

# Reduce your taxes without any of the hassle!



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Subscribe to our R-Vie Protect, R-Junior, R-Pension or R-Vie Pension products or our home savings scheme and benefit from attractive tax incentives. That's not all: they will also help you set aside financial reserves for the future.

Depending on your personal situation, the different deductible amounts can be accumulated. Why wait? Use the form on the back to get in touch today.

Product	Deductible amounts	Conditions
R-Pension / R-Vie Pension	3.200 EUR	
R-Junior / R-Vie Protect	672EUR	per member of the household
Schwäbisch Hall* Home savings account	1.344 EUR	per member of the house- hold if the subscriber ≤ 40 years old
	672EUR	per member of the house- hold if the subscriber > 40 years old

### **OVERVIEW - DEDUCTIBLE AMOUNTS**

\*N.B. : The age is the age of the youngest adult subscriber on the 1<sup>st</sup> January of the year in question.

## **R-Vie Protect**

#### LIFE INSURANCE FOR REAL PEACE OF MIND AS YOU LOOK TO THE FUTURE

R-Vie Protect is a life insurance policy that combines protection and savings. You can make periodical payments to build up a capital throughout your life and to protect your loved ones in case of death.

## **R-Junior**

#### YOUR CHILDREN'S SAVINGS ACCOUNT

R-Junior is an insurance policy that is a perfect blend of security and savings. R-Junior will help your children or grandchildren prepare for their first steps in adult life and guarantees payment on maturity.

## **R-Pension & R-Vie Pension**

#### FINANCIAL RESERVES FOR RETIREMENT

R-Pension and R-Vie Pension are two savings schemes designed to help you build up financial reserves which, when you retire, will be either paid out in full in capital or as a life annuity paid monthly by an insurance company, or a combination of these two options.

## Schwäbisch Hall Home savings account

#### REDUCE YOUR TAX BILL AS YOU SAVE FOR YOUR HOME

This scheme is a useful way of saving towards your future home and comes with some significant tax incentives.

## CONTACT FORM Tax optimisation

#### I would like information on

- R-Vie Protect
- R-Junior
- R-Pension
- R-Vie Pension
- Schwäbisch Hall Home savings account

Full name:
No. and street:
Postcode, town/village:
Current account no.:
Please contact me on :at around (time)

#### Please return this contact form

By mail to :	Banque Raiffeisen Marketing & Communication B.P. 111 L-2011 Luxembourg
or fax on :	(+352) 2450-2505

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