



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.

lalux-Life is simply the best way to hit two birds with one stone!

www.lalux.lu

lalux-Life

Feel free to contact us in case of questions.

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lalux-Life

The best way to hit
two birds with one stone



lalux-Life combines two things in an ideal way: it insures the present...

Life is full of risks that are difficult to assess. All eventualities must therefore be catered for.

Should you die, a significant sum will be allocated to those close to you, even if you have not paid more than a single premium. If this death is the direct result of an accident or a traffic accident, this death benefit will be multiplied and payment can even reach up to seven times the initial capital. In addition, you can accept a continuation of your savings in the case of total economic invalidity without having to pay the premiums. In the case of total physical invalidity, lalux-Life pays out the death benefit foreseen in the insurance contract.

... and the future

Thanks to its long-term savings objective, lalux-Life gives you the guarantee of entering into possession of a savings capital at a fixed date in your life or of maintaining your customary lifestyle at the time of your retirement.

lalux-Life

The best way to hit two birds with one stone

You wish to build up assets and allow those close to you to benefit from financial support in the event of a twist of fate.

✓ Pay one single premium and insure two people

lalux-Life can be implemented for two spouses. Thus obviously guaranteeing the same benefits, but with the death benefit being allocated at the moment of death of one of the two insured, upon which the insurance contract is discontinued.

✓ Take advantage of the great flexibility offered when choosing your cover options

The capitals that you wish to cover in the event of death or on maturity need not be identical.

You can easily opt for less significant sums in the event of death and place more emphasis on savings. Numerous formulae have been developed to take into account your specific needs. Just to cite the most popular: 10/5 - 10/15 - 10/20 - 10/25.

If for instance an insured capital sum of € 100 000 is foreseen in the event of death, the capital on maturity is doubled in a lalux-Life contract of the 10/20 type.



Grab life with both hands...

A couple with two children decides to sign a lalux-Life contract of the 10/10 type for € 100 000. Upon the expiry of the contract, this amount, plus profit sharing, will constitute a significant «nest egg». And what's more: in the event of the death by traffic accident of one of the spouses, a death benefit of € 300 000 will be paid out. If both parents happen to die in this traffic accident, € 500 000 will be made available to the guardian of the children.

.... and tackle fate.

A pensioner aged 65 decides to invest a certain amount in a lalux-Life contract of the «Deferred Capital» type in order to maintain his customary lifestyle. In addition to the fiscal and legal framework, he will benefit from a guaranteed and highly competitive return.

The advantages of lalux-Life

- ✓ you can build up assets enabling you to achieve a long-term savings objective
- ✓ you provide those who are important to you with support in the event of a twist of fate. If you die, a significant capital sum will be paid out, even if you have paid only one premium
- ✓ your savings provide you with a fixed minimum interest since the *Commissariat aux Assurances* authorises insurers to apply a technical interest rate to the savings component
- ✓ each year you are involved in the results of the insurer who assigns a share of the profits to you. This profit sharing is implemented according to the financial results of the insurance company and the interest rates on the financial markets. Thanks to this profit sharing scheme, your savings capital increases on a regular basis
- ✓ lalux-Life premiums are deductible from your taxable income pursuant to Article 111 LIR of the taxation law, allowing you to benefit from substantial tax savings. Depending on your income, your fiscal advantage varies between 30% and 40% of the premium
- ✓ you are free to choose the beneficiary and as a result can grant a privilege of succession
- ✓ you have the option of pledging your insurance contract to guarantee a credit.