



PEG & PERCO

EMPLOYEE SAVINGS
& RETIREMENT

Savings plan guide

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FOREWORD

The Schlumberger Group has always encouraged and helped its employees to save: this is a key feature of our corporate culture.

With its Group Savings Plan (PEG) and Collective Retirement Savings Plan (PERCO) schemes, the Group is committed to helping every employee to build a solid, high-performance savings fund.

A number of factors are involved in assessing the performance of savings, including:

- the employer matching contribution i.e. the contribution made by the company over and above what each employee is able to save
- the range of funds, so that each employee can choose the level of risk they prefer both now and in the future
- the financial performance of each fund

On these three points, our employee savings scheme has ranked amongst the very best on the market over the last 5 and 10 years. As such, I'd like to take this opportunity to thank Schlumberger's management teams, our partner Natixis Interépargne and the Supervisory Board.

However, in order to remain at the top, it is important that we regularly analyze market fluctuations and the needs of all parties. Our specialist teams and their advisers have, therefore, conducted an in-depth study to adapt and tailor our offering to the realities of the current market, thereby giving our employee savings scheme every opportunity to be included amongst the best for many years to come.

This Savings plan guide is a precious tool to enable you to manage your savings: I encourage you to read it carefully. Your HR representatives will be pleased to help you with any questions you may have.

Our goal remains the same as ever: to help you to build up a savings fund under the best possible conditions.

Olivier Peyret
Chairman France



YOUR EMPLOYEE SAVINGS

What is the employee savings plan?

Employee savings are the savings that you can build with the help of your company, in the medium or long term.

They enable you to fund your plans, build up savings for a rainy day or receive additional income when you retire.

Which employee savings scheme is right for me?

- The Group Savings Plan (PEG) offers a capital amount over a five-year savings period⁽¹⁾;
- The Collective Retirement Savings Plan (PERCO) provides you with additional income in retirement⁽¹⁾.

Payments into these two complementary plans may be made in the following ways:

	PEG (five years)	PERCO (retirement)
Mandatory profit-sharing premiums ⁽²⁾	•	
Optional profit-sharing premiums ⁽³⁾	•	
Voluntary payments	•	•
Employer matching contribution	•	•

Good to know

- You can transfer the sums held in your PEG to your PERCO.
- You can transfer any assets held in a PEE, PEI or PEG administered by a former employer to your new PEG and/or PERCO.
- You can only transfer assets held in a PERCO, PERCO-I or PERCO-G administered by a former employer to your new PERCO.

(1) Except in the event of early release. - (2) If we receive no response, 50% is invested under automatic management in the PERCO and 50% in the least risky fund in the PEG. - (3) If we receive no response, 100% is invested in the least risky fund in the PEG.

What are the advantages?

AN ATTRACTIVE TAX AND SOCIAL SECURITY FRAMEWORK

- The employee savings plan offers you unparalleled tax and social security benefits.
- The PERCO is the only retirement savings plan allowing you to withdraw your savings as a tax-free lump sum⁽¹⁾.

MANDATORY AND OPTIONAL PROFIT-SHARING

Placed in your plan, the amounts invested will be exempt from:

- social security charges⁽²⁾;
- income tax;
- capital gains tax⁽¹⁾.



Comparative example: receiving or investing your optional/mandatory profit-sharing premiums

Tax rate	If you receive		If you save
	14%	30%	
Your gross mandatory profit-sharing premiums	€100		€100
Employee social security taxes (15%)	exemption		exemption
CSG/CRDS (9.7%)	- €9.7		- €9.7
Income tax (after 10% allowance)	- €11.74 ⁽³⁾	- €25.16 ⁽³⁾	exemption
The amount of the mandatory profit-sharing premium returned to you ⁽⁴⁾	€78.56	€65.14	€90.30
Effectiveness rate	79%	65%	90%

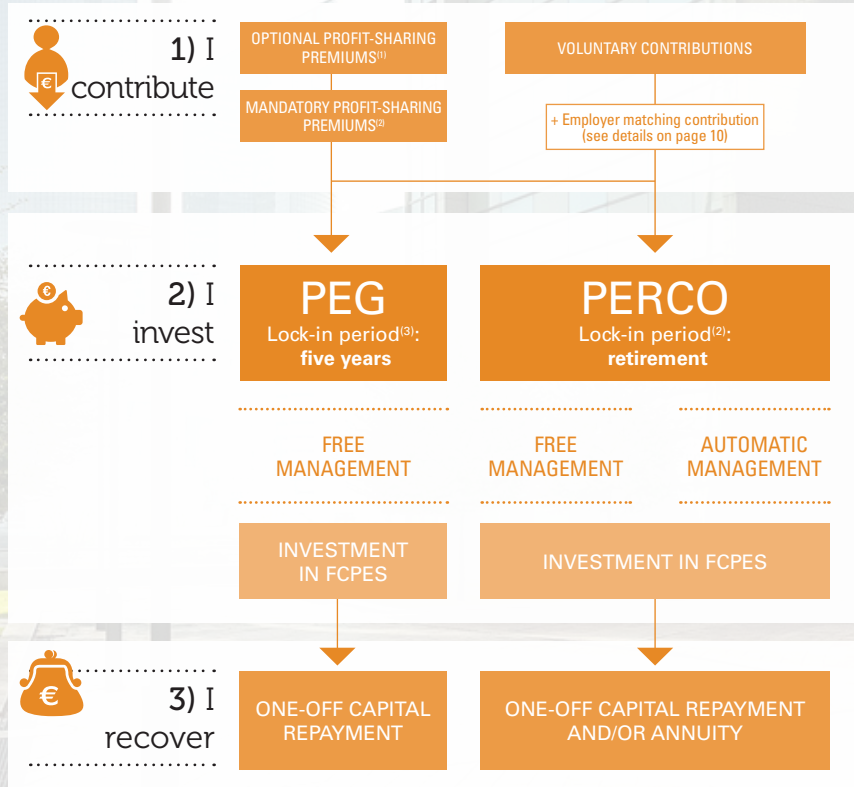
(1) Excluding the Social Security levies on investment products for capital gains realized when assets are sold, which have been 17.2% since January 1, 2018. - (2) Except for the CSG-CRDS additional social security taxes. - (3) Depending on the employee's tax situation. - (4) The calculation obtained remains an assessment.

THE ASSISTANCE GIVEN BY YOUR COMPANY

- Payment of accounting fees⁽⁵⁾.
- Employer contribution matching **the voluntary payments deducted from your salary** (see details on page 10).

(5) If you leave the company, you will pay the accounting fees.

YOUR PLAN IN SHORT



(1) If we receive no response, 100% is invested in the least risky fund in the PEG. - (2) If we receive no response to the subscription form, 50% is invested by default in the PERCO's automatic management and 50% in the least risky fund in the PEG. - (3) Except in the event of early release.

The employer matching contribution is an amount paid by your company that supplements your own contributions

SCHLUMBERGER ENCOURAGES YOU TO SAVE BY MAKING A MATCHING CONTRIBUTION

Payments made by payroll deduction to the PEG and/or the PERCO receive an employer matching contribution from your company.

How is my employer matching contribution calculated?

ANNUAL EMPLOYER MATCHING CONTRIBUTION FORMULA FOR THE PEG:

CONTRIBUTION TRANCHE	MATCHING CONTRIBUTION BY TRANCHE	
	%	GROSS MAXIMUM AMOUNT
from €0 to €460	100%	€460
from €461 to €921	50%	€230
from €922 to €3,231	10%	€231

» Maximum annual total employer matching contribution for the PEG: **€921**

ANNUAL EMPLOYER MATCHING CONTRIBUTION FORMULA FOR THE PERCO:

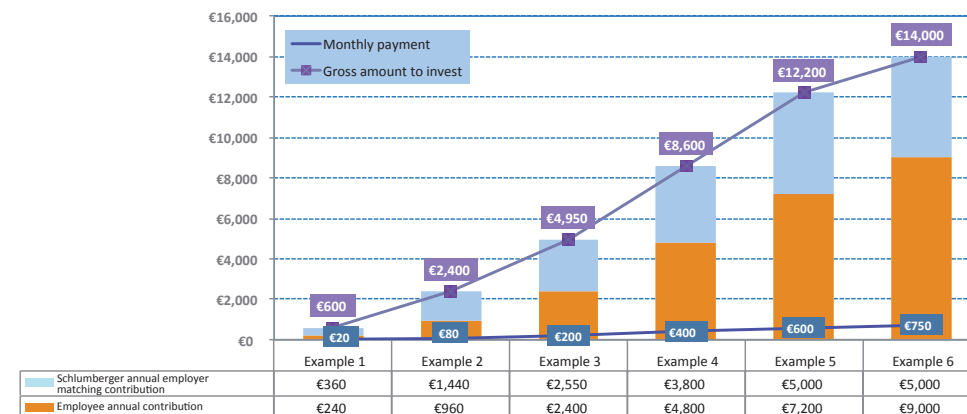
CONTRIBUTION TRANCHE	MATCHING CONTRIBUTION BY TRANCHE	
	%	GROSS MAXIMUM AMOUNT
up to €1,000	150%	€1,500
between €1,000 and €2,600	75%	€1,200
between €2,600 and €7,200*	50%	€2,300

*According to the agreement in force in your entity

» Maximum annual total employer matching contribution for the PERCO: **€5,000**

Example

by setting up payroll deductions of €80, i.e. €960 per year from my salary into the PERCO, I receive an employer matching contribution of 150% (example 2), i.e. **960 x 150% = €1,440**.



Matching contribution simulator

Manage your employer matching contribution from your personal site, on the page "Your employer matching contribution". A dashboard shows you the matching contribution you have already received and the balance you will receive.



Choose your investments

YOUR INVESTMENT VEHICLES

How are my savings invested?

Your contributions are invested in financial vehicles reserved for the employee savings plan:

Employee Investment Funds (Fonds Communs de Placement d'Entreprise – FCPE).

Within the framework of your plan, you will be offered various FCPEs, each of which has a different level of potential return and risk. The composition of these FCPEs allows you to invest in different types of securities: stocks, bonds, money market and ethical securities.

The financial, administrative, and accounting management of the investment vehicles is controlled by a Supervisory Board, composed of representatives of the company and representatives of the employees. Its mission is to ensure correct management of the funds.

How can I choose my investments?

Depending on your personal plans, you can decide in which FCPEs you wish to invest.

To help you, answer the two questions below:

WHAT ARE MY INVESTMENT GOALS AND WHAT IS MY INVESTMENT HORIZON?

For example, to purchase your primary residence in the next two years, finance a project in five years, establish supplemental retirement funds, etc.

WHAT RETURN DO I EXPECT FROM MY INVESTMENT AND, IN RETURN, WHAT LEVEL OF RISK AM I WILLING TO ACCEPT?

As a general rule, over a long period of time, the higher the level of risk of your investments, the higher the potential returns. For example, an investment in equities may offer good prospects for a return, in exchange for a certain level of risk.

The answer to these two questions will determine your “investor profile” and help you choose one or more FCPEs in which to invest your savings.

Your investor profile may change over time, depending on your objectives and investment horizon



How can I determine my investor profile?



Online simulator

Determine your investor profile using the online simulator accessible from

www.interepargne.natixis.com/epargnants.

- If you accept high risk and hope for a high return, your profile is **aggressive**.
- If you want an investment with limited risk above all, even if the return is low, your profile is **conservative**.
- If you want to combine a hope for gains and moderate risk, your profile is **balanced**.

Your profile may change over time, depending on your objectives and investment horizon.

For more information on the main features, risks and costs, see the product fact sheet or KIID available on the Natixis Intérépargne website.

(1) The risk and return indicator, presented in the form of a scale from 1 to 7 that corresponds to increasing levels of risk and return, allows you to understand the potential performance of an Employee Investment Fund (FCPE) in relation to the risk involved. The general methodology for calculating this regulatory indicator is based on the annualized historical volatility of the FCPE, calculated on the basis of its weekly returns over a period of 5 years. The indicator is monitored regularly and may change. The level of the risk and return indicator shown in this document is that in force as of 10/30/2017.

(2) The recommended investment period does not take into account the lock-in period for assets.

Past performance is not a reliable indicator of future performance.

The following funds are sub-funds of the Avenir FCPE: Avenir Monétaire, Avenir Rendement, Avenir Mixte Solidaire, Avenir Equilibre, Avenir Dynamique, Avenir Actions Monde.

An FCPE is established in the form of a feeder fund when it is invested in units or shares of a single UCITS/Alternative Investment Fund (AIF) and when that UCITS or AIF exceeds 90% of the assets of the FCPE. The performance of the feeder fund is below that of the master UCITS/AIF, due to its own management fees.

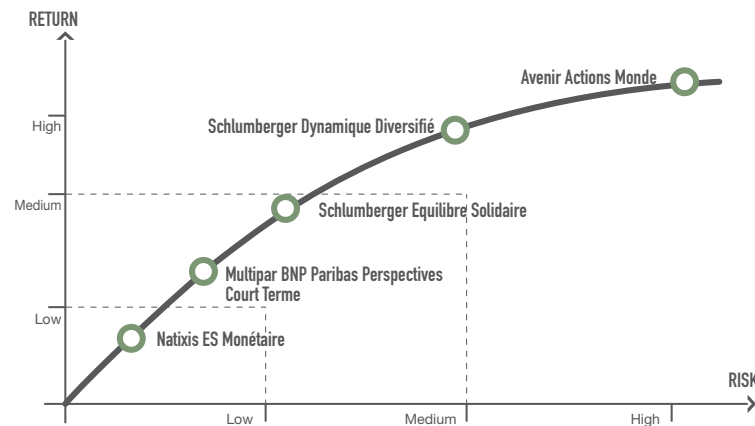
The FCPEs proposed⁽¹⁾ in the context of your plan

Name of the FCPE	Composition	Risk and return indicator ⁽¹⁾	Minimum recommended investment period ⁽²⁾	Asset management company
Avenir Actions Monde	90-100% international equities 0-10% money market products	5/7	5 years	Natixis Investment Managers International
Schlumberger Dynamique Diversifié	70% equities 25% bonds 5% cash	5/7	5 years	Natixis Investment Managers International
Schlumberger Equilibre Solidaire	40% equities 50% bonds 5% cash 5% solidarity	4/7	3 years	Natixis Investment Managers International
Multipar BNP Paribas Perspectives CT	5 % equities 95 % bonds	3/7	2 years	BNP Asset Management
Natixis ES Monétaire	100% eurozone money market products	1/7	3 months	Natixis Investment Managers International
Automatic management	Breakdown of various funds defined by a predetermined investment allocation	Predetermined allocation which changes depending on the investment horizon.	Depending on the retirement date	Natixis Investment Managers International

PEG

PERCO free management

PERCO automatic management



You have the choice of two management options: free (PEG and PERCO) or automatic (PERCO only)

What management styles are on offer?

FREE MANAGEMENT

With free management, you are the one who selects your investment from the FCPEs on offer, on the basis of your saver profile and investment horizon.

AUTOMATIC MANAGEMENT BY ALLOCATION GRID

Your savings are automatically split between six funds: Avenir Actions Monde, Sélection DNCA Actions Euro PME, Schlumberger Dynamique Diversifié, Schlumberger Equilibre Solidaire, Avenir Obligataire and Natixis ES Monétaire.

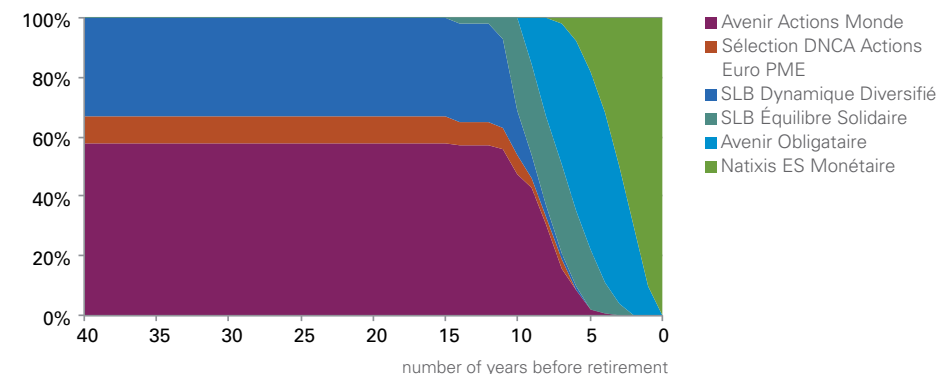
The breakdown of your savings between these funds is determined using a predetermined investment allocation grid that takes account of your investment horizon (see the following PERCO grid).

Provisional retirement date

With automatic management, you notify Natixis Interépargne of your provisional retirement date. If it does not receive this information, Natixis Interépargne will use the date on which you reach minimum statutory retirement age as the provisional retirement date, i.e. 62 in 2021

> PERCO GRID

Number of years to retirement date	15 years or more	10	8	6	5	3	1
Avenir Actions Monde	58%	47%	30%	9%	2%	0%	0%
Sélection DNCA Actions Euro PME	9%	7%	3%	0%	0%	0%	0%
SLB Dynamique Diversifié	33%	15%	4%	1%	0%	0%	0%
SLB Equilibre Solidaire	0%	31%	30%	25%	20%	4%	0%
Avenir Obligataire	0%	0%	33%	57%	60%	46%	10%
Natixis ES Monétaire	0%	0%	0%	8%	18%	50%	90%





Manage your
employee savings
plan

YOUR CONTRIBUTIONS

How can I make
voluntary contributions?

Payments to the PEG and the PERCO can be made by the employee and by the company, known as the employer matching contribution.

PAYING INTO THE PEG			
Employee contribution	Regular monthly payments by payroll deduction	One-off payments by check to Natixis Interépargne	Transfers of assets in a PEG operated by another employer to the Slb PEG
Schlumberger contribution	Schlumberger employer matching contribution on payroll deductions only		
PAYING INTO THE PERCO			
Employee contribution	Regular monthly payments by payroll deduction	One-off payments by check to Natixis Interépargne	Asset transfers: <ul style="list-style-type: none"> • from the Slb PEG to the Slb PERCO • from a PERCO set up by another employer to the Slb PERCO
Schlumberger contribution	Schlumberger employer matching contribution on payroll deductions only		

How do I set up monthly payroll deductions?

Deductions will be in place for the entire calendar year. However, you can change the amount of your contribution at any time.

Unless you make changes, the deductions will continue to be renewed automatically.

PEG: the minimum amount is €6 per month, increasing in multiples of 2.

PERCO: the minimum contribution amount is €12 or €20 per month, depending on the agreement in force.

Please note:

To sign up to either scheme, simply complete the membership form to determine the amount you will save and authorize the deduction from your salary.

This form is available from the HR France Hub on the Schlumberger intranet site. Please return it to askhr@slb.com



Scheduled payments are preferred to allow you to gradually build up capital without causing budget problems.



You can invest or collect your assets.

How can I invest my mandatory profit-sharing premiums?

You can choose whether to invest your mandatory profit-sharing premiums or collect them all or some of them immediately. The portion invested in the PEG will be exempt from income tax.



If you do not respond within the given deadline, your profit-sharing premiums will be allocated automatically as follows (exempt from income tax):

- 50% of your statutory profit-share will be invested in the PERCO under automatic management;
- 50% will be invested in the least risky FCPE in the PEG, in accordance with the profit-sharing agreement in force in your company.

How can I invest my optional profit-sharing premiums?

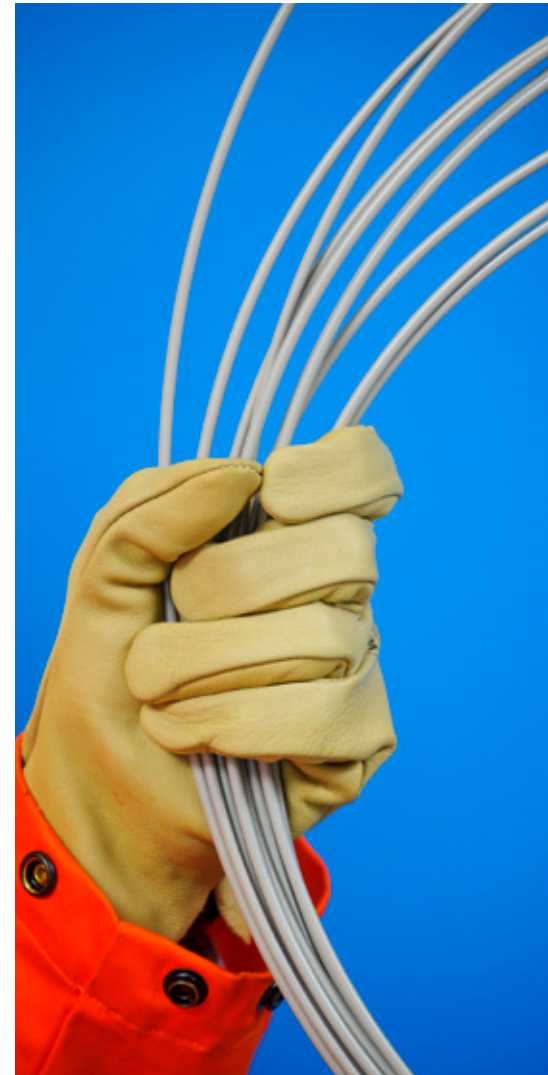
You can choose whether to invest your optional profit-sharing premiums or collect them all or some of them immediately. The portion invested in the PEG will be exempt from income tax.

If you do not respond within the given deadline, your optional profit-sharing premiums will be invested in the least risky fund in the PEG.



Respond online

You can reply directly from your personal site on the page "Vos opérations > Intéressement et participation" [Your transactions > Mandatory and optional profit-sharing premiums] or from the mobile application **Mon Épargne Salariale [My Employee Savings]**, if you have downloaded it.



Please note:

The statutory limit for contributions made to employee savings plans has been set at 25% of gross annual pay, estimated at the beginning of the year. This limit applies to voluntary contributions made to the plans. In contrast, the amounts contributed as the employer matching contribution, mandatory or optional profit-sharing premiums or transfers of assets from other plans, are not charged against this cap.

Mandatory profit-sharing – Optional profit-sharing
Your choice is important!
You have 15 days to decide whether to collect and/or invest your assets.

YOUR CHANGES AND TRANSFERS

YOU CAN, AT ANY TIME AND AT NO COST

- **Adjust your investments** by transferring all or some of your assets between the various FCPEs in the scheme and/or between your plans (from the PEG to the PERCO only);
- **Change the management style (free management or automatic management)** of your PERCO;
- **Change your provisional retirement date** or the date on which you expect to carry out your plans.

YOU SIMPLY NEED TO PUT IN A REQUEST:

- **Online** at www.interepargne.natixis.com/epargnants, on the page “Vos opérations” [Your transactions];
- **Via the mobile app Mon Épargne Salariale [My Employee Savings]** (transfers only).
- **Or by mail**, specifying:
 - › the name of the issuer FCPE (the FCPE affected by the withdrawal of units),
 - › the number of units or the amount in euros to be transferred,
 - › the name of the receiving FCPE.



How can I transfer assets held with a former employer?

You must make a request for portability.

To do so, simply contact Natixis Interépargne, which will then send you a portability form to be completed and signed.

Validate it with your new employer (company signature and seal) before returning it to Natixis Interépargne, which will contact your account holder to obtain your assets.

Natixis Interépargne will then send you a statement of account certifying the transfer of your assets.



REDEMPTION OF YOUR ASSETS

When will my savings be available?

Your assets become available at the end of a lock-in period of five years in the case of your PEG and when you retire in the case of your PERCO⁽¹⁾ (except in the event of early release).

After this lock-in period, you can choose to keep your savings in your plans to continue to enjoy the tax benefits and benefit from trends in the financial markets.

This lock-in period is the trade-off for the tax and social security benefits that allow you to build capital over the medium/long term.

However, the law stipulates several cases of early release, which allow you to access your savings before the statutory deadline has expired, while retaining the benefit of all the tax and social security exemptions.

(1) On presentation of supporting social security documentation.

(2) Your application for release may cover all or a portion of your savings. It must be made:

- within six months of the trigger generating event in cases 1, 2, 3, 7 and 8 for the PEG;
- at any time for cases 4, 6 and 9 for the PEG and all cases for the PERCO (for case 1 for the PERCO and case 5 for the PEG, the amounts released will be tax exempt only if the release takes place within six months of the death).

A reason for release may only be cited once, however, and a single payment will be made.

PEG

10 CASES OF EARLY RELEASE⁽²⁾

- 1 › Marriage or civil union of the saver;
- 2 › Birth or adoption, beginning with the third child;
- 3 › Divorce, separation or dissolution of a civil union with custody of at least one child;
- 4 › Disability of the saver, their children, spouse or civil union partner;
- 5 › Death of the saver, their spouse or civil union partner;
- 6 › Termination of the employment contract, cessation of trading by a self-employed person, termination of a corporate term of office, the loss of status of employee's spouse or partner's spouse;
- 7 › Creation or purchase of a business by the saver, their children, spouse or civil union partner;
- 8 › Primary residence: purchase, construction, extension or restoration following a natural disaster;
- 9 › Overindebtedness of the saver ;
- 10 › Domestic violence.

PERCO

5 CASES OF EARLY RELEASE⁽²⁾

- 1 › Death of the saver, their spouse or civil union partner;
- 2 › End of the saver's entitlement to unemployment benefits;
- 3 › Disability of the saver, their children, spouse or civil union partner;
- 4 › Overindebtedness of the saver;
- 5 › Primary residence: purchase, construction or restoration following a natural disaster.

Where can I find the redemption forms?

On your personal site, on the page "Relevés et documents" [Statements and documents] or in "Guide pratique > Commande de documents" [Practical guide > Ordering documents].

Or with your accounts statements and transaction notices.

How can I collect my savings before maturity?

IN THE EVENT OF EARLY RELEASE

You may make your redemption request:

- **from your personal site**, on the page "Vos opérations > Demande de remboursement" [Your transactions > Redemption request];
- **by mail**, by sending Natixis Interépargne the duly completed redemption form, accompanied by the relevant documents necessary for early release.

The list of supporting documentation is available from www.interepargne.natixis.com/epargnants, on the page "Gérer son épargne salariale > Cas de déblocage" [Managing your employee savings > Early release].



100% online follow-up

If your request is incomplete or rejected (when submitted online), within 48 hours you will receive an email specifying the reasons your request was inadmissible and inviting you to complete your request, if applicable.



How can I collect my savings at maturity?

If you choose to collect all or some of your savings, all you have to do is request the redemption of your assets from Natixis Interépargne:

- **online**, by logging in to your personal site, on the page “Vos opérations > Demande de remboursement” [Your transactions > Redemption request];
- **by mail**, by completing the redemption form and sending it to Natixis Interépargne.

Any capital gains on your assets, whether available or resulting from an early release, are tax-free (excluding social security deductions).

Deadline for processing your transactions

All requests will be processed on the net asset value (NAV) of the next day, if they are received:

- by mail, before noon,
- online, before midnight for available assets or before noon for unavailable assets.

PERCO EXIT PROCEDURES: TWO OPTIONS

When you retire⁽¹⁾, you can choose to access your retirement savings as:

- **A lump sum:** withdrawing a lump sum means that you get all or some of your savings immediately. This will be totally tax-free (excluding social deductions currently applied to capital gains).

If you withdraw some of your assets as a lump sum, you will be able to make further partial withdrawals from your assets until they are depleted, without losing the benefits of favorable tax treatment.

and/or

- **A life annuity:** the conversion of all or part of your capital into a life annuity means that you have the benefit of your savings in the form of regular payments for life. The annuity is partially taxable and the taxation amount depends on the age of the person upon taking possession of the annuity. A PERCO annuity guide is available at www.interepargne.natixis.com/epargnants.

When you retire, you can choose to access your retirement savings as a lump sum and/or a life annuity



Annuity simulator

By estimating your annuity, you can find out what capital you need to build up to give you the annuity you want, or estimate the amount of the annuity that you will receive on a given capital amount when you retire and the annuity options you will have. You'll find the simulator at: www.interepargne.natixis.com/simulateurs.

(1) On presentation of supporting social security documentation.



Monitor your savings plan on a daily basis

YOUR SECURE PERSONAL SITE

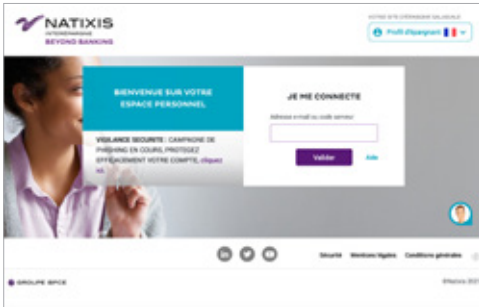
The functionality of the secure personal site enables you to:

- monitor changes in your savings,
- view the employer matching contribution received and to be received,
- access a great deal of information (fund sheets, cases of early release, FAQs, etc.),
- conduct transactions: contributions by bank card, transfers and changes, redemption of your assets, options for allocating your mandatory or optional profit-sharing premiums, etc.
- update your personal data,
- receive the newsletter.

To connect to your personal site

- Go to www.interepargne.natixis.com/epargnants.
- Enter your email address or server code followed by your personal password.





Go to www.interepargne.natixis.com/epargnants. Enter your server code or email address and then your individual password.

THE FIRST TIME YOU LOG IN

Enter your server code (your server code is included in all your statements) on your personal site then request a temporary password that you will receive by mail. When you receive your password, you can log in to your personal site and complete your profile (provide your email address, personalize your password, add your mobile number, etc.).

FOR SUBSEQUENT LOGINS

Providing your email address means you can use it to log on next time and thus benefit from online services.



Connect to your personal site

IF YOU LOSE YOUR PASSWORD

Request a password reset from your personal site and choose to receive it:

- by SMS,
- by email,
- by mail.

THE MOBILE APP "MON ÉPARGNE SALARIALE"

Natixis Interépargne offers "Mon Épargne Salariale", the first mobile savings plan app accessible from smartphones and tablets (iPhone, iPad and Android)

Numerous functions

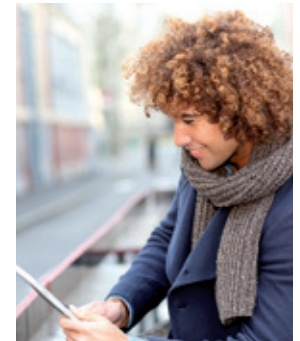
- Details of your assets,
- Online transactions (response to your optional and mandatory profit-sharing premiums, transfers, etc.),
- Net savings,
- Fund performance and documentation,
- Notifications and messages,
- Cases of early release on video,
- Simulators.

Download it now

- From a smartphone or tablet, go directly to:



- From this document, using the QR code given here.



ONLINE SERVICES

Dormant accounts: stay active!

The Eckert law in force in France since January 1, 2016 stipulates that accounts identified as inactive must be transferred to the Caisse des Dépôts after a period of inactivity of at least 10 years (three years for an account where the holder is deceased).

The solution: any transaction conducted on your employee savings account and/or any contact (by phone or online) with Natixis Interépargne will confirm your account as active for a period of five years. Similarly, logging on to your personal site will result in your account being considered active for the next five years, so carry on monitoring your savings regularly!



Customized notifications

- **The fund alert** lets you monitor changes in the fund or funds you have selected. You will receive an email or SMS if the net asset value of your selected fund or funds rises/falls or reaches a ceiling/floor limit.
- **The account alert** lets you receive an email summarizing the amount of your available assets and locked-in assets at the desired frequency (monthly, quarterly or every six months).

The quarterly newsletter

“Mon Épargne Salariale” helps you to monitor and manage your account and optimize your investments. Via the newsletter, you can also “meet” the Natixis Interépargne teams managing your savings plan, who can answer your day-to-day questions.

Account statements and transaction notices online

Your statements of account and transaction notices are available for consultation 24/7. They are identical to the paper copies and have the same legal value. They can be viewed for five years and are archived in an electronic safe for 30 years.

Electronic statements of account and transaction notices take the place of paper copies.

Response regarding the allocation of your mandatory or optional profit-sharing premiums

The page “Your transactions > Mandatory profit-sharing and complementary profit-sharing” lets you invest and/or collect your mandatory or optional profit-sharing premiums from the mobile app or your personal site.

A notification or email will tell you when the page is open.

If you do not use the online services, enter your email address on your personal site, on the page “Your services > Register for online statements”.

THE TOOLS AVAILABLE TO YOU

Your virtual adviser Thomas

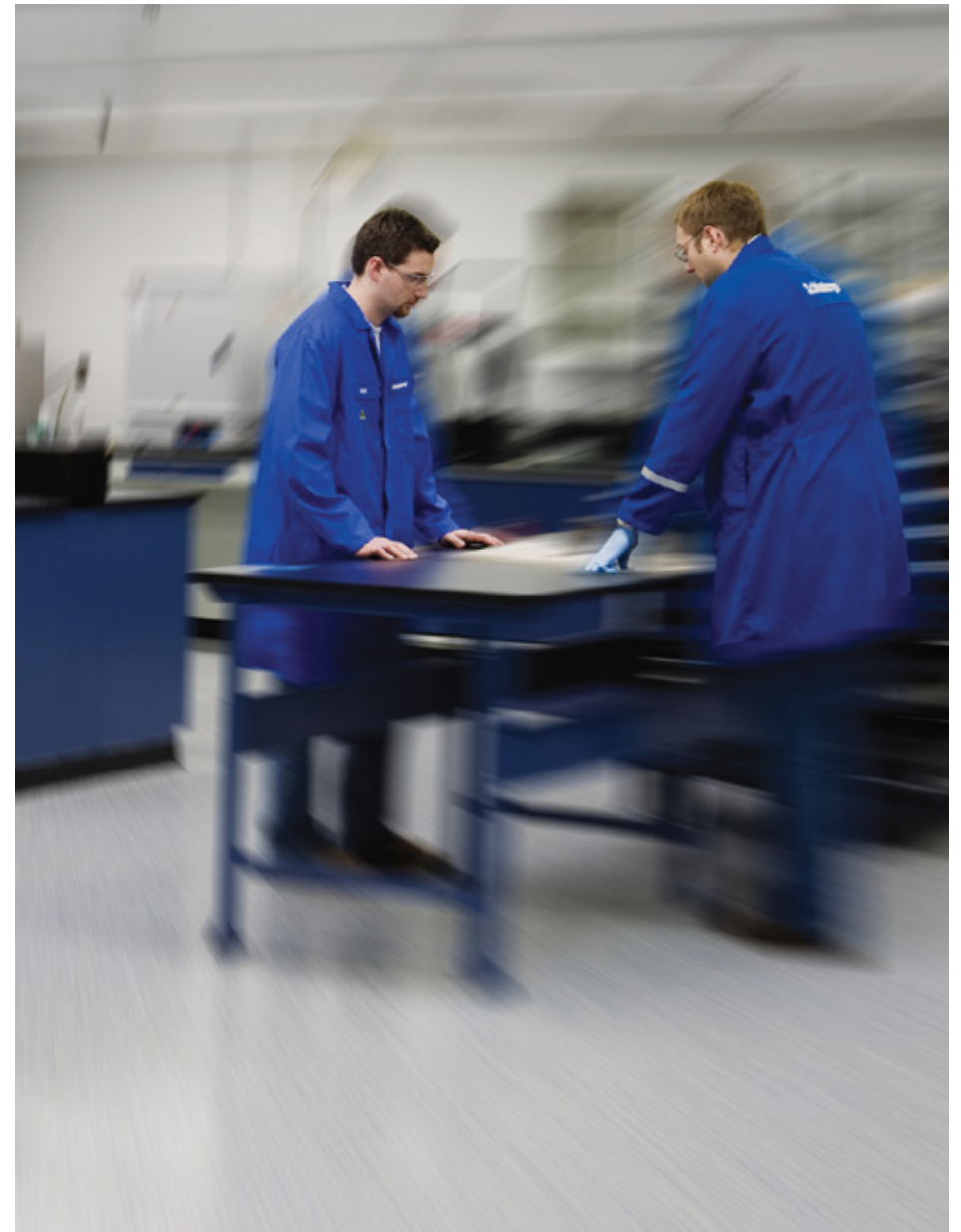
Natixis Interépargne presents Thomas, a virtual adviser you can access from www.interepargne.natixis.com/epargnants or from your mobile app Mon Épargne Salariale. He presents the savings plan and answers all your questions.



Online simulators

Simple and easy to use, a range of simulators is available to help you use and optimize your employee savings plans and make your investment choices.

- **Public access:** go to www.interepargne.natixis.com/epargnants or use your mobile app Mon Épargne Salariale;
- **Secure access:** go to your personal site, page "Your services > Tools and simulators].





Find out
more

GLOSSARY

EMPLOYER MATCHING CONTRIBUTION

Amount paid by the company in addition to some of your contributions into the plan.

The employer matching contribution is exempt from income tax and social security contributions, with the exception of the CSG and CRDS taxes.

SHARE

Title of ownership representing a portion of the capital of the company that issues the share. A share may represent a dividend and give its owner the right to vote. Shares may be, but do not have to be, listed for trading on a stock exchange.

TRANSFER

The option of transferring savings between different funds at any time. Transfers have no effect on the lock-in period applicable to the assets.

ASSETS

Total amounts held by the employee in the Employee Investment Fund (FCPE).

CONTRIBUTION FOR THE REPAYMENT OF THE SOCIAL SECURITY DEBT (CRDS)

Social security withholding applicable to business income and replacement income (salaries and similar) as well as to income from capital income (income on assets and similar). The rate has been 0.5% since January 1, 2012.

GENERALIZED SOCIAL SECURITY CONTRIBUTION (CSG)

Social security withholding for which the calculation basis is the same as that for the CRDS. The rate has been 9.2% on business income and income from capital since January 1, 2019.

EMPLOYEE INVESTMENT FUND (FCPE)

An FCPE is a portfolio composed of securities (equities, bonds, money market products, etc.), the value of which changes according to performance. Its sole purpose is to receive the sums resulting from employee savings.

FCPEs are managed by specifically authorized management companies.

ETHICAL FUND

An ethical Fund (FCPE solidaire) holds between 5 and 10% of ethical securities: the remaining 90 to 95% are invested more “traditionally” in equities, bonds and money market products, in accordance with the fund’s management strategy.

OPTIONAL PROFIT-SHARING

An optional mechanism that involves employees in the performance of their company through a random compensation. The amounts paid each year as optional profit-sharing premiums may be partially or entirely invested in the plan. If they are not invested, these sums are subject to income tax.

SOCIALLY RESPONSIBLE INVESTMENT (SRI)

Process of managing and selecting investments that combines traditional financial and profitability criteria with non-financial criteria: Environmental, Social/Societal and Corporate Governance (ESG).

ETHICAL INVESTMENT

Intended to allocate a portion of the savings to financing ethical economy projects (e.g. projects to create jobs, develop social housing, etc.).

MONEY MARKET

Market in which economic parties negotiate between their requirements and their surplus capital in the short and medium term. It includes the inter-bank market reserved for credit institutions and the negotiable debt securities market open to all economic parties.

BOND

A debt security issued by a company, a public authority or a government, which can be redeemed on a given date for an amount set in advance, and which bears interest.

MANDATORY PROFIT-SHARING

Mechanism that involves employees in the results of their company or their group by redistributing a portion of the profits they have helped to generate. Mandatory profit-sharing premiums can be invested or collected immediately, in full or in part. The portion invested in the plan is exempt from income tax and social security contributions, apart from the CSG and CRDS. In contrast, the portion received immediately will be taxed.

CAPITAL GAIN/LOSS

Financial gain/loss resulting from the difference between the selling price (- exit charges) of a security and its purchase or subscription price (+ entry charges).

SOCIAL SECURITY WITHHOLDING

Contribution paid in addition to the CSG and CRDS to social security organizations. Calculated on the income from the savings (100% of the capital gains resulting from the management of the employee savings plan), the rate rose to 4.5% on January 1, 2013, plus an additional solidarity tax of 0.3% and the solidarity social security withholding of 2%. This amounts to a total Social Security levy rate of 17.2% (including CSG and CRDS).

NET ASSET VALUE

Subscription or redemption price of a fund unit, calculated on the basis of the change in the value of the assets comprising the portfolio.

YOUR CONTACTS

ONLINE

www.interepargne.natixis.com/epargnants

Public or secure access to enter your personal site

MAIL

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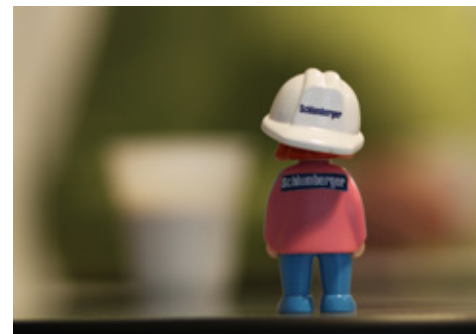
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send your questions to: askhr@slb.com

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