

Montrouge, 16 January 2019

## Crédit Agricole launches “Trajectoires Patrimoine”: access to wealth advisory services, as from the first euro

To enable all its clients to choose the best options in order to build, grow or protect their wealth according to their plans in life, Crédit Agricole has launched “Trajectoires Patrimoine”. This innovative, free and personalised advisory approach concerns all assets, as from the first euro.

In 3 years, two-thirds of Regional Bank clients will benefit from this personalised advice, i.e. 14 million people.

### Advice reinvented

The “Trajectoires Patrimoine” approach provides Regional Bank clients with comprehensive support, due to the integration of the Group’s financial and property expertise, and personalised support through co-construction of the value proposition with the adviser.



#### An overview

- ✓ of their budget and assets: bank, insurance, property, taxation, transmission, etc.
- ✓ of all the possible solutions according to their plans in life: arrival of a child, financing of higher education, preparation of retirement, etc.



#### A dynamic view

- ✓ of the different scenarios over time to achieve their objective or carry out their plans in life
- ✓ of the simulators and calculators to adjust the different scenarios in real time



#### A new advisory approach

- ✓ the proposition is co-constructed directly by the client with the adviser’s support
- ✓ an informative presentation of the advantages and limits of each solution to foster reflection

Ten of Crédit Agricole’s Regional Banks are also engaged in the AFNOR certification process. This certification demonstrates the quality of the advice and engages the Regional Banks in an ongoing improvement process.

## Helping the client choose the best option

Basically, "Trajectoires Patrimoine" consists of:

- **A personalised meeting**  
Each client is received in the branch by an adviser who is specially trained to support them in the construction of a tailored proposition that takes account of all aspects of their wealth and family situation.
- **A tablet app to facilitate the advisory approach**  
"Trajectoires Patrimoine" uses an innovative digital tool whose algorithm makes it possible to view all the possible solutions. It includes simulators - estimate of borrowing capacity, inheritance tax, retirement amount, etc. - which can be used to adjust the different scenarios directly. The client operates the tablet app themselves and the adviser assists them.

At the end of the meeting, a summary setting out each solution in a simple and transparent manner is transmitted to the client. The client therefore leaves the branch with the information necessary to make their decision while having the time for reflection.

"Trajectoires Patrimoine" will be accessible online from March.

## All the Group's expertise at the service of clients

"Trajectoires Patrimoine" was developed applying the agile method in the Group's Digital Lab' in Lille. Forty employees from the Group's different businesses - bank advisers, insurance, asset management, property, etc. - as well as 90 clients participated in the design of this innovative advisory approach.

## An overall satisfaction rating of more than 9 out of 10

"Trajectoires Patrimoine" was subject to pilot testing in 5 Regional Banks with around 80 advisers. 40,000 clients benefited from this procedure in the space of 10 weeks. The overall satisfaction rating was more than 9 out of 10.




"Trajectoires Patrimoine" has now been rolled out in all the Regional Banks: 35,000 advisers will be trained between now and the end of H1 2019.

### CREDIT AGRICOLE PRESS CONTACTS

Charlotte de Chavagnac	+ 33 1 57 72 11 17
Olivier Tassain	+ 33 1 43 23 25 41
Pauline Vasselle	+ 33 1 43 23 07 31
Caroline de Cassagne	+ 33 1 49 53 41 72

<a href="mailto:charlotte.dechavagnac@credit-agricole-sa.fr">charlotte.dechavagnac@credit-agricole-sa.fr</a>
<a href="mailto:olivier.tassain@credit-agricole-sa.fr">olivier.tassain@credit-agricole-sa.fr</a>
<a href="mailto:pauline.vasselle@credit-agricole-sa.fr">pauline.vasselle@credit-agricole-sa.fr</a>
<a href="mailto:caroline.decassagne@ca-fnca.fr">caroline.decassagne@ca-fnca.fr</a>

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