



investment

Find the right balance  
for your investments.



## Make your savings grow.

You would like to set aside capital and make it grow in order to finance future projects? Are you looking to not only save for the future, but to also ensure that your loved ones are financially secure and your wealth can be transferred in full confidence?

At a time when interest rates and returns on savings products are historically low, putting money aside each month is not sufficient. Think about diversifying your savings with financial investments.

Foyer has recognised the current savings challenges and has developed a solution for you.

**Smartlife is the flexible and tailored investment solution** that combines the advantages of life insurance with the medium to long-term opportunities offered by the financial markets.

Appealing to a range of investors, from the most conservative saver to the more risk adverse investor, this solution allows you to invest on a regular and constant basis 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. The great flexibility of smartlife gives you freedom in making contributions and withdrawals.



# Why save with a life insurance policy?

## **KEEP CONTROL OVER YOUR ESTATE PLANNING**

With **smartlife**, you are free to designate 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 TREATMENT**

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

## **OPTIMUM PROTECTION OF THE CAPITAL INVESTED**

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

This is because the money that you invest is not kept directly by the insurer. It must be kept in a special account with a depository bank that is approved by the Insurance Commissioner, so the capital is deposited in a different account from the insurer's own bank accounts.

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

This "Super-privilege" grants you priority to recover your entire compounded savings before any other creditor<sup>1</sup>.

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



# The advantages of smartlife

## **MANAGEMENT BASED ON THE “PRUDENT PERSON PRINCIPLE”**

Your savings are managed by a team of experienced asset managers at CapitalatWork. They aim to strike the right balance between risk and return so you profit from performance on the financial markets.

## **ATTRACTIVE RETURN PROSPECTS**

Depending on your investment horizon, **smartlife** offers you numerous opportunities to grow your savings through its various variable savings vehicles or its guaranteed-rate option.

## **ACCESSIBILITY AND FLEXIBILITY**

You invest at your pace, from a recurring premium of €200 per month (with no other contribution) or a single premium of €10,000.

You can at any time pay in additional amounts and increase or reduce your recurring premium.

## **AVAILABILITY OF YOUR SAVINGS**

Do you need liquidity rapidly? Rest assured, you can withdraw all or part of your savings at any time with no exit fees.



## A choice of four solutions

Investments can be split among vehicles with offer a guaranteed return and unit-linked savings solutions, offering you considerable flexibility with four options.

Our advice is intended to help you find the ideal combination by offering you performance, in keeping with your needs and your investor profile.

### smartlife25

Protect your capital



● unit-linked savings : 25%  
● guaranteed return : 75%

### smartlife50

Balance between growth and security



● unit-linked savings : 50%  
● guaranteed return : 50%

### smartlife75

Maintain growth



● unit-linked savings : 75%  
● guaranteed return : 25%

### smartlife100

Benefit from long-term performance and growth



● unit-linked savings : 100%

You have the possibility to switch products if you wish to choose a different solution later on.



## Access to different unit-linked vehicles

Within each option, you can also choose from among different funds managed by the CapitalatWork managers. Depending on your investment horizon and risk profile, you benefit from attractive return prospects.

- CapitalatWork Foyer Umbrella – Contrarian Equities at Work
- CapitalatWork Foyer Umbrella – Balanced Fund
- CapitalatWork Foyer Umbrella – Dynamic Fund
- CapitalatWork Foyer Umbrella – ESG Equities at Work

## A few words about the CapitalatWork Foyer Group

Active for over 30 years, with more than 4,000 private clients in Benelux region, CapitalatWork Foyer Group shares the Foyer Group's key values, such as **trust, independence and excellence.**

CapitalatWork Foyer Group provides customised wealth management advice to private and corporate clients. It favours a long-term view by seeking to optimise investment performance and limiting the related risks.

As a promoter, CapitalatWork Foyer Group markets a limited but comprehensive range of investment funds. CapitalatWork's investment strategy is based primarily on value investing in companies that have been pre-selected using a comprehensive and thorough process. CapitalatWork believes that an exceptional and sustainable company is one that is able to generate significant cash flow over the long term.

CapitalatWork owes the high performance potential of its various sub-funds, and consequently its wealth management to a strict valuation method, along with a transparent investment process.

For additional information, visit the CapitalatWork website at: [www.capitalatwork.com](http://www.capitalatwork.com)



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