smartlife

investment

Find the right balance for your investments.



Foyer

Protecting your world

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[1].

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 PRNCIPLE"

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.

RESPONSIBLE AND COMMITTED

You can allocate your capital to ESG investment funds. These options allow you to invest in companies that respect the environment, promote social inclusion and adopt ethical governance.

Your savings don't just grow: they contribute to a more responsible future!

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

capital at work
Wealth Management Foyer Group

A few words about the CapitalatWork Foyer Group

For more than 35 years, CapitalatWork Foyer Group has been supporting more than 6,000 private clients in the Benelux countries with personalised wealth management based on trust, independence and excellence. Its strategy is based on a long-term vision: optimising returns while controlling risks through a rigorous and transparent methodology.

A responsible approach

CapitalatWork Foyer Group also incorporates a socially responsible investment (SRI) policy to promote companies committed to sustainable development.

This approach is based on:

- The **exclusion** of companies that do not comply with the principles of the United Nations Global Compact or are active in controversial sectors.
- The **selection** of players with the best environmental, social and governance (ESG) practices.

CapitalatWork Foyer Group thus offers investment solutions that combine performance and positive impact.

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



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My Foyer

Useful services to simplify your life.

A client area to take advantage of our online services.

- Access to all your contracts and documents
- Change your personal details
- Follow the performance of your investments
- Request an insurance certificate or tax certification
- Contact your agent using your personal mailbox

Do you want to take advantage of our online services? It's very easy!

Log on at **myfoyer.lu**, and we will guide you.

A mobile application to be closer to you.

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

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