

lalux⁺
ASSURANCES-VIE



easyLIFE | PENSION



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Preparing for your retirement now!

The amount of your statutory pension will be much less than your salary. Given the demands of modern life, it will be difficult to settle for less when you retire. Financing of pensions has become a public debate, not only in Luxembourg, but well beyond its borders.

easyLIFE Pension offers you two types of old-age pension plan, depending on your expectations:

- **SECURITY FORMULA** which provides you with guaranteed savings.
- **PERFORMANCE FORMULA** if you prefer to make your retirement capital grow thanks to the results of investment funds.

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
- A control by Commissariat aux Assurances, the sector authority

COMPARE THE FORMULAS

FORMULAS

SECURITY

PERFORMANCE

AT RETIREMENT

You have at your disposal the savings acquired throughout the term of your contract, plus the guaranteed interest rate set by the insurance supervisory authority, the Commissariat Aux Assurances, and any profitsharing granted annually depending on the company's results and changes in financial market interest rates.

The savings you have accumulated are determined by the equivalent value of the units of the lux | pension investment fund you have selected, issued by our partner Spuerkeess.

IN THE EVENT OF DEATH

Death benefit is the savings (including interest and profit-sharing) at the time of the insured person's death.

Death capital is equal to the accumulated savings determined by the equivalent value of the units of investment funds linked to the contract at the time of the insured person's death.

easyLIFE | PENSION TERMS AND CONDITIONS

PREMIUM AMOUNTS

In order to always feel free, you save at your own pace and according to your financial capacities:

- You can open a contract from € 25 per month.
- You can adjust the premium amounts whenever you wish.

PAYMENT

At maturity, your savings are available in the form of:

- Capital
- Monthly life annuity
- Mix of capital and life annuity

TAX DEDUCTIBILITY

- The premiums are tax deductible, in accordance with article 111 a. of the L.I.R. (Income Tax Act).
- The deductible amount is set at € 3 200 per year and per taxpayer.
- You can even save up to 45% of the invested premium, depending on your income.

CONDITIONS

The contract must:

- Have a minimum duration of 10 years.
- Be payable at the earliest at age 60 and at the latest at age 75 .

CHARACTERISTICS OF THE PERFORMANCE FORMULA

The proportion of your savings invested in equities decreases according to your age, thus securing your capital at the end of the contract.

COMPLETED AGE AT THE END OF THE TAX YEAR

MAXIMUM PORTION OF ACCUMULATED SAVINGS INVESTED IN SHARES

under 45 years old

no limit

from 45 to 49 years old

75 % of accumulated savings

from 50 to 54 years old

50 % of accumulated savings

55 years and over

25 % of accumulated savinogs

SELF-EMPLOYED OR LIBERAL PROFESSION?

lalux-Safe Future is your dedicated supplementary pension scheme. It not only secures your future, but also allows you to benefit from significant tax advantages.

Ask your agent for more information.

LALUX FOR YOU

Discover the benefits of your personal area on www.lalux.lu

- Get around the clock and seven days a week in touch with your insurer
- Gain a detailed insight in your guarantees and insured services
- Report your damages online in a few easy steps

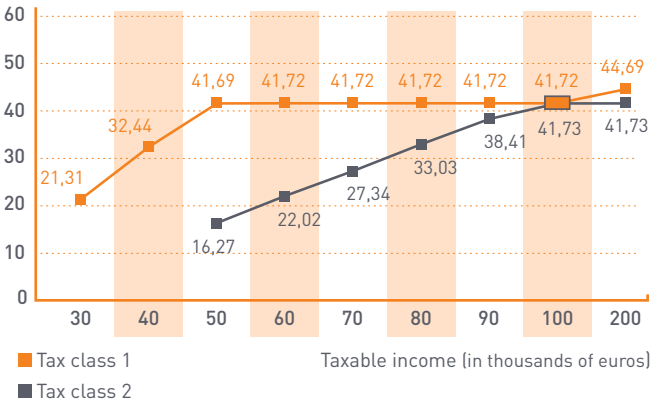
Your personal customer area is practical, simple and fully secure.

PAY LESS TAX

Depending on how much you pay in taxes, the amount of the premium you save in your retirement savings plan is tax deductible.

The amount is € 3 200 annually and can entitle you to a tax reduction of up to 45% of your annual premium.

Tax gain (in %)



EXAMPLE 1

You are single and have a taxable income of € 50 000. By saving € 3 200 for your retirement, you can save up to € 1 334 in tax, i.e. 41.69% of your invested premium.

EXAMPLE 2

You are married and collectively have a taxable income of € 100 000. If you save € 3 200 each year for your retirement, i.e. € 6 400, you can save € 2 671 in tax, i.e. 41.73% of your invested premium.

You are an employee and benefit from a supplementary pension scheme set up by your employer. You can pay personal contributions of up to € 1 200 per year. The tax advantage is immediate because the monthly contributions directly reduce your taxable salary. You therefore benefit from a reduction every month.



Did you know that as a cross-border worker, you can take out pension insurance while reducing your taxes every year?



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