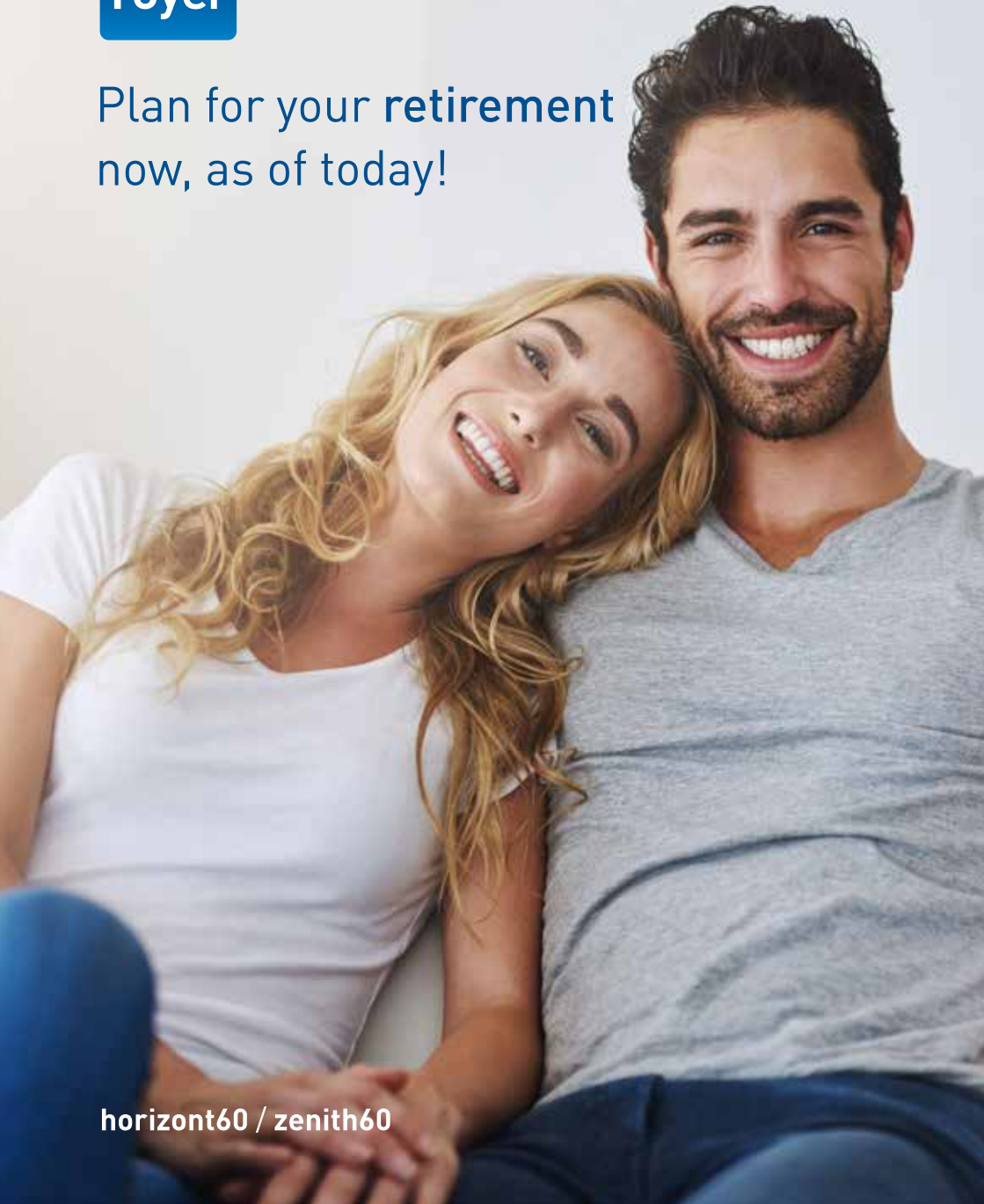





Plan for your retirement  
now, as of today!







## How do you see your retirement?

When you retire, maybe you are planning to have a new life of travelling, leisure and activities for which you didn't have enough time while you were working.

You realise that this life will involve cost, but did you know that there is a considerable difference between your statutory state pension and your current income ?

Prepare for your retirement right now to ensure your income upon retirement will allow you to do all the things you want to do !

# The retirement system consists of 3 parts

- The first pillar is the **statutory state pension**. It is paid by the Luxembourg social security and the government uses the principle of a pay-as-you-go pension system – today’s working population pays for today’s pensioners. This system will gradually reach its limit and this is why the state wants to develop the second and third pillars.
- The second pillar is the individual **supplementary pension** formed by companies for their employees.
- The third pillar is a **personal supplementary pension & savings** that individuals put aside for their own needs.

It is this, the third pillar that will help you to live the retirement you deserve!  
So don’t delay – What is important for you, what are your pension requirements for the future.

The goals for your savings	You are looking for security		You are aiming for performance
Our solutions	zenith60	horizont60 <i>capi</i>	horizont60 <i>invest</i>



# zenith60

## Prepare for your retirement in a flexible way

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### A SIMPLE AND COMPREHENSIVE SUPPLEMENTARY PENSION PLAN

- Save an affordable amount today and build-up a pension that you can take at an age that suits you
- Benefit from additional death insurance: in the case of death before retirement age, the death benefit will be paid to the designated beneficiary, equivalent to 25% or 100% of the scheduled payments over the term of the policy.

### A PROFITABLE POLICY

- The performance from your policy is determined at the end of the year, then in the following year the profit is then allocated to you each month in the form of profit-sharing. This profit-sharing is added to your savings amount and is guaranteed to you.
- Payments made in **zenith60** are deductible from your taxable income.

### A FLEXIBLE PLAN

When your policy matures, you can choose from the following :

- Access to 100% of your capital,
- Withdraw a set monthly amount,
- A choice of annuities to suit your situation.

**zenith60** normally matures when you reach age 60, however you can access your savings earlier in the case of early retirement or continue to save until the age of 65.

### EXCEPTIONAL COVER IN THE EVENT OF DEATH

In order to cover the security of your family, you can take out additional insurance such as:

- **Accident cover** : the beneficiary receives twice the amount of the death benefit stated in the policy.
- **Road accident cover** : the beneficiary receives three times the amount of the death benefit stated in the policy.
- **Disability cover** : the insured is exempted from the payment of premiums in the case of permanent and total disability.

# horizont60 *invest / capi*

## Prepare for a retirement that suits you

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You want to prepare for your retirement with a capital guaranteed or by investing in investment funds. The **horizont60** range will meet all your needs.

### **A SIMPLE PRODUCT**

You build up your saving with regular monthly or annual payments.

### **A CHOICE OF 2 PLANS TO SUIT YOUR INVESTMENT GOALS**

#### **horizont60 *invest***

Your return is linked to investment funds.

Your policy is managed daily by our specialists, according to the profile chosen by you, with the aim of balance and performance.

As you approach retirement age, your savings will gradually be redirected towards bonds in order to limit exposure to financial market risks.

#### **horizont60 *capi***

Your savings are increased by profit-sharing (calculated according to Foyer Vie's results), which is allocated monthly and is guaranteed to you.

### **PROTECTION OF YOUR FAMILY**

Should you die before reaching retirement age, the beneficiaries indicated in your contract (or your estate as the case may be) will receive the accumulated savings.

### **A FLEXIBLE RANGE**

At retirement age (aged 60 at the earliest, 75 at the latest), you can choose between:

- a monthly life-long annuity or
- have free access to all or part of your capital.

In the case of invalidity or serious illness, your interest or capital may be paid out before you reach retirement age.

# Tax breaks linked to pension savings

## LUXEMBOURG TAX INCENTIVES

	Article 111 bis	Article 111
horizont60 <i>invest</i>	✓	
horizont60 <i>capi</i>	✓	
zenith60		✓

### L'ARTICLE 111

Under the terms of article LIR 111 (Luxembourg Income Tax Law), it is possible to deduct from your taxable personal income the premiums paid to a life insurance policy. The maximum deductible amount is € 672 per person for each person within the household.

### L'ARTICLE 111 BIS

The government has made provisions to encourage supplementary pension savings by allowing Providence Life Insurance premiums to be deducted from tax.

The maximum limit for tax deductibility is € 3,200.



# My Foyer

**A secure client area to simplify your life.**



**A client area to take advantage of our online services.**

- ✓ Access to all your policies and documents
- ✓ Check and amend your personal details
- ✓ Take a look at your account and premium payments online
- ✓ Request an insurance or tax certificate
- ✓ Contact your agent via your personal messaging service.

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Log on at [myfoyer.lu](http://myfoyer.lu), and we will guide you.



**A mobile application to be closer to you.**

For more information or to download the app, log on to [myfoyerapp.lu](http://myfoyerapp.lu)

For more information, see the financial information factsheet  
on [www.foyer.lu](http://www.foyer.lu) or contact your Foyer agent.



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