

## **2018 CREDITED RATES FOR SOGECAP'S MAIN GUARANTEED FUNDS**

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### **Press Release**

Paris, 8 January 2019

In the current financial environment of persistently low interest rates, Sogecap, Societe Generale group's life insurance company and leading bancassurance player in France, discloses an average rate credited to policyholders on its guaranteed fund of 1.78%<sup>(1)</sup>, steady if compared to 2017, and confirms its policy of increasing its financial reserves.

“As in previous years, the quality of our financial management allows us to offer competitive rates to our clients while maintaining our policy of strengthening our financials. That policy of increasing financial reserves is crucial to maintain attractive rates in the years to come. It is the tangible expression of our mission as socially responsible and committed insurer to protect and enhance the assets of our clients in the long run”, states **Philippe Perret, Chief Executive Officer of Societe Generale Insurance**.

#### Rates<sup>(1)</sup> credited to policyholders on guaranteed funds of main Life Insurance Savings policies:

- Erable Essentiel: rate between 1.33% and 1.79%, depending on the policy's outstanding amount<sup>(2)</sup>
- Sequoia: rate between 1.33% and 1.81%, depending on the policy's outstanding amount<sup>(2)</sup>
- Ebene: rate of 1.80%
- Ebene Private Banking: rate of 1.85%

(1) Average rate net of management fees and gross of social charges

(2) In accordance with the decrease of management policies fees

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## Societe Generale Insurance

Societe Generale Insurance is at the heart of Societe Generale Group's development strategy, in synergy with all its retail and private banking distribution networks in France and abroad. Societe Generale Insurance also pursues the expansion of its distribution model through the development of external partnerships.

Present in France with Sogecap, Antarius, Sogessur and Oradea Vie, and in 10 countries abroad, Societe Generale Insurance offers a full range of products and services to meet the needs of individual, professional and corporate clients in Life Insurance Savings, Retirement Savings and Personal Protection. Drawing on the expertise of its 2,600 employees, Societe Generale Insurance posted revenues of **11.8 billion euros in 2017. It manages 114 billion euros of outstandings and 22 million contracts.**

Sogecap is rated A- by Standard & Poor's.

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