CapitalatWork Foyer Umbrella – ESG Bonds at Work – F

ISIN: LU3480572190

This fund is managed by CapitalatWork Foyer Group S.A and CapitalatWork S.A.

Factsheet as of 3 November 2026

This is a marketing document

INVESTMENT FOCUS

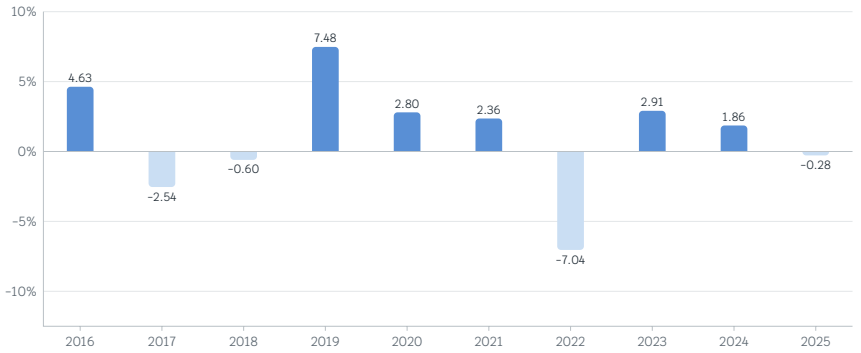
The Fund seeks to generate capital gains for investors by primarily investing in corporate, sovereign and supranational bonds without geographical limits and that are selected based on their financial attractiveness, as well as non-financial criteria that meet CapitalatWork's (CaW) socially responsible investment requirements (SRI). At least 50% of the bonds in which the sub fund invests have a financial rating: a minimum « Investment Grade ». The manager's investment strategy is primarily based on a responsible methodology that excludes controversial states, industries and companies, and compares companies based on environmental, social and governance (ESG) criteria. This methodology is regularly reviewed and can be consulted at the following address: https://www.capitalatwork.com/wp-content/themes/capitalatwork/documents/SRIM_SUSB_EN.pdf .
Investments in sovereign bonds are characterised by issuers with a high-quality, democratic and fair system of governance and are restricted to OECD member countries. Issuers that have received substantial sanctions as defined by the United Nations and European Union will be excluded.
The SRI eligibility conditions for issuing companies are based on the following framework:

- Use of a share selection method using "Best in Class" criteria. The investments will be restricted to bonds issued by companies with an ESG risk rating considered to be above average, and that rank among the top 40% of their respective group of peers.
- Evaluation of companies' participation in controversies and incidents across a range of ESG issues, on a scale of 1 to 5 (based on a global evaluation method).
- Investments restricted to bonds issued by a company deemed compliant with the 10 principles of the UN Global Compact).
- Participation is defined through two factors: the type of involvement in a given area (either direct or related involvement) and the level of investment, expressed as a percentage of annual income. In addition, pursuant to the sub-fund's SRI objectives, certain equities are excluded from the investment universe (partial or complete exclusion).

No geographical restrictions apply to the Fund (with the exception of investments denominated in CNH). The common denominator linking these issuers is that they comply with CaW's exclusive SRI requirements. The Fund also uses techniques and instruments including listed derivatives, securities lending transactions and forward foreign exchange contracts to hedge specific risks and improve the profitability of the portfolio with a view to the effective management of its assets.
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 three years.
In connection with Article 8 of Regulation EU 2019/2088 of the European Parliament and of the Council of November 27, 2019 on the publication of sustainability information in the financial services sector, the sub-fund promotes environmental and social characteristics in particular.

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	1.41%
3 YEARS	8.86%
5 YEARS	0.18%
10 YEARS	8.97%

RISK AND REWARD PROFILE

Lower risk — Higher risk

Potentially lower rewards — Potentially higher rewards

1	2	**3**	4	5	6	7

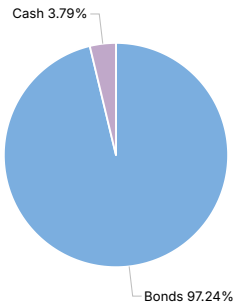
We have classified this product as 3 out of 7, which is a medium-low risk class.

TOP 10 POSITIONS

Name	% NAV
DEUTSCHLAND I/L BOND	7.54
DEUTSCHLAND I/L BOND	7.49
EUROPEAN INVESTMENT BANK	7.07
TSY INFL IX N/B	5.52
TSY INFL IX N/B	4.14
NORWEGIAN GOVERNMENT	3.57
NORWEGIAN GOVERNMENT	3.39
ASML HOLDING NV	2.72
APPLE INC	2.50
EUROPEAN INVESTMENT BANK	2.48

ASSET ALLOCATION

(% NAV)



TOP 10 SECTOR BREAKDOWN

(% NAV)

Sector	% NAV
National	54.03
Supranationals	10.54
Tech Hardware and Semiconductors	8.44
Software and Tech Services	3.15
Industrial Services	3.12
Materials	2.96
Consumer Discretionary Products	2.91
Financial Services	2.85
Consumer Staple Products	2.50
Media	2.45

GEOGRAPHICAL BREAKDOWN

(% NAV)

Country	% NAV
United States	30.43
Germany	26.22
Supranational	10.54
France	8.69
Norway	6.96
Other regions/countries	5.62
Spain	3.55
Netherlands	3.30
Cash and others	2.78
Australia	1.91

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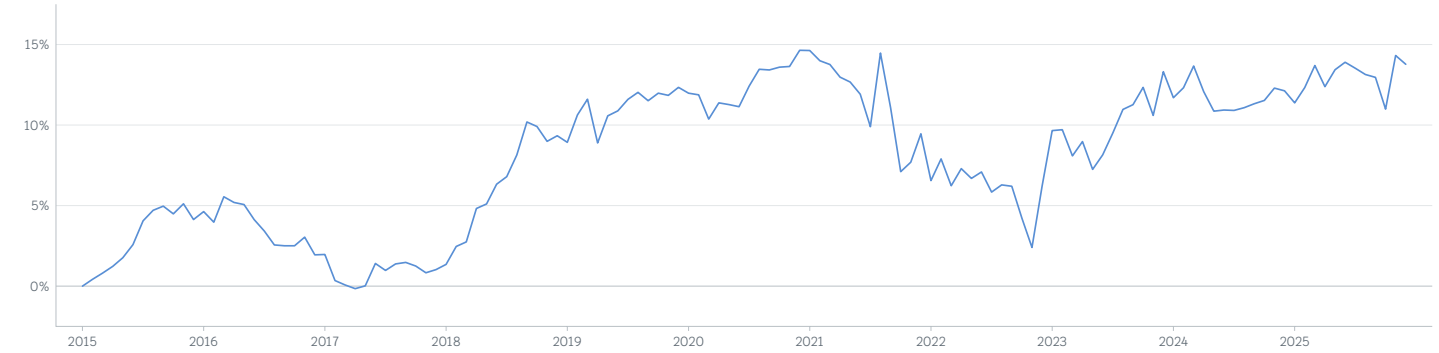
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PERFORMANCE EVOLUTION

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



Annualised performance since 31/12/2015: 1.20%

Source: Share Class F in EUR

FUND FACTS

Fund Manager	CapitalatWork Foyer Group S.A & CapitalatWork S.A.
Fund Category	Bonds (excluding Emerging Market)
Sector	Long
Fund Size	EUR 139,138,590.12
Current NAV	EUR 157.68
Trading Frequency	Daily
Cut-off time	3:00 pm (redemptions)
Number of holdings	79

KEY INFORMATION

ISIN Code	LU3480572190
Inception date	2014-01-03
Domicile	Luxembourg
Fund Structure	Luxembourg Domiciled SICAV
Legal Status	UCITS
Registered Countries	—

FEES

Initial Charge (as % of NAV)	—
Ongoing Charges	0.87%
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 Foyer Group S.A & CapitalatWork S.A.
Management Company	FundSight S.A.
Custodian	CACEIS Bank, Luxembourg Branch

CONTACTS: CapitalatWork Foyer Group S.A.

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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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