

OPTILIB

ARE YOU SELF-EMPLOYED OR AN
INDEPENDENT PROFESSIONAL?
SUPPLEMENT YOUR PENSION TODAY!

New legal provisions affecting your
supplementary pension plan: **now**
is the **perfect time to discover the**
advantages of **OPTILIB!**



BGL
BNP PARIBAS

The bank and insurance provider for a changing world

Under new legal provisions in force since 1 January 2019, you are now eligible to take out a supplementary pension plan offering attractive tax benefits.¹⁾



At BGL BNP Paribas, we pride ourselves on being innovative and client-focused. That's why we offer a **retirement-provident insurance scheme that is flexible, comprehensive and specifically tailored to the self-employed and independent professionals!**

WHAT ARE THE BENEFITS OF OPTILIB?



Boost your retirement income

by accumulating capital through your supplementary pension plan.



Take out insurance to protect your loved ones from life's uncertainties (death, disability).



Enjoy tax benefits (annual tax deduction

and exemption from paying tax on the income when the policy matures²⁾).



Invest in a wide array of funds to

build up bespoke retirement savings (General Fund or an investment fund).



Rely on our responsive team of expert advisors, who

will guide you through the process of taking out a single, personalised, flexible policy.

YOUR BESPOKE OPTILIB POLICY

Safeguard your future

Divide up your premium based on your life plans:

- **capital for your retirement,**
- **additional insurance cover** (death, disability).

¹⁾ Tax deductibility depends on the individual circumstances of each taxpayer and is subject to change over time.

²⁾ Subject to a 20.9% tax and charge payable with your premiums. This is made up of a 20% withholding tax plus a 0.9% supervisory fee. Contributions are classed as tax-deductible special expenses under Article 110 3a of the Luxembourg Income Tax Law (LIR). They are capped at 20% of net professional income.

Eventually, only a 1.4% long-term care contribution is payable.

³⁾ The returns on assets managed through the portfolio of Cardif Lux Vie's General Fund are distributed annually to policyholders.

Build up your savings

Choose an **investment strategy** that reflects your financial goals in relation to:

- **security, with an investment** that offers a **capital guarantee** and returns paid out at the end of each year (2.35% gross in 2018³⁾) based on the actual gross yield of the General Fund and/or,
- **financial performance, with a selection of** asset allocation or socially responsible **funds**, depending on the level of risk you are willing to accept.⁴⁾

OptiLib, a simple, flexible solution with no hidden costs:

- **draw up your personalised investment plan** with the help of our advisors,
- **benefit from streamlined medical check-up formalities**,⁵⁾
- **change the amount and/or frequency of your premiums** or even your investment strategy. **Switch your strategy once a year free of charge!**

WHAT ARE THE ELIGIBILITY CRITERIA?

- **You must be an independent professional or freelancer** (in a profession overseen by the Chamber of Commerce, Chamber of Agriculture or Chamber of Skilled Trades and Crafts).
- **You must live in Luxembourg.**
- **You must be aged between 18 and 70** when the policy takes effect.
- **You must be registered with the Luxembourg social security system.**

This product, designed by Cardif Lux Vie, is distributed by its insurance agency BGL BNP Paribas.



To discuss what this opportunity means for you, visit your nearest branch or call our Client Service on (+352) 42 42-2000.

⁴⁾ There is no capital or return guarantee in this case. 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 and at bgl.lu.

⁵⁾ The terms and conditions are available at your branch

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Bonnevoie
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Kirchberg Headquarters
Limpertsberg
Merl-Belair
Merl-Jardins de Luxembourg
Royal Monterey

BGL BNP PARIBAS IN LUXEMBOURG

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

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Mersch
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Pétange
Redange-sur-Attert
Remich
Schifflange
Steinfort
Strassen
Tétange Käldall
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CARDIF LUX VIE insurance agency registered in the register of insurance intermediaries - 1996AC001 - www.caa.lu

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