

BIL Kids Future

SET YOUR COURSE NOW
FOR PLAIN SAILING AHEAD



BANQUE
INTERNATIONALE
À LUXEMBOURG

Together for you

Create a bright future for your children



Do you want to support your children financially and ensure that they will have everything they need in the future? Consider BIL Kids Future life insurance. It can provide them with substantial financial help as they reach important milestones such as leaving home, studying, starting a career or going abroad.

A savings solution offering protection and many other advantages

When the policy expires, you get back the capital paid in throughout the term. You may also be entitled to additional gains, based on the performance of the insurance company⁽¹⁾.



SAVINGS

With BIL Kids Future, the beneficiary is guaranteed to receive the repayment of the capital when the policy expires. If the insured parent dies, future premiums are paid by the insurer. You may even opt for additional extended coverage in the event of death.



PROTECTION

Premiums are tax-deductible within the legal limits.



TAX BENEFITS

You can choose to make either annual or monthly payments.



FLEXIBILITY

Two plans tailored to the future you want⁽²⁾

➤ BIL Kids Future by AXA (Juvena)

This simple and attractive savings solution lets you put money away regularly so that you can provide your child with financial assistance at a future time of your choosing. Right from the start, you know your minimum guaranteed interest rate, how much your policy will be worth when it expires, and when the funds will be disbursed. In the event of your death, the remaining premiums are paid by the insurance company, meaning you can rest easy knowing your child will benefit even if something happens to you.

In addition, you may also receive further gains based on the performance of the insurance company.⁽¹⁾

Guaranteed interest rate
Secure Save

➤ BIL Kids Future by Foyer

This life insurance policy pairs a robust savings solution with substantial coverage in the event of death.

If the policyholder dies before the end of the term, the beneficiary receives the full sum of the premiums to be paid throughout the life of the policy. If the cause of death is accident, this amount is doubled. The insurance company pays the remaining premiums on the policyholder's behalf until the end of the term, when the funds are disbursed to the beneficiary.

Each month, you may also receive a dividend based on the performance of the insurance company.⁽¹⁾

**Save Prepare
Protect**

A plan with tax benefits⁽³⁾

If you are a Luxembourg resident taxpayer or equivalent, your premiums are deductible up to a total of EUR 672 per year, per member of your household (maximum deductible amount for insurance premiums and personal loan interest payments pursuant to Article 111 LIR). To see other potential deductions using a simulator, visit www.taxedeductions.lu



The capital repaid at the end of the term is tax-exempt if the policy is taken out for at least 10 years.



We are an experienced intermediary working together with a range of insurance experts. We can help you select a BIL Kids Future product that is **perfect for your needs, while guaranteeing full transparency.**



► AXA has been active in Luxembourg for more than a century, and was the country's first officially licensed insurance provider. AXA is the world's leading insurance brand.



► Founded in 1922, the Foyer Group is a major player in the Luxembourg economic and financial landscape. The keys to its success and longevity lie in the stability of its family shareholders and strong local roots.



Want to know more about BIL Kids Future?
Contact your Relationship manager or call
(+352)4590-3000

⁽¹⁾ Past performance is not an indication of future results.

⁽²⁾ For more information about conditions and fees, please contact your Relationship manager or visit one of our branches.

⁽³⁾ Tax benefits depend on the situation of the individual taxpayer, are subject to change, and apply to policies with a minimum term of 10 years.

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Banque Internationale à Luxembourg SA
 69, route d'Esch • L-2953 Luxembourg
 RCS Luxembourg B-6307
 T (+352) 4590-5000
 contact@bil.com • www.bil.com

