

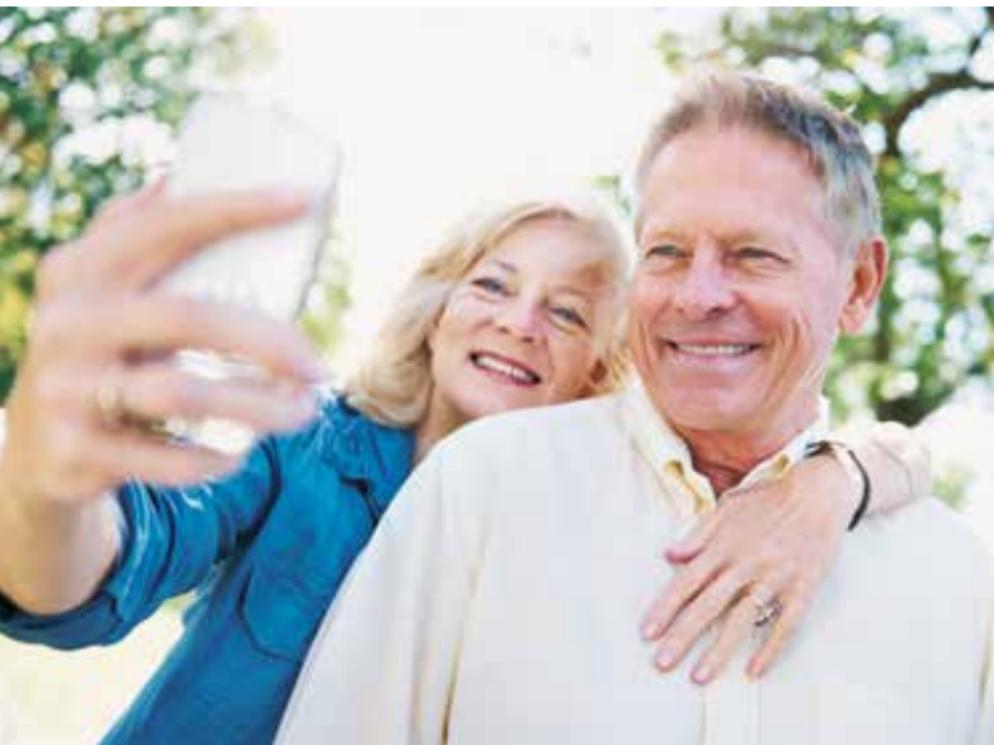
OPTIPENSION<sup>+</sup>

**PREPARING FOR  
YOUR RETIREMENT!**



**BGL  
BNP PARIBAS**

The bank and insurance provider for a changing world



## Taking retirement means embarking on an exciting new phase in your life.

However, it is essential to be prepared and organised for this phase, since the statutory pension alone may no longer be sufficient to maintain your current standard of living.

**Don't put it off any longer – secure your pension now by taking out an OptiPension<sup>+1)</sup> pension insurance plan.**

## Savings with tax benefits <sup>2)</sup>

OptiPension<sup>+</sup> is a comprehensive, flexible savings scheme eligible for tax relief (Article 111bis of the Luxembourg Income Tax Law (LIR)) aimed at building up a valuable nest egg and enjoying a comfortable retirement.

With OptiPension<sup>+</sup>, you can reduce your taxable amount every year. Within the upper limit<sup>3)</sup> of EUR 3,200 per annum regardless of age, you can choose the amount that you wish to deduct once it is equivalent to EUR 3,200 or less.

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

<sup>2)</sup> Tax deductibility varies based on the personal situation of each client and is subject to change. Spouses may combine these tax benefits by taking out separate policies.

<sup>3)</sup> To be tax deductible, the policy must be for at least 10 years and must not mature before you reach the age of 60. Only for Luxembourg residents and "equivalent" non-residents. The terms and conditions may be obtained at your local branch.

## A comprehensive, flexible solution

Do you want the freedom to choose your investment strategy and benefit from the advantages of an optimised selection of investment funds?

With OptiPension<sup>†</sup>, which is both a **personalised savings scheme**<sup>4)</sup> and a **pension insurance plan**, you can choose between:

- One of several predefined investment profiles.
- A personalised investment profile.

## A tailor-made policy

On maturity, you may decide to receive the income on your savings as:

- A lump sum covering 100% of the savings built up (Luxembourg residents will be taxed on this at half the overall rate).
- A lump sum covering your chosen percentage of the savings, with the rest paid as a monthly annuity (Luxembourg residents will be taxed on the lump sum at half the overall rate, while 50% of the annuity will be tax-exempt).
- A monthly annuity (half of which is tax-exempt).

You can access your savings after your 60th birthday.<sup>3)</sup>

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<sup>4)</sup> There is no capital guarantee or guaranteed return with this type of product. 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.

## OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie  
Cloche d'Or  
Gare  
Grand-Rue  
Kirchberg Siège social

Limpertsberg  
Merl-Belair  
Merl-Jardins de Luxembourg  
Royal

## OUR BRANCHES ELSEWHERE IN LUXEMBOURG

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

Mamer  
Mersch  
Mondorf-les-Bains  
Niederanven  
Pétange  
Redange-sur-Attert  
Remich  
Schifflange  
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