

Press Release

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With the Lucya CNP contract, CNP Assurances and Lucya facilitate access to online life insurance

Available exclusively on Lucya.com since 2 April 2026

CNP Assurances, a major player in life insurance, is continuing to diversify its distribution channels by partnering with Lucya, the independent leader in online savings in France. The two partners are launching Lucya CNP, a 100% online life insurance policy, to meet the expectations of savers looking for simplicity, performance, clarity and autonomy in the management of their savings.

A partnership to support the development of online savings

With Lucya, CNP Assurances and Lucya are combining their respective sets of expertise to offer a life insurance solution adapted to the new habits of savers.

The partnership is the first tangible realisation of Lead for Impact, CNP Assurances' new strategic plan. Through the partnership, the Group is diversifying its distribution channels with a 100% digital access to life insurance, while relying on a partner recognised for the quality of its customer support and its capacity for innovation in distribution.

An accessible and diversified savings offer

Lucya CNP is available from €500, with no entry fees.

Policyholders can invest, on a free management basis, in a diversified investment universe, **with annual management fees on units of account set at 0.30%**.

The investment universe aims to meet the expectations of a broad range of savers, from novices to the more experienced. The policy thus provides access to UCITS managed by recognised management companies, together with unlisted vehicles (real estate and private equity).

ETFs, which are attracting increasing interest, are also part of the investment offering. Under the Lucya CNP policy, investment operations and disinvestment on these vehicles are carried out **free of charge**.

Lastly, a wide range of equities, representing nearly 600 stocks, are listed with low investment fees (0.07%).

A euro-denominated fund backed by the general assets of CNP Assurances

Alongside unit-linked vehicles, Lucya CNP makes it possible for policyholders to invest in the euro-denominated fund **CNP Lucya Euros B**, backed by the general assets of CNP Assurances. This fund benefits from the financial

management expertise and know-how of a leading life insurance player on the French market, with no restrictions on investment in unit-linked products.

The annual management fee for this fund is 0.70%.

For the launch of the policy, a bonus on contributions campaign is being offered, increasing the return on the euro fund by +2.20% or +2.70% for the 2026 and 2027 fiscal years, subject to conditions relating to the amount and to investments in units of account*.

Managed services accessible to all

For customers looking for support in their investment choices, Lucya CNP **also offers guided management solutions and LIV management solutions**, invested 100 % in unit-linked products. These management approaches are each broken down into three orientations – moderate, balanced and dynamic – to address different risk profiles.

Managed by Lucya, these solutions are **accessible without a specific entry threshold**, other than those of the policy. Total annual management fees stand at 0.55%, comprising 0.30% management fees on unit-linked products and 0.25% flat-rate fees for guided management (LIV).

Fully online subscription and management

Customers can subscribe to Lucya CNP entirely online on the Lucya website(www.lucya.com). Customers benefit from a personal space for tracking the value of their contract and carrying out most day-to-day transactions electronically, including payments and arbitrages, for greater simplicity and transparency in use.

Lucya CNP is also available as a capitalisation policy under the name **Lucya CNP Capi**. Addressing individuals and legal entities alike, this policy features the main characteristics of Lucya CNP.

Lucya CNP at a glance

- ✓ Individual life insurance policy
- ✓ €500 minimum for initial and additional payments
- ✓ Scheduled payments starting at €50 per month
- ✓ 0% entry fee
- ✓ 0% fees on payments**
- ✓ 0% fees on deposits and ETF transactions
- ✓ 0.70% annual management fee on the euro fund
- ✓ 0.30% annual management fees on unit-linked products
- ✓ 0.25% additional flat-rate fees on assets invested in guided management and LIV guided management services
- ✓ Self-managed and guided-management portfolios can be combined
- ✓ 0% arbitration fees**

**Offer subject to conditions, valid until 31/08/2026, for a minimum payment of €5,000 (initial and optional), including a unit-linked investment share of at least 40%.*

***Directly-held securities: investment fees capped at 0.07% on unit-linked vehicles likely to incur fees related to financial transactions, plus any exchange fees, local taxes and applicable taxes. Specific entry fees may apply to certain unit-linked vehicles subject to special provisions, up to a limit of 2% per transaction.*

François Guilgot

Director of CNP Assurances' Individual Savings and Pension Division in Europe



"With Lucya CNP, CNP Assurances is stepping up the diversification of its distribution channels consistent with the objectives of its new strategic plan, Lead for Impact. By launching this new 100% online life insurance offer on the Lucya platform, we are demonstrating our ability to offer solutions adapted to the new habits of savers while guaranteeing a high level of security, financial management and quality of service. Lucya CNP also allows us to increase the share of unit-linked products in our inflows, with a target rate of 60% from the first year."

Édouard Michot

Chairman of Lucya Group

"With Lucya CNP, we are offering a simple, robust and efficient digital savings solution, accessible to all audiences.

Lucya is revolutionising the sector and modernising market standards. The Lucya CNP life insurance policy is unquestionably one of the most competitive policies on the market, with 0.30% annual management fees on unit-linked products and no fees on financial transactions on ETFs.

Lucya is thus confirming its position as an independent leader in online life insurance forged over the past 25 years."



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 5th-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 (€415bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths.

About Lucya

Lucya has been an independent wealth management consultancy since 2004 and is a subsidiary of Lucya Group, which specialises in insurance brokerage and asset management. Lucya Group, an independent leader in its sector, now has more than 170,000 customers and €6 billion in assets under management. Surrounded by solid partners such as AXA France Vie, CNP Assurances, BNP Paribas Cardif, Abeille Vie, Suravenir and Generali Vie, we support savers in their investment projects, retirement, tax relief and real estate projects. Lucya offers all savers innovative and consistently low-cost savings solutions.

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