



PRESS RELEASE

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CNP Patrimoine launches Flexi Sérénité, an option on its multi-fund policies with flexible and customisable capital protection

CNP Patrimoine has announced the launch of Flexi Sérénité, an option on its multi-fund life insurance or endowment policies. Thanks to this option, its partners will be able to offer their wealth management clients the opportunity to benefit from the performance of the equity markets at the same time as protecting their capital.

In an environment of low interest rates that is unfavourable to euro funds, Flexi Sérénité offers CNP Patrimoine's partners' wealth management clients the opportunity to benefit from the long-term performances of the equity markets while at the same time enjoying the security of the euro fund CNP Patrimoine Euros.

Flexi Sérénité, which is accessible with an initial deposit of €150K, also benefits from innovative and customisable protection, by tailoring:

- the level of capital guarantee, which can be 95%, 98% or 100% of the initial investment (euros and UA) at the investor's option;
- the expiry date of this guarantee (2, 3, 4 or 5 years);
- the allocation of the investment: the diversified UA allocation can represent between 25% and 50% of the funds invested (the remainder is invested in the euro fund*).

The Flexi Sérénité option is available under "free management" terms on taking out the policy and offers access to an extensive investment world. The funds (principally traditional UCIs) are selected from reputable management companies.

** For assets in the euro fund as at 31/12/2016 and 31/12/2017, a bonus is offered amounting to 0.55% for 30% of UA invested and 0.60% for 35% of UA invested.*

About CNP Assurances

CNP Assurances is France's leading personal insurer with net profits of €1,130 million in 2015. 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'Épargne, 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).

www.cnp.fr/en

[@CNP_Assurances](https://twitter.com/CNP_Assurances)

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.

Press contacts

Florence de Montmarin | 01 42 18 86 51

Tamara Bernard | 01 42 18 86 19

servicepresse@cnp.fr