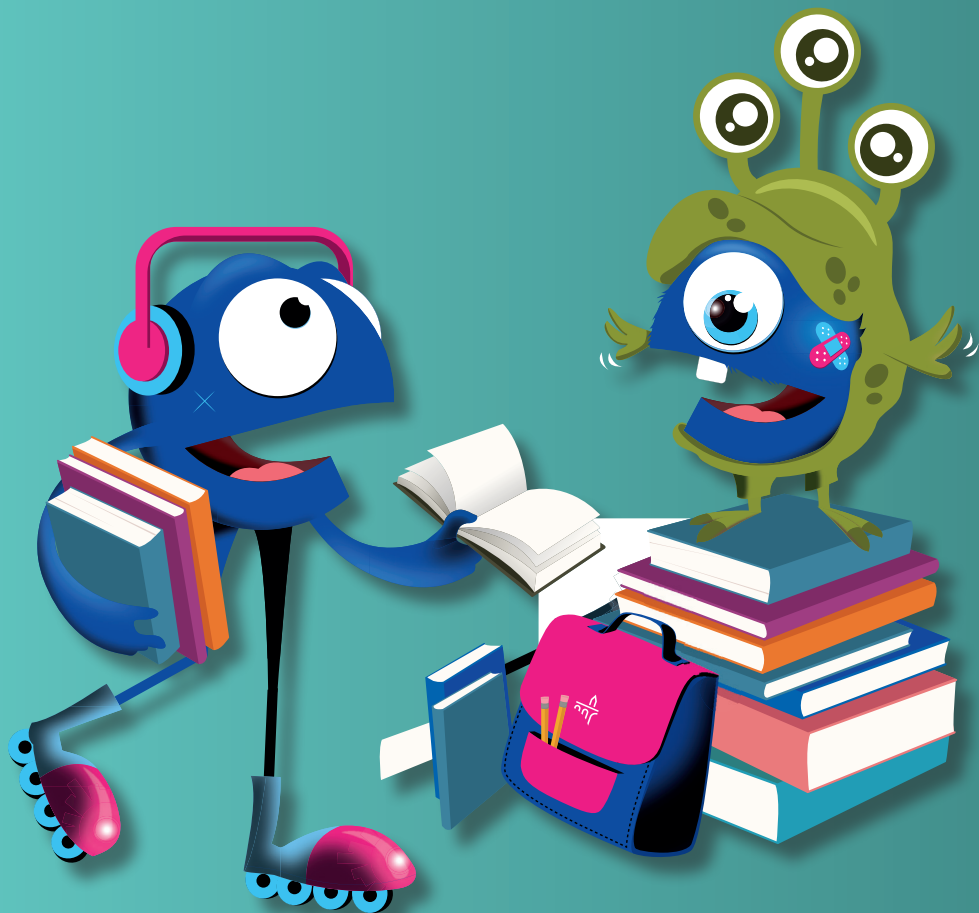


# Prepare for your children's future



## Prepare for your children's future

Spuerkeess supports your children from an early age on and offers them a number of benefits.

### The must-have: the first savings account

The first banking product is generally a savings account\* that allows you to build up funds to get your children started in life and allows them to get used to the idea of saving. You can choose between the following free of charge savings accounts:



- > a **traditional savings account** at a preferential interest rate;
- > a **blocked savings account that is locked** at the best interest rate.



**These accounts can be added to your S-Net convention and consulted at any time.**

\*opening of a current account required (free of charge until the age of 18)



## To go even further

The **S-Invest** SICAV savings plan is an attractive alternative to a savings account if you want to build up capital that evolves with the stock markets. Although these plans have a medium- or even long-term investment horizon, the funds can still be accessed.

You can contribute to your children's savings plans occasionally or regularly, whichever works best for you.

If the legal guardian opens an S-Invest plan for a minor child, Spuerkeess offers a gift of EUR 50 to be credited on the child's savings plan.\*

\* offer limited to one gift per child, regardless of the number of S-Invest plans opened.



## An alternative for safely preparing their future

In addition, Spuerkeess partners with LALUX to offer a savings solution that allows you to safely prepare for your children's future while benefitting from tax deductions.

### > lalux-Study Cover

This "education allowance"-type life insurance without medical formalities allows you to build up long-term savings, which will be made available to your children in the form of quarterly allowances on the day they start their university studies or their first job.



## Spuerkeess's exclusive offers

Spuerkeess offers your children a wide range of additional benefits:

### > EUR 150 worth of gifts for newborns

Up until the age of 1 year, Spuerkeess offers:

- > a EUR 50 gift voucher when a first Tweenz or blocked savings account is opened;
- > a EUR 50 gift voucher, to be redeemed when an S-Invest SICAV savings plan is opened.\*
- > a surprise gift for your children when you stop by a Spuerkeess branch.

Our partner, LALUX, offers an additional EUR 50, applicable to a lalux-Study Cover insurance.

\* valid until the 18<sup>th</sup> birthday of the child (see page 3)



### > School Savings Day

Every year, Spuerkeess invites primary school children of the 2.1 cycle to its School Savings Day. The bank promotes savings through the distribution of the traditional ceramic piggy bank and a EUR 50 gift voucher they can credit on a savings account.

### > Tweenz Club

Our young savers, aged 6 to 12 years, automatically become members of the Tweenz Club. The children receive regular newsletters to discover the club's many benefits: discounts from Tweenz partners, leisure activities and contests.

**For more information, please visit [tweenz.lu](http://tweenz.lu)**



### And after 12 years? Axxess Start

At the age of 12, new adventures await your children and their Tweenz offer is converted into a free of charge Axxess Start offer, including all the banking tools needed to start this new stage. **More info: [axxess.lu](http://axxess.lu)**





**SPUERKEESS**

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