



PRESENTS

THE SUPPLEMENTARY PENSION SCHEME

FOR SELF-EMPLOYED AND LIBERAL PROFESSIONALS RESIDENT IN LUXEMBOURG



THE 3 PILLARS OF RETIREMENT

1.

LEGAL RETIREMENT

“ The statutory pension scheme governed by the Social Security Code ”

2.

SUPPLEMENTARY PENSION SCHEME

“ A voluntary insurance contract taken out by an employer to supplement the benefits of an employees statutory scheme ”

3.

INDIVIDUAL LIFE INSURANCE

“ An individual insurance scheme allowing policy holders to build additional savings on top of the first two pillars ”

Who can benefit in Luxembourg?

60%
of employees *

New

1ST AUGUST
LAW 7119
2018



Now available for self-employed and liberal professionals (individuals) registered with the Luxembourg social security system

What are the benefits?

Accumulate **CAPITAL FOR YOUR RETIREMENT** on attractive terms



Protect yourself and your family against the uncertainties of life (**DISABILITY, DEATH**)

What are the advantages?

Profitability



- ✓ **Premiums tax are deductible** as special expenses, capped at 20% of net remuneration*
- ✓ **Long-term gains are totally exempt from income tax**** for Luxembourg residents

* subject to compliance with certain legal conditions
** subject to the payment of a 20% withholding tax on premiums paid

Flexibility



- ✓ Opportunity to include **death and disability guarantees** in addition to accruing retirement capital
- ✓ **Possibility to customise** your payment plan

This document presents a new alternative pension scheme for self-employed and liberal professionals in Luxembourg. It has been written according to the legislative provisions, regulations, and civil law in effect at the time of writing. It does not constitute legal, financial, or tax advice for the reader. Neither is it a solicitation to sell or purchase a financial or insurance product. This document is for informational purposes only, so the author cannot be rendered liable. The information conveyed is in no way intended to replace the knowledge and skills of the reader, and it is strongly recommended that you seek advice from a legal and tax adviser.

Would you like more information on this new solution?



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