

Assurance-vie luxembourgeoise (Luxembourg life insurance)

The Luxembourg-law life insurance contract, for large and internationally mobile estates.

The Luxembourg contract gives the policyholder's assets stronger protection and follows the policyholder in the event of a move abroad.

OVERVIEW

The Luxembourg-law contract rests on the « triangle de sécurité » (security triangle). Assets are deposited with an approved custodian bank, segregated from the insurer's own assets and supervised by the Commissariat aux assurances. The policyholder enjoys a « super-privilege », ranking first among creditors if the insurer fails. There is no premium ceiling and the range of investments is wider (dedicated funds, specialised insurance funds). The applicable taxation is that of the policyholder's country of residence, which makes the contract portable on expatriation.

HOW IT WORKS

Payment

Currency of your choice

Security triangle

Segregated assets

Exit or transfer

International portability

KEY POINTS

Strengths

Security triangle: assets are ring-fenced if the insurer fails

Super-privilege: policyholders rank ahead of all other creditors

Wider range of unit-linked options, including specialised insurance funds (FAS) and internal dedicated funds (FID)

Tax portability in the event of a move abroad

Points to watch

High minimum premiums (often €250,000 to €1 million)

Higher fees than a standard French life insurance contract

Taxation set by the policyholder's country of residence

WHO IT IS FOR

Large financial estates, people considering a move abroad or a return, families whose members live in several countries. A Luxembourg contract earns no more than a French one. Minimum premiums are high, often €250,000 to €1 million, and costs exceed those of a French contract; below those amounts, a French contract does the same job.

WORKED

ILLUSTRATION

Example based on assumptions

Assumptions: a business owner aged sixty-five, planning to move abroad, places €2 million in a Luxembourg contract. The contract follows them to their new country. Withdrawals and transfer on death will be taxed under the rules of their country of residence at the time. At this level of premium, entry and management fees, higher than in France, are open to negotiation.



Sébastien Bailly

Founder, ASTERALE

The first meeting, which lasts about an hour, is free of charge.

sebastien.bailly@asterale.fr

+33 6 28 54 13 74

www.asterale.fr/en/

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Unit-linked investments carry a risk of capital loss: their value follows the markets and is not guaranteed. The euro fund is guaranteed by the insurer, net of management fees; its return is not guaranteed and may be below inflation. Entry, management and switching fees reduce performance. For the Luxembourg contract, the security triangle does not cover market risk.

Complaints and mediation

Any complaint may be sent to ASTERALE, 4 allée Django Reinhardt, 94110 Arcueil, France, or to sebastien.bailly@asterale.fr. Failing a satisfactory reply within two months, you may refer the matter to the competent mediator. For financial investment advice: the AMF Ombudsman (Médiateur de l'AMF), 17 place de la Bourse, 75082 Paris Cedex 02 (www.amf-france.org/fr/le-mediateur). For insurance broking and intermediation, banking and payment services intermediation and property transactions: ANM Conso, 2 rue de Colmar, 94300 Vincennes (www.anm-conso.com, contact@anmconso.com).

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Information sheet updated on 6 October 2026

ASTERALE, 4 allée Django Reinhardt, 94110 Arcueil