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lalux⁺
ASSURANCES-VIE



lalux-Safe Future



lalux-Safe Future

The retirement solution for the self-employed and liberal professions

Are you self-employed? There are many various risks you face on a daily basis.

lalux-Safe Future is a tailor-made insurance solution that not only secures your future, but also allows you to benefit from the new tax advantages granted by the extension of the scope of the Supplementary Pension Schemes Act to the liberal professions and the self-employed.

LALUX-VIE, THE CHOICE OF SERENITY

- The leading Life insurer in the Grand Duchy
- The financial strength of a benchmark insurer
- A solid shareholder base, made up of Compagnie Financière LA LUXEMBOURGEOISE and Spuerkeess which offers you maximum security
- A stable partner on a human scale
- Under control by Commissariat aux Assurances, the sector authority

AT A GLANCE

CHOICE OF INVESTMENTS

CLASSIC

Your capital is secured thanks to the classic Life insurance product with a guaranteed interest rate, supplemented by possible profit-sharing. The rate of the guaranteed return is defined by the Commissariat aux Assurances.

UNIT-LINKED

Your capital develops with the performance of the investment funds you have selected and which are issued by our partner, Spuerkeess. These funds meet the risk profiles usually encountered.

COMBINED

You also have the option of combining Classic and Unit-linked by benefiting from a hybrid investment.

TERMS

PREMIUM AMOUNTS

To ensure that you always feel free, you can decide what annual premium amount you want to pay into your pension plan. You can:

- Make monthly, quarterly or annual payments
- Adjust your pension contributions each year without any penalty according to your situation and means
- Opt for a direct debit

PAYMENT

At the end of the contract or at legal retirement, the reserve acquired will be paid to you in the form of capital.

TAX DEDUCTIBILITY

Premiums are deductible as special expenses up to a maximum of 20% of net annual income.

WHO CAN BE INSURED?

Everyone who has a paid activity as a self-employed person, such as:

- Liberal professions (doctors, dentists, psychologists, psychiatrists, physiotherapists, osteopaths, veterinarians, pharmacists, lawyers, notaries, architects, etc.)
- Real estate and insurance agents
- Craftsmen (building trades, bakers, hairdressers); retailer (salespeople, restaurant owners, café owners); farmers, etc.

A person with a dual activity (employee and self-employed) can also be insured.

RISK COVER

Risk cover allows you to efficiently plan the protection of your family. Depending on your needs and with maximum flexibility, you can opt for the following covers even for a fixed period.

IN THE EVENT OF DEATH

If you die before retirement age, the designated beneficiaries receive the death benefit you have defined.

IN THE EVENT OF AN ACCIDENT

In the event of death as a result of an accident, an additional capital amount is paid to the designated beneficiaries.

IN THE EVENT OF DISABILITY

If you are declared disabled by the National Pension Insurance Fund (CNAP), you will receive an additional disability pension. Plus, LALUX will pay the **lalux-Safe Future** premiums that you have taken out (retirement, death and/or accident) as soon as you become disabled and until the end of the contract.

TAX DEDUCTIBILITY

Risk premiums are also tax deductible without limit.

PAY LESS TAX

Retirement premiums are deductible as special expenses up to a maximum of 20% of net annual income. A flat-rate tax of 20.9% on premiums is provided for and deducted directly from the premium paid. In return, the benefits paid are free of income tax in Luxembourg, except for the deduction of the contribution for long-term care insurance (currently 1.4%).

In order to illustrate the possible tax savings, nothing beats a simple concrete example:

Carlos, a freelance translator, invests € 10 000 of his annual income in **lalux-Safe Future** and enjoys tax savings of € 2 083.

	Not invested in lalux-Safe Future	Invested in lalux-Safe Future
Part of income	€ 10 000	€ 10 000
Tax liability	marginal rate + solidarity tax: 39% + 7% = 41,73%* = € 4 173	flat rate + remuneration rate: 20% + 0,9% = 20,9% = € 2 090
Your tax gain	€ 0	€ 2 083

* Corresponds to an annual taxable income of between € 46 000 and € 100 000 (Tax class 1)



Premiums for risk cover also reduce your taxable income. These are tax deductible without limit.



Did you know that it is possible to combine several types of pension insurances and enjoy additional tax benefits? You can supplement your savings plan with **easyLIFE Pension**, the premiums for which are separately deductible (art. 111a. of the L.I.R. (Income Tax Act)).

YOUR BENEFITS

- Additional income for your retirement
- A choice of cover for life risks: Death, Disability and Accident
- Reduction of your taxable income
- Flexibility to adapt the method and amount of investment each year
- No taxation in Luxembourg on benefits paid out
- Protection for your loved ones

DON'T WORRY
be happy

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