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PRESS RELEASE

ARIAL CNP ASSURANCES and Natixis Interépargne join forces to offer companies a new complete employee savings and retirement package

ARIAL CNP ASSURANCES, the leading insurance company dedicated wholly to supplementary group retirement savings, and Natixis Interépargne, a key player in employee savings, have combined their expertise in order to propose a complete employee savings and retirement offer to companies, incorporating the new company pension savings plans (PER) created by the Pacte Law.

A complete offer consisting of a company savings plan (PEE) and the new company PERs

Through this partnership, ARIAL CNP ASSURANCES and Natixis Interépargne will offer companies of all sizes, from micro companies to large groups, complete access to the whole range of employee and pension savings solutions: PEEs and company PERs, in securities account and insurance formats. This offer responds to the demand of companies who wish their employees to benefit from a consolidated employee savings and retirement scheme, and savers looking for comprehensive support in preparing for their retirement.

A shared and innovative web and mobile platform for savers

With a shared web and mobile platform, the most complete and most innovative on the market, the partners are offering the employees of their client companies a unique entry point to view their employee and retirement savings assets, conduct transactions (payments, redemptions, trade-offs, transfers, etc.), obtain advice and conduct retirement simulations. This platform is already used by several corporate clients. Somfy, the world leader in automatic controls for openings and closures in homes and buildings, is one of these clients.

For Valérie Dixmier, Somfy's director of human resources & organisation, *"this shared platform perfectly meets our expectations as well as those of our employees, who can conduct all of their employee savings and retirement operations very easily, because it is extremely simple to use and provides innovative services"*.

For Christophe Eglizeau, CEO of Natixis Interépargne, *"the complementarity of these two leading players, Natixis Interépargne and ARIAL CNP ASSURANCES, enables them to offer companies and savers the best employee and retirement savings solutions, with a full range of products and a high-level digital platform"*.

According to Patrice Bonin, CEO of ARIAL CNP ASSURANCES, *"preparing for retirement is one of the main concerns shared by the French. As major players in this sector, we have a key role to play in supporting them. The objective of the partnership between Natixis Interépargne and ARIAL CNP ASSURANCES is to offer them our expertise and advice tailored to their situation"*.

About ARIAL CNP ASSURANCES

CNP Assurances and AG2R LA MONDIALE, major players in the French personal insurance market, cemented their strategic partnership in supplementary pensions with the creation of ARIAL CNP Assurances in 2016. This joint venture combines the expertise, teams and resources of the two shareholders in order to offer companies and their employees the best solutions in supplementary pensions and social commitment coverage.

ARIAL CNP ASSURANCES is today the leading insurance company wholly dedicated to supplementary group retirement savings in France, with assets under management of almost €17 billion, more than 270,000 corporate clients and 1.5 million insured people.

About Natixis Interépargne

Natixis Interépargne, the leading player in employee savings and retirement plans and part of the BPCE Group, is invested in the future of more than 75,000 corporate clients and almost 3 million savers⁽¹⁾.

A pioneer in innovation for more than 50 years, Natixis Interépargne supports companies of all sizes in establishing and managing their employee and retirement savings as well as their employee share ownership schemes in order to make it a performance driver.

It draws on the financial management offers of Natixis Investment Managers, a specialist in active employee savings management.

⁽¹⁾ 26.5% market share (Source: Association Française de Gestion – 31/12/2019)

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. It provides over 38 million people with provident and health insurance worldwide and provides over 12 million people with savings products and pension policies. 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 €1,412 million in 2019.

About AG2R LA MONDIALE

AG2R LA MONDIALE is a specialist in social and property protection in France. It insures individuals, companies and branches, in order to protect their health, secure their assets and revenues, hedge against misfortunes and prepare for their retirement. A partnership with a joint and mutualist governance mechanism, AG2R LA MONDIALE cultivates a unique social protection model that closely links profitability and solidarity, performance and social commitment. Every year, the Group donates several million euro to helping vulnerable people and supporting individual and collective initiatives.

About Natixis

Natixis is a French financial institution of international stature specialising in asset and wealth management, corporate and investment banking, insurance and payments solutions. A subsidiary of the BPCE Group, the second largest banking group in France with its Banque Populaire and Caisse d'Epargne networks, Natixis has almost 16,000 employees in 38 countries. It supports and advises its own clientele of corporate clients, financial institutions and institutional investors, as well as the customers of the BPCE Group's networks. Natixis is listed on the Paris Stock Exchange, has a solid financial structure with total CET1 equity capital under Basel III⁽¹⁾ of €11.3 billion, a CET1 ratio under Basel III⁽¹⁾ of 11.4% and quality long-term ratings (Standard & Poor's: A+ / Moody's: A1 / Fitch Ratings: A+).

⁽¹⁾ Based on CRR-CRD IV rules published on 26 June 2013, including the Danish compromise and without transitional measures.

Figures as of 31 March 2020

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