

2026 MODULAR BONUS

Modular bonus rate in force at 01/01/2026:

Average percentage invested in unit-linked vehicles under the Policy	Modular bonus rate applied
0% and <30%	0.00%
30% and <40%	0.20%
40% and <50%	0.40%
50% and <60%	0.60%
60% and <80%	0.80%
≥80%	1.20%

Granting conditions:

At 31/12/2026, the modular bonus rate will be applied on a pro rata basis to the outstanding assets of the Euro Select-Fund, **and not to any other investment vehicle.**

The modular bonus rate will depend on the proportion of the average assets of the Policy invested in unit-linked vehicles.

The proportion of average assets invested in unit-linked vehicles will be determined by dividing:

- the arithmetic average of the values reached at the end of the month by all unit-linked vehicles that have been invested in under the Policy over 2026
- by the arithmetic average of the values reached at the end of the month by all investment vehicles that have been invested in under the Policy over 2026.

Investments or divestments in progress at 31/12/2026 and the allocation of profit-sharing at 31/12/2026 are not taken into account.

Disclaimer:

Fees and market variations may have an impact on the proportion of the average assets of the Policy invested in unit-linked vehicles, and thus affect the modular bonus rate determined at 31/12/2026.

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