

PRESS RELEASE

Cap Green, a new offer from AEP to protect capital while seizing opportunities created by the energy transition

AEP, a commercial brand of BNP Paribas Cardif and a major player in life insurance investment solutions for high net worth individuals, has introduced a new offer eligible for inclusion in capitalization contracts for legal entities subject to corporate tax. Cap Green enables clients to benefit from the performance of equity markets while protecting their capital.

A new offer to protect invested capital

Cap Green offers asset allocation that completely protects funds invested thanks to a combination of euro fund investments and a structured product. Proposed within the scope of capitalization contracts for legal entities subject to corporate tax, Cap Green has several distinctive features:

- Split asset allocation, with 60% in the **euro fund** and 40% in a **structured product**,
- **Capital protection** over a medium-term horizon (between 4 and 5 years),
- A **socially responsible investment (SRI)** via an energy transition index.

Socially responsible investment for meaningful savings

The share allocated to the structured product within the Cap Green offer is linked to the *Euronext Eurozone Energy Transition Leaders 50EW Decrement 5%* index, which has been selected by Vigeo Eiris, a European leader in ESG research. Vigeo Eiris assigns each company an Energy Transition score, which is applied to select the 50 companies with the best scores among the 75 largest market capitalizations in the euro zone.

This new offer centered on the **energy transition** is aligned with BNP Paribas Cardif's responsible investing strategy. The insurer manages the funds entrusted to it by policyholders with a long-term perspective, combining **financial performance** with a **positive impact on society**. BNP Paribas Cardif has long held a firm belief that the progressively taking into account Environmental, Social and Governance (ESG) criteria contributes to maintaining better living conditions for its clients today, and for their beneficiaries in the future.

"Cap Green makes it possible to benefit from both the long-term performance of equity markets and the security of euro fund investments. What's more, this offer gives relevant meaning to savings by actively supporting the energy transition," says Bruno Valersteinas, Director of banking and corporate partnerships, BNP Paribas Cardif France.



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About BNP Paribas Cardif

World leader for creditor insurance¹, BNP Paribas Cardif plays an essential role in the lives of insured customers, providing them with savings and protection solutions that let them realize their goals while protecting themselves from unforeseen events. As a committed enterprise, BNP Paribas Cardif strives to have a positive impact on society and make insurance accessible to the largest possible number of people. In a world shaped by the emergence of new uses and lifestyles, the company, a subsidiary of BNP Paribas, has a unique business model anchored in partnerships. It co-creates solutions with almost 500 partners distributors in a variety of sectors (banks and financial institutions, automotive companies, retailers, telecommunications companies, energy companies, Independent Financial Advisors and brokers...) who then market the products to their customers. BNP Paribas Cardif is a recognized global specialist in personal insurance, serving 100 million clients in 35 countries with strong positions in three regions – Europe, Asia and Latin America. BNP Paribas Cardif also plays a major role in providing financing for the economy. With over 10,000 employees² worldwide, BNP Paribas Cardif had gross written premiums of €29.7 billion in 2017.

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About AEP

AEP is a commercial brand of BNP Paribas Cardif that designs and markets savings products for high net worth clients of private banks, asset management firms and brokerage platforms.

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¹ Source: Finaccord - 2017

² Headcount of legal entities managed by BNP Paribas Cardif: nearly 8,000 employees



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