

lalux-Safe Cover

Protect yourself against life's misfortunes!



With lalux-Safe Cover, you regularly build up savings over the long term while benefiting from life insurance and death benefits **without medical check**. At the end of the contract, the capital paid (max. EUR 10.000) is exempt from income tax.

With this life insurance policy, you:

- › enjoy the **tax benefits provided for by law**, with insurance premiums deducted from taxable income, capped at EUR 672/household member;
- › build up savings over the long term (minimum of 10 years), with a **guaranteed minimum interest rate**;
- › provide **financial support for your loved ones in the event of the policyholder's death**. You are also free to choose the beneficiary of any inheritance. For the first five years, death benefits are limited to the sum of premiums paid into the contract;
- › receive a share of the **profits generated by LA LUXEMBOURGEOISE-VIE, Société Anonyme d'Assurances**, based on the company's earnings and changes in financial market interest rates.

For more information or a simulation of how much you can deduct from your taxable income, contact your Spuerkeess branch or go to www.spuerkeess.lu/en/benefits