Key Information Document

DEFENSIVE (THE "SUB-FUND"), A SUB-FUND OF CAPITALATWORK FOYER UMBRELLA (THE "SICAV")

Class: C - ISIN: LU0617430730

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 Foyer Umbrella - Defensive - C
Product Manufacturer:	FundSight S.A.
ISIN:	LU0617430730
Website:	www.capitalatwork.com

Call +352 26 39 60 for more information.

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising FundSight S.A. in relation to this Key Information Document.
This PRIIP is authorised in Luxembourg.
FundSight S.A. is authorised in Luxembourg and regulated by the CSSF.

This Key Information Document is accurate as at 16th September 2026.

What is this product?

TYPE

The product is a sub-fund of Capitalatwork Foyer Umbrella, an Undertaking for Collective Investment in Transferable Securities (UCITS) incorporated as a variable capital investment company (SICAV) under the laws of Luxembourg.

TERM

The Fund has been formed for an unlimited period. The Board of Directors may liquidate the Fund at any time.

OBJECTIVES

The sub-fund aims for a defensive profile by investing primarily in bonds, with limited exposure to equities. Capital is not guaranteed.

At least 50% of the net assets are invested in bonds, including fixed-rate and variable-rate bonds and convertible bonds, issued in various countries and denominated in various currencies. Exposure to equities and similar securities does not, in principle, exceed 25% of net assets. The sub-fund may invest, either directly or through other funds – including other sub-funds of the SICAV – up to 10% of its assets in contingent convertible bonds. Term deposits and ancillary liquid assets may each account for up to 20% of net assets; the limit on liquid assets may be temporarily exceeded in exceptionally adverse market conditions. The sub-fund is actively managed and may engage in securities lending within the limits set out in the prospectus.

The sub-fund falls within the scope of Article 6 of the SFDR. Its investments do not take into account the European Union's criteria for environmentally sustainable economic activities.

This is an accumulation unit class: income is reinvested in the sub-fund and no dividends are paid out.

INTENDED RETAIL INVESTOR

The product is suitable for retail investors with limited knowledge of the underlying financial instruments and no financial industry experience. The product is compatible with investors who may bear capital losses and who do not need capital guarantee. The product is compatible with clients looking for growing their capital and who wish to hold their investment over 3 years.

OTHER INFORMATION

The Depositary is CACEIS Bank, Luxembourg Branch.

Further information about the SICAV (including the prospectus and most recent annual report) is available in english, 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 FundSight S.A., 2, rue Henri M. Schnadt, L-2530 Luxembourg or by emailing regulatoryreporting@fundsight.com.

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

Risk indicator

1	2	3	4	5	6	7

Lower risk **Higher risk**

The risk indicator assumes you keep the product for 3 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.

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

This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.

Please refer to the Prospectus for more information on the specific risks relevant to the product not included in the summary risk indicator.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

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 over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: Example investment:		3 years EUR 10 000		
		If you exit after 1 year	If you exit after 3 years	
Scenarios				
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress scenario	What you might get back after costs	EUR 7 920	EUR 8 130	
	Average return each year	-20.8%	-6.7%	
Unfavourable scenario	What you might get back after costs	EUR 9 200	EUR 9 870	This type of scenario occurred for an investment in the product between March 2017 and March 2020.
	Average return each year	-8.0%	-0.4%	
Moderate scenario	What you might get back after costs	EUR 10 150	EUR 10 610	This type of scenario occurred for an investment in the product between July 2016 and July 2019.
	Average return each year	1.5%	2.0%	
Favourable scenario	What you might get back after costs	EUR 11 150	EUR 12 340	This type of scenario occurred for an investment in the product between December 2018 and December 2021.
	Average return each year	11.5%	7.3%	

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

What happens if FundSight S.A. is unable to pay out?

FundSight S.A. is not making any payment to you in relation to this Fund and you would still be paid in case of a default from FundSight S.A.

The Sub-Fund's assets are held with CACEIS Bank, Luxembourg Branch and are segregated from the assets of other sub-funds of the SICAV. The assets of the Sub-Fund cannot be used to pay the debts of other sub-funds.

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 3 years
Total costs	EUR 212	EUR 464
Annual cost impact (*)	2.1%	1.5% each 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 3.5% before costs and 2.0% 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.	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	0.94% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 94
Transaction costs	0.11% 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 11
Incidental costs taken under specific conditions		
Performance fees	5% on the performance exceeding the annual target rate of return of 1.25% ("hurdle rate") on the condition that the net asset value of the share class is higher than the net asset value used to calculate the last performance fee ("high watermark"). 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 7

A conversion fee may be charged and paid to sales agents at a maximum rate of 3% for each share class in this sub-fund.

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

Recommended holding period: 3 years.

The recommended holding period was chosen to provide a consistent return less dependent on market fluctuations.

Redemptions are possible at any time and without limitation. All redemption requests must be received in good order by the Registrar and Transfer Agent prior to 3 p.m (Central European time) on one (1) Business Day (any bank business day in Luxembourg) preceding the relevant calculation day of the NAV. Redemption proceeds shall be paid in the relevant reference currency usually within two (2) Business Days following the relevant calculation day of the NAV.

How can I complain?

If a natural person or legal entity wishes to complain about the Sub-Fund in order to exercise a right or remedy harm, the complainant must set out the problem in writing and include a clear timeline as well as details of the complaint, and send it by post or email, in an official language of the complainant's country of origin, to:

FundSight S.A.,
2, rue Henri M. Schnadt,
L-2530 Luxembourg
https://fundsight.com

complaintshandling@fundsight.com

Other relevant information

Further information about the Fund including the Prospectus, most recent financial statements, latest prices of shares are available free of charge on www.fundsquare.net or at the registered office of the product manufacturer.

The past performance and the previous performance scenarios are available on website www.capitalatwork.com.

Past performance data is presented over the last 10 years.