

EN

lalux⁺
ASSURANCES-VIE



MEMBER USER GUIDE

easyPENSION PRO

Member user guide

As part of the lalux-Staff Protect supplementary pension scheme (SPS), LALUX has developed easyPENSION PRO, a new digital platform dedicated to group life insurance and destined to become the reference communication channel with employer customers and their members. This secure digital area allows members to view annual certificates, consult their current savings and future projections, as well as a complete view of death and disability coverage.

Your company grants you access to the easyPENSION PRO platform, which gives you the best overview of your plan. Read through this guide to help you use your member area quickly and easily.

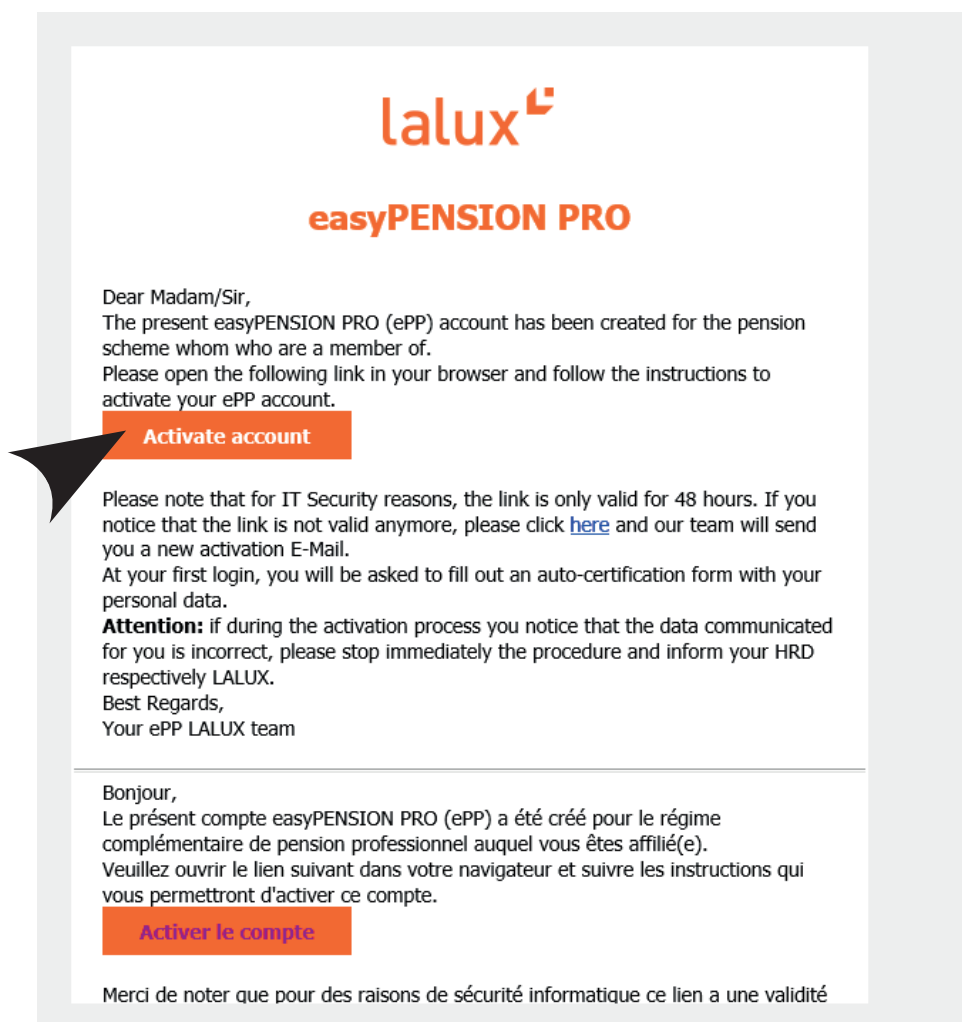
CONTENTS

Connection	1
Activating the account	1
Classic connection to easyPENSION PRO	4
Have you forgotten your password	6
easyPENSION PRO platform	8
Overview: Dashboard	8
Detailed view per plan	11
My retirement	12
My risk coverage	12
Are you changing company?	13

Connection

Activating the account

1. You have received **an e-mail** with the subject: "Activation of your easyPENSION PRO account". The e-mail is written in three languages. For EN, scroll down. All you have to do is click on the "Activate account" link



2. You will be redirected to the LALUX easyPENSION PRO website.

Activation of your account easyPENSION PRO. Step 1/5

Please enter the code you received by SMS

A code has been sent to your mobile phone.

SMS code

Please enter the code you received by SMS

Validate

If you have not received a code by SMS in a few minutes, please request a new code.


[Send the code again by SMS](#)

If the problem persists, please [Contact us](#)

[I no longer have access to my mobile phone number](#)

3. Enter the code you have received by SMS, and validate.

Activation of your account easyPENSION PRO. Step 1/5



Please enter the code you received by SMS

A code has been sent to your mobile phone.

SMS code

Validate

If you have not received a code by SMS in a few minutes, please request a new code.


[Send the code again by SMS](#)

If the problem persists, please [Contact us](#)

[I no longer have access to my mobile phone number](#)

4. Now set your personal password, confirm it and then validate. The password criteria are specified on this page.

Activation of your account easyPENSION PRO. Step 2/5



Please create a password

Password

Confirm your password

Validate


Your password should contain:

- at least 8 characters, including
- at least one upper case letter,
- at least one number.
- Special characters are permitted.

5. Your personal data will now appear here. Check it, click on the tick to validate the accuracy of your data, then click on "Next".

Your data is not correct? Please stop the procedure and contact LALUX on the following e-mail address:
epp-messages@lalux.lu.

Activation of your account easyPENSION PRO. Step 3/5



My personal data

Last name [blurred]

First name [blurred]

Date of birth [blurred]

Social security number [blurred]

Mobile phone number [blurred]


Email address [blurred]

☐ I confirm that my personal data are accurate and complete.
If this is not possible, please contact the HR department. [LALUX](#)

Cancel **Next**

6. Step 4 allows you to authorise LALUX to use your personal data. Click on your choice and then click on “Next”.

Activation of your account easyPENSION PRO. Step 4/5



Consent to the use of your personal data

☐ I authorise the processing of my personal data for the purposes of advertising and prospecting for products of the LALUX Group.


At any time I can revoke my authorization by putting “No” in the field “I agree that LALUX will use my data for commercial purposes” in the part “My personal data” of the menu “My account”

☐ I do not authorise the processing of my personal data for the purposes of advertising and prospecting for products of the LALUX Group.

Cancel Next

7. Finally, read the Terms and Conditions, accept them by ticking and then click on “Activate account”.

Activation of your account easyPENSION PRO. Step 5/5



General Terms and Conditions (GTC)

[See the GTC](#)

☒ I accept the GTC

Cancel Activate the account

Your account is now activated. You will receive a confirmation e-mail. You can now log in.

lalux

easyPENSION PRO

Dear customer
Your easyPENSION PRO account has been successfully activated.

Log in

Your ePP LALUX team


La Luxembourgeoise Société Anonyme d'Assurances, 9, rue Jean Fischbach, L-3372 Leudelange
Contactez-nous info@lalux.lu.

Classic easyPENSION PRO connection

All subsequent connections will be as follows. We advise you to keep this page in your favourites.
Go to : <https://easypensionpro.lalux.lu>

1. Fill in your e-mail and password that you set at the first connection. Click on "Connect".

Welcome to easyPENSION PRO



Please log in to your account to view your products

@ Email


🔒 Password

[Connect](#)

[Forgotten password or username →](#)

2. Enter the code you have received by SMS, and validate.

Welcome to easyPENSION PRO



Please enter the code provided by your Digipass

🗨 Digipass code

[Connection](#)

If the connection does not work, please try again.

[Try again](#)
If the problem persists, please [Contact us](#)


[I no longer have access to my Digipass](#)

You are now in your easyPENSION PRO area as a member of your company's pension plan

Have you forgotten your password ?

1. Click on "Forgotten your password or username".

Welcome to easyPENSION PRO



Please log in to your account to view your products

@ Email

🔒 Password

[Connect](#)

[Forgotten password or username →](#)

2. Enter your e-mail address on the page and validate.

Welcome to easyPENSION PRO

Retrieve my username

If you have forgotten the e-mail associated with this account, please contact us directly.

[Contact LALUX](#)

Successful

An e-mail has been sent to the address given, provided it is listed in easyPENSION PRO. It contains a link to create a new password.

[← I remember my login and password](#)

3. You will then receive an e-mail to reset your password.

lalux^{LU}

easyPENSION PRO

Dear Madam/Sir,
 Following the recovery request of your easyPENSION PRO password, please find the link here, to confirm your new password.
 By clicking on the link below, a verification code will be sent to the mobile number stated in your easyPENSION PRO account.


[Reset password](#)

Your ePP LALUX team

La Luxembourgeoise Société Anonyme d'Assurances, 9, rue Jean Fischbach, L-3372 Leudelange
 Contact us info@lalux.lu.

- Click on the link. You will then be redirected to the password recovery page. Insert the SMS code you have just received on this page, then validate.

Password retrieval



Please enter the code you received by SMS

A code has been sent to your mobile phone.

SMS code

Validate

If you have not received a code by SMS in a few minutes, please request a new code.


[Send the code again by SMS](#)

If the problem persists, please [Contact us](#)

[I no longer have access to my mobile phone number](#)

- Set a new password, confirm it, then validate.

Password retrieval



Please create a password

Password

Confirm your password

Validate

Your password should contain:

- at least 8 characters, including
- at least one upper case letter,
- at least one number.
- Special characters are permitted.

You now have a new password, and can connect to your area again.

easyPENSION PRO platform

Employers and employees with a supplementary pension scheme have expressed the wish to have a more regular follow-up and a way to interact online with their insurer of their pension assets. This is why LALUX has created easyPENSION PRO.

Thanks to easyPENSION PRO, anyone who has assets in a 2nd pillar-type pension product can now group them together on the platform and remain in contact until they retire, even if they change employer. This simplifies the monitoring of your pension plan.



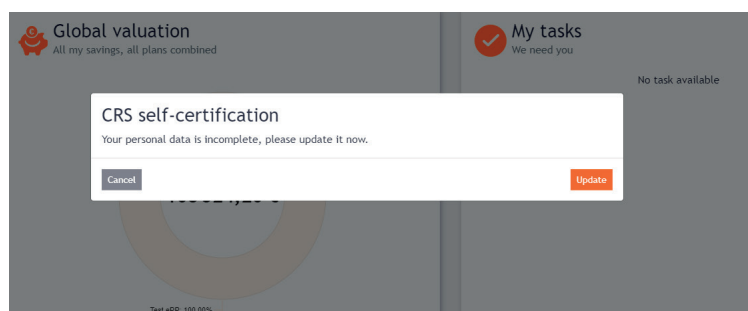
NOTE :

It is therefore important to register using your private e-mail address. In this way, you can keep track of your pension plan if you change companies.

Another important advantage is the accessibility of the platform. It is available from your home or anywhere in the world 24/7. You have full independence in viewing, managing and monitoring your information. You are no longer obliged to go through your HR department.

At the first connection

Even before you see your dashboard, a CRS (Common Reporting Standard) self-certification pop-up appears in order to update your personal information.



Update it without delay.

easyPENSION PRO

My plans

Test ePP

Documents

FAQ

Tutorial

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Our products

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My personal information

Section I: My personal information

Last name

Dupont

First name

Marc

Date of birth

2/21/1980

Country of birth *

Place of birth *

Nationality(ies) *

Residential address

Country *

Town *

Street name *

Postcode *

Number *

Section II: Taxation

For information on the tax residence and tax identification number, please consult:

- <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>
- <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

☐ I am a Luxembourg resident and I have no other tax residence.
 ☐ My tax residence and tax identification number (TIN), other than for Luxembourg, are :

Overview : Dashboard

When you access the platform, a complete view of all your plans is visible. You can have one or more plans listed on easyPENSION PRO.

Indeed, some people who have changed companies during their career may have several pension plans at LALUX.

easyPENSION PRO

My plans

Plan 1 - Company A

Plan 2 - Company B

Documents

FAQ

Tutorial

LALUX

Our products

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Welcome to your easyPENSION PRO area, **Max Member**

Your portal is in progress. Don't hesitate to follow the advancement!

Global valuation
All my settings, all plans combined

168 524,26 €

See with 1000%

See more information

My tasks
We need you

No task available

My documents
All my documents

No document available

Risk coverage
All my disability and death cover

See all

Consult this plan

My taxation
What if you pay less tax?

Do you want to optimize your tax benefits? We can offer you a wide range of packages, including:

- Payment of personal contributions like a supplementary pension scheme;
- Payment of contributions into a registered pension scheme as a self-employed person or as a professional in a liberal profession;
- Subscribing to a personal insurance scheme on an individual basis;
- Taking out individual personal insurance.

Find out more

FAQ
Answers to your questions

Form available on the ePP platform

When are the annual certificates available?

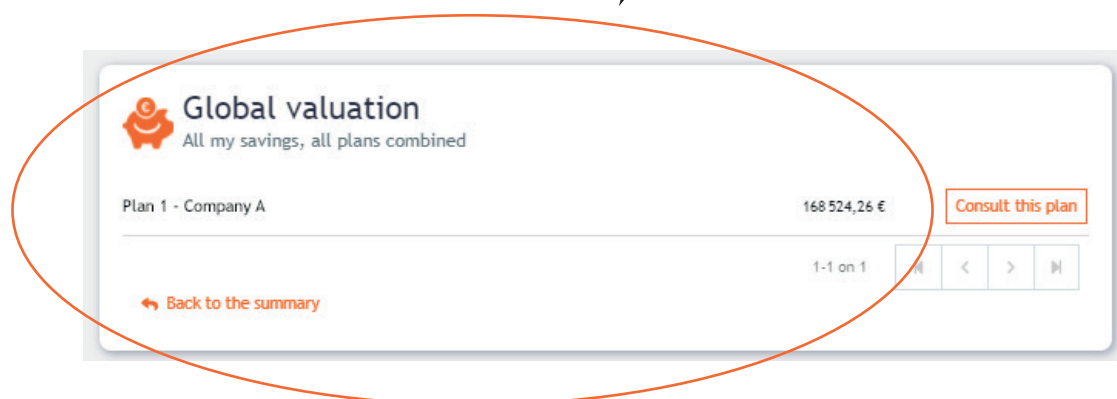
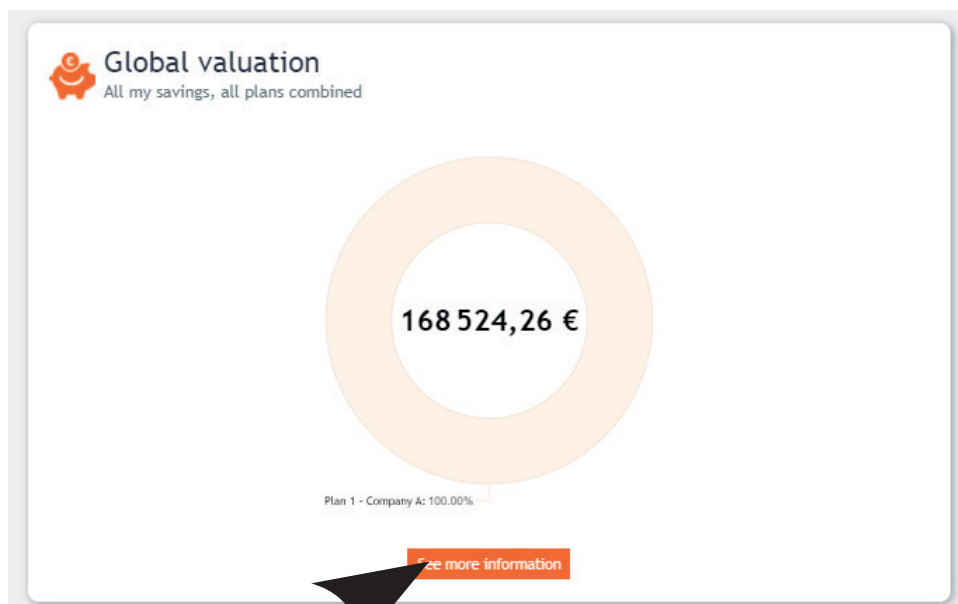
Why have my benefits changed?

Do I have to pay tax when I receive a benefit?

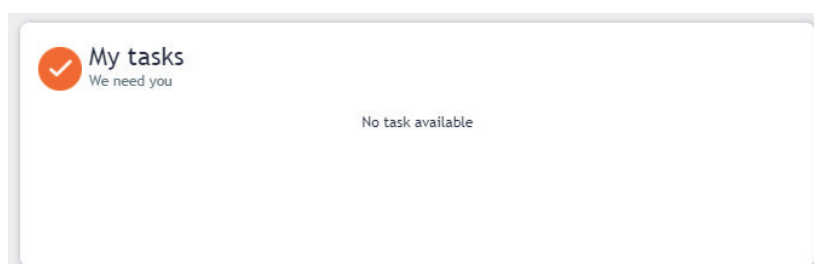
See all questions

In this overview you can :

- See the overall and detailed overview of your savings. If you have several employer plans, they are all visible here. In the “General valuation” section, you can see your total savings for all plans. By clicking on “See more information”, the details will appear.



- Completing your tasks
The “My tasks” section allows you to complete all your tasks, e.g. transmitting CRS data.



- Accessing contractual documents, consulting and downloading your certificates.

All useful documents can be found in the “My documents” tab. Individual certificates will also be downloadable from this tab.

- Consult your risk coverage Death/disability. You can view your risk cover (death, disability) associated with your plan if cover is taken out.

- Optimise your tax situation and discover all the solutions that LALUX offers.

- Quickly access your useful forms such as the document to download for the designation of beneficiary(ies) in the event of your death.

Detailed view per plan

You have access to a detailed view of your plans in two parts: “My pension” and the “My risk coverage” section.

My retirement

The “My retirement” tab allows you to see your current situation, the projection of your savings at retirement, as well as details of the funds you have chosen.

Other features will soon be available, allowing you to:

easyPENSION PRO

My plans

Plan 1 - Company A
Plan 2 - Company B

Documents

FAQ

Tutorial

LALUX

Our products
Contact us

Plan 1 - Company A

My retirement coverage | My risk coverage

My current situation
Composition of your retirement portfolio

Current value(s) ⓘ

Capital

168 524,26 €

This amount takes into account:
i Employer's contributions paid up to 31/12/2021 (Current value : 168 524,26 €)

[See more information](#)

Saving for my retirement
Estimated retirement amounts

Employer's contributions
Capital (estimated at 65 years)

285 437,43 €

i The above amounts are based on the last annual statement.

[See more information](#)

Growth of my savings
Growth of my savings

Coming soon

My tasks
We need you

No task available

My documents
All my documents

No document available

Subscribed products
All funds and products available in your plan

Coming soon

- See the development of your savings
- Choose products and funds over time for your plan
- ...

The easyPENSION PRO platform will be regularly updated to ensure that the service is tailored to the needs of customers.

My risk coverage

The “My risk coverage” tab allows you to access the details of the amounts entered for your death cover and disability cover.

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My plans

Plan 1 - Company A
Plan 2 - Company B

Documents

FAQ

Tutorial

LALUX

Our products
Contact us

Plan 1 - Company A

My retirement coverage

My risk coverage

Contract No. 12345678

H

My damage cover

Your coverage in case of death

Amount(s) provided for in the event of death before retirement

Death capital	845 000,00 €
Supplementary capital in the event of accidental death	845 000,00 €

i The above amounts are based on the last annual statement.
i For the definition of death cover and the conditions of payment, please consult your pension rules.

My documents

All my documents

No document available

My disability cover

Composition of your disability cover

Amount(s) provided in the event of disability

Annual pension	104 345,00 €
Additional lump sum in the event of accidental disability	1 690 000,00 €

i In the event of disability, various types of coverage remain guaranteed under certain conditions. For more information, please consult your latest certificate.
i The above amounts are based on the last annual statement.
i For the definition of disability coverage and payment conditions, please consult your pension rules.

My tasks

We need you

No task available

Are you changing company?

Please make sure that the e-mail address and mobile phone number you enter are your private ones. In this way, you will always have access to your account.

DON'T WORRY
be happy

Tel.: +352 4761-65 60 | epp-contact@lalux.lu

easypensionpro.lalux.lu