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MARKET LAUNCH OF THE BNP PARIBAS DIVERSIPIERRE FUND WITHIN LIFE INSURANCE AND CAPITAL REDEMPTION POLICIES

Dear Partners,

Cardif Lux Vie is pleased to announce the launch of the **BNP Paribas Diversipierre fund as part of its range of External Funds** for its life insurance and capital redemption policies. This Fund represents a new way of **diversifying your clients' assets, combining real estate investment and financial investment**.

The Cardif Lux Vie teams are fully committed to researching and proposing new, innovative and customised investment solutions. They have worked to extend the range of unit-linked products, particularly in order to incorporate **real estate funds** and to manage the **distribution of dividends** in a fluid way.

Thanks to this proactive approach and the work of experts in product development, investment analysis and operational management, we can now offer this **type C distributing fund across all of our markets**. It is aimed at clients with a minimum investment of EUR 250,000 in their policy and with a minimum liquid wealth of EUR 1,250,000.

Please speak to your usual contacts if you have any questions regarding this offer.

BNP PARIBAS DIVERSIPIERRE:

This SPPICAV aims to invest 60% of its assets in "physical" real estate. At the end of 2021, it held a portfolio of 31 assets (20 of which are wholly owned) and 2 minority interests, mainly assets for office use, in France and abroad. The BNP Paribas Diversipierre SPPICAV invests the remainder of its assets in the shares of listed property companies, mortgage bonds or liquid investments in order to fulfil surrender requests. In addition to the traditional financial and extra-financial criteria, the managers apply liquidity and SRI (Socially Responsible Investment) criteria in their selection of securities.

With regard to this last point, BNP Paribas Real Estate Investment Management France, the manager of this fund, has long believed in the sustainable management of real estate portfolios and consequently incorporates ESG criteria into the selection of its investments and its real estate management. The objective of this approach is to make a positive contribution to the transition to a sustainable society, while also improving the quality and resilience of the real estate assets held by the SPPICAV over the long term. In 2020, BNP Paribas Diversipierre was one of the first investment funds to be certified with the SRI label.

Full information on the fund can be found on the dedicated page: **OPCI Diversipierre | BNP Paribas REIM**

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