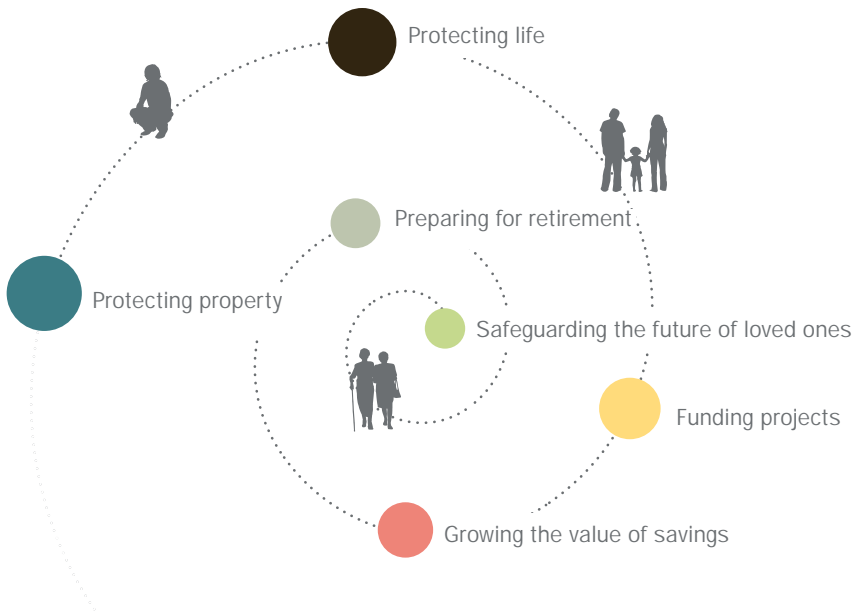


OUR BUSINESS

Helping our customers live more confidently at each stage of their lives



●	●	●	●	●	●
Protecting one's own property and guarding against damage to the property of others	Protecting against life's mishaps	Funding projects	Growing the value of savings	Preparing for retirement	Safeguarding the future of loved ones
<i>Motor vehicle, home and property insurance Personal and professional liability insurance</i>	<i>Health insurance Personal protection Assistance</i>	<i>Individual savings Retail banking products</i>	<i>Investment portfolio management Private wealth management</i>	<i>Retirement savings products</i>	<i>Life insurance Protection</i>



LIFE INSURANCE & SAVINGS

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Our individual and group life insurance policies encompass savings and retirement products on the one hand, and health and personal protection products on the other. Savings and retirement products meet the need to build up capital to finance the future, a special project or retirement, or to transfer one's wealth. Personal protection covers risks related to an individual's physical integrity, health or life. AXA also offers its individual customers in some countries a simple range of banking services and products that supplement the insurance offering.

PROPERTY & CASUALTY INSURANCE

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The Property & Casualty business includes the insurance of personal property (motor vehicles, homes), and personal or professional liability. It covers a broad range of products and services designed for our individual and business customers. Assistance services are also part of the Property & Casualty offering, which also includes international insurance for large corporate customers in Europe, and a few specialty lines, such as marine and aviation insurance.

ASSET MANAGEMENT

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The asset management business involves investing and managing assets for the Group's insurance companies and their customers, as well as for third parties, both retail and institutional customers. The objective is to obtain the best possible return on invested assets, based on the risk profile and investment time frame chosen. Our combined areas of expertise allow us to devise investment solutions and products that meet the specific needs and constraints of our customers, by investing in different asset classes, such as equities, bonds or real estate.
