

Thanks to its investor protection mechanism, the early exit from the *Best Seller* fund includes a return of 5%* in the space of one year

(Paris, December 10, 2008) --- Groupe Caisse d'Épargne announces the early redemption of its guaranteed-capital mutual fund *Best Seller*, which will automatically be transformed, on December 11, 2008, into a money-market fund: *Best Seller Sécurité*. First launched on October 24, 2007, *Best Seller* included an innovative protection mechanism whereby investors could exit the fund before the original maturity date in the event of a significant decline in the financial markets, while still earning a substantial rate of interest.

The performance formula given to investors in the *Best Seller* mutual fund was linked to changes in the Dow Jones Euro Stoxx 50, Standard & Poor's 500, and Nikkei 225 share indices.

On the first fixing date, December 1, 2008, the performance achieved by the three share indices since December 6, 2007**, was as follows:

- Dow Jones Euro Stoxx 50: - 48.16%
- Standard & Poor's 500: - 45.85%
- Nikkei 225: - 47.1%

The anti-stock market crash mechanism played its role to perfection, with investors obtaining a return on investment of 5%, or an effective rate of 4.93% (over a period of one year and six days). This performance is net of management fees*.

On December 11, 2008, *Best Seller* will automatically be transformed into *Best Seller Sécurité*, a money-market fund eligible for the PEA equity savings plan, whose aim is to achieve a performance in line with the Euro OverNight Index Average (EONIA)***. Investors are entirely free to redeem their shares free of charge as of December 12, 2008.

* Excluding commission paid upon subscription (and, if relevant, costs related to life insurance).

** Date corresponding to the end of the period when the mutual fund was open to subscriptions.

*** Less actual management fees. Maximum management fees: 1.30% inclusive of VAT of net assets.

Natixis Épargne Financière is the company responsible for the distribution of Best Seller and Best Seller Sécurité for the Caisses d'Épargne network. Natixis Asset Management is the management company entrusted with the Best Seller and Best Seller Sécurité mutual funds. Natixis Épargne Financière and Natixis Asset Management both belong to the Natixis Group.

Press Contacts:

CNCE

Marc Cogrel – Tel.: (+33) 1 58 40 47 81
presse@cnce.caisse-epargne.fr

www.groupe.caisse-epargne.com

Natixis Épargne Financière

Sabine Baudin – Tel.: (+33) 1 78 40 98 34
sabine.baudin@nef.natixis.com