



How can I reduce my taxes by saving?

As a private individual, you can choose from a number of savings options that reduce your tax bill. Your Banque Raiffeisen offers effective and attractive products that match your personal needs such as a pension plan, home loan savings contract or life insurance.

The icing on the cake: not only do you reduce your tax bill, but you also build up a nest egg, so you can look forward to the future with maximum peace of mind. You can save money to build up your pension, finance a home purchase or protect your loved ones.

Category	Products	Maximum tax-deductible amount
Pension plan	R-PENSION R-VIE PENSION	€ 3,200 per year per taxpayer
Home loan savings	WÜSTENROT	<ul style="list-style-type: none">• Age 40 or below: € 1,344 per year per household member• Over 40 years: € 672 per year per household member
Life insurance	R-VIE PROTECT R-JUNIOR	€ 672 per year per household member

Want to know **all the benefits linked to each product** and see specific, quantified examples of the tax effects?

Just **scan the QR Code !**



Don't hesitate to **contact your branch advisor or the Online Branch**.
Call **2450-1000** or email us at **online@raiffeisen.lu**.



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Pension plan

R-Pension and **R-Vie Pension** are two tax-efficient savings plans that allow you to build up a valuable pension pot, so you can make the most of your retirement.

- **R-Pension**
Regularly invest an amount of your choosing in one of the sub-funds of the LUX-PENSION investment fund (SICAV). The return on your capital is largely dependent on financial market trends. As a result, both the return and the capital invested cannot be guaranteed.
- **R-Vie Pension (in collaboration with our partner Foyer-vie)**
Build up your savings capital through periodic contributions to the Foyer Group's CapitalAtWork funds. Your investments can be divided between variable capital funds (including ESG funds) and a capital protected fund (up to a limit of 50%) depending on your financial goals and your risk tolerance level.

Home savings account

In cooperation with our partner **Wüstenrot Bausparkasse AG**, Raiffeisen offers you the opportunity to take out a home loan savings plan. This is a tax-efficient way to build up capital that you can then use to buy, convert or renovate your main home.

Life insurance

R-Vie Protect and **R-Junior** are life insurance products that you can use to save for the future and protect your loved ones, while optimising your taxes.

- **R-Vie Protect**
By paying in regular premiums, you can build up a savings pot to enjoy in later life, while protecting your loved ones in the event of your death. This product combines savings and provident insurance.
- **R-Junior**
With R-Junior, you can build up savings for your children and protect them in the event of your death. This product combines savings and financial security.



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