

CNP ASSURANCES  
2013

PROTECTING  
PEOPLE  
**OUR BUSINESS**



L'assureur de toute une vie

## NO. 1 PERSONAL INSURER IN FRANCE


**27 MILLION\***  
INSUREDS IN PERSONAL RISK/PROTECTION INSURANCE\*\* WORLDWIDE  
**AND 14 MILLION\***  
SAVINGS/PENSIONS POLICYHOLDERS


**9.1%** GROWTH IN NET PROFIT TO €951M IN 2012

**€292bn** IN AVERAGE MATHEMATICAL RESERVES IN 2012\*\*\* (UP 2.2%)

\* Estimates based in part on the number of managed contracts, rounded up to the nearest million  
\*\* Personal risk, health and term creditor insurance  
\*\*\* Excluding deferred participation

**For 160 years,** CNP Assurances has been protecting people against the risks of everyday life. The confidence of its partners and clients is its most valuable asset. Their trust has been earned through adherence to solid values, a prudent management approach and a strong service ethic.

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■  
**THE GROUP**  
IN 2012

## ■ MESSAGE FROM **FRÉDÉRIC LAVENIR, CHIEF EXECUTIVE OFFICER**

■  
Our business, providing protection and long-term security, goes to the heart of people's needs. The employment situation and changes in government-sponsored pension schemes, and the emerging middle class in Brazil are important structural growth factors in the family protection market in Europe and South America. They will sustain growth in the personal risk segment, as well as in life insurance for a long time to come. Client expectations are changing and diversifying; it's up to us to come up with

imaginative ways of meeting them. Our major partners count on our product innovation capabilities and our ability to provide the highest quality services to their networks and clients. Each day we have to earn our policyholders' trust through our behaviour, our business ethos and our service commitment. We have a particular duty in this respect, because we are present at important and sometimes painful periods in people's lives.

**“Client expectations are changing and diversifying; it's up to us to come up with imaginative ways of meeting them.”**

■  
**KEY FIGURES**

Net insurance revenue

**55% in savings/pensions  
and 45% in personal risk/protection**

An offer aligned with demographic trends  
and the growing social demand for protection and security.

**80%**

of financial assets managed according to  
**ENVIRONMENTAL, SOCIAL  
AND GOVERNANCE CRITERIA**

**27 MILLION**

**PERSONAL RISK/PROTECTION  
POLICYHOLDERS**

including some 18 million in France.

**NO. 1 PERSONAL  
INSURER IN FRANCE  
AND EUROPE'S SIXTH  
LARGEST INSURANCE  
COMPANY**

Leader in France at the heart of a wealthy  
and mature European market.

**€292bn**

in average mathematical reserves in 2012 (up 2.2%).

**€116bn**

invested at end-2012 in the  
**FRENCH ECONOMY**

**14 MILLION**

savings and pensions policyholders  
worldwide, including some 10 million  
in France.

**160 YEARS  
IN BUSINESS**

**SIXTH LARGEST INSURER  
IN SOUTH AMERICA**

A strong position in Brazil in a fast-growing  
South American market.

**40%**  
of the share capital held by  
**LA CAISSE  
DES DÉPÔTS**

Over **4,800 employees,**  
of which **1,600** outside France.

**387 PROJECTS**

in France sponsored in 2012 by the  
**CNP ASSURANCES  
FOUNDATION**

in its two main areas of outreach: pain  
prevention and management, and  
emergency assistance to heart attack  
victims through the installation of  
defibrillators.

**680,000**  
**PERSONAL RISK CONTRACTS  
SOLD IN 2012 THROUGH THE  
CAISSES D'ÉPARGNE  
AND LA BANQUE POSTALE  
NETWORKS**

**108.2% growth in the share price**  
since the IPO versus 16.7%  
for the CAC 40 over the same period.

## OVERVIEW OF CNP ASSURANCES

The Group is ranked no.1 in France, at the heart of a wealthy and mature European market, and it has a strong presence in Brazil, in a fast-growing South American market.

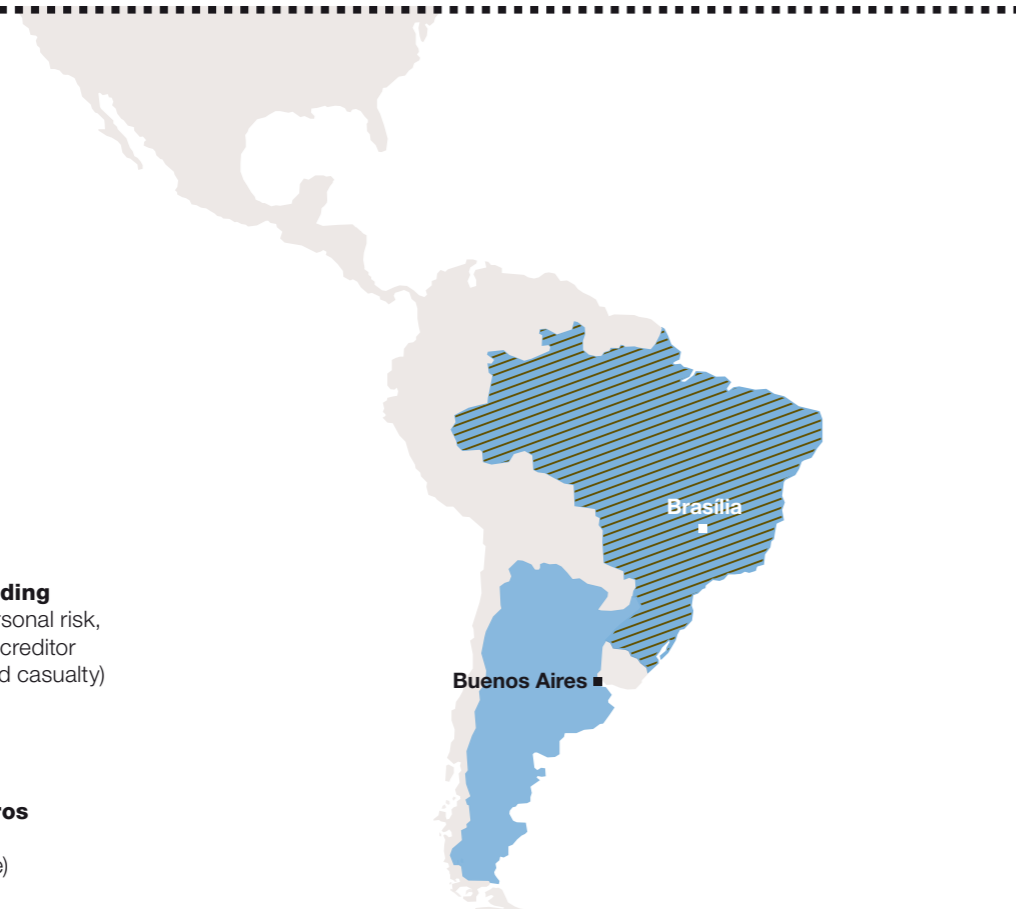
### SOUTH AMERICA

#### BRAZIL

Brasília  
 ■ **Caixa Seguros Holding**  
 (savings, pensions, personal risk, health insurance, term creditor insurance, property and casualty)

#### ARGENTINA

Buenos Aires  
 ■ **CNP Assurances Compañía de Seguros**  
 (savings, personal risk, term creditor insurance)



#### FRANCE

Paris  
 ■ **La Banque Postale Prévoyance**  
 (personal risk)  
 ■ **Ecureuil Vie Développement**  
 (sales support)  
 ■ **MFPrévoyance SA** (personal risk)  
 ■ **FONGEPAR** (employee savings)  
 ■ **CNP Caution** (loan guarantees)  
 ■ **Groupe Assuristance**  
 (assistance)  
 ■ **Âge d'Or Expansion**  
 (personal services)  
 ■ **Carrés Bleus** (health information)

#### SPAIN

Madrid  
 ■ **CNP Vida de Seguros y Reaseguros** (savings, pensions, term creditor insurance)  
 ■ **CNP Barclays Vida y Pensiones**  
 (savings, pensions, personal risk, term creditor insurance)  
 ■ **CNP España**, a CNP Assurances branch (term creditor insurance)

#### ITALY

Milan  
 ■ **CNP UniCredit Vita** (savings, pensions, personal risk, term creditor insurance)  
 ■ **CNP Italia**, a CNP Assurances branch, (term creditor insurance, personal risk)  
 ■ **CNP Barclays Vida y Pensiones**, a CNP BVP branch, (savings, term creditor insurance)

#### PORTUGAL

Lisbon  
 ■ **CNP Barclays Vida y Pensiones**, a CNP BVP branch, (savings, term creditor insurance)

#### IRELAND

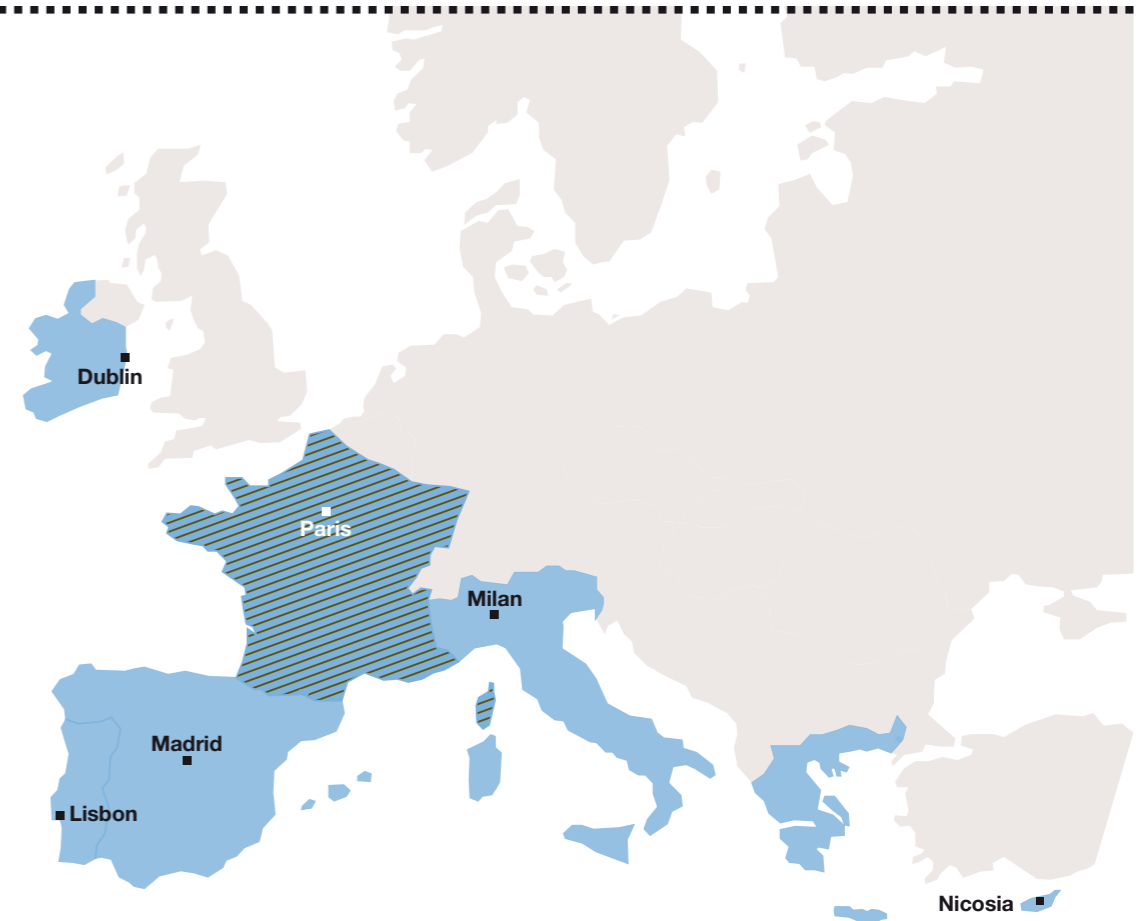
Dublin  
 ■ **CNP Europe Life**  
 (savings, pensions)

#### CYPRUS AND GREECE

Nicosia  
 ■ **CNP Laiki Insurance Holding**  
 (savings, pensions, personal risk, property and casualty)

\* Subsidiaries at least 50%-owned by CNP Assurances that operate in the insurance sector.

### EUROPE\*



## RESPONDING TO CURRENT AND EMERGING INSURANCE NEEDS

■ **Provide protection against the risks of everyday life, help prepare and support life-enhancing projects – that's what we do as France's leading personal insurer.**

■ **160 years' experience of preparing the future**

Present in the heart of French society for 160 years, CNP Assurances has experienced first hand its demographic, socio-political and economic transformations, and the corresponding changes in insurance needs. The current crisis increases the need to strengthen existing protection systems in order to secure the future. CNP Assurances's product mix offers the perfect solution, with 45% of net insurance revenue generated by protection and personal risk products, and 55% coming from the savings and pensions businesses.

**With strong roots in the public sector, CNP Assurances is backed by four long-term shareholders, Caisse des Dépôts, the French State, La Banque Postale and Group BPCE.**

■ **Unique expertise**

Over the years, CNP Assurances has acquired considerable expertise in accurately analysing risks and pooling them, a task that is made easier by the Group's position as France's leading personal insurer. Leveraging this expertise allows us to provide the broadest possible cover at the best possible rates. It also enables us to offer affordable protection for policyholders in all income brackets, including the most vulnerable members of the population.

■ **Local distribution**

We have developed a comprehensive range of savings, pensions and personal risk products with considerable input from our main distribution partners in France, La Banque Postale and the Caisses d'Epargne savings bank network. Drawing on these partners' close relationships with their clients, we align our products with economic and social realities by taking into account

their clients' profiles in terms of age, income and health.

■ **A human approach**

Since the Group was founded, we have battled against all forms of exclusion from insurance cover. We participated actively alongside France's other insurers in the discussions to improve the terms of the Aeras convention covering access to credit and insurance for individuals representing an aggravated risk. In 2012, just 0.2% of term creditor insurance applications could not be accepted. More broadly, we cultivate a people-centric vision of insurance, believing that our role is to help policyholders to enjoy a better quality of life in the future and to combine financial assistance with human support following an unforeseen event.

■ **Powerful innovation capabilities**

Attentive to societal concerns, a core focus of our product innovation process is to anticipate future protection needs. According to a survey carried out in France by TNS-Sofres in 2012 for La Banque Postale Prévoyance, eight in ten people are concerned about the

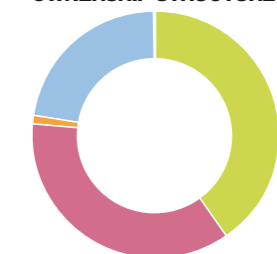
long-term care of the elderly.

For a long time now, we have been examining the societal challenges of providing personal risk coverage. Because of the size of our personal risk and long-term care insurance businesses, we have a wealth of experience and are frequently invited to participate in the government's consideration of the problem, as well as playing a major role in the debate on emerging risks, particularly loss of autonomy. In health insurance, we regularly take part in working groups on various pathologies in order to stay abreast of therapeutic advances, such as the major strides in ophthalmology made in recent decades. By keeping our finger on the pulse in this way, we are able to constantly refine our analysis of risk profiles and to develop offers closely aligned with society's current and future needs.

■ **A robust group**

With strong roots in the public sector, CNP Assurances is backed by a stable shareholder base consolidated by an agreement between Caisse des Dépôts, the French State, La Banque Postale and Group BPCE, which together hold ■■■

**CNP ASSURANCES OWNERSHIP STRUCTURE**



■ Caisse des Dépôts **40.54%**  
■ Sopassure\* **35.96%**  
■ French State **1.11%**  
■ Free float **22.39%**  
(institutional and retail investors)

\* Holding company for La Banque Postale and BPCE's interests.

more than 70% of the capital. Founded 160 years ago, CNP Assurances has proved its ability to withstand crises throughout its entire history and has demonstrated critical strength in the challenging economic and financial environment of the last five years. We had another good year in 2012, with the life business generating positive net new money of €145 million, average technical reserves up 2.2% to €292 billion and net profit up 9.1%.

Holding firm to our recognized prudent approach, in 2012 we refocused the asset portfolio by selling our last remaining holdings in Greek sovereign debt,

scaling back our equity portfolios in favour of the bond portfolios and investing €1 billion in property. The year provided a new opportunity to increase the policyholders' surplus reserve by some €500 million to €3.4 billion, representing a high level of funding for our long-term commitments towards policyholders.

#### **A responsible group**

We have a long-standing commitment to investing policyholders' premiums in exemplary assets, selected for their financial performance but also according to environmental, social and governance (ESG) criteria. Initially applied to the equity portfolio, ESG screening has been extended to sovereign debt and corporate bond portfolios, with environmental criteria also applied to property and forestry assets. In all, 80% of assets are now subject to ESG screening, setting CNP Assurances apart from most of its competitors.

**CNP Assurances's expertise lies in accurately analysing risks and pooling them.**



#### **A MAJOR CONTRIBUTOR TO THE FRENCH ECONOMY**

With €116 billion invested in France at end-2012, CNP Assurances provides public sector and corporate issuers with the stability needed to support their development. The portfolio includes €50 billion worth of investments in leading French companies operating in such diverse businesses as manufacturing, telecommunications, banking, retail and luxury goods. We also support the development of more than 500 small and medium-sized businesses in France (defined as companies with revenue of less than €50 million), through our investments in private equity funds. Added to this, we have a €47 billion government debt portfolio and hold €9 billion worth of corporate and public sector bonds to help sustain France's economic growth dynamic. Lastly, this round up of our contribution to the real economy and our long-term investment focus would not be complete without mentioning the €8 billion invested in property, of which more than half in office properties, and our 54,000 hectares of woodland.

■  
**WIDE-RANGING  
PARTNERSHIPS**

■  
**CNP Assurances's multi-network distribution model is aligned with the specific features of each market and each partner.**

.....  
**PARTNERS THAT ARE ALSO SHAREHOLDERS**  
**LA BANQUE POSTALE AND CAISSES  
D'EPARGNE (SAVINGS BANKS)**

distribute individual insurance products through their networks, which together represent over 21,000 sale and client contact points in France. Supporting their growth ambitions is a key focus of CNP Assurances's strategy.

**The main brokers**

specialised in employee benefit plans distribute CNP Assurances's employee benefit and pension solutions notably to micro-enterprises and SMEs, as well as to local authorities and hospitals.

**THE BRAZILIAN DYNAMIC**

Caixa Econômica Federal distributes CNP Assurances's products through its network of 12,500 lottery sales booths in the *favelas*. Diversifying distribution networks to capture the enormous growth potential offered by the Brazilian market is a core focus of CNP Assurances's strategy.

**20,000 local  
authorities  
and hospitals**

in France put their trust in CNP Assurances to manage their employee benefits and pension solutions.

**315 BANKS**

in France distribute CNP Assurances term creditor insurance cover under group contracts. Examples include the 50-year partnership with Crédit Agricole.

.....  
**73 non-profit  
organisations**

in France provide pension products and death/disability cover to their members through CNP Assurances.

**114 MUTUAL INSURERS**

sell employee benefits contracts that are insured or reinsured by CNP Assurances. As clients since their formation in 1945, the mutual insurance companies set up in France to provide cover for civil servants have joined forces with CNP Assurances within a joint subsidiary, MFPrévoyance, which offers a comprehensive line-up of advanced employee benefits solutions for distribution by mutual insurers.

**4,600 BUSINESSES**

**PROVIDE EMPLOYEE BENEFITS PACKAGES**

comprising mandatory or optional death/disability, health, long-term care and pension solutions, through bespoke group insurance policies designed by CNP Assurances. We respond regularly to calls for bids from key accounts, including CAC 40 companies.

**CNP TRÉSOR**

CNP Trésor's in-house team of 280 insurance advisors visit clients throughout France to gain a clear understanding of their needs and propose closely aligned solutions.

**250 independent  
insurance advisors**

in France distribute exclusive individual insurance products to their high-end clientele through CNP Patrimoine.

■  
**CLIENT SERVICE,  
OUR PRIORITY**

■  
**From being attuned to policyholders' needs to supporting partner networks, all of our teams are driven by a strong service ethos.**

■  
**Efficient partners**

Cementing relationships with our major partners is a strategic objective in France, but also in Brazil and in Europe. Agreements signed with the distribution networks set out the partners' respective commitments and are constantly monitored to guarantee the quality of service promised to the networks and to policyholders. The workstations provided to our partners allow client relationship managers in bank branches to instantly perform most transactions during the client's visit. Last year, in France, two million transactions were recorded in-

branch, with system uptime rates close to 100%. Whether in the bank branch, over the phone, by post or e-mail or on line, clients can decide how and when to access their data and carry out transactions, and get answers in real time. The project to deploy end-to-end paperless solutions is moving forward and in 2013, we plan to increase information systems spending by 16%.

**Policyholder satisfaction**

From the moment a contract is purchased to the end of its life cycle, improving quality of service for policyholders is a constant concern. The improvement process hinges on a certification programme spanning several years which covers all aspects of policy administration. New procedures are included in the programme every year, while existing certificates are renewed. By the end of 2012, CNP Assurances had obtained five new certifications, notably in recognition of online client

**CNP Assurances is an integrated, end-to-end administrator that manages contracts from the front line to the back office, cultivating client satisfaction throughout the life of the insurance policy.**



relationship management at its call centres and annual policyholder information processing. The five ISO 9001-certified call centres, all located in France, employ an average of 100 people, with as many as 130 during the peak period when the annual policyholder information is processed. The centres receive 1.5 million calls a year. 95% of inquiries are handled immediately and the remaining 5% are processed within 48 hours by the administrative units. A strategic method of communicating with our clients, annual policy statements pose a major challenge each year, with 17.8 million statements sent out in 2012. One of our major projects consists of shifting to electronic statements.

**Forging closer ties through paperless communications**

Since 2012, electronic policy statements, certificates and tax forms (except those concerning personal risk contracts)\* have been made available to all the insurance advisors and policyholders within our two main partner networks in France. The advisors can view the documents directly on their workstations and answer client queries in real time. Policyholders can print copies and view their personal data whenever they wish through our partners' websites.



# SAVINGS/PENSIONS A CHOICE OF SOLUTIONS FOR SECURING THE FUTURE

**Whether they are saving to finance a life-enhancing project or to provide additional income in retirement, policyholders have every reason to trust the CNP Assurances Group.**

### 12 YEARS THE AVERAGE DURATION OF A LIFE INSURANCE CONTRACT

An Ipsos\* survey carried out for the Fédération Française des Sociétés d'Assurances (FFSA) at the start of 2013 confirms this: 53% of French people intend to continue saving over the next six months, while 74% cite security as the top priority, and favour the Livret A savings accounts and life insurance.

### Life insurance, a solution for everyone

Its tax-advantaged status, the security provided by traditional savings products with a capital guarantee and a guaranteed yield, and the ability to tap

the profit potential offered by the financial markets by investing in unit-linked funds make life insurance an unrivalled savings instrument. It is the ideal solution to pass on capital to a beneficiary of choice – whether a family relation or not – in a tax efficient manner. We work closely with each distribution partner to develop products that are geared to the profiles of their respective clients in terms of age, appetite for risk and income level. Our prudent financial management and 160 years of experience spanning good times and bad set us apart and add to the security of France’s most popular savings vehicle.

### High-end product innovation

In line with our priority commitment to strengthening our distribution partnerships by developing and enhancing the offer, we are working on the creation of two high-end insurance policies aimed at affluent clients with significant savings capacity. This project reflects our

## Life insurance remains the most popular long-term personal savings product.

determination to support our partners in their strategy to expand their private banking franchise.

### A changing pensions market

As people live longer, they want to make the most of their retirement, but at the same time they have to be able to pay for it. Private pension plans have become popular of late, because of the increasing awareness among French people of the precarious financial position of unfunded PAYG pension schemes and the need to make private provision for retirement. At the same time, companies are setting up pension plans for their employees, in order to foster loyalty and fulfil their corporate social responsibility.

### The pension business has a future

In France, CNP Assurances responds to this demand with three types of solutions: life insurance contracts, personal pension products, and group contracts.

Life insurance contracts are popular for their flexibility. Specific products such as the PERP (Plan d’Épargne Retraite Populaire) personal pension plan also

allow savers to build up a supplementary income.

We offer a full range of PERP contracts for our partners, comprising traditional contracts with a unit-linked formula and points-based plans, which are available to all clients, whether they work for a company, are self-employed or are not working.

In group insurance, we offer defined contribution and defined benefit plans, termination benefit plans and early retirement plans. The Plan d’Épargne pour la Retraite Collective (PERCO) plans managed by our subsidiary Fongépar complete the line-up. PERCOs are pension savings plans that employees pay into in the same way as a company savings plan. They can invest their statutory or discretionary profit sharing bonuses in the plan or their own funds, and the company generally pays a contribution. Savings are blocked until retirement, except following certain specific events when early withdrawal is allowed.

\* Source: Ipsos survey of a representative sample of 965 French people aged 18 and over, carried out on 4 and 5 January 2013.

### THE 35-44 AGE GROUP AND RETIREMENT

The dependency ratio is widening. In 1970, there were three working people for every non-working person aged 60 and over, whereas the ratio is now more like two to one. By 2040, the ratio is set to reach 1.5 to one. According to the TNS Sofres 2011 survey on young professionals’ attitudes to retirement, 63% of respondents in the 35-to-44 age bracket expect to receive a 60% replacement rate when they retire, but most respondents consider that they will need a 79% rate, making a compelling argument for this age group to save more.





■  
**PERSONAL RISK/PROTECTION**  
**HAVING SOMEONE TO COUNT ON**

■ **Protect against everyday risks, provide support, assurance, reassurance and peace of mind – this is what we do.**

■ Personal risk insurance goes to the heart of policyholders' protection needs and is at the core of CNP Assurances's offer. Forty-five percent of net insurance revenue is generated by personal risk and protection products. With our experience as an insurer for every income bracket, and the energy of our partners, we are working to meet this growing social need.

**A formula for every profile**

In France, the Group covers all of life's everyday risks such as accidents, health problems, death and loss of autonomy. Policies are distributed by our two major partners – La Banque Postale and the Caisses d'Epargne network –, our in-house CNP Trésor network, and in the employee benefits market, by various mutual insurers, employee benefit institutions, companies and local authorities.

In line with our insurance vision, we offer a range of affordable solutions and services that can be tailored to individual needs. The various formulas give policyholders total freedom to select the level of cover they want, and also the amount, which can be increased or reduced.

This approach once again proved successful with French clients in 2012, leading to 3.2% growth in net insurance revenue from personal risk/protection business. More than 680,000 new ■■■

**LEADER IN LONG-TERM CARE**



By 2040, there are set to be between 1.7 and 2.2 million dependent seniors in France, compared with around 1.2 million in 2010. We are taking an active role in the national debate about how best to meet long-term care needs and have moved ahead of the market by proposing innovative solutions combining insurance and assistance. They stand out because they bring together financial benefits and in-kind services, covering the affected person and supporting the carer. In 2012, Filassistance, CNP Assurances's local personal assistance services subsidiary, was merged with Swiss Life's Garantie Assistance subsidiary, which is especially present in day-to-day assistance services (automobile, home, travel). The merged entity, Assuristance Group, will offer a comprehensive range of insurance contracts with an integrated assistance formula to support policyholders throughout the life of the contract and develop lasting, close relations with each one.



personal risk contracts were sold by La Banque Postale Prévoyance and the Caisses d'Epargne network.

**Standing alongside policyholders in difficult times**

When policyholders are faced with an unforeseen event, we listen to their problems and provide support that goes beyond just a financial settlement. In the event of the policyholder's death, we not only cover the costs but also ensure that the funeral is organised in accordance with their stated wishes and make an emergency payout to enable the family to meet initial expenses associated with the death. In the event of loss of employment or disability, comprehensive term creditor insurance provides full protection and avoids the insured losing his or her home.

**Financing a home purchase**

In France, more than 12 million homebuyers have chosen CNP Assurances for their term creditor insurance. In 2012, the 17% decline in home purchases caused a 32% drop in the number of bank loans for new properties and a 24% fall for pre-owned properties. Despite the challenging environment, revenue from term creditor insurance stood at €2,581 million, up 4.7% compared with 2011.

We have sought to strengthen partnerships and find new sources of growth to sustain our leadership position. New solutions have been developed that increase the added value of the offer, such as the renters insurance contract launched at the start of 2013 in partnership with Caisses d'Epargne, which covers the cost of rent in the event of tenants falling ill, having an accident, or losing their job.

Insurance application and management tools have also been upgraded, with a service allowing policyholders to fill out health questionnaires at home online, and another for reporting claims online.

**A comprehensive line-up of solutions and services for clients in every income bracket.**



FRANCE'S  
**LEADING  
PROVIDER OF  
TERM CREDITOR  
INSURANCE**

# PRODUCT OVERVIEW

■ **Main products by segment, distribution network and country.**

## Savings and Pensions\*

### EUROPE

**FRANCE**  
**TRADITIONAL SAVINGS CONTRACT**  
Yoga / Ricochet / Initiative Plus **Caisses d'Epargne**

**SAVINGS CONTRACTS WITH A UNIT-LINKED FORMULA**

Vivaccio / Cachemire / Toscane Vie / Solesio Vie **La Banque Postale**  
Nuances Privilège / Nuances Plus / Nuances 3D / Grenadine / Aikido **Caisses d'Epargne**

CNP Trésor Projets / CNP Trésor Générations / CNP Trésor Performances **CNP Trésor**  
CNP Patrimoine Liberté Plus **Independent financial advisors**

**ENDOWMENT CONTRACT**  
Capiposte 3 **La Banque Postale**  
Capécureuil / Nuances Capi **Caisses d'Epargne**  
Trésor Capitalisation **CNP Trésor**

CNP Patrimoine Capitalisation **Independent financial advisors**

**PERP (PLAN D'ÉPARGNE RETRAITE POPULAIRE) PERSONAL PENSION PLAN**

Solesio PERP Horizon / Solesio PERP Evolution **La Banque Postale**  
PERP CE **Caisses d'Epargne**  
PERP Horizon Retraite **CNP Trésor / Independent financial advisors**

**ANNUITY PRODUCTS**  
Viagérys **La Banque Postale**  
Revenus Pluriel **Caisses d'Epargne**  
Certival **CNP Trésor**  
CNP Patrimoine Revenus **Independent financial advisors**

**GROUP PENSION PLANS**  
Defined contribution and defined benefit plans / early retirement plans / length-of-service award plans/points-based plans **Mutual insurers/ Companies**

### ITALY

UniGarantito (traditional savings contract) / UniOpportunità (traditional savings contract with a unit-linked formula) / UniPlan (unit-linked contract) / UniValore (unit-linked contract) **UniCredit**

BLIC (traditional savings contract with a unit-linked formula / Traditional savings contracts **Barclays Bank**

### SPAIN

PIAS/PPS (traditional savings contracts) / Traditional savings contracts with a unit-linked formula **Barclays Bank and various distributors**

Unit-linked contracts **Other distribution partners**

### PORTUGAL

Traditional savings contracts and unit-linked contracts **Barclays Bank**

### IRELAND

Various unit-linked products **UniCredit and other European distributors**  
Group pension plans **Companies**

### CYPRUS

Cypria Moneyplus (traditional savings contract and traditional savings contract with unit-linked formula) **Cyprus Popular Bank and exclusive agents**

### SOUTH AMERICA

#### BRAZIL

Caixa Sonho Azul (foreign currency savings contract) / VGBL Individual (unit-linked pension savings contract) **Caixa Econômica Federal**

#### ARGENTINA

Universal **Credicoop and other distribution partners**

## Personal risk/protection\*

### EUROPE

#### FRANCE

**ACCIDENT/DEATH**  
Sérénia / Séralys / Prémunys / Avisys / Forfaitys / Futurys / Résolys Obsèques Financement / Résolys Prestations / Prévialys **La Banque Postale\*\***

Garantie Famille / Garantie Urgence / Ecurueil Solutions Obsèques **Caisses d'Epargne**

Trésor Prévoyance Comptavie 2 toutes causes / Trésor Prévoyance Comptavie 2 Accident / Trésor Prévoyance Assuravie 3 / Trésor Prévoyance Obsèques 2 / Aléavie **CNP Trésor**

**LONG-TERM CARE**  
Protectys Autonomie **La Banque Postale\*\***  
Ecurueil Assistance Vie **Caisses d'Epargne**

Trésor Prévoyance Garantie Autonomie **CNP Trésor**

**LONG-TERM CARE INSURANCE WITH A UNIT-LINKED FORMULA**

Quiétude Autonomie **La Banque Postale\*\***  
CNP Trésor Autonomie **CNP Trésor**

**EMPLOYEE BENEFITS PLANS**  
Bespoke group contracts / statutory contracts **Mutual insurers/ Companies/ Local authorities**

**GROUP LONG-TERM CARE INSURANCE**  
Bespoke group contracts **Mutual insurers/ Companies**

**HEALTH INSURANCE**  
Complétys **La Banque Postale\*\***  
Bespoke group contracts **Mutual insurers/ Companies/ Local authorities**

**TERM CREDITOR INSURANCE**  
Term creditor insurance contract for home loans **Banking networks**  
Term creditor insurance contract for home loans **Mutual Insurers**

#### ITALY

Vita Protetta (term life insurance) **UniCredit**  
Term creditor insurance **Barclays Bank and other distribution partners**

#### SPAIN

Employee benefits plans **Barclays Bank**  
Term creditor insurance **Barclays Bank and other distribution partners**

#### PORTUGAL

Employee benefits plans / Term creditor insurance **Barclays Bank**

#### GREECE

Health insurance **Several distribution partners**

#### CYPRUS

Policy Riders (death/disability insurance) Cypria Healthcare (health insurance) Term creditor insurance Motor Plus (property damage) **Cyprus Popular Bank and exclusive agents**

### SOUTH AMERICA

#### BRAZIL

Multipremiado Super (death/disability insurance) / Empresarial (death/disability insurance) / Seguro Saúde Empresarial (health insurance) / Hipotecário-Recurso SBPE (MIP) (term creditor insurance – home loans) / Prestamista (term creditor insurance – personal loans) / Hipotecário-Recurso SBPE (DFI) (comprehensive homeowner's insurance) / Residencial Assurance (comprehensive homeowner's insurance) / Auto Tranquilo (auto insurance) / Consorcios Imobiliário (other) **Caixa Econômica Federal**

#### ARGENTINA

Employee benefits plans / Term creditor insurance **Several distribution partners**

\* Non-exhaustive list of products insured and/or managed by the CNP Assurances Group.

\*\* The individual personal risk products distributed by La Banque Postale are insured by La Banque Postale Prévoyance, a joint subsidiary of CNP Assurances and La Banque Postale.



CNP Assurances online

### **www.cnp.fr**

Visit the CNP Assurances website to learn more about our subsidiaries, businesses, advertising films and more.

### **www.cnp-finances.fr**

A website focusing on financial information comprising a section for individual shareholders and another for institutional investors.

### **www.toutsavoirsurlassurancevie.fr**

This website explains the basics of life insurance using instructional videos.

### **CNP ASSURANCES**

is a *société anonyme* (public limited company) incorporated in France with fully paid up share capital of €643,500,175



Registered office:

4, place Raoul Dautry  
75716 Paris Cedex 15

Registration number: 341 737 062 Paris

Governed by the French Insurance Code

Website: [www.cnp.fr](http://www.cnp.fr)



L'assureur de toute une vie

