

Paris, 12 January 2023

CNP Assurances announces a significant increase in the rates of return on its euro funds

To better support its policyholders in an environment of inflationary pressure and rising interest rates, CNP Assurances, a responsible and committed insurer, is increasing the 2022 rates of return on euro funds for its entire range of life insurance policies¹ compared with 2021.

The average rate paid by CNP Assurances is being increased by 0.66% to 1.57%. Policyholders thus benefit from:

- the performance of CNP Assurances' total assets, the result of its diversification strategy, its long-term management policy and its financial instruments that allow it to cope with rising interest rates,
- the use of part of the deferred participation reserve, a regulatory reserve that allows us to defer the distribution of part of the profits to better adapt to the economic environment.

Furthermore, CNP Assurances is convinced that unit-linked investments provide long-term performance, and offers a participation bonus on the euro funds of certain policies. This annual bonus is set according to the proportion of savings invested in unit-linked funds. All of these measures enabled CNP Assurances to offer attractive rates of return this year: some policies with a unit-linked share of over 50% provided a rate of more than 2.80% net of management fees.

The bonus scheme will be renewed in 2023. In addition, CNP Assurances offers sales campaigns with additional rates of return offered for new payments.

Stéphane Dedeyan

Chief Executive Officer of CNP Assurances



"In the current environment marked by surging inflation and rising interest rates, and as a responsible insurer guided by its corporate mission, CNP Assurances supports its policyholders and their purchasing power.

We have therefore decided to increase the rates of return of our euro funds, allowing our policyholders to benefit from the efficiency of our long-term financial management and by using part of our deferred participation reserve"

¹ Mainly distributed by La Banque Postale, the Amétis employee network and the BPCE Group

Rates of return of the main products marketed by CNP Assurances' partners.

La Banque Postale	Rate of return net of management fees*	Rate of return net of management fees* based on the UL share			
		Without bonus	+25% from 25% UL	+50% from 30% UL	+100 % from 40% UL
Cachemire 2 Series 2	from 1.40% to 2.80%	1.40%	1.75%	2.10%	2.80%
Cachemire Patrimoine Series 2	from 1.50% to 3.00%	1.50%	1.88%	2.25%	3.00%
Cachemire PER	from 1.60% to 3.20%	1.60%	2.00%	2.40%	3.20%

Louvre Banque Privée	Rate of return net of management fees*	Rate of return net of management fees* based on the UL share				
		Without bonus	+50 % from 35% UL	+75 % from 40% UL	+100 % from 50% UL	+125 % from 60% UL
BPE Emeraude	from 1.55% to 3.49%	1.55%	2.33%	2.71%	3.10%	3.49%
Perspective Epargne Retraite	from 1.60% to 3.60%	1.60%	2.40%	2.80%	3.20%	3.60%

Easy Bourse	Rate of return net of management fees*	Rate of return net of management fees* based on the UL share		
		Without bonus	+50% from 30% UL	+100% from 50% UL
Easy Vie	from 1.60% to 3.20%	1.60%	2.40%	3.20%

Amétis	Rate of return net of management fees*	Rate of return net of management fees* based on the UL share			
		Without bonus	+50% from 30 % UL	+100% from 40% UL	+125% from 50% UL
CNP Trésor Projets	from 1.40% to 3.15%	1.40%	2.10%	2.80%	3.15%
CNP Trésor Performance	from 1.50% to 3.38%	1.50%	2.25%	3.00%	3.38%

Caisses d'Epargne	Rate of return net of management fees*	Rate of return net of management fees* based on the UL share			
		Without bonus	+50% from 30 % UL	+100% from 40% UL	+125% from 50% UL
Nuances 3D	from 1.35% to 3.04%	1.35%	2.03%	2.70%	3.04%
Nuances Plus	from 1.40% to 3.15%	1.40%	2.10%	2.80%	3.15%
Nuances Privilège	from 1.50% to 3.38%	1.50%	2.25%	3.00%	3.38%
PER	1.6%	1.60%	1.60%	1.60%	1.60%

* gross of social security contributions.

About CNP Assurances

A leading player in the French personal insurance market, CNP Assurances operates in 19 countries in Europe, particularly Italy, and in Latin America – where it is very active in Brazil, its second-largest market. As an insurance, coinsurance and reinsurance provider, CNP Assurances has more than 36 million insured parties in personal risk/protection insurance worldwide and more than 11 million in savings/pension. In accordance with its business model, its solutions are distributed by multiple partners and adapt to their physical or digital distribution method, as well as to the needs of customers in each country in terms of their protection and convenience. As a responsible insurer and investor that is working towards an inclusive and sustainable society and taking action to protect as many people as possible, CNP Assurances included its corporate mission in its articles of association on 16 April 2021.

CNP Assurances is a subsidiary of La Banque Postale. It reported net profit of €1,552 million in 2021.

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