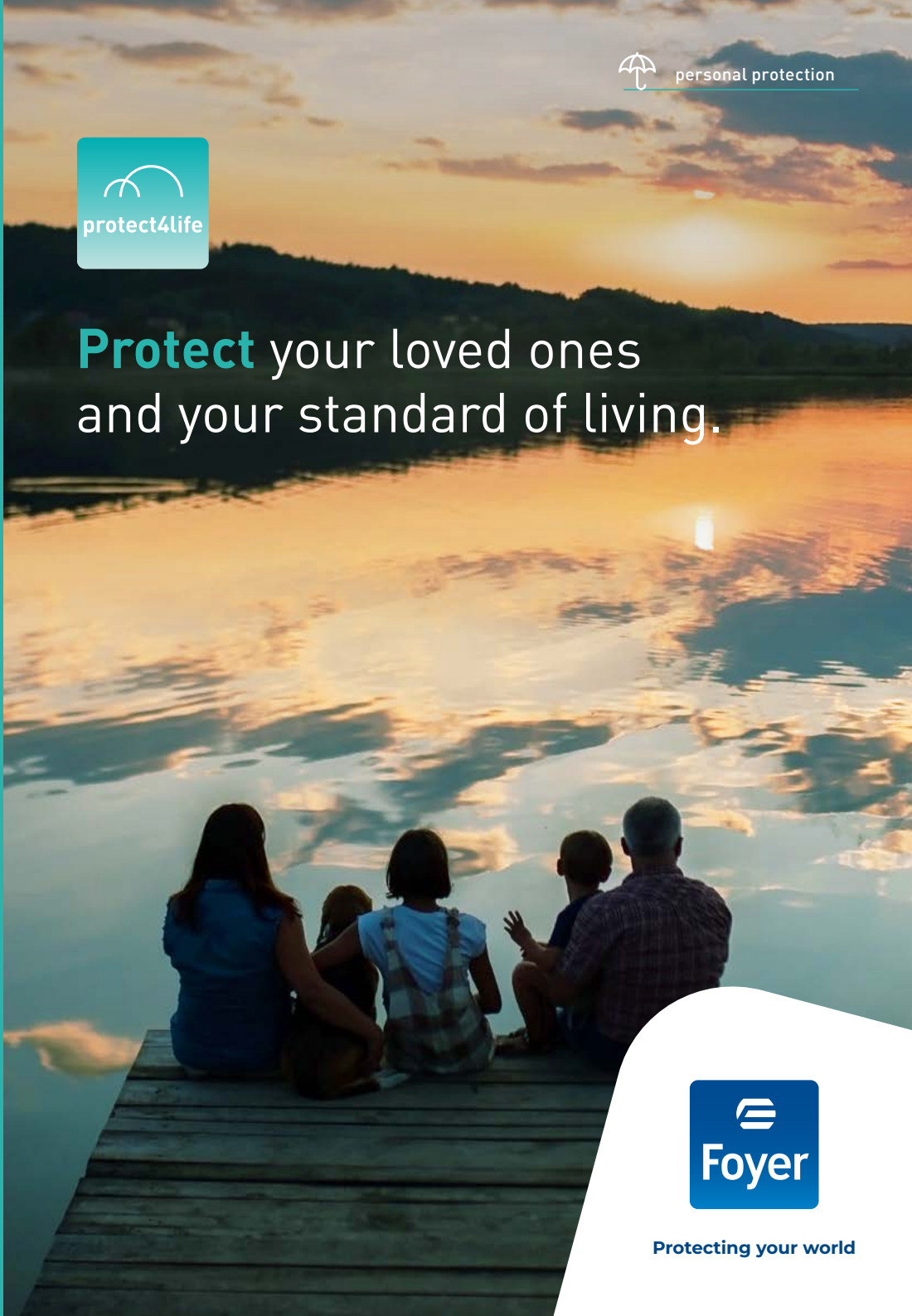
protect4life

Protect your loved ones and your standard of living.



Foyer

Protecting your world

What solutions are available to plan for the future with peace of mind and protect your loved ones?

You can't predict what life will throw at you, but you can **secure your financial future and that of your loved ones**.

Even if it's not always easy to think about the present and the future at the same time, with our **protect4life** solution, you don't have to make a choice: you can **combine life insurance and savings**.

You can protect your loved ones while securing your income.
You save for yourself, your children and your loved ones.
You can continue with your projects, make your life more comfortable and reduce your tax bill.

And what's more, **this personal protection insurance plan** grows with you.

It continually adapts to your family and professional situation.

It's simple, reassuring and cost-effective.

Why save with a life insurance policy?

KEEP CONTROL OVER YOUR ESTATE PLANNING

With **protect4life**, 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 TREATMENT

Products in the **protect4life** solution 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 you invest is not kept directly by the insurer, but must be paid into a special account at a depository bank approved by the Insurance Commissioner that is different from the insurer's own accounts. Your assets are therefore kept legally separate from those of the insurer's shareholders and creditors. This "Super-privilege" allows you to recover the totality of your capitalised savings taking priority over any other creditor[1].

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

A solution for all your needs

Protect your loved ones, your income or build up your savings – you don't need to choose. **Foyer** offers you a solution combining personal protection and savings while adapting to your needs.

Whatever your family or professional situation, we have a range of covers to cover you in the event of death or disability.

YOUR MAIN COVERS

You have a choice of cover in the event of death:

A **lump sum** paid to the beneficiary(ies) **at the time of death**.

A **lump sum paid out at the end of the policy** on an agreed date (deferred lump sum) to help provide for your children's higher education.

A lump sum or **annuity paid up to your children's 27th birthday** to provide for their daily needs.

YOUR OPTIONAL COVER

A **disability pension** to protect your income.

Useful cover if, for example, you are self-employed, a new arrival or just starting out in your professional life.

Gradual savings to **finance your future plans**.

Useful cover if you want to build up capital while benefiting from stock market returns.

The benefits of protect4life

PROTECTION FOR YOUR LOVED ONES

In the event of the policyholder's death before the end of the policy, there are several types of life insurance available to cover all your needs.
You can upgrade your policy with additional cover in the event of disability.

FLEXIBILITY

You choose the capital and the term, and you can modify the cover to suit your needs and situation.
You choose the frequency and amount of the premiums to pay based on your resources and goals for when the policy reaches maturity. **protect4life** is accessible from €25 a month.

SAVINGS NOT TAXED ON EXIT

Both the benefit payable on policy maturity and the death benefit are tax free.

ATTRACTIVE POTENTIAL RETURNS

Depending on your investment horizon, **protect4life** offers you numerous opportunities to grow your savings through its various investment funds (possible choice of funds promoting ESG characteristics) or its guaranteed-yield vehicle.

RESPONSIBLE MANAGEMENT

The management of your savings is ensured by a team of experienced **CapitalatWork** managers. They aim to strike the right balance between risk and yields so as to profit from performance on the financial markets.

TAX BENEFIT

The payments made to **protect4life** are deductible for income tax purposes for an amount up to €672 per person in the household.

The choice between various investment vehicles

Your investments can be split between **vehicles with guaranteed yields** (maximum 50% of premiums) and unit-linked vehicles, offering you considerable flexibility.

You can choose between **six funds managed by CapitalatWork managers**.
Depending on your investment horizon and risk profile, you benefit from attractive return prospects. If you want to give meaning to your investments, choose our funds that promote ESG characteristics.

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

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

You have the option to switch your accumulated savings.





About our company

Active for over 30 years, with almost 5,000 private clients in Benelux, CapitalatWork Foyer Group shares 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 thorough process. CapitalatWork believes that an exceptional and sustainable company is one that generates significant cash flow over time.

The potential performance of the funds' various sub-funds and, consequently, of asset management, results from the combination of a rigorous valuation methodology and the implementation of a transparent investment process.

For additional information, 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 progress and performance of your investments
- Request an insurance certificate or tax certification
- Contact your agent using your personal mail box

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**

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

Non-contractual document - Disponible sur demande en français - Auf Anfrage in Deutsch verfügbar

Protecting your world

Foyer

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