

PRESS RELEASE

## BNP Paribas Cardif launches innovative Euro Private Strategies fund, invested primarily in unlisted private markets

- A new offer for individual savers seeking long-term investments and asset diversification
- A product offering both security and attractive yield potential thanks to opportunities in unlisted private markets
- Integration of ESG<sup>1</sup> filter to support growth of unlisted companies in France and the rest of Europe

BNP Paribas Cardif is expanding its range of euro fund savings products with the new Euro Private Strategies fund. Designed for knowledgeable investors, this new offer provides exposure to diversification opportunities and meaningful long-term savings. The fund provides financing for the real economy by supporting unlisted French and European companies and integrating ESG criteria to ensure that funds are targeted to sustainable and responsible business activities and infrastructure projects.

The current economic environment and fluctuations in financial markets encourage long-term strategies and underline the **need for diversification of savings** to optimize the performance of investments. With Euro Private Strategies, BNP Paribas Cardif is offering **a new and complementary solution alongside its general fund and unit-linked products**, aligned with the expectations of customers who seek security coupled with higher potential return than conventional bank savings products.

The new euro fund is available within contracts that include a minimum percentage of unit-linked assets. It gives customers a chance to diversify into unlisted assets, which can boost performance, while at the same time enjoying the security of guaranteed capital up to 97%. The fund has two underlying investment categories:

- 50% in the BNP Paribas Cardif general fund;
- 50% with a diversified allocation comprised primarily of unlisted assets: private equity, infrastructure equity, private corporate debt and infrastructure debt.

Through this new offer, BNP Paribas Cardif is helping provide financing for unlisted companies in France and other European countries active in key sectors, including consumer goods, services, healthcare and digital infrastructures (funding for fiberoptic networks, for example). This diversification also enables the insurer to help further the energy transition, in particular by supporting decarbonized energy sources such as solar panels, wind farms or biomass.

The Euro Private Strategies euro fund has been available since 23 November within **life insurance and capitalization contracts** marketed by AEP, the BtoB commercial brand of BNP Paribas Cardif, as well as contracts in the Cardif Elite range proposed by wealth management advisors.



*"This innovative offer reflects BNP Paribas Cardif's commitment to providing savings solutions that complement conventional life insurance savings products. To address the expectations of knowledgeable customers, Euro Private Strategies gives them exposure to an asset diversification strategy generally reserved to institutional investors. We are at the same time helping redirect savings to responsible investments and supporting the real economy by helping develop unlisted companies,"* says Fabrice Bagne, Deputy Chief Executive Officer, BNP Paribas Cardif.



**BNP PARIBAS  
CARDIF**

**The insurer  
for a changing  
world**

## About BNP Paribas Cardif

The world leader in bancassurance partnerships<sup>2</sup> and creditor insurance<sup>3</sup>, 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.

Follow the latest news about BNP Paribas Cardif on [Twitter](#) **@bnpp\_cardif**

## Press contacts

Valérie Oberlin – 07 60 13 49 12 – [valerie.oberlin@bnpparibas.com](mailto:valerie.oberlin@bnpparibas.com)

Marion Saraf – 06 80 93 40 40 – [marion.saraf@bnpparibas.com](mailto:marion.saraf@bnpparibas.com)

Sophie Le Blévec – 06 65 88 38 39 – [sophie.s.leblevec@bnpparibas.com](mailto:sophie.s.leblevec@bnpparibas.com)

---

<sup>1</sup> Environment, Social, Governance

<sup>2</sup> Source: Finaccord - 2018

<sup>3</sup> Source: Finaccord - 2020



**BNP PARIBAS  
CARDIF**

**The insurer  
for a changing  
world**