



AUTORITÉ
DES MARCHÉS FINANCIERS

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The AMF, CNAPE, FNAT and Unapei working together to help dependent adults

As part of its mission to protect investors, the Autorité des Marchés Financiers (AMF) is developing various initiatives to better serve financially vulnerable individuals, notably dependent persons. To this end, today it is signing partnership agreements with three major associations working in this area: the CNAPE (a group of associations for the protection of children), the FNAT (Fédération nationale des associations tutélaires, a national group of guardianship associations) and the Unapei (the leading federation of French associations that represent and advocate for mentally disabled persons and their families).

Benoît de Juvigny, Secretary General of the AMF, signed partnership agreements with Daniel Cadoux, President of the CNAPE, Patrice Gauthier, President of the FNAT, and Christel Prado, President of the Unapei. The CNAPE, FNAT, UNAF and Unapei have long collaborated on the issue of legal protection for dependent adults, working to better inform and educate dependent persons on financial matters, and those who care for them as well (guardians, custodians and legal representatives, for example), filling a need identified some years ago by the Court of Auditors in a 31 January 2012 report. In a white paper written jointly in 2012, they argued that the professionals responsible for adult dependents' legal protection need more extensive, tangible resources. They also organised national conferences on the topic that same year.

The AMF shares their view, and in 2014 signed a partnership agreement with the national organisation for family associations, UNAF (Union Nationale des Associations Familiales). Like that agreement, the three new ones aim to help the association groups disseminate and enhance the financial knowledge of legal representatives in order to better protect and defend dependent persons and their families.

As part of these three-year agreements, there are plans notably to develop training programmes for persons in charge of managing finances on behalf of third parties (legal representatives responsible for protecting dependent adults, for example). The partners will organise three to six free training sessions each year for this purpose.

The new agreements will allow the partners to offer investor protection training to the associations' 4,000 legal representatives, who manage more than 300,000 of the 800,000 legal guardianship arrangements currently in place in France.

In addition to the training sessions, the agreements show the quality of the dialogue between the CNAPE, FNAT, Unapei and AMF, which is currently focused on better understanding the state of relations between legal representatives and their financial service providers, and resolving any problems that may exist.

About the AMF

The AMF is an independent public authority responsible for ensuring that savings invested in financial products are protected, providing investors with adequate information and supervising the orderly operation of markets. Visit our website www.amf-france.org.

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