

Key Information Document

EQUITIES PLUS AT WORK D

A SUB-FUND OF CAPITALATWORK EQUITIES PLUS SICAV (THE "FUND")

Class: D - ISIN: BE6307346187

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name:	CapitalatWork Equities Plus SICAV - Equities Plus At Work D - D
Product Manufacturer:	Lemanik Asset Management S.A.
ISIN:	BE6307346187
Website:	www.capitalatwork.com

Call +352 26 39 60 for more information.

The Financial Services and Markets Authority (FSMA) is responsible for supervising Lemanik Asset Management S.A. in relation to this Key Information Document. This PRIIP is authorised in Belgium.

Lemanik Asset Management S.A., a company governed by Luxembourg law, is authorised in Belgium and supervised by the FSMA.

This Key Information Document is correct as at 2nd April 2025.

What is this product?

TYPE

This product is a sub-fund of CapitalatWork Equities Plus SICAV, an undertaking for collective investment in transferable securities (UCITS) established as a société d'investissement à capital variable (open-ended investment company – "SICAV") under Belgian law.

TERM

The Fund has been formed for an unlimited period.

OBJECTIVES

The sub-fund's objective is to offer investors capital appreciation and income in euro by investing primarily in shares of worldwide companies listed on the stock exchange or traded on another regulated market.

The Investment Manager selects portfolio holdings on the basis of its expectations for how individual assets and their markets will perform. The sub-fund is actively managed.

Shareholders liable for corporation tax in Belgium benefit from the "definitively taxed income" (RDT) regime. However, this shall not limit the Investment Manager's ability to invest in eligible assets that do not qualify for the tax benefit available with that regime. In normal market conditions, the Investment Manager will nonetheless ensure that at least 80% of the sub-fund's portfolio is invested in equities that provide RDT entitlement.

The sub-fund may trade futures or options (derivatives) on the stock exchange or over the counter. Such contracts are used to optimise portfolio management and hedge against any unfavourable change in the financial markets.

This is a distribution share class.

You can ask to redeem units on any business day. Redemptions are executed daily (for more information, please read section 5 of the prospectus).

Investors should note that the sub-fund's portfolio will not be limited to RDT-eligible equities, and that income and capital gains from the sub-fund's investments will not therefore be fully deductible for investors subject to corporation tax in Belgium.

CapitalatWork S.A. and CapitalatWork Foyer Group S.A. manage this sub-fund's portfolio.

The sub-fund is classed as an Article 8 fund under the SFDR.

The Investment Manager follows a socially responsible investment approach to attain the environmental and social characteristics promoted by the sub-fund. This can be found at: https://www.capitalatwork.com/wp-content/themes/capitalatwork/documents/SRIM_SUSQ_EN.pdf

INTENDED RETAIL INVESTOR

The product is suitable for legal entities with limited knowledge of the underlying financial instruments and no experience of the financial sector. The product is suitable for clients who wish to maintain and grow their capital, receive regular income, and hold their investment for a period of more than 5 years.

OTHER INFORMATION

The Depositary is CACEIS Bank, Belgium Branch

Additional information regarding the Fund (including the current prospectus and the most recent financial statements and semi-annual report) and the most recent unit prices are made available free of charge in French at the financial services agent, CapitalAtWork S.A., Avenue Edmond Van Nieuwenhuyse 30, 1160 Auderghem, on the websites www.beama.be and www.capitalatwork.com, or can be requested in writing from Lemanik Asset Management S.A., 106 route d'Arlon, L-8210 Mamer, Luxembourg or by email to: fund.reporting@lemanik.lu. This KID describes a sub-fund of a UCITS; the prospectus and periodic reports of the UCITS mentioned at the beginning of the document are prepared for the UCITS as a whole. The assets of the sub-fund are separate from the assets of other sub-funds of the Fund and may not be used to pay the debts of the other sub-funds of the Fund.

What are the risks and what could I get in return?

Risk indicator



The risk indicator assumes you keep the product for 5 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

The essential risks of the investment fund lie in the possibility of depreciation of the securities in which the fund is invested.

Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable proxy over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: Example investment:		5 years EUR 10 000	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	EUR 5 980	EUR 1 890
	Average return each year	-40.2%	-28.3%
Unfavourable ¹	What you might get back after costs	EUR 8 470	EUR 9 280
	Average return each year	-15.3%	-1.5%
Moderate ²	What you might get back after costs	EUR 10 510	EUR 12 910
	Average return each year	5.1%	5.2%
Favourable ³	What you might get back after costs	EUR 14 030	EUR 15 730
	Average return each year	40.3%	9.5%

¹This type of scenario occurred for an investment in the proxy then the product between March 2015 and March 2020.

²This type of scenario occurred for an investment in the product between October 2018 and October 2023.

³This type of scenario occurred for an investment in the product between December 2018 and December 2023.

The stress scenario shows what you might get back in extreme market circumstances.

What happens if Lemanik Asset Management S.A. is unable to pay out?

Lemanik Asset Management S.A. makes no payments to you in connection with this Fund and you will always be paid in the event of the failure of Lemanik Asset Management S.A.

The assets of the sub-fund are held at CACEIS Bank, Belgium Branch and are separate from the assets of the Fund's other sub-funds. The assets of the sub-fund may not be used to pay the debts of the other sub-funds of the Fund.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.

- EUR 10 000 is invested.

Investment of EUR 10 000	If you exit after 1 year	If you exit after 5 years
Total costs	EUR 281	EUR 1 288
Annual cost impact (*)	2.8%	2.0% per year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 7.2% before costs and 5.2% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 1.00% of the amount you pay in when entering this investment. This includes distribution costs for up to 1.00% of the amount invested. This is the most you will pay. The person selling you the product will tell you the actual costs.	Up to EUR 100
Exit costs	We do not charge an exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.41% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 141
Transaction costs	0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	EUR 19
Incidental costs taken under specific conditions		
Performance fees	5.00% of the sub-fund's outperformance relative to the highest historical Net Asset Value on which a performance fee has been paid ("High Watermark") and the performance over the current financial year which exceeds an annual rate of return ("Hurdle Rate") of 5.00% applicable pro rata temporis. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	EUR 21

How long should I hold it and can I take my money out early?

Recommended holding period: 5 years.

The recommended holding period has been chosen to provide a constant return that is less dependent on market fluctuations.

Redemptions are possible on each business day. All redemption requests must be received in due form by the registrar and transfer agent before 3:00 p.m. (CET) one (1) business day prior to the day of the net asset value calculation. Redemption orders will be settled in the relevant reference currency, generally within three (3) business days of reception of the orders.

How can I complain?

In the event a natural or legal person wishes to file a complaint with the Fund in order to recognize a right or to redress a harm, the complainant should address a written request that contains description of the issue and the details at the origin of the complaint, either by email or by post, in an official language of their home country to the following address:

Lemanik Asset Management S.A.,
106 Route d'Arlon,
L-8210 Mamer,
Luxembourg
[https://www.lemanikgroup.com/
complaintshandling@lemanik.lu](https://www.lemanikgroup.com/complaintshandling@lemanik.lu)

Other relevant information

More information about the Fund, including the prospectus and the most recent financial statements and share prices are available free of charge at the registered office of the management company.

Past performance data and previous performance scenarios are available on the website: www.capitalatwork.com.

Past performance data is presented over the last 6 years.