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lalux⁺
ASSURANCES-VIE



easyLIFE | **FORESIGHT**



No matter what happens, easyLIFE Foresight protects your loved ones' standard of living

Is your priority above all to protect your family or your company from financial turbulence in the event of death? Then **easyLIFE Foresight** is the ideal solution. It allows you to pay a defined amount to a person you freely designate in the event of your death.

LALUX-VIE, THE CHOICE OF SERENITY

- The leading Life insurer in the Grand Duchy
- The financial strength of a benchmark insurer
- A solid shareholder base, made up of Compagnie Financière LA LUXEMBOURGEOISE and Spuerkeess which offers you maximum security
- A stable partner on a human scale
- Under control by Commissariat aux Assurances, the sector authority

AT A GLANCE

IN THE EVENT OF DEATH

The amount you specify at the time of taking out the insurance is paid to the beneficiary(ies) you have chosen.

IN THE EVENT OF AN ACCIDENT

The complementary **Accident option** allows you to increase the amount paid to your beneficiaries. In the event of accidental death, the amount insured can be up to four times higher. And in the case of a traffic accident, the amount insured can be paid up to seven times.

IN THE EVENT OF TOTAL DISABILITY

Total disability may also be covered. This option allows you as a minimum to suspend the payment of premiums while maintaining the guarantee of payment of the defined amount in the event of death. In the event of total physiological disability, the amount provided for in the event of death is paid immediately.

PAYMENT

easyLIFE Foresight is the solution that allows you to guarantee a significant amount to your loved ones for a reasonable premium. You are free to determine the amount you wish to guarantee or the amount of your premiums and choose how often you want to pay them.

BENEFICIARY

Your contract allows you to designate beneficiaries in the event of your death. You are therefore free to plan your succession and guarantee your loved ones immediate access to the capital you have saved.

TAX DEDUCTIBILITY

- The premiums are tax deductible.
- You can even save up to 45% of the invested premium, depending on your income.
- In the event of death, your direct beneficiaries do not pay any tax on the amount you have set aside for them.

LALUX'S OUTSTANDING BALANCE DUE INSURANCE SUPPORTS YOU IN YOUR REAL ESTATE PROJECT

When you take out a mortgage, banks often ask you to take out outstanding balance due insurance to protect your family from financial risk.

Its main purpose is to repay the amount you have defined in the event of your death. In general, the amount is equivalent to the amount of the loan. The outstanding balance due insurance can be complemented by the total permanent disability guarantee which allows in this case the reimbursement of the defined amount as well.

Good to know: The outstanding balance due insurance benefits from an advantageous tax regime. For more information: www.lalux.lu

DON'T WORRY
be happy

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