

## CNP Assurances and La Banque Postale strengthen their commitment to sustainable finance with the launch of the fund "Euros Engagements Durables"

Committed to the just transition, CNP Assurances and La Banque Postale are innovating by being the first bancassurer to offer their retail clients a new euro fund with a sustainable investment objective. Designed and managed by CNP Assurances, the new fund complies with the most stringent European regulatory criteria (Article 9 of the SFDR) and meets the expectations of savers seeking to combine safety, performance and sustainability. Initially, the fund will be marketed exclusively in the La Banque Postale network, from 24 September to 30 November 2025.

In 2024, French people allocated more than 60% of their life insurance savings to euro-denominated funds<sup>1</sup>. But while the security of the investment remains their key criterion and 54% of them factor sustainable development issues into their investment choices<sup>2</sup>, previously, only unit-linked vehicles made it possible to invest and at the same time contribute to sustainable projects.

To enable savers to combine security, returns and sustainable investment, CNP Assurances and La Banque Postale are innovating by being the first bancassurance group to offer retail clients a euro-denominated vehicle with an environmental and societal investment objective. This new euro-denominated fund **complies with the most stringent European regulatory criteria (Article 9 of the SFDR), guaranteeing a high level of sustainable commitment.**

Combining the search for performance with a direct contribution to the energy and environmental transition and stronger social cohesion, the vehicle concretely illustrates the aim of CNP Assurances and La Banque Postale to make their clients players in the just transition.

### A fund that combines security, returns and a high level of sustainable commitment

Euros Engagements Durables brings La Banque Postale customers a unique solution featuring the advantages of a traditional euro-denominated vehicle (including security, availability of funds, and returns) along with the possibility of directly contributing to projects that are useful for society and the planet.

The new fund is invested exclusively in activities or assets that have a positive impact on the energy and environmental transition and the strengthening of social cohesion.

<sup>1</sup> France Assureurs 2024 figures

<sup>2</sup> The French population and responsible investments July 2023 – OpinionWay for the AMF  
CNP Assurances – Siège social : 4 promenade Cœur de Ville 92130 Issy-les-Moulineaux – 01 42 18 88 88 – [www.cnp.fr](http://www.cnp.fr)

Société anonyme au capital de 686 618 477 euros entièrement libéré – 341 737 062 RCS Nanterre – Entreprise régie par le code des assurances

Unlike a traditional euro vehicle, the assets of the Euros Engagements Durables vehicle will be allocated solely to sustainable projects, activities or companies (for a minimum of 90%, the rest being cash):

- mainly via green or social bonds, geared towards financing projects with an environmental or social objective,
- and via sustainable funds, classified as Article 9.

For example, the fund's assets may finance new rail lines, energy renovation programmes for homes, or purchases of cutting-edge medical equipment.

As well as contributing directly to the financing of activities useful for the energy and environmental transition and social cohesion, with the euro-denominated fund the insurer takes into account any negative impacts that these investments may have on the environment and society. They do so by strictly monitoring indicators on, for example, water pollution or the intensity of national greenhouse gas emissions. Investments are also subject to a strict fossil-fuel exclusion policy.

Based on this monitoring, CNP Assurances maintains an ongoing dialogue with the entities in which it invests to support them in their efforts to improve these ESG criteria.

#### **"Euros Engagements Durables" enriches La Banque Postale's range of committed investment solutions.**

Launched during Responsible Finance Week 2025, the fund will initially be marketed exclusively in the La Banque Postale network, from 24 September to 30 November 2025. Available in the Cachemire 2 and Cachemire 2 Série 2 life insurance policies, it is available from €25 and, for a limited period, will benefit from 0% deposit fees.

### Eric Bramoullé

Product and Development Director of the La Banque Postale business unit of CNP Assurances



***"With this offer, CNP Assurances, in line with its corporate mission as a responsible insurer, is committing to providing protection solutions to as many people as possible and to promoting a more inclusive and sustainable society. We are the first insurer to provide the general public with a new euro vehicle enabling investors to invest in sustainable projects that are useful for society and the climate while protecting their capital."***

## Mimouna Boutchich

Director of Savings and Insurance Products, La Banque Postale



***"This fund, launched alongside CNP Assurances, is further concrete proof of our bancassurance group's commitment to sustainable finance. By offering a sustainable investment solution within a euro-denominated fund, an essential vehicle in life insurance, La Banque Postale, a mission-driven company and civic-minded bank, is enabling its clients to give meaning to their savings by supporting projects with strong environmental or social value while benefiting from the essential advantages of a euro-denominated fund."***

### **Characteristics of the "Euros Engagements Durables" euro-denominated vehicle**

- Permanent support with temporary marketing window
- Date of first marketing window: 24 September to 30 November 2025
- Minimum sustainable investment under the SFDR: 90%
- Minimum investment aligned with the European Taxonomy: 10%
- SFDR classification: Article 9
- Available within the free management of Cachemire 2 and Cachemire 2 Series 2 life insurance policies.
- Open to new payments only
- Minimum contribution to the vehicle: €25
- Minimum payment on the policy:
  - o Initial contribution under self-management: €5,000
  - o Voluntary payment: €500

### **About CNP Assurances Group**

The CNP Assurances Group is a property and personal insurer with more than 8,300 employees. It generated net income of €1,582m in 2024. A subsidiary of La Banque Postale, the Group is no. 2 in property loan insurance and life insurance in France. It is the fifth-largest insurer in Europe and the 4th-largest insurer in Brazil. Its solutions are distributed in 19 countries by various partners and insure more than 36 million people in personal insurance and protection, and 13 million in retirement savings. CNP Assurances is a responsible insurer and investor (€400bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths..

### **About La Banque Postale**

La Banque Postale, along with its subsidiaries, including CNP Assurances, forms a major international bancassurance group, ranking number twelve in the eurozone by the size of the balance sheet. With its diversified business model, it supports 18 million individual, corporate, institutional and local public sector clients in France. A subsidiary of La Poste Group, La Banque Postale is a local bank, present throughout the country with over 17,000 contact points, including nearly 7,000 post offices. With its "La Banque Postale 2030" strategic plan, it has set itself the ambition to become the preferred bank of the French and the leader in impact finance, with a comprehensive and omnichannel range of bancassurance services, structured around its two brands: La Banque Postale, for day-to-day banking, and Louvre Banque Privée, for wealth management banking.

La Banque Postale is accelerating its diversification strategy and developing its expertise, particularly in asset management, insurance, consumer credit, and corporate and local development banking. Drawing on its civic identity, La Banque Postale is working towards a just transition by integrating environmental and social impact objectives into the heart of its governance. A mission-driven company since March 2022, La Banque Postale aims to achieve net zero emissions by 2040. It is in the top rankings of the non-financial rating agencies.

## Contacts

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### La Banque Postale

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