



Groupama

PRESS RELEASE

15 JUNE 2009

For policyholders seeking a safe investment with a healthy return, Groupama has launched “*Groupama Obligation 2009*”, an anti-crisis investment plan incorporated into its “multi-support” contracts

Looking for a solution that offers both a safe investment now and the prospect of an attractive return in the future? With *Groupama Obligation 2009*, that’s exactly what you get. The plan ensures net interest of 4.95%*, paid on maturity at the end of an eight-year term, and is aimed at those seeking a safe, long-term investment that offers the tax benefits of life-insurance policies. *Groupama Obligation 2009* is available for a limited period only, from 15 June 2009 to 18 July 2009, across all Group networks.

Sustained growth in personal life insurance

Eric Gelpé, head of Groupama Individual Life & Health Insurance: *“This new plan, combined with growth of 11% over the first four months of the year in personal savings and an overall net gain of 50%, proves Groupama’s capacity to maintain its impetus in life insurance across the board.”* The bond will be incorporated into “multi-support” contracts for the Group’s three divisions: Groupama Modulation for Groupama Regional Mutuals, Gan Patrimoine Stratégies for Gan Patrimoine, and Chromatys for Gan Assurances.

A simple solution with an attractive return on investment

Groupama Obligation 2009 is a “zero-coupon” bond: the interest is not paid every year; instead it is rolled up and paid when the bond reaches maturity at the end of an eight-year tenor (14 August 2017). The offer is available as part of the Groupama Modulation** multi-support life-insurance contract, under which the bond will be paid to the holder at the issue price (€100) plus compound interest accrued over eight years, corresponding to a net annual yield of 4.95%* (i.e. €147 on maturity). The offer is covered by tax systems applicable to multi-support life-insurance contracts, with social-security contributions due only in the event of surrender.

*After deduction of handling expenses and excluding any cost of the lower-limit benefit (*garantie plancher*) or tax and social-security contributions.

**For Groupama Regional Mutuals, Gan Patrimoine Stratégies for Gan Patrimoine, or Chromatys for Gan Assurances

Press contact: Christophe Humann
+33 (0)1 44 56 32 66– Fax: +33 (0)1 44 56 76 90
Christophe.humann@groupama.com