Press release Paris, 3 November 2026

Crédit Agricole launches 100% online enrolment for its Assurance Perspective retirement savings plan (PER)

Crédit Agricole Assurances has taken a further step towards the digitisation of its customer journeys with the launch of online enrolment for its Assurance Perspective retirement savings plan (PER). Crédit Agricole customers can now sign up for this product directly via the Ma Banque app or their online customer portal, while still having the option of receiving support from an adviser.
Inspired by the customer journey developed for Oriance, the new generation of life insurance launched in 2026, this system has been tailored to the specific regulatory, tax and advisory requirements of retirement savings.

Simplifying access to retirement savings

Preparing for retirement is a major concern for the French, who are expressing a growing need for simple and accessible solutions. With this new customer journey, Crédit Agricole Assurances makes it easier to access the individual PER and gives everyone the opportunity to plan for their retirement directly online, without having to forego personal support. The principle is simple: **the customer chooses how they wish to sign up for this retirement solution.** They can complete the entire process independently or turn to a Crédit Agricole adviser if they wish to receive support.

A simple and secure digital journey

Online enrolment allows customers to complete the various steps directly:

- Checking their eligibility, based on their circumstances;
- Defining their investment profile;
- Receiving a proposal for a tailored managed investment profile;
- Quick and secure electronic signature.

An individual PER made more accessible

Alongside the launch of the online enrolment process, Crédit Agricole Assurances is making its Assurance Perspective PER more attractive by reducing its fees and lowering the minimum investment amounts. These changes, which apply both in branches and online, cover all existing contracts and new enrolments.

Lower fees: fees on contributions are reduced from 2.50% to a maximum of 1%, while switching fees for free management have been waived (compared with 0.50% previously). Management fees have also been reduced, making the product more accessible. In addition, there is a special promotion: 0% entry fees on all contributions made via Ma Banque or the online customer portal in 2026 and 2027.

Lower investment thresholds: the minimum initial contribution is reduced from €500 to €300, the minimum flexible contribution from €250 to €100, and the minimum regular contribution from €50 to €30 per month. The minimum switch threshold has also been reduced from €500 to €100. These reductions significantly broaden access to the Assurance Perspective PER, particularly for young working people and customers wishing to gradually build up their retirement savings.

A managed investment approach tailored to each profile: via the online enrolment process, the Assurance Perspective PER offers a choice of three managed investment profiles. With this approach, investments are entrusted to professionals who manage them in line with the investor's retirement horizon. Access to free management, available in branches, will be added to the online enrolment process at a later stage.

Solid performance for managed investment: the managed investment option of the Assurance Perspective PER shows attractive performance (net of fees) in 2025 for a retirement at age 20, with returns of 11.22% for the Dynamic profile, 9.82% for the Balanced profile and 7.72% for the Prudent profile.

Séverine Tourtois, Head of Individual Retirement Savings at Crédit Agricole Assurances, says:
"Planning for retirement should be a straightforward process, carried out at your own pace and tailored to your needs. With the 100% online enrolment for our Assurance Perspective PER, we are offering our customers greater autonomy, while still giving them the option to receive support from a Crédit Agricole adviser. This combination of digital services and advice, coupled with a more accessible offering, reflects our ambition: to support all our customers in planning for their retirement, and thereby become the leader in individual retirement solutions in France".

About Crédit Agricole Assurances
Crédit Agricole Assurances, the leading insurer in France, belongs to the Crédit Agricole Group and brings together all of Crédit Agricole S.A.'s insurance business lines. Crédit Agricole Assurances offers a range of products and services in savings, retirement, health, personal protection and property insurance. They are designed for individuals, the self-employed, farmers and businesses and are distributed by Crédit Agricole Group banks in France and in 9 countries around the world. At end-2025, Crédit Agricole Assurances had more than 7,100 employees. In 2025, its "non-GAAP" revenue totalled €52.4 billion.
www.ca-assurances.com

Press contacts
Géraldine Bailacq +33 (0)6 81 75 87 59
Nicolas Leviaux +33 (0)6 19 60 48 53
Julien Badé +33 (0)7 85 18 68 05
service.presse@ca-assurances.fr