



**Save or protect –**  
why choose?





# Our savings and protection solutions at a glance

Do you have plans like renovating your house, going on holiday or preparing your children's future or do you just want to have access to a rainy-day fund?

Protect your loved ones or build up your savings – you don't need to choose: Foyer offers you a range of products combining savings and protection tailored to your objectives.

Your savings objectives	Harness stock-market performance	Protect your loved ones without neglecting your savings	Build up savings for your children while continuing to protect them
Guarantee your capital		✓	✓
Achieve an attractive return	✓✓✓	✓	✓
Be covered by life insurance	✓✓	✓✓	✓✓
Benefit from additional cover	✓	✓	✓
<b>OUR SOLUTIONS</b>	<b>helios invest</b>	<b>helios protect</b>	<b>nova protect</b>

# helios *protect/invest*

## Protect your loved ones while saving

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Do you want to build up medium- or long-term savings while continuing to protect your family?

**helios** helps you achieve your plans while providing cover for your loved ones.

### A CHOICE BETWEEN TWO SOLUTIONS

**helios *protect***: a return is allocated in the form of profit-sharing, permanently acquired after allocation.

**helios *invest***: savings linked to investment funds.

### A REGULAR INVESTMENT

You invest the same amount each month:

- with **helios *protect***, you determine your lump sum at the end of the policy,
- with **helios *invest***, you can benefit from stock-exchange returns via a regular investment and no initial stake.

### PROTECTION FOR YOUR LOVED ONES

In the event of the policyholder's death, a lump-sum death benefit is paid to the beneficiaries.

**helios *protect***: you can choose a lump-sum death benefit of 100% or 200% of planned premiums throughout the term of the policy.

**helios *invest***: you can choose a lump-sum death benefit of 60%, 100% or 200% of planned premiums throughout the term of the policy.

### TAX ADVANTAGES

The payments made to **helios** are deductible for income tax purposes for an amount of up to €672 per person in the household.

## Give your child a good start in life

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As a parent, you can make sure that your children are able to achieve their future hopes and dreams. Do your children want to go on to further education or start work?

Whatever they decide, they will need funds.

### **A SIMPLE AND CLEAR PRODUCT**

- An insurance solution combining savings and protection.
- You choose the amount you want to invest per month, which will determine the lump sum your child will be entitled to at the end of the policy.

### **ATTRACTIVE LIFE INSURANCE**

In the event of the policyholder's death before the end of the policy:

- the beneficiaries will receive a direct lump sum equivalent to the total planned premiums over the term of the policy. This amount is doubled if the cause of the death is due to an accident. In the case of death due to an illness, this extra amount will not be paid out during the first three years,
- Foyer Vie covers payment of the premiums until the end of the policy.

At the end of the policy, the lump sum is paid to the beneficiary a second time.

### **ATTRACTIVE RETURNS**

Profit-sharing, calculated according to Foyer Vie's earnings, is allocated to you irrevocably on a monthly basis.

### **TAX ADVANTAGES**

The payments made to **nova** are deductible for income tax purposes for an amount of up to €672 per person in your household.

# Why save with a life insurance policy?

## TO GUARANTEE YOUR LOVED ONES' SECURITY

A life insurance policy offers attractive life cover. This can be reinforced by taking out additional cover payable in the event of the policyholder's accidental disability or death.

- **Accident cover:** the beneficiary receives double the lump-sum death benefit stated in the policy.
- **Road traffic accident cover:** the beneficiary receives three times the lump-sum death benefit stated in the policy.
- **Disability cover:** the policyholder is exempt from paying the premiums in the event of total permanent disability.

## FOR ITS ATTRACTIVE TAX ADVANTAGES

Under the terms of article LIR 111 (Luxembourg Income Tax Law) it is possible to deduct premiums paid for savings and protection products from your income. The deductible amount may be up to €672 per person in your household.

## FOR ITS ATTRACTIVE POTENTIAL RETURNS

The choice between a return based on stock-market performance or a profit share.





# My Foyer

## A secure client area to simplify your life.

Want to take advantage of our online services?  
It's very easy! Log on at [myfoyer.lu](http://myfoyer.lu) and we'll guide you.

- ✓ Access all your policies and documents
- ✓ Change your personal details
- ✓ View the status of your account and pay your bills online
- ✓ Request an insurance certificate or tax certification
- ✓ Contact your agent using your personal mail box

For more information, see the financial  
information fact sheet on [www.foyer.lu](http://www.foyer.lu)  
or contact your Foyer agent.



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