



R-PENSION & R-VIE PENSION

Save today, live better tomorrow

R-Pension and **R-Vie Pension** are two tax-efficient savings plans that allow you to build up a valuable pension pot, so you can make the most of your retirement.

Advantages

- **Enjoy substantial immediate tax benefits**

Available to anyone aged 18 to 65, the R-Pension and R-Vie Pension plans enable you to build up savings for your retirement, while also enjoying significant immediate tax benefits.

- As of 1 January 2017, you can deduct contributions of up to **€ 3,200 per year** from your taxable income, **regardless of your age**.
- Your pension payments are 50% tax-exempt and the capital lump sum paid out on maturity is taxed at half the overall rate.

- **Save safely in accordance with your needs**

The R-Pension and R-Vie Pension open the door to **personalised savings**, designed around your personal situation and your age. Everything is done to ensure that your savings are kept safe.

- If you are 60 or over and have held your plan for at least 10 years, you can choose to convert your accumulated savings into a single capital lump-sum, a lifetime pension paid monthly by an insurance company, or a combination of both.
- If you die before your plan matures, your accumulated savings are paid to your estate and the plan ends.
- If you become disabled or seriously ill, you can ask for your accumulated savings to be paid out early.

Our two plans

R-Pension

- Your savings will be invested in sub-funds of our Lux-Pension **investment fund**.
- You can choose to **limit your exposure to the ups and downs of the financial markets** and decide, for example, to invest your money exclusively in the euro money markets.
- If you opt for equity investments, the proportion of your plan that is invested in equities will reduce automatically in accordance with your age.

Returns are dependent on the financial markets

The return on your capital is largely dependent on financial market trends. As a result, returns cannot be guaranteed and you may not get back all of the capital you invested.

	SICAV LUX-PENSION	
Sub-fund 1	25%	Equities
Sub-fund 2	50%	Equities
Sub-fund 3	75%	Equities
Sub-fund 4	100%	Equities
Sub-fund 5		Money market

R-Vie Pension

If you feel that putting your savings in investment funds is a bit too risky, we also offer the **R-Vie Pension life insurance policy**.

R-Vie Pension from Raiffeisen Vie is a traditional life insurance policy, i.e. a policy with regular payments that gives you a guaranteed capital sum on maturity, no matter what happens.

Guaranteed capital on maturity

Your capital is guaranteed on the maturity of your plan. In addition, your savings also benefit from profit participation bonuses. The longer you save, the more your savings can earn.

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

The R-Vie Pension 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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