



The “invest4change” insurance product distributed by Foyer Vie S.A. is a product that promotes environmental, social and/or governance (“ESG”) characteristics. This product is therefore considered a “light green” product within the meaning of Article 8 of the SFDR¹.

This information sheet, published on the website www.foyer.lu² describes these ESG aspects, in accordance with Article 10 of the SFDR.

Description of the ESG characteristics

The “invest4change” insurance product promotes ESG characteristics in that it invests exclusively in the “ESG Equities at Work” and “ESG Bonds at Work” sub-funds of the “CapitalatWork Foyer Umbrella” investment fund.

However, the investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Information about the methods used

The investment strategy of the manager, CapitalatWork Foyer Group, is primarily based on a responsible methodology that excludes controversial States, industries and companies according to environmental, social and governance criteria.

This methodology is reviewed on a regular basis and is provided at the following link: <https://www.capitalatwork.com/fr/durabilite/>.

Periodic reports

Periodic reports on the achievement of ESG objectives will be published.

Other ESG information

Foyer Group publishes each year a “Sustainability Statement”, which can be viewed at: <https://groupe.foyer.lu/en/foyer/governance>.

¹ European Regulation 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector: the “Sustainable Finance Disclosure Regulation”, or “SFDR”

² Specifically at: <https://www.foyer.lu/en/saving-pension/investment#solution-invest4change>