

Fresenius Medical Care Compensatory Time Account

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Notes on capital investment within the Compensatory Time Account for Vivonic GmbH

All modules and contributions to the Compensatory Time Account are invested for you at Allianz according to a security-oriented concept.

For this purpose, a separate trust agreement was concluded for Vivonic GmbH, in which the key points of the capital investment were defined:

- Investment in the Allianz Portfolio Concept
- Guaranteed interest rate (before costs; term 9 years): 0.25% p.a.
- Surplus participation / variable interest from the first year onwards

For the year 2024, the total interest rate including profit participation is 2.625%, taking into account investment costs.

Historical development of the investment concept
Total interest (after deduction of administrative expenses)

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
4,1	3,85	3,75	3,4	3,4	3,2	2,9	2,65	2,65	2,825	2,525	2,275	2,275	2,425	2,625