

lalux-Éducation thus offers you a perfect solution without putting a strain on your financial planning.

The day will come when your child will fully assume the responsibility for building his or her own life. This is the moment when, thanks to your foresight, you will be able to serenely share his or her success.

Other advantages

- ✓ you get to benefit from optimum cover thanks to the skills and expertise of the insurer who manages all the aspects of the cover to suit your needs,
- ✓ you get to entrust your security needs to a serious partner. LA LUXEMBOURGEOISE-VIE is subject to the control of the *Commissariat aux Assurances*, the supervisory authority of the insurance sector,
- ✓ you get to work with a stable partner on a human scale,
- ✓ you can rely on the reassuring stability guaranteed by the *COMPAGNIE FINANCIÈRE LA LUXEMBOURGEOISE* and the *Banque et Caisse d'Épargne de l'État (BCEE)*, the two shareholders of the insurance companies of the Luxembourg financial group,
- ✓ you get to benefit from close advice thanks to your agent. Bound to professional confidentiality, your agent comes to you and fosters a relationship based on trust.



www.lalux.lu

lalux-Éducation

Feel free to contact us in case of questions.

LA LUXEMBOURGEOISE

Société Anonyme d'Assurances
9, rue Jean Fischbach
L-3372 Leudelange
Tél.: 4761-1
Fax: 4761-300
groupeLL@lalux.lu

BUREAU RÉGIONAL

5, avenue Salentiny
L-9080 Ettelbrück
Tél.: 4761-1
Fax: 81 85 18

LALUX-VIE is a trademark of LA LUXEMBOURGEOISE Group.

lalux⁺
meng Versicherung

LA LUXEMBOURGEOISE-VIE

Société Anonyme d'Assurances
9, rue Jean Fischbach
L-3372 Leudelange
Tél.: 4761-1
Fax: 4761-545
groupeLL@lalux.lu

lalux⁺
ASSURANCES-VIE



49/2331 - 10/2011

lalux-Éducation

Start preparing for your
children's future now!

lalux-Éducation is the key solution for :

- ✓ providing maximum security for you and your family,
- ✓ providing you with the financial resources required to guarantee a bright future for your children at a given moment in time.

lalux-Éducation combines foresight with security.

Foresight

At a given time, your child will benefit from a capital provision accumulated over the years through profit sharing. This capital will enable your child to pursue studies or to simply set up home.

According to preference, this capital can take the form of an allowance.

Security

You and your family will benefit from maximum security. In the event of the death of one or both parents, lalux-Éducation pays out the capital that you have made provisions for, as laid down in the insurance contract.

lalux-Éducation

Start preparing for your children's future now !

You want your children to succeed in life. Professional success requires advance preparation and this in turn calls for significant financial resources. Do not therefore deny them the chance to live their dream from the word go.

This insured capital sum is doubled, tripled or even quadrupled in the event of an accidental death. In the event of a traffic accident, lalux-Éducation can even pay seven times the original insured sum, which represents substantial material assistance.



You can incidentally also opt for additional cover in the event of permanent disability. lalux-Éducation then bears the costs of the principal premium or else it directly pays out the benefits foreseen in the event of death.

Life is often a game of heads...

A family father wants to financially guarantee and set up his son in business once the latter reaches 25 years of age. With this in mind, he signs a lalux-Éducation contract of the «Fixed Term» type, which stipulates that the capital laid down in the contract will be made available to the young man at the predetermined moment in time. Providing the far-sighted father with a double reassurance: in the event of death or total invalidity, the insurance is provided free of charge and the foreseen capital will be paid out regardless when his son reaches the age of 25.



... or tails!

Children's educations do not come free of charge. They are an investment that requires careful planning. A far-sighted couple gives early thought to financing their daughter's studies. Thanks to lalux-Éducation's «Ideal Study Allowance» contract, an allowance will be paid out each term for 5 years from the age of 19 onwards.

If one of the parents were to die :

- ✓ the contract would be provided free of charge,
- ✓ the allowances foreseen from the age of 19 onwards would still be guaranteed and furthermore an orphan's allowance would be provided from the moment of death to the age of 19 years.



lalux-Éducation lets you take the initiative !

No financial surcharge

You are free to decide what amount you wish to invest to prepare for the future of your child. The guaranteed capital will be determined on the basis of the premium amount set by you.

Payment flexibility

You can opt for monthly premium payments that fit in perfectly with your budgetary routines. Spread out over twelve months, this avoids the need for a significant one-off payment at a given time.