

EN

lalux<sup>+</sup>  
ASSURANCES-VIE



easyLIFE | **INVEST**



## easyLIFE | INVEST

easyLIFE Invest is a savings-type life insurance policy with **guaranteed minimum capital**. The interest you earn at the beginning of the year is definitively yours.

You run no risk: your savings capital is protected from the turbulence of the financial markets. You invest in a product for which the performance is linked to **investment funds** but without the risk of reducing your capital.

### 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

### SELECTION OF FUNDS

The investment of your savings is managed by Spuerkeess Asset Management, an investment advisory company set up by Spuerkeess and LALUX. The carefully selected assets are made up of high-quality bonds and equities for a limited share of equities of 30% in order to guarantee you an appreciable return without neglecting security.

### YIELD

Although past returns are no guarantee for the future, these rates confirm our objective of optimizing the performance of your investments.

2,25%	1,75%	1,75%	1,00%	2,00%	0,00%
2015	2016	2017	2018	2019	2020

### FEES

- Entry and management fees are limited.
  - Exit fees are zero for periodic premiums; they are also zero for single premiums from the sixth year.
- This means that **easyLIFE Invest** offers you an attractive return that can compete with the usual savings rates.

### PAYMENT

You are free to determine the frequency of your payments. Over a minimum period of 10 years, you can invest:

- a single premium of at least € 5 000
- a monthly amount of minimum € 100, after an initial payment of € 5 000

You keep the freedom to make additional payments, at your convenience.

If necessary, you also have the option of withdrawing all or part of your capital, respecting certain minimum amounts.

### BENEFICIARY

Your contract allows you to designate beneficiaries in the event of your death. You are therefore free to plan your succession and guarantee your loved ones immediate access to the capital you have saved.

### TAXATION

At the end of the contract, your savings capital will be exempt from income tax in Luxembourg.

DON'T WORRY  
*be happy*

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