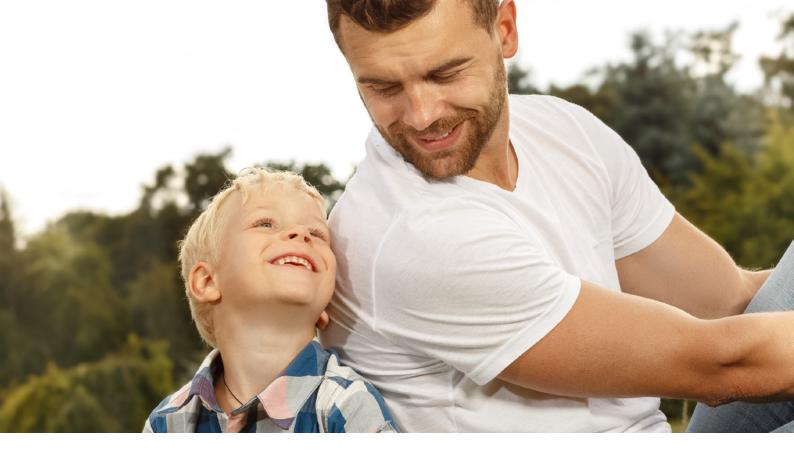
# **PERFORMANCE, SECURITY, SAVINGS** Now you can have it all!

**OPTILIFE**<sup>2</sup> For residents of France and Belgium



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

You can protect your spouse and children thanks to **extra optional life cover**.

These guarantees may be subject to some medical formalities.

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

<sup>&</sup>lt;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, 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.

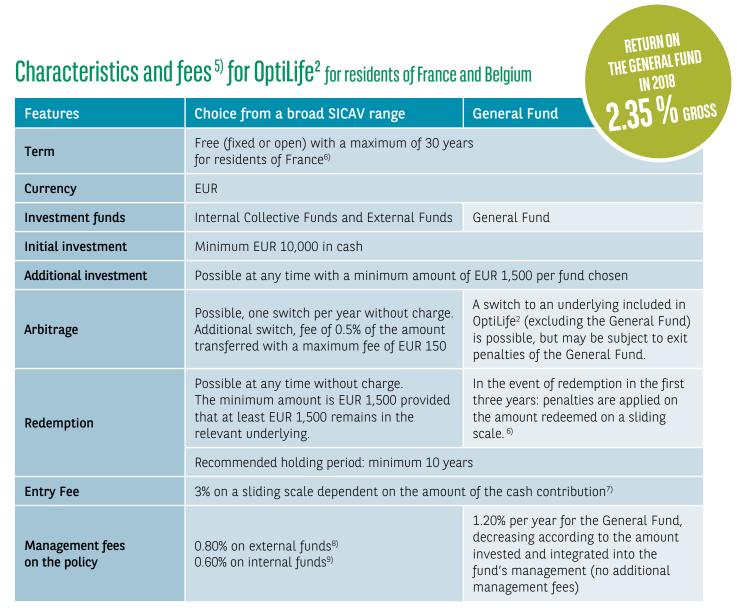
#### You can:

- 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.



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

- <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> The duration prescribed at the time of subscription is subject to changes due to legislative developments or market practices.
- <sup>8)</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>9)</sup> The assets of the funds are the property of Cardif Lux Vie and are deposited with a custodian bank authorised by the Commissariat aux Assurances.

<sup>&</sup>lt;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.

### **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



info@bgl.lu



**BGL BNP PARIBAS S.A.** 50, avenue J.F. Kennedy – L-2951 Luxembourg R.C.S. Luxembourg : B 6481

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)



The bank and insurance for a changing world