

Key Information Document

OPTIMIZE PORTUGAL GOLDEN OPPORTUNITIES FUND

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products

Product: OPTIMIZE PORTUGAL GOLDEN OPPORTUNITIES FUND - FUNDO DE INVESTIMENTO MOBILIÁRIO ABERTO

PRIP manufacturer: Optimize Investment Partners SGOIC SA

ISIN: PTOZWHM0007

Site: www.optimize.pt

For more information, call +351 213 136 230

Supervisory entity: CMVM

This fund is authorized in Portugal

Optimize Investment Partners is authorized in Portugal and supervised by CMVM

You are about to subscribe a product that is not simple and which may be difficult to understand

Accurate as of: 29/11/2024

What is this product?

Type: the Fund OPTIMIZE PORTUGAL GOLDEN OPPORTUNITIES FUND - FUNDO DE INVESTIMENTO MOBILIÁRIO ABERTO is a UCITS open securities fund (legal form).

Term: this Fund was incorporated for an undefined period.

The main objective of the Fund is to provide participants with long-term investment appreciation, through a balanced investment in several classes of liquid assets with a predominant focus on Portugal, investing at least 60% of its assets in shares of companies headquartered in Portugal and at least 80% of its assets in shares or debt securities of companies headquartered in Portugal or listed on Euronext Lisbon or public debt securities issued by the Portuguese State or other public entities.

The Fund has a daily quotation, which can be viewed in Optimize's website. Redemptions can be requested daily to the commercializing entities.

In Optimize's website the Prospectus of the Fund is available in Portuguese and English (non-official version), where additional information about the Fund can be found. The Annual and Semi-Annual Reports of the Fund can also be found in Optimize's website.

The Depositary is Banco de Investimento Global, SA, with address in Av. 24 de Julho 74, 1200-869, Lisbon and the Auditor is Mazars & Associados - SROC, S.A., with address in Rua Tomás da Fonseca, torre G, Centro Empresarial de Lisboa, 1600-209 Lisbon.

Intended investor profile: This product is intended for non-professional clients, professional clients and eligible counterparties, who are investors with reasonable knowledge and experience of capital markets and some understanding of the risks associated with instruments, products and financial markets and who accept and understand that this product does not have a guaranteed return and who are capable of withstanding capital losses, being aimed at investors who wish to grow their investment within a minimum investment period of 5 years.

What are the risks and what could I get in return?



Lower risk

Higher risk



The risk indicator assumes you keep the product for 5 years.

Summary risk indicator:

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Performance scenarios:

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performances of the product over the last 10 years, by identifying, depending on the performance scenarios and as defined in the Key Information Document's EU regulation, all overlapping sub-intervals individually (i) equal in length to the recommended holding period which start or end in each month which are contained within that period of 10 years or (ii) equal or shorter in length to the recommended holding period, but equal to or longer than one year, which end at the end of that period of 10 years. Markets could develop very differently in the future.

Recommended holding period:		5 years	
Example Investment:		10.000 €	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum		There is no minimum guaranteed return. You could lose some or all of your investment	
Stress	What you might get back after costs	8.720 €	7.960 €
	Average return each year	-12,8%	-4,1%
Unfavourable	What you might get back after costs	8.720 €	8.720 €
	Average return each year	-12,8%	-2,6%
Moderate	What you might get back after costs	10.670 €	12.270 €
	Average return each year	6,7%	4,5%
Favourable	What you might get back after costs	12.240 €	14.110 €
	Average return each year	22,4%	8,2%

This table shows the amount you could get back over the next 5 years, under different scenarios, assuming you invest EUR 10.000 initially (no subsequent periodic investments). The scenarios presented occurred for investments between 2014 and 2024. The scenarios presented are an estimate of future performance based on past experience of how the value of this investment varies, they are not an exact indicator. The amount you will receive may vary depending on market behavior and the time you hold the product.

The values presented include all the costs of the product itself. The amounts do not take into account your personal tax situation, which may also influence the amount you get. The stress scenario shows what you might receive in an extreme market situation.

What happens if Optimize Investment Partners is unable to pay out?

The Fund's assets are segregated from those of Optimize Investment Partners and from the assets of the Depositary Bank and are not responsible for the debts of the Management Company or the Depositary. This product is not covered by the Deposit Guarantee Fund.

What are the costs?

The reduction of the performance shows the impact that the total costs paid will have on the return on investment you can earn. Total costs include one-time costs, ongoing costs and incidental costs. The amounts shown here are the cumulative costs of the product itself. They include any penalties for early departure. The values assume that you invest 10.000 EUR. The values presented are estimates and may change in the future.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed (i) in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario and (ii) € 10.000 is invested.

Investment: 10.000€	If you exit after 1 year	If you exit after 5 years (recommended holding period)
Total Costs	212€	1.061€
Annual cost impact (*)	2,12%	2,12%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period, your average return per year is projected to be 6.7% before costs and 4.5% after costs. We may share part of the costs with the entity selling the product to you to cover the services provided to you. That entity will inform you of the amount in question.

Composition of costs: The following table indicates:

- The annual impact of different types of costs on the return on investment that you may earn at the end of the recommended holding period;
- The meaning of the different cost categories.

One-off costs upon entry or exit		
Entry costs	Subscription fee	1,0%
Exit costs	We do not charge exit fees	0%
Ongoing costs taken each year		
Management fees and other administrative or operating costs	Estimated impact of the costs that the fund pays for its management and administration	2,0%
Transaction costs	Estimated impact of costs incurred when the investments underlying the product are transacted	0,1%
Incidental costs taken under specific conditions		
Performance fees	The fund does not pay performance fees	0%

How long should I hold it and can I take money out early?

Recommended Holding Period ("RHP"): 5 years

The participation unit holder may at any time request the total or partial reimbursement of the units held, without any redemption fee.

How can I complain?

Complaints relating to the FUND must be submitted via: letter to Optimize Investment Partners SGOIC SA, address Av. Fontes Pereira de Melo, n.º 21, 4º, 1050-116 Lisbon; compliance@optimize.pt; 213 136 230.

If the complaint concerns the commercializing entity, it should be sent to the address of the respective entity: BEST - Banco Electrónico de Serviços Total, S.A. www.BancoBest.pt; 218 505 775; Big, Avenida 24 de Julho, 74-76 - 1200-869 Lisboa; apoio@big.pt; 213 305 377.

Complaints may also be filed with the CMVM - Rua Laura Alves, 4, 1050-138 Lisbon

Other relevant information

The past performance graph of the fund since its creation in 2021, as well as the updated performance scenarios can be accessed in optimize.pt/fundos-investimento/portugal-golden-opportunities or <https://optimize.pt/en/optimize-portugal/>