

Average rate of profit-sharing and average rate of return

US Dollar Fund

	2020	2021	2022	2023	2024
Average rate of profit-sharing (gross of administration fees)	1.90%	1.90%	1.85%	0.00%	0.00%
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	1.90%	1.90%	1.85%	0.00%	0.00%
Average rate of fees applied by the company	0.80%	0.76%	0.66%	0.63%	0.73%
Average net rate of return paid to policyholders	1.10%	1.14%	1.19%	-0.63%	-0.73%
Tax and social security contributions rates in force as at 1 January of the financial year	0.00%	9.23%	14.18%	17.20%	17.20%

List of products available for sale :

- CALIE Life Excellence 2+ (MC)

List of products closed to sale :

- Altège Plus 2 (F)
- Espace Sélection 2 (F)
- Espace Sélection Capitalisation 2 (F)
- Federlux Capital 2+ (F)
- Federlux Privilège 2+ (F)