

Press release

Paris, 3 September 2020

## La Médicale PERennité: the new La Médicale retirement savings plan

La Médicale, a subsidiary of Crédit Agricole Assurances, is launching La Médicale PERennité, a new individual retirement savings plan for healthcare professionals.

This new policy, insured by Spirica, enables La Médicale's customers and prospects to prepare their retirement in the best way possible throughout their working lives, thanks to a wide and flexible financial offering and flexible exit arrangements with the possibility of combining capital and annuity:

- A contract that allows holders to build up retirement savings and receive capital and/or an additional lifetime pension; it also allows them to manage their capital after retirement age and make it fructify while regularly withdrawing the sums they need to enjoy retirement;
- La Médicale PERennité simplifies your preparations for the future by transferring into a single system your existing individual, group\* or mandatory\* retirement savings plans (PERP, Madelin, employee savings plans, other PER plans, etc.);
- Three management options are available, all of which can be combined:
  - Target-date discretionary management by Spirica, including access to real estate and private equity asset classes;
  - Discretionary management by Active Asset Allocation with 3 different profiles to adapt to each customer's individual risk profile;
  - Self-management;
- Innovative, diversified and scalable financial solutions:
  - Access to Spirica's Fonds Euro PER Nouvelle Génération and Croissance Allocation Long Terme funds;
  - A varied financial offering in unit-linked policies, with a broad range of sustainable development funds and real estate funds (SCPI, OPCI);
- A high-end policy accessible as from €500;
- A digital solution as from October with the possibility of subscribing online with electronic signature and carrying out all transactions during the lifetime of the contract.

Yann Renaut, CEO of La Médicale says: *"Today more than ever, preparing for retirement is a priority. With La Médicale PERennité, La Médicale helps all its healthcare professional customers to build up and protect their pensions, within a specific tax framework, enabling them to look forward to this moment in their lives in complete serenity"*.

**About La Médicale**

A subsidiary of Crédit Agricole Assurances, La Médicale is a major player in the healthcare professionals insurance market. With turnover of €439 million and a portfolio of more than 651,000 policies at the end of 2019, La Médicale partners more than 281,400 customers throughout France. Its specialised network of 124 general agents, spread across 45 agencies, makes it a unique player for its flexibility and ability to accompany each professional, in their business activities and personal lives, and provide them with the best possible protection..  
[www.lamedicale.fr](http://www.lamedicale.fr)

**Press contacts**

Françoise Bololanik + 33 (0)1 57 72 46 83 / +33 (0)6 25 13 73 98

Géraldine Duprey +33 (0)1 57 72 58 80 / +33 (0)7 71 44 35 26

[service.presse@ca-assurances.fr](mailto:service.presse@ca-assurances.fr)

