

MY PROLIFE

RETIRED SELF-EMPLOYED AND PROFESSIONALS: ENJOY THE FRUITS OF YOUR LABOUR



A dedicated supplementary pension scheme for the self-employed and professionals.

independant-cardif.lu



CARDIF LUX VIE
BNP PARIBAS GROUP

The insurer
for a changing
world

New legal rules in place since 1 January 2019 enable you to benefit from a supplementary pension scheme. You can now build up savings for your retirement to secure your future in a tax-efficient way.

With **My Prolife**, CARDIF LUX VIE is offering a flexible and personalised pension and protection product specifically designed for the self-employed and professionals.

WHAT ARE THE ADVANTAGES?



Peace of mind in retirement



Protection against life's ups and downs for you and your loved ones



Tax benefits



A flexible and modular solution based around your circumstances



Investment vehicles tailored to your plans for the future

HOW TO BENEFIT



Draw up your **personalised investment plan** with the help of your partner advisor (insurance broker)



Choose the annual amount¹ that you want to invest in your policy and decide how often you want to make contributions



Decide on the risks that you want to cover (death, disability)

1- The deductible amount is capped at 20% of your annual net income from work.

SECURE YOUR FUTURE

Opt for **insurance cover** to protect **you and your loved ones** from life's ups and downs.

TAKE ADVANTAGE OF ATTRACTIVE TAX BENEFITS

Deduct your premiums in your tax return as special expenses² and benefit from **full tax exemption on the money you receive** when your policy matures.

CHOOSE A FLEXIBLE MODULAR SOLUTION TO MEET YOUR PARTICULAR NEEDS

You choose how much you want to save and how often, with the flexibility to make changes to your payments and your cover as your life evolves.

Benefit **from simplified medical requirements**³.

TAILOR YOUR INVESTMENT PLAN TO YOUR PERSONAL PLANS

Access a **broad range of investment vehicles** to match your needs and requirements, as well as your financial profile:

- A **guaranteed minimum benefit** solution, the General Fund of Cardif Lux Vie (offering a gross return of 2.35% in 2018),
- C Life **internal funds**, a fully updated range of Cardif Lux Vie internal funds,
- **Socially responsible investment funds** from BNP Paribas Group,
- *Tailored funds* starting from a defined savings amount.

2- By paying a 20% withholding tax on premiums paid and a supervisory fee that is expected to be 0.9%, you can deduct your premiums in your tax return as special expenses. The deductible amount is capped at 20% of your annual net income from work.

3- Simplified requirements apply to the standard formula and subject to certain age conditions and minimum amounts.

WHAT ARE THE ELIGIBILITY CRITERIA FOR A MY PROLIFE POLICY?

- You must be in a liberal profession or self-employed (in a sector dependent on the Chamber of Commerce, the Chamber of Agriculture or the Chamber of Trade)
- You must be resident in Luxembourg
- You must be 18 or over
- You must be subject to social security contributions in Luxembourg



**For more information on the My Prolife product,
please get in touch with your partner advisor**

www.independant-cardif.lu

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