

# PERFORMANCE, SECURITY, SAVINGS NOW YOU CAN HAVE IT ALL!



**OPTILIFE<sup>2</sup>**

For residents of Luxembourg



**BGL  
BNP PARIBAS**

The bank  
and insurance  
for a changing world



## OptiLife<sup>2</sup>, the perfect combination of savings, flexibility and security

Are your aims:

- to **diversify your portfolio**?
- to offer maximum **protection to your loved ones**?
- to structure the **transfer of your estate**?
- to take advantage of the **protection offered by Luxembourg regulations** concerning life insurance?

With OptiLife<sup>2</sup> you enjoy the benefits of a life insurance policy offered by our insurance partner, **Cardif Lux Vie<sup>1)</sup>**, which perfectly matches both your savings and planning objectives.

### Portfolio diversification

OptiLife<sup>2</sup> is a life insurance policy offering you a medium to long term savings product with access to a broad range of assets, some offering a capital guarantee.

You can:

- invest in the **Cardif Lux Vie General Fund** offering a daily capital guarantee of 100% (i.e., the reimbursement of your capital is guaranteed throughout the life of your policy) and benefit from an attractive minimum guaranteed return; and/or

- depending on your investor profile, choose to invest in the **Internal Collective Funds** (the insurance company's internal funds) and/or in funds of the broad **BNP Paribas Group SICAV<sup>2)</sup>** range.

Whether you are looking for security or more dynamic investments, OptiLife<sup>2</sup> life insurance is an excellent means of diversifying and growing your assets.

### Protecting your loved ones

Thanks to the life insurance included in the policy, you can offer your spouse and your children protection against the financial consequences of death.

<sup>1)</sup> Cardif Lux Vie is a Luxembourg insurance company.

<sup>2)</sup> Excepting funds with guaranteed capital and returns. There is no capital or return guarantee. Investments in investment funds are subject to market fluctuations and to the risks inherent in securities investments. The fund fact sheets are available in your local branch. The "Investor Guide" is available in your local branch or online at [bgl.lu](http://bgl.lu), and explains the risks, advantages and disadvantages of our investment products.



## Structure the transfer of your estate

The Cardif Lux Vie life insurance policy has a specific legal framework and allows you to transfer your estate securely and efficiently. This policy is globally recognised and offers you a range of additional advantages.

**You can:**

- **choose the beneficiary/beneficiaries** of the policy<sup>3)</sup>, based on your personal and financial priorities;
- **change the designated beneficiary/beneficiaries** (with the exception of an “accepting beneficiary”<sup>4)</sup>);
- **extend the length of your cover** by taking out a joint life insurance policy which unwinds on the death of the second policy holder.

## Take advantage of the security offered by the “super privilege”

Thanks to the regulatory framework for life insurance in Luxembourg, you benefit from enhanced protection: the policy assets are placed in a separate account from the other assets of the insurance company. As a policy holder, you are entitled to the “super privilege” of ranking above all other types of creditors.

This gives you priority in recouping the amounts owed with regard to the guarantees on your life insurance policy, should the insurance company default.

## Characteristics and fees<sup>5)</sup> for OptiLife<sup>2</sup> for residents of Luxembourg

Features	Choice from a broad SICAV range	General Fund
<b>Term</b>	Free (fixed or open), minimum 10 years	
<b>Eligible clients</b>	Luxembourg residents aged under 75 (beyond this age, investment solely in the General Fund)	
<b>Currency</b>	EUR	
<b>Investment funds</b>	Internal Collective Funds and External Funds	General Fund
<b>Initial investment</b>	Minimum EUR 10,000 in cash	
<b>Additional investment</b>	Possible at any time with a minimum amount of EUR 1,500 per fund chosen	
<b>Arbitrage</b>	Possible, one switch per year without charge. Additional switch, fee of 0.5% of the amount transferred with a maximum fee of EUR 150	A switch to an underlying included in OptiLife <sup>2</sup> (excluding the General Fund) is possible, but may be subject to exit penalties of the General Fund.
<b>Redemption</b>	Possible at any time without charge. The minimum amount is EUR 1,500 provided that at least EUR 1,500 remains in the relevant underlying.	In the event of redemption in the first three years: penalties are applied on the amount redeemed on a sliding scale. <sup>6)</sup>
	Recommended holding period: minimum 10 years	
<b>Entry Fee</b>	3% on a sliding scale dependent on the amount of the cash contribution <sup>7)</sup>	
<b>Management fees on the policy</b>	0.80% per year on the Internal Collective Funds and External Funds <sup>7)</sup>	1.20% per year for the General Fund on a sliding scale based on the amount invested and included in the management of the fund (no additional management fees)
<b>Taxation</b>	Based on the prevailing tax regime, the capital received at the end of the policy is exempt from tax	
<b>Life cover</b>	100% protection of the invested capital net of redemptions and/or cumulative premiums invested in Internal Funds, External Funds and the General Fund with interest capitalised in the event of death. Optional life cover <sup>8)</sup> : <ul style="list-style-type: none"> <li>• Indexed floor guarantee (maximum rate of 6% per year)</li> <li>• Fixed amount guarantee</li> <li>• Guarantee on a percentage of premiums invested</li> </ul>	

RETURN ON  
THE GENERAL FUND  
IN 2018  
**2.35% GROSS**

For more details on OptiLife<sup>2</sup>, visit one of our branches or contact us on 42 42-2000.

<sup>3)</sup> Subject to the provisions of civil law applicable to the policy, in particular as regards the reserved portion of an estate under inheritance law.

<sup>4)</sup> Apart from exceptions (divorce or separation of the spouses, murder of the policy holder or subscriber by the beneficiary, etc.), the accepting beneficiary has irrevocable rights. Their acceptance has consequences for the rights of the subscriber. The subscriber may no longer make redemptions and the insurance company cannot grant an advance to the subscriber without the beneficiary's approval.

<sup>5)</sup> Please consult your account manager for more details on the characteristics and fees.

<sup>6)</sup> The terms and conditions may be obtained at your local branch.

<sup>7)</sup> Established as an undertaking for collective investment in transferable securities outside of Cardif Lux Vie and subject to authorisation and prudential oversight by a national supervisory authority.

<sup>8)</sup> Subject to medical approval where applicable.

## OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie  
Cloche d'Or  
Gare  
Grand-Rue  
Kirchberg Europe

Kirchberg Siège social  
Limpertsberg  
Merl-Belair  
Merl-Jardins de Luxembourg  
Royal Monterey

## OUR BRANCHES IN LUXEMBOURG

Bascharage Kordall  
Bereldange  
Bettembourg  
Clervaux  
Diekirch  
Differdange  
Dudelange  
Echternach  
Esch Belval  
Esch Benelux  
Esch Centre  
Ettelbruck  
Grevenmacher  
Howald  
Junglinster  
Larochette

Mamer  
Mersch  
Mondorf-les-Bains  
Niederanven  
Pétange  
Redange-sur-Attert  
Remich  
Schifflange  
Steinfort  
Strassen  
Tétange Käldall  
Vianden  
Wasserbillig  
Weiswampach  
Wiltz

## CONTACT US



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A contract issued by **CARDIF LUX VIE S.A.**, a Luxembourg insurance company (23 – 25 Avenue de la Porte-Neuve, L-2227 Luxembourg, RCS Luxembourg No. B47240)

**BGL BNP PARIBAS S.A.** – an insurance agency approved in the Grand Duchy of Luxembourg under the registration number 1996AC001 (HYPERLINK “http://www.commassu.lu” www.commassu.lu) for the insurance company Cardif Lux Vie – (50, avenue J.F. Kennedy, L-2951 Luxembourg, R.C.S. Luxembourg: B 6481)



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