

Junior Achievement and AXA Group launch global youth risk education programme

When levels of personal debt are at record highs, and securing a loan to finance further education, buy a home or start a business is increasingly difficult, the importance of making sound financial decisions and managing risk is ever more important. As the new generation prepares to enter an ever more complex and volatile world, it is necessary to provide students with the tools necessary to better understand the risks around them.

This year Junior Achievement and AXA Group introduce a new financial risk education initiative: Insure Your Success. In the first year, more than 90 AXA Group volunteers will work directly with students in Ireland, Japan, The Philippines, Portugal and Romania to teach them about ways to achieve greater financial stability and protection against life's unexpected events.

"We are delighted to be involved in this initiative, which is proof of our corporate responsibility commitment to risk education, and an extension of AXA's mission to protect people. As a company whose business is to protect people over the long term, AXA has the responsibility to leverage its skills and resources to build a stronger and safer society. In partnership with Junior Achievement, AXA Hearts In Action volunteers will play a vital role in helping young people face future financial risks", said **Clara Rodrigo, Head of Community Investment for the AXA Group.**

The Insure Your Success project helps young people aged 12 – 18 years understand the risks associated with certain financial choices. Through different hands-on activities, interactive tools and discussions led by local AXA Hearts In Action volunteers students learn how to budget, plan and save, but also how to anticipate the financial consequences of risks they will face during their lives. To help them make informed decisions in the future, students get an understanding of the advantages of protecting one's assets and become more familiar with the concept of insurance.

"Junior Achievement is pleased to be collaborating with AXA and helping young people understand financial risk in an engaging and practical way. The approach to this topic has to shift from textbook to reality if we are going to truly empower young people to make good financial decisions later on. What I think is especially important is that AXA is putting its own human capital behind the programme. Young people will learn more and be inspired by such 'expert' volunteers!" explained **Caroline Jenner, CEO of Junior Achievement-Young Enterprise Europe.**

The Insure Your Success project combines Junior Achievement's international expertise in developing hands-on and real-world learning programmes with AXA Group's strong position in risk management. Together they aim to give practical training to young people and better prepare for modern economic challenges. Based on previous strong results achieved in partnership with JA Ireland and JA Romania, AXA Group decided to expand to other

countries. It's a partnership that teams educators with business people to make financial risk education interesting and fun.

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About Insure Your Success

The Insure Your Success Programme is coordinated by Junior Achievement-Young Enterprise Europe (JA-YE Europe) in partnership with AXA Group and aims at providing customized risk education in local schools using employee volunteers as facilitators. The project organises classroom activities with young people aged 12 – 18 years in five countries: Ireland, Japan, The Philippines, Portugal and Romania.

About JA Worldwide® (Junior Achievement)

JA Worldwide is the world's largest organization dedicated to inspiring and preparing young people to succeed in a global economy. Through a dedicated volunteer network, Junior Achievement provides in-school and after-school programs for students which focus on three key content areas: work readiness, entrepreneurship, and financial literacy. Today, 10.6 million students are served by JA Worldwide operations in 118 countries. For more information, visit www.jaworldwide.org.

About AXA Group Community Investment

As a responsible corporate citizen, AXA strives to play a positive role in society, by building a culture that promotes employee volunteering and by helping to build better understanding of the risks faced by individuals and society at large. This commitment includes three key initiatives:

- Volunteer work, carried out through the AXA Hearts in Action international solidarity organization for 20 years. In 2011, over 20,000 employees volunteered in over 1,000 charity projects around the world.
- The AXA Research Fund that supports science contributing to understanding and preventing environmental, life, and socio-economic risks. The Fund is endowed with a five-year budget of €100 million.
- A partnership with the humanitarian NGO CARE, to help vulnerable populations better face climate and health risks.

For more information: <http://www.axa.com/en/responsibility/strategy-commitments/>

About the AXA Group

The AXA Group is a worldwide leader in insurance and asset management serving 101 million clients. For full year 2011, IFRS revenues amounted to Euro 86.1 billion and IFRS underlying earnings to Euro 3.9 billion. AXA had Euro 1,079 billion in assets under management as of December 31, 2011.

The AXA ordinary share is listed on compartment A of Euronext Paris under the ticker symbol CS (ISIN FR0000120628 – Bloomberg: CS FP – Reuters: AXAF.PA). AXA's American Depositary Share is also quoted on the OTC QX platform under the ticker symbol AXAHY.

The AXA Group is included in the main international SRI indexes, such as Dow Jones Sustainability Index (DJSI) and FTSE4GOOD.

This press release is available on the AXA Group website

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