

Protection against the risks of life

Prepare your family’s future

Nobody is safe from the blows of fate! It is therefore crucial to secure your family’s future in the event of your death or disability. Risk hedging allows effective financial planning to best protect your relatives.

Choose the warranties you need. For maximum flexibility, you can also hedge these warranties for a limited period of time only.

Death

If you die before retirement age, LALUX-VIE pays the designated beneficiaries the death benefit you have defined.

Disability

If you are declared disabled by the National Pension Insurance Fund (CNAP), LALUX-VIE pays you a supplementary disability pension.

Accident

In case of death by accident, an additional benefit is paid to the designated beneficiaries.

Exemption

If you have taken out the guarantees “retirement”, “death”, and/or “accident”, the contributions due to these covers will be paid by LALUX-VIE from the date of your disability until the end of the contract.

💡 The premiums for the risk hedges are also tax deductible!



Your advantages with lalux-Safe Future:

- ✓ An additional income for your retirement
- ✓ Choice of risk coverages: death, disability and accident
- ✓ Reduction of your taxable income
- ✓ Flexibility and adaptability of your investment strategy year after year
- ✓ In Luxembourg, no taxation on paid-out capital
- ✓ Protection of your family

For any further information, please contact your Spuerkeess advisor who will assist you in your efforts.

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ASSURANCES-VIE



lalux-Safe Future

A new opportunity  
for freelancer and self-employed

**Think about tomorrow today...**  
lalux-Safe Future offers you a tailor-made insurance solution that secures your future and allows you to benefit from the new tax advantages granted by the extension of the law on supplementary pension schemes to freelancers and self-employed.

As a freelancer or self-employed, the risks you face on a daily basis are manifold. You want to keep your purchasing power when you retire, but your legal pension will be much lower than your last salary? With lalux-Safe Future you grant yourself an indispensable financial supplement to maintain your standard of living and enjoy a well-deserved retirement.

**Did you know...**  
...that interesting tax benefits also apply to companies and private customers? Find out more on our website [www.lalux.lu](http://www.lalux.lu)



**... and challenge fate!**  
You want to protect yourself and your loved ones? In addition to considerable financial consequences, numerous constraints may occur that cause a loss of quality of life for your family. Be prepared and opt for “death”, “disability”, “accident”, and “exemption” warranties to provide an additional benefit in the event of your death or disability.

**Customised solutions**  
lalux-Safe Future is a highly flexible insurance product with guarantees perfectly adaptable to your personal needs. Benefit from its flexibility and kill two birds with one stone: save for your retirement and protect your loved ones against the vagaries of life, all in an attractive tax environment !

**Save for your retirement**

**Liberty, flexibility, individuality**  
You decide freely on the amount of your annual premium you want to invest in your pension plan. You can deduct a retirement premium of up to 20% of your income.

- For even more flexibility, choose your payment method:
- ✓ monthly
  - ✓ quarterly
  - ✓ annually

Make your life easier by opting in parallel for a premium payment by direct debit !

**Tax benefits**  
Your retirement premium is tax deductible as a special expense. The paid-up capital at the time of your retirement is tax-free in Luxembourg (only long-term care contribution is due); however the premium itself is subject to a lump sum tax of 20% and an income tax of 0.9%.

	Without investment in lalux-Safe Future	With investment in lalux-Safe Future
Part of your income	10 000 €	10 000 €
Taxes	Marginal income tax + solidarity surtax: 39%+ 7% = <b>41.73%*</b>  = 4 173 €	Lump sum tax + income tax: 20% + 0.9% = <b>20.9%</b>  = 2 090 €
Your tax advantage		<b>2 083 €</b>

\* Corresponds to a taxable annual income between € 46 000 and € 100 000 (Class 1)

**Security**  
Choose your investment structure:

- ✓ High return: by investing in a unit-linked product, your capital evolves with the performance of the investment funds which you chose from a range of SICAVs issued by our partner bank Spuerkeess. These funds meet the usual risk profiles. You determine your investment strategy according to your needs.
- ✓ Opt for security: invest in a classic insurance product with a guaranteed interest rate complemented by a possible profit-sharing. This guaranteed return is defined by the Commissariat aux Assurances.
- ✓ Or combine these two options and benefit from a hybrid investment !

At the end of your contract or in case of your legal retirement, you will be paid the acquired capital.

💡 According to the evolution of your income, you have the opportunity to redefine that strategy every year - both the amount of your premiums and your investment structure !

# lalux-Safe Future

How do you face the uncertainty of the future? Think or act?

Do you want to build wealth and enjoy substantial tax benefits at the same time? Are you looking for an appropriate solution to provide financial support to your relatives in the event of death or disability?

The time has come, act now to maintain your standard of living, no matter what.