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 visit
www.spuerkeess.lu/spension

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Right of withdrawal
This product is not subject to any withdrawal right.

Complaint
In accordance with the provisions of Article 9 of our General Terms and Conditions of Operations you have the possibility to submit a complaint, either by post or by e-mail:
Service Compliance
1, Place de Metz
L-1930 Luxembourg
reclamations@spuerkeess.lu

Authorisation scheme and supervisory authority
Spuerkeess is registered on the official register of Luxembourg credit institutions held by the Luxembourg financial services authority, the Commission de Surveillance du Secteur Financier (CSSF), situated at 283, route d'Arlon, L-1150 Luxembourg.
Website: https://www.cssf.lu/fr/

Payment and consequence of late or missed payments
The Customer may pay, in one or several instalments, an annual maximum amount which, under the applicable legislation, is set at EUR 4.500.

Other fees / taxes
At Spuerkeess, there are no subscription fees, no fees in the event of an early withdrawal (before the maturity of the S-Pension contract), and no fees upon maturity. However, in the event of an early repayment before maturity, the total amount repaid will be taxed by the Administration des Contributions Directes at the standard rate (according to the applicable tax scale), except in cases of death, disability, or serious illness.

Limitation of the period
The information contained in this document is valid until the next modification of the product. It has no contractual value.

Minimum duration of the contract
The minimum duration of the contract is 10 ten years with repayments starting no earlier than at the age of 60.

Instruments involving special risks
This product is exposed to fluctuations in financial markets and therefore entails a risk of negative performance and, consequently, a risk of capital loss. The redemption value may be less than the initial investment amount. Data on past performances are not a reliable indicator of future performances.

Termination rights of the parties
The product may be terminated by mutual agreement with immediate effect. In the event of early repayment of the Agreement before reaching the age of 60 or before completing a subscription period of ten years, the Customer acknowledges that, in such a case, he is causing the termination of the Agreement and fully accepts the loss of the benefit of the applicable tax provisions.

Applicable law
Disputes shall be governed by Luxembourg law. The Courts of the Grand Duchy of Luxembourg shall have sole jurisdiction over any dispute between the Customer and Spuerkeess. However, Spuerkeess may refer the dispute to any other court which, in the absence of the foregoing choice of law, would normally have had jurisdiction as regards the Customer.

Languages
The product agreement is available in French, German and English. Communication between Spuerkeess and the Customer is conducted in the language agreed upon by the parties.