



## NOTE ON PROFESSIONAL STATUS

You have chosen or are about to entrust the mission of assisting you, to a regulated and supervised professional, you must therefore keep in mind the following elements:

### 1. THE COMPANY

Company name: **OPTIMAL CONSEIL PATRIMOINE**

Headquarters: **60 bis avenue de la Dame Blanche 94300 VINCENNES**

SIREN: **843 317 967**

Code NAF: **7022Z**

The information collected on this form is recorded in a computer file for the smooth running of our missions, and is kept for a period of five years. In accordance with the "Informatique et Libertés" law, you can exercise your right of access, opposition and portability of data concerning you and have them rectified by contacting us. You can also make a complaint about the processing of your data with the CNIL.

### 2. OUR LEGAL STATUTES AND TUTORSHIP AUTHORITY

Your advisor is registered in the "Registre Unique des Intermédiaires en Assurance, Banque et Finance" (ORIAS) under registration number 19000984 (you can check this registration on the ORIAS website: [www.orias.fr](http://www.orias.fr)) for the following regulated activities:

**CIF ("Conseiller en Investissement Financier" - Financial Investment Advisor)** capable of providing investment advice in a non-independent manner within the meaning of article 325-5 of the RGAMF, registered with the "Association Nationale des Conseils Financiers-CIF" (ANACOFI-CIF) under no. E009098, association approved by the "Autorité des Marchés Financiers" (AMF), mail address: 17 Place de la Bourse 75082 Paris Cedex 02 and internet address [www.amf-france.org](http://www.amf-france.org)

This activity is controlled by the AMF.

**IAS (Insurance Intermediary):** "Courtier en Assurance" (COA) - Insurance broker and type B intermediary within the meaning of Article L521-2 of the "Code des Assurances".

Level of advice likely to be provided (under the "Directive sur la Distribution d'Assurance" DDA): Level 2.

IAS activity is controlled by the "Autorité de Contrôle Prudentiel et de Résolution" (ACPR), mail addresses: 4 Place de Budapest, 75436 PARIS Cedex 09 and internet: <http://www.acpr.banque-france.fr/accueil.html>

He is also a **Real Estate Agent**: Carte T n ° CPI 7501 2019 000 040 345 valid until 04/07/2025, issued by the Ile-de-France CCI on 04/08/2022.

No holding of funds.

The activity is controllable by the DGCCRF.



### Insurance & Financial Guarantee

Your advisor has, in accordance with the law and the ANACOFI and ANACOFI-CIF codes of conduct, sufficient **Professional Liability coverage** and **Financial Guarantee** covering his various activities. This cover complies in particular with the requirements of the “Code Monétaire et Financier” and the “Code des Assurances”.

Underwritten by: ZURICH INSURANCE PLC - 112 avenue de Wagram 75017 Paris

Policy number: 7400026945

For amounts of:	CIF	IAS	REAL ESTATE
<b>Professional Liability</b>	1 000 000 €	2 500 000 €	1 000 000 €
<b>Financial Guarantee</b>	N / A	115 000 €	110 000 €

Your advisor (or intermediary) is committed to fully respecting the **ANACOFI-CIF** code of conduct available at the association's headquarters or at [www.anacofi.asso.fr](http://www.anacofi.asso.fr) or [www.anacofi-cif.fr](http://www.anacofi-cif.fr)

### 3. LIST OF MAIN PARTNERS: COMPANIES, CREDIT INSTITUTIONS, INSURANCE COMPANIES, OTHER SUPPLIERS AND REAL ESTATE PARTNERS (Promoters)

Name	Nature	Type of agreement	Remuneration
Allianz Life Luxembourg S.A.	LUX insurance company	Distribution agreement	Commissions
The OneLife Company S.A.	LUX insurance company	Brokerage agreement	Commissions
Wealins S.A.	LUX insurance company	Brokerage agreement	Commissions
Prudential International Assurance PLC	Irish insurance company	Intermediary agreement	Commissions
Swiss Life Assurance et Patrimoine	Insurance company	Brokerage letter	Commissions
Suravenir	Insurance company	Brokerage protocol	Commissions
APICIL Epargne	Insurance company	Distribution agreement	Commissions
Eres	Asset management company	Distribution agreement	Commissions
CIJER, meilleurstaux.com Vincennes	Broker in Banking Operations and Payment Services	Indication of business agreement	Commissions
Perial Asset Management	Asset management company	Distribution agreement	Commissions
Swiss Life Asset Managers	Asset management company	Distribution agreement	Commissions
Inter Invest SA	Finance company and investment company	Marketing agreement	Commissions



Your advisor is also linked through non-exclusive marketing mandates to the following real estate developers and partners (non-exhaustive list): CATELLA RESIDENTIAL - NEXITY - OGIC - QUARTUS RESIDENTIEL - ALTAREA COGEDIM PARTENAIRES - VINCI IMMOBILIER PROMOTION - VALORISSIMO - ICADE PROMOTION - KAUFMAN & BROAD - PERL

The names of the other companies with which the company Optimal Conseil Patrimoine has an agreement will be communicated on simple request to the client.

#### **4. PROFESSIONAL INVOICING AND REMUNERATION**

In case of a so-called non-independent CIF advice, or an act of intermediation, a savings or investment solution, the advisor will be remunerated by a fraction of the costs initially taken by the promoter of the product and / or intercalated intermediates.

In case of non-independent financial investment advice, your advisor may retain the commissions. In this context, the advisor evaluates a limited range of financial instruments issued by an entity with which the advisor maintains close relations which may take the form of capital, economic or contractual links.

Depending on the missions offered, the advisor may also charge fees according to a flat-rate scale specific to each mission, or at an hourly rate of **€ 200 excluding tax (€ 240 including tax)**. The estimate will be entered in the mission letter or in an estimate prior to the mission and signed.

Example of an mission that may give rise to a flat-rate pricing: Establishment of a Luxembourg life insurance policy associated with a Dedicated Internal Fund or a Specialised Insurance Fund: flat-rate pricing of € 3,000 excluding VAT corresponding to about fifteen chargeable working hours. In this case, our firm does not charge entry fees on payments within the policy.

For the support of the Customer, more precise information will be provided subsequently on request once the recommendations adopted by the Customer are known.

#### **5. MODE OF COMMUNICATION**

Discussions with our firm can take place in the following ways:

- By email to [amenu@opti-conseil.com](mailto:amenu@opti-conseil.com)
- By phone at +33 6 03 93 40 73
- By videoconference
- In person at the customer's premises or in another place agreed with the customer

#### **6. CLAIMS PROCESSING**

For any complaints, your advisor (or the company's complaints department) can be contacted as follows:

**By mail** addressed to Optimal Conseil Patrimoine, 30 rue Saint-Denis 75001 Paris

**By phone** at +33 6 03 93 40 73

**By email** at [amenu@opti-conseil.com](mailto:amenu@opti-conseil.com)



Your advisor undertakes to process your complaint within the following deadlines:

- Maximum ten working days from receipt of the complaint, to acknowledge receipt, unless the response itself is provided to the customer within this period;
  - Two months maximum between the date of receipt of the complaint and the date of sending the response to the customer, except in the event of specific, duly justified circumstances.
1. Competent mediator in the event of a dispute with a company: Médiateur de l'ANACOFI-CIF, 92 rue d'Amsterdam 75009 Paris
  2. Competent mediators in the event of a dispute with a consumer:
    - For CIF activities: *Mme Marielle Cohen-Branche - Médiateur de l'AMF - Autorité des Marchés Financiers - 17 place de la Bourse 75082 Paris Cedex 02*  
<https://www.amf-france.org/fr/le-mediateur-de-lamf/votre-dossier-de-mediation/vous-voulez-deposer-une-demande-de-mediation>
    - For insurance activities: *La Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09;*  
<https://www.mediation-assurance.org/Saisir+le+mediateur>
    - For real estate activities: *Médiation de la Consommation - ANM Conso - 2 rue de Colmar 94300 Vincennes;*  
<https://www.anm-conso.com/site/particulier.php>

## 7. DATE AND SIGNATURE

Place:

Date:

Signature "The Advisor"

Signature "The Client(s)"