

CNP Assurances accelerates in the individual pension market with a multi-distribution strategy

Drawing on its long-standing expertise in group retirement and the strength of CNP Retraite, the third-largest supplementary professional pension scheme (FRPS) in France with €30 billion in assets under management and 1.35 million customers, the CNP Assurances group is stepping up its development in the individual pension market.

With nearly 12.9 million French people now holding a PER pension savings plan and assets under management growing by over 20% per year, the Group is working to make pension savings accessible to as many people as possible through a strategy based on a complementary fit between distribution methods and customer journeys.

Today it is following through on this objective with the launch of two new individual pension savings plans: CNP Retraite Avenir, designed for customers looking to benefit from personalised wealth management support; and Lucya CNP PER, for savers preferring a fully digital and autonomous experience.

Objective: enable everyone to prepare for retirement according to their needs

Preparing financially for their retirement is taking on ever more importance for French people. Firmly convinced that the support they need varies according to their profile and life course, CNP Assurances leads an open approach blending pension expertise, wealth advice, and digital innovation.

The aim is simple: to bring each saver access to a solution adapted to their situation, be it through support from an advisor or an autonomous digital journey. This approach is fully in line with the Group's Lead for Impact strategic plan to diversify distribution channels and with its determination to expand access to financial protection solutions.

Two complementary solutions serving two customer journeys, launched on 1 October 2026

- CNP Retraite Avenir: integrating pensions into a global wealth strategy

Distributed to wealth management advisors via the CNP Alysés platform, CNP Retraite Avenir targets individuals seeking to build their pension plans through customised support.

The policy adapts investment strategies to each customer's situation and objectives through several management methods and a particularly diversified investment universe. Customers also benefit from CNP Assurances' Retraite 360 simulator, which they can use to assess their future needs and integrate their pension into an overarching global wealth analysis.

- Lucya CNP PER: a fully digital pension experience

Distributed by Lucya and insured by CNP Retraite, Lucya CNP PER marks a new step forward in the digitalisation of the savings/pension solutions of CNP Assurances.

The scheme was designed for customers looking to manage their pension independently, enabling them to carry out all their operations online, from subscription through to contract management. Accessible, user-friendly and particularly competitively priced, it meets the expectations of a new generation of savers.

François Guilgot

Director of Individual Savings and Pensions Europe and a member of the Executive Committee of CNP Assurances



"Individual retirement is a key development area for CNP Assurances. Our ambition is to enable each French person to prepare their future in the relational manner of their choosing: with the support of an advisor as part of a global wealth approach or independently via a fully digital journey. With CNP Retraite Avenir and Lucya CNP PER, we are harnessing the expertise of CNP Retraite to further develop an open model that addresses the diversity of market expectations and makes supplementary pensions more accessible."

About the CNP Assurances Group

The CNP Assurances Group is a property and personal insurer with more than 8,700 employees. It generated net profit of €1,492m in 2025. A subsidiary of La Banque Postale, the Group is no. 2 in property loan insurance and life insurance in France and the no. 3 insurer in Brazil. Its solutions are distributed in 17 countries by various partners and insure more than 33 million people in personal risk insurance and protection, and 10 million in retirement savings. CNP Assurances is a responsible insurer and investor (€422bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life courses.

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