

**cumulus** *protect*

**Your simple savings solution**

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Auf Anfrage in Deutsch verfügbar.  
Disponible en français.  
Non-binding document.





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### The alternative to a traditional savings account

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Are you looking for an investment where your capital is guaranteed? Do you feel that your traditional savings account doesn't offer enough rewards for your efforts to save?

The **cumulus protect** life insurance policy offers a completely secure savings solution as well as many other benefits compared to banking products.

#### **A SIMPLE, CLEAR PRODUCT**

- You choose the amount you want to invest per month; this will determine how much capital you will receive when the policy matures.
- You are not required to complete any medical formalities before subscribing to the policy.

#### **PROTECTION FOR YOUR LOVED ONES**

In the event of the policyholder's death and after a five-year waiting period, the beneficiaries will have direct access to a capital sum equivalent to the sum of the premiums planned throughout the life of the policy.

#### **AN ATTRACTIVE RETURN**

A profit-sharing scheme calculated according to Foyer Vie's results, allocated monthly and guaranteed to you.

#### **TAX BENEFITS**

Premiums paid on **cumulus protect** are tax-deductible up to €672 per person in your household.