



# Fit4! Future

COMPTE D'ÉPARGNE

bloqué jusqu'à l'âge de 18 ans

Bis zum 18. Lebensjahr gesperrtes

SPARKONTO

A SAVINGS ACCOUNT

blocked until the age of 18



**SPUERKEESS**

Äert Liewen. Är Bank.

Many questions come to mind when we think about the future of our children, grandchildren, godchildren and other young people close to us.



How can we best prepare them for adult life?

How can we give them the leg-up that they need for a good start in life?

## FIT4FUTURE

The Fit4Future savings account enables you to establish a start-up capital for a young person. The child will be the holder of the account which you have opened but will not be able to access or withdraw the savings before the age of 18.

### Yield and flexibility

The Fit4Future savings account offers a more advantageous interest rate than other BCEE Youth savings accounts.

Moreover, you can build up the Fit4Future savings account either on a regular basis via a standing order or by means of one-off payments.

Similarly, as the depositor, you may decide whether only you or you and the child in whose name the account was opened will receive statements of account. If you wish to open an account for a child other than your own, you may choose to have the statement of account also sent to his parents.

## SAVINGS AND FORESIGHT

Because it is never too soon to think about your children's future, BCEE also offers:

### lalux-Safe Cover\*

This endowment life insurance enables you to build up savings with a guaranteed interest rate in addition to a profit share whilst guaranteeing financial support for your next of kin in the event that you, as the policyholder, should die prior to the term of the contract.

### lalux-Study Cover\*

This study life insurance guarantees your children, after a period of only ten years but at the earliest on their 18th birthday, a fixed income in the form of a quarterly allowance paid over five years.

In the event that you, as the policyholder, should die, lalux-Study Cover will guarantee financial protection for your children. After a period of only five years, the insurance premiums will be covered and the allowances will continue to be guaranteed.

The lalux-Safe Cover and lalux-Study Cover premiums are tax-deductible\*\* and both life insurance policies may be taken out, without any medical formalities being required, within a BCEE branch.

\* *Terms and conditions available at your BCEE branch.*

\*\* *According to Article 111 of the Law on Income Tax.*

## ÉPARGNER DÈS LE PLUS JEUNE ÂGE

Pour que les bonnes habitudes s'acquièrent vite, pensez également au compte d'épargne TWEENZ. Ce compte d'épargne permet aux jeunes jusqu'à l'âge de 12 ans d'épargner à leur guise à des conditions rémunératrices intéressantes.

Plus d'informations sur [www.bcee.lu](http://www.bcee.lu) ou en agence BCEE.

## SPAREN AB DEM KINDESALTER

Um Kindern die Möglichkeit zu bieten, gute Gewohnheiten früh zu erlernen, sollten Sie sich ebenfalls nach dem TWEENZ-Sparkonto erkundigen! Mit diesem Sparkonto können Kinder bis zum Alter von 12 Jahren nach Belieben zu interessanten Konditionen sparen.

Weitere Informationen unter [www.bcee.lu](http://www.bcee.lu) oder in allen BCEE-Zweigstellen.

## SAVINGS AND FORESIGHT

In order to help your children to form good habits from their youngest years on, you may also want to consider the TWEENZ savings account. This savings account enables children under the age of 12 to save at their rhythm and at an interesting rate.

More information at [www.bcee.lu](http://www.bcee.lu) or at your BCEE branch.



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