

Ethical Commitment Letter

CNP Assurances Group

Ethical principles define the framework within which the CNP Assurances Group conducts its activities. They are reflected in a culture based on integrity, respect and transparency.

These principles represent far more than a simple reference framework: they form the basis of the relationship of trust that binds us with our customers, partners and employees.

This relationship of trust is based on the responsibility of each of our employees to promote and embody our ethical commitment. We are convinced that exemplarity and responsibility are essential to meet the expectations of our customers and partners, as well as those of society as a whole.

On a daily basis, the Group is committed to preventing any risk of corruption, conflict of interest, money laundering, fraud or anti-competitive practices. To ensure the impartiality of our decisions, we apply strict rules governing the giving or receiving of gifts and benefits, in order to preserve the integrity of our professional relationships.

Our zero-tolerance policy is accompanied by constant vigilance to protect the interests and sensitive data of our customers.

Through robust measures and shared vigilance, we build business relationships founded on trust and respect, whether with our clients, suppliers, or partners.

Our Group Code of Conduct, **CapEthic**, available on our corporate website, together with our internal policies available upon request, support these commitments in our daily operations.

United by a shared ambition for continuous improvement, we collectively advance our commitment to responsible and sustainable business practices.

Fait à Issy les Moulineaux
Le 1er février 2026



Marie-Aude THEPAUT
Chief Executive Officer



Renaud PETITPAS
Group Chief Compliance Officer