

Encouraging household savings and investment in Portugal  
**Fidelidade launches Individual Life Insurance "Investimento Portugal 2020"**

Lisbon, July 24, 2020 – Understanding the need for the Portuguese to start looking to the medium and long term future with stability, and with the motto "It's time to Invest in Portugal", Fidelidade will launch an Individual Life Insurance "Investimento Portugal 2020", aimed at savings and investment. With a minimum single premium of 2,500 euros, the new insurance will have a duration of 5 years and 110 days, starting on 28/08/2020 and maturing on 15/12/2025.

This new savings/investment solution will have returns dependent on the performance of the associated Autonomous Investment Fund, which will have as its main assets debt instruments issued by highly reputable Portuguese private and corporate entities of the State and public debt, with great security, thus giving Fidelidade a clear sign of support and confidence in the future of the Portuguese economy.

The main underlying assets are the following issuers, although not limited to these or national assets:

- Obrigações do Tesouro (OT);
- BRISA – Concessão Rodoviária, S.A.;
- EDP Finance, B.V.;
- GALP ENERGIA, SGPS, S.A.;
- Caixa Geral de Depósitos, S.A.;
- Banco BPI, S.A. ;
- Banco Comercial Português, S.A.;
- Infraestruturas de Portugal, S.A. ;
- CP – Comboios de Portugal, E.P.E.;
- Metropolitano de Lisboa E.P.E.;
- REN Finance, B.V..

The expected cumulative return will be 5% at contract maturity, if held to term, corresponding to an annualised return (net of commissions and gross tax) for the Policyholder of 0.925% (TAEB - Gross Annual Effective Rate) and 0.944% (TANB - Gross Nominal Annual Rate)\*. It will be in subscription phase until August 24, 2020.

This solution arises in a context of very low interest rates and few savings alternatives, having associated tax benefits in the taxation of income with a lower personal income tax rate, under the terms of the tax regime in force.

*\* Expected return if the product is held to term, there being no credit event from the issuers of the assets that make up the Autonomous Investment Fund, i.e. in the event of good compliance by the issuers, the accumulated return at the end of the 5 years and 110 days will be 5% which corresponds to an annualised return (net of commissions and gross of taxes) for the Policyholder of 0.925% (TAEB - Gross Annual Effective Rate) and 0.944% (TANB - Gross Nominal Annual Rate).*

## **About Fidelidade**

Founded in 1808, Fidelidade is the leading life and non-life insurance company in Portugal, with a total market share of 30.7%, and is present in Angola, Cape Verde, Mozambique, Spain, France, Macau, Peru, Bolivia, Paraguay and Chile.

With 2.3 million customers in Portugal and more than 7 million worldwide, Fidelidade conducts its activity with a "Customer Centric Approach" strategy and, through a distribution network and high size and capillarity channels, guarantees consumers an integrated and personalized experience, regardless of the channel used.

Fidelidade is guided by values that have always defined it: experience, innovation, overcoming and proximity and this year has already been elected Consumer Choice in the category of "Insurance Companies", "Trusted Brand" and Most Reputed Insurance Company in Portugal.

Supporting the development and construction of a sustainable society is an essential part of its Social Responsibility policy, which is embodied in the Fidelidade Comunidade Programme, which distinguishes entities working in the areas of ageing, health prevention and inclusion of people with disabilities".

[www.fidelidade.pt](http://www.fidelidade.pt)