

Average rate of profit-sharing and average rate of return

Euro Select Fund / Euro 2 Fund / Euro Fund

	2020	2021	2022	2023	2024
Average rate of profit-sharing (gross of administration fees)	1.94%	1.92%	2.94%	2.21%	3.12%
Average gross rate of minimum guaranteed return	0.00%	0.00%	0.00%	0.00%	0.00%
Average gross rate of return paid to policyholders	1.94%	1.92%	2.94%	2.21%	3.12%
Average rate of fees applied by the company	0.61%	0.62%	0.62%	0.63%	0.60%
Average net rate of return paid to policyholders	1.33%	1.30%	2.32%	1.59%	2.52%
Tax and social security contributions rates in force as at 1 January of the financial year	17.12%	17.14%	17.15%	17.14%	15.85%

List of products available for sale :

- Altège Plus 3 (F)
- Altège Plus Capital 3 (F)
- Aster Complétude 2 (F)
- Aster Complétude Capitalisation 2 (F)
- Espace Sélection 3 (F)
- Espace Sélection Capitalisation 3 (F)
- Federlux Capital 3+ (F)
- Federlux Privilège 3+ (F)
- Lis Life Elite 3+ (F)
- Lis Life Elite 3+ (MC)
- Lis Life Elite Capital 3+ (F)
- Lis Life Elite Capital 3+ (MC)

List of products closed to sale :

- Altège Plus 2 (F)
- Altège Plus 2+ (F)
- Altège Plus Capital 2 (F)
- Altège Plus Capital 2+ (F)
- Aster Complétude (F)
- Aster Complétude Capitalisation (F)
- Espace Sélection 2 (F)
- Espace Sélection Capitalisation 2 (F)
- Federlux Capital 2 (F)
- Federlux Capital 2+ (F)
- Federlux Privilège 2 (F)
- Federlux Privilège 2+ (F)
- Lis Life Elite 2 (FRNR)
- Lis Life Elite 2+ (FRNR)
- Lis Life Elite 3+ (FRNR)
- Paraphe 2 (F)
- Paraphe Capitalisation 2 (F)