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PRESS RELEASE

BNP Paribas Cardif and BNP Paribas Banque Privée expand their private equity offer with Ardian

- "Ardian Access Solution" is a new private equity unit-linked product launched by BNP Paribas Cardif and BNP Paribas Banque Privée.
- Clients of BNP Paribas Banque Privée enjoy exclusive access to the "Ardian Access Solution" unit-linked product until April 8, 2023.
- This new life insurance vehicle is suited for investors seeking long-term¹ performance as part of an asset diversification strategy.

BNP Paribas Cardif and BNP Paribas Banque Privée are launching "Ardian Access Solution", a private equity unit-linked product. The underlying asset is a venture capital fund (FCPR) managed by Ardian, a world-leading private investment house.

Launched with an exclusive access period for clients of BNP Paribas Banque Privée, the "Ardian Access Solution" product will be available via life insurance and capitalization contracts and individual retirement savings plans distributed by BNP Paribas Cardif.

"Ardian Access Solution" is an evergreen² fund, which enables personal holding companies they might hold to access operations generally reserved to institutional investors while taking advantage of personalized support through life insurance and capitalization contracts and individual retirement savings plans distributed by BNP Paribas Cardif. To address growing demand for meaningful investment among savers, this unit-linked product provides opportunities to invest in the real economy by supporting the development and financing of unlisted businesses across a variety of sectors, located primarily in Europe and North America. The fund comprises a diversified portfolio of assets invested directly alongside Ardian institutional funds (co-investments, buyouts, growth capital), as well as indirectly, via secondary investments in funds that have previously completed investments.

N.B.: Potential investors should be aware of the fact that this investment involves a risk of loss of all or part of invested capital. Potential investors are advised to read the Key Investor Information Document and marketing materials for the FCPR fund before making any investment decision.

"We created this new solution to meet strong market demand. This initiative is in line with Ardian's strategy. Our PWS activity is continually innovating, working with partners to build solutions that facilitate access to private equity," says Erwan Paugam, Head of Private Wealth Solutions and Managing Director, Ardian

"In an environment marked by inflation and high interest rates, this new fund underlines our commitment to bringing our clients solutions that target long-term performance, enabling them to focus their investments on the real economy, notably by investing in unlisted companies," says Fabrice Bagne, BNP Paribas Cardif Deputy Chief Executive Officer, France and Luxembourg.

¹ Recommended investment horizon five years.

² Open-ended for 99 years







"We are delighted to launch exclusive access to "Ardian Access Solution", a private equity unitlinked product. It will enable our clients to invest in unlisted companies, combining diversification of their assets with natural decorrelation from markets. BNP Paribas Banque Privée has solid internal expertise in private equity, enabling us to work with leading fund managers such as Ardian. We are extremely selective and we support our clients in proposing asset management solutions that take economic cycles into account," states Nicolas Otton, Head of BNP Paribas Banque Privée.

About Ardian

Ardian is a world-leading private investment house, managing or advising \$140bn of assets on behalf of more than 1,400 clients globally. Our broad expertise, spanning Private Equity, Real Assets and Credit, enables us to offer a wide range of investment opportunities and respond flexibly to our clients' differing needs. Through Ardian Customized Solutions we create bespoke portfolios that allow clients to specify the precise mix of assets they require and to gain access to funds managed by leading third-party sponsors. Private Wealth Solutions offers dedicated services and access solutions for private banks, family offices and private institutional investors worldwide. Ardian is majority-owned by its employees and places great emphasis on developing its people and fostering a collaborative culture based on collective intelligence. Our 1000+ employees, spread across 16 offices in Europe, the Americas, Asia and Middle East, are strongly committed to the principles of Responsible Investment and are determined to make finance a force for good in society. Our goal is to deliver excellent investment performance combined with high ethical standards and social responsibility. At Ardian we invest all of ourselves in building companies that last.

Press contact Ardian

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About BNP Paribas Banque Privée

As the leading private bank in France in terms of assets entrusted, BNP Paribas Banque Privée has nearly 121 billion euros in assets under management (end of December 2022). Present in all regions of France, Private Banking supports in all their wealth projects large families, business leaders, family shareholder managers, startups of Next 40 and French Tech 120, employees members of corporate management committees of the CAC 40 or stock optionaries.

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About BNP Paribas Cardif

The world leader in bancassurance partnerships* and creditor insurance**, 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 €32.6 billion in 2021.

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*Source: Finaccord - 2018

**Source: Finaccord - 2021

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