

Wealth management and private pension scheme



S-Pension

Reap the benefits of your pension today!
Private pension scheme with tax benefits.

To help you maintain your standard of living after you retire, Spuerkeess offers you the opportunity to build up capital, that will be available to you upon retirement, by taking out an S-Pension contract.

S-Pension allows you to save for tomorrow while enjoying tax benefits today.

The legislator encourages you to take out a private pension scheme contract by offering tax benefits, subject to certain regulatory constraints that include the following, in particular:

- › you must be an individual taxpayer resident in Luxembourg, or equivalent,
- › you must be under 65 years old,
- › you must take out a policy for a minimum term of 10 years,
- › the minimum age at which you may redeem the policy is 60 years and the maximum is 75 years of age,
- › the maximum annual amount deductible per individual taxpayer: EUR 4.500.

When the policy matures, the accumulated capital is paid to you in a single lump sum and you benefit from taxation limited to half the overall rate on this amount.

Not only do you pay less tax today, but also at maturity, when the capital is repaid.

You can contribute to your S-Pension policy by regular transfers (monthly, quarterly, half-yearly or yearly) or one-off transfers, depending on your preferences.

Your capital is invested in the Spuerkeess SICAV LUX-PENSION, which includes multiple sub-funds, allowing you to opt for the investment policy that best suits you.

For more information, contact your Spuerkeess branch or go to
www.spuerkeess.lu/spension