

The background of the advertisement is a photograph of several hot air balloons in flight against a clear blue sky. One large red and orange balloon is in the foreground on the right, with a person in a green shirt visible in its wicker basket. Other colorful balloons are scattered in the distance. The bottom of the image shows a soft, hazy horizon with a warm, golden glow.

Keep control.
Without a worry.



flexivie is an investment that combines the advantages of life insurance with the medium to long-term opportunities offered by the financial markets.

You can invest in different options under a single contract according to your needs and your risk profile, while benefiting from the financial management expertise of CapitalatWork Foyer Group asset managers.



Why save with a life insurance contract?

BE THE MASTER OF YOUR ESTATE PLANNING

With **flexivie**, you are free to name your beneficiaries in the event of your death, and you can easily change this choice at any time, at no cost.

In the event of your death, savings are made available very quickly, and without the involvement of a notary, unlike for assets deposited in bank accounts.

BENEFIT FROM ATTRACTIVE TAX BREAKS

The **flexivie** range of policies are exempt from withholding tax.

OPTIMUM PROTECTION FOR INVESTED ASSETS

In Luxembourg, you receive the very best protection for your assets.

This is because the money you invest is not kept directly by the insurer, but must be paid into a special account with a depository bank approved by the Insurance Commissioner, not the insurer's own accounts.

Your assets are therefore kept legally separate from those of the insurer's shareholders and creditors.

Finally, you have a legal privilege over other creditors when it comes to recovering the entirety of your capitalised savings¹.



The advantages of flexivie

CHOOSING BETWEEN SECURITY AND YIELD IS NO LONGER NECESSARY

flexivie is a modular solution that enables you to diversify your savings by combining security and yield.

Every investor is unique and deserves the right asset management. Our advice is intended to help you find the ideal combination by offering you performance while respecting your investor profile.

Depending on your investment horizon, **flexivie** offers you numerous opportunities to grow your savings through a variety of guaranteed and variable capital options.

YOUR MONEY IS ALWAYS AVAILABLE

Do you need cash quickly? Rest assured, you can withdraw all or part of your savings at any time.

INVEST RESPONSIBLY

You can invest in companies that encourage sustainable development.

1. Article 118 of the amended law of 7 December 2015 concerning the insurance sector.




Attractive performances over the long term

OUR VARIABLE CAPITAL OPTIONS

Do you wish to invest responsibly over the long term, while taking advantage of financial market trends?

Then choose our variable capital options, which offer you attractive yield prospects as well as enabling you to benefit from the expertise of the CapitalatWork Foyer Group in asset management.

CHOICE BETWEEN 4 CAPITALATWORK FUNDS	INVESTMENT POLICY	MINIMUM RECOMMENDED INVESTMENT PERIOD	YOUR ADVANTAGES
flexivie sustainable*	CapitalatWork Foyer Sustainable Equities	10 YEARS	
flexivie dynamic	CapitalatWork Foyer Dynamic	10 YEARS	<p>MAKE WITHDRAWALS AT ANY TIME Accumulated savings can be withdrawn throughout the duration of the contract without any exit fees</p> <p>PERSPECTIVES DE RENDEMENT INTÉRESSANTES The management of your savings is ensured by a team of experienced asset managers. They aim to strike the right balance between risk and yields so as to profit from performance on the financial markets.</p>
flexivie balanced	CapitalatWork Foyer Balanced	8 YEARS	<p>UNLIMITED PAYMENTS Your payments are unlimited</p>
flexivie defensive	CapitalatWork Foyer Defensive	5 YEARS	

* Certified  The LuxFLAG ESG Label is valid for the funds CapitalatWork Foyer Sustainable Equities and for the current fiscal year.

OUR CAPITAL PROTECTED OPTIONS

Are you a prudent investor with a minimum investment horizon of 3 to 6 years? Then take a look at our capital protected options. They offer the best investment capital guarantee and enable access to funds at any time.

KEY FEATURES	flexivie protect	flexivie confort
Capital protected	The capital or funds that you invest are protected at all times, regardless of financial market trends	
Ratchet effect	The interest you earn each year is added to your capital sum and is reinvested for you.	
Make withdrawals at any time	15% of the accumulated savings can be withdrawn every year throughout the duration of the contract without any exit fees	
Declining exit fees	If you wish to receive more than 15% of your savings each year, exit fees apply to the amount withdrawn: 3% in the first year, 2% in the second year and 1% in the third year. As from year 4, you may withdraw all or part of your savings without any exit fees.	If you wish to receive more than 15% of your savings each year, exit fees apply to the amount withdrawn: 3% for the first four years, 2% in the fifth year and 1% in the sixth year. As from year 7, you may withdraw all or part of your savings without any exit fees.
Indemnity for economic performance*	Possible with a withdrawal or switch of more than 15% of your savings	No
Flexible payments	Your payments are unlimited	Your payments are capped at €100,000 per person
Attractive yield prospects	The management of your savings is ensured by a team of experienced asset managers. They aim to strike the right balance between risk and yields so as to profit from performance on the financial markets.	
Minimum recommended investment period	3 years	6 years

A few words about the CapitalatWork Foyer Group

With over 25 years of experience in today's market trends and with over 3,500 private clients in the Benelux region, CapitalatWork Foyer Group shares the Foyer Group's core values, such as **trust**, **independence** and **excellence**.

CapitalatWork Foyer Group's mission is to offer a personalised management service, to both private and professional clients, who are investing capital into the financial markets. CapitalatWork favours a long-term vision by seeking to optimise investment returns and to limit the associated risks.

CapitalatWork Foyer Group, in its capacity as promoter, markets a selective but complete range of investment funds. CapitalatWork's investment strategy is based primarily on the pursuit of value in companies that are selected according to a rigorous selection process. The strategy in which CapitalatWork follows is that a superior and sustainable company is more capable of generating significant free cash flow over the long term.

The potential performance of the various sub-funds and consequently to its wealth management, stems from the combination of a rigorous valuation methodology and the implementation of a transparent investment process.

For further information, please refer to the CapitalatWork website: www.capitalatwork.com



* In order to generate an attractive yield for you, Foyer must – in current market conditions – invest in long-term financial assets whose value is sensitive to possible interest rate hikes. To protect the interests of all flexivie protect clients, Foyer reserves the right to apply an indemnity if the ECB's benchmark rate rises by 1% or more during the 24 months preceding your withdrawal or switch. This indemnity is equivalent to five times this change on the amount withdrawn.

My Foyer

Useful services to simplify your life.



A client area to take advantage of our online services.

- ✓ Access all your policies and documents
- ✓ Change your personal details
- ✓ View the status of your account
- ✓ Request an insurance certificate or tax certification
- ✓ Contact your agent using your personal mail box

Want to take advantage of our services?
It's very simple and completely free!
Log on at my.foyer.lu, and we'll guide you.



A mobile application to be closer to you.

For more information or to download
the app, log on to myfoyerapp.lu

For more information, see the financial information factsheet
on www.foyer.lu or contact your Foyer agent.



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