

Type of life insurance	Sector 21 insurance account with guaranteed yield.
Guarantees	<ul style="list-style-type: none">- If the person is alive at the term age, the beneficiary of the life guarantees, who must also be the policyholder, receives the benefit determined on the basis of the fund accumulated. At least half of this is converted to a life annuity payable monthly and the other half may be paid in the form of capital.- In the event of death before the term age, the fund accumulated at the time of death is paid out to the beneficiary / beneficiaries specified in the insurance contract.
Target group	Any taxpayer resident in the Grand Duchy or equivalent who wishes to invest his money with total security with a guaranteed return and to benefit from tax allowances.
Return	Various aspects determine the final return : the guaranteed rate of interest, the charges, the period, the tax rules and the profit sharing granted by Integrale Luxembourg.
Guaranteed rate of interest	2.25% <ul style="list-style-type: none">- The premium paid benefits from the “technical” rate of interest which will apply throughout the duration of the contract.- If there is a change in the premium, a reference premium is determined. This corresponds to the amount of the last recurrent premium before modification of the technical rate. The technical rate in force at the time that the contract is signed is guaranteed on the reference premium until the end of the contract. The new technical rate applies only to the part of the premium in excess of the reference premium.- The guaranteed rate of interest is applied to the premium net of charges from the month of receipt of the premium.
Profit sharing	<p>There are no conditions associated with the granting of the profit sharing, either of duration or of minimum investment amount.</p> <p>Each year, the Annual General Meeting decides on the profit sharing. Profit sharing is calculated on the average fund of the preceding year. The profit sharing is allocated on 31st July of the year of the distribution with effect as at 1st January of that same year.</p> <p>The allocation of the profit sharing is capitalised at the guaranteed interest rate in force at the time of the allocation.</p> <p>Apart from contracts with an entry fee of zero, a final profit sharing is also allocated in the year of termination of the contract (by application of the last known rate of the profit sharing to the average fund of that same year).</p>
Past returns (net)	3,25 % of the average fund for 2010 4 % of the average fund for 2009 3.25% of the average fund for 2008 5.30% in 2007 5.05% in 2006. (Past returns do not constitute a guarantee for the future)

(1) This “life insurance financial information file” describes the types of product that are applicable from 01/04/2009.



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Charges

Entry fee - 1% of the premium paid in the case of annual payment.
- 3% of the premium paid in the case of quarterly or monthly payment.

Exit fee None

Management charge None

Surrender / reduction fee None

Duration

For tax reasons, the minimum duration of the contract is fixed at 10 years. In addition, the policyholder must be between 60 and 75 years old when the contract matures. The insurance terminates with the death of the insured. The longer the duration, the higher the return.

Premium

- Payments are allowable for tax up to an annual ceiling that increases in bands with age. This ceiling is individual and it accumulates for each of the spouses that has signed a contract.

Age at start of tax year	Maximum annual amount allowable
Less than 40 years	€1,500
40 to 44 years	€1,750
45 to 49 years	€2,100
50 to 54 years	€2,600
55 to 74 years	€3,200

- No payment is possible above the tax-allowable ceilings.
- The contract comes into effect upon receipt of the first premium.

Taxation

- The part paid out in the form of capital is taxable at a rate corresponding to half the general rate.
- Half of the part paid out in the form of an annuity is taxable at the normal rate and half is tax-exempt.

Surrender / reduction

Surrender before 10 years or before the age of 60 is not permitted except in the case of invalidity or serious illness.

Partial surrender / reduction Non.

Total surrender / reduction - Total surrender automatically terminates the contract.

Information

- Each year, Integrale Luxembourg sends the policyholder detailed information on the fund and the profit sharing.