








IN A CHANGING WORLD  
**RETIRED SELF-EMPLOYED PEOPLE  
ENJOY THE FRUITS OF THEIR LABOR**

## MY PROLIFE

*As of 1<sup>st</sup> January 2019, new statutory provisions give you, as independent Directors, access to the benefits of a supplementary pension scheme and the opportunity to build up retirement savings for your future, enjoying tax breaks at the same time.*

### ABOUT MY PROLIFE



-  **Insurance product** designed to help you supplement your retirement income.
-  **Contributions that are tax deductible as special expenses**, at a maximum of 20% of annual net earned income.
-  **Tax exempt final benefits** for Luxembourg residents.
-  **Mix investment vehicles to suit your plans:** General Fund with guaranteed capital (2.35% gross yield 2018), SRI Funds and Internal Dedicated Funds (true open-architecture individual discretionary management service from a set amount of savings).
-  **Total flexibility for meeting your requirements:** payment of premiums, switches, choice of protection plans, no minimum required term.

## BENEFITS PROVIDED BY MY PROLIFE



### 1- SUPPLEMENT YOUR RETIREMENT INCOME



### 2- ENJOY TAX BREAKS:

- ✦ **Contributions are tax deductible as special expenses pursuant to article 110, 3a of the L.I.R. [income tax law]** at a maximum of 20% of annual net earned income.
- ✦ **Final benefits are exempt from income tax** (excluding dependency contribution of 1.4%) through the payment of withholding tax of 20.9% payable when the premium is paid (20% withholding tax + 0.9% service charge).



### 3- INVEST IN A WIDE RANGE OF FUNDS:

- ✦ **General Fund:** guaranteed capital vehicle unique to Luxembourg (2.35% gross yield in 2018).
- ✦ **Internal Dedicated Funds:** Tailored funds from a set amount of savings giving access to a true individual discretionary management service specific to the individual investor (with choice of financial manager and custodian bank).
- ✦ **Innovative insurance funds tailored** to accepted level of risk and socially responsible and equitable funds.



### 4- ACCESS TO A FLEXIBLE SOLUTION WITH NO HIDDEN COSTS:

- ✦ **No minimum term** attached to tax breaks.
- ✦ **Premium set freely every year**, scheduled payments modifiable at any time.
- ✦ **Protection plans** for you and your loved ones (death, invalidity, accident).
- ✦ **Modular investment plan** with option to switch between vehicles.  
One switch per year free of charge!

## AS AN ILA MEMBER, YOU BENEFIT FROM SPECIAL TERMS

 **Reduced subscription fees**

 **Dedicated adviser**



## BENEFITS OF CARDIF LUX VIE

**330**

EMPLOYEES



**20**  
NATIONALITIES

MULTICULTURAL AND  
MULTIDISCIPLINARY  
ENVIRONMENT (PATRIMONIAL,  
LEGAL AND FISCAL ENGINEERING,  
WEALTH PLANNING)



**9M<sup>DS</sup> €**

GENERAL FUND MANAGED  
FROM LUXEMBOURG  
(ESG APPROACH)



**4900**

INTERNAL DEDICATED FUNDS



**260**

ASSET MANAGERS



**105**

CUSTODIAN  
BANKS



Talk to us about this new opportunity – your best option for building up retirement savings with peace of mind and benefiting from the fruits of your labour.



**CALL US NOW ON**

**(+352) 26 214-5600**

WORKING WITH OUR PREFERRED PARTNER  
ASSURANCES CONSULTING COURTAGE,  
WE WILL COME UP WITH THE SOLUTION  
THAT IS BEST SUITED TO YOUR PERSONAL  
CIRCUMSTANCES.