



# How can I reduce my taxes by saving?

As a private individual, you can choose from a number of savings options that reduce your tax bill. Your Banque Raiffeisen offers effective and attractive products that match your personal needs such as a pension plan, home loan savings contract or life insurance.

The icing on the cake: not only do you reduce your tax bill, but you also build up a nest egg, so you can look forward to the future with maximum peace of mind. You can save money to build up your pension, finance a home purchase or protect your loved ones.

Category	Products	Maximum tax-deductible amount
Pension plan	R-VIE PENSION	€3,200 per year per taxpayer
Home loan savings	WÜSTENROT	<ul style="list-style-type: none"><li>• Age 40 or below: €1,344 per year per household member</li><li>• Over 40 years: €672 per year per household member</li></ul>
Life insurance	R-PROTECT	€672 per year per household member

Want to know **all the benefits linked to each product** and see specific, quantified examples of the tax effects?

Just **scan the QR Code !**



Don't hesitate to **contact your branch advisor or the Online Branch**.  
Call **2450-1000** or email us at **online@raiffeisen.lu**.



## Pension plan

**R-Vie Pension** is a tax-efficient savings plan that allows you to build up a valuable pension pot, so you can make the most of your retirement.

- **R-VIE PENSION**

In collaboration with its partner **Foyer**, Banque Raiffeisen offers you the opportunity to take out a pension plan. Build up your savings through regular payments into the Foyer Group's CapitalAtWork funds. Your investments can be split between variable capital funds (including ESG funds) and a capital-protected fund (up to 50%) depending on your financial ambitions and risk tolerance

## Home savings account

In cooperation with our partner **Wüstenrot Bausparkasse AG**, Raiffeisen offers you the opportunity to take out a home loan savings plan. This is a tax-efficient way to build up capital that you can then use to buy, convert or renovate your main home.

## Life insurance

In collaboration with its partner **Foyer**, Banque Raiffeisen offers you the opportunity to subscribe to a life insurance that combines protection and savings.

**R-Protect** is designed to help you secure your loved ones and your income while building savings for your future projects. This flexible insurance adapts to your personal and professional situation throughout your life.



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