Key Information Document (KID)
OPTIMIZE PORTUGAL GOLDEN OPPORTUNITIES – OPEN-ENDED INVESTMENT FUND – "OPTIMIZE PORTUGAL CORPORATE BOND" COMPARTMENT

Purpose

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

Product: OPTIMIZE PORTUGAL GOLDEN OPPORTUNITIES – OPEN-ENDED INVESTMENT FUND – "OPTIMIZE PORTUGAL CORPORATE BOND" COMPARTMENT

Product manufacturer: Optimize Investment Partners SGOIC SA ("Optimize Investment Partners").

ISIN: PTOPZYHM0005

Website: www.optimize.pt

For more information, call +351 213 136 230

The Portuguese Securities Market Commission ("CMVM") is responsible for supervising the Optimize Portugal Corporate Bond Compartment ("Compartment") of the OPTIMIZE PORTUGAL GOLDEN OPPORTUNITIES – OPEN-ENDED INVESTMENT FUND ("Fund").

This Compartment is authorized in Portugal.

Optimize Investment Partners is authorized in Portugal and is subject to CMVM supervision.

Date this KID was prepared: 08/09/2026

You are about to purchase a product that is not simple and whose understanding may be difficult.

What is this product?

Type: Autonomous asset compartment of an open-ended investment fund (legal form).

Duration: This product was incorporated for an indefinite period.

Investment objectives and policy: The main objective of the Optimize Portugal Corporate Bond Compartment is to provide its unit holders with access to a diversified bond portfolio, investing at least 80% of its Net Asset Value in debt securities issued by companies headquartered in Portugal or in government debt securities issued by the Portuguese State or other public entities, with the objective to provide medium-term capital appreciation. At least 60% of the Compartment's assets will be invested in debt securities issued by companies headquartered in Portugal.

The Compartment may use derivative financial techniques and instruments, whether for hedging risks or for pursuing other objectives of proper management of the Compartment's assets, in strict compliance with the conditions and limits laid down by law and CMVM regulations.

The Compartment will not prioritize any specific economic sectors in its investments and will not adopt any benchmark.

Trading frequency: Subscription and redemption requests will be deemed to have been made on the business day on which they are submitted through the commercializing entities, provided they are submitted by 11:00 a.m. Portuguese time on that same day. Requests submitted after that time will be deemed to have been made on the next business day. A subscription fee of 1% is charged upon subscription. No fee is charged upon redemption. Any increase in redemption fees or worsening of the conditions for calculating such fees will apply only to:

i. unit holders who acquire that status after the CMVM has granted its non-opposition;
ii. unit holders who acquired that status before the CMVM granted its non-opposition, but only in relation to subscriptions made after that date. The minimum partial redemption amount is €1,000.

The Compartment has daily NAV, and its price can be viewed on Optimize's website.

The Compartment is an accumulation fund and does not distribute any income or dividends.

The Fund's Prospectus is available in Portuguese on Optimize's website, where you can find more detailed information about the Fund and the Compartment, as well as its Reports and Accounts.

The Custodian Bank of the Fund and the Compartment is Cecabank, SA – Sucursal in Portugal, with registered office at Avenida Engenheiro Duarte Pacheco, Torre 1 – Piso 6 – Sala 3, 1070-101, Lisbon, and the Auditor is Forvis Mazars & Associados - SROC, SA, Rua Tomás da Fonseca, torre G, Centro Empresarial de Lisboa, 1600-209 Lisbon.

Target investor profile: This product is intended for non-professional clients, professional clients and eligible counterparties who have reasonable knowledge and experience of capital markets and some understanding of the risks associated with financial instruments, products and markets, who accept and understand that this product does not offer a guaranteed return and who have the capacity to bear capital losses. It is intended for investors seeking growth of their investment over a minimum investment horizon of 5 years.

What are the risks and what could my return be?

1	2	**3**	4	5	6	7

Lower risk — Higher risk

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

Summary Risk Indicator:

The actual risk may vary significantly in the event of early redemption, and you may receive a lower amount.

The summary risk indicator is a guide to the level of risk of this product compared with other products. It shows how likely it is that the product will lose money because of movements in the markets. We have classified this product as category 3 out of 7, which is a low-medium risk class. This product does not include any protection from future market performance, so you could lose some or all of your investment.

Performance scenarios: The figures shown include all costs of the product itself, but may not include all fees that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you receive.

What you receive from this product depends on future market performance. Market developments are uncertain and cannot be predicted accurately.

The unfavorable, moderate and favorable scenarios shown are illustrations based on reasonable and prudent estimates of future performance at the end of the recommended holding period. These estimates were prepared using verifiable market data and assumptions consistent with the investment policy, risk profile and stress tests used in managing the product. The scenarios shown are illustrations based on past results and certain assumptions. Markets could develop very differently in the future.

The stress scenario shows what you might receive in extreme market circumstances.

The maximum loss you could incur would be your entire investment.

Recommended holding period:		3 years		
Example investment:		€10,000		
		If redeemed after 1 year	If redeemed after 1 year and 6 months	If redeemed after 3 years
	Scenarios			
Minimum		There is no guaranteed minimum return. You could lose part or all of your investment.		
Stress	Amount you could receive after deducting costs	9 070 €	8 990 €	9 050 €
	Average annual return	-9.3%	-6,9%	-3.3%
Unfavorable	Amount you could receive after deducting costs	9 070 €	8 990 €	9 050 €
	Average annual return	-9.3%	-6,9%	-3.3%
Moderate	Amount you could receive after deducting costs	9 980 €	9 720 €	9 740 €
	Average annual return	-0.2%	-1,9%	-0.9%
Favorable	Amount you could receive after deducting costs	10 400 €	10 170 €	10 470 €
	Average annual return	4.0%	1,1%	1.5%

What happens if Optimize Investment Partners is unable to pay?

The assets of the Compartment are segregated from the assets of Optimize Investment Partners and from those of the Custodian Bank, and are not liable for the debts of the Management Company or the Custodian. This product is not covered by the Deposit Guarantee Fund.

What are the costs?

The reduction in yield shows the impact that the total costs paid will have on the return on investment you may obtain. Total costs include one-off costs, ongoing costs and incidental costs. The amounts shown here are the accumulated costs of the product itself. They include any penalties for early exit.

Costs over time:

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

The person selling or advising you about this product may charge you other costs. If so, that person will provide you with information about those costs and show you the impact that all costs will have on your investment over time.

We have assumed the following:

In the first year, you would recover the amount invested (0% annual return). For the other holding periods, we assume that the product performs as shown in the moderate scenario.

€10,000 is invested per year.

Investment: €10,000 Scenarios	If redeemed after 1 year	If redeemed after 5 years
Total costs	170€	850€
Impact of annual costs (*)	1,70%	1,70%

(*) This table illustrates how costs reduce your annual return over the holding period. For example, it shows that if you exit at the recommended holding period, your projected average annual return is -0.9% before costs and -2,5% after costs. We may share part of the costs with the entity selling you the product to cover the services it provides to you. That entity will inform you of the amount concerned.

Cost breakdown: The table below shows:

— The annual impact of the different types of costs on the investment return you could obtain at the end of the recommended holding period;

— The meaning of the different cost categories.

	One-off entry or exit costs	
Entry costs	Subscription fee	1,0%
Exit costs	No redemption fee is charged	0%
	Ongoing costs charged annually	
Management fees and other administrative or operating costs	The estimated impact of the costs incurred annually by the Compartment for its management and administration	1,7%
Transaction costs	Estimated impact of the costs incurred when the investments underlying the product are bought or sold	0,1%
	Incidental costs taken under specific conditions	
Performance fees	The Compartment does not pay performance fees	0%

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

Recommended holding period: 5 years

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

How can I file a complaint?

Complaints concerning the Compartment should be submitted by: letter to Optimize Investment Partners SGOIC SA, Av. Fontes Pereira de Melo, no. 21, 4th floor, 1050-116 Lisbon; compliance@optimize.pt; +351 213 136 230.

Complaints may also be submitted to the CMVM, Rua Laura Alves, 4, 1050-138 Lisbon.

Other relevant information

At https://optimize.pt/en/ you can view the chart of the Fund's past performance since its creation in 2026, as well as updated performance scenario calculations.

Please note that this product is not a financial product that promotes environmental and/or social characteristics, nor does it have sustainable investment as its objective, for the purposes of Articles 8 and 9 of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019. For further information, please consult Optimize's Sustainability Policy available at www.optimize.pt. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

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