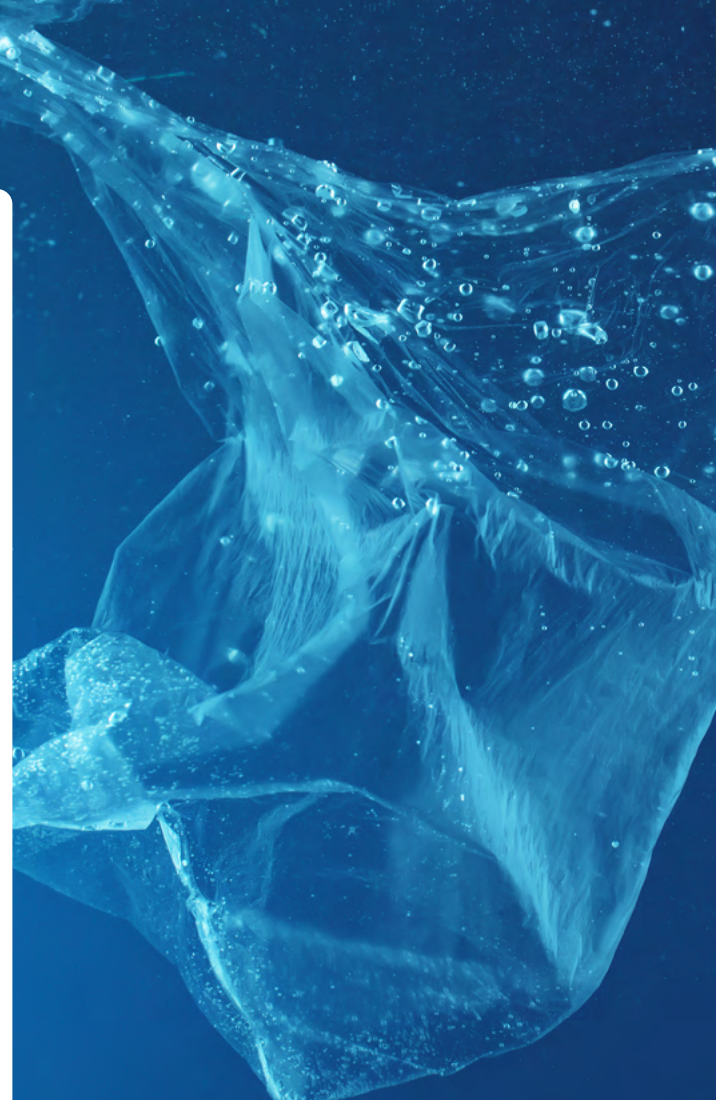


Changing the world (for real)



2021

Marketing communication



Commitment.

Decide to be the solution.

You consistently adhere to your values and you want to have a say when it comes to investing your money.

You, the true partner of the companies and sectors in which you invest, believe that a virtuous investment horizon neither begins nor ends with the publication of the quarterly earnings figures.

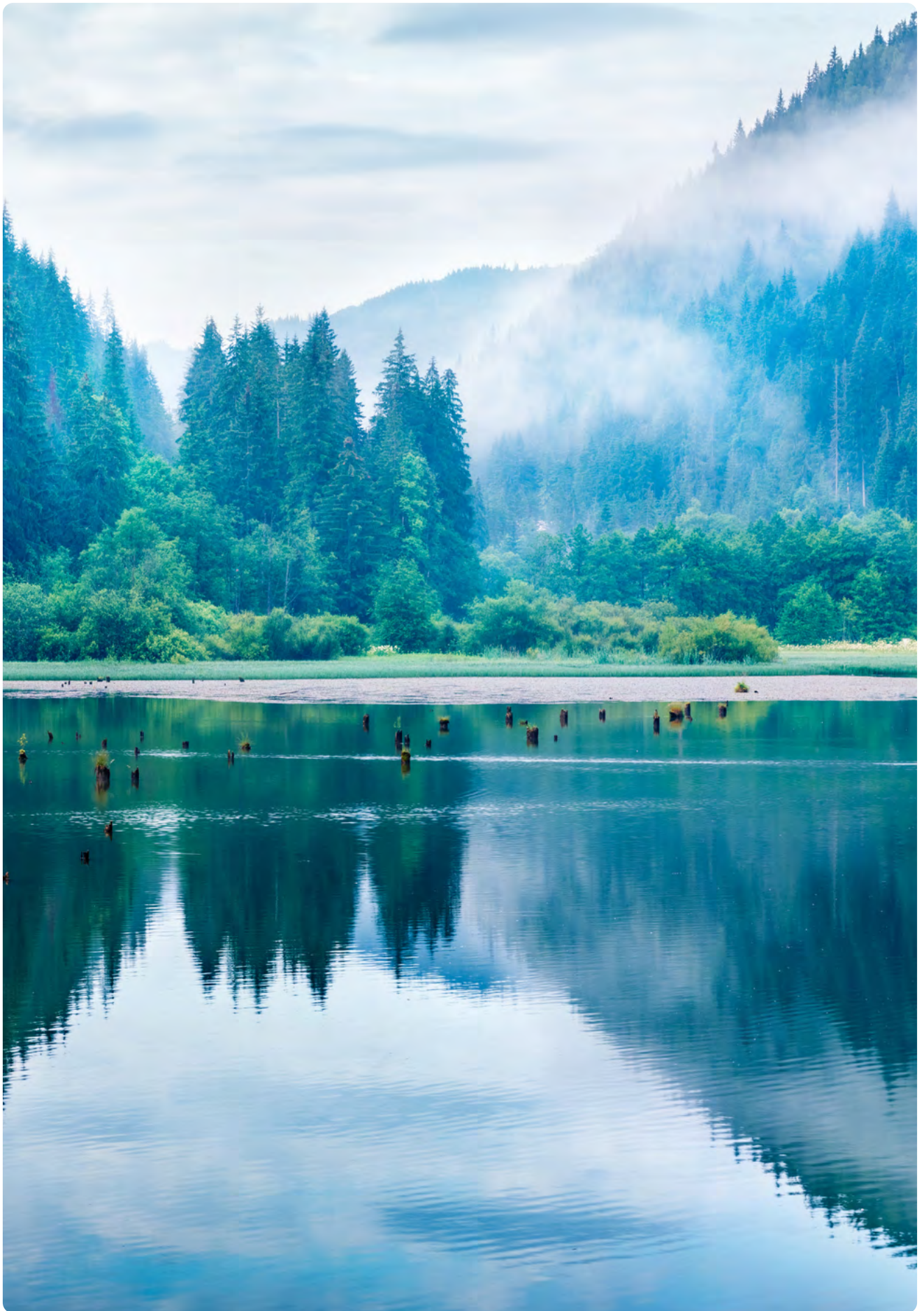
You want sustainable performance in both the short and the long term.

You understand to see the advantages of integrating ESG criteria into financial asset analysis, and that these will usher in new opportunities.

You know which thematic of change are required for a sustainable future.

Choosing socially responsible investment means acknowledging that society's future lies in the hands of its individual citizens.

Your choice, is our choice.



Fundamental ESG values.





E

Environmental.

Environmental criteria examine issuers' behaviour as keepers of the natural environment.

S

Social.

Social criteria evaluate how issuers manage their relationship with their staff, suppliers, clients and communities.

G

Governance.

Governance criteria focus on company management, directors' compensation, corporate audits, internal controls and shareholders' rights.

Manifesto.

Conviction & Responsibility.

Our Manifesto for responsible finance

Get involved

To leave a fitting legacy for future generations, each individual's actions have to consider the greater good. What is now needed, more than ever, is collective action to lead society towards a sustainable future. And we, who have the requisite tools, expertise, creativity and commitment, know how to achieve virtuous growth.

Shake things up

We'll say it again: Sustainable Investment is a source of added value. In our view, finance starts to make sense again when investment becomes sustainable. We see our role in the industry as that of Sustainable Investment ambassador.

Actions speak louder than words

Committed to SRI for over 25 years now, we currently manage the biggest range of sustainable funds in continental Europe. Almost 3/4 of our AuM is invested in sustainable strategies. Strong, independent research is one of the cornerstones of our pertinent and innovative Sustainable approach. Our voting policy encourages virtuous corporate behaviour. 10% of the management fees earned from the SICAV Candriam Sustainable is donated to impact projects in education and social inclusion via the Candriam Institute for Sustainable Development (a Candriam endowment fund launched in 2017). We launched Candriam Academy

to awaken the financial community's awareness of Sustainable Investment. Our internal culture and CSR policy overlap. Honesty, however, for us, is the best policy.

Choosing sustainable investment means...

Reconciling your investment with your values. Spotting opportunities and more accurately assessing the risks involved in integrating extra-financial criteria. Prioritising a sustainable performance that takes a "holistic" approach to analysing a company. Having access to thematic with a strong ESG impact. Meeting the latest regulatory demands. Acting together for a sustainable future.



Signatory since 2006
Score A/A+ (2018)



All of Candriam's sustainable & responsible investment funds comply with Euroif Transparency Guidelines



A NEW YORK LIFE INVESTMENTS COMPANY

Features of Candriam Sustainable: • Investment company: Candriam, SERENITY – Bloc B, 19-21, route d'Arlon, L-8009 Strassen • Legal status: UCITS Sicav under Luxembourg law • Subfund domiciled in: Luxembourg • Custodian Bank: CACEIS Bank, Luxembourg Branch

Main risks underlying Candriam Sustainable: • Capital loss risk • ESG investment risk • Equity risk • Foreign exchange risk • Emerging market risk • Credit risk



Getting involved, shaking things up, making your actions speak louder than your words and opting for sustainable investment translates **into acting together for a sustainable future.**

Opportunities.

Meeting **current and future** environmental, social and governance **challenges**.

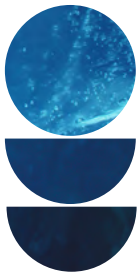
Having a sustainable impact

It is our conviction that sustainable investment performance depends on investors embracing not only the opportunities that arise from major challenges in sustainable development but also of the risks that these opportunities create for companies.

Each analyst applies their strong sector-based expertise to measuring the sustainability of company strategies. Their analysis takes into account not only the major sustainable development challenges but also the various stakeholders on which a company's success depends. Our approach has been determined largely by the framework laid down in 2015 by the United Nations in their 17 Sustainable Development Goals (SDGs), which provide a framework for the financial community by defining the major factors to be taken into account to reduce poverty and inequality, and to combat climate change and environmental damage.

Our aim: offer investors cutting-edge sustainable investment solutions by integrating ESG knowledge across all main asset classes on a global scale.

To this end, in line with **these major challenges**, our **ESG** research seeks to:



Identify progressive, pioneering companies with consistent solutions geared to major sustainable development challenges such as climate change, resource depletion, and demographic change.

Measure the contribution and impact of these investments individually and in aggregate within each ESG portfolio.

Help companies implement a suitable strategy to handle these issues. Use engagement to encourage them to implement strategies driven by good practice at both operational and managerial levels that also takes into account the important part these play in a more sustainable economy.

How we **invest**.

Impact investing

Make further inroads into sustainable & responsible investment by investing directly in companies or projects that aim to generate social & environmental progress.

Exclusion

Across all our investments, we exclude businesses with links to the coal and tobacco industries, and to the manufacture of chemical and biological weapons (including white phosphorus munitions).

Investing with Candriam is a guarantee of an investment decision on a par with your values.



Integrating **new** practices, creating more **opportunities**, impacting **sustainably**.

Research

A dedicated staff of 35 persons makes our ESG team one of the biggest in continental Europe. Our independent ESG research team works alongside our investment teams, injecting added value and innovation for you.

Our ongoing investment in ESG research offers you more opportunities and a better understanding of the long-term risks.

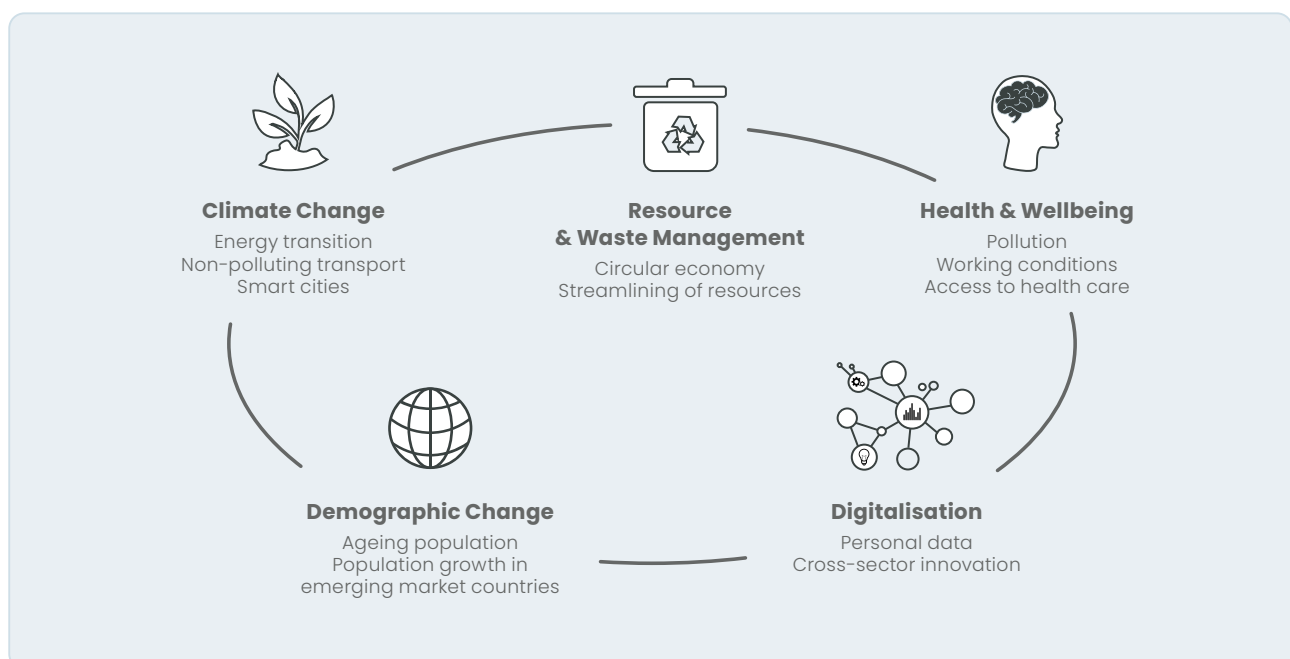
Influence

In 2020, we attended 1 180 AGMs and cast our vote for 15 889 resolutions. Our main voting topics included remuneration, election of directors, and social capital, while our

conversations and engagement efforts focused firmly on equal working conditions, energy transition and ethics.

Educate

In 2017, we launched the Candriam Academy for Sustainable & Responsible Investment, an online training platform aimed at increasing investors' awareness of, and at giving them training in, ESG. Since its launch, more than 8 000 persons have already signed up for one of our courses.





Yes to providing our clients more added value

With 35 dedicated funds, we offer one of the widest range of SRI funds in continental Europe.
25 years of ESG expertise and research



Yes to a voting policy based on walking the talk

General Meetings
1180

Resolutions voted in 2020
15 889

Yes to excellence

CAmpaign “**Helping those who help**”
€1.6 M
donated to charities supported by Candriam staff members



€150 B

AUM as of
31 December 2021



570

Experienced and
committed professionals



25 years

Leading the way in
sustainable investing

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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. This information is available either in English or in local languages for each country where the fund's marketing is approved.



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