



PRESS RELEASE

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CD Partenaires and CNP Assurances launch Eyden life, a new high-end life insurance contract

CD Partenaires, the platform dedicated to asset management professionals, is extending its range of wealth management products with a life insurance contract named Eyden Vie and its endowment version, Eyden Capi. This new product, designed by CNP Assurances, is distributed by wealth management professionals. The back-office is entrusted to QIS, Quality Insurance Services, an innovative platform specialised in the management of high-end contracts, capitalising on 15 years of experience.

Intended for wealth management clients that seek to optimise their investment strategy and diversify their investments, this new product presents a number of advantages for the clients, particularly the possibility to benefit from personalised discretionary management as well as a wide range of unit-linked products, a range that is extended on a regular basis.

THE CONTRACT IN SHORT

The Eyden Vie contract, accessible from €250,000, presents many advantages:

- A wide range of unit-linked products¹ extended on a regular basis, including real estate products,
- The possibility to benefit from personalised management of the capital through discretionary management,
- The possibility to combine² discretionary management and free management to optimise the investment strategy,
- Numerous automatic arbitrage options, free of charge and accessible to protect or boost the return on the capital,
- A wide choice among optional minimum guarantees in the event of death to protect the capital and pass it on to the beneficiaries,
- A safe vehicle in euros.

ASSET MANAGEMENT METHODS

In order to allocate the capital as best possible and optimise the investment strategy, the client can opt for free management and/or personalised discretionary management:

- **Under "free management"**, the client itself selects the investment vehicles and makes the decisions to arbitrage between these vehicles. Different options are available for the client: partial scheduled redemptions, regular payments, gradual investment, securing capital gains, relative stop loss and constant distribution.
- **With personalised discretionary management**, the insurance company selects the unit-linked products for the distribution of premium payments and carries out the arbitrages between these vehicles, in accordance with the management strategy chosen by the client. This management method, which can be decided at subscription or at any time during the term of the contract, can be combined with free management.

Note that under the equity savings plan (PEA) option of the Eyden Capi contract, it is also possible to entrust the management of this plan (whether PEA or PEA-PME) to the insurance company in the form of personalised discretionary management.

Furthermore, two asset management companies are used for this personalised discretionary management: DNCA Investments and LFAM Gestion Privée. These two companies have been chosen given the complementarity of the profiles of their discretionary management.

Also, a subscriber, based on the recommendations of his/her adviser, can opt for several mandates in the same contract in order to aim for a diversified approach.

THE OPTIONS OF THE CONTRACT

Eyden life also includes a living benefit guarantee and a death benefit guarantee (payment of a capital to the appointed beneficiary), but also several optional minimum guarantees that cannot be combined (simple, indexed, increased or ratchet).

The contract also offers the Flexi Sérénité option (from €1 million), which can guarantee the entire capital invested (including in the selected unit-linked) by combining the unit-linked part (from 25% to 50%), the level of guarantee (95%, 98% or 100%) and the length of the guarantee (3, 4 or 5 years). Its Flexi Access version is offered from €150,000 (100% investment guarantee after 4 years).

THE VEHICLES OF THE CONTRACT

With a view to seeking long-term performance and in return for a certain risk-taking, Eyden Vie and Eyden Capi provide a wide range of unit-linked products (mutual funds, real estate investment trusts and funds, EMTN and individual stocks). This diversification makes it possible to cover the entire market in terms of geographical regions, financial management methods and sectors of activity. The euro-denominated vehicle CNP PATRIMOINE EUROS provides the security and the annual revaluation of the capital invested in this vehicle. Combined with unit-linked products, it can be used as a secure foundation in the event of a downward trend in financial markets.

About CNP Assurances

CNP Assurances is France's leading personal insurer with net profits of €1,130 million in 2015. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has more than 36 million personal risk/protection insureds worldwide and more than 13 million savings and pensions policyholders. For 160 years, CNP Assurances has been protecting people against the risks of everyday life. The Group designs and manages life insurance, pension, personal risk insurance and protection products (term creditor insurance and health insurance).

- In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d'Épargne, as well as through its own network: Amétis. In Brazil, its second largest market, the Group's partner is Caixa Econômica Federal, the country's second-biggest state-owned bank.
- In group insurance, CNP Assurances crafts tailor-made personal risk, pension and term creditor insurance products that are aligned with the needs of companies, local authorities, mutual insurers, non-profit organizations, and banks in Europe and Latin America.

CNP Assurances has been listed on the Paris Stock Exchange since October 1998 (the first market) and has a stable shareholder structure thanks to the signing of an agreement between its major shareholders (Caisse des Dépôts, La Banque Postale, Groupe BPCE and the French State).

www.cnp.fr  @CNP_Assurances

¹ Unit-linked products present a risk of capital loss.

² According to the conditions and limits set out in the General Conditions of the Eyden Vie or Eyden Capi contracts

About CNP Patrimoine

Created in 2014, CNP Patrimoine is the CNP Assurances entity dedicated to wealth management clients.

Backed by a multidisciplinary team (sales managers, actuaries, legal staff, product designers and experts, financial specialists, wealth management engineers, back and middle offices), CNP Patrimoine offers a comprehensive range of services to wealth management consultants and their clients.

From designing customised products and managing contracts to providing advice on wealth-related insurance, CNP Patrimoine controls the entire value chain in upscale savings. CNP Patrimoine offers three forms of capital steering: mandated management, advisory free management, free management.

About CD Partenaires

CD Partenaires, a platform dedicated to investment advice professionals, designs and distributes a wide range of financial, banking, real estate, life insurance, endowment and diversification solutions and products.

CD partners has solid and committed shareholders in the distribution of wealth management solutions, divided between the La Française group (75%) and Cholet Dupont (25%).

As of 31 December 2015, CD Partenaires had €2.6 billion in assets under management.

<https://www.cd-partenaires.com/> [https://twitter.com/CD Partenaires](https://twitter.com/CD_Partenaires) <https://www.linkedin.com/company/cd-partenaires>

About La Française

For over 40 years, La Française has been developing core competencies in third party asset management.

La Française has a multi-affiliate business model organised around four core activities: securities, real estate, investment solutions and incubation. The group caters to institutional and private clients in France and throughout the world.

With its 480 employees, La Française manages more than €53 billion in assets across its offices in Paris, Frankfurt, Hong Kong, London, Luxembourg, Madrid and Milan.

As a responsible actor and thanks to a long-term approach, the group factors in the challenges of the future to shape its convictions today.

La Française has an original and solid shareholder structure that combines a well-known bank, Credit Mutuel Nord Europe, with company employees and directors, while enjoying total independence in the daily exercise of its business activity.

www.lafrancaise-group.com; <https://www.twitter.com/francaisegroup>; www.linkedin.com/company/lafrancaise-group

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