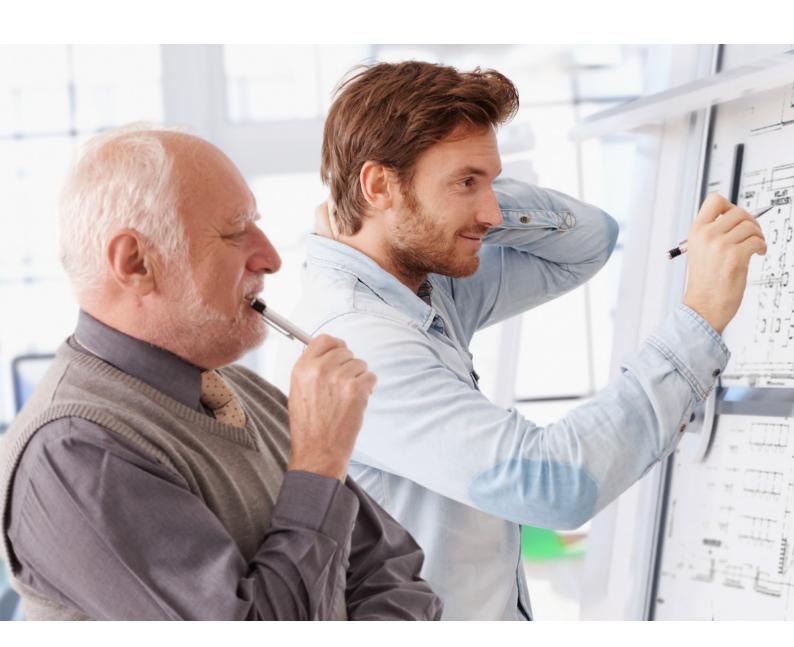


# Insure your human capital, your company's most precious asset





As the head of a company, you understand how essential it is to have skilled employees of staff to rely on.

You're also aware of the investment required to hire and train qualified employees.

Give yourself the best possible chance of attracting and retaining your staff!

Foyer propose advantis confort, a simple solution offering both of you and your employees with a long-term advantage: a supplementary retirement savings plan coupled with protection in the event of death or disability.

## The benefits of advantis confort for you as the **head of a company**:



#### Financial benefits:

- Control of your budget: the amount paid into your pension plan is calculated on the basis of a fixed rate or a percentage of salary
- Tax benefits for you and your employees: funding of the pension plan is tax-deductible and benefits are not imposed



#### An "all-in" insurance package:

- Supplementary retirement savings plan, which supplement the State pension with a deferred occupational income
- Death cover, offering protection for your family
- Disability cover, helping to cope in case of a working incapacity



#### A salary package for differentiating your company:

- Attract and retain your employees by offering them extra-legal advantages
- Optimise your recruitment policy thanks to an attractive salary package





### Flexibility to fund your retirement:

- You prefer security, opt for a guaranteed interest rate
- You want a more attractive return, invest in CapitalatWork funds



#### E-advantis, an online tool to make life easier:

- Online access to your pension plan
- Employer and Employee clearances responding to the specific needs of each individual.



Employer funding

Retirement

Guaranteed rate
and/or
Investment
in funds

Protection

Death
Accident
Disability

Tax benefits

## advantis confort offers your employees:



**A supplementary pension** in order to maintain their standard of living at the retirement



**Protection** of their loved ones in times of need



The opportunity to complete their savings

through personal contributions with tax benefits [tax-deductible up to €1,200 per year]



Access to e-advantis, an online platform for employees to consult their savings plan, download tax certificates, designate beneficiaries in the event of death...





#### **Need more information?**

Don't hesitate to contact your Foyer agent.

