

Paris, August 30th 2024

Exercise of the early redemption option of notes

€124,400,000 Undated Subordinated Fixed/Floating Rate Notes (of which €124,400,000 are currently outstanding)

ISIN code: FR0012206217

Common code: 111883793

(the "**Notes**")

Macif announces its intention to exercise its option for the early redemption of the Notes, in whole, in accordance with the terms and conditions set out in the Prospectus dated October 2, 2014, approved by the Commission de Surveillance du Secteur Financier.

The early redemption of the Notes is subject to the prior approval of the Autorité de contrôle prudentiel et de résolution. This prior approval was granted on April 23, 2024.

The early redemption date of the Notes will be October 7, 2024. The nominal amount of the Notes redeemed is €124,400,000. The Notes will be redeemed at their principal amount, together with all interest (including any arrears of interest) accrued up to (but excluding) the redemption date.

The annual interest cost is 3.916% (€4.87 million). The bond was qualified as RT1 Capital under Solvency 2. The early redemption of the Notes will have a slight negative impact on solvency margins : -4 points on Macif Solvency margin (307% SCR coverage ratio at the end of 2023) which corresponds to -2 points for the Aéma group Solvency margin (178% SCR coverage ratio at the end of 2023)

ABOUT Macif • As a mutual insurer, Macif strives daily on behalf of its 5.8 million members and customers with uncomplicated and effective insurance products and services for property and casualty insurance, health and personal protection, and finance and savings. Macif generated a turnover of nearly €6,7 billion in 2023. Managing more than 18 million contracts, it has nearly 11,000 employees who all work in France within a network of more than 450 physical and telephone reception points. Macif has been certified as "Top Employer 2024" and was re-elected French favorite brand in the category Insurance companies in 2024. Since January 2021, Macif has been affiliated with Aéma Groupe. Aéma Groupe, which grew out of the merger between Aésio Mutuelle and Macif, envisions a fairer and more humane world every day by making foresight a central part of the relationship with its members, policyholders and corporate clients. For more information, visit www.macif.fr

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ABOUT AÉMA GROUPE • Mutualist in its soul, activist by conviction, AémaGroupe was founded by Macif and AÉSIO Mutuelle. With the acquisition of Abeille Assurances in 2021, followed by the creation of OfiInvest in 2022, AémaGroupe is now France's fourth largest insurance company with a revenue of 15.6 billion euros in 2023. Its more than 20,000 employees and 1,800 elected representatives work every day to support and protect more than 11.7 million policyholders. For more information, visit www.aemagroupe.fr

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