



AG2R LA MONDIALE

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PRESS RELEASE

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STANDARD & POOR'S ASSIGNS ARIAL CNP ASSURANCES A FIRST RATING OF A- STABLE OUTLOOK

Eighteen months after its operational launch on 1 April 2016, ARIAL CNP ASSURANCES was assigned an **A- stable outlook** rating by the Standard & Poor's (S&P) rating agency. The company is a jointly held subsidiary formed through a strategic partnership between CNP Assurances and AG2R LA MONDIALE focused on company retirement plans and companies' benefit commitments.

Among other things, this rating reflects the quality of the company's long-term counterparty risk and its financial strength (with a Solvency 2 ratio of 452% as at 31.12.2016).

The **A- stable outlook** rating underlines the expertise of ARIAL CNP ASSURANCES in its market, its strong competitive position, the quality of its client portfolios, the diversity of its distribution channels, its financial strength, and the solidity of the reinsurance scheme implemented with the two shareholders.

The reinsurance schemes put in place by the two shareholders of ARIAL CNP ASSURANCES, held 60% by AG2R LA MONDIALE and 40% by CNP Assurances, embody the two groups' commitment in the area of company retirement plans and companies' benefit commitments.

The insurance company combines the activities, know-how and investment capacity of AG2R LA MONDIALE and CNP Assurances, demonstrating the importance of company retirement plans in both groups' development strategy.

About AG2R LA MONDIALE:

AG2R LA MONDIALE, the leading personal and asset protection insurance group in France, offers a full range of products and services for retirement, plans, personal protection and health. As a key player operating in the personal insurance market in all regions, the Group insures individuals, companies and branches with a view to protecting health, safeguarding assets and income, providing for accidents and preparing for retirement.

AG2R LA MONDIALE is a company combining two forms of governance (co-determination and mutualism), and boasts a unique social protection model closely linking profitability and solidarity, performance and social commitment. Each year, the Group dedicates more than €100 million to help vulnerable populations and support individual and collective initiatives in the areas of housing, preventive healthcare and assistance to caregivers.

Follow the company's latest developments at: www.ag2rlamondiale.fr / Twitter : @AG2RLAMONDIALE

About CNP Assurances:

CNP Assurances is the leading personal insurer in France with net profit of €1.2 billion in 2016. The Group is also active in Europe and Latin America, with a strong presence in Brazil. It has more than 35 million personal protection policyholders worldwide and more than 14 million in plans and pension plans. For 160 years, CNP Assurances has been protecting people against the risks of everyday life. The Group design and manage life insurance, pension, personal risk and protection products, including term creditor insurance and health insurance.

- With respect to individual insurance, CNP Assurances markets its products via La Banque Postale and the Caisses d'Épargne, as well as through its own network, Amétis. In Brazil – its second market – the Group is a partner of Caixa Econômica Federal, the country's second largest state-owned bank.
- In the field of group insurance, CNP Assurances designs bespoke products in the areas of personal risk, pensions and term creditor insurance. Designed to meet the needs of companies, local authorities, mutuals, associations and banks, in both Europe and Latin America.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 (Premier Marché) and relies on a stable shareholder base embodied by a pact signed between its main shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE and the French state).



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