



## PRESS RELEASE

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# CNP Patrimoine launches Quattro Sérénité, an innovative option on its unit-linked contracts with 100% guarantee on the invested capital after 4 years

**With Quattro Sérénité, CNP Assurances is providing its partners with a new concept on its unit-linked capitalisation or life insurance contracts which offers an insurer guarantee on 100% of the net capital invested over a 4-year horizon. This innovation on the upscale wealth market is already encountering huge success with CNP Patrimoine partners.**

Entitled Quattro Sérénité, this option, available when subscribing to the CNP Patrimoine capitalisation and life range, permits investing 65 to 75% in a classic euro fund and 25 to 35% in diversified unit-linked investments.

It permits benefitting from 100% protection of the net capital invested on 4-year maturity while profiting from the dynamism and performances of funds selected from reputable management companies.

*“Against a backdrop of penalising low rates, notably in the euro funds, and markets that are still volatile and uncertain, this structured unit-linked concept could rapidly grow its customer base”* explains Laurent Jumelle, director of the wealth management department at CNP Assurances.

## About CNP Assurances

CNP Assurances is France's leading personal insurer with net profits of €1,080 million in 2014. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has more than 28 million personal risk/protection insureds worldwide and more than 13 million savings and pensions policyholders. For 160 years, CNP Assurances has been protecting people against the risks of everyday life. The Group designs and manages life insurance, pension, personal risk insurance and protection products (term creditor insurance and health insurance).

- In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d'Epargne, as well as through its own network: Amétis. In Brazil, its second largest market, the Group's partner is Caixa Econômica Federal, the country's second-biggest state-owned bank.
- In group insurance, CNP Assurances crafts tailor-made personal risk, pension and term creditor insurance products that are aligned with the needs of companies, local authorities, mutual insurers, non-profit organizations, and banks in Europe and Latin America.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 (the first market) and has a stable shareholder structure thanks to the signing of an agreement between its major shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE and the French State).

## About CNP Patrimoine

Created in 2014, CNP Patrimoine is the CNP Assurances entity dedicated to wealth management clients.

Backed by a multidisciplinary team (sales managers, actuaries, legal staff, product designers and experts, financial specialists, wealth management engineers, back and middle offices), CNP Patrimoine offers a comprehensive range of services to wealth management consultants and their clients. From designing customised products and managing contracts to providing advice on wealth-related insurance, CNP Patrimoine controls the entire value chain in upscale savings. CNP Patrimoine offers three forms of capital steering: mandated management, advisory free management, free management.

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