

**COMPAGNIE DE SAINT-GOBAIN**

Société anonyme au capital de 2 115 734 768 €  
Siège social : Tour Saint-Gobain, 12, place de l'Iris, 92400 Courbevoie  
542 039 532 R.C.S. Nanterre

**AVIS DE DEUXIÈME CONVOCATION****Titres participatifs avril 1984 de 1 000 euros**

L'Assemblée générale des porteurs de titres participatifs émis par la Compagnie de Saint-Gobain (la « Société ») en avril 1984 n'ayant pas pu valablement délibérer le mercredi 25 mai 2022, faute de quorum, les porteurs de titres participatifs sont de nouveau convoqués en Assemblée générale le jeudi 23 juin 2022 à 12 heures au siège social de la Société, Tour Saint-Gobain, 12, place de l'Iris, 92400 Courbevoie Cedex, à l'effet de délibérer sur l'ordre du jour suivant :

***Ordre du jour***

1. Rapport du Conseil d'administration sur l'activité de la Société au cours de l'exercice 2021 ;
2. Rapport des Commissaires aux comptes sur les comptes de l'exercice 2021 et sur les éléments servant à la rémunération des titres participatifs ;
3. Fixation de la rémunération annuelle du représentant titulaire de la Masse ;
4. Délégation de pouvoirs pour accomplir les formalités requises

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Pour assister ou se faire représenter à cette Assemblée :

- Les porteurs de titres participatifs au nominatif devront être inscrits en compte chez la Société, au plus tard, au jour de l'Assemblée générale.
- Les propriétaires de titres participatifs au porteur devront justifier dans les mêmes délais auprès de leurs intermédiaires financiers teneurs de compte, de l'inscription en compte de leurs titres par une attestation de participation délivrée par ces intermédiaires.

Les porteurs de titres participatifs pourront demander un pouvoir ou un formulaire de vote par correspondance à BNP Paribas Securities Services – CTO Assemblées – Grands Moulins de Pantin, 9, rue du Débarcadère – 93761 Pantin Cedex (France).

L'attestation de participation et le pouvoir ou le formulaire de vote par correspondance devront être retournés et réceptionnés par BNP Paribas Securities Services à l'adresse indiquée au paragraphe précédent au plus tard le mercredi 22 juin 2022 à 15 heures (heure de Paris).

Conformément aux dispositions des articles R. 22-10-24 et R. 225-79 du Code de commerce, la notification de la désignation et de la révocation d'un mandataire peut, outre par la voie postale, également être effectuée par la voie électronique, selon les modalités suivantes :

- **pour les porteurs de titres participatifs détenus au nominatif pur** : en envoyant un courrier électronique revêtu d'une signature électronique obtenue par leurs soins auprès d'un tiers certificateur habilité à l'adresse électronique suivante : [paris.bp2s.france.cts.mandats@bpnparrabis.com](mailto:paris.bp2s.france.cts.mandats@bpnparrabis.com). Cet e-mail devra obligatoirement contenir les informations suivantes : nom de la Société, date de l'Assemblée, nom, prénom, adresse et identifiant des porteurs de titres participatifs (disponible auprès de BNP Paribas Securities Services chargé de la gestion du service des titres participatifs) ainsi que nom et prénom et, si possible, adresse du mandataire désigné ou révoqué ;
- **pour les porteurs de titres participatifs détenus au nominatif administré ou au porteur** : en envoyant un courrier électronique revêtu d'une signature électronique obtenue par leurs soins auprès d'un tiers certificateur habilité à l'adresse électronique suivante : [paris.bp2s.france.cts.mandats@bpnparrabis.com](mailto:paris.bp2s.france.cts.mandats@bpnparrabis.com). Cet e-mail devra obligatoirement contenir les informations suivantes : nom de la Société, date de l'Assemblée, nom, prénom, adresse et références bancaires complètes des porteurs de titres participatifs ainsi que nom et prénom et, si possible, adresse du mandataire désigné ou révoqué. Puis, ils devront demander à leur intermédiaire financier habilité qui assure la gestion de leur compte titres d'envoyer une confirmation écrite à BNP Paribas Securities Services – CTO Assemblées – Grands Moulins de Pantin, 9, rue du Débarcadère – 93761 Pantin Cedex (France) ou un email à [paris.bp2s.france.cts.mandats@bpnparrabis.com](mailto:paris.bp2s.france.cts.mandats@bpnparrabis.com).

Afin que les désignations ou révocations de mandataires exprimées par voie électronique puissent être valablement prises en compte, les confirmations devront être réceptionnées par BNP Paribas Securities Services au plus tard le mercredi 22 juin 2022 à 15 heures (heure de Paris). Les désignations ou révocations de mandataires exprimées par voie postale devront être réceptionnées par BNP Paribas Securities Services au plus tard le mercredi 22 juin 2022 à 15 heures (heure de Paris).

*Le Conseil d'administration.*

## COMPANIES &amp; MARKETS

# Insurtechs battle problems after hyped IPOs

Self-styled insurance sector 'disrupters' have toiled as investors change focus from innovation to traditional metrics

IAN SMITH  
INSURANCE CORRESPONDENT

"Forget everything you know about insurance" was the brash tagline adorning a banner across the front of the New York Stock Exchange when Lemonade went public in July 2020.

The message reflected the confidence that propelled the US insurance start-up and peers including Hippo and Root on to the stock market at valuations far higher than any of the established industry operators could dare hope.

The self-styled "disrupters" each had a beguiling pitch to investors: our technology can track risks in real time; cut the number of insurance claims by spotting incidents before they even happen; speed up the processing of claims that are made; help the businesses operate with a lower cost base.

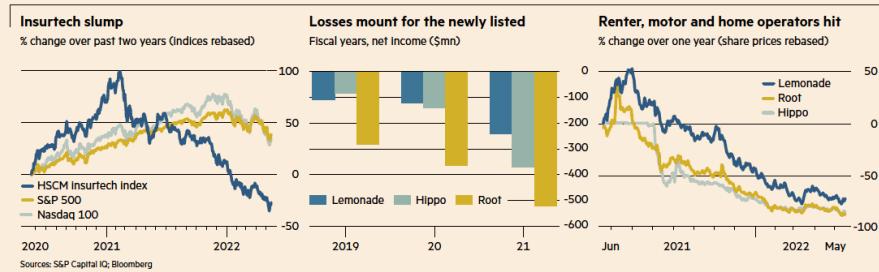
But two years on from its eye-catching debut on Wall Street, Lemonade, along with Hippo and Root, are among the biggest casualties of a rout in tech stocks as rising interest rates prompt investors to ditch high-growth companies in favour of those with reliable profits.

As the once seemingly irresistible tech rally threatens to unravel further, the companies, commonly known as insurtechs, must now convince a more sceptical market that their business models are worth sticking with.

Within the sell-off, the wider fintech sector "got hit particularly hard, and then, within [that], I think insurtech got hit the hardest," said Alex Timm, chief executive of Root, a motor insurance specialist that had early backing from heavyweight tech investor Tiger Global.

Shares in Lemonade, a provider of renters' insurance and other personal cover, are down nearly 90 per cent since peaking last year and are now more than a quarter below their IPO price.

Shares of Root, which went public shortly after Lemonade, are down more than 90 per cent, while home insurer Hippo is down more than 85 per cent since its listing in early 2021.



Sources: S&P Capital IQ; Bloomberg

## Legal Notices



Public Company with a capital of EUR 2,115,734,768  
Registered Office « Tour Saint-Gobain », 12, place de l'Iris, 92400 Courbevoie (France)  
R.C.S.: Nanterre 542 059 532

### NOTICE OF SECOND MEETING

Participating stocks April 1984 of 1,000 each

As at the General meeting of the holders of participating stocks (*titres participants*) issued by Compagnie de Saint-Gobain (the "Company") in April 1984 could not deliberate on Wednesday, May 25, 2022 in the absence of the required quorum, the holders of participating stocks are recommended to the General meeting on Thursday, June 23, 2022 at 12 p.m. (Paris time) at the registered head office of the Company, Tour Saint-Gobain, 12, place de l'Iris, 92400 Courbevoie Cedex (France), for the purpose of considering the following agenda:

#### Agenda

- Board of Directors report on the Company's operations for fiscal year 2021.
- Auditors' report on the financial statements for fiscal year 2021 and elements for determining the remuneration of the participating stocks.
- Determination of the annual remuneration of the holders' representative.
- Powers to carry out formalities.

To attend or to be represented at this meeting:

- The holders of registered participating stocks must be registered in the account kept by the Company no later than the date of the General Meeting.
- The holders of bearer participating stocks must prove within the same deadlines to the financial intermediary responsible for managing their securities accounts, that their participating stocks are registered by means of a certificate (*attestation de participation*) issued by said intermediary.

The holders of participating stocks may request a proxy or postal voting form from BNP Paribas Securities Services – CTO Assemblées – Grands Moulins de Pantin, 9 rue du Débarcadère – 93761 Pantin Cedex (France).

The shareholding certificate (*certificat de participation*) and proxy or postal voting form must be returned and received by BNP Paribas Securities Services at the address indicated in the previous paragraph no later than Wednesday, June 22, 2022 at 3.00 p.m. (Paris time).

In accordance with Articles R. 22-10-24 and R. 225-79 of the French Commercial Code, notification of designation and revocation of a proxy, may also be done by email (in addition to by mail), as follows:

- For the holders of registered participating stocks by sending an email to the following email address: [cts.mandats@bpns.com](mailto:cts.mandats@bpns.com) specifying the name of the Company, the General meeting date, last name, first name, address and identifier of the holders of participating stocks (available from BNP Paribas Securities Services in charge of managing the participating stocks service) as well as the last name and first name and, if possible, the address of the appointed or revoked proxy.
- For the holders of registered participating stocks held through an intermediary and for the holders of bearer participating stocks by sending an email to the following email address: [cts.mandats@bpns.com](mailto:cts.mandats@bpns.com) specifying the name of the Company, the General meeting date, last name, first name, address and identifier of the holders of participating stocks (available from BNP Paribas Securities Services in charge of managing the participating stocks service) as well as the last name and first name and, if possible, the address of the appointed or revoked proxy.

For the due process of electronic designations or revocations of proxies, confirmation will have to be received by BNP Paribas Securities Service at the latest on Wednesday, June 22, 2022 at 3.00 p.m. (Paris time). Designations or revocations of proxies processed by paper will have to be received by BNP Paribas Securities Service at the latest on Wednesday, June 22, 2022 at 3.00 p.m. (Paris time).

The Board of Directors.

## Financial



8 Jun 2022  
7011A067ED24668E33E767D4505ABBCFA  
BFF393BE0C5F08E6A4621D9659FC105

66 Jun 2022  
9ACF2FB8E9B98911CEFC33837614  
2038AF5342EDAA413CCF88A7946C9357

## Businesses For Sale

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Email: advertising@ft.com

Ruth Foxe Blader, a partner at London-based fintech investor Anthemis, said the insurtechs' early valuations were driven by a "hype cycle" that has not withstood scrutiny.

At its peak, Lemonade was valued at around 100 times sales, according to Bloomberg data. By contrast, well-established and large US insurers such as Travelers and Chubb traded at between one and two times sales.

"There was a lot of goodwill, and the growth and the size of the accessible market had dollar signs in everybody's eyes, but the fundamentals . . . really needed to be explored more deeply," said Foxe Blader.

Despite a chastening few months as a public company, Lemonade chief executive and co-founder Daniel Schreiber appears to show the same equanimity now as he did on a giddy first day of trading, when the group's shares closed up nearly 140 per cent.

In an interview with the Financial Times, he points to a letter Lemonade published prior to its IPO in which the founders stressed they were "not interested in our share price on a day to day, week to week or month to month basis".

Schreiber said: "This is really some-

Last year was just a matter of growing up . . . When Michael Jordan was five years old he showed promise, but he was five. He had to mature'

thing that we said on the way up, I'm saying it on the way down. It's one of those 'he who laughs last' kind of dynamics," he added, referring to the need to take a long-term view.

Before its IPO, Lemonade trumpeted its artificial intelligence-powered systems that allowed for lightning-speed processing of claim payments.

But as fears grow of a US economic downturn, the insurtechs' core underwriting, the price at which they underwrite customers' risks, has come under focus from analysts and investors.

Loss ratios, or claims incurred as a proportion of premiums sold, have remained high, knocking earnings. According to Capital IQ, Root, Lemonade and Hippo booked \$1.1bn in net losses between them in 2021, up from a combined \$474mn two years earlier.

Root's Timm urges patience. Loss ratios, he points out, will be higher with a brand-new customer base as insurers work out the right price at which to underwrite risk — while surging inflation in the price of claims has made the job harder. All the insurtechs say that loss ratios will improve as their understanding of customers deepens.

Lemonade has said that forays into

pet and home insurance "demonstrate higher loss ratios than our more mature, stable renters' book". Schreiber said the group's decision to sell directly to consumers instead of using agents means costs are heavier at the start. However, expected improvements in the loss ratio and return on that initial investment mean "the arithmetic fixes itself," he said.

It is an optimism shared by Julian Teicke, the chief executive of privately held German insurtech Wefox, who likens the challenge facing the listed early-stage insurtechs to a "valley of death".

After the initial hype, he says, companies struggle as the value from better technology, lower costs and more sophisticated underwriting is realised only once insurers have a substantial book of business.

"The results can only be really good, and influenced by the technology that has been built, if the book is really big, and that is going to take time," Teicke says. For some, time is a luxury the listed insurtechs do not have as losses eat away at their piles of IPO cash.

According to Capital IQ, Lemonade had \$211mn in net cash at the end of March, having used up \$40mn in the first quarter. Schreiber expects the group's cash to peak this year. Root has \$644mn in net cash, burning through \$51mn between January and March.

Timm says the business is "well past peak burn" and feels "very good without additional capital raises that we can execute on the strategic priorities that we have set for our business".

Hippo, meanwhile, had \$520mn in net cash and used up \$59mn. Rick McCathron, the group's president and chief executive, said it had "plenty of runway to get to the maturity to implement all of the things that we have already started implementing".

Lemonade and Hippo report a figure for their liquidity that combines gross cash and investments. By that measure, Lemonade had \$1bn and Hippo \$772mn at the end of March. Root says it had "unencumbered capital" of \$756mn when the quarter ended.

Even as they sketch out a brighter future, the insurtechs cannot afford to stand still. Root has taken the radical action of firing a fifth of its workforce in January, is scaling back its marketing spend and raising prices for its policies.

Hippo, based in Silicon Valley, is diversifying beyond its heartlands of California and Texas while also tightening its underwriting guidelines. Lemonade is also focusing on those states that have proved most profitable.

There are signs of improvement. In its first-quarter results in May, Hippo reported its best gross loss ratio since listing, at 76 per cent, sending shares higher. It expects this measure to come in below 100 per cent for the full year.

Sceptics such as Ryan Justis at Autonomous say struggling insurtechs should start scouting for buyers among the industry's behemoths. "You want to be the one that gets bought," he says.

But Hippo's McCathron says the challenges of last year are "just a matter of growing up", drawing a comparison with basketball legend Michael Jordan.

"When Michael Jordan was five years old, [he] showed promise, but he was five. He had to mature."

## Luxury goods

### B&B Italia owner plans to become 'LVMH of design'

SILVIA SCIORILLI BORRELLI — MILAN

Design Holding has laid out ambitious plans to scoop up more luxury interior design brands while not ruling out a float, as the Italian group bets that a shift to hybrid working will spur demand for its £10,000 B&B Italia sofas and £900 Louis Poulsen lamps.

Chief executive Daniel Lalonde said the Milan-based company, which is owned by private equity firms Investindustrial and Carlyle, could become the "LVMH of design", nodding to his former employer which built the world's biggest luxury empire by acquiring several European labels.

Design Holding, created as a joint venture in 2018 by its two private equity backers, already controls furniture and lighting brands such as Flos and Fendi Casa, part of the luxury fashion group. Lalonde said the group wants to expand through more acquisitions and that there were plentiful opportunities given many high-end furniture and interior design companies are small or mid-sized.

"We need to be the pioneers, bringing sustainable craftsmanship on a global scale together," he said.

Design Holding is considering a partial float and hired banks including JPMorgan and UniCredit as advisers this

year, according to people with knowledge of the matter. A potential IPO would value the group at more than €2bn, according to the people, but they stressed any move was not imminent.

Lalonde refused to be drawn on whether there were plans to take the company public but conceded there had been "some contemplation over the group's strategic options".

He added: "Carlyle and Investindustrial love the business, but they are private equity companies so it's their decision to see if, when and where some thing would happen."

Massimiliano Caraffa, a Milan-based

managing director at Carlyle, told the FT business of luxury summit last month Design Holding would be a potential IPO candidate. Investindustrial and Carlyle declined to comment on their plans.

Lalonde, a Canadian, worked for Nestlé before spending more than a decade at LVMH where his roles included chief executive of champagne Moët & Chandon and international president of Ralph Lauren. He was then chief executive of SMCP, a French group whose brands include women's wear labels Sandro, Maje, and Clémence Pierlot, which listed during his tenure.

Design Holding reported revenues of more than €700mn in 2021, the first year in which it made its financial results public. Earnings before interest, tax, depreciation and amortisation were €190.3mn, up nearly 28 per cent. It reported €190.3mn in sales in the first three months of 2022, up more than 18 per cent year on year.

Lalonde argued the pandemic had triggered a permanent shift in the way people across the world lived at home, encouraging many to renovate. Many professionals across western countries have also relocated to the countryside, creating growth potential for high-end outdoor lighting and furniture.

"There's been a renaissance of beautification for outdoor spaces and the home. Covid was a wake-up call for the industry," he said, speaking this week at the Salone del Mobile in Milan, the sector's main global event. The trade fair ran a small in-person version last September but the gathering had suffered cancellations during the pandemic.

Italy's design sector is the world's largest, with 30,000 companies and more than 60,000 employees in 2020, according to a joint report by Fondazione Symbola, Deloitte Private and Poli. But the pandemic was a difficult period with the sector losing a fifth of revenues in 2020 compared to 2019.



Design Holding controls lighting and furniture brands such as Fendi Casa

## Avis de sociétés



## COMPAGNIE DE SAINT-GOBAIN

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## AVIS DE DEUXIÈME CONVOCATION

## Titres participatifs avril 1984 de 1 000 euros

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Le Conseil d'administration.

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Aide aux jeunes  
en mal de (ré)insertion sociale

Siège social :  
5, rue de la Forêt – L-6196 Eisenborn

CCPL IBAN

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## IMC S.A.

Société anonyme

Registered office: 16, rue Erasme, L-1468 Luxembourg  
R.C.S. Luxembourg B 157843  
(the «Company»)

## INVITATION TO THE

*Extraordinary General Meeting of Shareholders of the Company (the "EGM") to be held on 11 July 2022 at 2:00 p.m. CET before Maître Carlo Wersandt, notary residing in Bascharage, Grand Duchy of Luxembourg, with the following agenda:*

1. Presentation of the report prepared by the board of directors of the Company (the "Board") in accordance with article 420-26, paragraph 5, of the Luxembourg law of 10 August 1915 on commercial companies, as amended, setting out the reasons for limiting or cancelling the preferential subscription rights of the shareholders (the "Report") and renewal of the authorised share capital in the amount of seventeen thousand six hundred and fifty two euros and fifty cents (EUR 17,652.50) for a period of five (5) years starting on the date of this extraordinary general shareholders' meeting and the related authorisation to the Board to issue new shares and to limit and cancel the existing shareholders' preferential subscription rights of the Company within the limits of the authorised share capital.
2. Subsequent amendment of paragraph 4 of article 5 of the articles of association of the Company, as amended (the "Articles").

## Notice to shareholders - need to register for participation

Each shareholder wishing to exercise its rights to attend and vote at the EGM should send to the Company a form of participation to confirm its participation at the EGM (the "Form of Participation") available on the Company's website ([www.imcagro.com.ua](http://www.imcagro.com.ua)), no later than 27 June 2022, 18:00 CET.

The rights to vote at the EGM are determined in accordance with and at the record date (the "Record Date"), which is set on 27 June 2022, 24:00 a.m. (midnight) CET. Only shareholders who confirmed their participation to the Company on due time will be authorized to participate and vote at the EGM (the "Authorized Shareholder(s)").

The Form of Participation can be downloaded from the Company's website at [www.imcagro.com.ua](http://www.imcagro.com.ua) and shall be returned in original by the shareholder to the Company's registered office's address which is IMC S.A., Attn: Christian Tailleur, 16, rue Erasme, L-1468 Luxembourg, Grand Duchy of Luxembourg, or by email to [christian.tailleur@lgl-group.lu](mailto:christian.tailleur@lgl-group.lu).

In addition to the Form of Participation, each shareholder who holds its shares in the Company through the facilities of the Polish National Deposit of Securities (the "KDPW") or Clearstream Banking S.A. (as the case may be) shall request an original depositary certificate (the "Shareholder's Certificate") from the broker or custodian bank who is a participant of the KDPW or Clearstream Banking S.A. (as the case may be) and who maintains the securities account for such shareholder evidencing its amount of shares held at the Record Date.

The Shareholder's Certificate (original or copy) must be sent by the shareholder to the Company no later than 4 July 2022, 18:00 CET. Only Authorized Shareholders who were holders of the Company's shares at the Record Date will be allowed to attend and vote at the EGM subject to (i) the confirmation of their participation to the Company (through the Form of Participation available on the Company's website at [www.imcagro.com.ua](http://www.imcagro.com.ua), no later than 4 July, 18:00 CET and (ii) the delivery to the Company of the original Shareholder's Certificate, within the forms and delays prescribed in the document called "IMPORTANT INFORMATION FOR PARTICIPATING TO THE EGM".

## Vote by proxy

Shareholders who have complied with the notification and registration requirements set forth above, can give voting instructions to any other person (natural or legal) via the Proxy Voting Form and Instructions available on the website of the Company ([www.imcagro.com.ua](http://www.imcagro.com.ua)), duly completed for each resolution of the EGM, signed and sent to the Company in written form by mail to the registered office's address of the Company which is IMC S.A., Attn: Christian Tailleur, 16, rue Erasme, L-1468 Luxembourg, Grand Duchy of Luxembourg, or by email to [christian.tailleur@lgl-group.lu](mailto:christian.tailleur@lgl-group.lu) no later than 4 July 2022 at 18:00 CET. One person may represent several or even all shareholders.

## Vote by correspondence

Shareholders who have complied with the notification and registration requirements set forth above can also participate at the EGM by correspondence by using the "Proxy Voting Form and Instructions" available on the website of the Company at [www.imcagro.com.ua](http://www.imcagro.com.ua) by following the instructions contained therein.

Further information is available on the Company's website and in particular in the document called "IMPORTANT INFORMATION FOR PARTICIPATING TO THE EGM".

## Right to have additional items in the agenda of the AGM and file draft resolutions of the AGM

In accordance with the Luxembourg Act of 24 May 2011 on shareholders' rights in listed companies, as amended, shareholders holding individually or collectively at least five per cent (5%) of the issued share capital of the Company have the right to add items to the agenda of the EGM and to file draft resolutions of the EGM in relation with the existing or new items to the agenda of the EGM.

These rights shall be exercised upon written requests of the shareholders (which needs to be an Authorized Shareholder) submitted to the Company by postal services at the registered office's address of the Company which is IMC S.A., Attn: Christian Tailleur, 16, rue Erasme, L-1468 Luxembourg, Grand Duchy of Luxembourg, or by email to [christian.tailleur@lgl-group.lu](mailto:christian.tailleur@lgl-group.lu) (quoting "IMC EGM").

The requests shall be accompanied by the evidence that (i) the shareholder is an Authorized Shareholder, (ii) a justification or a draft resolution to be adopted at the EGM and shall include the electronic or mailing address at which the Company can acknowledge receipt of these requests.

The requests from the shareholders shall be received by the Company at the latest on 19 June 2022, 18:00 CET. The Company will acknowledge the receipt of such requests within forty eight (48) hours upon receipt.

The Company will publish an updated agenda at the latest on 26 June 2022.

## Further questions

The shareholders of the Company may address all queries with respect to the EGM, such as but not limited to, the request to be provided with the documents to be tabled at the EGM and/or a draft of the resolutions of the EGM, by mail to the registered office's address of the Company which is IMC S.A., Attn: Christian Tailleur, 16, rue Erasme, L-1468 Luxembourg, Grand Duchy of Luxembourg, or by email to [christian.tailleur@lgl-group.lu](mailto:christian.tailleur@lgl-group.lu).

The shareholders of the Company may visit the Company's website at [www.imcagro.com](http://www.imcagro.com) for any further information, such as but not limited to:

- this convening notice;
- the total number of shares and voting rights at the date hereof;
- the documents to be provided to the EGM;
- a draft of the resolutions of the EGM;
- the Proxy Voting Form and Instructions;
- the Form of Participation; and
- Important information for participating to the EGM.

Luxembourg, 8 June 2022

The Board of directors of the Company

22799841

## BLACK SWAN S.A. S.P.F

Société Anonyme  
17, rue Léon Laval L-3372 LEUDELANGE  
R.C. Luxembourg B 176066

Messieurs les actionnaires sont convoqués par le présent avis à

## L'ASSEMBLÉE GÉNÉRALE ORDINAIRE

qui aura lieu extraordinairement le 22 juin 2022 à 11:30 heures au siège social de la société, avec l'ordre du jour suivant:

1. Approbation du rapport du Conseil d'Administration et du rapport du Commissaire aux comptes.
2. Approbation des comptes annuels arrêtés au 31 décembre 2021 et affectation du résultat.
3. Décharge à donner aux Administrateurs et au Commissaire aux comptes.
4. Divers.

Le Conseil d'Administration

2280075.1

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Tél: 8002 1234

du lundi au vendredi  
de 09.00 à 16.00 heures

[www.bee-secure.lu](http://www.bee-secure.lu)

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