



PRESS RELEASE

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CNP Assurances announces the launch of its new range of Madelin products distributed by Amétis, its salaried sales network

PERENNA SANTÉ TNS, PERENNA PRÉVOYANCE TNS and PERENNA MADELIN RETRAITE, these three new products, which benefit from the tax breaks of the Madelin law, will be distributed by Amétis, the salaried network of CNP Assurances. Their purpose is to protect self-employed workers (TNS) and their families.

Offered now by the 240 advisors from the Amétis network distributed throughout France, the three new PERENNA SANTÉ TNS, PERENNA PRÉVOYANCE TNS et PERENNA MADELIN solutions, enable self-employed workers to improve their social protection in the areas of personal risk, healthcare and retirement by benefiting from the tax deduction stipulated by the Madelin law. In France, 2.8 million people are self-employed including shopkeepers, artisans, the liberal professions, etc.

Here are the main features of these new products:

- **PERENNA SANTÉ TNS:**

PERENNA SANTÉ TNS enables self-employed workers and their spouses to supplement the reimbursement from their compulsory schemes and to optimise their healthcare protection. The PERENNA SANTÉ TNS product covers five areas of benefits: hospitalisation & maternity, routine healthcare, dental, optical and other care (alternative medicine, etc) out of six levels of cover possible, four of which pertain to the *contrat responsable* (eligible under the Madelin law).

With this product you can customise your level of cover for each type of benefit. Innovative services and support benefits are proposed in the policy including access to the Lyfe services digital platform of CNP Assurances.

The management of the PERENNA SANTÉ TNS policies has been entrusted to a specialist in the social protection of self-employed workers, Alptis Assurances, in order to give policyholders peace of mind in day-to-day management and support them in their process.

- **PERENNA PRÉVOYANCE TNS:**

The purpose of this product is to guarantee self-employed workers benefits in addition to those paid by the compulsory schemes in order to maintain their standard of living in the event of an accident, illness, temporary incapacity for work and protect the future of their next of kin in the event of death.

Customisable, PERENNA PRÉVOYANCE TNS, allows you to fine-tune the coverage according to your needs. It comes with assistance and services benefits to improve your home and work life (healthcare assistance in France and abroad, legal protection, Lyfe digital platform of e-healthcare services, etc), and offers additional coverage such as an education annuity and spouse's annuity.

It will also be managed by Alptis Assurances.

- **PERENNA MADELIN RETRAITE:**

In order to maintain a satisfactory standard of living upon retirement, putting savings aside is essential for self-employed workers as it is for the rest of the population. The PERENNA MADELIN RETRAITE policy enables the self-employed and their co-working spouses to gradually form a supplementary pension under the specific fiscal framework of the Madelin law.

Self-employed workers, or their co-working spouses, can determine the amount and frequency of their contributions (monthly, quarterly or yearly) and thus form capital that will be released only when they retire (excluding the cases of exceptional buyouts stipulated by the law). The capital will then be paid in the form of a life annuity.

Accessible from €67 per month, this product is distinguished from the market by advantageous pricing and its financial management solutions, including three with specific asset allocation management incorporating a quarterly chart for the gradual reduction of risk.

Assistance benefits associated with retirement, prevention and personal risk are included in the product. They are provided by Filassistance International, a subsidiary of the Assurance group (CNP Assurances and Swiss Life), during the formation of the pension and for two years after its liquidation.

This product is the first drawn up in partnership with ARIAL CNP ASSURANCES, a mutual subsidiary dedicated to retirement with AG2R La Mondiale.

"Providing the Amétis network with a comprehensive scheme for the social protection of self-employed workers is the outcome of a major effort within CNP Assurances, and particularly showcases all of the skills within the social protection and services business unit," says Yann Illouz, director of pensions for the social protection and services business unit of CNP Assurances and deputy CEO of ARIAL CNP ASSURANCES.

"Furthermore, the creation, in line with ARIAL CNP ASSURANCES, of this new PERENNA MADELIN RETRAITE multi-line product, which is distinguished notably by its financial management, is a first concrete illustration of the benefits of this recently forged partnership," he emphasises.

"The launch of these products testifies to the momentum of CNP Assurances and the social protection and services business unit in the social protection market. They supplement the social protection offering distributed by Amétis, a salaried network of CNP Assurances present throughout France, thus enabling it to directly intervene with its customers and above all to support partners with self-employed workers and managers of micro-companies and SMEs to meet all of their needs in terms of healthcare, personal risk, pension savings and personal services," states Dominique Hilaire, director of the Amétis network and director of the private, business and brokerage market within the social protection and services business unit of CNP Assurances.

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).

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