



## PRESS RELEASE

Paris, 15 May 2018

# Launch of Flexi I, the latest addition to CNP Patrimoine's Flexi offer

**CNP Patrimoine, CNP Assurances's wealth management business, has announced the launch of Flexi I, a new option to seize equity market opportunities while keeping savings secure.**

With a cumulative inflow of €350 million since its launch in 2016, CNP Patrimoine's Flexi continues to offer CNP Patrimoine's high net worth customers and its partners (private banks, IFA investment platforms, *family offices*, and management companies) innovations to optimise savings while protecting capital.

Flexi I is the latest innovation. It allows investors, in a continuing low interest rate environment, to take advantage of the opportunities offered by equity markets while protecting their capital at an optimised cost. In this option, available in CNP One unit-linked life assurance or capitalisation contracts, 40-50% of units are fully invested in shares based on the SBF® TOP 80 Ew Decrement 50 pts index created by Euronext. This index is more diversified than the CAC 40 (the values of which are included) and is composed of the 80 largest French stock market capitalisations; it has outperformed the CAC 40 over the last five years.

Thanks to the insurer's guarantee, the investor is certain to recover at least, according to their choice, 98% or 100% of their initial capital at maturity either on 31/12/2021 or 31/12/2022 for optimised protection costs.

*'In the current context of low interest rates and higher market volatility, Flexi I is the opportunity to invest the unit-linked portion of a 100% equity contract while benefiting from capital protection provided by CNP Assurances. The unit-linked portion fully invested in shares is based on the SBF® TOP 80 Ew Decrement 50 pts index created by Euronext and exclusively distributed by our partner Société Générale. This index stands out from the CAC 40 through its diversity, its past outperformance and its average volatility.'* explained Marine de Bouchony and François Guilgot, co-directors of CNP Patrimoine.

## About CNP Assurances

CNP Assurances is the largest provider of personal insurance in France with net profits of 1 286 million Euros in 2017. The Group is also present in Europe and Latin America, with a strong presence in Brazil. It provides over 38 million people with provident and health insurance worldwide and provides over fourteen million people with savings/pension policies. CNP Assurances has protected people against the vagaries of life for 160 years. CNP Assurances designs and manages life insurance, pension, provident, and protection (loan and health insurance) policies.

- Regarding individual insurance in France, CNP Assurances markets its products through La Banque Postale and the Caisses d'Épargne as well as through its own Amétis network. In Brazil, its second largest market, the Group is partner of the Caixa Econômica Federal, which is the country's second largest public bank.
- Regarding group insurance, CNP Assurances designs bespoke provident, pension, and loan insurance products. It meets the needs of businesses, local authorities, complementary health insurance companies, associations, and banks in Europe and Latin America.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 (1st market) and relies on a stable shareholder base formalised in a pact between its main shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE, and the French government).

Find out more about CNP Assurances on [@CNP\\_Assurances](https://twitter.com/CNP_Assurances) or [www.cnp.fr](http://www.cnp.fr)

### Press Contact

CNP Assurances

Florence de Montmarin | 01 42 18 86 51

Tamara Bernard | 01 42 18 86 19

[servicepresse@cnp.fr](mailto:servicepresse@cnp.fr)

Follow us on:

