

Average rate of profit-sharing and average rate of return

Euro 2 Fund

	2020	2021	2022	2023	2024
Average rate of profit-sharing (gross of administration fees)	1.84%	2.01%	2.65%	2.49%	2.65%
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	1.84%	2.01%	2.65%	2.49%	2.65%
Average rate of fees applied by the company	0.60%	0.62%	0.63%	0.67%	0.66%
Average net rate of return paid to policyholders	1.24%	1.38%	2.02%	1.82%	1.99%
Tax and social security contributions rates in force as at 1 January of the financial year	15.90%	11.12%	9.80%	13.30%	14.87%

List of products available for sale :

- CALIE Life Excellence 2+ (F)
- CALIE Life Excellence 2+ (MC)
- CALIE Life Excellence Capital 2+ (F)
- CALIE Life Excellence Capital 2+ (MC)
- CALIE Life Patrimony 2+ (F)
- CALIE Life Patrimony Capitalisation 2+ (F)

List of products closed to sale :

- CALIE Life Excellence 2 (FRNR)
- CALIE Life Excellence 2 (MC)
- CALIE Life Excellence 2+ (FRNR)
- CALIE Life Patrimony 2 (F)
- CALIE Life Patrimony Capitalisation 2 (F)