

Issy-les-Moulineaux, 16 January 2024

2023 policyholder return

CNP Assurances increases the return on its traditional life insurance contracts by 93 cents, with rates of up to 4%¹ depending on the unit-linked weighting

To better support policyholders in the current inflationary environment, CNP Assurances is increasing the return on all of its traditional savings and pensions contracts by an average of 93 cents.

The increase reflects:

- **the return on CNP Assurances' general account**, attesting to the quality of its investment management and the success of the portfolio diversification strategy;
- **the use of part of the policyholders' surplus reserve.**

The average return on the entire product range is 2.52%.

In 2023, CNP Assurances awarded savers the following enhanced returns:

- **up to 1.50% enhancement of the participation rate on savings invested in traditional funds**, for certain categories of contracts. This annual enhancement rewards policyholders according to the proportion of their savings invested in unit-linked funds.
- **up to 1.75% enhancement of the return on certain flexible premium payments.** This enhancement is offered in connection with dedicated marketing campaigns.

The enhancements are cumulative and will also apply in 2024. This year's first campaign, offering an enhanced return of up to 2% on flexible premiums, is already in progress for certain products.

Marie-Aude Thépaut

Chief Executive Officer of CNP Assurances



"CNP Assurances is helping policyholders to increase their savings and continuing to protect their purchasing power as a responsible and committed insurer guided by its corporate mission.

Thanks to the quality of our investment management and our disciplined use of the policyholders' surplus reserve, we are able to offer our policyholders an increased return on their savings invested in traditional funds for 2023.

At the same time, we are convinced that unit-linked funds perform well over the long term, and will continue to offer enhanced returns on these funds in 2024."

¹Excluding enhanced returns on flexible premiums

Returns on the main products sold by CNP Assurances' partners

Excluding enhanced returns on flexible premiums

La Banque Postale	Return net of management fees*	Return net of management fees* based on unit-linked weighting				
		Less than 25% no enhancement	From 25% +20%	From 30% +30%	From 40% +50%	More than 50% +85%
Cachemire 2 Série 2	from 2.30% to 3.80%	2.30%	2.76%	2.99%	3.45%	3.80%**
Cachemire Patrimoine Série 2	from 2.40% to 3.90%	2.40%	2.88%	3.12%	3.60%	3.90%**
Cachemire PER	from 2.50% to 4.00%	2.50%	3.00%	3.25%	3.75%	4.00%**

Louvre Banque Privée	Return net of management fees*	Return net of management fees* based on unit-linked weighting				
		Less than 35% no enhancement	From 35% +40%	From 40% +60%	From 50% +90%	More than 60% +100%
BPE Emeraude	from 2.40% to 3.90%	2.40%	3.36%	3.84%	3.90%**	3.90%**
Perspective Epargne Retraite	from 2.50% to 4.00%	2.50%	3.50%	4.00%	4.00%**	4.00%**

Easy Bourse	Return net of management fees*	Return net of management fees* based on unit-linked weighting				
		Less than 35% no enhancement	From 35% +40%	From 40% +60%	From 50% +90%	More than 60% +100%
Easy Vie	from 2.40% to 3.90%	2.40%	3.36%	3.84%	3.90%**	3.90%**

Amétis	Return net of management fees*	Return net of management fees* based on unit-linked weighting			
		No enhancement	From 30% +30%	From 40% +50%	From 50% +80%
CNP Trésor Projets	from 2.20% to 3.70%	2.20%	2.86%	3.30%	3.70%**
CNP Trésor Performance	from 2.40% to 3.90%	2.40%	3.12%	3.60%	3.90%**

Caisses d'Epargne	Return net of management fees*	Return net of management fees* based on unit-linked weighting			
		No enhancement	From 30% +25%	From 40% +50%	From 50% +75%
Nuances 3D	from 2.15% to 3.65%	2.15%	2.69%	3.23%	3.65%**
Nuances Plus	from 2.20% to 3.70%	2.20%	2.75%	3.30%	3.70%**
Nuances Privilège	from 2.40% to 3.90%	2.40%	3.00%	3.60%	3.90%**
PER	2.50% to 4.00%	2.50%	3.13%	3.75%	4.00%**

* Before tax

** Depending on the offer terms, enhanced participation rate capped at 150%.

About CNP Assurances

With operations in 19 countries worldwide, the CNP Assurances Group is a leading player in the insurance sector, with more than 6,500 employees and net profit of €1,939 million in 2022 (IFRS 4). A subsidiary of La Banque Postale, CNP Assurances is a member of the major state-owned financial group. In France, CNP Assurances is ranked No.1 in term creditor insurance and No. 2 in life insurance. In 2023, it became a full service insurer, covering both property and people, following the integration of La Banque Postale's property and casualty business.

It is the fifth-largest insurer in Europe, with a strong presence in Italy which is now its second largest market after France. In Brazil, the business has grown rapidly and the Group is now the country's third-largest insurer. In line with its multi-partner model, the Group's solutions are distributed within the framework of long-term strategic partnerships or under an open model. In total, more than 32m people worldwide are insured by CNP Assurances under its Personal Risk/Protection solutions and 14m under its Savings/Pensions contracts. As a responsible insurer and investor (with €400bn invested across all sectors of the economy), CNP Assurances is actively pursuing its corporate mission to help build an inclusive and sustainable society, by offering the greatest number of people solutions that protect and facilitate their life, whatever course it may take.

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