

OPTILIFE²

PERFORMANCE, SECURITY, SAVINGS,
WHY NOT ALL THREE?



BGL
BNP PARIBAS

The bank
and insurance provider
for a changing world



Combine your savings and financial planning objectives today

OptiLife² life insurance by Cardif Lux Vie¹⁾ offers you a **medium- or long-term savings product** with access to a **broad range of assets**, some offering a capital guarantee.

Depending on your investor profile, your savings can be:

- Fully invested in the General Fund, which offers a capital guarantee²⁾
- Fully invested in units of account³⁾
- Divided between the General Fund and units of account³⁾

OptiLife² life insurance is a **great way to diversify and grow your assets**.

Enjoy all the benefits of OptiLife²

This life insurance policy includes:

- A **100% capital guarantee**, for a full investment in the General Fund.
- **Savings available at any time**.
- A **bank loan guarantee** for your mortgage.
- **Specific tax rules** depending on your country of residence.
- The ideal way to **securely and efficiently transfer your estate**.
- **Complementary bereavement benefit** to protect your spouse and children.

Portfolio diversification

OptiLife² life insurance allows you to invest in a wide range of products, which you can choose with help from our advisors and combine to meet your needs.

You can:

- Opt for 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).
- Depending on your investor profile, choose to invest in **Internal Collective Funds** (insurer internal funds) and/or from a broad range of **BNP Paribas Group SICAVs**³⁾.
- Choose to invest in **socially responsible investment funds** or **themed funds** (investment strategy by business sector) from the BNP Paribas Group or other providers.

Whether you're looking for security or more dynamic investments, OptiLife² offers tailored solutions.

Protecting your loved ones

Thanks to the basic or optional bereavement benefit included in the policy, you can **protect your spouse and children against the financial consequences of death**.

These guarantees may be subject to some medical formalities.

¹⁾ This product, designed by Cardif Lux Vie, is distributed by its insurance agency BGL BNP Paribas. Cardif Lux Vie is a Luxembourg insurance company. Subscription subject to conditions and approval of your application by the bank and Cardif Lux Vie.

²⁾ Capital is only guaranteed for investments in the General Fund.

³⁾ 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" brochure is available in your local branch or online at bgl.lu/en/investor-guide, 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. It is also recognised abroad.

You can:

- **Choose the beneficiary/beneficiaries** of the policy⁴⁾, based on your personal and financial priorities.
- **Change the designated beneficiary/beneficiaries** (with the exception of an “accepting beneficiary”⁵⁾).
- **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.

OptiLife² characteristics and fees⁶⁾

Features	Choice from a broad SICAV range	General Fund
Duration	Free (fixed or indefinite), minimum 10 years	
Currency	EUR	
Investment funds	Internal Collective Funds and External Funds	General Fund
Initial investment	Minimum EUR 10,000 in cash	
Additional investment	Possible at any time with a minimum amount of EUR 1,500 per fund chosen	
Switching	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 ² (excluding the General Fund) is possible, but may be subject to exit penalties of the General Fund.
Redemption	Possible any time and free of 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 ⁷⁾
	Recommended holding period: minimum 10 years	
Entry fees	3% on a sliding scale dependent on the amount of the cash contribution ⁷⁾	
Management fees on the policy	0.80% on external funds ⁹⁾ 0.80% on internal funds ⁸⁾	1.2% 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)
Taxation	Based on the prevailing tax regime, the capital received at the end of the policy is exempt from tax	

For more details on OptiLife², visit one of our branches or contact us on (+352) 42 42-2000.

⁴⁾ Subject to the provisions of civil law applicable to the policy, in particular as regards the reserved portion of an estate under inheritance law.

⁵⁾ 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.

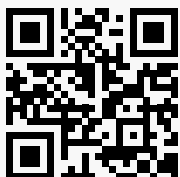
⁶⁾ Please consult your advisor for more details on the characteristics and fees.

⁷⁾ The terms and conditions may be obtained at your local branch.

⁸⁾ 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.

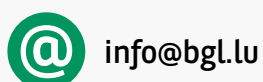
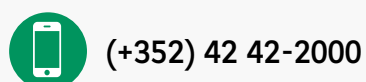
⁹⁾ Established as an undertaking for collective investment in transferable securities outside of Cardif Lux Vie and subject to authorisation and prudential oversight by a national supervisory authority.

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bgl.lu/en/branches

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Cardif Lux Vie insurance agency registered in the register of insurance intermediaries – 1996AC001 – www.caa.lu

50, avenue J.F. Kennedy, L-2951 Luxembourg
R.C.S. Luxembourg: B 6481



CARDIF LUX VIE

Luxembourg insurance company

23-25, avenue de la Porte-Neuve, L-2227 Luxembourg
R.C.S. Luxembourg: B 47240

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