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FLASHNEWS

GROSS RETURN ON THE CARDIF LUX VIE GENERAL FUND

Dear Partner,

We are pleased to inform you that **the gross return on the Cardif Lux Vie General Fund amounts to 1.76% for the year 2020.**

Despite the current context of marked drop in bond yields, the Covid-19 crisis and economic uncertainties, in 2020 we are giving a slightly lower return close to that of last year thanks to our prudent long-term management strategy.

In early February, we will be sending you the annual report for the General Fund, with its composition as of 31 December 2020, together with the "Manager's Message" detailing the macroeconomic elements that impacted the management of our portfolio.

Thank you for your confidence in us. Your usual contacts at the Company are ready to provide any additional information you may require.

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