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PRESS RELEASE

WINTER & Associés and Optimind combine to form the market leader in actuarial consulting and risk management

OPTIMIND announces the acquisition of the consulting firm WINTER & Associés from Alma Consulting Group

WINTER & Associés, a pioneer of actuarial consulting in France

Created nearly 30 years ago, WINTER & Associés was the first firm to introduce actuarial consulting in France. With a hundred staff and 17 M € turnover in 2011, WINTER & Associés consultants engage with insurance companies, corporate clients and government institutions.

An operation that now combines, in the same group, independent advice with the highest expertise in risk management.

On July 26th 2012, Optimind acquired 100% stake in group WINTER & Associés.

"Combining the expertise and the diversity of each company, the new group Optimind, offers the opportunity to continue its remarkable development in the best possible conditions and become the de facto reference signature in the world of risk management" said Christopher Eberle, chairman of Optimind.

French leader in actuarial consulting, the new Group will enable the brands WINTER & Associés and Optimind, to develop in harmony and with the coherent leadership of 180 employees of the group in the French market and conquer, in the medium term, new European territories by providing a completeness of expertise and proven methodologies for risk management.

"This operation enables our consulting teams renewed perspectives for development in a framework consistent with its economic and cultural model of actuarial specialist" says Guillaume Leroy, partner in charge of institutional business at WINTER & Associés.

For Pierre-Alain Boscher, partner in charge of corporate activities at WINTER & Associés *"This combination offers a great opportunity for the activity of Business Consulting. This new environment is both stable and dynamic should be such as to sustain our position and accelerate our development."*

About OPTIMIND

Powered by the constant desire to anticipate changes that shape your environment, Optimind, since its creation, has continually developed a consulting service based on a high level of expertise combined with a rigorous methodology.

Quality, competitiveness and completeness of our skills now allow Optimind to offer you assistance up to the deadlines imposed by regulatory and commercial markets.

Pure Player of actuarial consulting and risk management, with over 80 consultants including 40 actuaries qualified members of l'Institut des Actuaire (French Actuaries Institute) Optimind proposes, in accordance with the highest European standards, all competences associated with your risk chain : Actuarial Consultancy, Projects & Project Management, Risk Management.

Optimind is based in Paris and Strasbourg.

For more information: <http://www.optimind.fr>

About WINTER & Associés

With a hundred employees, the consultancy offers its expertise to corporates and institutional investors in the field of social protection (Retirement and Protection) and actuarial management of insurers.

Winter & Associés is based in Paris and Lyon.

For more information: <http://www.winter-associes.fr>
