



DESTINY Life Insurance

Why choose DESTINY Life Insurance?

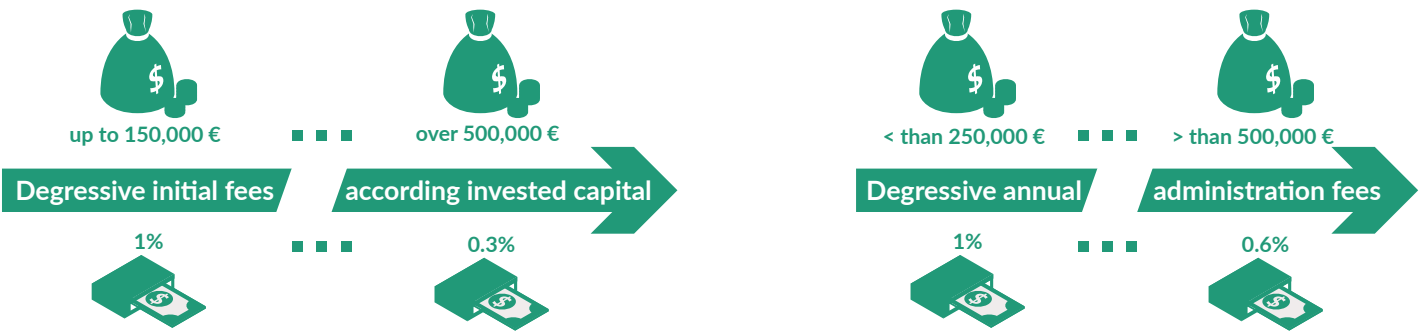
Choosing Life Insurance means saving securely while simultaneously benefiting:

- profitability according to your performance requirements
- an advantageous tax system
- to have access to your funds at any time without penalty
- an effective tool for transmitting your heritage and estate planning
- to designate the beneficiary or beneficiaries of your choice

A modern and clear MANAGEMENT

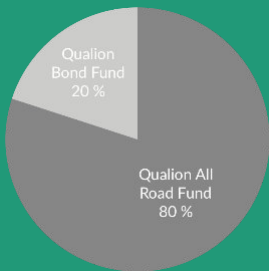
Whatever your investor profile, we provide an online arbitration tool. At any time and in any place, you can change the amount of your payments, choose different options for distributing your funds and even your own investment strategy.

At lower COST



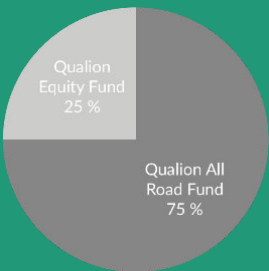
A HIGH QUALITY contract that RESSEMBLE you among 5 profiles to choose from

CONSERVATIVE



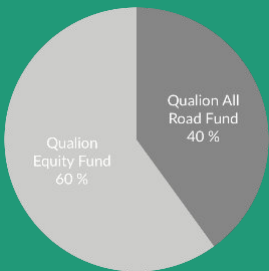
Preserving your capital and having regular income are your main objectives. However, in order to grow your capital and improve its long-term return, you are willing to take limited risks by investing a small portion of your assets in risky assets. Your tolerance for the risks of loss and fluctuations is low. You prefer investments in cash and bonds. Incidentally, you opt for investments in equities and alternative instruments. Available from 100,000 € of investment.

BALANCED



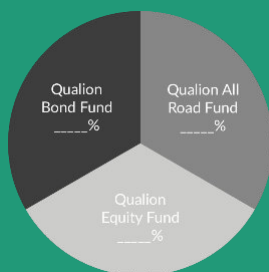
Increasing your capital over the long term and collecting regular income are your main objectives. To achieve this, you are willing to take moderate risk by investing a portion of your assets in risky assets with higher performance potential. You have a moderate tolerance for the risks of loss and capital fluctuations. You prefer investments in cash, bonds, equities and alternative instruments. Available from 100,000 € of investment.

DYNAMIC



Increasing your capital over the long term is your main objective. To achieve this, you are willing to take on a higher risk by investing a preponderant part of your assets in risky assets with a higher performance potential. You have an increased tolerance for the risks of loss and fluctuations. You do not need this capital to meet your short-term financial obligations. You prefer investments in equities and alternative instruments. Incidentally, you opt for investments in cash and bonds. Available from 100,000 € of investment.

CUSTOMISED



You wish to determine yourself the percentage allocated to the various investment funds we offer you. You are aware of the specificity of each fund and the risk that their exposure to different asset classes may entail. Available from 100,000 € of investment.

EXPERTISED



Requires an appointment with our dedicated fund manager QUALION who will assist you in your choices. Accessible from 250,000 € by Dedicated Internal Fund.

Assisted by EXPERTS

The DESTINY Life Insurance recipe?

- To be supported by CARDIFF LUX VIE in Luxembourg, a historically recognized and solid insurance company.
- Collaborate with QUALION Finance, one of the best independent fund managers in the Luxembourg financial place.
- Thus, we offer you 5 effective investment strategies, corresponding to your profile.

A LEVERAGE for your projects.

For example, in your profession, you are confronted with a multiplicity of employers all over the world. Despite everything, your banker refuses your real estate project. Life Insurance is then a powerful argument for your banker, allowing you to put forward a traceability and serve as a guarantee for obtaining your real estate loan. WYCC Insurance will even be able to offer you loan insurance adapted to your future loan.

The control of your FUTURE

DESTINY also allows you to top up your retirement points if you think you have not contributed much or nothing so far.

GUARANTEED funds

DESTINY is submitted to the legislation of the Grand Duchy of Luxembourg in terms of Life Insurance. As a result, your deposits are guaranteed indefinitely by the State and without any limit, in the event that, for example, the Insurance Company is in a situation of bankruptcy. Thus, Life Insurance in Luxembourg is de facto highly secure*.

an ADVANTAGEOUS tax system

Luxembourg does not apply directly any tax to residents outside Luxembourg. Regarding your country of residence, the taxation should be applicable to the contract.

*The performance of the contract depends on the choice of investment supports. These supports may increase or decrease depending on market conditions.



CARDIF LUX VIE
BNP PARIBAS GROUP



QUALION
FINANCE
TAILORED WEALTH MANAGEMENT

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