



AUTORITÉ  
DES MARCHÉS FINANCIERS

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## The ACPR/AMF Joint Unit publishes opens a public consultation on marketing of financial products to older vulnerable populations

The Joint Unit publishes today a report entitled "Marketing practices and ageing populations: how do we address cognitive decline in the elderly within the customer relationship?" in order to lay the groundwork for a joint discussion on this issue.

Populations are ageing and digital is transforming the financial sector. In this context, the report summarises the initial results of the Joint Unit's study of the marketing of financial products to vulnerable older persons: needs and potential issues, protection mechanisms and market practices. The purpose of the report is to establish an initial basis for reflection and to launch a discussion, through a call for contributions, on a series of key questions.

The goal is to work with all relevant stakeholders to find ways to prevent poor marketing practices with respect to the elderly when they become more vulnerable, mainly due to cognitive difficulties. This work aims to provide professionals with solutions and best practices to ensure, in particular, that these individuals are giving their informed consent when they purchase financial products.

The ACPR and the AMF invite all interested parties to provide their feedback in order to further the discussion within the Joint Unit as it continues its work in 2019.

This public consultation will end on **12 February 2019**. Please send feedback to:

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The Joint Unit, created in 2010, is a mechanism for the coordination of the business practices watch and supervision missions of the ACPR and AMF. The Joint Unit seeks to identify as early as possible the main risks to which customers may be exposed and works to ensure that the interests of customers are always taken into account by professionals. It also provides a single contact point for customers in the banking, insurance and financial sectors comprising a call centre and a specific website: [www.abe-infoservice.fr](http://www.abe-infoservice.fr)

### About the AMF

*The AMF is an independent public authority responsible for ensuring that savings invested in financial products are protected and that investors are provided with adequate information. The AMF also supervises the orderly operations of markets. Visit our website <https://www.amf-france.org>*

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### Keywords

MARKETING

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