

EN

lalux⁺
ASSURANCES-VIE



lalux-Education



lalux-Education

Start preparing your children's future now!

lalux-Education is a life insurance that combines foresight and security and allows you to:

- guarantee your child's future no matter what happens
- provide a financial package at a specific time in their life to enable them to realise their dreams.

lalux-Education is aimed at all relatives who wish to contribute to building the future of a child who is dear to them, even if they are not related.

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

PERFORMANCE

The capital you save for your child benefits from a guaranteed rate, as set by the Commissariat aux Assurances. An additional profit-sharing rate is set annually according to the results of the company and the evolution of interest rates on the financial markets.

IN THE EVENT OF DEATH

From the moment you sign the contract, LALUX will pay the remaining premiums of your contract free of charge in the event of your death. The agreed-upon lump sum will be paid to your child at the time set out in the contract.

IN THE EVENT OF AN ACCIDENT

The **additional accident option** allows you to increase the amount paid to your beneficiaries. In the event of accidental death, the insured capital can be up to quadrupled. And in the case of a road accident, the amount insured can be paid up to seven times.

IN CASE OF TOTAL DISABILITY

- **Total disability** can also be covered. This option allows at very least the suspension of premium payments while maintaining the guarantee of payment of the defined amount in the event of death.
- In the event of physiological total disability, the amount provided for in the event of death is paid to your child at the time set out in the contract.

PREMIUM AMOUNTS

- You are free to decide how much you want to guarantee for your child's future. The guaranteed capital will be fixed on the basis of this amount. You therefore know from the outset the minimum amount that will be paid out at the end of the contract.
- You can also opt for a monthly payment that easily fits your budget.

PAYMENT

You choose how your child will benefit from the savings, either as:

- capital, so he/she has direct access to the full amount
- a quarterly life annuity for a defined period

You choose the age from which your child will receive the financial contribution.

TAX DEDUCTIBILITY

- Premiums are tax deductible (Article 111 L.I.R.(Income Tax 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.

DON'T WORRY
be happy

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