

Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

CAPITALATWORK FOYER UMBRELLA - Balanced - Class C

(ISIN: LU0617431035) Balanced (the 'Fund') is a Sub-Fund of CAPITALATWORK FOYER UMBRELLA (the 'Company'). Lemanik Asset Management S.A. is the Management Company (the 'Management Company') to the Fund.

Objectives and Investment Policy

- 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.

Risk and Reward Profile

Lower risk Higher risk
Potentially lower rewards Potentially higher rewards



- The lowest category does not mean a risk free investment.
- The risk and reward profile may change over time.
- Historical data may not be a reliable indication for the future.
- This Fund is in category 4, since the share price has a moderate volatility and therefore the risk of loss as well as the expected reward is generally medium.

The following risks may not be fully captured by the risk and reward indicator:

- Credit Risk: The Fund can invest a material part of its assets in bonds. Their issuers

can become insolvent, thus their bonds can either partly or entirely diminish in value.

- Currency Risk: As the Fund invests in securities denominated in a number of different currencies, movements in exchange rates may, when not hedged, cause the value of the investments to increase or decrease.
- Equity Risk: The risk that investments depreciate because of stock market dynamics.
- Interest Risk: Risk that interest rates rise and reduce the market value of an investment.
- Market Risk: The Fund's assets may decrease because of sovereign acts and political transformation, which may also influence free trade of currency. In addition, risks may arise because of restricted information possibilities in addition to less stringent supervision and control of certain markets. The performance of these markets may be subject to significant volatility.
- Sustainability risk: An environmental, social and governance event or situation, which, if it occurs, could have a material adverse impact on the value of the investment.

A complete description of risk factors is set out in the Prospectus in the section entitled 'Risk factors'.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual charges.

The ongoing charges figure is based on expenses for the year ending 31 December 2021.

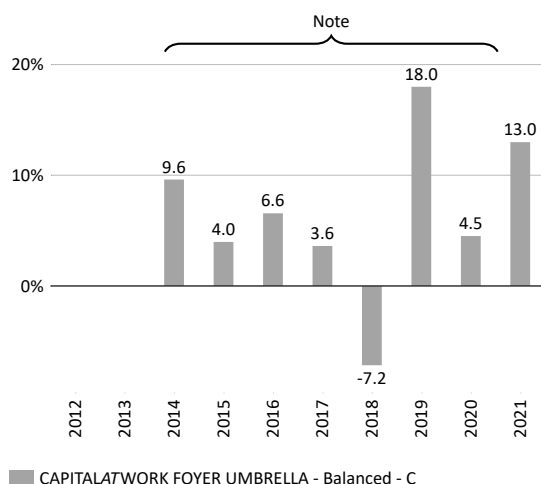
This figure may vary from year to year. It excludes: Performance Fees. Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another Fund. Performance fee: The reference indicator is a combination of a high-water mark (HWM) and a hurdle rate (2.5%). A performance fee is paid when the Fund overperforms the HWM and the Hurdle Rate over the calculation period, corresponding to the financial year of the Fund. The performance fee is calculated and accrued on a daily basis. It is crystallized and paid at the end of the financial year. However, any underperformance of the Fund over the whole life of the fund has to be recouped before a performance fee can be paid.

For more information on charges, please see the 'Fees and Expenses' section of the Prospectus.

One-off charges taken before or after you invest	
Entry charge	3.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	1.04%
Charges taken from the Fund under certain specific conditions	
Performance Fee	5% on any performance over and above the 2.5% hurdle rate and high watermark. Actual last year fee charged: 0.35%.

Past Performance

Historic performance to 31 December 2021



Note: The past performance presented in the graph above, prior to 08/03/2021, relates to that of Balanced, before the merger. The absorbed Patrimonium at Work Fund applied the same investment policy, was managed by the same management team and incurred the same level of costs as the Fund.

Practical Information

- This Key Investor Information Document (KIID) is specific to this share class. Other Share Classes are available for this Fund as described in the Fund's prospectus.
- **Depositary:** The Fund's assets are held with RBC Investor Services Bank S.A. and are segregated from the assets of other sub-funds of the Company. The assets of the Fund cannot be used to pay the debts of other sub-funds of the Company.
- **Further information and price availability:** Further information about the Company (including the current Prospectus and most recent annual report) is available in French, and information about the Fund and other share classes (including the latest prices of shares and translated versions of this document), are available free of charge on www.capitalatwork.com or www.fundsquare.net or by making a written request to Lemanik Asset Management S.A., 106, route d'Arlon, L-8210 Mamer, Luxembourg or by emailing info@lemanik.lu.
- **Taxation:** The Fund is subject to taxation legislation in Luxembourg, which may have

an impact on your personal tax position as an investor in the Fund.

- **Liability:** Lemanik Asset Management S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- **Specific information:** You may convert shares in the Fund for shares in other Sub-Funds. Further information and provisions are in the Prospectus.
- **Remuneration policy:** A paper copy of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, and the persons responsible for awarding the remuneration and benefits, is available free of charge upon request. A detailed description of the policy is also available at www.lemanikgroup.com/management-company-service_substance_governance.cfm.