

A positive impact on your tax declaration

- ▶ For the full duration of the contract (minimum duration: 10 years), you may deduct the amount of your pension insurance premiums from your annual taxable income (art. 111bis L.I.T.).

Maximum amount annually deductible

3200€

Independent of your age

- ▶ If spouses who are collectively taxable each subscribe to a retirement benefit plan, the deductible amount is calculated individually for each spouse.
- ▶ At the end of the contract, in Luxembourg, the paid out lump sum is taxable at half the overall tax rate and the life annuity is exempt for 50% from taxes.

Note that the premiums paid for supplementary cover of disability risks are deductible according to 111 L.I.T..

Possibility to obtain

100% of the pension capital paid out in a lump sum

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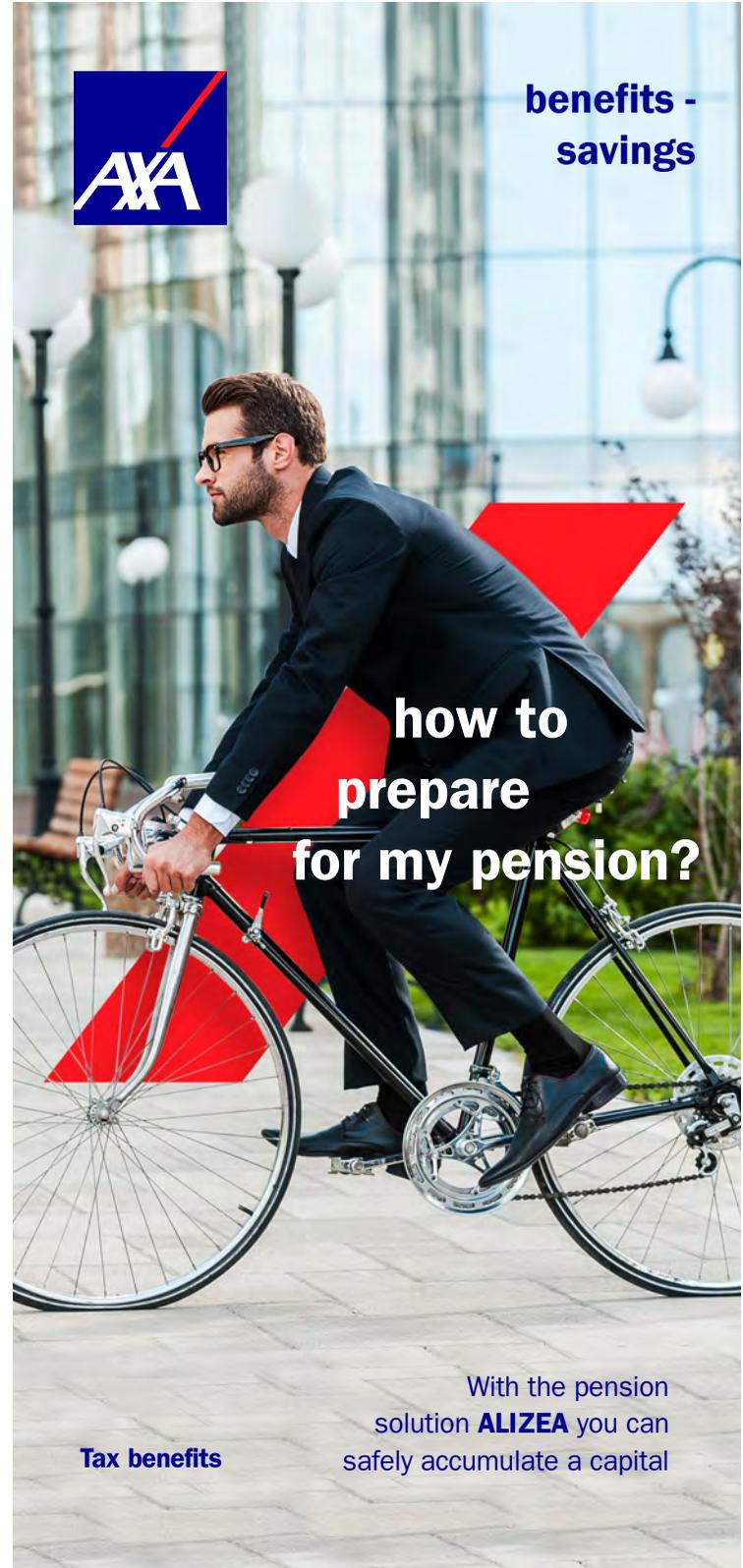
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benefits -
savings

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how to
prepare
for my pension?

Tax benefits

With the pension solution **ALIZEA** you can safely accumulate a capital

“you are looking forward to a fulfilled and active retirement”



Alizea, prepare your pension safely

If you want to maintain the same standard of life at age 60 and beyond, now's the time to prepare!

Benefit of a guaranteed interest rate throughout your policy's duration. Alizea is a tax-efficient solution that allows you to dispose of your savings from 60 years on and at the latest at 75 years.

choose the ideal solution for your pension!

AXA offers you a pension savings solution with guaranteed return.

Alizea benefits

- ▶ a considerable tax benefit,
- ▶ a risk-free solution: guaranteed interest rate on each net premium, plus profit sharing,
- ▶ choice of payment method for your pension capital at the end of the contract,
- ▶ free designation of beneficiaries in the event of death.

For more information, read the financial Fact Sheet on www.axa.lu or contact your AXA agent or broker.

main covers

Constitution of a guaranteed pension capital in the event of life

Access to the savings from age 60. At the term of the contract you can choose between:

- ▶ payment of your capital in a lump sum,
- ▶ conversion of your capital in monthly life annuities
- ▶ or a combination of both options.

Payment of a guaranteed capital in the event of early death

Refund of the mathematical reserve¹ plus participation in profits in the event of death.

optional covers

Supplementary cover of disability risks due to an accident or sickness

- ▶ In the event of partial or total and permanent disability due to an accident or sickness, the Company pays the premiums for all insured benefits (incl. taxes and fees) in proportion to the degree of disability (ACCRI-premiums). This cover is limited to age 65.

Options

- ▶ Reversibility of the life annuities for the surviving spouse.
- ▶ Fractioning of the premiums (six-monthly, quarterly or monthly).

¹ Premiums capitalised at guaranteed interest rate valid at subscription time, from which charges are deducted.