

CNP Patrimoine announces the launch of the secure Pergola 90 product, the first in France to combine security and a return on savings



The secure Pergola 90 product is offered exclusively by CNP Patrimoine, an entity of CNP Assurances dedicated to wealth management. This product is developed in partnership with Morgan Stanley, one of the global leaders in financial services. This new Pergola 90 offer is particularly tailored to the current environment: secure, liquid and exposed to global equity and bond markets through an ETF basket. The secure Pergola 90 product, launched for the first time in France, will be available very soon.

CNP Patrimoine has designed the Pergola 90 offer for wealth management clients drawing on the expertise of Morgan Stanley. In the current climate of low rates, this innovative product makes it possible to supplement the secure portion of savings invested in life insurance and capitalisation contracts, while contributing to the rise of equity and bond markets. Policy holders will benefit from protection at all times for their investment at 90% of the highest historic level reached by Pergola 90. The product provides daily liquidity.

Multiple benefits for customers¹

- **Accessibility**

The minimum investment on Pergola 90 is €5,000. There is no maximum investment.

- **Security**

Pergola 90 is protected at all times, at 90% of the highest net asset value. It positions itself in addition to the euros in order to make up the secure portion of the policy.

- **Flexibility and daily liquidity**

The initial and supplementary payments, arbitrage, and partial or full redemptions are flexible and adjustable.

Marine de Bouchony, Director of CNP Patrimoine, states: *“In the current context of dwindling euro funds and savers’ ever greater need for protection, we are pleased to launch a completely innovative response for our CNP One range of contracts, combining security, liquidity and performance potential.”*

François Guilgot, Director of CNP Patrimoine, adds: *“This product makes it possible to seize the opportunities offered by the financial markets while protecting 90% of the investment’s highest historic level at all times and with no time limitation. It is an exclusive offer for customers of CNP Patrimoine’s distributors.”*

¹ For full details on the advantages and disadvantages of the product for the investor, customers should refer to the definitive terms and conditions of Pergola 90.

About CNP Assurances

A leading player in the French personal insurance market, CNP Assurances operates in 19 countries in Europe and Latin America, where it is very active in Brazil, its second largest market. As an insurance, coinsurance, and reinsurance provider, CNP Assurances designs innovative personal risk/protection and savings/retirement solutions. The company has more than 37 million insured in personal risk/protection insurance worldwide and more than 14 million in savings/retirement. In accordance with its business model, its solutions are distributed by multiple partners and adapt to their physical or digital distribution method and to the needs of customers in each country.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998. The Group declared a net profit of €1,367 M in 2018.

About CNP Patrimoine

Established in 2014, CNP Patrimoine is an entity of CNP Assurances dedicated to wealth management. With a multidisciplinary team (sales managers, actuaries, lawyers, product designers and experts, finance specialists, asset managers, back and middle office), CNP Patrimoine provides a comprehensive range of services to asset management consultants and their customers. From the design of custom solutions to the management of policies including support in insurance wealth management, CNP Patrimoine manages the entire value chain of high end savings. CNP Patrimoine offers three kinds of capital management: discretionary management, advisory management and self-management. CNP Patrimoine also depends on CNP Luxembourg, a subsidiary of CNP Assurances established in 2015 to accelerate the high-end roll-out of CNP Assurances on the European market, it has been consolidated since 31 December 2017.

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