

Press release

17 June 2021

Matmut begins offering life insurance created with BNP Paribas Cardif across entire distribution network

The *Complice Vie* unit linked life insurance policy, which has been marketed by Matmut Group wealth management advisors for the past year, is now available throughout the entire Matmut distribution network. This particularly accessible offer has been designed in partnership with BNP Paribas Cardif. The benefits include dynamic personalized management matched to different policyholder profiles, plus the expertise of OFI Asset Management to better support Matmut members in achieving their personal projects.

The life insurance market has been particularly robust for several months, reflecting growing demand among French savers for dynamic management vehicles in order to improve potential for long-term gains. It is in this context that the Matmut Group now expands distribution of the *Complice Vie* unit linked life insurance product to its entire network. This offer was developed in partnership with AEP, a BtoB brand of BNP Paribas Cardif and a major player in investment solutions for high net worth individuals.

matmut.fr/epargne-credit/assurance-vie

Within the framework of its *Plus de Matmut 2021-2023* strategic plan, Matmut Group will pursue previously launched growth paths, notably in savings.

Already partners in property and casualty insurance through their joint subsidiary Cardif IARD, BNP Paribas Cardif and Matmut are expanding their collaboration in the savings segment. After recently launching an individual retirement savings plan (*Complice Retraite*), Matmut is now making the *Complice Vie* life insurance offer available throughout its distribution network.

Complice Vie is a life insurance product with multiple attractive features:

- Easily accessible: from 50 euros per month in scheduled contributions or from 500 euros for an initial contribution.
- Competitive fees, in particular a 1.5% ceiling on contribution fees.
- Great flexibility since there is no ceiling on contributions and the amount and periodicity of scheduled contributions can be modified at any time.
- Dynamic management aligned with saver profiles thanks to expertise from OFI Asset Management and four asset management mandates (prudent, balanced, dynamic, offensive).

A custom-designed digital platform has been developed to bring clients relevant expertise and identify their needs and provide advice on life insurance and retirement savings. This innovative tool simplifies access and subscription of this personalized savings solution.

In conjunction with the launch of the *Complice Vie* life insurance plan, for every policy subscribed until 14 May 2022, Matmut will donate one euro to its partner Plastic Odyssey Expedition*.

Details of the “*Complice Vie*” offer are available at Matmut branches and on matmut.fr

“We are pursuing our commitment to establish Matmut for its personal protection insurance solutions, which help our members grow their savings and assets. Today we are taking another step forward by making the “Complice Vie” life insurance product available across our entire network. This product has been available for the past year via Matmut Group wealth advisors. We are delighted to now provide broader access for our members to this savings solution through our efficient partnership with BNP Paribas Cardif,” says **Tristan de La Fonchais, Matmut Group Deputy General Manager, Finance and Wealth Management.**

“Life insurance investments are a pillar of savings strategies aligned with a wide variety of client projects and asset management objectives. There is pronounced demand among French savers for dynamic management matched to their investment profile in the current framework of economic recovery. Thanks to a collaboration anchored in innovation, BNP Paribas Cardif and the Matmut Group are making this comprehensive and flexible life insurance product accessible to everyone,” comments **Fabrice Bagne, Head of BNP Paribas Cardif France.**

***About Plastic Odyssey**

As part of its CSR initiatives, Matmut Group supports the Plastic Odyssey Expedition, an initiative created and led by four young entrepreneurs bursting with positive energy. The team has set out to tap the power of community to fight plastic pollution around the world and save the oceans.

A three-year expedition has embarked aboard a 40-meter scientific exploration vessel. The former oceanographic survey ship has been transformed into a floating laboratory to reduce plastic waste, carrying an experimental mobile recycling center, as well as a mobile platform to conduct experiments on land with local communities at each stop.

About Matmut Group

With more than 4 million members and 7.6 million policies under management, Matmut Group is a major player in the French insurance market. It offers all categories of customers – individuals, self-employed professionals, businesses and non-profits – a complete range of insurance products for personal and property protection (automobile, motorcycle, boat, home, liability, family protection, health, legal insurance and assistance), as well as financial and savings services (automobile loans, personal project loans, creditor insurance, savings accounts, life insurance, etc.). Matmut Group currently has 6,400 employees. SGAM Matmut had revenue of 2.29 billion euros in 2020. For more information visit [matmut.fr](https://www.matmut.fr) and [presse.matmut.fr](https://www.presse.matmut.fr)

About BNP Paribas Cardif

The world leader in bancassurance partnerships¹ and creditor insurance², BNP Paribas Cardif plays an essential role in the lives of its customers, providing them with savings and protection solutions that let them realize their goals while protecting themselves from unforeseen events. As a committed insurer, BNP Paribas Cardif works to have a positive impact on society and to make insurance more accessible. In a world that has been deeply transformed 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 more than 500 partner distributors in a variety of sectors (including banks and financial institutions, automotive sector companies, retailers, telecommunications companies, energy companies among others), as well as financial advisors and brokers who market the products to their customers. With a presence in 33 countries and strong positions in three regions – Europe, Asia and Latin America – BNP Paribas Cardif is a global specialist in personal insurance and a major contributor to financing for the real economy. With nearly 8,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €24.8 billion in 2020.

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¹ Source: Finaccord – 2018

² Source: Finaccord – 2020