

PREPARE FOR YOUR CHILDREN'S FUTURE!



BGL
BNP PARIBAS

The bank
and insurance
for a changing world

Nothing is more precious to you than your child. Your priorities now are to set them up for their future as early as possible, support their plans and help them realise their dreams. But it's not always easy to regularly put money aside and anticipate future costs. You need to think about higher education, internships, sporting and cultural pursuits, holidays, a car and more besides!

BGL BNP Paribas understands this can be challenging, which is why we've created a range of specific products to help you save up on a regular basis and cope with any problems that may arise.

Congratulations on becoming a parent!

To celebrate the birth of your child, BGL BNP Paribas will offer you a **newborn baby bonus** when you take out a child savings policy. You can choose either a Croissance Savings Account or OptiKids life insurance policy¹⁾.

Meet Oscar, your child's new friend!

Look out for him
at our events.

For more information, visit bgl.lu



¹⁾ You receive EUR 50 when you open a Croissance Savings Account or take out OptiKids life insurance, subject to acceptance of your application. The child named on the account or policy must be under one year of age.



SAVINGS ACCOUNTS

Our savings account is our most traditional product. Also known as a passbook account, it enables parents, grandparents or anyone else to make regular or one-off payments to your child.

Choose between two types of account:

Croissance Savings Account

- Aimed at children aged 0-18
- Funds are frozen until the child turns 18
- Better interest rate than other savings accounts
- Parents have control over the account until the child turns 18

Youth Savings Account

- Aimed at young people under 30
- Save while retaining access to your money. Withdrawals can be made at any time
- Competitive interest rate

Is your child less than a year old?

BGL BNP Paribas offers you a **EUR 50 newborn baby bonus** when you open a Croissance Savings Account. ¹⁾

¹⁾ You receive EUR 50 when you open a Croissance Savings Account or take out OptiKids life insurance, subject to acceptance of your application. The child named on the account or policy must be under one year of age.



OPTIKIDS LIFE INSURANCE

You have to start preparing for your child's future long before they take their first steps into working life, which is why BGL BNP Paribas has developed an outstanding insurance policy in collaboration with Cardif Lux Vie. The policy is tax deductible and aims to give your child financial support when they need it most.

This policy means you can:

- save up for your child on a regular basis
- enjoy a competitive interest rate
- know at the start of the policy how much will be paid out on maturity
- take advantage of a secure insurance policy that guarantees the full amount to be paid out on maturity
- set the duration of the policy yourself. To enjoy tax benefits, the minimum duration is 10 years
- know the policy's cash value at any time

Premiums paid (minimum EUR 50 per year) are tax deductible¹⁾ as "special expenses" for all policies with a minimum 10-year term (up to EUR 672 per household member - Article 111 of the Luxembourg Law on Income Tax, or LIR).

Is your child less than a year old?

BGL BNP Paribas offers you a **EUR 50 newborn baby bonus** when you take out an OptiKids policy.²⁾

¹⁾ Subject to compliance with the applicable legal provisions. In the event of tax deductions, the policy is fixed for a 10-year term. Only available to those filing their tax return in Luxembourg. The tax treatment depends on the personal situation of each client and is liable to change.

²⁾ You receive EUR 50 when you open a Croissance Savings Account or take out OptiKids life insurance, subject to acceptance of your application. The child named on the account or policy must be under one year of age.



SCHWÄBISCH HALL HOME SAVINGS SCHEME

Savings can also mean investment in real estate. By choosing a home savings account, you can regularly put money aside for your child and enable them to get a home loan at a fixed rate known in advance.

In addition to your savings, this product is also tax deductible¹⁾ up to:

- EUR 1,344 per person ≤ 40 years of age¹⁾ per year
 - EUR 672 per person > 40 years of age¹⁾ per year
- provided the contract has a minimum 10-year term.**

If a taxpayer is 40 or under, their partner's cap is also doubled, provided they are subject to joint taxation pursuant to article¹⁾.

The increase in the cap is awarded only for children for whom the taxpayer receives a tax break pursuant to article 122.

¹⁾ "Person" is taken to mean "member of the tax household".



THE COMPREHENSIVE EASIHOME POLICY

The EasiHome policy of BGL BNP Paribas allows you to combine a real estate loan and savings for your children.

As part of your real estate project in Luxembourg, you can choose our comprehensive EasiHome policy, which includes a home loan, credit protection insurance and AxiHome multi-risk home insurance. You will also receive a significant child benefit payment of **EUR 150 per year for each child aged 12 or under** (which can be paid either into the Youth Savings Account or the Croissance Savings Account).



EASINVEST

Easinvest¹⁾ is a savings plan that automatically invests in mutual funds. Your savings will regularly be invested on the stock market. With an Easinvest plan, you can save for yourself but also build up savings for your children and grandchildren, which they can access when they turn 18 (subject to the agreement of their legal representative).

The Easinvest plan consists of just three easy and practical stages:

- With your advisor, you decide how much you want to regularly invest.
- Together, you define your investment profile.
- The money placed in your Easinvest account is then automatically invested in a SICAV-type mutual fund²⁾.

Easinvest is an investment product with no fees for additional contributions³⁾.

¹⁾ Before reaching a decision on this kind of investment, potential investors must assess whether the investment is appropriate to their personal situation and take account of the specific risks linked to such an investment, such as legal, tax and financial risks (e.g. total or partial loss of capital). This document does not represent an offer to sell/invitation to purchase or an agreement or recommendation to conduct a transaction or investment. Potential investors should refer only to the information in the issuing prospectus.

²⁾ A list of the mutual funds that Easinvest may invest in is available in our branches.

³⁾ Specific additional fees apply. The terms and conditions may be obtained at your local branch.

OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie
Cloche d'Or
Gare
Grand-Rue
Kirchberg Europe

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

OUR BRANCHES IN THE GRAND DUCHY

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

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