

OPTIPENSION+
**NOW'S THE TIME TO SET
ASIDE FOR RETIREMENT!**



BGL
BNP PARIBAS

The bank and the insurance for a changing world



Retiring means turning a new page on your life!

But you can't improvise it, given that standard pensions are at the risk of not being enough to maintain your current living standards.

Get started now on retirement planning by subscribing the OptiPension⁺ retirement-provident insurance scheme.

OptiPension⁺ is a form of savings that is both comprehensive and flexible and provides you with immediate tax benefits (Art. 111bis of the Luxembourg Income Tax Code) and lets you set aside a nest egg for to get the most out of your golden years.

Savings with immediate tax advantages¹⁾

With OptiPension⁺, lower your tax base each year. Within the upper limit²⁾ of EUR 3,200 per annum regardless of age, you can choose the amount that you wish to deduct.

TAX
REFORM
2017

¹⁾ Married couples may combine the advantages by having each person subscribe a separate contract.

²⁾ To be tax deductible, the contract must be for at least 10 years and must not mature before the age of 60. Only available to Luxembourg residents and those filing their tax return in Luxembourg. The terms and conditions may be obtained at your local branch.

A comprehensive and flexible solution

Want to be free to choose your investment strategy and take advantage of an optimised selection of funds?

With OptiPension⁺, which is both a **personalised savings plan** and a **pension insurance policy**, you can now get both security and performance in the same contract, thanks to two plans that you can mix and match:

- a plan **guaranteeing the principal** whose performance potential depends on the profit-sharing percentage determined annually on the basis of the financial results of our insurance partner company, Cardif Lux Vie;
- a plan composed of a **range of funds**³⁾, which according to the development of the markets offers potentially greater returns than the guaranteed principle plan and is to be chosen on the basis of your investment profile.

A tailor-made contract

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) ;

or

- as 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 of the overall rate, while 50% of the annuity will be tax-exempt) ;

or

- as a monthly annuity (half of which is tax-exempt).

These savings can be accessible from your 60th birthday.



³⁾ No guarantee of principal or performance is offered on this composition. Investments made in funds are subject to market fluctuations and risks inherent in investments in securities. The funds' technical sheets are available at BGL BNP Paribas branches and at bgl.lu

OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie	Kirchberg Siège social
Cloche d'Or	Limpertsberg
Gare	Merl-Belair
Grand-Rue	Merl-Jardins de Luxembourg
Kirchberg Europe	Royal Monterey

OUR BRANCHES IN LUXEMBOURG

Bascharage Kordall	Mamer
Bereldange	Mersch
Bettembourg	Mondorf-les-Bains
Clervaux	Niederanven
Diekirch	Pétange
Differdange	Redange-sur-Attert
Dudelage	Remich
Echternach	Schifflange
Esch Belval	Steinfort
Esch Benelux	Strassen
Esch Centre	Tétange Käldall
Ettelbruck	Vianden
Grevenmacher	Wasserbillig
Howald	Weiswampach
Junglinster	Wiltz
Larochette	

CONTACT US



(+352) 42 42-2000



info@bgl.lu



bgl.lu

A contract issued by **CARDIF LUX VIE S.A.**, a Luxembourg insurance company (23 - 25 Avenue de la Porte-Neuve, L-2227 Luxembourg, RCS Luxembourg No. B47240)

BGL BNP PARIBAS S.A. - an insurance agency approved in the Grand Duchy of Luxembourg under the registration number 1996AC001 (HYPERLINK "<http://www.commassu.lu>") for the insurance company Cardif Lux Vie - (50, avenue J.F. Kennedy, L-2951 Luxembourg, R.C.S. Luxembourg: B 6481)



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