



# Make sense of your investments



To build a more sustainable future and so you can invest in line with your values, Foyer has launched its first LuxFlag Sustainable Insurance investment plan: **invest4change**.

Your capital can be divided between two investment funds managed by a team of experienced managers at **CapitalatWork Foyer Group**.

Through these investment vehicles, you can invest in companies that implement a responsible approach while delivering attractive financial results.

## Key features

In addition to the benefits of life insurance offered by **invest4change**, enjoy the many advantages of our responsible investment plan:



### More transparency

You invest with full knowledge of the facts

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### Respect for your moral values

You help build a positive future

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### A choice between two funds

You can divide your investments between two funds according to your investor profile: **Capital at Work Foyer Umbrella ESG Bonds, fully invested in bonds, and the Capital at Work Foyer Umbrella ESG Equities fund, fully invested in equities\***

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### Attractive long-term returns

These funds seek high returns

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### The expertise of CapitalatWork Foyer Group

Active in wealth management for more than 30 years

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### Your money is always available

You have the option during the entire term of the policy to withdraw the accumulated savings without any exit fees

\*These financial products (classified as article 8 under SFDR 2019/2088) promote environmental and social characteristics.

## A certified product

which is based on an investment strategy strictly approved by professional associations specialising in this area.



The LuxFLAG ESG Insurance Product Label is valid for the current financial year.

## A socially responsible investment strategy

This investment methodology complements the long-term philosophy of **CapitalatWork Foyer Group** by promoting companies active in sustainable economic development.

Negative and positive filters are applied to assess companies' eligibility:

- Exclusion if non-compliant with one of the 10 principles of the United Nations Global Compact
- Exclusion of harmful sectors such as the production of controversial weapons, oil and gas exploration in the Arctic, tobacco production, etc.
- Exclusion of companies involved in serious controversies due to their negative impacts on society, the environment or governance
- Selection of the best players with the strongest non-financial performance

## Investable universe



More information on the Socially Responsible Investment policy



Invest now in responsible and dynamic life insurance!

Go to [foyer.lu](https://www.foyer.lu)

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For more information, see the financial information fact sheet on [www.foyer.lu](https://www.foyer.lu) or contact your Foyer agent.



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