



PRESS RELEASE

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CNP Assurances and Nortia sign a partnership agreement in wealth management

CNP Assurances, leader in personal insurance in France, and Nortia, the reference private wealth management consultant platform, announce the signing of a distribution agreement for CNP Assurances' wealth management offering.

This brokerage partnership agreement consists of developing CNP Assurances and Nortia's portfolio of private wealth management consultants (CGPIs).

Under this framework, CNP Patrimoine, the entity dedicated to CNP Assurances' wealth management business, is to combine its know-how in wealth management and financial engineering with Nortia's distribution capacities and its historical expertise in designing financial solutions (especially unit-linked products). The partnership will also benefit from Nortia's technological innovations with the company having recently integrated the digital signature.

With this agreement, CNP Assurance is pursuing the roll-out of its development strategy in the Wealth Management market with the support of its new wealth management offering and major partner-distributors.

For Nortia, the aim of this new partnership is to enable its network of partner CGPIs to benefit from a leading name in the insurance sector and thereby stand out in the upscale client segment.

"Expanding the upscale segment of our savings business is one of the Group's priorities, via CNP Patrimoine, our unit dedicated to wealth management clients. Our strategy is particularly based on a selective distribution policy via the intermediary of recognised partners, including Nortia" stated Frédéric Lavenir, CEO of CNP Assurances.

"Nortia has always designed and distributed top-of-the-range and innovative Life Insurance policies and Capital Redemption bonds. For us, this new partnership is an opportunity to continue our development and to provide a new offering to our private wealth management partners", commented Vincent Dubois, CEO of Nortia.

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 CNP Assurances

CNP Assurances is France's leading personal insurer, with net profit of €1,030 million in 2013. The Group also has operations in other European countries and in Latin America, with a significant presence in Brazil. It has 27 million personal risk/protection insureds worldwide and 14 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 and protection (term creditor insurance and health insurance) products.

In France, CNP Assurances distributes its individual insurance products through La Banque Postale and the Caisses d'Épargne, as well as through its own CNP Trésor network. 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.

Listed on the first market of the Paris Bourse since October 1998, CNP Assurances enjoys the backing of a core group of four major shareholders (Caisse des Dépôts et Consignations, La Banque Postale, Groupe BPCE and the French State) united by a shareholders' agreement.

About Nortia

A financial solutions designer for over 20 years, NORTIA distributes upscale and innovative Life Insurance policies and Capital Redemption bonds, exclusively via a network of CGPIs.

Since its creation, NORTIA has stood out as a pioneering company and has constantly developed its range in order for its CGPI partners to benefit from the latest changes in terms of financial investments.

Beyond product innovation, we believe that technological innovation should help facilitate daily management. NORTIA has therefore integrated the digital signature in order to simplify administrative procedures for its partners and their savings clients. In this respect, NORTIA was awarded the prize for the most innovative company in the 2015 *Gestion de Fortune* ranking.

In order to round out its services offering, NORTIA makes the expertise of its teams available to its CGPI partners in the following areas: legal, financial, IT, sales, marketing and communication.

NORTIA is an independent company, boasting a team of 60 employees and a portfolio of €2.3 billion in investments associated with 450 active CGPIs.

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