

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, normally the insured, receives the fund accumulated.- 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 person of 18 years or older who wishes to invest his money with total security with a guaranteed yield.
Return	Various aspects determine the final yield: 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.- It is always possible to pay supplementary premiums. These will benefit from the guaranteed rate of interest that is in force at the time of the payment and again for the remainder of the duration of the contract.- 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 allotted 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 on 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 yields 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% on the tranche of premium below €250,000
- 0.5% on the tranche of premium between €250,000 and €500,000
- 0.25% on the tranche of premium above €500,000.

Exit fee None.

Management charge None.

Surrender /reduction None.

Duration

The duration of the contract is fixed by mutual agreement between the policyholder and Integrale Luxembourg. The insurance terminates with the death of the insured. The longer the duration, the greater the yield.

Premium

- The policyholder is free to decide the amount of the premium. Integrale Luxembourg advises minimum payments of € 1,000.00. The payment of the premium is optional.
- The contract comes into effect upon receipt of the first premium.

Taxation

Taxation depends on the policyholder's country of residence.

Surrender / reduction

- The policyholder makes a written application to surrender with a copy of the front and back of his identity card.
- Notice period: 1 month.
- At the end of this period, Integrale Luxembourg pays the fund accumulated to this time without charging any fees.

*Partial surrender /
reduction*

- Notice period: 1 month.
- The amount remaining in the insurance contract continues to benefit from the same yield as before.

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.