

lalux-Study Cover

Start preparing for your children's future now!



To secure funding for your children's education, or simply to give them an easier start in their career, choose lalux-Study Cover. With lalux-Study Cover, you regularly build up savings while benefiting from life insurance and death benefits **without medical check**.

With this life insurance policy, you:

- › enjoy the **tax benefits provided for by law**, with insurance premiums deducted from taxable income, capped at EUR 672/household member;
- › build up regular savings securely, with a **guaranteed minimum interest rate**;
- › freely decide the amount you want to invest, and the age at which your child will begin receiving the amount invested via quarterly payments over 5 years;
- › receive a share of the **profits generated by LA LUXEMBOURGEOISE-VIE, Société Anonyme d'Assurances**, based on the company's earnings and changes in financial market interest rates;
- › provide security for your loved ones; the payment of quarterly annuities is guaranteed after 5 years. In the event of death, LALUX takes over the payment of the remaining premiums. In case of death during the first 5 years of the contract, the annuity is limited to the sum of the premiums paid. So your savings are never lost.

For more information or a simulation of how much you can deduct from your taxable income, contact your Spuerkeess branch or go to www.spuerkeess.lu/en/benefits