

PRESS RELEASE

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CNP Patrimoine launches its Lib'RT* formula, offering investors the freedom to choose both their allocation and the right moment to invest on the financial markets

Against a background of volatile and uncertain markets, and with investors increasingly looking to preserve their capital, the Lib'RT* formula offers investors the opportunity to invest temporarily in a specific UA vehicle without the risk of immediately suffering a financial loss, as with a classic monetary vehicle. By taking time to define their allocation in euros/target UA, investors choose the right moment to invest on the financial markets while preserving their savings over a period of up to 9 months.

Offered upon subscription to a life insurance or a CNP Patrimoine capitalisation contract (CNP One, CNP One Capi and branded products), this new formula enables investors to divide their capital between the vehicle in euros and one of the three Lib'RT* unit-linked vehicles, the remuneration of which is matched by CNP Assurances for a few months. Subscribers therefore have a maximum period of 3, 6 or 9 months to carry out the trade-offs within their contract when they feel it is the right time, and thereby freely define their euro/UA allocation. During this temporary period, subscribers, thanks to Lib'RT* UA, benefit from an annualised return equal to EONIA + 2% for the Lib'RT* UA 3 months, EONIA + 0.80% for Lib'RT* UA 6 months and finally EONIA + 0.40% for Lib'RT* UA 9 months.

In addition, throughout the duration of the life insurance or capitalisation contract, the Lib'RT* formula enables subscribers to benefit from the performance of the financial markets over the long term. Meanwhile, they also benefit from a revaluation of the part invested in the euro vehicle of more than 100% every year when the average rate of the contract's unit-linked vehicles is higher than 34%.

"The Lib'RT formula is attractive for all investor profiles. The most prudent will be able to test the Lib'RT option for 3, 6 or 9 months in complete safety, before returning, if they choose, to investing more in euros, while those who wish to benefit fully from the performance of the financial markets over the long term are free to choose their moment to invest", comments Laurent Jumelle, director of CNP Patrimoine.

**Right Time*

The Lib'RT* innovation has also been launched with a web page dedicated to distributors so that they can talk instantly with CNP Patrimoine about all of the formula's features.

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

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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 :

CNP Assurances :

Florence de Montmarin | 01 42 18 86 51

Tamara Bernard | 01 42 18 86 19

servicepresse@cnp.fr

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