



Plan for your retirement  
now, as of today!



# 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 draws.

In the event of disability or serious illness, your interest or capital may be paid out before you reach retirement age.

### **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 €3,200.



## 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 and ESG Bonds, which will allow you to invest in companies that adopt a responsible approach while delivering attractive financial results.



## A few words about the CapitalatWork Foyer Group

Active for over 30 years, with more than 4,500 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 at:  
**[www.capitalatwork.com](http://www.capitalatwork.com)**

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