



Press release

Paris, 15 December 2011

Version Absolue: the new multi-investment life insurance policy from LifeSide Patrimoine

LifeSide Patrimoine is an open-architecture distribution platform and a subsidiary of Crédit Agricole Assurances. It is now making *Version Absolue*, a new multi-investment life insurance policy, available to the brokers and wealth management advisor partners with which it works in partnership.

The distinguishing feature of this policy is that it offers a wide range of investment options, including two non-unit-linked funds allowing secure yet dynamic investments.

Version Absolue enables customers and their advisors to create a customised policy, with the freedom to allocate money across a variety of investments:

- Two non-unit-linked funds including *NeoEuro Garanti*, LifeSide Patrimoine's exclusive new dynamic fund.
 - *NeoEuro Garanti's* rising-floor mechanism allows gains to be locked in.
 - At least 70% of the fund is invested in non-unit-linked funds managed by Spirica (subsidiary of Crédit Agricole Assurances).
 - Between 0% and 30% of the fund consists of a "booster", split between European equities, global funds and government bonds depending on market opportunities.
 - A traditional non-unit-linked fund managed by Spirica, which offers one of the best yields in the market (4.21% net in 2010).
- Access to more than 200 unit-linked investments, including SCPI property funds which, in late 2011, constitute LifeSide Patrimoine's most popular category of unit-linked investment.
- Three automatic investment options, featuring LifeSide Patrimoine's unique rapid processing service:
 - gains are locked in according to thresholds defined for each fund,
 - a portion of savings is invested automatically every month across selected non-unit-linked funds,
 - the split of savings across the various investments is rebalanced automatically according to a selection made when the policy was taken out.
- There are four commission options for advisors, who can adjust their terms to their fee invoicing practices on a policy-by-policy basis.

Marie-Anne Jacquier, CEO of LifeSide Patrimoine, made the following comments: "*With Version Absolue, we are providing a dynamic response to the crisis. The strong growth in new money inflows we are achieving in very weak market conditions appears to vindicate our approach.*"

About LifeSide Patrimoine

LifeSide Patrimoine is an open-architecture distribution platform and a subsidiary of Crédit Agricole Assurances. It designs and manages savings, retirement and tax-incentive products, and distributes them via independent wealth-management professionals.

LifeSide Patrimoine in 2010: revenues of €10.9m, €226m of new money inflows, €1.2bn of assets under management and 40 staff at year-end.

A propos du groupe Crédit Agricole Assurances

1er bancassureur en Europe et 2ème assureur vie en France par le montant des primes collectées, le groupe Crédit Agricole Assurances rassemble les activités d'assurance en France comme à l'international et réunit Predica pour l'assurance de personnes, Pacifica en assurance dommages, Caci pour l'assurance emprunteurs, les filiales à l'international, Caagis pour la gestion informatique et ses services ainsi que Spirica et LifeSide Patrimoine pour l'assurance vie patrimoniale.

Le groupe Crédit Agricole Assurances en chiffres (au 31/12/2010)

- 29,7 milliards d'euros de chiffre d'affaires
- 218,5 milliards d'euros d'encours
- 984 millions d'euros de résultat consolidé
- Plus de 3200 personnes

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