

PRESS RELEASE

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Préfon and CNP Assurances form partnership to help civil servants prepare for and enjoy their retirement

Préfon and CNP Assurances are pooling their expertise to offer civil servants services to prepare for and enjoy their retirement. As of now, the digital and telephone services platform [Préfon Lyfe](#) will offer Préfon customers and prospects a wide range of products and services.

When questioned in November 2016 as part of the Préfon annual survey, its members ranked the issue of retirement as their biggest concern, ahead of health and ageing well. Préfon, the leader in supplementary pensions for the public sector with 400,000 members, and CNP Assurances, France's leading personal insurer, a Caisse des Dépôts group company, and its digital services platform Lyfe, have thus pooled their expertise to meet civil servants' expectations and help them prepare for and enjoy their retirement. The platform also provides them with support on a daily basis to help them stay healthy.

Launched in 2015 by CNP Assurances, through a web platform and telephone service, Lyfe offers a range of high value-added products and services, which completes Préfon's world of services in the areas of health, well-being and ageing well. Préfon and CNP Assurances are thus strengthening their long-standing relationship the area of insurance by forming an alliance in services.

Préfon services and products:

- *Virage viager*: an additional source of revenue to remain financially independent and to age well at home or in a care homeⁱ
- *Retraite Plus*: a search service that helps family members and friends find residential institutions or retirement homes.¹
- *France Retraite*: retirement assessment and solution that conducts a career analysis and highlights discrepancies between rights and reality.
- *Préfon Obsèques*: insurance contract that provides funeral financing and a guarantee that protects family members and friends by covering all or part of funeral-related expenses and supporting bereaved families.
- *Préfon Dépendance*: insurance contract that enables holders to live better in care, and provides a monthly annuity, guarantees (bills and planning) and access to care services.

These services are accessible via the platform [Préfon Lyfe](#)

The services offered by Lyfe:

- Online health advice 24 hours a day (doctors answer users' questions by e-mail in less than one hour),
- Medical appointments¹ (appointment booking online with GPs or sector 1 specialists),
- Medical imaging appointment in under 3 days,¹
- Personalised check-up (½ day),
- *Allo expert dépendance*¹ (20-minute interview with a specialist in loss of autonomy)
- *Infos conseil bien vieillir*¹ (expert and educational information on 80 issues relating to ageing well)
- Prevention of loss of autonomy

“We are delighted to intensify our long-standing links with Préfon and to pool our expertise, in order to be able to offer civil servants innovative services to age well, prepare for and enjoy their retirement, on a shared digital platform. With Lyfe, CNP Assurances proposes solutions to support current and future pensioners on a daily basis, to live well, age well and take care of their health”, said Magaly Siméon, social protection and services business unit director of CNP Assurances.

“Préfon has for a long time provided support to public officials on the issues of retirement and personal risk. Having identified the needs of our members, we can now offer innovative healthcare services through the alliance of two big organisations, Préfon and Lyfe. These new tools will be a real plus for the civil servants who wish to use them”, concluded Denis Lefebvre, Chairman of Préfon.

About CNP Assurances

CNP Assurances is France’s leading personal insurer with net profits of €1 200 million in 2016. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has more than 36 million personal risk/protection insured worldwide and more than 13 million savings and pensions policyholders. For 160 years, CNP Assurances has been protecting people against the risks of everyday life. The Group designs and manages life insurance, pension, personal risk insurance and protection products (term creditor insurance and health insurance).

- In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d’Epargne, as well as through its own network: Amétis. In Brazil, its second largest market, the Group’s partner is Caixa Econômica Federal, the country’s second-biggest state-owned bank.
- In group insurance, CNP Assurances crafts tailor-made personal risk, pension and term creditor insurance products that are aligned with the needs of companies, local authorities, mutual insurers, non-profit organizations, and banks in Europe and Latin America.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 (the first market) and has a stable shareholder structure thanks to the signing of an agreement between its major shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE and the French State).

www.cnp.fr/en

[@CNP_Assurances](https://twitter.com/CNP_Assurances)

About Préfon

Préfon (Caisse Nationale de Prévoyance de la Fonction Publique) is a non-profit association (Law of 1901) created on 8 May 1964 by four civil servant federations (CFTC, CFDT, CFE-CGC, FO).

Préfon supports and engages with civil servants on a daily basis in helping them prepare for and finance their retirement, as well as anticipating their needs in terms of personal risk. Préfon has signed a group insurance contract with CNP Assurances: the Préfon-Retraite scheme.

Préfon-Retraite is an optional supplementary pension scheme that offers a life annuity in return for the contributions paid. It is open to public officials, former public officials and members’ spouses.

Préfon-Retraite has more than 400,000 members, including 120,000 beneficiaries, with assets of nearly 16 billion euros at the end of 2015.

For more information: www.prefon.fr

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