

Paris, 24 March 2022

## CNP Infrastructures Durables: CNP Assurances and Meridiam's new innovative and sustainable unit-linked vehicle

CNP Assurances and Meridiam join forces to launch the unit-linked vehicle CNP Infrastructures Durables. Reserved exclusively for CNP Patrimoine's distributor partners, it offers individuals access to a portfolio of mature, sustainable and ecological infrastructures characterised by resilient and long-term returns.

Partners since 2006, respectively members of the Net-Zero Asset Owner and the Net-zero Manager Alliance, CNP Assurances and Meridiam have already deployed together more than one billion euros in essential infrastructures that improve the quality of life of populations.

An alignment of interests between insurer and insured in the service of sustainable development

By launching the CNP Infrastructures Durables unit-linked vehicle, the two groups offer savers access to a portfolio of mature infrastructure projects, in line with the UN SDGs (Sustainable Development Goals), to support the energy transition and sustainable development across 3 key sectors:

- Climate action and ecological transition through investment in renewable energy production projects and electric charging stations
- Sustainable mobility for the movement of people and goods by investing in major rail, road and port projects
- Social infrastructure to meet the needs of communities by investing in hospital buildings, schools, or university housing

Contributing to the improvement of the daily lives of millions of people, the projects that the unit-linked vehicle can finance also have strong French and local roots and notably cover the development of biomethane production plants, automated navigation dams, the extension of the Calais and Boulogne-sur-Mer ports, etc. More generally, the unit-linked vehicle supports 48 operational projects in Europe and the United States.

A unit-linked vehicle with stable, predictable cash flows correlated to inflation.

The CNP Infrastructures Durables vehicle is also a real tool for diversifying one's savings and is accessible from €5,000 invested in life insurance or endowment policies in the CNP Patrimoine range.

With a target net potential return of more than 5% per year from the first year in exchange, like any unit-linked vehicle, for a risk of capital loss (SRI of 5 on a maximum scale of 7), the CNP Infrastructures Durables unit-linked vehicle benefits from liquidity guaranteed by CNP Assurances on a traditionally illiquid asset class. Its fee structure is transparent, like the monitoring of the sustainability commitment through annual reporting.

Drawing mainly on assets already in operation, the Infrastructures Durables unit-linked vehicle avoids the risks associated with the development and financing of projects. During the operating phase, the cash flows generated by real assets are already stable, predictable and correlated to inflation. In fact, the projects are underpinned by solid, long-term contractual frameworks and regulated prices with the public sector, either in the form of rents in exchange for the provision of the asset, or in the form of user payments (tolls, etc.).

## Cécile BLONDEAU DALLET & François GUILGOT

Co-Directors of the CNP Assurances Client Wealth and Wealth Engineering business unit.



*"We are pleased to exclusively offer our partners this innovative and sustainable unit-linked vehicle, classified as article 9 according to the SFDR regulation. Benefiting from stable cash flows correlated to inflation, it guarantees resilience in a volatile economic environment. It also makes it possible, within the framework of life insurance, to give meaning to one's savings by participating in the financing of sustainable development and the energy transition, promising investment opportunities for the future.*



*Named CNP Infrastructures Durables, it is in line with CNP Assurances' raison d'être to act for an inclusive and sustainable society."*

## About CNP Assurances

A leading player in the French personal insurance market, CNP Assurances operates in 19 countries in Europe, particularly Italy and in Latin America – where it is very active in Brazil, its second-largest market. As an insurance, coinsurance and reinsurance provider, CNP Assurances has more than 36 million insured parties in personal risk/protection insurance worldwide and more than 12 million in savings/pension. In accordance with its business model, its solutions are distributed by multiple partners and adapt to their physical or digital distribution method, as well as to the needs of customers in each country in terms of their protection and convenience.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 and is a subsidiary of La Banque Postale. It reported net profit of €1,552 billion in 2021.

### Contacts

Florence de Montmarin	01 42 18 86 51
Tamara Bernard	01 42 18 86 19
Alexis Chauffrein	01 42 18 85 73

**servicepresse@cnp.fr**

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