



R-JUNIOR

The savings plan for your children

As parents, you want to give your children the means to achieve their dreams and future plans. Whatever they choose to do – go to university or start work straight after school, travel the world or buy their first home – your children will need some capital to get started. R-Junior will help you make their dreams a reality while protecting your entire family.

Advantages

- **Guaranteed capital**
Your capital is guaranteed at maturity. In addition, your savings also benefit from profit participation bonuses. The longer you save, the more your savings can earn.
- **Security in the event of your death**
In the event of the death of the insured party, Raiffeisen-Vie will pay all remaining premiums on the policy until it matures, in place of the policyholder. Your capital will continue to build no matter what happens.
- **Free choice of beneficiary**
As the policyholder, you decide how long the policy lasts and how much you pay in, and you can freely designate the beneficiary or beneficiaries. If the insured party dies, the beneficiary is very often either the child directly or the spouse of the insured – or, if there are two insured parties, whichever one survives. When the policy matures, the capital accumulated is generally paid out either to the child or the policyholder. The policyholder can change the beneficiary at any time.
- **Tax advantage**
R-Junior insurance premiums are tax-deductible under Article 111 of the Luxembourg Income Tax Law, as amended, provided that the term of the policy is at least ten years. Both the capital paid out on maturity and the death benefit are tax-free.



Protecting your loved ones

R-Junior is an insurance policy that perfectly combines **security and saving**.

R-Junior will pay out a capital sum on a fixed maturity date, whether or not the insured party is still alive.

In the event of the insured party's premature death, an additional benefit is paid to the children or the surviving parent to help them cope with any immediate financial difficulties.

If this happens, the insured capital is therefore paid out twice to the beneficiary:

- Once upon the death of the insured (the amount is doubled in the event of accidental death),
- And once again when the policy matures.

For more information, contact your branch advisor or the Online Branch at **2450-1000** or by email at **online@raiffeisen.lu**.

The R-Junior financial information sheet is available at **www.raiffeisen.lu**.

Disclaimer

The information in this non-binding advertising document is for information purposes only and does not constitute an offer to sell, investment advice or an inducement to invest, nor is it a substitute for the advice of a manager. Investing in financial instruments involves risks. We invite you to consult the Investor Guide available on the website. Past performance is not indicative of future performance.



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