

BROKER NEWS

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WHAT INSURANCE CAN REDUCE MY TAXABLE INCOME?



PENSION SAVINGS SCHEMES

The value of your future pension will be lower than the last income you will receive during your working life. To close this gap, start building up a **supplementary retirement savings plan** that **enables you to grow your savings throughout your professional life.**

Set up a supplementary pension or retirement capital, while taking advantage of tax benefits. You can then access them once you retire.

Such products help you maintaining your lifestyle in retirement and cope with any unexpected events. Pension savings schemes come with tax benefits too. **You can deduct up to € 3,200 per year per taxpayer on your tax return.**



We advise you to save regularly under a long-term plan, while also saving on taxes.

By gradually putting savings into pension insurance when you are the period of professional activity, you will save without thinking about it. You will also receive tax benefits and build up a comfortable capital, allowing you to maintain your standard of living during retirement.

Start thinking about your retirement plan today.

At maturity, you automatically benefit from the capital you saved. You can designate anyone to become beneficiary of the capital in case of death before the policy matures.

For further questions or any other support, do not hesitate to contact:

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 **Insurance@aurels.lu**



Private & Independent
Licenced Insurance
Broker

www.caa.lu
N° 2020CP007

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