



Paris, 29 April 2019

## **Groupama Group and Natixis to launch innovative unit-linked insurance product to support the energy transition**

**In a reflection of their proactive approach to the fight against climate change, Natixis and Groupama Gan Vie, a subsidiary of the Groupama Group, have teamed up to launch the first green structured note that is entirely supportive of the energy transition.**

Issued by Natixis<sup>(1)</sup>, the structured note *Porphyre Climat Septembre 2019* will be launched on 1 May 2019 in Groupe Gan Vie life insurance policies distributed by the Groupama regional mutuals, Gan Patrimoine and Gan Assurances.

This new product offers a means to directly finance renewable energy projects in order to ensure more environmentally-respectful energy production. The payoff is linked to the Euronext® Climate Objective 50 Euro EWD5 (ECO5E) index, comprising 50 eurozone stocks selected for their environmental commitment and ability to offer products and services compatible with a low-carbon economy.

The funds collected will be invested exclusively in wind, solar, hydraulic and biomass projects that respect responsible management criteria. Allocation of the funds will be traced and verified each year by an external auditor. The green structured note will be assessed by an extra-financial environmental ratings agency.

This partnership strengthens the commitments of Natixis and the Groupama Group in the fight against climate change and affirms their intention to offer savers impactful and fully transparent responsible investment options.

Elie Bitton, Head of EMEA Sales and Global Head of Financial Engineering, Natixis Global Markets, said: *“We are proud today to be able to offer an investment solution that is 100% committed to the climate, and we thank Groupama for its trust and confidence in this high-profile operation.”*

*“Developing our offering of unit-linked securities that give exposure to major climate, biodiversity and social responsibility themes is wholly aligned with the very reason for our Group’s existence. We particularly appreciated Natixis’ approach and ability to seek real commitments from the companies concerned. We plan to continue down this route by gradually rounding out our range of green and responsible unit-linked investment solutions”,* said Guillaume Pierron, Deputy Chief Executive Officer, Groupama Gan Vie.

(1) Issuer: Natixis S.A. (Standard & Poor’s A+, Moody’s A1, Fitch Ratings A+). Ratings as at April 26, 2019. Rating agencies may alter these ratings at any moment.

(2) The Euronext® Climate Objective 50 Euro EWD5 (ECO5E) index was launched by Euronext® with support from Carbone 4, a leading specialist in rating companies’ carbon footprints.

## **About Natixis :**

*Natixis is a French multinational financial services firm specialized in asset & wealth management, corporate & investment banking, insurance and payments. A subsidiary of Groupe BPCE, the second-largest banking group in France through its two retail banking networks, Banque Populaire and Caisse d'Epargne, Natixis counts nearly 16,000 employees across 38 countries. Its clients include corporations, financial institutions, sovereign and supranational organizations, as well as the customers of Groupe BPCE's networks. Listed on the Paris stock exchange, Natixis has a solid financial base with a CET1 capital under Basel 3(1) of €11.8 billion, a Basel 3 CET1 Ratio(1) of 10.8 % and quality long-term ratings (Standard & Poor's: A+ / Moody's: A1 / Fitch Ratings: A+).*

*(1) Based on CRR-CRD4 rules as reported on June 26, 2013, including the Danish compromise - without phase-in .  
Figures as at 31 December 2018*

## **About Groupama Group :**

*For more than 100 years, the Groupama Group has been based on timeless humanist values to help as many people as possible build their lives with confidence. It is based on human, close-knit, optimistic and responsible communities of mutual aid. On the strength of its three brands – Groupama, Gan and Amaguiz – Groupama Group, one of the leading mutual insurers in France, carries out its insurance and service businesses in 10 countries. The Group has 12 million members and customers and 32,000 employees throughout the world, with premium income of €14.3 billion. See all the latest Groupama Group news on its website ([www.groupama.com](http://www.groupama.com)) and Twitter account (@GroupeGroupama).*

***Groupama Gan Vie** – Exclusive life company of the Groupama Group with premium income of €3.9 billion in 2018, Groupama Gan Vie provides conception, subscription and management of life and health insurance (saving, retirement and health) offered by the five distribution networks of the Group (Regional Mutuals, Gan Assurances, Gan Patrimoine, Gan Prévoyance and Gan Eurocourtage).*

## **Press Contacts**

**Groupama** – Joséphine Leblanc – [josephine.leblanc@groupama.com](mailto:josephine.leblanc@groupama.com) +33 1 44 56 32 34

**Natixis** – Sarah Whitehead – [sarah.whitehead@finnpartners.com](mailto:sarah.whitehead@finnpartners.com) +44 20 7377 4996