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lalux[®]
ASSURANCES-VIE



easyLIFE | **PENSION**



easyLIFE | PENSION

Preparing for your retirement now!

The amount of your statutory pension will be much less than your salary. Given the demands of modern life, it will be difficult to settle for less when you retire. Financing of pensions has become a public debate, not only in Luxembourg, but well beyond its borders.

easyLIFE Pension offers you two types of old-age pension plan, depending on your expectations:

- **SECURITY FORMULA** which provides you with guaranteed savings.
- **PERFORMANCE FORMULA** if you prefer to make your retirement capital grow thanks to the results of investment funds.

LALUX-VIE, THE CHOICE OF SERENITY

- The leading Life insurer in the Grand Duchy
- The financial strength of a benchmark insurer
- A solid shareholder base, made up of Compagnie Financière LA LUXEMBOURGEOISE and Spuerkeess which offers you maximum security
- A stable partner on a human scale
- Under control by Commissariat aux Assurances, the sector authority

COMPARE THE FORMULAS

FORMULAS

INVESTMENT CHOICES

Your **protected capital savings** are invested in a classic Life insurance product **with a guaranteed interest rate**, supplemented by potential profitsharing granted annually depending on the company's results and changes in financial market interest rates.

AT RETIREMENT

You have access to the savings accumulated throughout your contract (including interest and profitsharing). Whatever happens, you are guaranteed at least the sum of the premiums paid.

IN THE EVENT OF DEATH

Death benefit is the savings (including interest and profit-sharing) at the time of the insured person's death.

PERFORMANCE

Your savings are invested in **funds** that you select from a large, carefully selected panel and evolve with their performance.

The savings you have accumulated are determined by the equivalent value of the shares in the investment funds you have chosen.

Death capital is equal to the accumulated savings determined by the equivalent value of the units of investment funds linked to the contract at the time of the insured person's death.

TERMS AND CONDITIONS

PREMIUM AMOUNTS

- In order to always feel free, you save at your own pace and according to your financial capacities:
- You can open a contract from € 25 per month.
 - You can adjust the premium amounts whenever you wish.

PAYMENT

- At maturity, your savings are available in the form of:
- Capital
 - Monthly life annuity
 - Mix of capital and life annuity

TAX DEDUCTIBILITY

- The premiums are tax deductible, in accordance with article 111 a. of the L.I.R. (Income Tax Act).
- The deductible amount is set at € 3 200 per year and per taxpayer.
- You can even save up to 45% of the invested premium, depending on your income.

TAXATION

In Luxembourg, at the end of the contract, the payout benefits from advantageous taxation :

Annuity : Half is tax-free, the other half is taxable as income.

Capital : Taxation of the capital at half the overall rate.

CONDITIONS

- The contract must:
- Have a minimum duration of 10 years.
 - Be payable at the earliest at age 60 and at the latest at age 75 .

SELF-EMPLOYED OR LIBERAL PROFESSION?

lalux-Safe Future is your dedicated supplementary pension scheme. It not only secures your future, but also allows you to benefit from significant tax advantages.

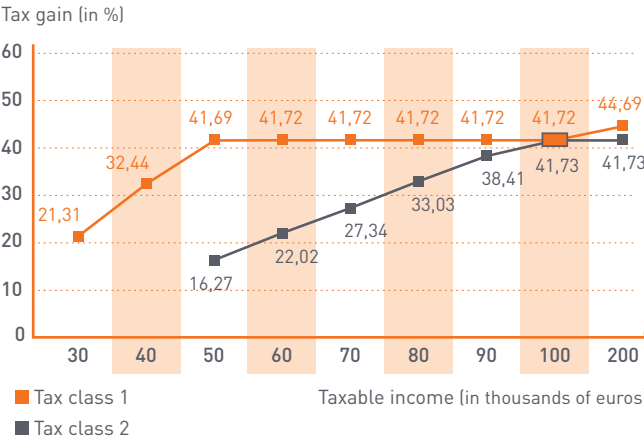
ASK YOUR AGENT FOR ADVICE

Thanks to their expertise, your agent provides you individual advice and will be at your disposal for all your questions.

PAY LESS TAX

Depending on how much you pay in taxes, the amount of the premium you save in your retirement savings plan is tax deductible.

The amount is € 3 200 annually and can entitle you to a tax reduction of up to 45% of your annual premium.



EXAMPLE 1

You are single and have a taxable income of € 50 000. By saving € 3 200 for your retirement, you can save up to € 1 334 in tax, i.e. 41.69% of your invested premium.

EXAMPLE 2

You are married and collectively have a taxable income of € 100 000. If you save each € 3 200 per year for your retirement, i.e. € 6 400, you can save € 2 671 in tax, i.e. 41.73% of your invested premium.

You are an employee and benefit from a supplementary pension scheme set up by your employer. You can pay personal contributions of up to € 1 200 per year. The tax advantage is immediate because the monthly contributions directly reduce your taxable salary. You therefore benefit from a reduction every month.



Did you know that as a cross-border worker, you can take out pension insurance while reducing your taxes every year?

DON'T WORRY
be happy

9, rue Jean Fischbach | L-3372 Leudelange

Tel.: +352 4761-1 | groupeLL@lalux.lu

www.lalux.lu

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