



PRESS RELEASE

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BPE, La Banque Postale's private bank, and CNP Assurances announce the launch of BPE Emeraude, a multi-vehicle life insurance policy

To support BPE's wealth management clients in diversifying their savings, the new multi-vehicle life insurance policy, BPE Emeraude, insured by CNP Assurances, proposes three management options in order to personalise the client's policy according to their investor profile and objectives. With a minimum initial deposit set at €50,000, this policy is aimed at BPE's private clients.

BPE Emeraude offers a broad range of financial support via "free management" and the "arbitrage mandate". In particular, it responds to the expectations of clients who want to delegate the management of their policy through the "arbitrage mandate". BPE Emeraude thus offers a choice of seven strategies (ranging from moderate to very high risk), three of which involve equities. Within "free management", clients may in particular subscribe to the best French property funds (SCPI) on the market, including those of AEW Ciloger and Sofidy, as well as temporary EMTN-type (Euro Medium Term Notes) vehicles.

"The launch of this new product is the fruit of a strengthened partnership between CNP Assurances, BPE and La Banque Postale, which we are proud of and which looks set to have a bright future", says Catherine Charrier-Leflaive, Deputy Chief Executive of Retail Banking and Insurance at La Banque Postale.

"In the current environment of low and negative rates, BPE Emeraude enables our wealth management clients to benefit from a broad and diversified investment universe, and to choose from three management options that take into account their risk appetite and objectives. This new policy is now available across the BPE network", explains Aurélie Tristant, a member of the BPE management board in charge of development.

"BPE Emeraude offers wealth management clients the opportunity to diversify their savings, with numerous options to meet their various needs. In addition, CNP Assurances has developed dedicated digital tools that enable BPE advisors to complete directly online the insured's subscription request as well as management tasks during the policy's life, and allow clients who have chosen the paperless option to view in a secure space the savings of their contract and the communications relating to the life of the policy such as the annual financial report at any time" comments Martine Vareilles, director of CNP Assurance's La Banque Postale partnership business unit.



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 income of €1,367 M in 2018.

About BPE

Banque Privée BPE, a Banque Postale subsidiary, proposes a complete private banking offer for wealth management clients, whether families, business leaders, directors or family offices.

Its national network includes 30 branches and 45 BPE spaces, a new confidential format within post offices.

The wealth management teams located in Paris, Lyon and Aix-en-Provence work alongside private bankers across France.

BPE offers its clients its various areas of expertise:

- **asset-based lending solutions:** Banque Privée BPE offers its clients value-added and tailored asset-based lending solutions,
- **wealth engineering:** Banque Privée BPE provides wealth engineering advisory services to its private clients in order to optimise wealth management and transmission. It has a unit consisting of lawyers and tax specialists who study the best solutions to provide support to wealth advisors. Wealth engineers work alongside private bankers. They support clients in organising, optimising and passing on their wealth. They provide legal and tax advice.
- **wealth management:** Banque Privée BPE proposes a diversified investment and asset allocation offer from €1 million in financial assets. This offer covers both financial and real estate investments in order to respond to the more complex financial issues relating to the biggest estates.
- **financial management:** Banque Privée BPE supports its clients in managing their financial savings. BPE has a discretionary management offer.

For more information, visit www.bpe.fr - @BPEbanqueprivée

About La Banque Postale

La Banque Postale, a subsidiary of the La Poste Group, 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, associations 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:

- €5,570 billion in NBI
- 10.3 million active clients
- almost 400,000 businesses, professionals, local authorities and associations as customers
- 8 million bankcards

Figures at the end of 2018

Press contacts

CNP Assurances

Florence de Montmarin | +33 (0)1 42 18 86 51

Tamara Bernard | +33 (0)1 42 18 86 19

servicepresse@cnp.fr

Banque Privée BPE

Victor Labrusse | +33 (0)1 55 44 22 42

victor.labrusse@laposte.fr