

Press release

CAAM offers new services in employee share savings

Paris, 16 June 2008 — Crédit Agricole Asset Management (CAAM) offers employees of its business customers a comprehensive range of simulators to assist them in their investment decisions.

Employees, as well as the public, now have access to seven tools allowing them to receive personalised answers to questions they may wish to ask before investing in an employee share savings or asset management scheme.

A year ago, CAAM initiated a project to overhaul its simulation tools. It has developed three new simulators. The existing simulators have been technologically improved and harmonised, with enhanced user-friendliness. The answers are personalised as a function of the top-up contribution entered or the type of employee share savings scheme selected (PEE or PERCO). Within a few months, employees will also be able to save their personal data for future use.

The simulators are available on our websites (without access codes):

- <http://www.caam-epe.com> (CAAM)
- <http://www.ca-els.com> (Crédit Agricole Regional Banks branch network)
- <http://www.pacteo.com> (LCL branch network)

They may be found under the heading "Comment bien investir ? — *How should I invest?*" in the section "L'épargne Entreprise et moi — *Employee Share Savings and Me*"

- **"Quel est mon profil d'investisseur ? — *My investor profile*"**
 - determines the investor's sensitivity to risk and defines investment guidelines as a function of risk tolerance.
- **"Combien épargner pour réaliser un projet ? — *How much do I need to save to reach my goal?*"**
 - calculates how much to save each month to accumulate a certain amount of capital at a given time in the future.
- **"Quel capital obtenir avec mon épargne ? — *How much will I accumulate by saving?*"**
 - estimates the amount of capital accumulated by a certain date as a function of amounts saved.
- **"Comment optimiser mes placements ? — *How do I optimise my investments?*"**
 - calculates optimum savings allocation based on length of investment and investor profile.

- **"Comment améliorer ma retraite avec le PERCO ? — How can I increase my retirement income with a PERCO?"**
- estimates pension amount and calculates how much the investor needs to add to his PERCO each month to achieve a higher income during retirement.
- **"L'intéressement : l'investir ou le percevoir ? — Profit-sharing: should I invest it or take it out?"**
- investing funds received from profit-sharing schemes offers real opportunities, because they may be eligible for an income tax exemption and for potential top-up contributions; this tool compares tax and financial impact as a function of how payments from profit-sharing plans are received.
- **"Comment optimiser l'abondement ? — How can I optimise the top-up contribution?"**
- Does the company supplement voluntary contributions?
This simulator calculates the amount needed to benefit from the maximum top-up contribution (as defined by the plan regulations) and to determine the percentage of the investment that comes from the top-up contribution (PEE and/or PERCO).

About Crédit Agricole Asset Management's (CAAM) employee share savings operations

CAAM has been active in employee share savings since 1967 and is a traditional operator in the segment. It is No. 2 in France, with a 19.6% domestic market share and over €17 billion in assets under management at 31 December 2007. CAAM is No. 1 in employee stock ownership plans with over 23.6% of total assets under management*.

CAAM has developed its employee share savings business with large corporations and small and mid-size businesses that are customers of the Crédit Agricole Regional Bank and LCL branch bank networks. The Crédit Agricole Group's customer base in this segment includes nearly 44,000 businesses and over 1.9 million employees. Additionally, with €481.7 billion in total assets under management at 31 March 2008, Crédit Agricole Group's asset management arm, CAAM Group, is No. 2 in France** and in Europe*** in mutual funds. CAAM Group is a fully-owned subsidiary of the Crédit Agricole Group.

*Source: AFG, at 31/12/2007

**Source: Europerformance, Mutual Funds – March 2008

***Source: Lipper, Mutual Funds Registered in Europe - December 2007

www.caam.com / www.caam-epe.com

"The simulator is a decision-making tool designed to help you to optimise your investment solutions based on personal information that you provide. It is not a substitute for financial advice from a qualified professional and it is not a solicitation or an offer to buy or to sell."

"This document is provided solely for information purposes and does not constitute an offer to sell or to subscribe for securities. It does not constitute a contract or promise of any kind whatsoever."

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"Past performance is not indicative of future results and does not guarantee future returns"

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– APPENDICES –

Sample simulation: "How can I increase my retirement income with a comp scheme (PERCO)?"

Comment améliorer ma retraite avec le PERCO ?

Estimez le niveau de votre retraite et calculez le montant des versements à effectuer pour atteindre votre objectif de revenus à la retraite.

Lancer la simulation

Améliorez votre retraite avec le PERCO

Informations personnelles
Epargne retraite
Diagnostic Retraite
Solution PERCO
Règles d'abondement
Mode de gestion
Résultats

Votre carrière

Vous avez commencé à travailler en :

A quel âge pensez-vous prendre votre retraite : ans

Votre salaire brut annuel est de : €

Votre catégorie socioprofessionnelle :

Votre profil d'évolution de carrière :

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Profil lent : Le revenu progresse en début de carrière puis, après une phase de stabilisation, décroît en fin de carrière.

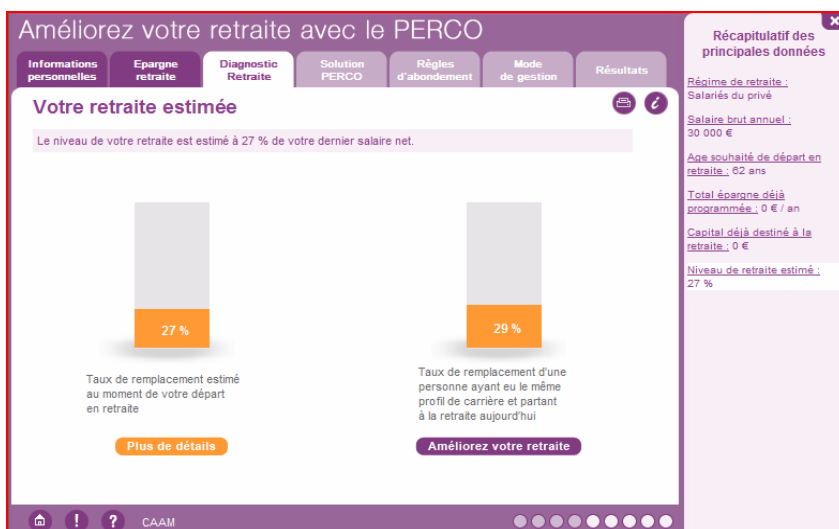
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Profil médian : Le revenu progresse au cours de la première partie de la vie professionnelle puis le rythme de progression se ralentit entre 40 et 50 ans.

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Profil rapide : La progression du revenu est soutenue tout au long de la vie professionnelle et ne se ralentit qu'en toute fin de carrière.

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Choix du fonds profilé

Vous avez choisi d'effectuer la simulation avec un mode de gestion Profilée

Dans les fonds "profilés", les gérants se chargent d'effectuer la répartition entre actions, obligations et produits monétaires et d'en maintenir la stabilité dans le temps.

Pour un niveau de risque accepté, chacun des types de fonds peut vous correspondre, selon l'horizon de placement envisagé. Ainsi, un type de profil peut répondre à plusieurs objectifs.

Si vous connaissez déjà le type de fonds profilé qui correspond à votre horizon de placement et votre aversion au risque, sélectionnez-le directement parmi les 3 qui figurent ci-dessous. Sinon, nous vous proposons de vous aider à déterminer le type de fonds profilé qui vous correspond le mieux. Pour accéder à l'outil d'aide, [cliquez ici](#).

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Fonds Dynamique

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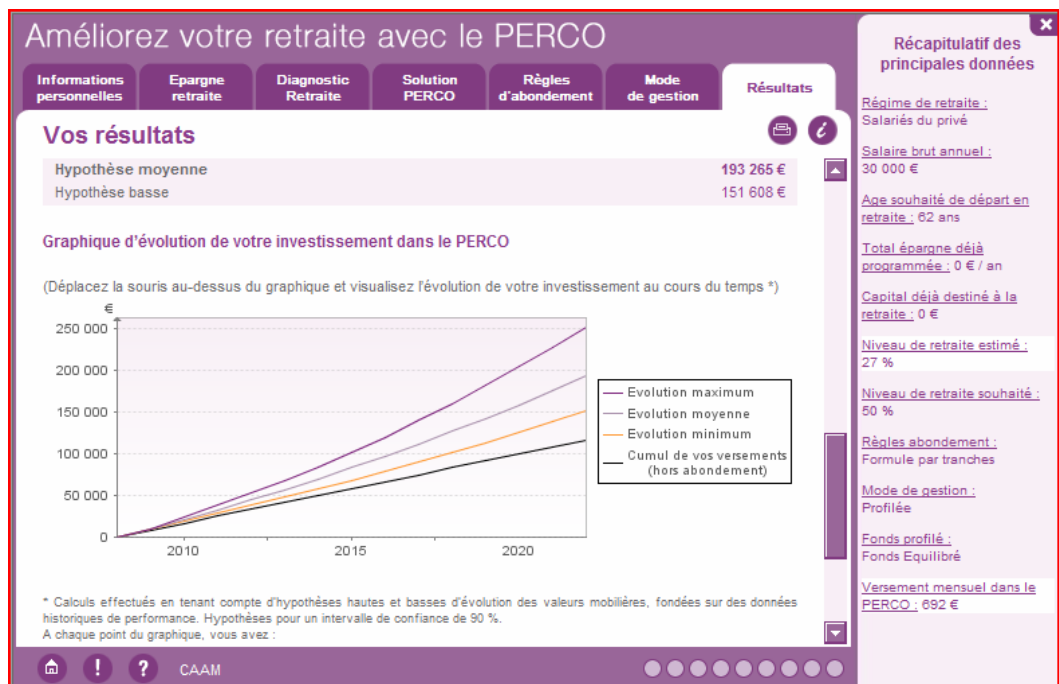
Fonds Equilibre

☐

Fonds Prudent

☐ Actions
☐ Obligations
☐ Monétaires

[Suite](#)



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