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Luxembourg life insurance (l'assurance-vie luxembourgeoise) in financial management

Usually called “Luxembourg life insurance” (l'assurance-vie luxembourgeoise), life insurance contract (or a contract of the capitalization) put on the market by the insurance companies located in Luxembourg, has a great success in Europe and especially in France (the first country collector with 30% of purchase). Substantially and functionally very similar to French life insurance, it has a lot of undeniable advantages for the depositors concerned about optimization of their property: a leveraged insurance by their regulations, international adaptability possible due to their tax neutrality and the modes of financial management which can be created as required. Nevertheless, the subscription to the Luxembourg contract is followed by certain specificity which cannot be adapted to all the client profiles, thus the consultation of the financial adviser stays inevitable.

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