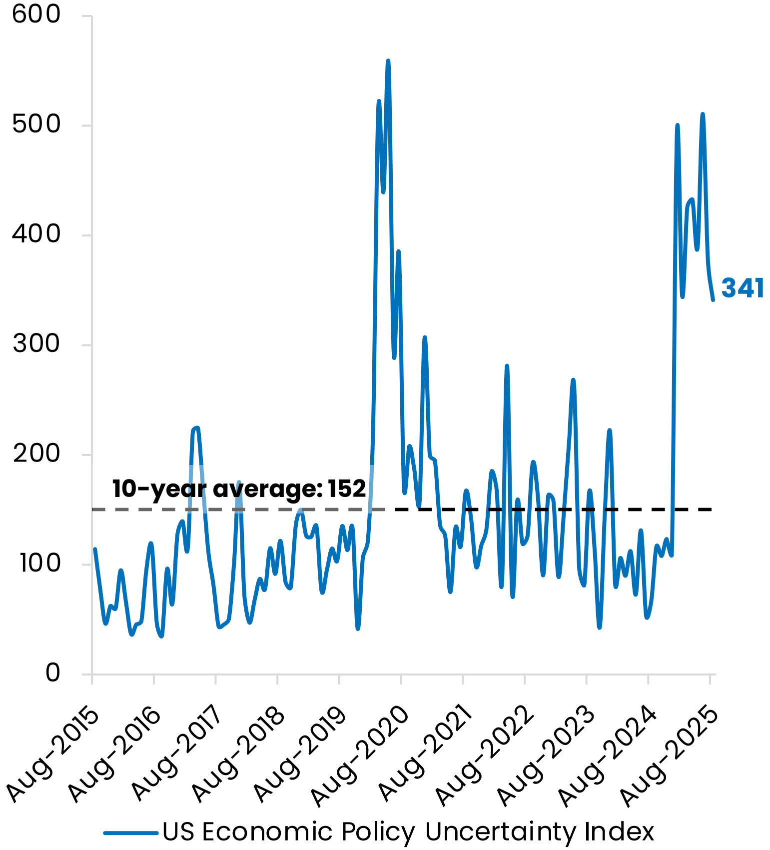
DEBT SUSTAINABILITY

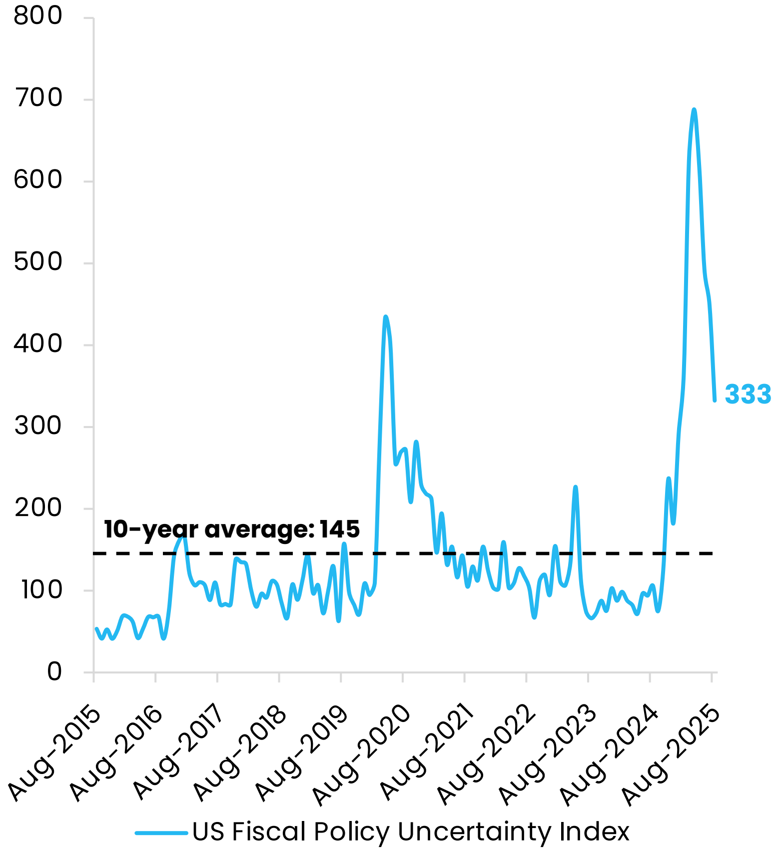
- Unsustainable deficits
- High level of debt and higher costs of debt
- Dollar dominance challenged
- Fed Independence tested

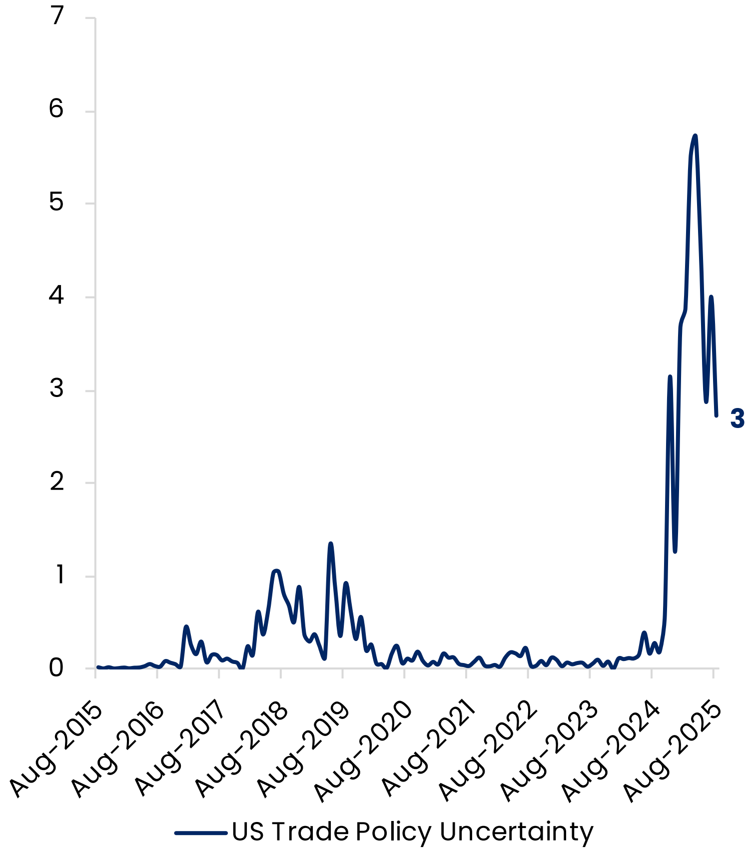
Source: Candriam – Indicative data may change over time.

Policy uncertainty is high...

Economic, Fiscal and Trade policy all affected





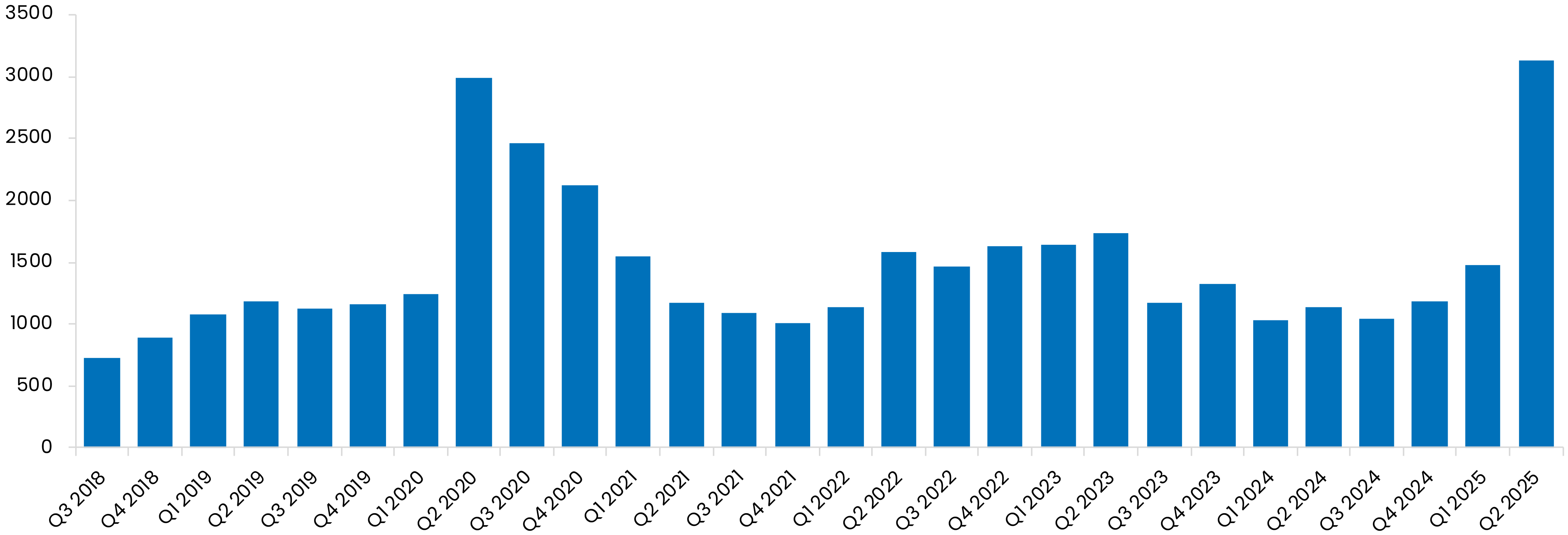


Source: Candriam, Bloomberg©, Baker, Bloom & Davis, as of 31/08/2025.

...and firms are feeling it.

Corporate executives are speaking about uncertainty at levels not seen since Covid

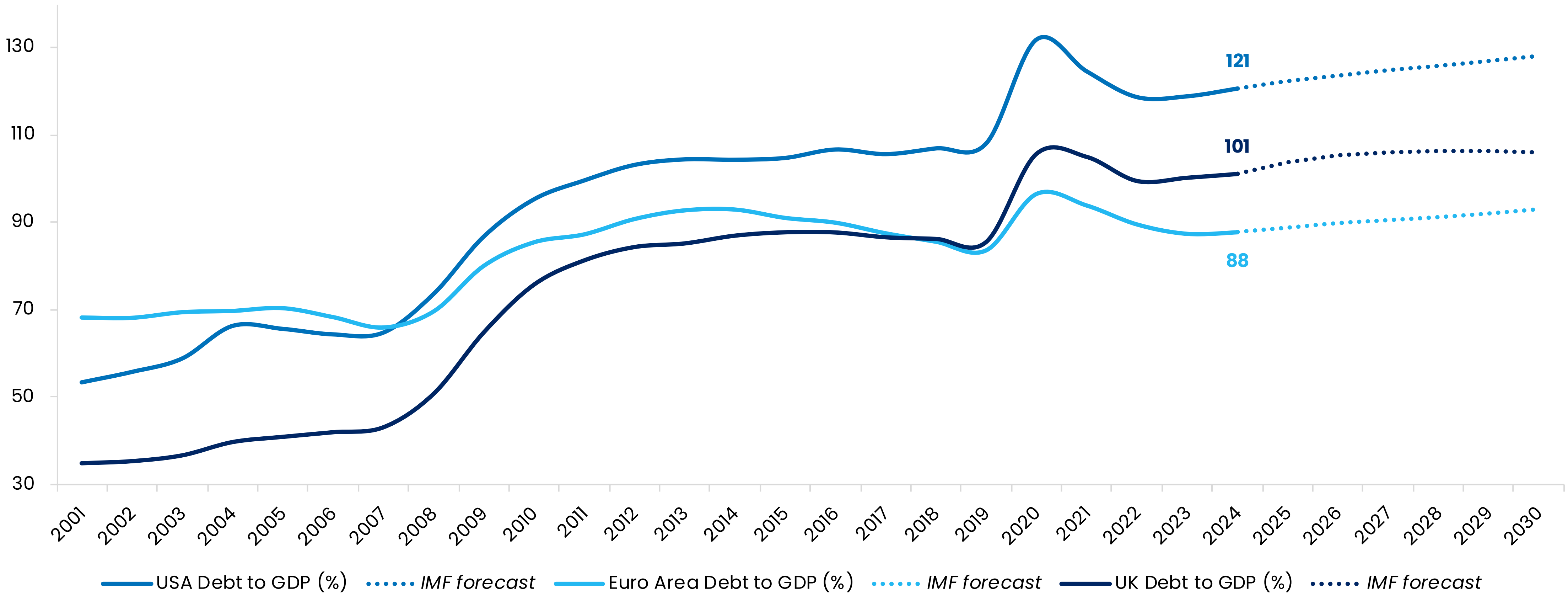
Mentions of "Uncertain, Uncertainty, Uncertainties" in S&P 500 earnings calls



Source: Candriam, Bloomberg©, as of 30/06/2025

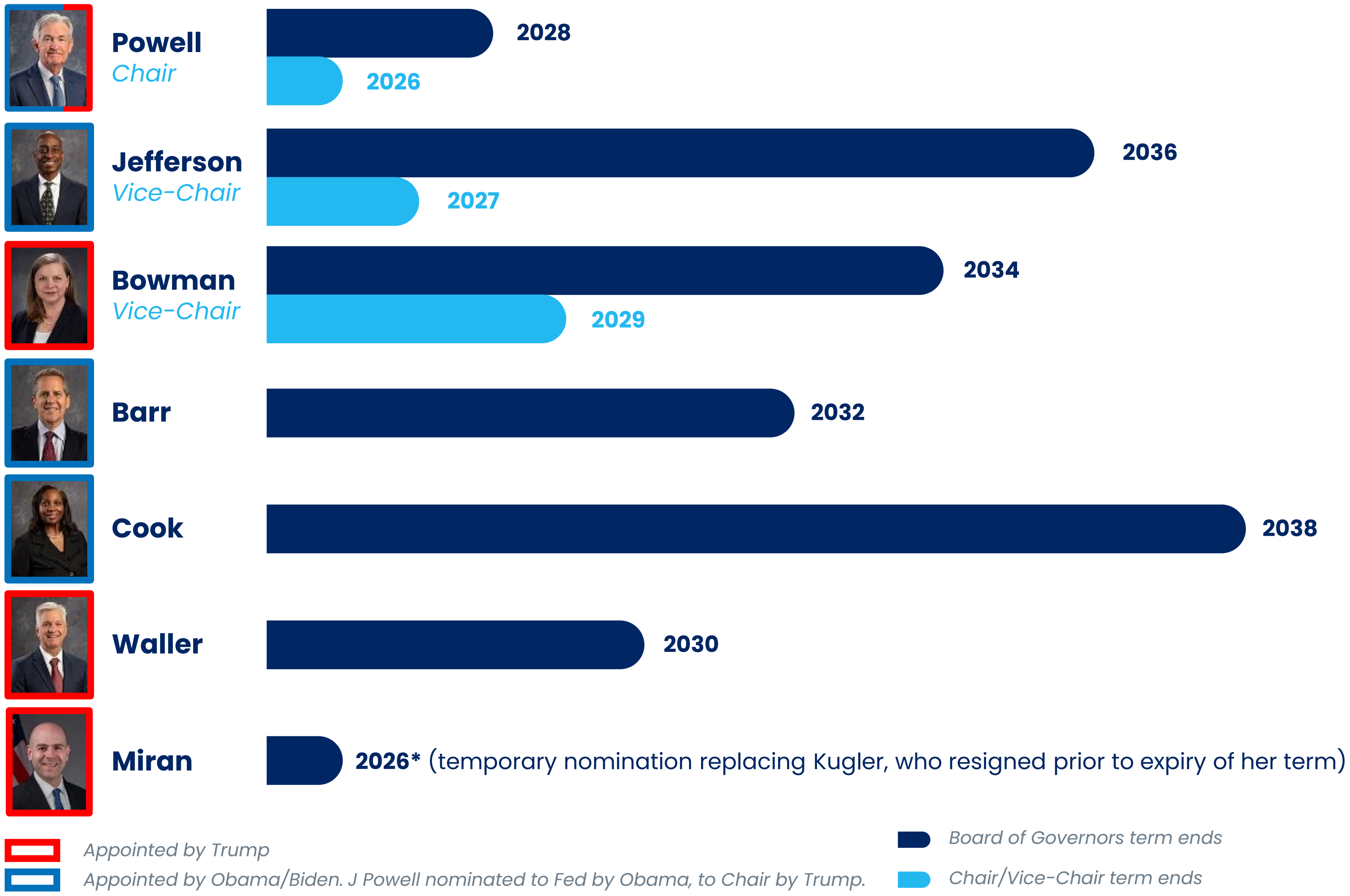
Debt levels are elevated…

Developed economies national accounts are under pressure



Source: Candriam, Bloomberg©, IMF, as of 31/07/2025

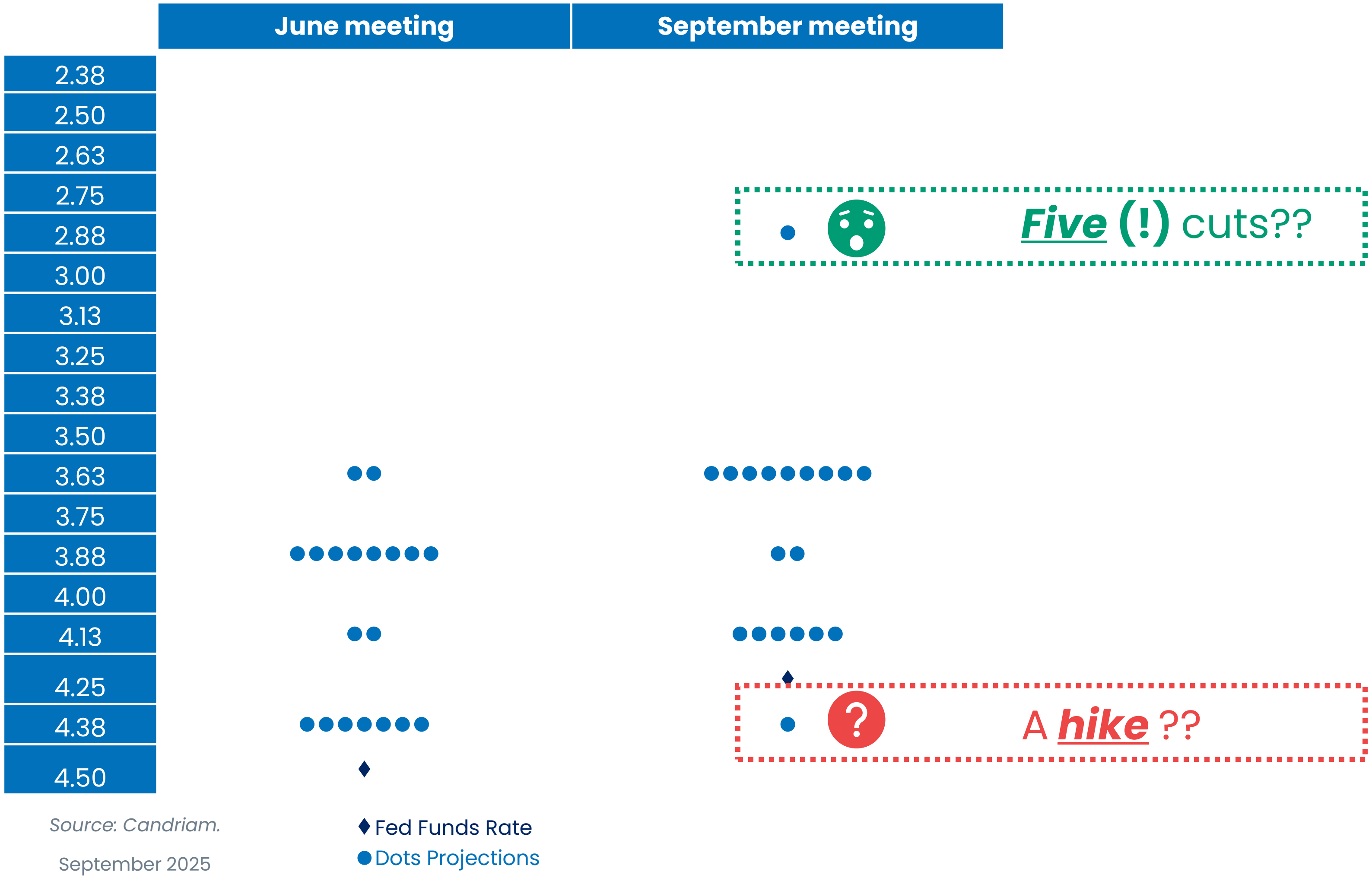
A "power grab" at the Federal Reserve?



Source: Candriam, as of August 2025

Are the DOTS still useful?

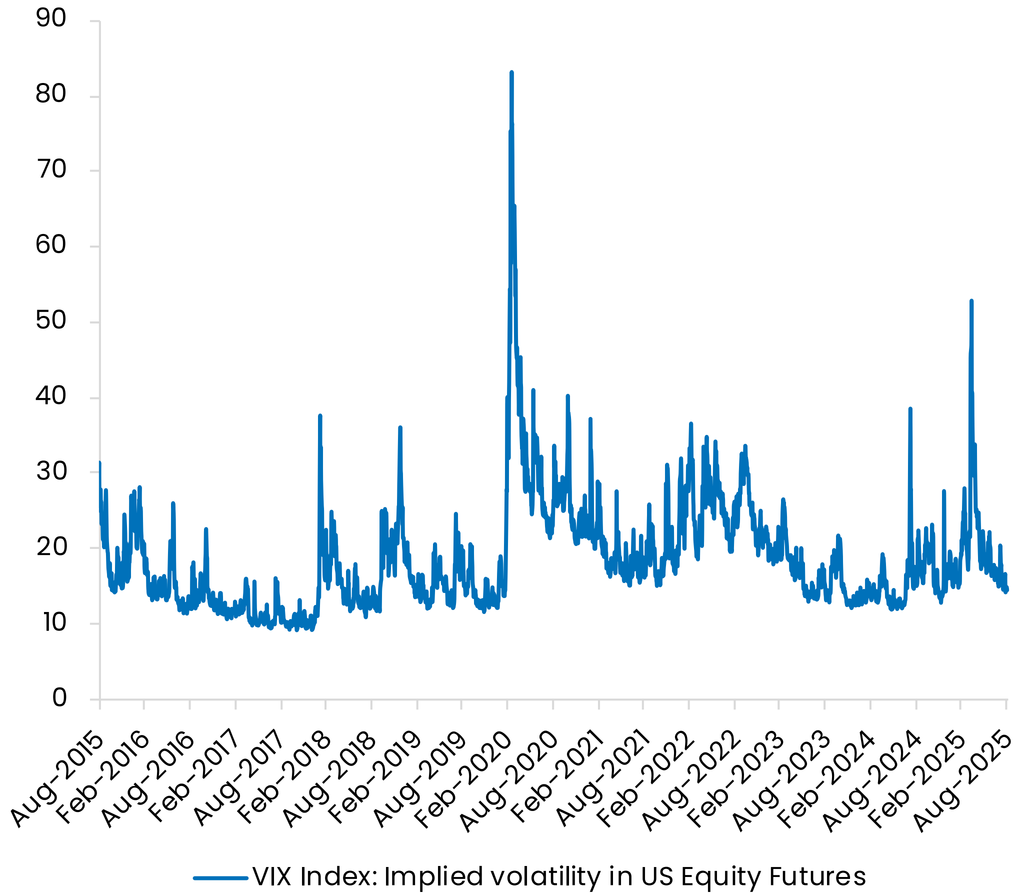
In a politicised environment, Fed members may be using the DOTS to telegraph their opinions

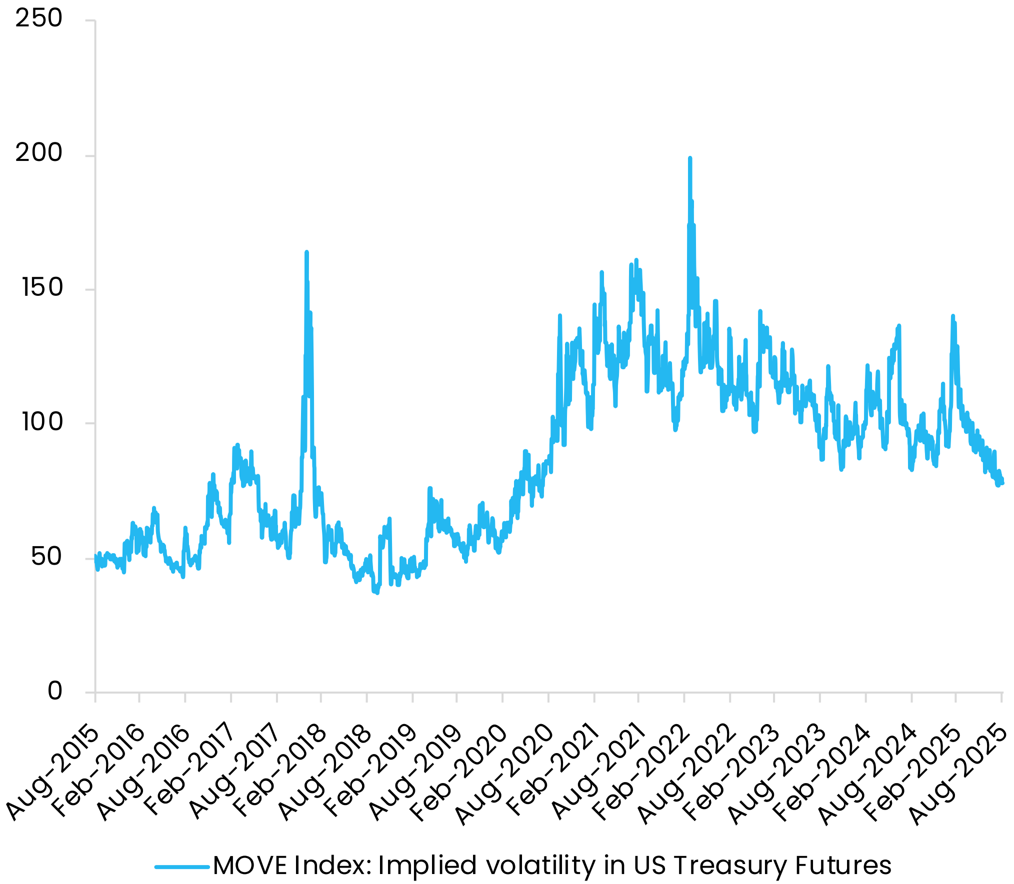


Source: Candriam.

…while volatility expectations are still low.

VIX & MOVE Indices



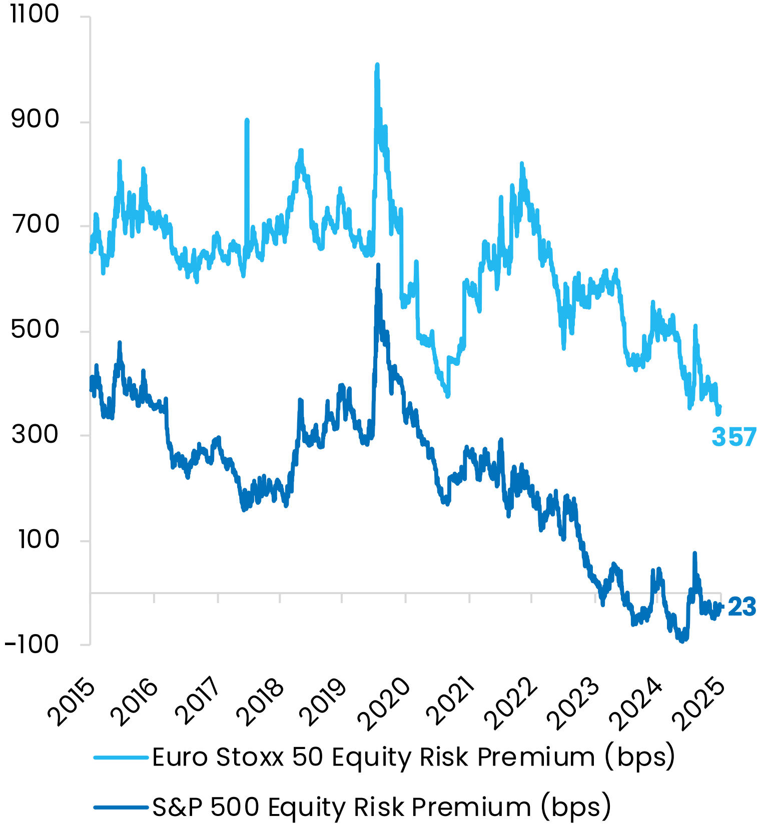


Source: Candriam, Bloomberg©, ICE BofA, as of 29/08/2025

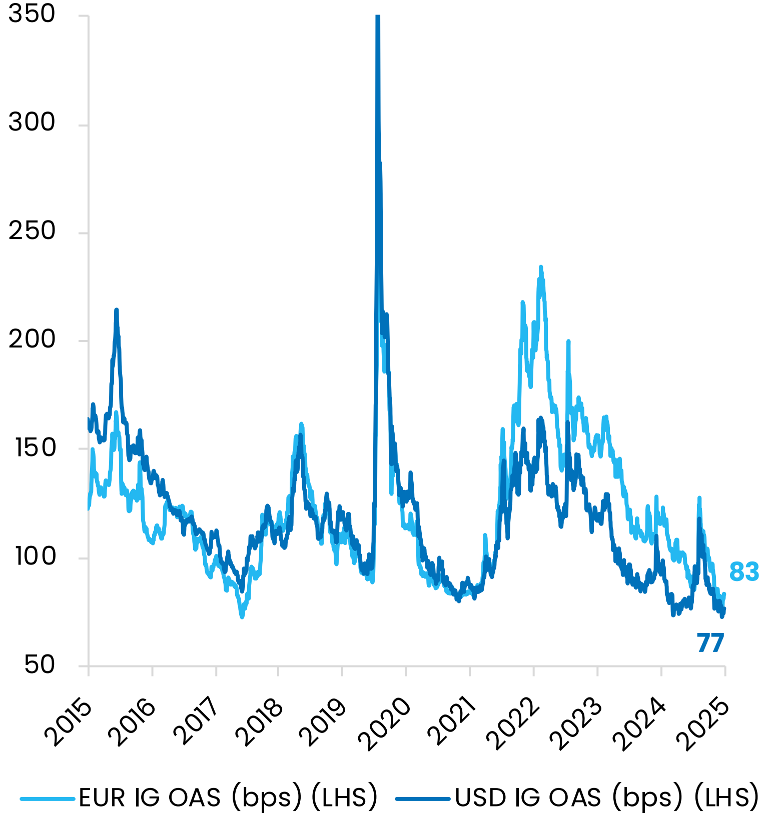
Valuations are stretched.

Across asset classes: nothing is cheap

Equities*



Credit



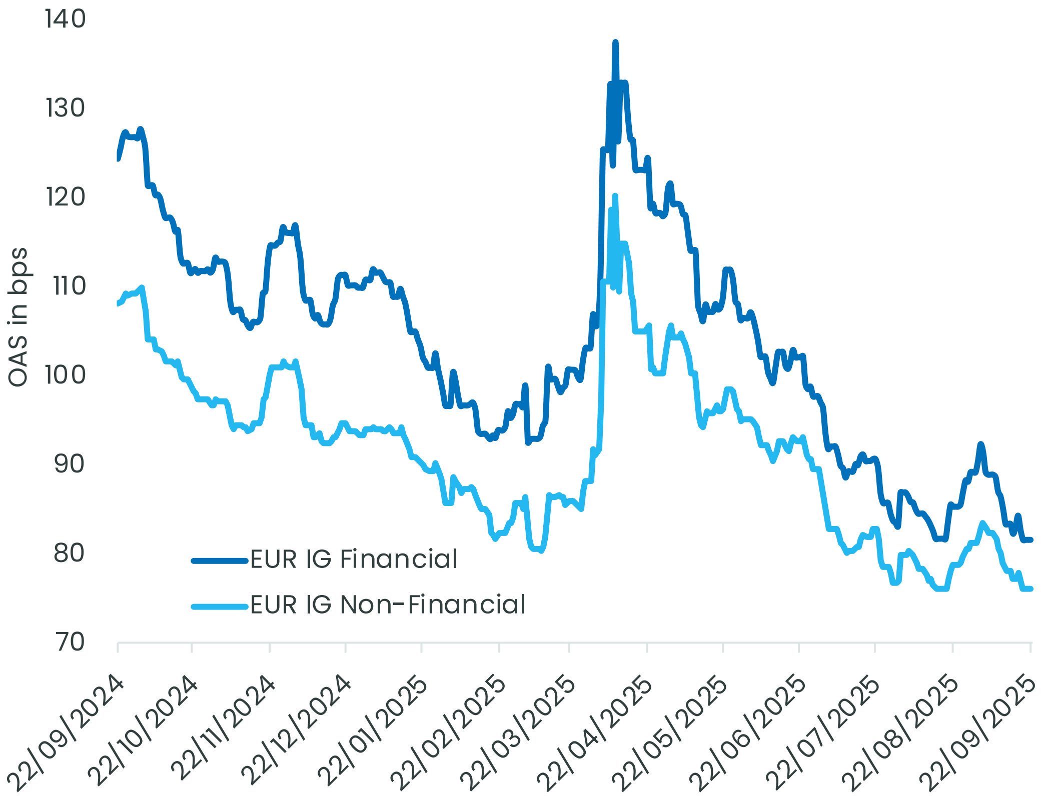
EMD

*Source: Candriam, Bloomberg©, JP Morgan, as of 29/08/2025. *Equity Risk Premium calculated as: Earnings Yield – 7Y Govt Bond Yield (US and Germany, respectively).*

Spreads have been resilient...

Investment Grade Spreads

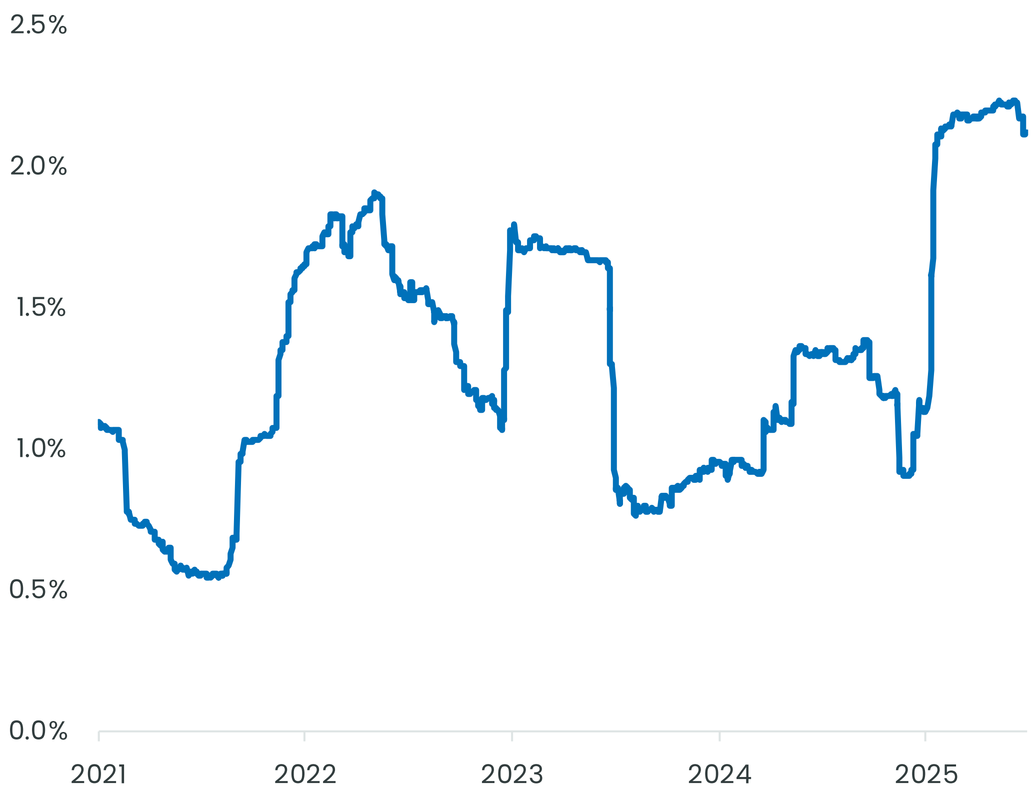
Investment Grade spreads: Financials vs. Non-Financials



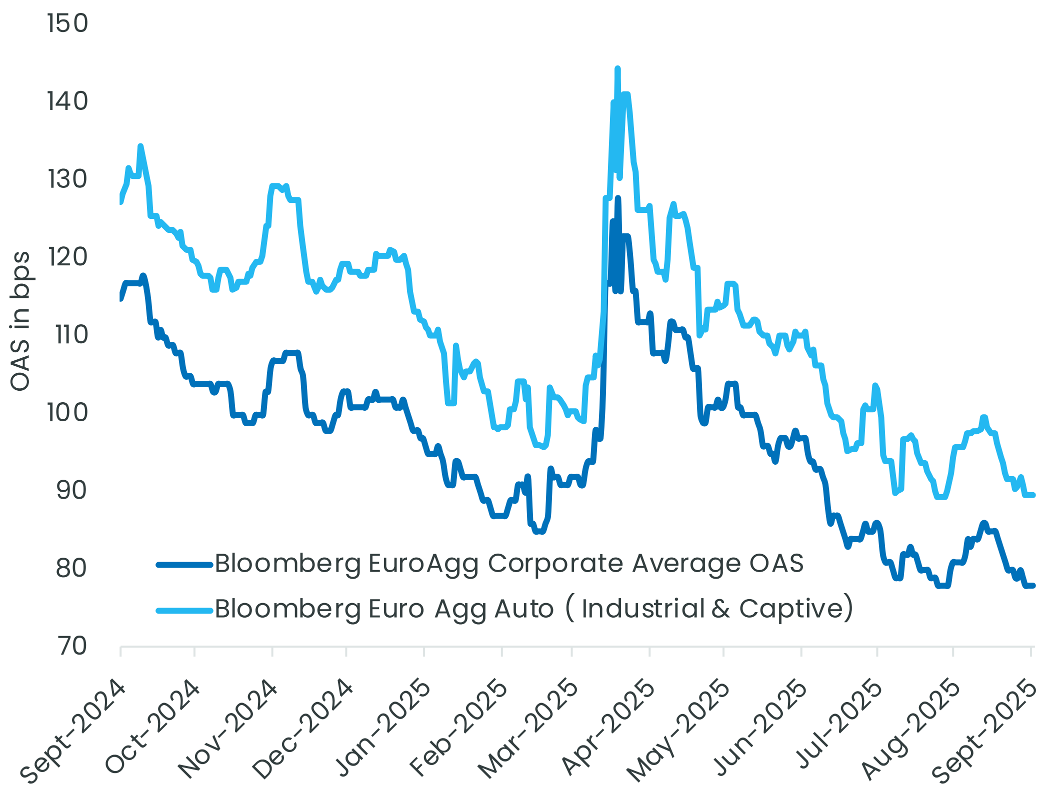
Source: Candriam, Bloomberg©, as of 22/09/2025

...but are exhibiting volatility and dispersion.

6m standard deviation of daily change in spread



Spreads: Euro IG Auto sector vs Euro IG

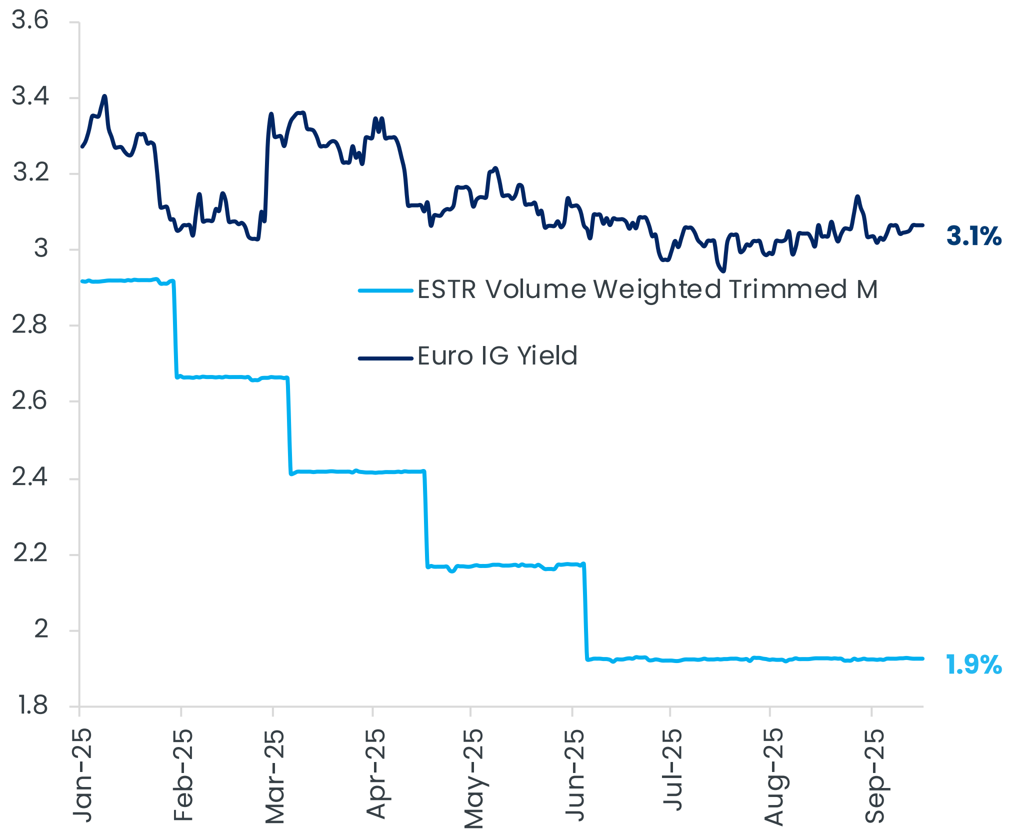


Source: Candriam, Bloomberg©, as of 22/09/2025.

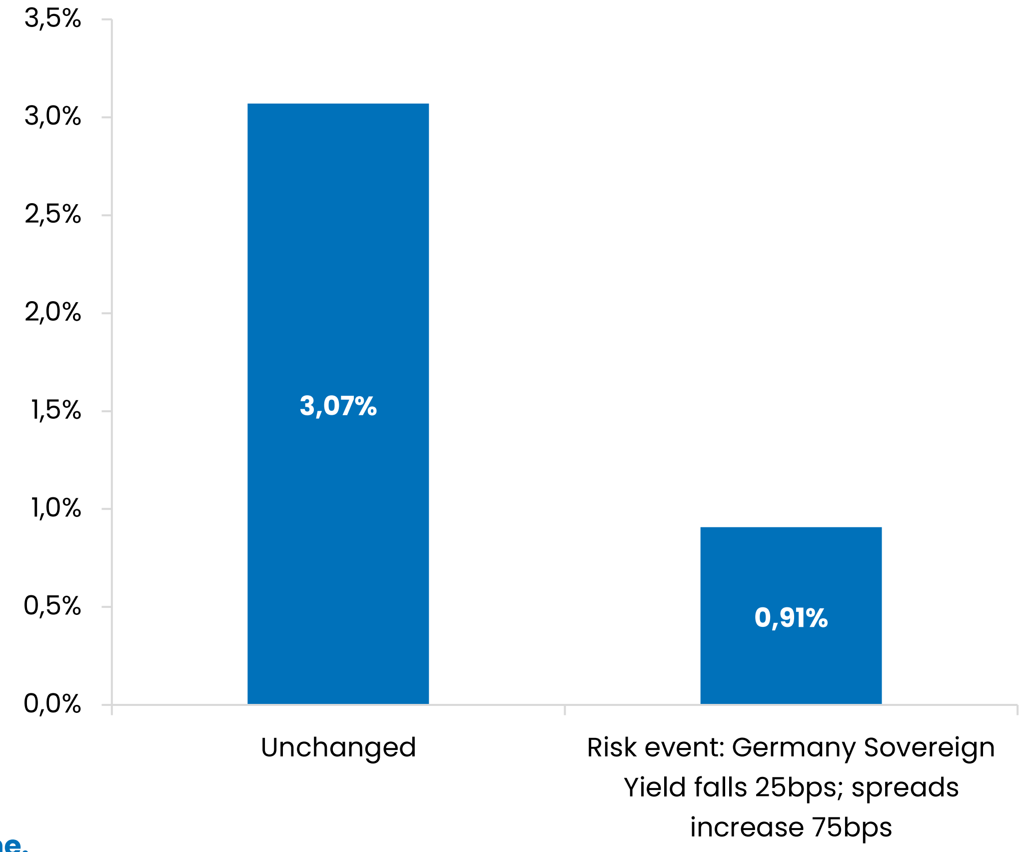
Starting yield protects.

A cushion for future drawdowns

Investment Grade Yield vs. €STER



Expected returns across different scenarios



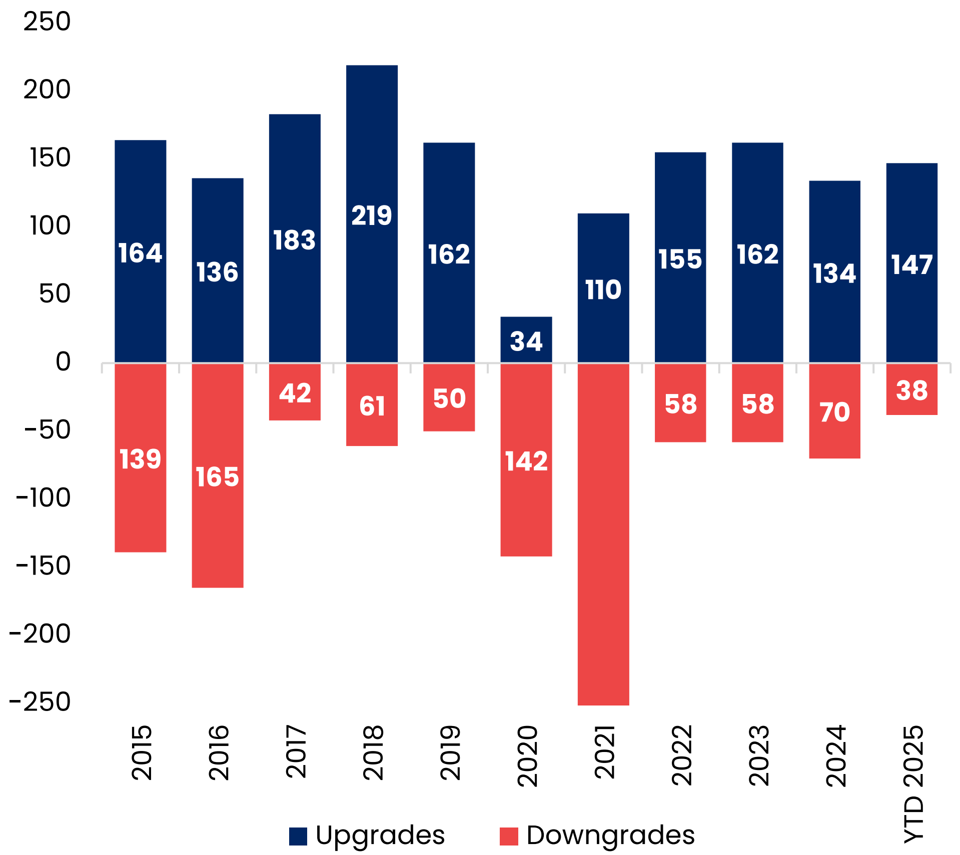
Past performance is no guarantee of future results and is not constant over time.

Source: Candriam, Bloomberg©, ICE BofA© au 22/09/2025. The scenarios presented are an estimate of future performance based purely on a mechanical calculation and are not an exact indicator. Based on the simplified assumption yields do not move at all and suddenly move 1 day before the end of the 12 month period. ***These modelisations of possible performance scenarios do not predict future returns.***

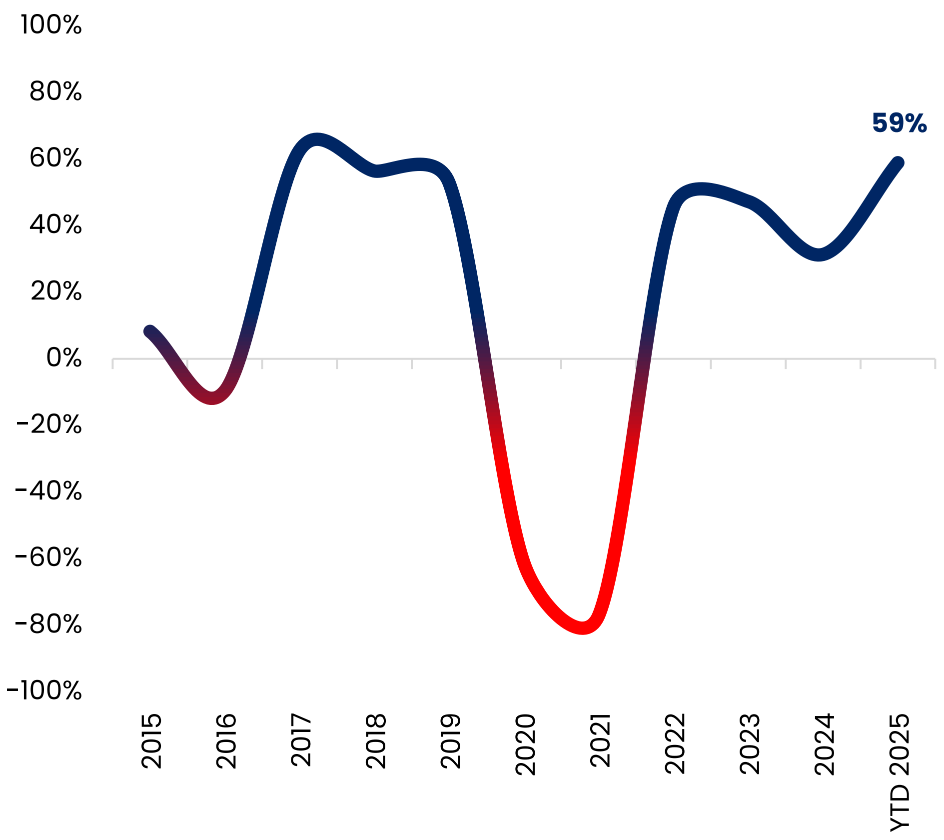
Fundamentals are stable.

Ratings drift is favourable

Euro Investment Grade: Downgrade & Upgrade



Euro Investment Grade: Rating drift

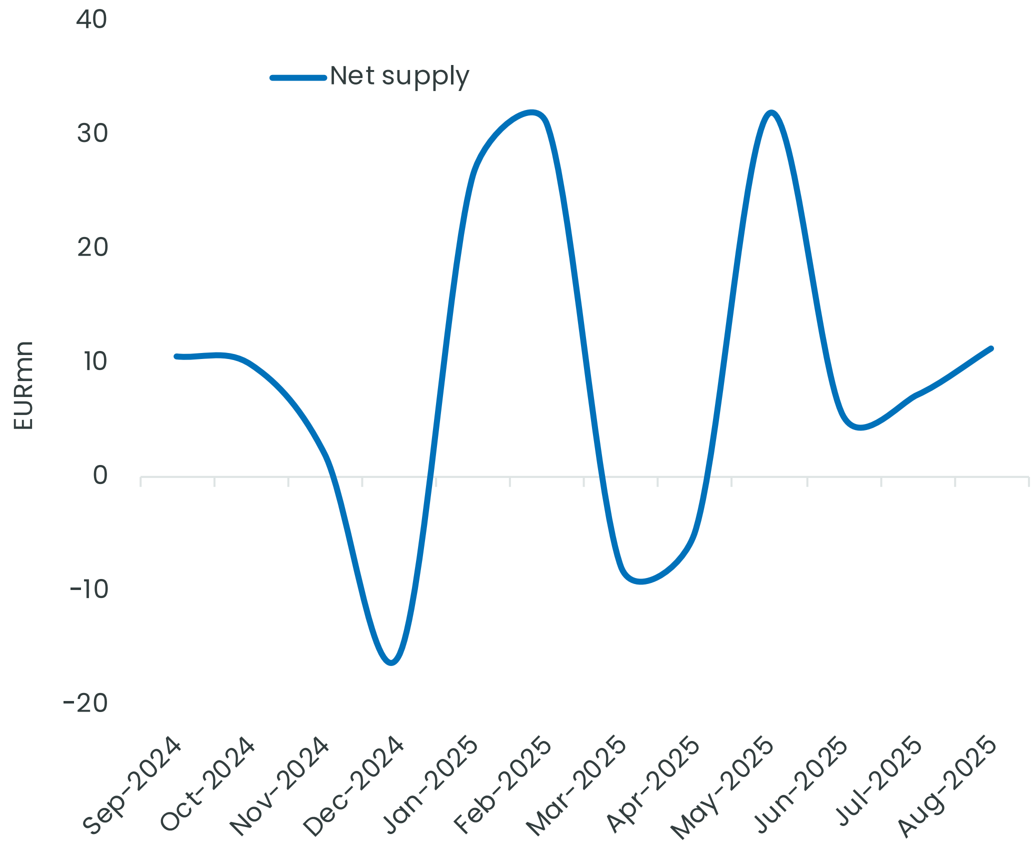


Source: Candriam, Bloomberg©©, S&P, as of 31/08/2025.

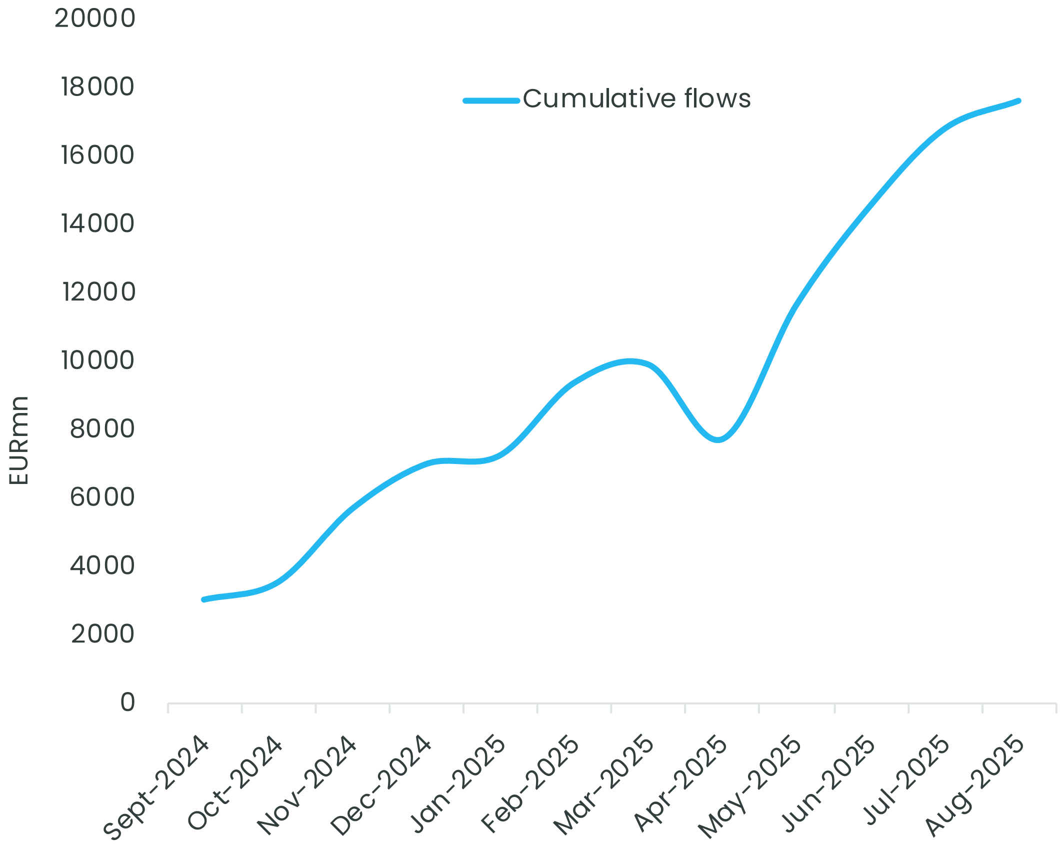
Technicals are broadly supportive.

Strong flows present to absorb issuance

IG Net Issuance



Flows into EUR IG – focussed funds



Source: Candriam, Bloomberg©, as of 31/08/2025.

EUR credit vs. US credit hedged to €.

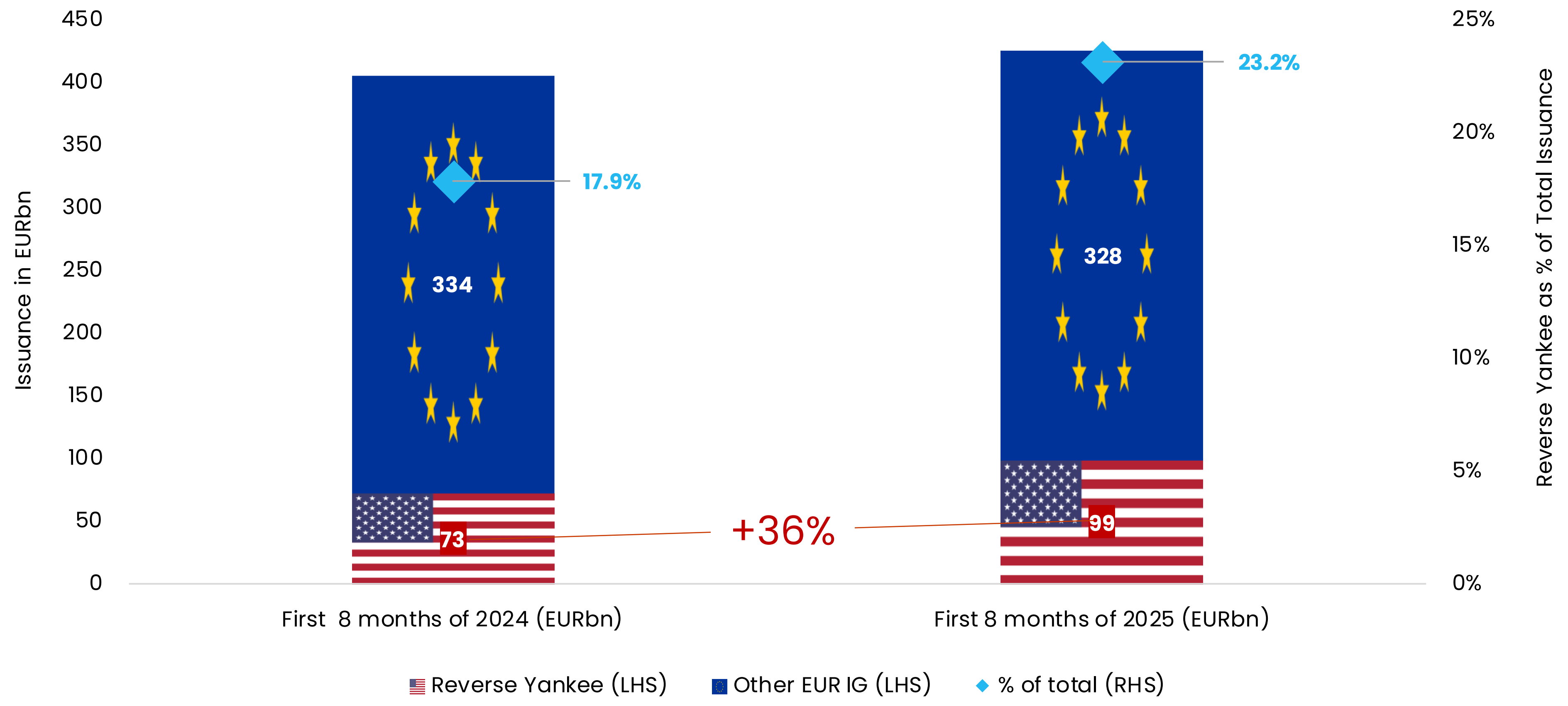
Euro IG is more attractive.

Past performance is no guarantee of future results and is not constant over time.

Source: Candriam, Bloomberg©, as of 22/09/2025.

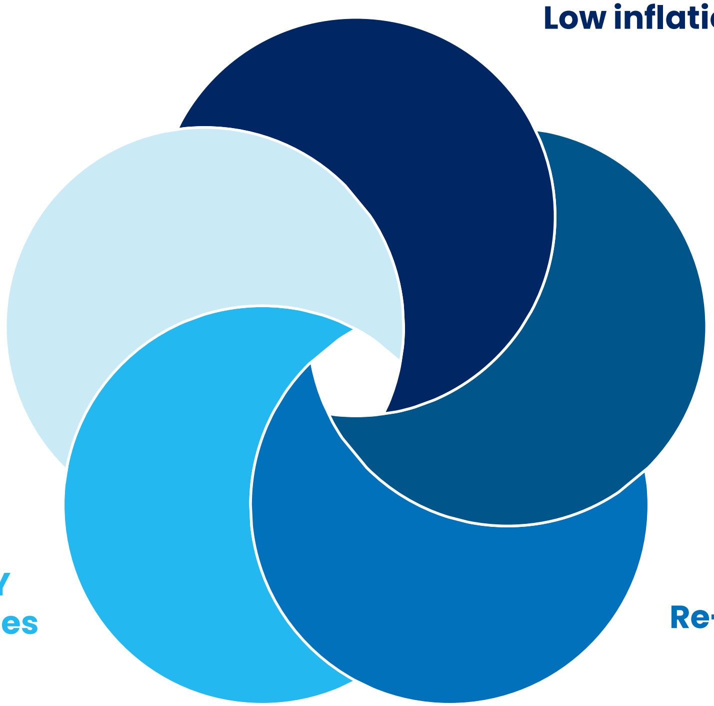
US firms are tapping EUR bond markets.

“Reverse Yankee” issuance picked up noticeably from 2024 to 2025



Source: Candriam, Bloomberg©, ICE BofA©, as of 31/08/2025

We believe EUR Investment Grade offers one of the best risk/return profiles in fixed income.



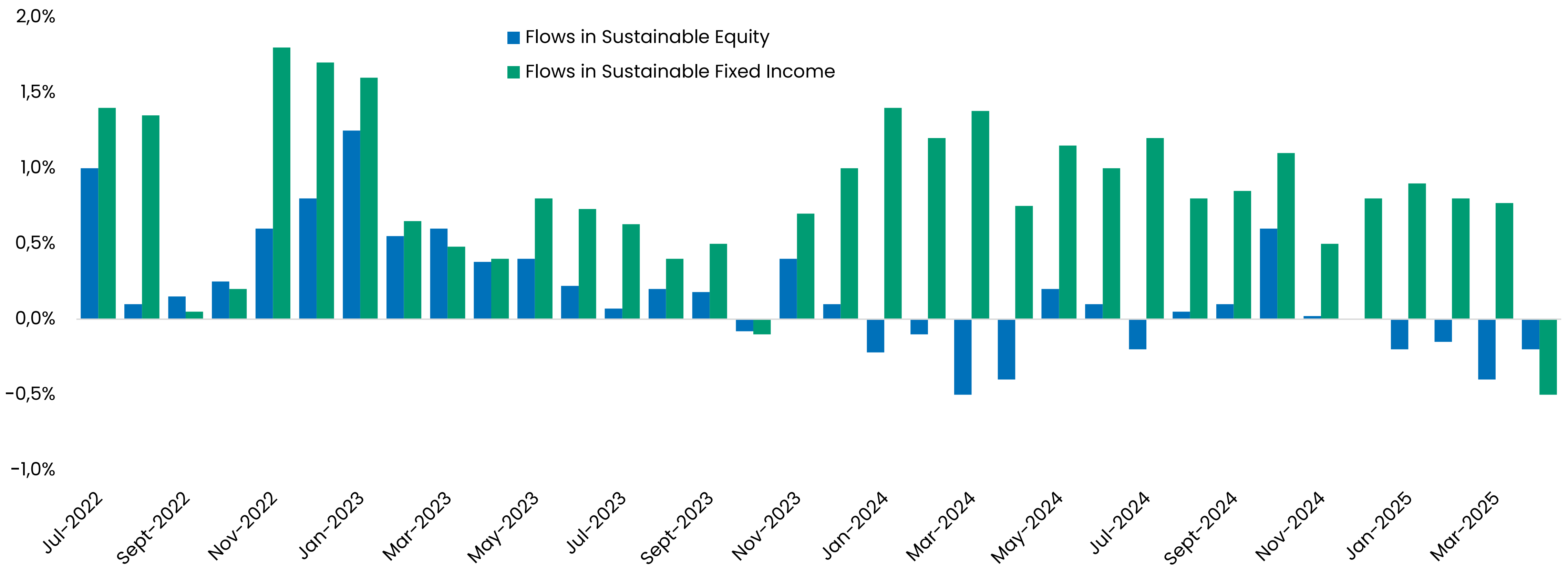
Source: Candriam, Bloomberg©, Baker, Bloom & Davis, as of 31/08/2025.

2 Sustainable Fixed Income Investment.

Sustainable fixed income is still in fashion.

Asset class divergence

Global flows in sustainable AuM (% of total)

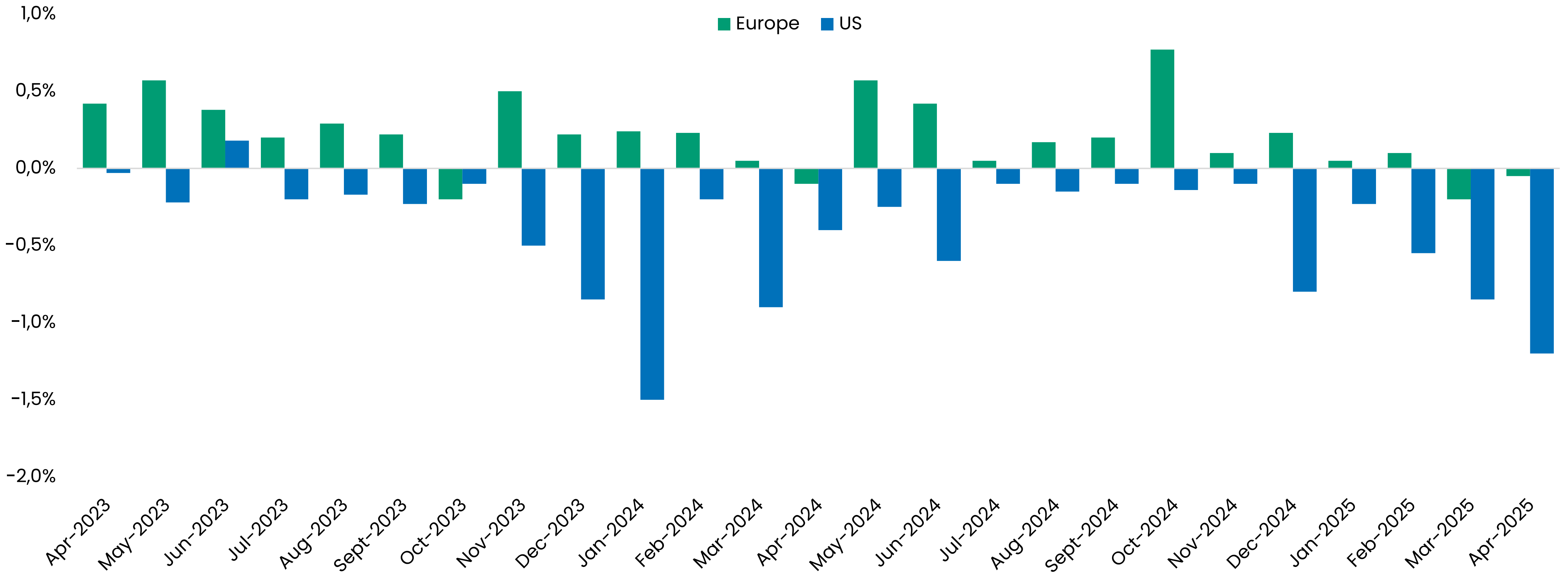


Source: Sustainable Funds Monthly Chartbook©, JPMorgan© as of May 2025.

Sustainability is not out of favour in Europe.

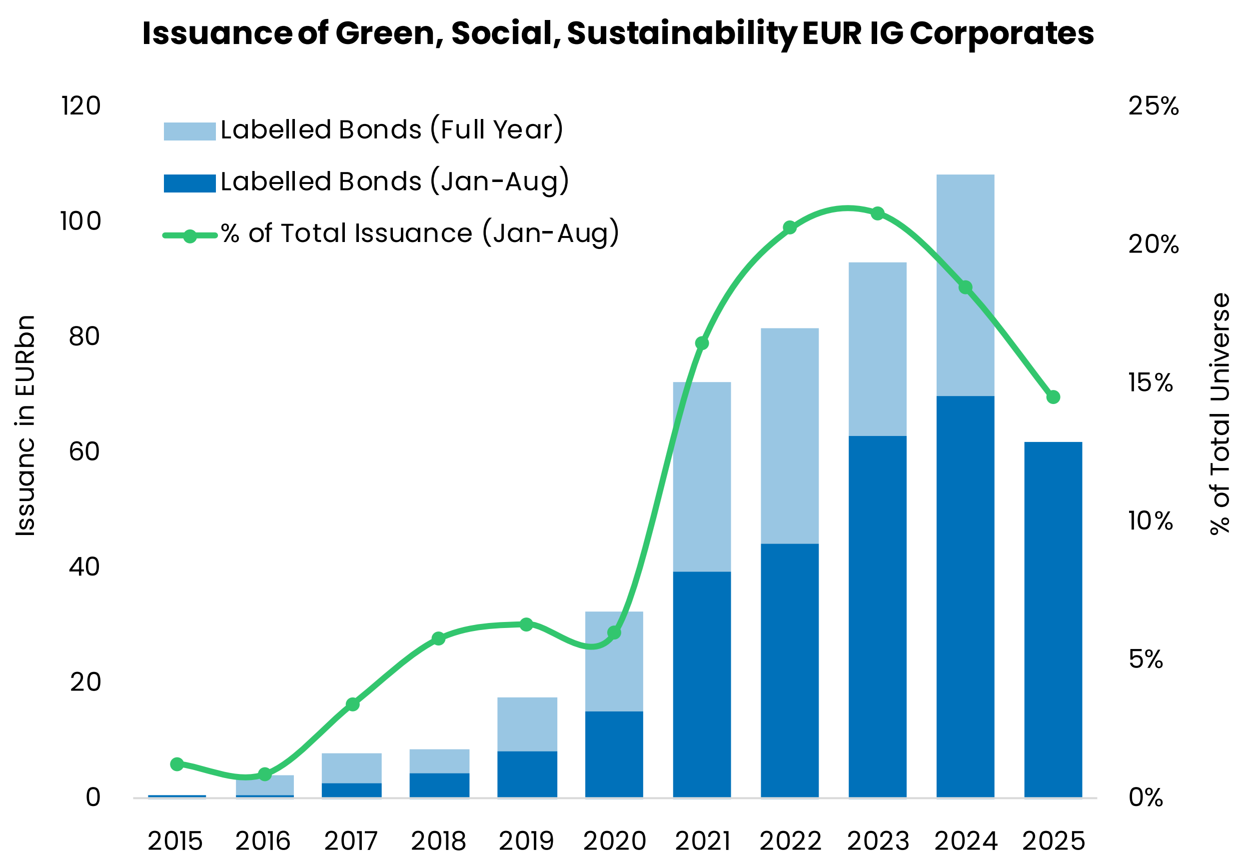
Regional divergence

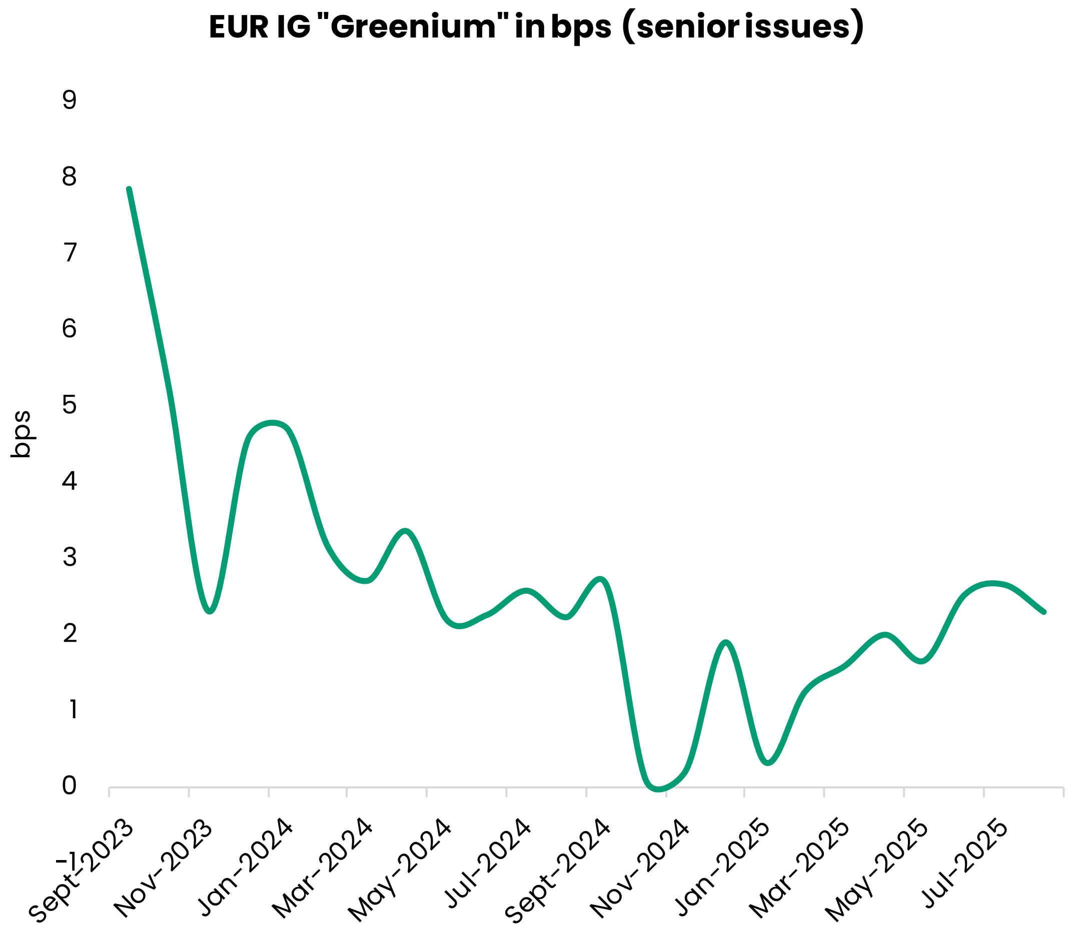
Global flows in sustainable AuM (%)



Source: Sustainable Funds Monthly Chartbook©, JPMorgan© as of May 2025.

Sustainable (labelled) bonds are still being issued.





Source: Candriam, Bloomberg©, as of end August 2025

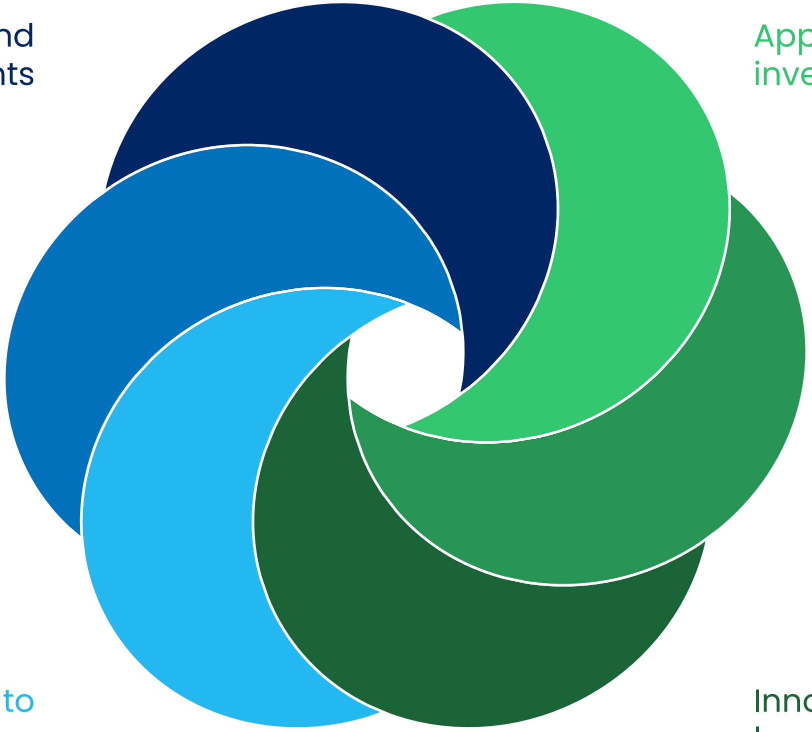
Sustainable investments.

Navigating headwinds and opportunities

Trump policies are centered around backtracking on ESG commitments

Higher fund costs & deficits are a challenge for sustainable investments

Trade wars and protectionism lead to increased costs and cross-border blockages



Appetite for Sustainable fixed income investments remains present in Europe

Net-zero goals in Europe require higher issuance on sustainable bonds

Innovation and regulation are leading to a larger instrument base/diversification

Source: Candriam – Indicative data may change over time.

3 Our approach.

A unique approach.

Based on structural convictions on bond markets

1 **Bond markets exhibit an asymmetric risk-return profile**

It is key to get **a complete understanding of risk surrounding issuers**

2 **Higher rates, volatility Inefficient bond markets**

Strategies that combine a **flexible approach with disciplined risk management** to exploit these inefficiencies

3 **ESG risks have significant effect on Markets**

Filtering investment universe based on **proprietary ESG Framework** along with controversial activities and norms-based screening

Bottom-up research / Internal Credit Rankings

Top / Down (active) Management

Sustainability Focus

Source: Candriam – Indicative data may change over time.

Our focus on sustainability.

Different level across the Fixed Income range

ESG INTEGRATION

Integration of ESG factors in our sovereign and credit analysis

ESG Committees between ESG analysts and fund managers

Identifying risks and capturing true credit worthiness

SUSTAINABLE BEST-IN-UNIVERSE

Best-in-universe based on ESG Scores

Includes corporate issuer with a rating between ESG 1 to ESG 5

Excludes the 25% lowest rated sovereign issuer

Aims to obtain a pure high quality investment universe

IMPACT INVESTING

Companies and governments are selected for their ambition to transform the world

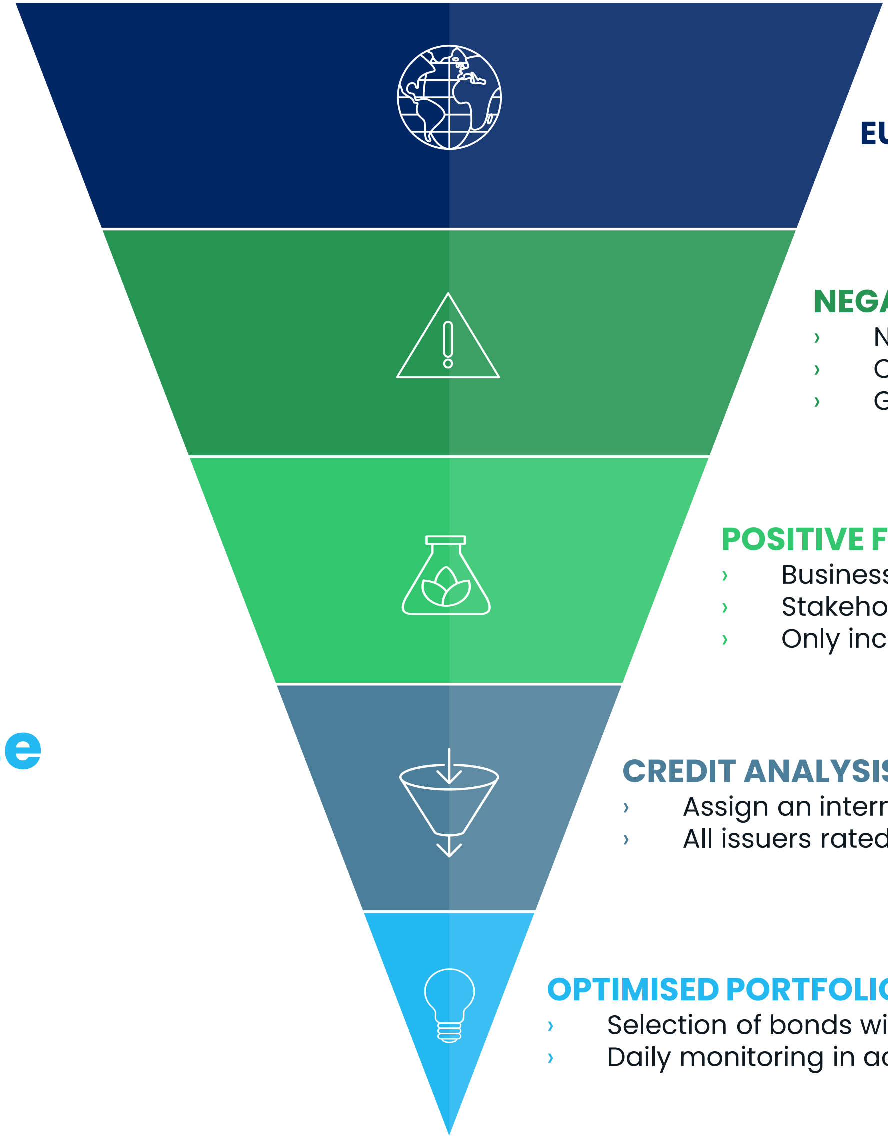
Bond proceeds dedicated to specific SDG in order to support a low carbon economy

Aims to create a positive and measurable impact through sustainable investments

Source: Candriam – Indicative data may change over time.

Candriam Sustainable Bond Euro Corporate.

From an initial investment universe to an investable universe



EURO CORPORATE UNIVERSE ~870 ISSUERS

NEGATIVE FILTER ~ 710 issuers

- Norms-based analysis
- Controversial activities exclusions
- Good governance analysis

POSITIVE FILTER ~ 550 issuers

- Business activities analysis
- Stakeholders' analysis
- Only includes issuers ESG1 to ESG5, and with min. E & S characteristics

CREDIT ANALYSIS ~ 400 issuers

- Assign an internal ranking (ESG integrated) to each issuer
- All issuers rated IG-CR 5 are excluded

OPTIMISED PORTFOLIO ~ 100-150 issuers

- Selection of bonds with best risk/return profile
- Daily monitoring in accordance with our strict internal risk guidelines

Source: Candriam – Indicative data may change over time.

Research and selection.

Fundamental analysis integrating ESG factors

ESG RATING
From ESG 1 to ESG 10

BUSINESS PROFILE
ESG integrated

- **STRONG** *(not allowed if weak ESG rating)*
- **SATISFACTORY**
- **WEAK** *(uncommon if strong ESG rating)*

FINANCIAL PROFILE

- **CONSERVATIVE**
- **MODERATE**
- **AGRESSIVE**

Issuer Credit score

FINANCIAL PROFILE

BUSINESS PROFILE
ESG integrated

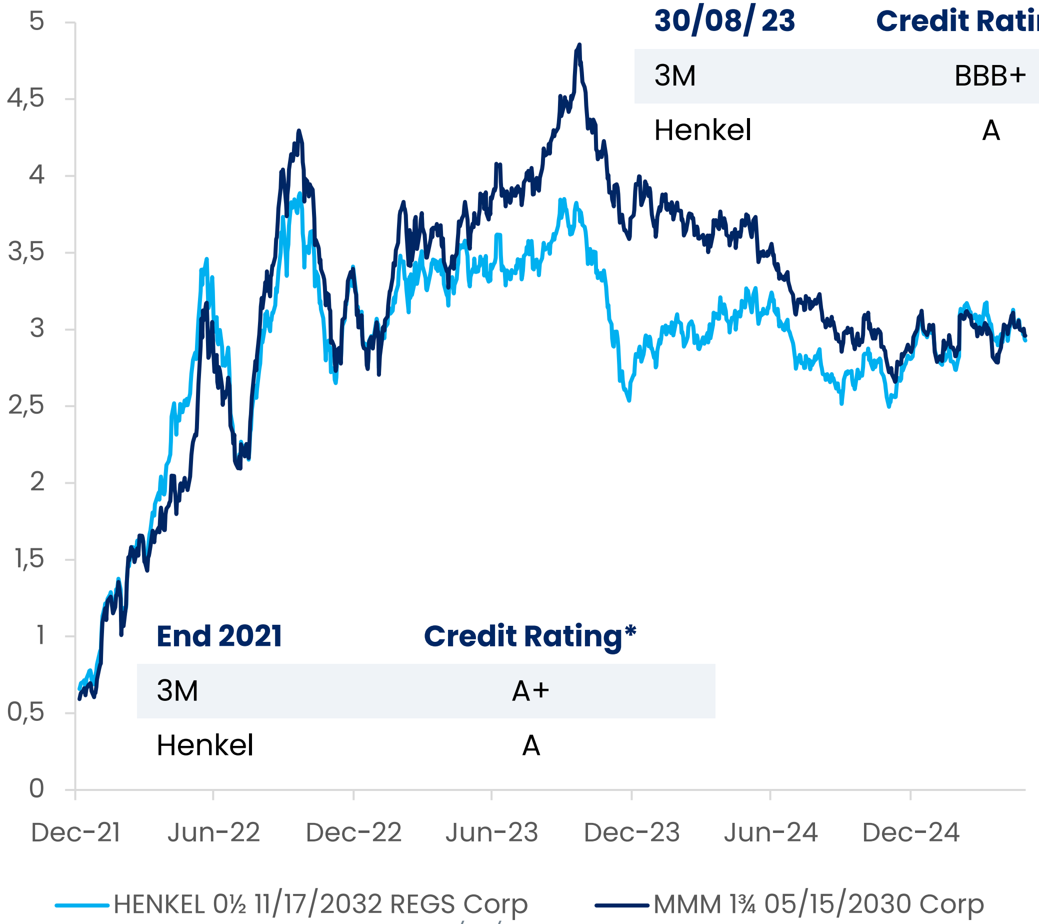
	Aggressive	Moderate	Conservative
Strong	CR2	CR1	CR1
Satisfying	CR3	CR2	CR1
Weak	CR4	CR3	CR3

Source: Candriam – Indicative data may change over time.

Positive filter: A risk management tool.

ESG Score

3M vs. Henkel (YTM in %)



30/08/23	Credit Rating**
3M	BBB+
Henkel	A

End 2021	Credit Rating*
3M	A+
Henkel	A

Source: Candriam, Bloomberg© as of 06/05/2025.

**Rating from Standard & Poors as of end 2021, ** rating from Standard & Poors as of end 2023*

3M — ESG 6

- Global Manufacturer of healthcare products.
- Strong Diversification by product, market and Geography
- Above-average profitability, strong liquidity, positive FCF
- **Sustainability:**
  - **PFAS Contamination Lawsuits**
  - **2023: Settlement announced, over $10 billion in outlays**
  - **Credit rating downgrade, impacting business significantly**

Henkel — ESG 4

- Market-leading positions with strong brands
- Srong diversification, Mix of business segments, geographical footprint
- Low leverage, conservative financial profile, strong FCF
- **Sustainability strengths, no controversies or litigation, strong environmental management**

Past performance is no guarantee of future results and is not constant over time.

Green bond analysis example.

ABN Amro, S&P Credit Rating: A

STEP 1

NORMS-BASED: IN

CONTROVERSIAL ACTIVITIES: IN

ESG SCORE: ESG 5

STEP 2

ENVIRONMENT

- **Climate strategy** aiming at controlling risks.
- Measure **carbon intensity** with **scenario analysis.**
- **No evidence of fossil fuel** involvement.

PROCEEDS

- **Net proceeds are allocated to eligible assets.**
- ABN Amro can **replace ineligible assets** with other eligible assets on a best effort basis.

PROJECTS

- Bond issued to finance **energy efficiency, renewable energy projects**.
- **Projects and criteria subject to agreement**

REPORTING

- **Quarterly report with the Global Treasury Support**.
- **Reports** providing assets breakdown & transactions
- Annual Impact report, with **independent models.**

Source: Candriam – Indicative data may change over time.

Bonds detained in the portfolio: ABN Amro 0 ½ 09/23/29 (XS2389343380).

Active management: A source of alpha.

HOCHTIEF: Global infrastructure group, BBB-

NORMS-BASED: IN | CONTROVERSIAL ACTIVITIES: IN | ESG SCORE: ESG 4

Business profile: satisfying

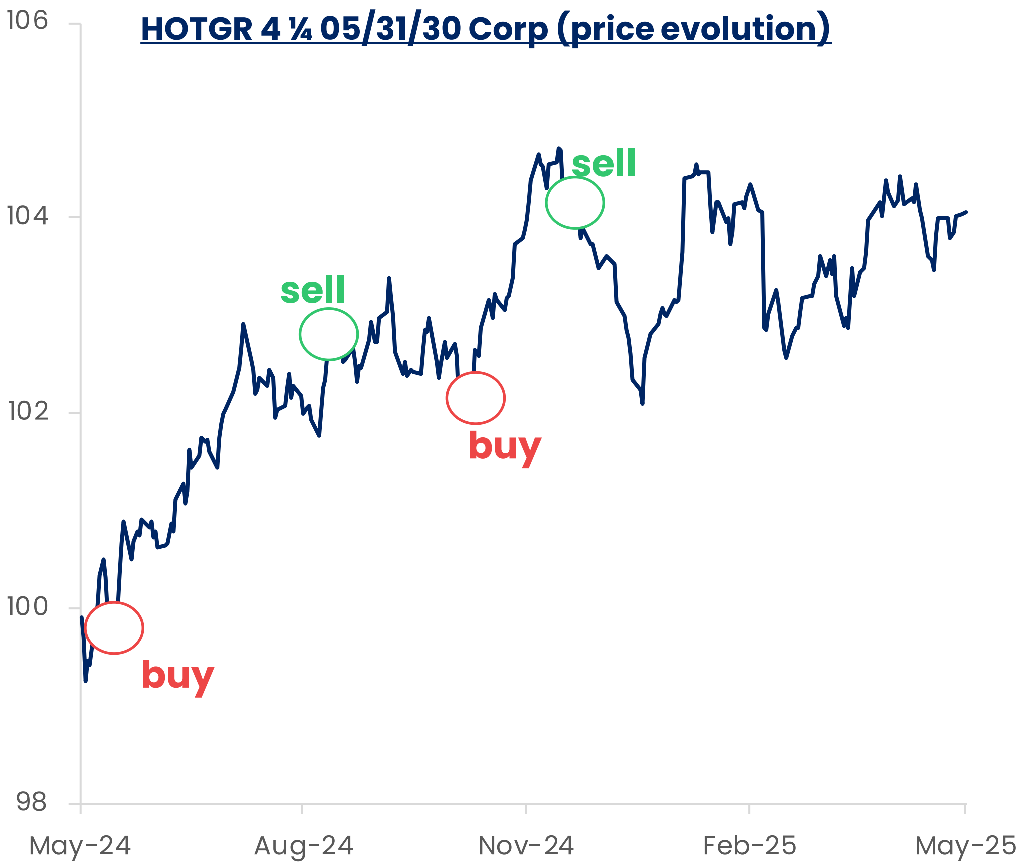
- Strong leadership position
- Strong geographical diversification
- Management has proven track record

Financial profile: aggressive

- EBITDA margin has gradually improved
- Deleveraging strategy
- Sufficient liquidity

Event risk

- Cyclical sector
- Elevated rates in dev. markets

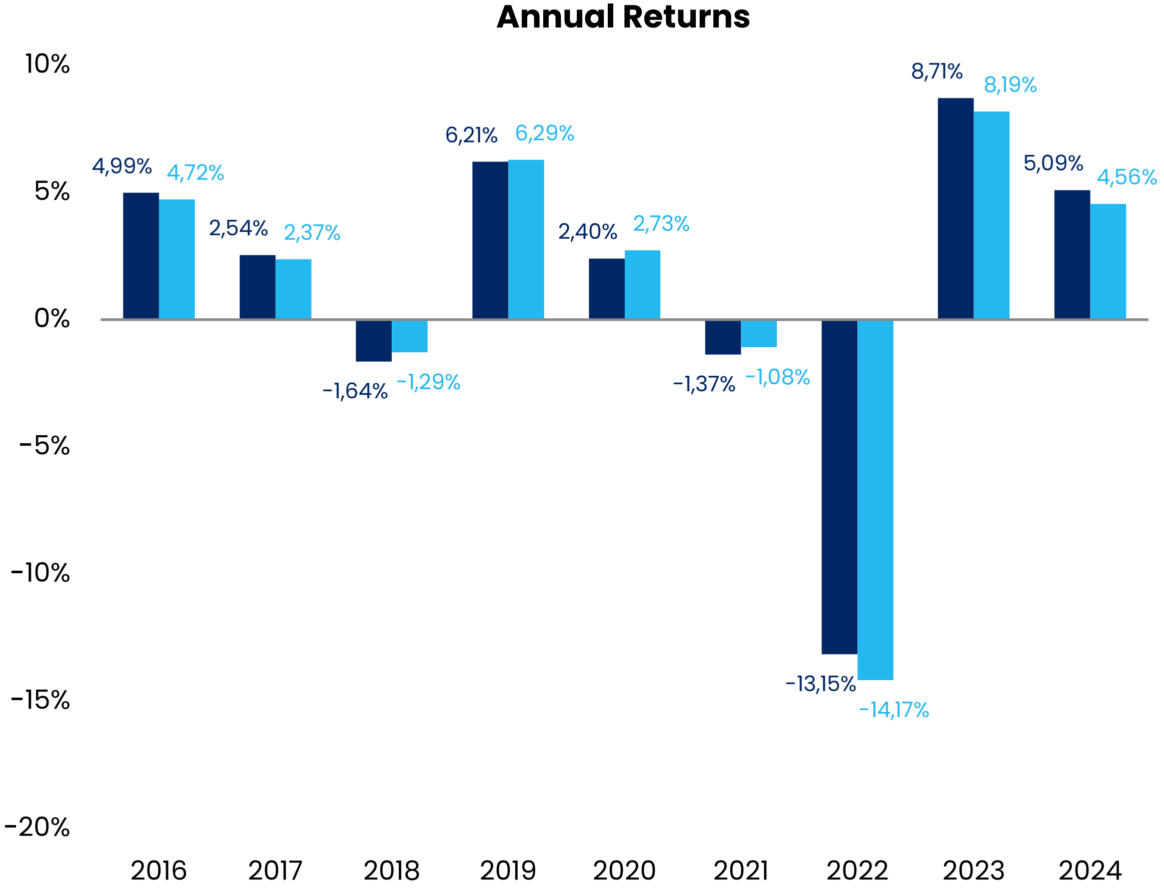


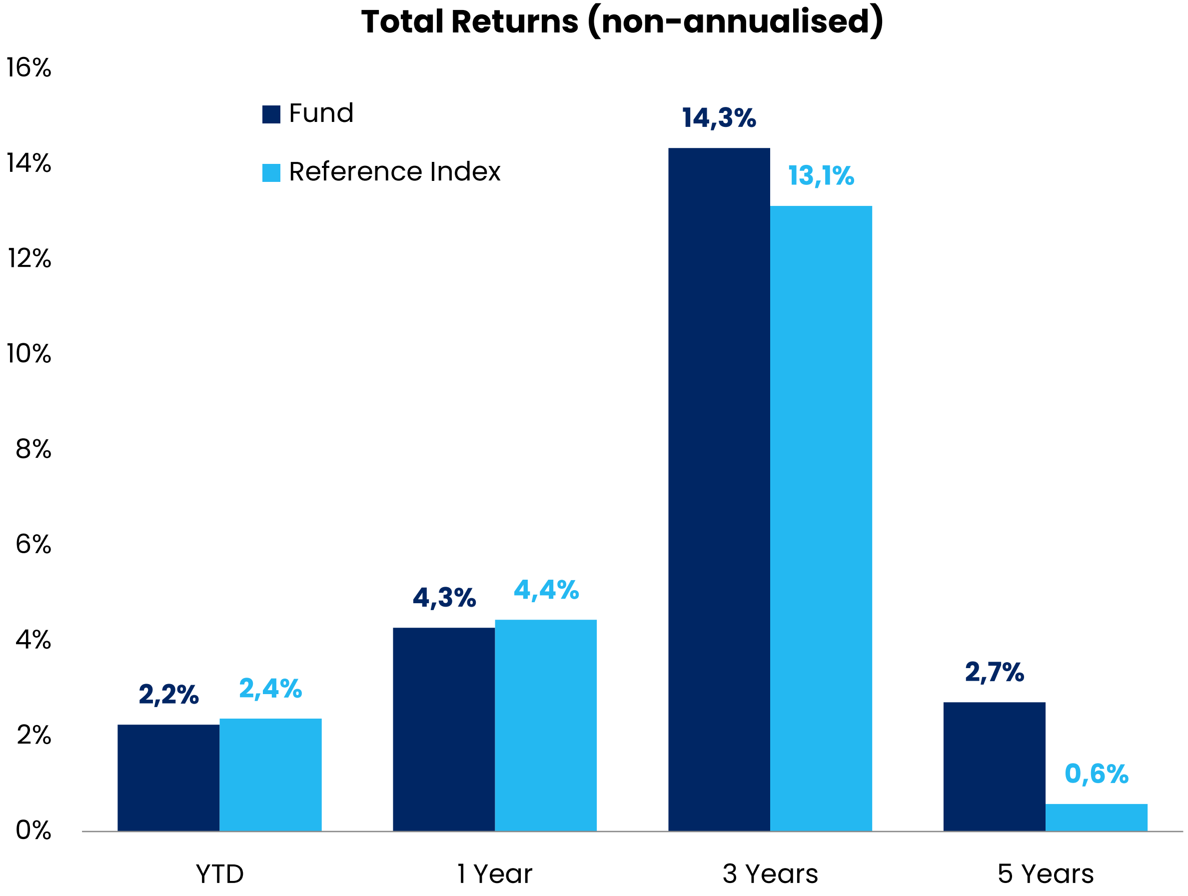
Source: Candriam, Bloomberg© - Indicative data may change over time.
Bond: HOCHTIEF 4 ¼ 05/31/30 Corp

Past performance is no guarantee of future results and is not constant over time.

Candriam Sustainable Bond Euro Corporate.

Net Performance Review



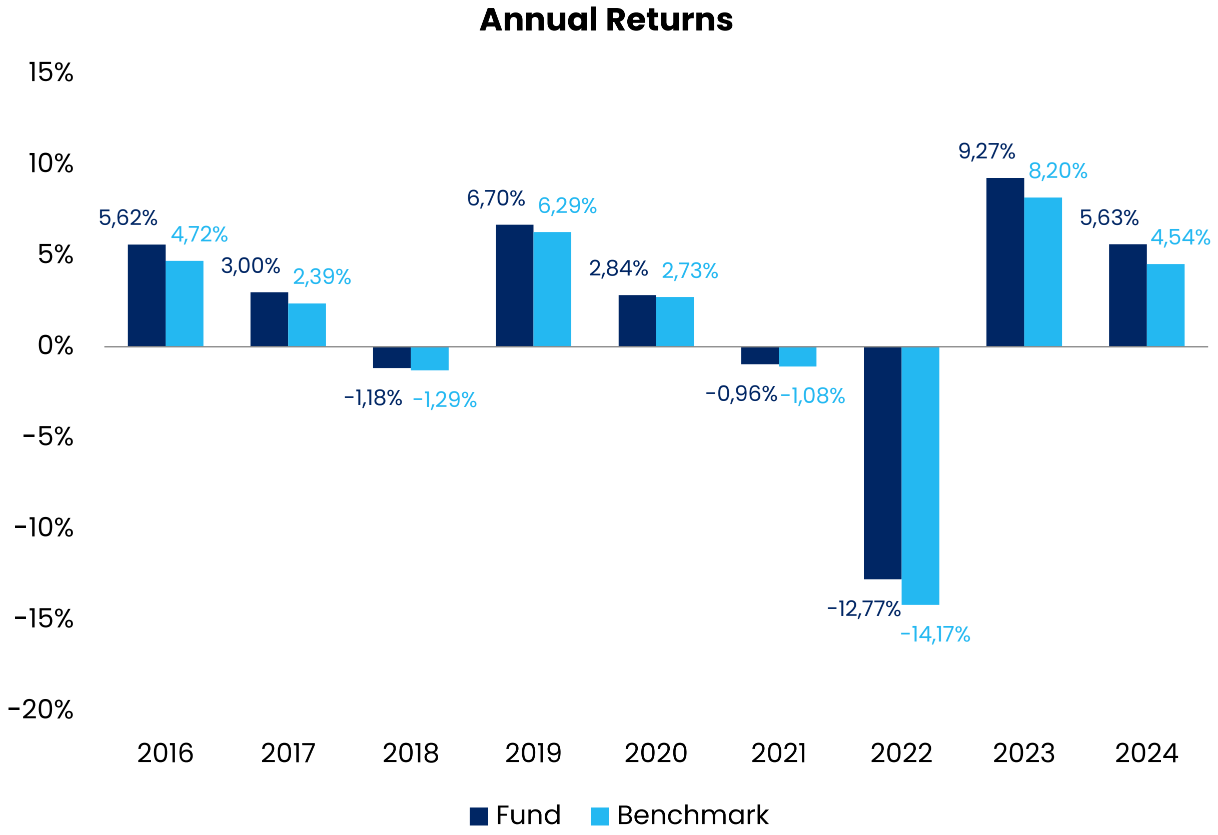


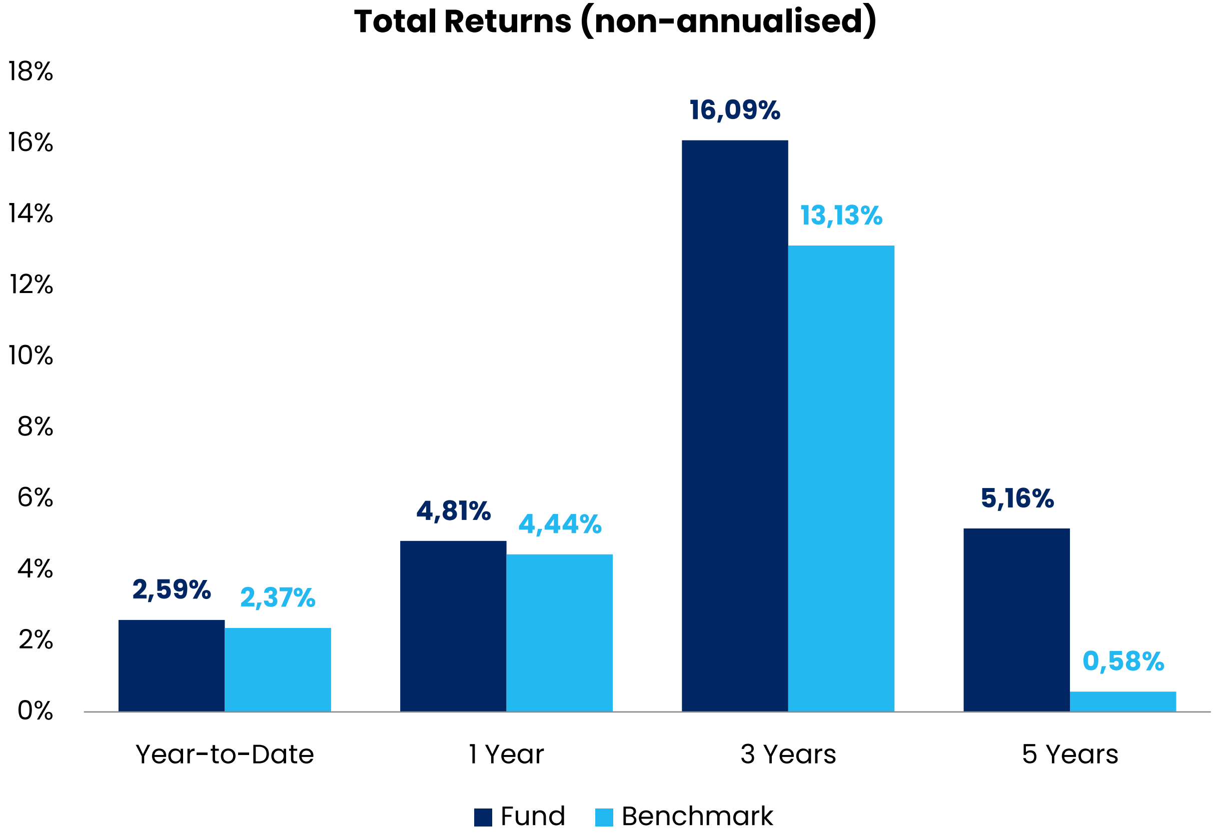
Past performance is no guarantee of future results and is not constant over time.

Source: Candriam, monthly data as of 31/08/2025. Showing I-Cap share class. The fund is actively managed, and the investment process implies referring to a benchmark index iBoxx EUR Corporates (Total Return)©. 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.

Candriam Sustainable Bond Euro Corporate.

Gross Performance Review





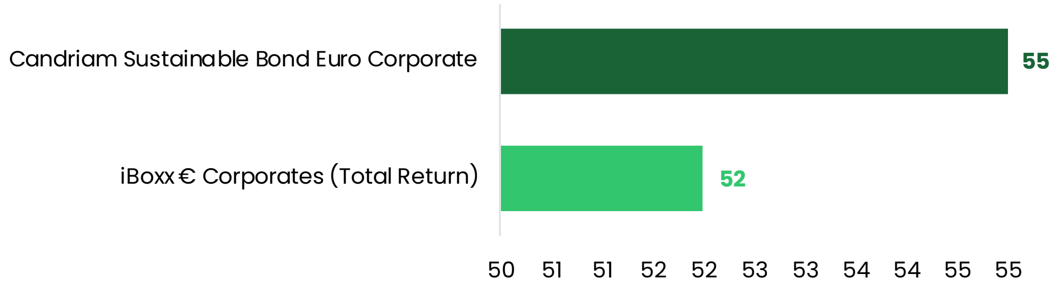
Past performance is no guarantee of future results and is not constant over time.

Source: Candriam, monthly data as of 31/08/2025. The fund is actively managed, and the investment process implies referring to a benchmark index iBoxx EUR Corporates (Total Return)©. 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.

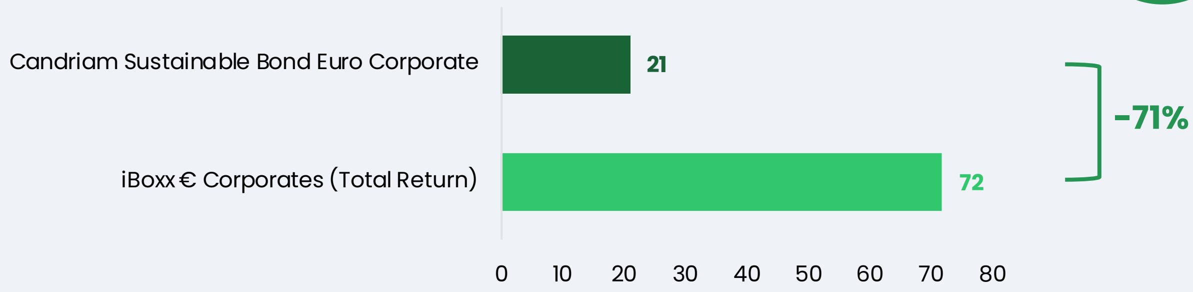
Candriam Sustainable Bond Euro Corporate.

Extra-financial performance

ESG Score

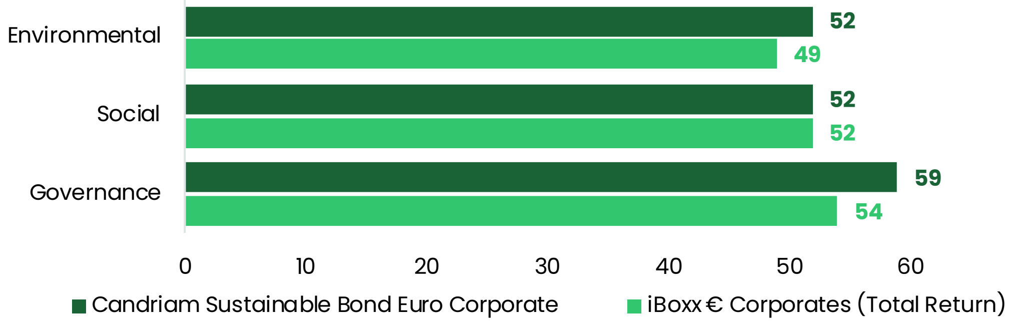


Carbon Footprint (tons CO2eq per million € invested)



Sources: Candriam, Trucost©.
Coverage rate (Fund/Benchmark): 95.0% / 97.2%.

ESG Score breakdown



Sources: Candriam, Trucost©.
Coverage rate (Fund/Benchmark): 100% / 97.4%.

Green Bonds

25%

Source: Candriam as of 31/08/2025. The fund is actively managed, and the investment process implies referring to a benchmark index iBoxx EUR Corporates (Total Return)©.

Candriam Sustainable Bond Euro Corporate.

- **Type of fund**
  - UCITS – Compartment of the SICAV Candriam Sustainable
- **Objective**
  - The aim of the Sub-Fund is to enable shareholders to benefit from the growth of euro denominated corporate bonds markets, with an investment in securities selected by the portfolio management team on a discretionary basis and to outperform the benchmark. The selection is based on the securities characteristics, growth prospects and proprietary analysis of ESG criteria. The fund's sustainable investment objective is to contribute to reducing greenhouse gas emissions through specific targets as well as the integration of climate related indicators in issuer and securities analysis. The fund also aims to have long-term positive impact on environment and social objectives. The fund may be appropriate for investors who are aware of, understand and are able to bear the specific risks of the fund. The investment horizon is 3 years. The fund is actively managed, and the investment process implies referring to a benchmark index. For further information on the risks or the benchmark and its use, please consult the fund's Key Information Document (KID).
- **Principal assets traded**
  - Bonds and other debt securities denominated in euro, issued by private sector issuers (companies) and rated at least BBB-/Baa3 (or equivalent) by one of the rating agencies (i.e., reputedly good quality issues) or considered as equivalent by the Management company.

Source: Candriam – April 2025

Risk Profile – Candriam Sustainable Bond Euro Corporate.

SRI	1	**2**	3	4	5	6	7

Lower risk — Higher risk

The fund presents a risk of capital loss,

the net asset value of the fund may decrease in particular because of its exposure to
the risk associated with the use of derivatives instruments

- The summary risk indicator ("SRI") is an indicator with a rating ranging from 1 to 7 and corresponds to increasing levels of risk and return. The methodology for calculating this regulatory indicator is available in the KID.
- **The summary risk indicator ("SRI") is a guide to the level of risk of this product compared to other products.**
- It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you

Source: Candriam. Risk Level date of calculation: March 2025.
For further details on risks associated with investing in this fund, a general description and explanation of the various risk factors is available in the section Risk Factors of the Prospectus *The prospectus is available on Candriam Fund's Details.*

Risk profile – Candriam Sustainable Bond Euro Corporate.

Investors should be aware of the significant risks below, which may not necessarily be adequately considered by the indicator:

- **Credit risk**: the fund is exposed to the risk of default of an issuer in terms of honouring the payment of coupons and/or the repayment of the amount borrowed. This risk is higher as the fund may invest in high-yield debt issues whose issuers are considered risky.
- **Counterparty risk**: The fund may use OTC derivative products and these may represent a counterparty risk, i.e. the inability of the counterparty to honour its commitments to the fund. This counterparty risk could be fully or partially hedged by the receipt of guarantees.
- **Risk related to financial derivative instruments**: their use implies risk associated with the underlying assets and can accentuate downward movements via the resulting leverage effect. Hedging strategies using derivatives may not be perfect. Some derivatives may be difficult to value under exceptional markets circumstances.
- **Liquidity risk**: the fund may invest in securities and/or market segments which may prove to be less liquid, particularly under certain market conditions, and it may therefore be the case that the securities cannot be sold quickly and at reasonable prices.

Risk factors specific to the sub-fund

- Risk of loss of capital
- Interest rate risk
- Credit risk
- ESG investment risk
- Liquidity risk
- Derivatives risk
- Counterparty risk
- Equity risk
- Foreign exchange risk
- Emerging markets risk
- Risk of changes made to the reference index by the index provider
- Risk associated with external factors
- Share class hedging risk
- Sustainability risk

Source: Candriam. Risk Level date of calculation: March 2025.
For further details on risks associated with investing in this fund, a general description and explanation of the various risk factors is available in the section Risk Factors of the Prospectus [The prospectus is available on Candriam Fund's Details.]

4 Conclusion.

Candriam Sustainable Bond Euro Corporate.

A long only ESG focused approach on the Euro investment grade market

Economic environment

- **Euro credit in a favourable position vs US**
- IG markets continues to exhibit **stable fundamentals**

Strategy

- Selective approach based on **fundamental and pure ESG approach**
- Diversify through **sustainable** investments
- Focus on **active management** and **extended investable universe**

Team

- An integrated and **experienced team** working in close collaboration with our +20 ESG analysts.
- **>€5bn AuM** in active credit strategies

Source: Candriam.

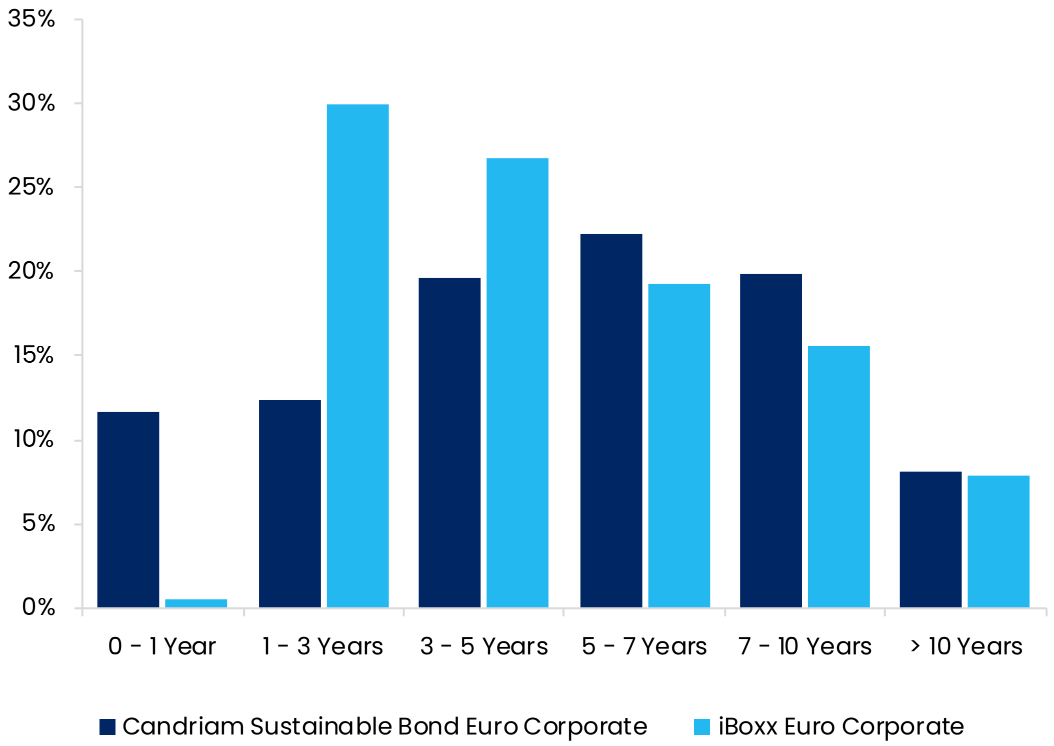
Thank you for your attention.

5 Appendix.

Positioning.

	Candriam Sustainable Bond Euro Corporate	iBoxx EUR Corporate
# Issuers	150	940
Modified Duration to Worst	4.69	4.40
Yield to Worst	3.55%	3.07%
Beta DTS	1.16	-
Average Rating*	BBB+	BBB+
Net HY exposure*	4.91%	0.37%

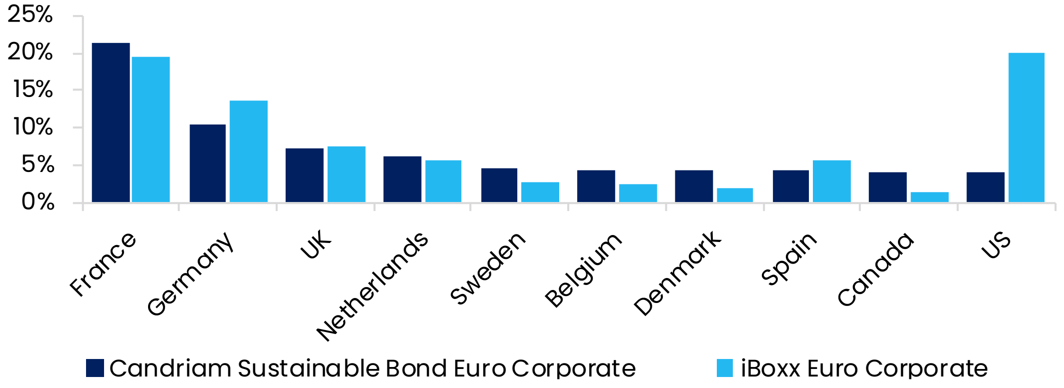
Maturity breakdown



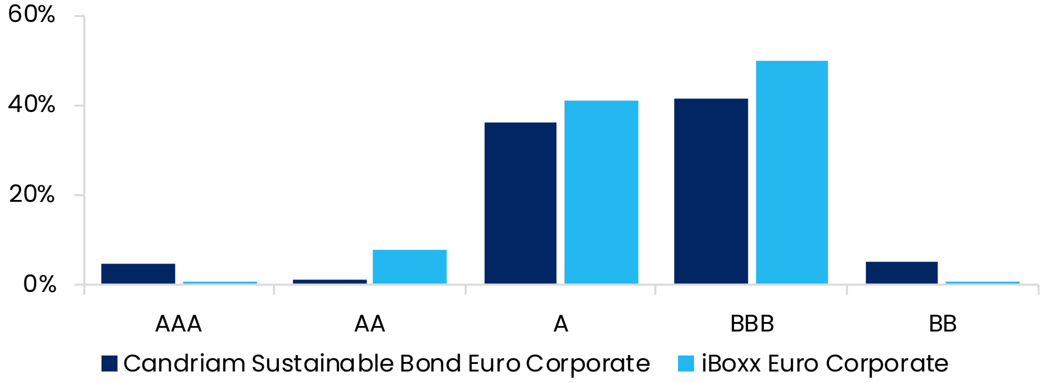
Source: Candriam as of 31/08/2025.

Positioning.

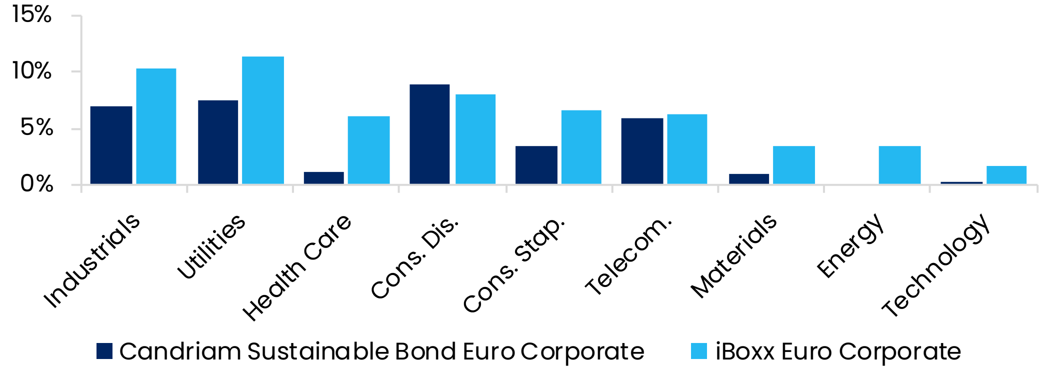
Top 10 country breakdown



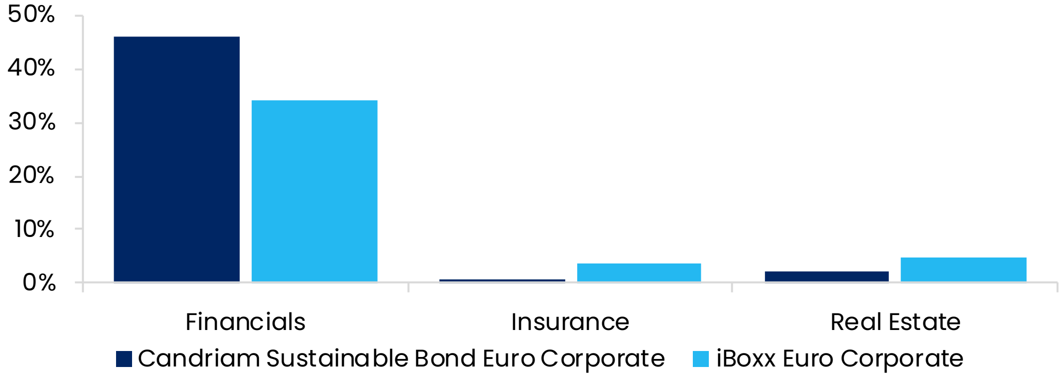
Rating breakdown (second best)



Sector breakdown – Non-financials



Sectoral breakdown - Financials



Source: Candriam as of 31/08/2025.

Glossary.

Abbreviation	Full Term
IRA	Inflation Reduction Act
IMF	International Monetary Fund
OAS	Option-Adjust Spread
YTM / YTW	Yield to Maturity / Yield to Worst
€STR	Short-Term EUR cash benchmark
IG	Investment Grade
AuM	Assets under Management
ESG	Environmental, Social, Governance
IG-CRX	Internal investment grade credit ranking (scale 1 – 5)
FCF	Free Cash Flow
PFAS	Per- and polyfluoroalkyl substances

Source: Candriam.

Disclaimer.

This is a marketing communication. Please refer to the prospectus of the funds and to the key information document before making any final investment decisions. This marketing communication 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 https://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-information/regulatory-information/. This information is available either in English or in local languages for each country where the fund's is authorized for marketing.

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/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.

Notice to investors in Switzerland: The information provided herein does not constitute an offer of financial instruments in Switzerland pursuant to the Swiss Financial Services Act ("FinSA") and its implementing ordinance. This is solely an advertisement pursuant to FinSA and its implementing ordinance for financial instruments.

Swiss representative: CACEIS (Switzerland) SA, Route de Signy 35, CH-1260 Nyon. The legal documents as well as the latest annual and semi-annual financial reports, if any, of the investment funds may be obtained free of charge from the Swiss representative.

Swiss paying agent: CACEIS Bank, Montrouge, succursale de Nyon/Suisse, Route de Signy, 35, CH-1260 Nyon.

Place of performance: Route de Signy 35, CH-1260 Nyon.

Place of jurisdiction: Route de Signy 35, CH-1260 Nyon.

Candriam Switzerland Sarl, by providing support marketing services in respect to the products managed by Candriam and/or other 3rd party manager's products, is not acting as investment adviser to prospective investors in any Fund/s managed, advised or sponsored by Candriam. For promoting and offering the Fund/s included in this document, as well as for providing other services to Candriam, Candriam Switzerland Sarl will receive cash compensation in the form of a lump sum fee (the "Fees") which is expressed as a margin on the full costs borne by Candriam Switzerland Sarl. Candriam Switzerland Sarl will receive such cash compensation irrespective of whether its promotion and offering activities lead to any actual subscriptions in the Fund/s.

Specific information for investors in France: The appointed correspondent in France is CACEIS Bank, 89-91 rue Gabriel Péri, F-92120 Montrouge, France. The prospectus, the key investor information, the articles of association or as applicable the management rules as well as the annual and semi-annual reports, each in paper form, are made available free of charge at the correspondent in France.

Specific information for investors in Spain: Candriam Sucursal en España has its registered office at C/ Pedro Teixeira, 8, Edif. Iberia Mart I, planta 4, 28020 Madrid and is registered with the Comisión Nacional del Mercado de Valores (CNMV) as an European Economic Area management company with a branch. **CNMV: 1493**

Specific information for investors in Austria: The appointed Contact and Information Agent in Austria in accordance with the provisions of art. 92 of the EU Directive 2019/1160 is Erste Bank der oesterreichischen Sparkassen AG, Am Belvedere 1, 1100 Vienna, Austria. The prospectus, the Key Information Documents (KIDs) relating to the portfolios of the Fund, the Articles/Management Rules, the audited annual accounts, the semi-annual accounts as well as the issuance and redemption prices are available in Austria free of charge (in the German language) at the Austrian Contact and Information Agent.

Specific information for investors in United Kingdom: The Fund/s mentioned in this document has/ve been established and is authorised as an EEA UCITS (in accordance with the EU UCITS Directive) in Luxembourg. The Fund/s has/ve sought and has/ve been granted recognition by the Financial Conduct Authority of the UK (the "FCA") under the Overseas Funds Regime (the "OFR") in the United Kingdom and therefore is considered to be a recognised collective investment scheme for the purposes of section 271A of the Financial Services and Markets Act 2000 of the United Kingdom ("FSMA"). The distribution of this document and the offering of shares in the United Kingdom may be restricted. Persons into whose possession this document comes are required by Candriam to inform themselves about and to observe any such restrictions. This document does not constitute an offer or solicitation to any person to whom it is unlawful to make such offer or solicitation. The Fund/s mentioned in this document are not subject to the UK sustainability disclosure and labelling regime. Further information on the regime for retail consumer: https://www.fca.org.uk/firms/climate-change-and-sustainable-finance/sustainability-disclosure-and-labelling-regime.

Client relation offices

Amsterdam
Frankfurt
Geneva
Zurich
Madrid
Milan
Stockholm
New York
Dubaï

Management centres

Luxembourg
Brussels
Paris
London

Candriam Sustainable Investment Conference.

Amsterdam - 30 September 2025

CANDRIAM
A NEW YORK LIFE INVESTMENTS COMPANY

Document intended for Professional & Qualified Investors