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## PRESS RELEASE

### CARDIF MULTIPLUSWEB: LIFE INSURANCE 2.0

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- ✓ **CARDIF INNOVATES WITH "PARTICIPATIVE" LIFE INSURANCE CONTRACT**
  - ✓ **WEB INTERFACE FOR SELECTION OF 1 OF 5 FUNDS**
  - ✓ **FUND SELECTED INTEGRATED IN RANGE OF FINANCIAL INSTRUMENTS**
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Cardif is proposing online participation to determine changes in the underlying assets for *Multiplusweb*<sup>1</sup> life insurance contracts via [www.multiplusweb.fr](http://www.multiplusweb.fr).

This major innovation, which is unique in France, enables people to visit a website and vote on one of five investment fund proposals<sup>2</sup> to select the solution they believe is most attractive and best aligned with their needs.

The fund selected by visitors to the site will be added to *Multiplusweb* as of September in addition to existing instruments.

**Through this innovative process Cardif lets policyholders play an active role in the development and evolution of their products.** This forward-looking collective participative approach embraces the community mindset of the Web. It not only solicits client opinions, but takes them into account by integrating decisions in the range of instruments eligible for inclusion in the MultiplusWeb contract.

Cardif introduced Multiplusweb in 2008 to enable clients who subscribe to a policy online to subsequently benefit from the advice and expertise of Independent Financial Advisors (IFAs). The straightforward online life insurance contracts offer attractive performance and are available to everyone seeking a savings solution, starting at just €150. Investors choose between a prudent strategy with the euro fund (yield of 4.20 percent in 2008) or a diversified investment via the more than 140 funds managed by the leading investment managers in the market. The contract subscription process takes just a few clicks to complete. Clients can subsequently make one-off payments into their contract or save at programmed intervals, and can execute arbitrage decisions directly online.

Cardif continually innovates to bring its clients the benefits of new features and technologies, including online arbitrage or regular rebalancing of insurance investment allocation. In 1996, Cardif's Finagora extranet was the first resource to bring IFA partners direct access to information via the Internet.

"Thanks to Multiplusweb, our customers will be able to adjust their contract as they see fit. We've combined our expertise in sophisticated technologies with our longstanding insurance expertise to

interface as closely as possible with the market and with our clients," says Grégory Desfosses, head of the e-business channel at Cardif France.

<sup>1</sup> : Press release, September 23, 2008: Cardif launches Multiplusweb: Internet subscription for life insurance combined with added value from IFAs

<sup>2</sup> : 5 Funds: Alienor Optimal (Aliénor Capital), Dorval Convictions (Dorval Finance), Templeton Global Bond Fund (Franklin Templeton Investments), Sérénité 90 (Axa Investment Managers), Convictions Premium (Convictions Asset Management).

## **ABOUT CARDIF**

*Cardif ([www.cardif.com](http://www.cardif.com)), insurance unit of BNP Paribas Assurance, develops and markets savings and protection solutions which are distributed via diverse channels. It has received an AA rating from Standard & Poor's. With operations in 41 countries, Cardif enjoys strong positions in Europe, Asia and Latin America. Cardif's roster of partners now includes more than 35 of the world's top 100 banks.*

*BNP Paribas Assurance ([www.assurance.bnpparibas.com](http://www.assurance.bnpparibas.com)) is the life and property & casualty insurance arm of BNP Paribas. It counts 8,000 employees, 70% of them outside France.*

*BNP Paribas Assurance is actively committed to exemplary Corporate Social Responsibility. It has adopted a Socially Responsible Investment program, encourages diversity throughout the enterprise (earning the "Equality at Work" label in France) and supports local economic development in the markets where it operates. BNP Paribas Assurance is equally committed to environmental responsibility, targeting a 10-percent reduction in the company's carbon emissions by 2010.*

*BNP Paribas Assurance had gross written premiums of €16.1 billion in 2008. It generated 42% of its 2008 gross written premiums outside the BNP Paribas group and 37% of gross written premiums outside France. BNP Paribas Assurance is the world leader in creditor insurance and the fourth-largest life insurance company in France.*

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