



R-PROTECT

Protect your loved ones and secure your financial future

Why choose between protecting your loved ones, safeguarding your income, or building savings?

In collaboration with Foyer Vie SA we offer you R-Protect, which is a comprehensive life insurance that combines death coverage, disability protection, and savings. R-Protect gives you the flexibility to adjust capital, term, and guarantees to suit your changing needs – a tailored solution perfectly aligned with your life and circumstances.

Created to offer financial security to your loved ones and help you build capital for future projects, this flexible insurance adjusts to your personal and professional situation.

Whether you want to protect your family or plan for the unexpected, R-Protect supports you with tailored guarantees and options.

A solution for all your needs

Main guarantees:

You can choose one or more guarantees in case of death.

- **Death capital**

A lump sum is paid to the designated beneficiary(ies) in the event of the policyholder's death.

- **Deferred death capital**

A lump sum is paid at the end of the contract on an agreed date, for example, to finance your children's higher education.

- **Orphan's pension**

A capital or pension is paid until your children reach the age of 27.

Optional guarantees:

Enhance your protection with options tailored to your specific needs. You can choose from two complementary guarantees:

- **Disability pension**

Safeguard your income in case of disability. This guarantee is particularly useful if you are self-employed, a newcomer to Luxembourg, or in the early stages of your professional career.

- **Progressive savings**

Build capital for future projects while benefiting from the potential returns of investment funds



Advantages of R-Protect

- **Comprehensive and flexible protection**

R-Protect is a life insurance which combines death coverage, disability protection, and savings from as little as €25 per month. It can be customised to your needs, allowing you to adjust the capital, duration and guarantees to your personal requirements.

- **Savings accumulation**

In addition to protection, R-Protect enables you to progressively build savings for future projects while benefiting from the potential returns of investment funds.

- **Savings not taxed on exit**

Both the benefit payable on policy maturity and the death benefit are tax free.

- **Attractive tax advantages**

Under Article 111 of the Income Tax Law, contributions are deductible from your taxable income up to €672 per household member.

Different investment vehicles to diversify your savings

Your investments can be split between a guaranteed-rate option (up to 50% of your investments) and unit-linked options offering greater flexibility.

- **Capital-protection vehicle**

R-Protect offers a capital-protected option, providing a balance between growth and security. (Within the limit of 50% of your investments)

- **Variable-capital investment vehicles (CapitalAtWork funds of the Foyer Group)**

R-Protect provides access to six investment vehicles, including two that promote environmental and social characteristics.



Prices

Subscription fee	2,00% of premiums
Exit fee	5.00% of the withdrawn amount, decreasing by 1.00% annually during the contract's last five years
Administrative fees	0.10% of accumulated savings per month. For unit-linked options, these fees are deducted by reducing the number of units held in the contract.
Arbitrage fees	0.50% of arbitrated amounts, with one free arbitration per year

The minimum duration of the R-Protect contract is 10 years.

How to subscribe?

For more information or to subscribe to R-Protect, a dedicated advisor is available to guide you toward the best solution. Feel free to contact them by phone or email now.

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