

EN

lalux⁺

ASSURANCES-VIE



easyLIFE | **MIXED**



easyLIFE Mixed to protect your family members and set up a personalised savings plan while enjoying tax benefits!

- In the event of your death, your family members' standard of living is guaranteed thanks to the capital you have decided to set aside for them.
- If you are not deceased at the end of the insurance policy, you have free access to your tax-free savings.

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

RETURNS

Your savings benefit from a guaranteed minimum rate. An additional profit-sharing rate is set annually based on the company's results and fluctuations in interest rates on the financial markets.

IF NOT DECEASED

At the end of the insurance policy, you have available to you the life capital you have defined plus any bonuses.

IN THE EVENT OF DEATH

The designated beneficiaries receive the death benefit you have specified, plus any bonuses on the death of the insured person.

IN THE EVENT OF AN ACCIDENT

The **supplementary Accident option** increases the amount paid to your beneficiaries.

In the event of death due to an accident, the amount insured can be quadrupled. And in the case of a road accident, the amount insured can be paid up to seven times over.

IN THE EVENT OF TOTAL DISABILITY

Total disability can also be covered. This option allows you, as a minimum, to suspend the premium payments while maintaining the guarantee of payment of the amount defined in the event of death. In the event of physiological total disability, the amount payable in the event of death is paid out immediately.

PREMIUM AMOUNTS

You are free to set:

- the amounts you wish to guarantee at the end of the insurance policy and in the event of death, or
- the amount of your premiums

You choose the payment frequency that suits you best: annual, half-yearly, quarterly, or monthly premiums.

PAYMENT

The amount paid in will be available in the form of capital.

BENEFICIARY

Your insurance policy allows you to designate beneficiaries in the event of your death.

TAX DEDUCTIBILITY

- Premiums are tax deductible (article 111 L.I.R.).
- The deductible amount is set at EUR 672 per year, per member of the household. It can even be as much as 45% of the premium invested, depending on your income.
- In the event of your death, your direct-line beneficiaries pay no tax on the amount you have set aside for them.

CONDITION

The insurance policy must have a minimum duration of 10 years.

DON'T WORRY
be happy

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DE-V-EL-MIX-EN - 04/2024 - Non-binding document with promotional character