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# lalux<sup>+</sup>

ASSURANCES-VIE



easyLIFE | **INVEST FOR FUTURE**



## easyLIFE | INVEST FOR FUTURE

### **A sustainable investment with the option of capital protection!**

Do you want to build up your savings while contributing to a more sustainable world?

easyLIFE Invest for Future offers you an interesting and responsible alternative, in line with your ethical, social and environmental values.

Depending on your investor profile and needs, easyLIFE Invest for Future allows you to divide your savings between capital protected products and investment funds.

There are 3 packages: Safe, Balanced et Dynamic. They correspond to different levels of risk and determine the proportion of protected savings and the proportion invested in funds.

## PACKAGES

Choose the Safe package if you want a safe investment with a large amount of capital protection.

### SAFE



25% in investment funds

75% in capital protection

For a balanced investment between security and return, you can opt for the Balanced package.

### BALANCED



50% in investment funds

50% in capital protection

With the Dynamic package, you focus on the return on your savings, while accepting to bear a certain level of risk yourself.

### DYNAMIC



75% in investment funds

25% in capital protection

## TERMS AND CONDITIONS

### A RESPONSIBLE INVESTMENT WITH THE LUXFLAG LABEL

All of your savings, both the capital protected portion and the fund portion, are invested in a responsible manner according to the ESG classification. With the LuxFLAG Sustainable Insurance label, you are assured that the ESG qualities of the selected investments have been verified by an independent institute.

### PROTECTED CAPITAL

The capital-protected part of your savings is invested in a classic life insurance product with a guaranteed interest rate, supplemented by any profit-sharing. This component is managed by Spuerkeess Asset Management, an investment advisory company created by Spuerkeess and LALUX.

### INVESTMENT FUNDS

The proportion of your investment in funds evolves with the performance of those you have selected. You are free to choose from a wide range of carefully selected funds. Of course, your trusted agent is always available to help you if required.

### PREMIUMS

You decide how often you want to pay. You can invest:

- A one-off premium of at least € 1 000
  - A monthly sum of at least € 50, after an initial payment of € 1 000
- You remain free to make additional payments at your convenience.

### PAYMENT

The amount paid in will be available as a capital sum.

If necessary, you can also withdraw all or part of your capital, subject to certain minimum amounts.

### BENEFICIARY

Your contract provides for the designation of beneficiaries in the event of 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.

### CONDITIONS

The contract has a minimum term of 10 years. However, you still have the option of terminating the contract before the term of 10 years. The subscription formalities are simplified and quick.

# YOUR BENEFITS

## A RESPONSIBLE INVESTMENT WITH THE LUXFLAG LABEL



The LUXEMBOURG FINANCE LABELING AGENCY

(LuxFLAG) is an independent and international non-profit association created in Luxembourg in July 2006 by seven public and private founding partners to help and support the

Responsible Investment sector. The LuxFLAG ESG label validates the investment strategies of financial players and reassures investors that the product respects environment, social and governance (ESG) criteria.

With **easyLIFE Invest for Future**, you choose a product that takes a sustainable investment approach for a better future. All available funds are socially and environmentally responsible.

## CUSTOMISED CHOICES AVAILABLE

In addition to the Safe, Balanced and Dynamic packages, you can flexibly choose from among the protected capital and investment funds that suit you, while respecting your investment profile.

## YOUR AGENT ALWAYS AT YOUR SERVICE

Your agent is at your disposal to provide their expertise. They provide personalised advice and can answer all your questions.

## A GROUP WITH A STRONG SHAREHOLDER BASE

The solid shareholding of the LALUX Group, comprising the Compagnie Financière LA LUXEMBOURGEOISE and Spuerkeess, offers you maximum security.

## INSURANCE SECTOR-SPECIFIC SECURITY

Investors in life insurance products are particularly well protected by Luxembourg regulations. The assets linked to your contracts are deposited with a custodian bank approved by the sector's supervisory authority, the Commissariat aux Assurances, and are distinguished from the company's own assets. In the event of a problem, you and the other investors are given priority in recovering your assets.

## LALUX, A SERVICE OF EXCELLENCE

The LALUX teams are multilingual (English, French, German, Luxembourgish), highly qualified and have proven expertise in the field of life insurance. LALUX is the leading life insurer in the Grand Duchy of Luxembourg and also the leader in supplementary pension schemes for companies.

DON'T WORRY  
*be happy*

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