



Report of the General Meetings of June 19, 2026

Chairman Fernand Fischer welcomes the members and guests of honour present and opens the Extraordinary General Meeting. He then hands over to the secretary.

Extraordinary General Meeting

Amendments to the articles of Association.

The secretary reviews a document setting out the amendments to different articles of the Association applicable from 1st August 2026.

The amendments are unanimously approved by the Extraordinary General Meeting.

The Chairman closes the Extraordinary General Meeting and opens the Ordinary General Meeting.

Ordinary General Meeting

1) Chairmans' address

The President welcomes the guests of honour: Ms. Sandra Herrmann and Mr. Abilio Fernandes from the Ministry of Health and Social Security; Messrs. Fabio Secci, CEO, and Patric De Waha, CDO of CMCM; Messrs. André Friden, Vice President, and Jean-Luc Roncari, Secretary General of FNML; Mr. Théo Weber from the Supervisory Commission, Colette Weber and Daniel Lardo being excused; Messrs. Claude Poos, President, and Félix Greisch, Secretary of NGL-SNEP; Ms. Denise Conzemius, Secretary, and Mr. Willy Laugs, member of the Board of the ALEBA Pensioners' Association; ALEBA is represented by Messrs. Jean-Jacques Rieff, Vice President PSF, and Daniel Reyman from the Executive Committee, President Roberto Mendolia and Secretary Nathalie Minnino being excused; not forgetting the ALEBA staff, represented by Ms. Sandra Carvalho, Véra Antunes, and Mr. Patrick Mendes.

Before continuing, the President suggests observing a minute of silence in memory of the deceased members.

The President wants to thank the board members for the work done during 2025. Then he hands over to the secretary for the activity report.

2) Activity report

Board of Directors

The Board of Directors of the Mutual Insurance met 8 times. Let's not forget that the meeting on February 26 was the last time our Arsène Kihm served as secretary, and it was the first meeting without our friend Pierre, who was still with us in December 2024.

Since the Board of Directors of the Mutual Insurance is responsible for finances, at each of these meetings the latest financial situation as well as the statement of various benefits, expenses, and income was presented and discussed by the treasurer.

Among the ongoing matters, let's note the current topics and preparations for the Mutual's General Assembly as well as the CMCM and FNML Congresses or General Assemblies.

FNML

We attended a discussion evening ("Schnëssowend") organized by the FNML on April 18, during which various topics were discussed.

We were well represented at the FNML's June 6 AGM, which ended rather abruptly due to issues related to the financial situation.

Later, a new FNML "Schnëssowend" on October 27 was an opportunity to analyse the financial situation.

We were present at the FNML's extraordinary AGM on December 8, where our Alain Back came out first in the elections for a new board. Congratulations, Alain.

CMCM

Of course, we were present at the CMCM day on November 29, the General meeting on July 15, and the congress on June 19. Personally, I am positively surprised by the quality of the organization of the new CMCM team.

ALEBA

We were also present at ALEBA's delegates' day, where we had the chance to present the Mutual's services and connect with the delegates in attendance. To be thorough, presentations of the services to the Mutual's members were organized, and more presentations are planned for 2026. A new flyer was also distributed in the companies.

We were present at ALEBA's General Assembly as well as that of the ALEBA Pensioners' Association.

Before the June 13 General Assembly, we met with representatives from the Ministry of Health and Social Security to make sure the changes to the statutes were compliant. It was also a chance to go through all the articles from start to finish.

REPRESENTATIONS

Within the Board of Directors of CMCM, Fernand Fischer serves as Chairman of the "Bylaws and Regulations" Committee, and he is also a member of the "Gracious Committee." Alain Back has been a member of the FNML Board of Directors since May 23, 2025, and Federal Treasurer since

December 2025. As of the end of December 2025, the Mutual had 8,996 members, including more than 2,500 affiliated with CMCM.

3) Financial report

Treasurer Christian presents the figures and the balance sheet for the past year.

Expenses: €59,668.51

Compared to the 2024 fiscal year, the Mutual Fund almost doubled its expenses for benefits.

Revenue: €56,742.10

This results in a loss of €2,926.41 for the 2025 fiscal year. This deficit could have been reduced if the planned increase in contributions, effective from January 1, 2025, had not been postponed to April 1.

It is worth noting that the estimated costs of the new benefits for members were very close to our projections.

The result of the fiscal year combined with the funds in the accounts: current account, savings account, and fixed-term account means that the assets of the Mutual Fund amounted to €529,221.34 as of 12/31/2025.

These figures have been approved by the external auditor (see point4).

4) Report of the Supervisory Committee and Fiduciaire Lux-Partners.

The fiduciary in charge of auditing the 2025 Management Report confirmed that the figures match the accounting records and submitted documents and recommends approving them and granting discharge to the Board as well as to themselves.

Théo Weber, representing the supervisory committee, also confirms that the Supervisory Committee has approved the figures presented by the treasurer and suggests granting discharge to the Mutual's Board of Directors.

5) Discharge of the administrative bodies

On the proposal of the Supervisory Committee and the Fiduciaire Lux-Partners, the financial situation is approved unanimously by the members present. The same goes for the discharge to the administrative bodies.

6) Choice the external Auditor (actually Fiduciaire Lux-Partners

On the recommendation of the Mutual's Board, the external auditor Fiduciaire Lux-Partners is renewed for 1 year,

7) Appointment of the three members of the Supervisory Committee

The 3 members, Colette Weber, Daniel Lardo and Théo Weber are re-elected for a further year.

8) Miscellaneous

The Chairman gives the floor to the guests of honour.

There being no further business, the President closes the General Meeting.

Fernand Fischer

President

Gilbert Beffort

Secretary