

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 |