

A bespoke investment.

Caixa Private
Private Banking & Wealth Management

Flexi Private Individual Life Insurance is an investment solution developed exclusively for Caixa Private clients, tailored to meet your needs.

Why invest in Flexi Private?

Extensive Investment options

Flexi Private is a balanced, insurance-based investment solution, actively managed and designed for medium/long-term time horizons, allowing you a tool to diversify your portfolio. The portfolio is diversified, with exposures in different asset classes, seeking a potential risk-adjusted return in line with your objectives and profile.

Presented in various Investment Options, aggregates in a single Financial Life Insurance contract:

- The Prudent option, has a capital guarantee up to a maximum of 25% of the policy's total allocation (subject to the redemption penalties set out below);
- The other Options (Defensive, Moderate and Bold) are complex financial products with different levels of risk exposure, adaptable to different investor profiles.

Beneficiary Designation and Wealth Succession

As an individual life insurance contract, this investment solution enables the designation of specific beneficiaries.

Tax Benefits

Flexi Private benefits from the tax system for financial life insurance: the income tax withholding rate is reduced from 28% to 22.4% after the 5th year, and up to 11.2% after the 8th year (applicable in mainland Portugal and Madeira), according to the current tax system.

Additional Coverage

This insurance includes, at no additional cost, coverage for non-natural death, guaranteeing the payment of capital up to €50,000 if the Insured Person deceases due to an accident during the contract term and is under 75 years of age.

Profile description		(Central) allocation by asset class				Life Insurance Coverage
Profile	SRI	Equity	Alternatives	Bonds	Liquidity	Coverages
Prudent (Guaranteed)	SRI 1	Maximum 25% of the policy's total allocation				up to a maximum of €50.000 if the Insured Person deceases due to an accident, during the contract term and is under 75 years of age.
Defensive (ICAE)	SRI 2	20%	2%	76%	2%	
Moderate (ICAE - Equity)	SRI 3	50%	3%	45%	2%	
Bold (ICAE - Equity)	SRI 4	80%	5%	13%	2%	

Flexi Private has a minimum initial premium of €125,000. The contract begins on the date of the initial subscription with a duration of 8 years and 1 day, automatically renewable for consecutive periods of 1 year.

Early redemption penalties are 1% during the 1st year, 0.75% during the 2nd, 0.5% during the 3rd and 0% from the 4th year onwards.

For more information, please contact your Private Banker.

This information does not exempt the consultation of the Basic Information Document ('DIF') which is available at any Insurer branch or on its website www.fidelidade.pt.

This information does not exempt the consultation of the legally required precontractual and contractual information. This insurance product is provided by Fidelidade - Companhia de Seguros, S.A., marketed through Caixa Geral de Depósitos, S.A. ('CGD'), Avenida João XXI, 63, 1000-300 Lisbon, as an Insurance Agent, registered at ASF under no. 419501357, on 21 January 2019, and authorised to work in Life and Non-Life Insurance with Fidelidade - Companhia de Seguros S.A.. Registration data available at www.asf.com.pt. CGD, as an Insurance Agent, **does not cover risks**, nor is it authorised to receive premiums, or enter into insurance contracts on behalf of the Insurer.

