

Montrouge, 12 November 2019

New retirement savings plan (Plan d'Epargne Retraite [PER])

Crédit Agricole Group helps all its customers prepare for retirement

In a context of uncertainty for future retirees*, Crédit Agricole, a leader in retirement savings and the leading insurer in France, is mobilising all its business lines (local banks, insurance, asset management) in order to offer its individual, professional and corporate customers the full range of solutions to help them prepare for retirement.

Following the recent application of the action plan for the growth and transformation of companies (Plan d'Action pour la Croissance et la Transformation des Entreprises [PACTE Act]) and its pensions component, Crédit Agricole is providing all its customers with the full range of solutions to help them prepare for retirement: real estate investments, life insurance, financial markets.

Customers of Crédit Agricole Regional Banks and LCL can already sign up for an insurance retirement savings plan (**PER Assurance**). Insured by Predica, the personal insurance subsidiary of Crédit Agricole Assurances, this solution meets the needs of customers who are approaching retirement by providing long-term support to customers eligible for capital protection and the tax framework applicable to retirement savings. The **PER securities account** providing access to a larger investment universe will be available in the two banking networks at the start of 2020.

As of 1 October, corporate customers can offer their employees the advantages of the group retirement savings plan (**PER d'entreprise collectif [PER COL]**) offered by Amundi Epargne Salariale et Retraite, and the group compulsory retirement savings plan (**PER d'entreprise obligatoire [PERO]**), offered by Crédit Agricole Assurances, thanks to their partnership and the single platform combining employee savings, employee shareholding and collective retirement savings plans.

Whether for small or large corporate customers who wish to offer retirement savings plans to their employees, or individual or professional customers who wish to subscribe for a retirement savings product via insurance or a securities account, Crédit Agricole Group is using the full range of its expertise as a universal bank to help its customers prepare for the important phase of life that is retirement. Every minute counts, and Crédit Agricole is keen to help its customers fulfil their plans. This is why advisors in all branches have, since the start of 2019, offered "Wealth trajectories", a support plan for customers to help them build and optimise their wealth, with a particular focus on retirement issues.

* Based on the AUDIREP study for Amundi, 84% of French people are concerned about their retirement and 69% think that their pensions are or will be insufficient to sustain a good quality of life in 2019

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