

# Asset Allocation

**Managed by a highly experienced team, Candriam offers customised portfolios to meet the needs of its clients.**

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Candriam has been managing balanced portfolios for more than 25 years, providing a range of strategies to meet the needs of retail, private and institutional investors. After the 2008 financial crisis, Candriam was among the first asset managers to recognise the benefits of true asset class diversification, incorporating less conventional classes such as emerging-market assets, high-yield credit, currencies and absolute-return vehicles into our portfolios. The last addition to the range of multi-asset products is a flexible strategy focused on tackling today's challenges of low yield, increasing correlation between and within asset classes and fluctuating returns (or spikes of volatility) even in the most liquid asset classes.

## **Flexibility and diversification**

By taking active allocation decisions, Candriam's multi-asset strategies are designed to identify the optimal combination of asset classes within an adequate risk framework. Available in four risk profiles, they are ideal for investors willing to accept a degree of market volatility in order to seize the best investment opportunities. Strategies with a focus on Environmental, Social and Governance factors are available, drawing on Candriam's market-leading expertise in the increasingly popular ESG space. A key feature of all Candriam's asset allocation strategies is their management by a highly experienced and stable team of 25 experts, supported by asset-class specialists.

**€1.6bn**

**Net New Cash for Asset Allocation  
range in 2018**