



lalux-Study Cover

Start preparing your children's
future now!

lalux-Study Cover is the ideal solution

- ✓ to guarantee your children's future whatever happens,
- ✓ and to provide them with financial support at a specific time in their life.

lalux-Study Cover combines foresight and security

Foresight

For five years your children will have the benefit of a quarterly allowance enabling them to study or quite simply to establish themselves in life. You choose the age from which your child will receive this helping hand. Over the years, the amount of the allowance is increased by profit participation.

In addition, this life insurance can be subscribed very easily, without medical formalities, and gives you substantial tax advantages.

Security

lalux-Study Cover gives a maximum of security to your entire family. The payment of quarterly allowances is already guaranteed for five years. In the event of death, LALUX will then cover the remaining insurance premiums and the allowance planned initially is guaranteed.

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Start preparing your children's future now!

If you want to give your children the best possible future, to enable them to realize their dreams, to study as they choose, or to start a project, then we may help you. We ensure that you have the necessary financial means, through a simple solution requiring no medical formalities.

Capital, interest rate and contract term

No financial surcharge

You are free to decide the amount you wish to invest for your children's future. The quarterly allowance they receive will depend on the premium you pay. So

from the very start you know the minimum amount of the allowance to be paid when the contract matures.



A guaranteed interest rate and profit participation

The capital you save for your children will attract a guaranteed interest rate, fixed by the Commissariat aux Assurances, the supervisory authority of the insurance sector. In addition, you will benefit from our company's financial results. Profit participations will be set year by year in relation to the financial results achieved by the insurance company and will be granted from the second year of the contract.

If all goes well

When they reach the chosen age, your children will receive the fruit of your provision each quarter for five years.



In the event of death

If you die,

- ✓ the contract will become free,
- ✓ planned allowances will continue to be guaranteed.

The capital insured in case of death is limited during the first five years of the contract to the sum of the premiums paid.

Tax advantages

Premiums paid for this insurance may be deducted from your taxable income, under Article LIR 111, if the subscription term is at least ten years.



Adapted payment

The monthly premium payment facilitates your budget management. Spread over twelve months, this protects you from major expense at a given time.

The advantages of lalux-Study Cover

- ✓ you make regular savings with total security,
- ✓ you choose the amount of allowances,
- ✓ your child benefits from financial assistance whatever happens,
- ✓ you do not need a medical file,
- ✓ subscription formalities are completed in a few minutes with your financial adviser,
- ✓ your tax advantage can be up to 40% of your premium, depending on your income,
- ✓ your savings attract a fixed minimum interest rate,
- ✓ each year you participate in company profits.

lalux-Study Cover offers you a perfect solution without putting a strain on your financial planing. The day will come when children have to stand on their own feet to make a life. That is when you can calmly share in their success thanks to your foresight.

Other advantages:

- ✓ you work with a stable partner in a human dimension.
- ✓ you have optimum protection in view of the expertise and experience of the insurer which controls all the levels of tailored protection,
- ✓ you entrust your security needs to a serious partner, LA LUXEMBOURGEOISE-VIE, which is part of the LA LUXEMBOURGEOISE group, supervised by the Commissariat aux Assurances, the supervisory authority of the insurance sector,
- ✓ You can rely on the financial solidity of the COMPAGNIE FINANCIÈRE LA LUXEMBOURGEOISE and the BANQUE ET CAISSE D'ÉPARGNE DE L'ÉTAT, the two shareholders of the insurance companies of the Luxembourg financial group.



www.lalux.lu

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If you have any questions, then contact your BCEE adviser.

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LALUX is a brand of the LA LUXEMBOURGEOISE Group

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Aart Leewen, Ar Bank