

# Average profit-sharing rate and average guaranteed return

		ALL CONTRACTS OPENED AND CLOSED				CONTRACTS OF THE SAME NATURE OPENED TO SUBSCRIPTION				CONTRACTS OF THE SAME NATURE CLOSED TO SUBSCRIPTION			
		2020	2021	2022	2023	2020	2021	2022	2023	2020	2021	2022	2023
<b>EURO FUND</b>	Average rate of profit-sharing (gross of administration fees)	1.80%	1.80%	2.66%	2.16%					1.80%	1.80%	2.66%	2.16%
	Average net rate of minimum guaranteed return	0,00%	0,00%	0,00%	0.00%					0,00%	0,00%	0,00%	0.00%
	Average gross rate of return paid to policyholders	1.80%	1.80%	2.66%	2.16%					1.80%	1.80%	2.66%	2.16%
	Average rate of fees applied by the company	0.65%	0.64%	0.64%	0.63%					0.65%	0.64%	0.64%	0.63%
	Average net rate of return paid to policyholders	1.15%	1.16%	2.02%	1.52%					1.15%	1.16%	2.02%	1.52%
	Tax and social security contributions rates in force as at 1 January of the financial year	17.20%	17.20%	17.20%	17.20%					17.20%	17.20%	17.20%	17.20%
<b>DYNAMIC EURO FUND</b>	Average rate of profit-sharing (gross of administration fees)	1.12%	2.10%	1.84%	2.69%					1.12%	2.10%	1.84%	2.69%
	Average net rate of minimum guaranteed return	0,00%	0,00%	0,00%	0.00%					0,00%	0,00%	0,00%	0.00%
	Average gross rate of return paid to policyholders	1.12%	2.10%	1.84%	2.69%					1.12%	2.10%	1.84%	2.69%
	Average rate of fees applied by the company	0.69%	0.70%	0.69%	0.69%					0.69%	0.70%	0.69%	0.69%
	Average net rate of return paid to policyholders	0.43%	1.40%	1.15%	2.00%					0.43%	1.40%	1.15%	2.00%
	Tax and social security contributions rates in force as at 1 January of the financial year	17.20%	17.20%	17.20%	17.20%					17.20%	17.20%	17.20%	17.20%
<b>EURO 2 FUND</b>	Average rate of profit-sharing (gross of administration fees)	1.78%	1.96%	2.64%	2.29%	1.78%	1.96%	2.64%	2.29%				
	Average net rate of minimum guaranteed return	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
	Average gross rate of return paid to policyholders	1.78%	1.96%	2.64%	2.29%	1.78%	1.96%	2.64%	2.29%				
	Average rate of fees applied by the company	0.72%	0.73%	0.73%	0.73%	0.72%	0.73%	0.73%	0.73%				
	Average net rate of return paid to policyholders	1.06%	1.23%	1.92%	1.57%	1.06%	1.23%	1.92%	1.57%				
	Tax and social security contributions rates in force as at 1 January of the financial year	17.20%	17.20%	17.20%	17.20%	17.20%	17.20%	17.20%	17.20%				
<b>US DOLLAR FUND</b>	Average rate of profit-sharing (gross of administration fees)	1.90%	1.90%	1.85%	0.00%	1.90%	1.90%	1.85%	0.00%				
	Average net rate of minimum guaranteed return	0.00%	0.00%	0.00%	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%	1.90%	1.90%	1.85%	0.00%				
	Average rate of fees applied by the company	0.87%	0.83%	0.80%	0.79%	0.87%	0.83%	0.80%	0.79%				
	Average net rate of return paid to policyholders	1.03%	1.07%	1.05%	-0.79%	1.03%	1.07%	1.05%	-0.79%				
	Tax and social security contributions rates in force as at 1 January of the financial year	17.20%	17.20%	17.20%	17.20%	17.20%	17.20%	17.20%	17.20%				