

EN

**lalux**   
ASSURANCES-VIE



**easyLIFE Study Cover**

# easyLIFE Study Cover

## Prepare your children's future now!

You want to give your children the best possible future. To enable them to fulfil their dreams, access the studies of their choice or start a project, you can plan now for the savings they need for their projects thanks to a simple solution, **without medical formalities**.

**easyLIFE Study Cover** is a life insurance policy that combines foresight and security and allows you to :

- guarantee your child's future no matter what happens
- provide a financial package at a particular time in their lives.

## 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



## ASK YOUR AGENT FOR ADVICE

Thanks to their expertise, your agent provides you individual advice and will be at your disposal for all your insurance related questions.

## AT A GLANCE

### PERFORMANCE

The capital you save for your child benefits 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.

### IN THE EVENT OF DEATH

In the event of your death, LALUX will pay the remaining insurance premiums free of charge, and the agreed-upon life annuity will be paid to your child at the time set out in the contract.

The payment of quarterly life annuity is already guaranteed after five years.

If, however, you pass away during the first five years of the policy, the death benefit is limited to the amount of the premiums paid and is paid immediately. Your savings are therefore never lost.

### PREMIUM AMOUNTS

- You are free to decide how much you want to invest for your child's future.
- The quarterly annuity that he/she will receive depends on the premium you pay. You therefore know from the outset the minimum amount of the annuity that will be paid at the end of the contract.
- You can also opt for a monthly payment that easily fits your budget.

### PAYMENT

At the end of the contract, the child receives a quarterly life annuity for five years, the amount of which is set out at the beginning of the contract. You choose the age from which your child will receive the financial contribution.

### TAX DEDUCTIBILITY

- Premiums are tax deductible (Article 111 L.I.R. (Tax Income Act)).
- The deductible amount is set at € 672 per year, per household member. It can even reach 45% of the invested premium, depending on your income.

### CONDITION

The contract must have a minimum duration of 10 years.

You do not need a medical file. This means that the application formalities are simplified and completed in a few minutes.

DON'T WORRY  
*be happy*

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