

BIL Pension

FOR A RETIREMENT THAT SUITS YOU



BANQUE
INTERNATIONALE
À LUXEMBOURG

Together for you

Plan the retirement

that suits you best with BIL Pension

Build up your personal savings now to top up your statutory pension and take advantage of special tax allowances to fully enjoy your retirement when you reach 60⁽¹⁾!

Build up your capital to secure the future of you and your family



RETIREMENT
SAVINGS

Prepare for your retirement while reducing your tax



TAX BENEFITS

Focus on capital protection or performance



RETURN



The advantages of BIL Pension:

- **Broad range of solutions:** proposal of the product best suited to your needs, with help from experts in the Luxembourg market
- **Flexibility:**
 - ▶ choose the amount and frequency of your premium payments
 - ▶ choose your policy end date
 - ▶ choose your capital repayment method (monthly annuity, lump sum(s), combination of the two)
- **Protection:** payment of a lump sum to your family in the event of death before the policy expires
- **Tax allowance⁽²⁾:** maximum annual allowance of EUR 3,200 per taxpayer



Build up your savings by choosing the package that suits you best, depending on your future plans.



As an insurance broker, BIL offers you a full range of pension insurance products suited to your current and future needs.

Decide today how much you want to save for tomorrow

➤ BIL Pension Protect

With this supplementary pension solution, take advantage of a guaranteed minimum interest rate on your payments (independent of financial market fluctuations), as well as any share of profits, depending on the insurance company's results.

You know the minimum amount of money that you will be paid when you reach retirement age. Start your new life with peace of mind and no surprises.

security
savings
protection

Aim for performance and try to grow your future capital

➤ BIL Pension Vision

Depending on your risk appetite, and in collaboration with BIL, invest your savings in the BIL Patrimonial⁽³⁾ diversified investment fund that best suits your profile, while staying within the legal limits for equity investments⁽⁴⁾. This non-guaranteed repayment solution based on financial market performance is flexible and dynamic. It allows you to take advantage of potentially strong returns and try to build up a substantial sum for retirement.

With help from our experts, keep an open mind about the amount invested and, to a certain extent, the fund chosen.

return
dynamism
investment

With support from our expert insurance partners, we have the resources to advise you on the BIL Pension product best suited to your situation, with complete transparency.



► Present in Luxembourg for more than a century, AXA was the first company to obtain an insurance licence. 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.



For more information on BIL Pension products, contact your Relationship manager directly or phone **+352 4590-3000**

⁽¹⁾ and by the age of 75 at the latest.

⁽²⁾ The tax benefit depends on individual circumstances, may subsequently be amended, and applies for a minimum policy term of 10 years.

⁽³⁾ Investment fund with no capital guarantee, subject to market fluctuations, suitable for your investor profile and legal investment limits. Details of the fund can be obtained from branches. Please note that funds may lose value, particularly as a result of the following risks: equity risk, interest rate risk, exchange risk and risks associated with the use of derivatives.

⁽⁴⁾ In accordance with applicable legislation, equity investment limits will be observed at all times by the selected investment fund, and will depend on the policyholder's age at the start of each tax year. See details of limits in the product factsheet and in article 3, point a) of the Grand-Ducal Regulation of 25 July 2002 implementing article 111a, paragraph 1 of the income tax act of 4 December 1967, as amended.

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