



R-PENSION & R-VIE PENSION

Save today, live better tomorrow

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.

Advantages

- **Enjoy substantial immediate tax benefits**

Available to anyone aged 18 to 65, the R-Pension and R-Vie Pension plans enable you to build up savings for your retirement, while also enjoying significant immediate tax benefits.

- As of 1 January 2017, you can deduct contributions of up to **€ 3,200 per year** from your taxable income, **regardless of your age**.
- Your pension payments are 50% tax-exempt and the capital lump sum paid out on maturity is taxed at half the overall rate.

- **Save safely in accordance with your needs**

The R-Pension and R-Vie Pension open the door to **personalised savings**, designed around your personal situation and your age. Everything is done to ensure that your savings are kept safe.

- After a minimum contractual period of 10 years, and only if the contracting party is at least 60 years old, the accumulated savings can be repaid in different ways.
- In the event of death before the maturity of the contract, the accumulated savings are paid to the estate or beneficiary and the contract ends.
- If you become disabled or seriously ill, you can ask for your accumulated savings to be paid out early.

Our two plans

R-Pension

- Your savings are invested in one of the sub-funds of the LUX-PENSION **investment fund**.
- You can choose to **limit your exposure to the ups and downs of the financial markets** and decide, for example, to invest your money exclusively in the euro money markets.
- If you opt for equity investments, the proportion of your plan that is invested in equities will reduce automatically in accordance with your age.

Returns are dependent on the financial markets

The return on your capital is largely dependent on financial market trends. As a result, returns cannot be guaranteed and you may not get back all of the capital you invested.

	SICAV LUX-PENSION	
Sub-fund 1	25%	Equities
Sub-fund 2	50%	Equities
Sub-fund 3	75%	Equities
Sub-fund 4	100%	Equities
Sub-fund 5		Money market

R-Vie Pension

In collaboration with our partner Foyer-vie

- Build up your savings capital through regular payments into the Foyer Group's **CapitalAtWork** funds.
- Support companies that take a responsible approach by choosing two **responsible funds**: ESG Equities and ESG Bonds.

Capital guaranteed up to 50%

Your investments can be split between variable capital and capital protected funds (up to a limit of 50%) depending on your financial ambitions and your risk tolerance level.

For more information, contact your branch advisor or the Online Branch at **2450-1000** or by email at online@raiffeisen.lu.

The R-Vie Pension financial information sheet is available at www.raiffeisen.lu.

Disclaimer

The information in this non-binding advertising document is for information purposes only and does not constitute an offer to sell, investment advice or an inducement to invest, nor is it a substitute for the advice of a manager. Investing in financial instruments involves risks. We invite you to consult the Investor Guide available on the website. Past performance is not indicative of future performance.



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