

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 Cardiff 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

BGL BNP PARIBAS IN LUXEMBOURG CITY

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

BGL BNP PARIBAS IN LUXEMBOURG

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

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