

This is a marketing communication. Please refer to the prospectus of the funds and to the key information document before making any investment decision.

The quality of the ranking, award or label obtained by the fund or the management company depends on the quality of the issuing institution and the ranking, award or label does not guarantee the future results of the fund or the management company.

**REPORTING 30|09|2026**

**MORNINGSTAR RATING OVERALL™:** ★★★★
08.2026

# Candriam Equities L Australia

## Share Class: R (AUD)

## Risk indicator

| 1 | 2 | 3 | **4** | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

**Lower Risk** — **Higher Risk**

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.

- **The SRI assumes you keep the product for 6 years.**
- **The actual risk can vary significantly if you cash in at an early stage and you may get less back.**
- **This product does not include any protection from future market performance. Please refer to the "Risk" section of the prospectus for more details**

THINK BEFORE PRINTING

CANDRIAM
BY NEW YORK LIFE INVESTMENT MANAGEMENT

## Investment strategy

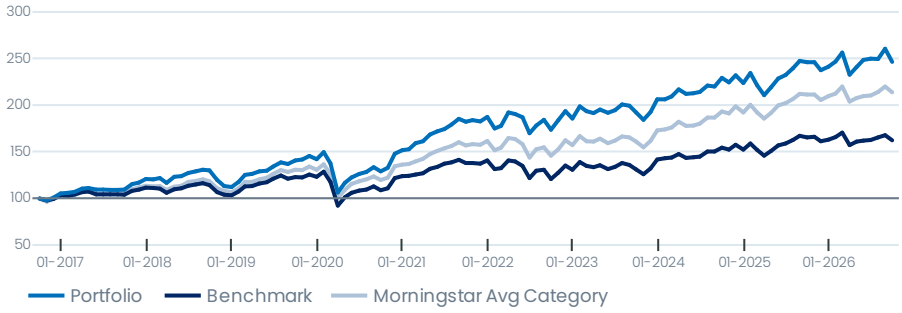
Candriam Equities L Australia, a sub-fund of the Candriam Equities L sicav, invests predominantly in Australian equities, broadly diversified over economic sectors and debtor risks. The investment horizon is 6 years. The fund is managed actively, with reference to the index mentioned on the section "characteristics". For further information about this index and its use, please consult the fund's key investor information document (KIID).

## Performance

Past Performances does not predict future returns. See important disclosures on performance under the section 'warning' in the 'Important Information' on page 4. NAVs are net of fees and are provided by the accounting department and the reference index by official providers.

| | 1 M | 3 M | YTD | 1 Y | 3 Y | 5 Y | 10 Y | SI |
|---|---|---|---|---|---|---|---|---|
| **Fund** | **-5.3%** | **-1.3%** | **2.1%** | **0.1%** | **28.2%** | **35.1%** | **146.5%** | **-** |
| Benchmark | -3.3% | -0.2% | -0.5% | -1.8% | 23.7% | 17.6% | 62.3% | - |
| | **-2.1%** | **-1.1%** | **2.7%** | **2.0%** | **4.5%** | **17.6%** | **84.1%** | **-** |

| | 2025 | 2024 | 2023 | 2022 | 3 Y annualized | 5 Y annualized | 10 Y annualized | SI annualized |
|---|---|---|---|---|---|---|---|---|
| **Fund** | **7.9%** | **8.5%** | **11.0%** | **-0.8%** | **8.6%** | **6.2%** | **9.4%** | **-** |
| Benchmark | 7.1% | 7.5% | 8.4% | -7.2% | 7.4% | 3.3% | 5.0% | - |
| | **0.8%** | **0.9%** | **2.5%** | **6.3%** | **1.3%** | **2.9%** | **4.5%** | **-** |




This graph represents the synthetic net asset value of the fund. It is provided for information and illustrative purposes only. The synthetic net asset value is obtained by a recalculation of the values of the fund's assets by leveling out the effect of securities transactions (split, coupon, dividend distribution...) in order to reflect the real performance of the fund share or unit. Data may be rounded for convenience. Data expressed in a currency other than that of the investor's country of residence is subject to exchange rate fluctuations, with a positive or negative impact. Gross performance may be impacted by commissions, fees and other expenses.

Morningstar, an investment research firm that compiles and analyzes fund, stock, and general market data, designed the "Morningstar Category Averages", (MCA), to represent the average return of funds within their category over time. The MCA are equal-weighted category returns: the calculation is the average of the returns for all the funds in the Morningstar Category in which the fund is placed. More information on the various Morningstar Categories and the "MCA" can be found on the webpage of Morningstar, also accessible via the following links: Morningstar Category Average methodology and Morningstar Categories. The MCA is solely provided for informational purpose and is not the benchmark of the fund mentioned in the prospectus and KID.

## Fund characteristics

| | |
|---|---|
| Inception Date | **08/11/2013** |
| Fund Domicile | **Luxembourg** |
| Fund Legal Form | **SICAV** |
| Benchmark | **All Ordinaries (Gross Return)** |
| SFDR Category | **Article 6** |
| Total net assets (M AUD) | **182.99** |
| NAV per share cap.(AUD) (C) | **274.70** |
| Fund Reference Currency | **AUD** |
| NAV Calculation | **Daily** |
| Morningstar™ Category | **EAA Fund Australia & New Zealand Equity** |
| ISIN Code (C) | **LU0942225839** |
| Ticker Bloomberg (C) | **DEXAAUR LX Equity** |
| Latest Dividend Distributed | **-** |
| Dealing Cut Off | **D-1<12:00** |
| Antidilution Mechanisms | **Yes** |
| Custodian Bank | **CACEIS Bank, Luxembourg Branch** |
| Management Company | **CANDRIAM** |

## Statistics

based on weekly data over 3 years (1 year if too little history)

| | Funds | Benchmark |
|---|---|---|
| Equity Exposure | **97.38%** | 100.00% |
| Number of Positions | **31** | 1 |
| Volatility | **14.14%** | 12.26% |
| Tracking Error | **4.22%** | - |
| Sharpe Ratio | **0.32** | 0.25 |
| Alpha | **0.69%** | - |
| Beta | **1.11** | - |
| Dividend Yield | **2.44%** | - |

## ESG Assessment

| Exclusion | Norm based | Positive | Integration |
|---|---|---|---|

## Costs*

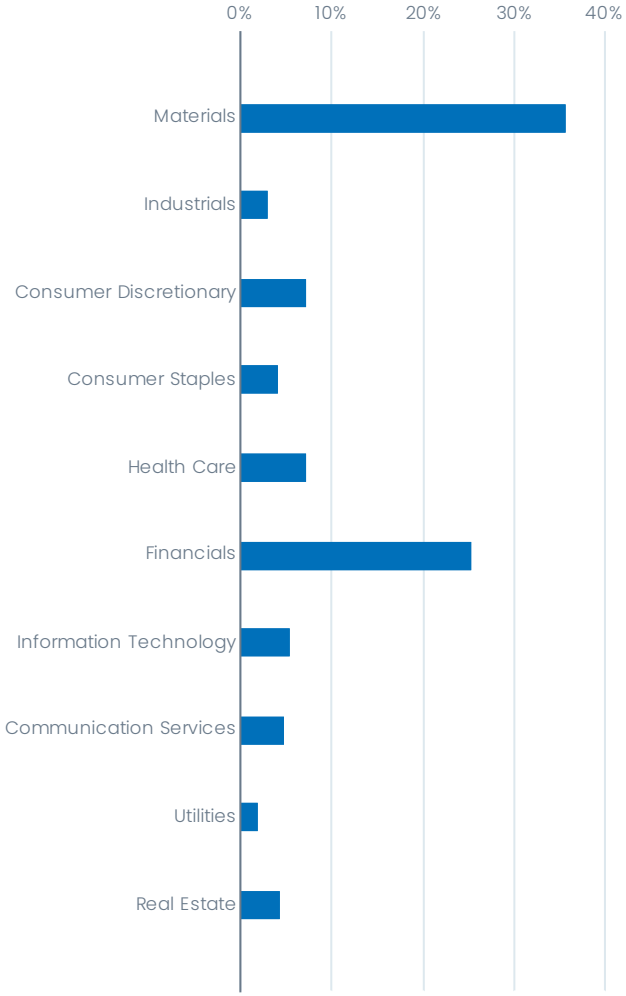
| Real Management Fee | Ongoing costs | Performance Fees |
|---|---|---|
| **0.70%** | **1.00%** | **-** |

* The fees are expressed as an annual percentage of the average net asset value of the share class and are payable at the end of each month. This list of fees and charges is not exhaustive, the sub-fund incurs other expenses, further information on fees and charges is available in the KID/Prospectus to allow investors to understand the overall impact of costs on the amount of their investment and on the expected returns.

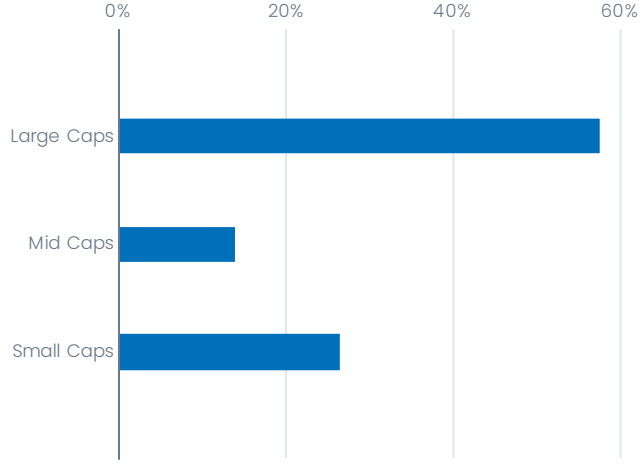
## Top 10 **Issuers**

| | | % Fund | Sector | Country | % Active weight |
|---|---|---|---|---|---|
| 1 | BHP GROUP LTD | 9.32 | Materials | Australia | 9.32 |
| 2 | COMMONWEALTH BANK OF AUSTRALIA | 6.61 | Financials | Australia | 6.61 |
| 3 | CSL LTD | 6.60 | Health Care | Australia | 6.60 |
| 4 | RIO TINTO PLC | 6.05 | Materials | Australia | 6.05 |
| 5 | ANZ GROUP HOLDINGS LTD | 5.53 | Financials | Australia | 5.53 |
| 6 | NATIONAL AUSTRALIA BANK LTD | 5.33 | Financials | Australia | 5.33 |
| 7 | MACQUARIE GROUP LTD | 4.89 | Financials | Australia | 4.89 |
| 8 | GOODMAN GROUP | 4.11 | Real Estate | Australia | 4.11 |
| 9 | SANDFIRE RESOURCES LTD | 3.29 | Materials | Australia | 3.29 |
| 10 | BLUESCOPE STEEL LTD | 3.09 | Materials | Australia | 3.09 |

## **Sector** Allocation




## **Market** Capitalisation




## SCR

**Solvency Capital Requirement**

| | |
|---|---|
| **-46.71%** | **-** |
| SCR Equities Type 1 | SCR Equities Type 2 |
| **-5.67%** | **-25.00%** |
| SCR Concentration | SCR Currency |
| **-58.50%** | |
| Market SCR | |

Fund
Benchmark

# Important Information

**This is a marketing communication. Please refer to the prospectus of the funds and to the key information document before making any investment decision.** 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.

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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 marketing is approved.

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.

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**Specific information for investors in France**: the appointed representative and paying agent in France is CACEIS Bank, Luxembourg Branch, sis 1-3, place Valhubert, 75013 Paris, France. The prospectus, the key information document, 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 representative and paying agent in France.

**Specific information for investors in Spain**: Candriam Luxembourg 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.

**Specific information for investors in Austria**: The appointed Paying and Information Agent in Austria is Erste Bank der oesterreichischen Sparkassen AG, Am Belvedere 1, 1100 Vienna, Austria. The prospectus, the Key Information Document (KID) relating to the portfolios of the Fund, the Articles, 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 Paying and Information Agent.

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# Glossary

### EXPOSURE
The Exposure of a fund is expressed as a percentage of total portfolio holdings, taking into account the leverage of derivative instruments. It represents the amount an investor can lose from the risks unique to a particular investment. The Equity Exposure is the sum of exposures to equity instruments, including derivatives.

### VOLATILITY*
The Volatility is the statistical measure of dispersion of returns for a fund around the mean. A higher volatility means that a fund's value can potentially be spread out over a larger range of values and makes the fund a riskier investment.

### SHARPE RATIO*
The Sharpe Ratio measures the level of compensation an investment in the fund offered for the risk taken. It is calculated by subtracting the risk-free rate from the return of the fund and dividing that result by the volatility. The higher the Sharpe ratio the better, a negative ratio has no significance other than that the fund underperformed the risk-free rate.

### TRACKING ERROR*
The Tracking Error is a statistical measure of dispersion of the excess returns of the fund around the mean, making it the volatility of the difference between the fund's return and its reference index return. A higher tracking error indicates a higher deviation from the reference index.

### BETA
Beta measures the sensitivity of fund returns to changes in returns of its reference index. A beta greater than 1 indicates the fund is more volatile, thus more risky than the reference index.

### ALPHA
Alpha represents the performance of a fund relative to its reference index, it is often considered to represent the value that a portfolio manager adds to or subtracts from a fund's return. It is the return on a fund that is not a result of general movement in the greater market.

* based on weekly data over 3 Years (1 year if too little history)

### NUMBERS OF POSITIONS
The Number of Positions represents the total number of instruments in position.

### ACTIVE SHARE
It is calculated by taking the sum of the absolute value of the differences of the weight of each holding in the fund and the weight of each holding in the reference index and dividing by two. The greater the difference between the composition of the fund and its reference index, the greater the active share.

### P/E RATIO
The Price/Earnings Ratio of a fund is calculated by dividing the market value of the fund by the total amount of the underlying company's realized earnings per share. Index derivatives are excluded.

### P/BOOK VALUE
The Price/Book Value of a fund is calculated by dividing the market value of the fund by the total amount of the underlying company's published book value per share. Index derivatives are excluded.

### RETURN ON EQUITY (ROE)
The Return on Equity is a measure of the profitability. For a fund this is calculated as the average of the underlying company's realized earnings per share divided by their published book value per share. Index derivatives are excluded.

### DIVIDEND YIELD
The Dividend Yield of a fund is determined by dividing the total amount of the annual dividends received for all shares in the fund by the current market value of the fund. Index derivatives are excluded.

### SCR (Solvency Capital Requirement)
Market SCR represents an estimate of the capital charge for market risk, broken down into risk sub-modules (Interest rate, Spread, Equity..), which is applicable to insurers under Solvency 2 Directive. Candriam calculations are based on the standard formula as provided by the regulation.

### OCG
Ongoing charges represent all operating and management costs invoiced to the UCI net of retrocessions.

### REAL MANAGEMENT FEES
The Real Management Fee is the actual percentage charge deducted from the fund's average net assets.

### PERFORMANCE FEE
The Performance Fee refers to a charge on any returns that the Fund achieves above the reference index. Please refer to the Prospectus for further information.

### ESG ASSESSMENT – EXCLUSION
The Exclusion filter refers to the exclusion of companies involved in harmful or controversial activities. Involvement is assessed using activity-specific revenue-based threshold levels.

### ESG ASSESSMENT – NORMS-BASED
The Norms-Based analysis excludes companies which are in violation of the 10 principles of the United Nations Global Compact (UNGC). These principles cover 4 main categories: Human Rights, Labour Rights, Environment and Anti-Corruption.

### ESG ASSESSMENT – POSITIVE SELECTION
The Positive selection analysis is inclusive, not exclusive. It includes only the companies with the best ESG score, obtained by evaluating their ability to manage the sustainable development issues based on a combination of specific factors material to each sector.

### ESG ASSESSMENT – INTEGRATION
The Integration of ESG factors into investment decisions consists of integrating specific extra-financial factors into the financial valuation or credit assessment of securities. The factors used are selected based on their materiality in the given asset class.