



PRESS RELEASE

Paris, 4 February 2015

CNP Patrimoine launches CNP One, a new premium life insurance contract in partnership with QIS – Quality Insurance Services

Today, CNP Patrimoine, an organisation dedicated to high-net-worth clients of CNP Assurances, is launching CNP One, a new multi-instrument life insurance contract marketed by its distributing partners (private banks, family offices, independent asset-management centres and management companies). The back-office is assigned to QIS-Quality Insurance Services, a specialised platform for managing premium contracts, managed by Yves Bidel.

Specially designed to develop and diversify the capital of high-net-worth clients, CNP One, an individual life insurance policy for which the initial minimum payment is €250,000, offers a choice of multiple modes of management which may be combined, an extensive range of investments in account units and an ability to interface with several distributors and managers.

In order to best manage their capital and optimise their investment strategies, clients may opt for one or several of the three management solutions: **discretionary management, independent management with advice and independent management.**

For independent management, four options for automatic arbitration are offered: gradual investment, securing capital gain, relative stop loss and constant distribution.

Designed to offer protection of the invested capital and to secure its transfer, CNP One allows the client to choose, from subscription, one of **four minimum guarantees** in case of death: simple, indexed, ratchet or increased. With this guarantee, the beneficiary will thus receive capital at least equal to the amount of the payments made within the contract (net of fees, redemptions, and social security), whatever the situation of the financial markets. This capital may also be converted into a life annuity.

With the aim of seeking performance over the long term, and in return for taking on a certain degree of risk, **CNP One offers a wide range of instruments in account units** (mutual funds, REIT, real estate mutual funds, EMTN and bearer securities). This diversification can cover the entire market in terms of geographical zones, financial management procedures and business sectors. **The euro-denominated support CNP PATRIMOINE EUROS provides security and annual revaluation of the invested capital.** Associated with instruments in account units, this instrument can serve as a safe foundation in case of a downward trend in the financial markets.

In a few weeks, CNP One will be available in an endowment version, including PEA and PEA-PME.

"The launch of CNP One is a fundamental stage in the development of CNP Patrimoine, which will be based on the quality of service of QIS to the benefit of its selective distribution model", says Laurent Jumelle, manager of the wealth-management department of CNP Assurances.

"We are convinced that the CNP One range will be a real success in the wealth-management market, after nine months of design and configuration that we have just undergone, during which the teams pooled the very best of their expertise", says Yves Bidel, chairman of QIS-Quality Insurance Services.

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 Amétis 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 QIS-Quality Insurance Services

QIS - Quality Insurance Services - is an innovative platform for the management, on behalf of third parties, of life insurance contracts, for savings and retirement. QIS is based on 15 years of experience in the intermediated life insurance market.

The main assets of QIS are based on recognised client service and an ability to manage account units including both bearer securities and discretionary management.

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