retirement

horizon

Plan for your retirement now, as of today!



Foyer

Protecting your world

How do you see your retirement?

Maybe you are planning to have a new life of travelling, leisure and activities for which you didn't have enough time while you were working.

You realise that this life will involve cost, but did you know that there is a considerable difference between your legal pension and your current income?

Plan your retirement now to ensure it will be as you imagine it!



The retirement system consists of 3 pillars

- The first pillar is **the legal pension**. This is paid by social security. The Luxembourg state operates its pension scheme on the basis of the pay-as-you-go principle: today's workers pay for today's pensioners.
  This system will reach its limits, which is why the state is promoting the development of the second and third pillars.

- The second pillar is the individual **supplementary pension** established by companies for their employees.

- The third pillar consists of the **personal savings** that individuals make to cover their needs.

It's this third pillar that will help you live the retirement you dream of!

Don't wait any longer, discover our **horizon** personal pension solution. Whether you are looking for a balance between growth and security, aiming for performance or seeking a responsible investment, horizon is tailored to your savings objectives.

Plan a retirement that suits you

You wish to plan for your retirement while taking advantage of stock market performance, **horizon** will meet all your needs.

The benefits

A SIMPLE PRODUCT

You build up your savings capital through regular payments.

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.

PROTECTION FOR YOUR LOVED ONES

Should you die before reaching retirement age, the beneficiaries indicated in your contract (or your estate as the case may be) will receive the accumulated savings.

A FLEXIBLE RANGE

When you reach the age of retirement (60 years old at the earliest, 75 years old at the latest), you can opt for:

- a monthly lifetime annuity or
- have free access to all or part of your capital, with the option of making annual with drawals.

In the event of disability or serious illness, your pension or capital can be paid out before reaching retirement age without any tax disadvantages.

ATTRACTIVE TAX BREAKS

ARTICLE 111 BIS: The government has made provisions to encourage supplementary pension savings by allowing Providence Life Insurance premiums to be deducted from tax.

The maximum limit for tax deductibility is €4,500.



Access to various investment vehicles

Your investments may be split among variable capital and capital protected (up to a limit of 50%) investment vehicles, depending on your financial ambitions and your risk appetite. You can choose between various unit-linked funds managed by CapitalatWork asset managers.

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

Do you want to build up retirement savings while giving meaning to your investments?

Opt for the two responsible funds, ESG Equities at Work and ESG Bonds at Work, which will allow you to invest in companies that adopt a responsible approach while delivering attractive financial results.





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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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

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