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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 **X.XX%** for the year 2021.

In an environment that remains uncertain, Cardif Lux Vie, in line with our prudent long-term management strategy, has chosen to serve a return almost identical to that/the one of last year.

In early February, we will be sending you the annual report for the General Fund, with its composition as of 31 December 2021, 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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