



R-Junior : working together for your future and that of your loved ones.



Raiffeisen

www.raiffeisen.lu





R-Junior

Your children's savings account

Saving on behalf of your children is a smart way of preparing for their future. The capital grows as they grow, standing them in good stead later on as they take their first steps in adult life.



Guaranteed capital

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

Safety in case of death

In case of the insured party's death, Raiffeisen Vie covers the remaining premiums up to maturity of the policy in place of the policyholder. Your capital is thus guaranteed, whatever happens.

Free choice of beneficiary

Insurance policyholders choose the duration of the policy and the amount of premiums, and are free to name the beneficiary(-ies) of their choice. Very often, in case of the insured party's death, the beneficiary is either the child, spouse or surviving insured (where a policy has two insured parties). On maturity of the policy, the benefits generally go to the child or policyholder. Policyholders can change beneficiaries at any time.

A tax incentive

R-Junior insurance premiums are deductible under the terms of article 111 of the amended law on income tax, provided that the policy duration is at least ten years. In addition, the capital payable on maturity and the amounts paid out in case of death are tax exempt.

Cover extended to **disability**

If the insured party is affected by occupational disability, Raiffeisen Vie covers the payment of the premiums during the period of disability.

R-Junior is an insurance policy that is a perfect blend of security and savings.

R-Junior leads to a capital payment on the agreed maturity date, regardless of whether the insured party is still alive or not.

In case of early death of one of the parents, an additional payment to the children or surviving parent will help them face up to any immediate financial issues.

As such, the insured capital is paid out to the beneficiary twice:

- once on the insured party's death
- again on maturity of the policy

Find the R-Junior info sheet on **www.raiffeisen.lu**.

Ensure them a **good start in life**

As parents, we hope to give our children all they need to pursue their dreams and future projects.

Whether they decide to continue into higher education or embark on a career straight from school, travel or buy their first home, your children will need some starting capital.

R-Junior will help your children accomplish their projects while protecting your whole family.



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	