CapitalatWork Foyer Umbrella – Balanced – F

ISIN: LU3480571978

This fund is managed by CapitalatWork S.A.

Factsheet as of 3 November 2026

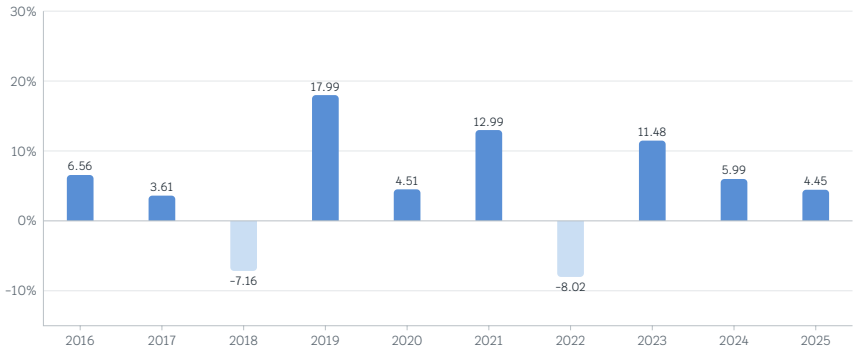
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INVESTMENT FOCUS

The Fund aims to achieve a balance between growth and capital protection. The Fund also maintains a balance between fixed- or floating-rate government or corporate bonds and equities (at most 50%). This balance can be achieved either directly or by investing in other funds that themselves invest in bonds or equities. Most of the issuers of these equities and bonds listed on the stock exchange or traded on another regulated market are situated in Europe or the United States.
The Fund's investment strategy is based on analysing the expected risk and return for each category of instrument, type of issuer and geographical area. The Fund then selects companies with solid fundamentals and good visibility that are traded on the market at a lower price that the Fund deems attractive.
The Fund may enter into futures or options contracts (derivatives) that are listed on the stock exchange or traded over the counter. The purpose of these derivatives is to both optimise portfolio management and to protect its value against an unfavourable change on the financial markets.
This is an actively managed Fund without a benchmark. The manager can choose the composition of the portfolio but must adhere to the Fund's investment policy and objectives.
This not a distribution unit class. All income from the Fund's investments is reinvested and incorporated into the value of your units.
You may sell units from this class on any bank business day in Luxembourg.
Recommendation: the Fund may not be suited to investors who wish to redeem within four years.
The investments underlying this sub-fund do not take into account the European Union's criteria for environmentally sustainable economic activities. This sub-fund has been classified as compliant with article 6 of SFDR.

PERFORMANCE CHART

(Past performance does not predict future returns, performances are net of fees)



Source: Share Class F in EUR

CUMULATIVE PERFORMANCES

(Past performance does not predict future returns)

1 YEAR	6.91%
3 YEARS	24.40%
5 YEARS	22.25%
10 YEARS	68.59%

RISK AND REWARD PROFILE

Lower risk — Higher risk

Potentially lower rewards — Potentially higher rewards

1	2	3	**4**	5	6	7

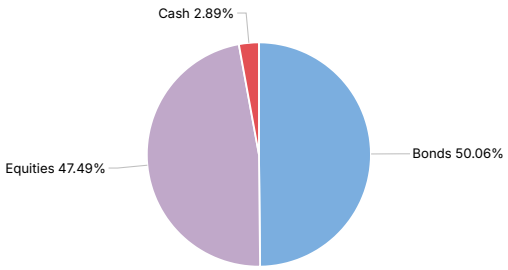
We have classified this product as 4 out of 7, which is a medium risk class.

TOP 10 POSITIONS

Name	% NAV
DEUTSCHLAND I/L BOND	3.76
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SK HYNIX INC	1.84
AUSTRALIAN GOVERNMENT	1.73
ALPHABET INC-CL C	1.55
VINCI SA	1.55
MICROSOFT CORP	1.42
ANHEUSER-BUSCH INBEV SA/NV	1.36
SCHWAB (CHARLES) CORP	1.35
T-MOBILE US INC	1.34

ASSET ALLOCATION

(% NAV)



TOP 10 SECTOR BREAKDOWN

(% NAV)

Sector	% NAV
Media	8.13
Tech Hardware and Semiconductors	6.49
Financial Services	6.00
Software and Tech Services	4.77
Retail and Whsle - Discretionary	4.67
Industrial Services	3.98
Health Care	3.01
Insurance	2.05
Consumer Staple Products	2.02
Consumer Discretionary Services	1.48

GEOGRAPHICAL BREAKDOWN

(% NAV)

Country	% NAV
United States	46.37
Other regions/countries	13.58
Germany	13.10
France	8.98
Norway	4.27
Australia	3.66
South Korea	2.72
Belgium	2.55
Cash and others	2.44
China	2.33

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capitalatwork
Wealth Management Foyer Group

PERFORMANCE EVOLUTION

(Past performance does not predict future returns, performances are net of fees)



Annualised performance since 31/12/2015: 5.21%

Source: Share Class F in EUR

FUND FACTS

Fund Manager	CapitalatWork S.A.
Fund Category	Mixed Fund
Sector	Long
Fund Size	EUR 406,846,665.19
Current NAV	EUR 242.75
Trading Frequency	Daily
Cut-off time	3:00 pm (redemptions)
Number of holdings	229

KEY INFORMATION

ISIN Code	LU3480571978
Inception date	2011-05-18
Domicile	Luxembourg
Fund Structure	Luxembourg Domiciled SICAV
Legal Status	UCITS
Registered Countries	—

FEES

Initial Charge (as % of NAV)	—
Ongoing Charges	1.12%
Investment management fee	—
Management company fees	—

Ongoing charges: total expense ratio as of 30/09/2026, without transaction and performance fees. Refer to the prospectus and the Key Investor Information Document for all costs.

SERVICE PROVIDERS

Investment Manager	CapitalatWork S.A.
Management Company	FundSight S.A.
Custodian	CACEIS Bank, Luxembourg Branch

CONTACTS: CapitalatWork Foyer Group S.A.

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Disclaimer

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This document should be read in conjunction with its prospectus and Key Investor Information Document (KIID) available in English at www.capitalatwork.com or www.fundsquare.net. All transactions should be based on the latest available prospectus and KIID which contains more information regarding the charges, expenses, where the funds are authorised for sale and risks involved in your investment. A summary of investors rights is included in the prospectus available in English. The manager or management company may decide to terminate the arrangements made for the marketing of its collective investment undertakings in accordance with Article 93a of Directive 2009/65/EC and Article 32a of Directive 2011/61/EU.

This is marketing information. Investment in investment funds is subject to market risks. Past performance results are no indication of future results.

Especially performance results referring to a period of less than twelve months are no reliable indicator for future results due to the short comparison period. Issuance and redemption commissions are not included in the performance figures. In Switzerland, the prospectus, articles of association, the annual and semi-annual reports and/or any such documents, which are required for the approval in compliance with the applicable foreign law, may be obtained free of charge from the Swiss Representative and Paying Agent. This document may be distributed in Switzerland only to qualified investors within the meaning of Art. 10 para. 3 to 3ter CISA.

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