

PRESS RELEASE

Zurich Italia and Agos support the silver economy with a new partnership for the sale of the fifth pension

Insurance solidity and leadership in consumer credit combine to offer a high added value solution, promoting financial sustainability and the serenity of Italian families

Milan, 5 May 2026 – **Zurich**, a global leader in the insurance sector, and **Agos**, a reference company in consumer credit – 61% owned by Crédit Agricole (through Crédit Agricole Personal Finance & Mobility) and 39% by Banco BPM – announce the launch of a strategic partnership in the sale of the fifth pension (CQP) segment. The collaboration sees Zurich enter this market with a dedicated "Temporary Death Case" (TCM) lifestyle solution, designed specifically to protect the loan provided by Agos.

Beyond legislation: a convergence of values

The agreement stems from a shared strategic vision: to transform a legal¹ obligation into an opportunity for **real protection**. In a demographic context characterised by the growth of the silver economy, the partnership between Zurich and Agos responds to the need to guarantee pensioners access to credit that is sustainable and at the same time characterised by the highest standards of market solidity.

Synergy is based on three fundamental pillars:

- **Innovation and customisation:** an insurance cover developed specifically to integrate into the digital and operational processes of Agos.
- **Trust and transparency:** two global brands that put their reputation and professionalism at the service of the end customer.
- **Social sustainability:** support for financial inclusion, enabling a group of the population at the centre of the country to carry out life projects with serenity.

"This partnership with Agos represents an important step in Zurich's growth in Italy," Renato Antonini, CEO of Zurich Investments Life said. "In a socio-economic context in which the silver economy plays an increasingly important role, we offer an insurance cover designed to protect the loan and, at the same time, ensure serenity and economic continuity for Italian households. This solution has been designed and implemented to fully integrate with Agos' distinctive offer in the Segment of the Sale of the Fifth Pension, contributing to making access to credit safer, more aware and more sustainable over time."

¹ Legislative Decree no. 180 and following

Bruno Gallian, Director of Financial Institutions and CQS at Agos, said:

"With Zurich, we are strengthening our offer to sell our Fifth Pension with dedicated insurance protection to ensure that pensioners have even more robust and transparent access to credit. In an ageing Italy, we want to contribute in a concrete way to the protection of income and to the financial serenity of families, enhancing a relationship based on the quality of service and the commonality of values with a partner of international excellence."

Zurich Insurance Group

Global leader in the insurance industry. Founded over 150 years ago, it now serves more than 82 million customers in more than 200 countries and territories, delivering returns to shareholders above the industry average.

In line with the goal of "building a better future together", Zurich offers protection solutions that go beyond traditional insurance cover, supporting customers to develop resilience. Since 2020, the Zurich Forest project has been supporting the reforestation and restoration of biodiversity in Brazil's Atlantic Forest.

The Group employs more than 65,000 people and is based in Zurich, Switzerland. Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has an American Depositary Receipt Level I (ZURVY) programme, traded over the counter on OTCQX. More information is available at www.zurich.com

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Agos Profile

Agos is a leading company in the field of personal credit and specialised financial services, in Italy for over 35 years, is now 61% owned by Crédit Agricole through Crédit Agricole Personal Finance & Mobility and 39% by Banco BPM. Agos has a universal and omnichannel business model that has the relationship at the centre of its recognised value towards customers, collaborators and territories. The proximity has more than 230 branches and agencies, about 2,000 employees. Agos supports the realisation of its clients' projects and offers solutions to its partners in different markets through personal loans, finalised loans, credit cards, sale of the fifth, renting, leasing and a wide range of insurance services. Operational efficiency and attention to customer care together with the continuous research of innovation in the service are distinctive features of Agos. Inclusion and quality are reflected in environmental, economic and social sustainability policies, with the aim of promoting sustainable economic development, to improve every area in which respect is synonymous with growth.

Learn more about

www.agoscorporate.it

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