

Anthony & Cie gave me an umbrella... which reduced my tax!

Roger
LONDON

Limiting wealth tax, receiving income with a tax reduction, reducing taxation on capital gains, benefiting from significant reductions in inheritance tax... all this is possible with the appropriate, legal usage of a life insurance policy. This structure is governed by French law by a specific code: the insurance code.

As wealth managers, we can independently propose the structures which are the best adapted to our clients' needs.

Anthony & Cie offers a complete tailormade service: helping you select the right product, assessing your personal needs, and helping you find, if necessary, financing for any future projects.

Anthony&Cie

Financial Planning

[Help you select your French approved policy...](#)

The French tax advantages of Life Insurance

1/ Capital Gains Tax

Exemption on the first 9,200 € for a couple (4 600 € for single people), then a reduced rate of only 7.5% thereafter (+ 11% of social charges – CSG). The policy must remain in force for 8 years and social security contributions are applicable.

2/ Inheritance Tax

Total exemption if not yet French resident at time policy is purchased. For French residents, exemption on the first 152 500 € per policyholder and per beneficiary, then a reduced rate of only 20% thereafter. (Applies only to payments made before age 70)

A complete range of Life Insurance products

We offer four different options, which can be adjusted to your current and future objectives in order to optimize tax exposure and investments returns.

1/ «Flexible Management »

You have managerial autonomy with your policy and the full amount is at your disposal. Your Anthony & Cie investment advisor will give judicious advice to help diversify your savings. You are free to switch to another policy option at any time, except for the Loyalty Bonus (Option 4) which is available only when the policy is initially taken out.

2/ «Capital Gains Protection »

You can choose the investments by yourself. Every month, any capital gain will be transferred automatically and without charge to one of several “balanced” investment funds. This option protects your gains whilst keeping your capital invested.

3/ «Gradual performance Boost»

The goal of this option is to spread the risk exposure of equity investments by entering the market regularly in small amounts. At the beginning, you invest in one of several “balanced” investment funds. Every month, a part of your invested capital can be transferred automatically and at no cost to more aggressive investment funds, selected by you in conjunction with our financial advisors.

You decide whether the total amount of your capital will be transferred over one, two or three years.

4/ « Loyalty bonus»

This option allows you to contribute to a Loyalty Bonus, whereby all the policyholders agree to put aside all or part of the gains generated weekly by each investment.

You will get back the Loyalty Bonus after 8 years (or 16 if you renew the subscription) and will have three specific benefits in addition to those offered by standard life insurance policies:

- **Wealth tax liability limited:** The amount of the Loyalty Bonus is not included in the base for ISF wealth tax until it is distributed.
- **Estate planning maintained:** To offset the loss of the loyalty Bonus in the event of the policyholder's death, the policy provides very flexible additional life cover. This will allow the policyholder to decide on or modify the amounts he wants to pass on to his heirs and beneficiaries, even in difficult market conditions.
- **Redemption simplified:** If all investment income is channelled into the Loyalty Bonus, then partial redemptions are free of capital gains tax.

In consequences, during the first 8 years, all the withdrawals integrate only the initial capital sum invested. It means that they are free of any capital gains tax or income tax. But you can't, during the first 8 years, withdrawal more of 80% of the initial capital. The loyalty bonus is not cashable during the first 8 years.

Let's discuss together! Please contact us...

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