



# 2024 profit-sharing, top-up and incentive schemes

## How to benefit from the €1,800 employer contribution

### Advice from the CFTC

16 avril 2025

#### Between 16 April and 12 May at 5 p.m., you will have to decide how to use your 2024 profit-sharing

You have received a letter setting out the amounts of profit-sharing and incentive payments: for SEI-SEF: 6.49%, IGE 6.33%, FT 7.2% , CEV 7.07%, SA3I 5.95% of which 0.95% is profit-sharing.

**Whatever your choice, log on to the [wesop-en.se.com](https://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.

**Advice from the CFTC on how to maximise your employer contribution depending on how much you can invest and your interest in Schneider shares.**

#### 1- Minimum investment in order to maximise the contribution

You pay your I&P	In which funds?	Obtained contribution	Remarks
The first €400	All except Fonds Relais (bridging fund)	400 €	100% of the contribution
The next €700	All except Fonds Relais (bridging fund)	700 €	100% of the contribution
The next €2.000	WESOP fonds relais (bridging fund)	700 €	35% of the contribution with discounted SE shares

ie: €1.100 excluding bridging funds and €2.000 in Fonds Relais

1 800 € Max contribution for a total pay of 3100 €

#### 2- Maximisation of SE shares at 15% discount the contribution

You pay your I&P	In which funds?	Obtained contribution	Remarks
The first €400	All except Fonds Relais (bridging fund)	400 €	100% of the contribution
The next €300	WESOP Fonds Relais (bridging fund)	255 €	85% of the contribution with discounted SE shares
The next €3.272	WESOP Fonds Relais (bridging fund)	1 145 €	35% of the contribution with discounted SE shares

ie: €400 excluding bridging funds and €3.572 in Fonds Relais

1 800 € Max contribution for a total pay of 3972 €

#### Example : for a pay of €4.000 of Profit Sharing/ participation (I&P)

Hypothesis : Marginal income tax rate of 11% subject to social security contributions (9.7%) and Schneider share at the subscription price level (€182.86)

Choice	Consequences	I recover
1- I'm cautious: I invest the minimum to obtain the maximim contribution and I invest the remainder in low-risk funds	<ul style="list-style-type: none"> <li>▪ €1800 of contribution</li> <li>▪ Savings locked in for 5 years, <b>except (*)</b></li> </ul>	€5237 with €2.438 in Fonds Relais
2- I'm bold: I invest all in tne bridging fund (Fonds Relais) except €400 in another fund	<ul style="list-style-type: none"> <li>▪ €1800 of contribution</li> <li>▪ Savings locked in for 5 years, <b>except (*)</b></li> </ul>	€5237 with €4.515 in Fonds Relais
3- I want the money back right away	<ul style="list-style-type: none"> <li>▪ <b>No contribution</b></li> <li>▪ Subject to 2025 income tax and paid in June</li> </ul>	€3215
4- I do not join (I'm not doing anything)	<ul style="list-style-type: none"> <li>▪ €1100 of contribution thanks to the automatic investment of 100% of the profit-sharing in the Schneider Monetary Fund of the PEG (PEE) frozen for 5 years, <b>except (*)</b></li> <li>▪ Participation : 50% the Schneider Monetary Fund and 50% in controlled management of the PERECO, <b>blocked until retirement.</b></li> </ul>	€4605

(\*) **Early unlocking of PEG:** purchase/expansion of main residence, marriage, PACS, birth/adoption of 3rd and subsequent children, divorce, separation, dissolution of PACS with custody of at least 1 child, domestic violence, disability or death (employee/spouse/PACS partner/

**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 a one-off payment that can also benefit from the 15% discount on the Classic offer.**

**The savings you invested in 2020 will be available on 1<sup>st</sup> June 2025 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.**

## Informations sur les performances des fonds du Plan d'Epargne Groupe (PEG) à mi-avril 2025

In 2024, money market funds continued to grow, although the recent fall in interest rates should reduce their yield. Global equity markets rose strongly, with the exception of the CAC 40 in France, due to political instability. Bond markets continued to rise.

The CAC 40 lost 2%, while the Euro Stoxx50 gained 8%, the Dow Jones 13% and bond markets 5%.

On the other hand, since the beginning of 2025, the increases in customs duties worldwide provoked by the United States have caused the world's stock markets to fall very violently. (CAC 40 -2%, Euro Stoxx -1%, Dow Jones -5%, Nasdaq -11%).

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

**The Schneider Actionnariat fund has risen by around 176% over 5 years.** This fund, invested 100% in Schneider shares, reflects

Performance over 5 years : **+176%**  
Performance since the beginning of 2025 : **-18%** Niveau de risque **5/7**

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. After rising sharply at the start of the year on the back of hopes for the development of Artificial Intelligence (AI) and data centres, the share price has fallen in the wake of innovations in AI and increases in customs duties in the US

**The Schneider Dynamique Fund is up 65% over 5 years.** This fund, which is currently 95% invested in American and European

Performance over 5 years : **+65%**  
Performance since the beginning of 2025 : **-10%** Niveau de risque **3/7**

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 77% 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.

Performance over 5 years : **+77%**  
Performance since the beginning of 2025 : **-13%** Niveau de risque **4/7**

**The Schneider Diversified Fund is up 28% 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.

Performance over 5 years : **+28%**  
Performance since the beginning of 2025 : **-2%** Niveau de risque **3/7**

**Schneider Energie Solidaire is a low-risk fund that has gained 5% 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 made good progress in 2024 after losing a lot following the fall in bonds in 2023.

Performance over 5 years : **+5%**  
Performance since the beginning of 2025 : **+0%** Niveau de risque **2/7**

**The Schneider Monétaire Fund, which is very low risk, has benefited from the rise in interest rates.** Returns in 2025 will be lower than in 2024 and 2023, but they will remain positive.

Performance over 5 years : **8%**  
Performance since the beginning of 2025 : **+1%** Niveau de risque **1/7**

**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 :

Sylvie RESTANI—François SOENEN—Xavier MERLINI—Ludovic LAMBERT

