



PRESS RELEASE

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La Banque Postale and CNP Assurances have launched a “support croissance” combining diversification and partial guarantee of capital

CNP Assurances and La Banque Postale announced today the national launch of a “support croissance” with 80% guarantee of net payment and 12-year maturity. Offered as part of a self-managed Cachemire 2 life insurance contract, it is distributed by Banque Postale and addresses clients who are seeking performance with partial guarantee of capital.

Amidst low rates, this new type of support offers an alternative to investing in euro funds, with higher potential for earning in the long term. This support is created and managed by CNP Assurances and offers protection of 80% of capital (net of payment costs) and a 12-year maturity. It is marketed by La Banque Postale and included in the Cachemire 2 life insurance contract free management formula, along with euro supports and unit-linked vehicles.

Coined "Croissance 80-12 years", it is being marketed to a clientele looking to diversify their savings. Particularly adapted to savers looking for an alternative to euro funds, it provides higher earnings in the long run in return for risk-taking. As the partial protection of capital does not apply before the 12-year maturity, this support is exclusively for savers under 65 years of age.

The “support croissance” has been marketed by the most experienced advisers at La Banque Postale since 1st November 2016. Both first-time Cachemire 2 subscribers and holders of a Cachemire 2 contract can subscribe to it. It is also available to clients who hold a GMO or Ascendo contract through transfer to Cachemire 2 who wish to keep fiscal anteriority.

"After a particular success with the bank's most experienced advisers, La Banque Postale has rolled out marketing of its "support croissance" nationally. It's a prime opportunity for our clients to diversify their savings while also contributing positively to the economy and to the financing of companies", said Catherine Charrier-Leflaive, Head of Retail Banking and Insurance at La Banque Postale.

"We are pleased to be able to offer La Banque Postale's current and potential clients a way to diversify their savings by subscribing to this new "support croissance", the duration and term of which have been chosen to offer true performance possibilities. Of course, this offer may change, depending on financial market activity", said Martine Vareilles, head of the La Banque Postale partnership business unit at CNP Assurances.

About La Banque Postale

La Banque Postale, a subsidiary of Le Groupe La Poste, is present in the retail banking, insurance and asset management markets. As a civic-minded bank, it supports its customers by offering a sustainable banking relationship with an extensive range of reasonably priced and accessible products and services. As a local bank providing a public service, La Banque Postale meets the needs of everyone: private individuals, businesses, professionals and the local public sector. It strives to serve its customers through the network of post offices, online and over the telephone as part of a fully multi-channel relationship.

La Banque Postale is:

- 5,745 billion euros of NBI
- 10.8 million active clients
- 408,000 Businesses, Professionals, Local Authorities and Associations as customers
- 8 million bankcards
- 17,000 outlets

Figures at the end of 2015

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 36 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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