



OPTIMIZE
Investment Partners

OPTIMIZE
Building
Wealth,
Together



● WHO WE ARE

We believe that the independence of a financial institution is essential to fulfill its mission: **safeguard the interests of clients and investors.**

It is with this purpose that Optimize Investment Partners was founded, to provide the best investment funds and retirement plans tailored to the risk profile of each investor. Our project relies on professional, independent, straightforward, and transparent management.

Retirement
Plans

Investment
Funds

Pension
Funds

Portfolio
Management

BUSINESS INDICATORS



216M€
Assets under Management



18 000
Customers



17

Investment Solutions

5

Retirement Plans

6

Investment Funds

5



OPTIMIZE
Investment Partners

1

LFO

LISBON FAMILY OFFICE

3

Seleccção Funds



3

Pension Funds



HISTORY

Establishment of **Optimize** and launch of the first retirement funds: PPR Activo and Equilibrado

2008

Inception of Pension Funds with Real Vida

2011

Agreement with Deco Proteste Investe for Selecção Funds inception

2014

- 2018**
- Inception of the first retirement plan in Portugal with 100% equity exposure: PPR Agressivo
 - Distribution agreement with Best Bank

2020

- Optimize SICAV Luxembourg
- Corporate Portal

2021

- Launch of Disruption Fund and LFO Funds
- Launch of Portugal Golden Opportunities Fund

SICAV funds become available in Italy

2022

OUR VALUES ●

| Transparency

Transparency is essential in building and maintaining **a long-lasting and trustworthy relationship** with our clients.

Access to a client online portal is a fundamental part of our transparency policy.

| Independence

Fund management without conflicts of interest, **safeguarding that the best decisions are taken and guided by independence.**

| Passion

Close contact with clients and knowledge of the financial markets fuels our ambievery day ambition: **grow together.**

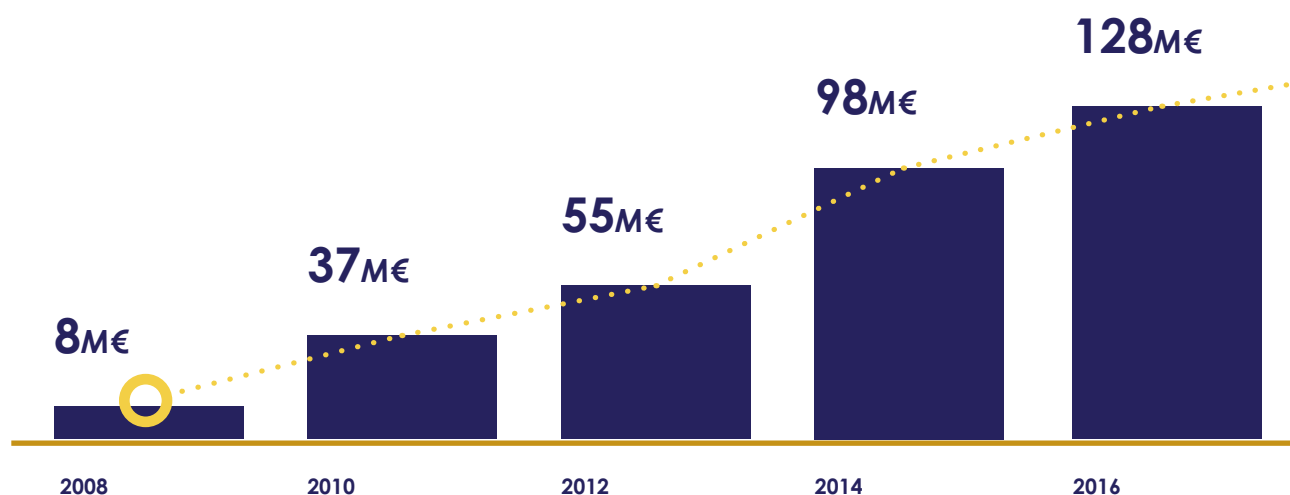
| Professionalism

Analysis of each investor's financial situation reaching the **best investment solutions fit.**

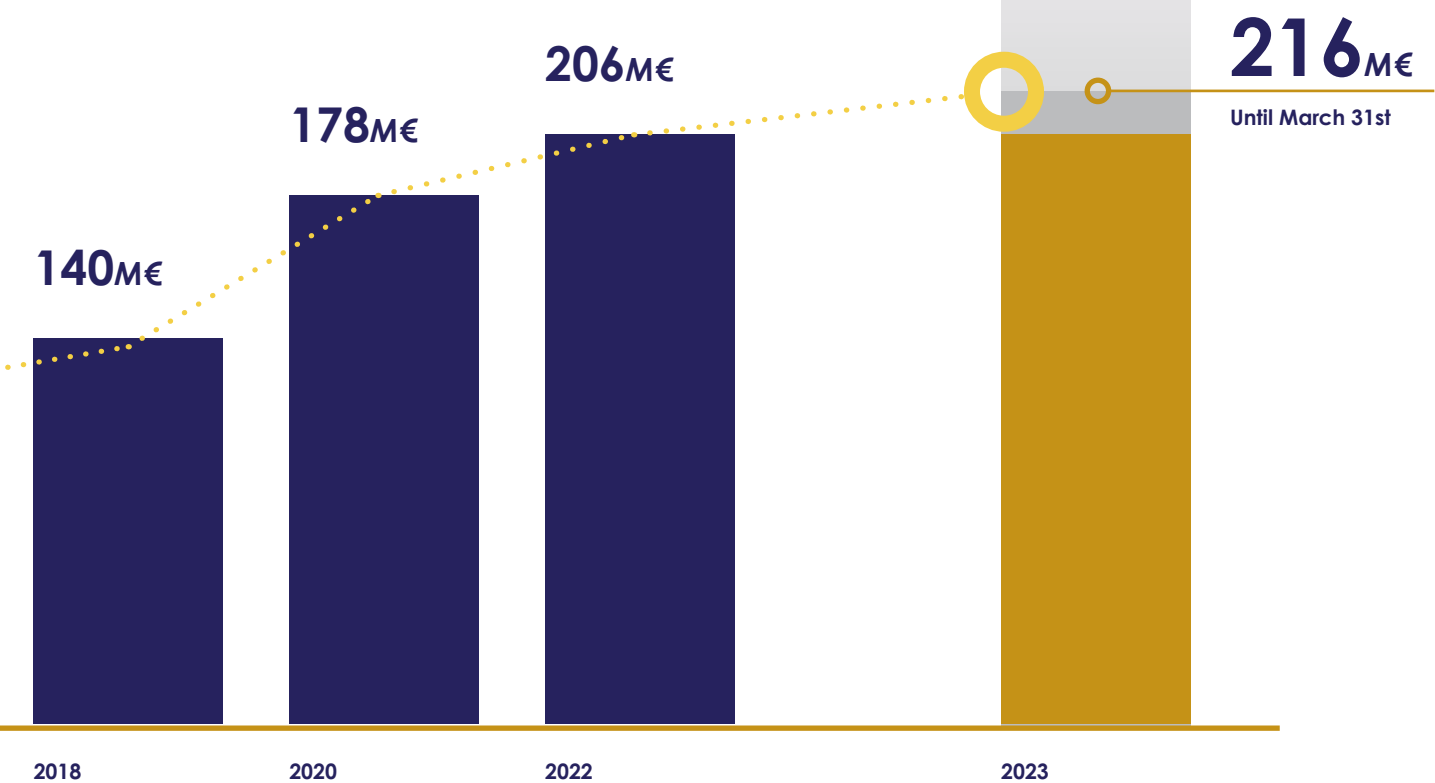
| Integrity

As fiduciary agents, we safeguard our clients' interests and **act impartially.**

GROWTH OF ASSETS UNDER MANAGEMENT



Assets under Management in millions of euros 2008-2023.
Each data point refers to December 31st of each year, with the exception of year 2023 where it refers to March 31st.





SOLUTIONS



Retirement Plan

A medium and long-term investment solution,
with **unique tax advantages and investment capitalization.**



Investment Funds

Allow investors to apply their savings collectively, with
professional management, predefined investment objectives and diversified strategies.



Pension Funds

An investment solution designed exclusively for retirement,
with **different risk profiles, offering a flexible option throughout the investment period.** (Partnership with Real Vida)



Private Management

Discretionary investment mandate, taking into account the investment objectives, knowledge in capital markets, and the client's financial situation, aimed at **achieving long term portfolio appreciation. Ability to set up an Optimize account or a Unit Linked account with Baloise insurer, in Luxembourg.**

RETIREMENT PLAN

● A solution for each investment profile

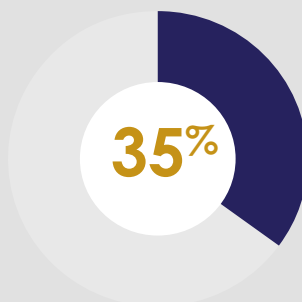
Moderado



Investment up to 15% in global/world equities and the remaining in bonds

Level 4

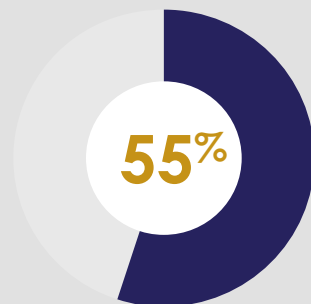
Equilibrado



Investment up to 35% in global/world equities and the remaining in bonds

Level 4

Ativo



Investment up to 55% in global/world equities and the remaining in bonds

Level 4

Agressivo



Investment up to 100% in global/world equities

Level 5

Leopardo



Investment up to 100% in american equities

Level 6



| Individuals

Advantages

- . *Personal Income Tax (IRS) deduction* (up to 400 euros);
- . *Reduced tax rate on capital gains* (from 8%);
- . *Exemption from Social Security Tax* (11%);
- . *Investment allocation switch with deferred taxation.*



| Companies

Advantages

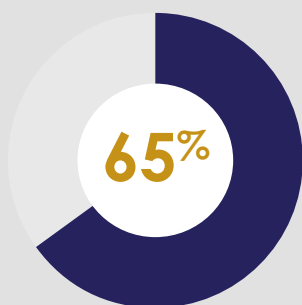
- . *Exemption from Social Security Tax* (23,75%);
- . *Employee loyalty;*
- . *100% digital and online process.*

INVESTMENT FUNDS

- **Seleção Funds**
Contribution from
Proteste Investe analysts



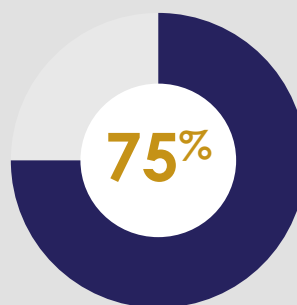
| Defensiva



Investment up to 65% in
global/world equity funds



| Base



Investment up to 75% in
global/world equity funds



| Agressiva



Investment up to 100% in
global/world equity funds





OPTIMIZE FUNDS

- | **Europe Value**
Investment in equities and bonds of european companies and governments
- | **Global Flexible**
Investment in equities and bonds of companies and governments globally
- | **Global Bond**
Investment in global bonds
- | **Portugal Golden Opportunities**
Predominant investment in portuguese domiciled companies equity and bonds
- | **Disruption Fund**
Investment in innovative sectors and companies

OPTIMIZE FUNDS/LFO

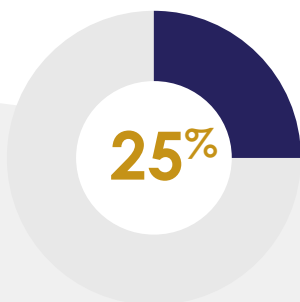
- | **Rise US**
Investment in american equities

PENSION FUNDS

Advantages

- . *Exemption from Social Security Tax for both company and employee;*
- . *Personal Income Tax (IRS) deduction;*
- . *Employee loyalty.*

| Pensões Moderado



Maxime exposure to
global/world equity 25%

Level 4

| Pensões Equilibrado



Maxime exposure to
global/world equity 50%

Level 4

| Pensões Ações



Maxime exposure to
global/world equity 90%

Level 5



PRIVATE MANAGEMENT

Advantages

- . *Tailored investment portfolio;*
- . *Access to a professional management team;*
- . *Close relationship with the manager.*

| Optimize Management Portfolio

| Unit Linked - Baloise

AWARDS

Over the years, Optimize has been distinguished by several national and international entities.



2016

Optimize Europa Valor
Best Portuguese **European Equities Fund**

2017

Optimize Europa Valor
Best Portuguese **European Equities Fund**

2018

Optimize Investimento Activo
Best Portuguese **Multi-Asset Euro Equities Fund**

2020

Optimize Investimento Activo
Best **Mixed Portuguese Euro Fund**
Optimize Obrigações
Best Portuguese **Fixed Income Fund**.

2021

Optimize Investimento Activo
Best Portuguese **Multi-Asset Euro Equities Fund**



2017

Optimize Investimento Activo
Best **Flexible Fund**

2018

Optimize Europa Valor
Best **Flexible Fund**

2022

Global Flexible Fund
Best **Flexible Fund**

Optimize PPR Ativo
Best **Retirement Fund** with risk 4

Optimize PPR Moderado
Best **Retirement Fund** with risk 3



2018

Optimize Obrigações

Received the **Consistent Fund Distinction** by FundsPeople

2020

Optimize Obrigações

Received the **Consistent Fund Distinction** by FundsPeople



2019

Fundos PPR da Optimize

Received the prestigious award from the Rankia Portugal, in the category of **Best Portuguese Retirement Plans**

PROTOCOLS



DECO PROTESTE INVESTE

Preferential conditions in:
Optimize **Retirement Plans**
and Optimize **Seleção Funds**



ORDEM DOS ENFERMEIROS

Preferential conditions in:
Optimize **Retirement Plans**



SINDICATO DOS PILOTOS DA AVIAÇÃO CIVIL

Preferential conditions in:
Optimize **Retirement Plans**



SERVIÇOS SOCIAIS DA GNR

Preferential conditions in:
Optimize **Retirement Plans**
and Optimize **Pension Funds**



ORDEM DOS ADVOGADOS

Preferential conditions in:
Optimize **Retirement Plans**



**ORDEM DOS CONTABILISTAS
CERTIFICADOS**

Preferential conditions in:
Optimize **Retirement Plans**
and Optimize **Funds**



ORDEM DOS ECONOMISTAS

Preferential conditions in:
Optimize **Retirement Plans**
and Optimize **Funds**

TRADING ENTITIES

It is possible to invest through entities in 5 countries



Belgium



OPTIMIZE
Investment Partners

Portugal

BiG BANCO DE
INVESTIMENTO
GLOBAL

Spain



ANDBANK /
Private Bankers

Luxembourg

onlinesim
🌿 Gruppo Ersel

Italy





AN INDEPENDENT MANAGEMENT

*“Optimize Investment Partners is an investment fund management company that, since its foundation, has stood out for its innovation and constant defense for investors’ interests. **Our main goal is transparent, simple, and independent asset management.***

The consequence of our strategy is the absence of conflicts of interest when managing Investment Funds, Retirement Funds, Pension Funds, and Discrecionalary Portfolio Management, *which is reflected in the results and numerous awards received over the years.”*

Pedro Lino
Chairman of the Board of Directors



OPTIMIZE
Investment Partners

OPTIMIZE

Building Wealth, Together

Contacts

info@optimize.pt
www.optimize.pt/en

+351 213 136 230

Av. Fontes Pereira de Melo
21, 4º Andar, Lisboa



Disclaimer

Optimize Investment Partners, SGOIC SA is an investment fund management company, registered with CMVM under number 327, headquartered at Av. Fontes Pereira de Melo n.º 21, 4th, Commercial Register n.º 508181321, operating since 03/09/2008, with authorized services for management of collective investment schemes, discretionary portfolio management, registration and deposit of financial instruments, and receiving and transmitting orders on behalf of others. As of 03/2023, it manages 17 collective investment schemes in securities and has a total of about 216M€ in assets under management. Investing in the mentioned financial instruments may imply the loss of invested capital. This document constitutes a presentation of the company, and assumes, whenever is required and applicable, that an appropriateness test that includes information about the investor profile, knowledge and experience, financial situation, including ability to bear losses, investment objectives and risk tolerance, will be performed. This document does not constitute an investment recommendation, is confidential and intended only for its recipient. If you have received or accessed this document by mistake, please notify the sender, delete the file, and do not disclose any part of the document.