



Prepare
you retirement
now





Are you self-employed? Plan for your future

**As a self-employed worker, your profession is also your passion.
You devote most of your time to your work and your customers.**

The future and your retirement may not be high on your list of priorities and issues such as inheritance planning, tax and savings optimisation could appear to be intangible at the present time.

Foyer, as the leading insurer in the market understands this and wants to support you by helping you to discover solutions tailored to your specific situation. This will allow you to plan for your future with complete confidence.



A LITTLE REMINDER

THE PENSION REGIME IN LUXEMBOURG IS BASED ON THREE PILLARS:

1. The **legal pension** financed by the legal social security regime
2. The **supplementary pension regime** set up by companies for employees
3. Private **individual savings** combined with a tax incentive

Until now and dissimilar to neighbouring countries, there was no favourable legal framework dedicated to self-employed workers and independent professionals. Previously, supplementary pension regulation only covered companies with salaried employees. It was not possible for self-employed workers to take out a product, which offered the fiscal benefits and coverage in which a supplementary pension scheme offers.

Independent workers can now benefit from the same legal rules as company employees and subscribe the supplementary pension regime (2nd pillar).

Are you in the category of independent workers covered by the law?

THE FOLLOWING CAN BENEFIT FROM THE NEW RULES:

- **freelance professionals** holding the status of natural persons and exercising a business activity within the scope of the:
 - Chamber of Commerce (Chambre de Commerce)
 - Chamber of Agriculture (Chambre d'Agriculture)
 - Chamber of Skilled Trades (Chambre des Métiers)
- **independent professions** (doctors, dentists, vets, physiotherapists, lawyers, bailiffs, notaries, architects, engineers, translators, etc.)
- other professions subject to specific registrations or approvals (taxis, education and hospitality services, etc.)

The Foyer solution - **horizont pro**

horizont pro enables you to combine retirement savings, protection insurance and tax advantages. You will establish savings that will become available when you reach retirement age, as well as life insurance.



FLEXIBLE MONTHLY SAVINGS AMOUNT

You decide how much you want to pay each month at the start.



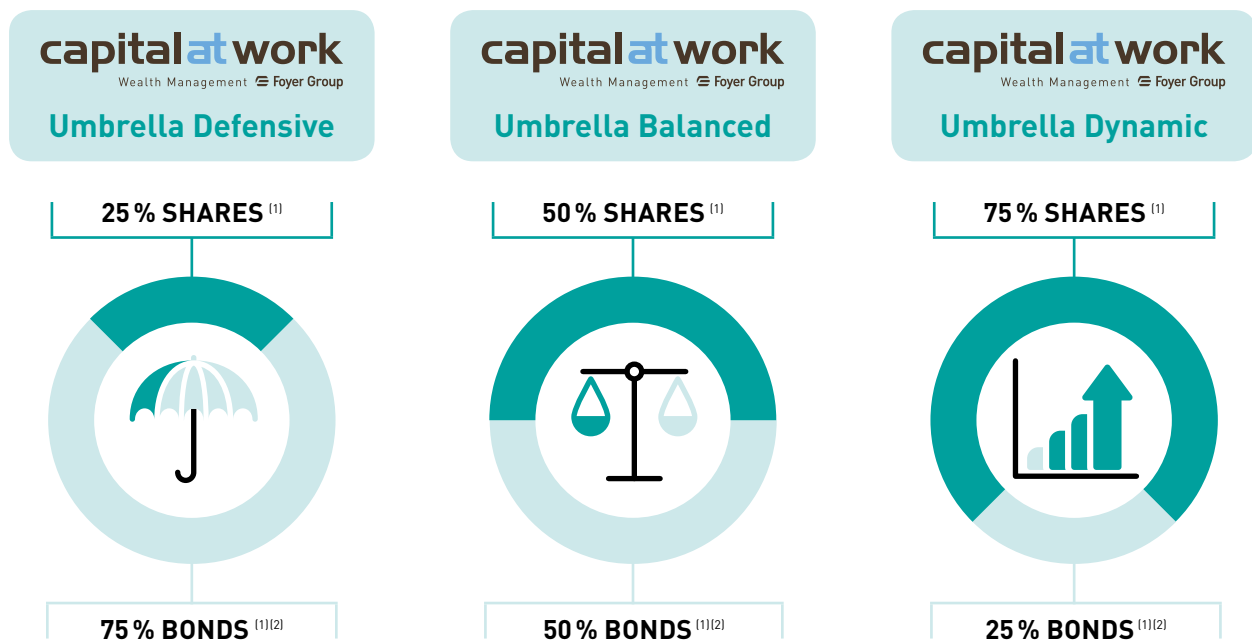
ABILITY TO MAKE ADDITIONAL PAYMENTS

As your income changes, you can choose to make additional payments at any time.



CHOICE OF INVESTMENT METHOD

Several investment vehicles are available, according to your investor profile:



(1) Via other funds or direct investments

(2) Corporate or government bonds

A guaranteed capital vehicle is also available.

The investment strategy varies according to your **investor profile** and your **investment horizon**. Your agent will help you to identify the strategy which suits you best.



PROTECTION FOR YOUR LOVED ONES

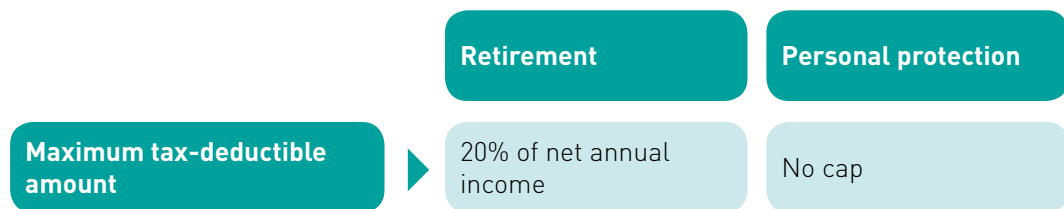
You can choose your level of protection according to your financial and family situation. The choice of solutions now available offers the following:

- **supplementary personal protection cover (basic cover)**
 - In the event of death before the end of the policy, your beneficiaries will receive a death benefit equal to the accumulated savings.
- **supplementary optional personal protection cover**
 - In the event of death, your beneficiaries will receive a death benefit equal to whichever is higher between the death capital sum defined (three possible levels of cover) and the accumulated savings.



TAX OPTIMISATION

The amounts paid are tax-deductible as special expenses:



I HAVE JUST BECOME SELF-EMPLOYED, IT IS IMPORTANT FOR ME TO PROTECT MY FAMILY!



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