



**OPTIMIZE**  
Investment Partners

**OPTIMIZE**  
Portugal  
Golden  
Opportunities  
Fund



# ● 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.





# PORTUGAL GOLDEN OPPORTUNITIES FUND

**! With Optimize, you may not need to open a bank account in Portugal**

Transfer your funds directly from your home country bank account to Optimize (Eligible countries include the United States of America, Canada, Australia, New Zealand, Hong Kong, South Africa, Turkey, South Korea, Indonesia, Brazil, Taiwan, Japan, UK, Uruguay, Singapore, Israel and Malaysia)

## About the Fund

The fund is eligible in the new golden visa regulatory landscape since it does not invest in real estate directly or indirectly. Portugal Golden Opportunities Fund is an open-ended UCITS multi-asset fund, that aims to provide participants with long-term investment appreciation through a balanced investment in different classes of listed assets with a predominant focus on Portugal. It invests at least 60% of its assets in shares of companies headquartered in Portugal and at least 80% of its assets in shares and debt securities of companies headquartered in Portugal listed on Euronext Lisbon or public debt securities issued by the Portuguese Republic or other public entities.

Investment thresholds: the fund will invest between 60% and 100% of the Net Asset Value (NAV) in equities or equivalent, between 0% and 10% in investment funds and between 0% and 40% in sovereign or corporate debt.

**The fund reached €25M in AuM as of September 30<sup>th</sup>, 2024.**

## Who should invest in this Fund?

- Any investor that is looking for exposure to the Portuguese equity and bond markets, though an open-ended fund with **daily NAV and liquidity, diversified and with no redemption restrictions.**
- Any foreign citizen **seeking the Golden Visa** as the fund complies with the eligibility criteria.



# INVESTMENT POLICY

## | Main characteristics

- **100%**  
Max. exposure to equities
- **60%** (GV criteria)  
Min. exposure to equities headquartered in Portugal
- **40%**  
Max. exposure to bonds
- **80%**  
Min. exposure to companies headquartered in Portugal: Stocks + Bonds
- **10%**  
Max. in funds
- **0%**  
No real estate investment





# PORTFOLIO CHARACTERISTICS

## Country Breakdown

<b>Portugal</b>	<b>90.8%</b>
Spain	7.2%
Europe	2.0%

## Sector Breakdown

<b>Financials</b>	<b>26.4%</b>
<b>Consumer Staples</b>	<b>14.6%</b>
<b>Utilities</b>	<b>13.4%</b>
Materials	13.2%
Industrial	11.0%
Energy	7.5%
Consumer Discretionary	4.9%
Communication Services	4.9%
Consumer, Non-cyclical	1.7%
Governmental	0.6%

## Top Holdings

<b>Jerónimo Martins</b>	<b>9.9%</b>
<b>Galp Energia</b>	<b>7.5%</b>
<b>Mota - Engil</b>	<b>6.0%</b>
EDP	5.6%
Ibersol SGPS SA	4.9%
NOS	4.9%
Altri	4.8%
Sonae SGPS	4.7%
CTT	4.6%
EDP Renovaveis	3.6%

## Net Annualized returns

<b>YTD</b>	<b>7.3%</b>
12 Months	13.0%
Since Inception	10.4%

Portfolio information on 30-09-2024.



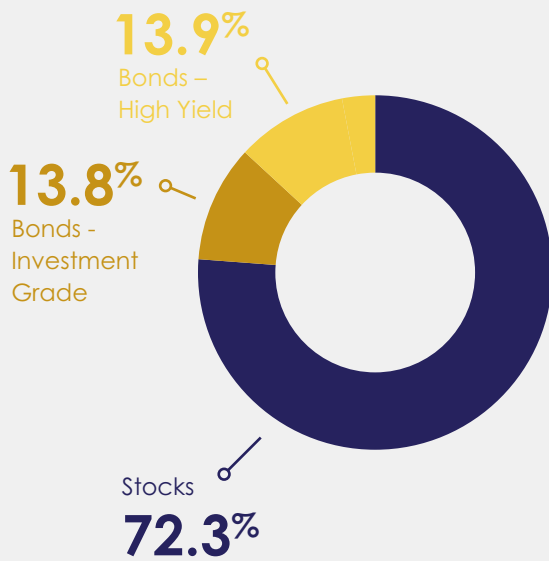




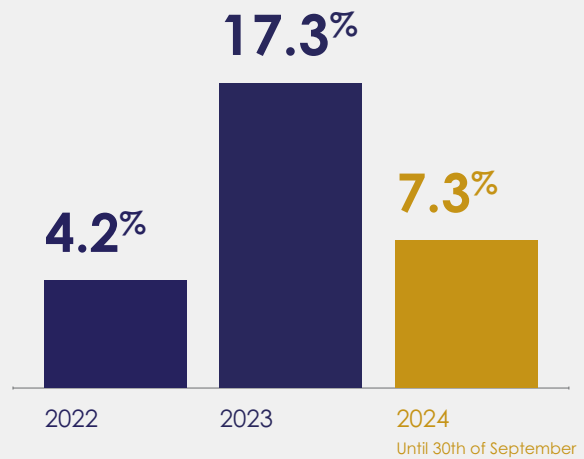
# PORTFOLIO CHARACTERISTICS

## Asset Class Breakdown

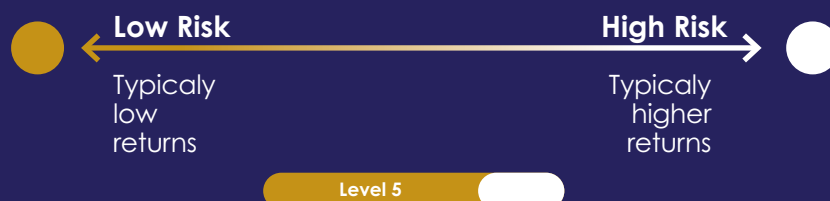
Bonds aim to reduce risk and volatility



## Return per year



## Risk level



Portfolio information on 30-09-2024.



# GENERAL INFORMATION

Inception date: 31/12/2021

ISIN: **PTOPZWHM0007**

Bloomberg Ticker: **OPTPTGO PL**

Currency: **EUR**

Minimum investment amount: **1.000**

Minimum recommended holding period: **5 years**

Custodian Bank: **Banco BiG**

**1%**

Subscription  
fee

**0%**

Redemption  
fee

**0%**

Performance  
fee

**1.8%**

Management  
fee

Custodian fee: **0.1%**

Subscriptions / Redemptions: **Daily**

Redemption settlement: **Up to five business days**

The fund is aimed at investors who are willing to accept potential capital losses as they are exposed to stocks and other listed assets.





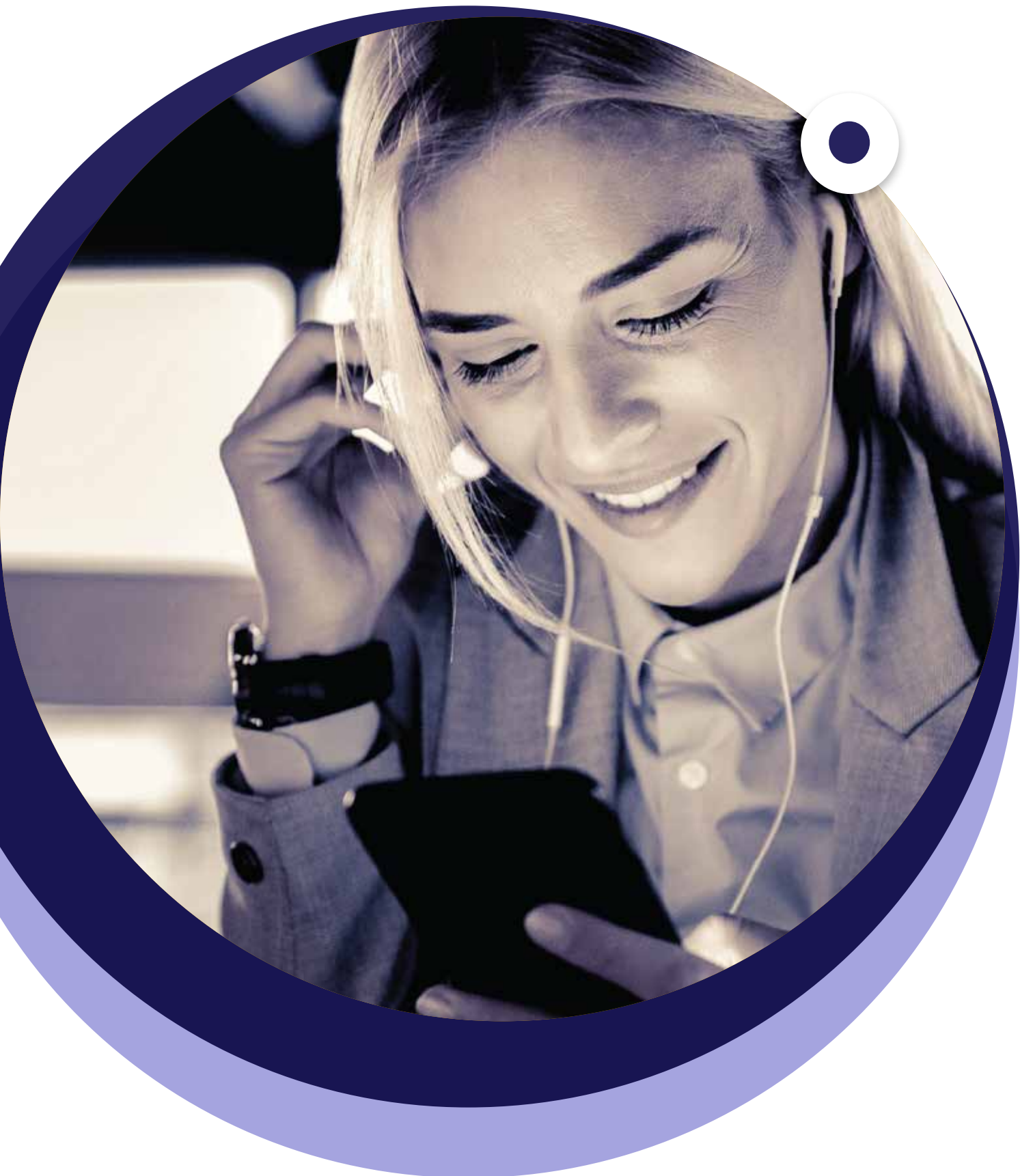


# PORTUGUESE GOLDEN VISA PROGRAM

Portugal Golden Opportunities fund is eligible to apply for a residence permit for investment activity and citizenship.

The holder and beneficiary of the Golden Visa are able to:

- ***Live in Portugal;***
- ***Carry out a professional activity in Portugal;***
- ***Travel in the “Schengen” area without additional Visa;***
- ***Apply for Portuguese citizenship after 5 years of residency;***
- ***No need to change tax residency;***
- ***Dual citizenship allowed*** (no need to renounce to your nationality).



# FREQUENTLY ASKED QUESTIONS

## **What is the minimum amount to subscribe the fund?**

The minimum subscription is 1.000 euros. Subsequent subscriptions have the minimum amount of 1.000 euros.

## **What is the minimum amount to benefit from the Golden Visa Program by investing in funds?**

The minimum initial investment is 500.000 euros, net of fees.

## **How can I apply for a Golden Visa through investment in funds?**

1. Obtain Portuguese tax identification number as a non-resident and open a Portuguese bank account;
2. Submit the account opening form, as well as personal documents;
3. Transfer the amount from the foreign bank account to your Portuguese bank account;
4. Order the investment transfer to Optimize.

**Note:** For certain jurisdictions, the bank account in Portugal may not be needed.

## **What documents are required for the application?**

1. A declaration from the Bank, confirming the transfer of an amount equal or greater than the minimum required by law;
2. Declaration issued by Optimize with the investment in Optimize Portugal Golden Opportunities fund, as an eligible investment fund.

**Note:** In certain cases, Optimize will issue both declarations.

## **As a Portuguese investor, can I invest in the fund or is it only for Golden Visa Program?**

Yes, the fund is accessible to any investor who intends to have exposure mainly to the Portuguese stock and bond market with a minimum investment of 1.000 euros. Additionally, it is eligible for investors seeking a Golden Visa.

## **Is it possible to be contacted by someone from Optimize to open an account?**

Yes, you can request Optimize's contact via the contact form available on the website [optimize.pt/en](http://optimize.pt/en), call +351 213 136 230 or send an email to [goldenvisa@optimize.pt](mailto:goldenvisa@optimize.pt).

## **If there is a problem with the custodian bank or Optimize, is the fund affected?**

The investment funds assets are autonomous so they are owned by the fund's participants. If the custodian or Optimize become insolvent, the Fund's assets will not be affected, and CMVM (Portuguese Securities Market Commission) will appoint another entity to manage the fund.

## **Where can I get more detailed information about the fund?**

Additional information, including all the documents (KIID and Prospectus), can be found at <http://optimize.pt/en/investment-funds/portugal-golden-opportunities/>





**OPTIMIZE**  
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# OPTIMIZE Portugal Golden Opportunities Fund

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### 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 09/2024, it manages 18 collective investment funds in securities and has a total of about 292M€ 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.