



R-Pension & R-Vie Pension : Let's plan tomorrow's happiness today



Raiffeisen

www.raiffeisen.lu



Don't delay, start saving for your retirement today because the more you save now, the brighter your future!

R-Pension and R-Vie Pension are two savings schemes that offer tax incentives while you set aside funds to make the most of your retirement later on.



R-Pension & R-Vie Pension, to benefit from considerable tax benefits immediately

Open to anyone aged 18-65, R-Pension and R-Vie Pension products are an opportunity for you to set aside savings for your retirement and benefit from significant tax incentives immediately.

- Article 111bis of the amended law on income tax provides for annual income tax deductions. With the modifications concerning retirement savings products introduced with this article, the cap on tax deductibility is set at **3,200 EUR per year from 1st January 2017, regardless of the taxpayer's age.**
- The life annuity is 50% exempt and half of the single capital payment paid on maturity is taxable, at the overall rate.

R-Pension & R-Vie Pension, secure savings, in line with your requirements

R-Pension and R-Vie Pension products are personalised savings schemes designed to match your situation and age. We do our utmost to ensure your savings remain secure.

- After a contractual minimum duration of 10 years, as long as the subscriber is aged at least 60, the savings accumulated may be paid back, either in full as a capital payment or in the form of a life annuity paid monthly by an insurance company, or a combination of these two options.
- In case of death before maturity of the contract, the savings accumulated are paid out to the heirs and the contract is terminated.
- In case of disability or severe illness, early payment of the savings accumulated may be requested.

Raiffeisen offers two alternatives:

- R-Pension
- R-Vie Pension

R-Pension

- Your savings are invested in different compartments of our LUX-PENSION investment fund.
- You can opt for products with low exposure to financial market fluctuations and decide, for example, to invest solely in Euros on the money market.
- Where a portion of the savings is invested in shares, that portion will be automatically reduced as you age.

R-Pension, what you need to know

The return on your capital is largely dependent on financial market trends. As a result, neither the return or the capital invested can be guaranteed.

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

Our branches

Alzingen 24 50-71 60	Lux-Ville 24 50-21 00
Bascharage 24 50-41 00	Mamer 24 50-63 00
Bertrange 24 50-63 30	Mersch 24 50-13 80
Bettborn 24 50-42 00	Mondorf-les-Bains 24 50-53 00
Bettembourg 24 50-11 00	Niederanven 24 50-51 00
Clervaux 24 50-52 50	Noerdange 24 50-61 00
Diekirch 24 50-43 00	Pétange 24 50-17 00
Differdange 24 50-19 00	Redange/Attert 24 50-60 40
Dudelange 24 50-71 00	Remich 24 50-70 00
Echternach 24 50-49 30	Saeul 24 50-60 70
Esch/Alzette 24 50-14 00	Sandweiler 24 50-51 50
Ettelbruck 24 50-31 00	Soleuvre 24 50-41 20
Feulen 24 50-43 30	Steinfort 24 50-63 70
Grevenmacher 24 50-38 00	Strassen 24 50-16 00
Junglinster 24 50-49 00	Walferdange 24 50-15 00
Kayl 24 50-71 40	Wasserbillig 24 50-38 50
Leudelange 24 50-67 00	Weiswampach 24 50-52 70
Lux-Gare 24 50-66 00	Wiltz 24 50-44 00
Lux-Kirchberg 24 50-18 00	Wintrange 24 50-52 00
Lux-Limpertsberg 24 50-12 00	Wormeldange 24 50-38 80
Lux-Merl 24 50-68 00	

R-Vie Pension

R-Vie Pension from Raiffeisen Vie is a traditional insurance policy, in other words the capital on maturity is guaranteed, whatever happens, and is built up through monthly payments.

R-Vie Pension, what you need to know

Your savings capital is guaranteed on maturity. In addition, your savings also entitle you to a share in the profits. The longer you save, the greater the return on your savings.

Find the info sheet of R-Vie Pension on www.raiffeisen.lu.

