

PROTECTING THEIR FUTURE



OPTIKIDS



**BGL
BNP PARIBAS**

The bank for a changing world



You need to think about your children's future well before they start out on their own. Alongside our insurance partner Cardif Lux Vie, offers you an effective solution with tax deductible¹⁾ life insurance that gives them financial support when they most need it.

Cover

OptiKids policies, which can be taken out by parents or other relatives, enable you to:

- make regular savings without excessive sacrifices,
- give your children the benefits of attractive returns,
- be sure of the amount they will receive, as soon as you sign up,
- benefit from additional cover ensuring payment of the agreed amount at maturity,
- check the policy's redemption value at any time.

Return

- The premiums paid in are capitalized at a rate of 0.50% and the policy offers a share in profits depending on the performance of Cardif Lux Vie.
- With OptiKids, your savings earn a return from the very first day.

¹⁾ Only for individuals making tax returns in Luxembourg and subject to applicable legal conditions.

Flexibility

When you take out an OptiKids policy, you chose initially:

- the defined amount to be paid out at maturity, in which case the related premiums are calculated on the bases of their frequency, the duration of the policy,
- the defined amount of premiums (minimum EUR 50) and their frequency (monthly, quarterly, biannual or annual),
- the flexibility of the policies duration although it must be at least last 10 years to qualify for tax deductions, it can be adjusted at any time.²⁾

Guarantees

OptiKids insurance was specifically devised to protect children's futures. That is why policies are always underpinned by a guarantee of continuity until maturity. This means that if the insured party (the policyholder or another defined person) passes away, the remaining premiums for the OptiKids policy are paid by Cardif Lux Vie. In addition to this guarantee, you can add two supplementary forms of coverage to ensure that:

- premiums are paid if the insured party becomes disabled as the result of an illness or an accident, for the duration of the disability and in proportion to the severity of the disability,
- a predefined lump sum is paid out if the minor beneficiary of the policy is rendered fully and permanently disabled.

Tax advantage

Premiums paid on an OptiKids policy running for at least 10 years are deductible³⁾ (as deductible expenses up to 672 EUR per member of the household - article 111 A.I.T).

²⁾ Subject to certain conditions, available on bgl.lu or in branch

³⁾ Additional payments are only tax-deductible if the remaining term of the policy is at least 10 years.

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Limpertsberg
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