



2025 profit-sharing, employees share schemes

How to benefit from the €1,800 employer contribution

Advice from the CFTC

21 avril 2026

You have received a letter setting out the amounts of profit-sharing and incentive payments:

SEI-SEF: 6.52%, IGE 5.68%, FT 6.4% , CEV 6.5%, of which 1.02% is profit-sharing.

Between April 21 and May 11 at 5 p.m., you will have to decide how to use your 2025 profit-sharing :to place it in order to receive the contribution or to reclaim it.

Whatever your choice, log on to the wesop-en.se.com website to make it formal:

- in SSO if you are connected to the Schneider network,
- or by clicking on 'FIRST CONNECTION' you will receive your login and password by e-mail.

If you do nothing, a default investment will be made, with a maximum employer contribution of €1,100.

How to maximise your employer contribution depending on how much you can invest and your interest in Schneider shares ?

To qualify for the €1,800 employer contribution..		...with a minimum investment			...with a max of SE shares		
I invest in funds:		payment	contribution	contribution	payment	contribution	contribution
Stage 1	All funds except Fonds Relais (SE Classic)	€1,100	100%	€1,100	€400	100%	€400
Stage 2	Fonds Relais (SE Classic) with SE shares with a 15% discount	€2,000	35%	€700	€300	85%	€255
Total		€3,100		€1,800	€3,272	35%	€1,145
Total investment + contribution (gross)		€4,900			€5,772		
including discounted SE shares (gross)		€2,700			€4,972		

Please note: if you do not invest €400 in a fund other than WESOP right now, you will not receive the €1,800 employer contribution, even if you make further investments later. By investing your money in this scheme, **your savings will be locked in for 5 years** unless early withdrawal applies*).

Examples of how your choices might affect a profit-sharing scheme worth €4,000							
Hypothesis: social security contributions of 9,7% marginal income tax rate of 11%	I maximise the contribution with a mini of SE shares		I maximise the contribution with a maxi of SE shares		I do nothing		I'll get the money back in my June payslip
	Payment	Contribution	Payment	Contribution	Payment	Contribution	
Investments							
all except Fonds Relais (SE Classic)	€2,000	€1,100	€400	€400	€3,374 profit-sharing	€1,100	
Fonds Relais (SE Classic) in SE shares with a 15% discount	€2,000	€700	€3,600	€1,400			
50% fonds monétaire and 50% PERECO					€626 employee share	€0	
Total	€4,000	€1,800	€4,000	€1,800	€4,000	€1,100	€4,000
Total of investment + contribution (gross)	€5,800		€5,800		€5,100		€0
My take-home pay (after social security contributions and income tax)	€5,237		€5,237		€4,605		€3,215
including SE discounted shares (net)	€2,438		€4,515		€0		€0

You are then free to choose other mixes and even to invest more than your profit-sharing, up to 25% of your gross annual salary (salary + bonuses), via an additional payment that can also **benefit from the 15% discount** on the Classic offer.

(*) Early unlocking of PEG: purchase/expansion of main residence, marriage, PACS, birth/adoption of 3rd and subsequent children, divorce/dissolution of PACS with custody of at least 1 child, domestic violence, disability or death (employee/spouse/PACS partner/children), termination of employment contract, excessive debt, business start-up..

The savings you invested in 2021 will be available on 1st June 2026 for sums from profit-sharing, matching contributions and your voluntary payments. This gives you the option of withdrawing part of it or switching from the shareholding fund to other funds.

If the amount you can invest in the WESOP is less than €3,100, the CFTC advises you to maximise your employer's contribution by investing the first €1,100 in a fund other than the Schneider Classic, and then any remaining amount in the Schneider Classic Bridge Fund

Information on the performance of Group Savings Plan (PEG) funds at mid-April 2026

In 2025, money market funds grew by 2.5% less than in 2023 and 2024.

Globally, equity markets rose by +10% in France (CAC 40), +14% in Europe and +10% in the US, driven mainly by companies linked to artificial intelligence. Bond markets rose by 2 to 3% in 2025. Since March 2026, tensions in the Middle East have pushed up interest rates, causing money market funds to rise and bond markets to fall. Equity markets, meanwhile, initially fell by 10% in March before recovering in April.

Performance of Group Savings Plan funds over the last 5 years and trends

The Schneider Actionnariat fund has risen by around 110% over 5 years.

This fund, invested 100% in Schneider shares, reflects the rise and fall of the stock, to which the dividend is added each year. **The WESOP plan will enable you to buy shares at a 15% discount through the Classic offer.** Following the announcement of the 2025 results and the outlook for 2026, and despite geopolitical uncertainties, the share price has rebounded.



The Schneider Dynamique Fund is up 57% over 5 years.

This fund, which is currently 95% invested in American and European equities, has a high level of risk, as it depends on stock markets, which fell at the beginning of 2025 following the increase in customs duties and the risk of trade wars.



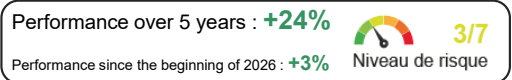
The HSBC EE ISR Actions Monde E fund is up 50% over 5 years.

This fund invests in socially responsible companies. It was included in the PEG in 2024. It follows stock market trends and has been down since the beginning of the year, but had made good progress in previous years.



The Schneider Diversified Fund is up 24% over 5 years.

This fund is made up of equities (55%) and bonds (45%). The fall in interest rates led to an increase in bonds. As the equities in this fund are European, they have suffered less from the downturn than the US stock markets.



Schneider Energie Solidaire is a low-risk fund that has gained 4% over 5 years.

It is a socially responsible fund (SRI), 95% of which is invested in bonds issued by 'safe' issuers that respect social and environmental criteria, and 5% in socially responsible companies. This fund really stagnated in 2025.



The Schneider Monétaire Fund, which is very low risk, has benefited from the rise in interest rates. Returns remain positive



Saving one's profit-sharing in the Group Savings Plan is certainly of interest to those who are able to do so, especially in order to recover the employer's contribution.

Nevertheless, the CFTC reiterates its demands to management:

- **A revision of the profit-sharing agreement so that profit-sharing reaches 15% of annual salary** (instead of the current maximum of 10%).
- **A further increase in the employer's contribution to €2,000.**
- **A 200% matching contribution for the first €500 invested.**

Any questions? Contact your CFTC representatives :

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