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Marketing Communication October 2020

OPTISAVE⁺ SECURING YOUR FUTURE



The bank and insurance provider for a changing world



The bank and insurance provider for a changing world

Protecting your and your loved ones' future means making wise decisions today.

OptiSave* is a **life insurance**¹⁾ policy aimed at building up savings with a minimum capital guarantee in the event of the death of the policyholder.

It is a life insurance policy that helps you **to save and invest**²⁾ **on a regular basis while enjoying tax benefits.**³⁾

Life insurance for you and your family

The policy provides for a **minimum guarantee in the event of death**, with a choice of two options:

- **Guarantee on premiums paid:** the minimum guaranteed capital paid out upon the death of the policyholder is equal to 130% of the premiums (net of tax) duly paid up to the date of death, net of redemptions.
- **Guarantee on premiums due:** the minimum guaranteed capital paid upon the death of the policyholder is at least 60% of the premiums due (net of tax) according to the payment plan, which includes at least five annual premiums, net of redemptions on the date of death.

The policy also allows you to opt for **additional disability or accident cover at any time:**

- **Disability:**
 - Exemption: Cardif Lux Vie (the company) exempts you from the payment of the premiums provided for in the payment plan of the main policy for the duration of the disability and in proportion to the severity of the disability.
 - Disability pension: the company undertakes to pay a pension for the duration of the disability and in proportion to its severity, the amount of which is specified in the special terms and conditions of the policy.
- **Accident:**

Payment of a lump sum if the policyholder is the victim of an accident resulting in death or total and permanent disability before the end of the policy.



A comprehensive solution adapted to your requirements

When you take out an OptiSave* policy, you can choose between:

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

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.

²⁾ There is no capital or return guarantee for this product. Investments in the funds are subject to market fluctuations and to the risks inherent in securities investments. The fund fact sheets are available in your local branch.

³⁾ Tax deductibility varies based on the personal situation of each client and is subject to change. The premiums you pay under the policy are tax deductible under Article 111 of the Luxembourg Income Tax Law (LIR). Any premiums paid under the policy will be tax deductible up to EUR 672 per person belonging to the tax household and per annum, provided the policy is held for at least 10 years and subject to compliance with the terms and conditions set out in Article 111 of the Luxembourg Income Tax Law (LIR). This threshold is valid for all eligible insurance contracts and interest charges.