

# 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 an additional pension, available to you on your 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 3.200.

When the policy matures, you can choose between:

- › a lump-sum payment of all the capital accumulated,
- › payment in the form of a lump sum for up to 50% of the capital accumulated and the remainder in the form of a monthly annuity,
- › payment of all the capital accumulated in the form of an annuity.

Not only do you pay less tax today, but also in the future, when the capital is repaid:

- › repayment in the form of a lump sum is taxed at half the total rate, as the total rate is your average tax rate,
- › half of your monthly annuity is exempt from taxation.

You can contribute to your S-Pension policy by direct debit or make regular or one-off payments.

You are not required to make contributions every year.

Your contributions are 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](http://www.spuerkeess.lu/spension)**



# SPUERKEESS

[SPUERKEESS.LU/spension](http://SPUERKEESS.LU/spension)