



R-VIE SAVE INVEST

Add meaning to your investments

Developed in collaboration with Foyer Vie S.A., R-Vie Save Invest offers you flexible life insurance tailored to your medium- and long-term investment goals.

Whether you are a cautious or more dynamic investor, R-Vie Save Invest allows you to invest at your own pace while benefiting from the potential growth opportunities offered by the financial markets. With R-Vie Save Invest, you can build up capital for your future projects or ensure the transfer of your assets.

Why choose R-Vie Save Invest?

- **A savings plan that suits you**
Put together your contract according to your risk profile, from cautious to dynamic, by combining a product with a guaranteed return and investment funds.
- **Flexibility**
Start with **€200 per month** or a one-time payment of **€10,000**. You can change your contributions at any time, make partial withdrawals or change your investment model.
- **Simplified transmission**
By freely choosing your beneficiaries, you can ensure the transfer of your savings. The funds are paid out quickly and easily.
- **Your capital is protected even in the event of the insurer's insolvency.**
Your assets are legally separate from those of the insurer, shareholders and creditors. This means that you have a priority claim to repayment in the event of the insurance company's insolvency.
- **Favourable taxation**
The investment funds are not subject to withholding tax. In the event of life or death, the lump sums paid out are not taxed when they fall due.



Solutions tailored to your goals

Investment model	Fund with guaranteed interest	Investment fund	Objective
Save Invest 25	75%	25%	Capital protection
Save Invest 50	50%	50%	Balance between security and return
Save Invest 75	25%	75%	Focus on performance
Save Invest 100	0%	100%	Long-term growth

A selection of funds managed by CapitalAtWork of the Foyer Group

Each investment model gives you access to a selection of funds managed by CapitalAtWork. Depending on your goals, risk tolerance and sustainability preferences, you will benefit from an allocation designed to grow your savings in the long term, regardless of which model you choose:

- CapitalAtWork Foyer Umbrella – Contrarian Equities at Work
- CapitalAtWork Foyer Umbrella – ESG Equities at Work
- CapitalAtWork Foyer Umbrella – Balanced Fund
- CapitalAtWork Foyer Umbrella – Dynamic Fund



Price structure

Subscription fees	2.00% of the contributions
Exit fees	<p>In the event of a divestment (partial or full repurchase), fees may apply depending on the type of fund in question and the time elapsed since subscription.</p> <p>Capital protected funds The fees depend on the term of the contract:</p> <ul style="list-style-type: none">• First year: 3% of the amount withdrawn• Second year: 2% of the amount withdrawn• Third year: 1% of the amount withdrawn• From the fourth year onwards: no fees <p>However, it is still possible to withdraw up to 15% of the amounts saved in the account (value as of 1st January of the year of withdrawal) free of charge. In exceptional cases (disability, unemployment, death), up to 100% of the amount can also be withdrawn free of charge.</p> <p>Variable capital funds There are no divestment fees.</p>
Administrative fees	<p>Monthly administrative fees, expressed as a percentage of the amounts saved, according to the chosen investment model:</p> <ul style="list-style-type: none">• Save Invest 25: 0.10%• Save Invest 50: 0.08%• Save Invest 75: 0.06%• Save Invest 100: 0.04%
Arbitration fees	<p>Amendment with change of investment model</p> <ul style="list-style-type: none">• 1% of the amounts saved in the contract <p>Amendment without change of investment model</p> <ul style="list-style-type: none">• 1% of the amount transferred, with one free arbitration per year



How can I subscribe?

For further information or to subscribe to an R-Vie Save Invest policy, an insurance advisor is available to help you choose the solution that best suits your needs. Please do not hesitate to contact them by telephone or email.

Disclaimer:

The advertising information presented is non-binding, for information purposes only and does not constitute an offer to sell, investment advice or a recommendation to invest, nor does it replace the advice of an insurance advisor. Investing in financial assets involves risks. Past performance is not indicative of future results. We recommend that you consult the investor's guide on variable capital funds (in particular investment funds) available on the website.

*The information on tax treatment applies exclusively to people whose tax residence is in Luxembourg. It is subject to change and may vary depending on your tax residence. It is recommended that you consult an independent tax advisor to assess the specific implications for you.