

Issy-les-Moulineaux, 22 January 2025

2025 French traditional funds returns

CNP Assurances announces the returns of its main traditional savings and pensions French funds with performance that may exceed 5%¹ depending on the unit-linked (UL) weighting

CNP Assurances provides long-term support to **nearly 7 million savings and pensions customers in France** with a multi-partner distribution model. **As a responsible insurer and investor**, the Group offers a full range of high-performance and innovative products and contributes €27 billion to the financing of green investments in France.

In 2025, CNP Assurances introduced two bonus mechanisms **to improve the policyholder participation of traditional funds based on the proportion of savings invested in unit-linked. This bonuses reached:**

- **up to 1.02% on assets under management**
- **up to 2.00% on payments**, during dedicated commercial campaigns.

The performance of CNP Assurances' traditional funds illustrates its expertise as an investor and the quality of its management of policyholders' surplus reserve.

In 2026, **CNP Assurances is renewing its commercial policy to improve the policyholder participation of traditional funds based on the proportion of savings invested in unit-linked funds.**

Below is a summary of the policyholder returns on CNP Assurances' main savings and pensions contracts. All the information will soon be available at: <https://www.cnp.fr/particuliers/info-reglementee>.

¹ Gross of social security contributions and net of management fees. In the case of a single payment when the contract is taken out, with a unit-linked rate of more than 50% and during a dedicated deposit bonus campaign

Remuneration of the main savings contracts by distribution network:

La Banque Postale	Maximum rate paid (incl. deposit bonus) ¹	Revaluation rate net of management fees as a function of the UL rate ²		
		> 50% UL	from 30% of UL	100% traditionnal
Cachemire 2 Série 2	5.22%	3.22%	2.99%	2.30%
Cachemire Patrimoine Série 2	5.29%	3.29%	3.06%	2.35%

Caisse d'Epargne	Maximum rate paid (incl. deposit bonus) ¹	Revaluation rate net of management fees as a function of the UL rate ²			
		> 50% of UL	from 40% of UL	from 30% of UL	100% traditionnal
Nuances 3D	4.67%	2.87%	2.67%	2.46%	2.05%
Nuances Plus	4.74%	2.94%	2.73%	2.52%	2.10%
Nuances Privilège	5.02%	3.22%	2.99%	2.76%	2.30%

Amétis	Maximum rate paid (incl. deposit bonus) ¹	Revaluation rate net of management fees as a function of the UL rate ²		
		> 50% of UL	from 30% of UL	100% traditionnal
CNP Trésor Projets	4.76%	3.01%	2.58%	2.15%
CNP Trésor Performance	5.04%	3.29%	2.82%	2.35%

All the returns indicated are gross of social security contributions and net of management fees.

1/ in the case of a single payment when the contract is taken out, with a unit-linked rate of more than 50% and during a dedicated deposit bonus campaign

2/ excluding bonuses on deposits

Remuneration of the main pension contracts by distribution network:

La Banque Postale	Maximum rate paid (incl. deposit bonus) ¹	Revaluation rate net of management fees as a function of the UL rate ²		
		> 50% of UL	from 30% of UL	100% traditionnal
Cachemire PER	5.57%	3.57%	3.32%	2.55%

Caisses d'Epargne	Revaluation rate net of management fees as a function of the UL rate ²			
	> 50% of UL	from 40% of UL	from 30% of UL	100% traditionnal
PER CE	3.57%	3.32%	3.06%	2.55%

All returns indicated are gross of social security contributions and net of management fees. PER contracts are insured by CNP Retraite.

1/ in the case of a single payment when the contract is taken out, with a unit-linked rate of more than 50% and during a dedicated deposit bonus

2/ excluding bonuses on deposits

About the CNP Assurances Group

The CNP Assurances Group is a property and personal insurer with around 8,300 employees. Its net income amounted to €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 3rd largest insurer in Brazil. Its solutions are distributed in 17 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 (almost €415bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths.

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