

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.

Loving life and being active means foreseeing all kinds of situations. Take the initiative and put an end to fate's plans today. Choose lalux-Security!



www.lalux.lu

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Feel free to contact us in case of questions.

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The cover that
challenges fate!

Fate can often destroy the most beautiful dreams... and those nearest to you or your partners are left to continue with what you started in your enthusiasm.

Finishing off your projects on their own, however, will all too often land them in financial strife.

Financial transactions, commercial commitments, single-parent obligations - it all happens at once and nothing was foreseen to tackle these financial constraints...



... unless you opted for a lalux-Security contract. This insurance formula covers death and has the great advantage of offering an unflinching solution based on a moderate premium.

lalux-Security also gives the insured the choice of opting for complementary covers in the event of death occurring as the result of an ACCIDENT or a TRAFFIC ACCIDENT.

Naturally, you also have the choice of opting for a complementary INVALIDITY cover or to choose an extended INVALIDITY cover.

lalux-Security

The cover that challenges fate!

Your head is buzzing with projects and you want to carry them out as soon as possible. You make financial commitments and start off all optimistically.



The strong points of lalux-Security

- ✓ **modest premium** providing a significant death benefit
- ✓ **easily modifiable covers** over the entire period of cover
- ✓ **possibility of adding complementary covers**
- ✓ **possibility of changing the beneficiary** without additional costs during the entire period of the contract
- ✓ **fiscal deductibility** of the premiums in the context of Article 111 LIR of the taxation law, enabling you to make substantial tax savings
- ✓ **flexible payment method**: monthly, three-monthly, six-monthly, annually, all according to your personal preferences. The payment of mortgage insurance premiums is done by one-off payment or annually
- ✓ **allowances** in the event of death **exempt from tax**, provided there is a direct-line succession
- ✓ **immediate provision of funds**, which are not blocked like banking assets

A few examples from everyday life...

A young couple has just spent significant amounts to set up a comfortable home for themselves. A lalux-Security contract guarantees € 150 000 in the event of the death of one of the partners. Unfortunately, the husband dies as the result of a serious traffic accident and the young wife finds herself alone burdened with debt. lalux-Security gives her the chance to break deadlock: thanks to the «Accident» option, she is entitled to 3 times the original capital, i.e. € 450 000.

Setting up in professional life does not come free. A young lawyer sets up his own business with a colleague. Thanks to his sharp intellect and rhetorical talent, the young man rapidly makes a name for himself and enjoys his first successes. But fate chooses otherwise... during an early-morning jog, the lawyer falls victim to a sudden heart attack.

Thanks to lalux-Security, the colleague is able to take over all his associate's shares and the business is able to continue.

lalux-Security, the cover that accompanies you throughout all your life situations.



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