



R-VIE PENSION

Save today, live better tomorrow

R-Vie Pension is a tax-efficient saving plan that allows 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-Vie Pension plan enables 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 securely and in line with your needs**

The R-Vie Pension opens 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.



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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