



PENSION FUND

**BUILD THE FUTURE
OF YOUR HUMAN CAPITAL
WITH FORTALEZA**



**FORTALEZA
SEGUROS**

QUEM CONQUISTA, CUIDA



ATLANTICO

Valores para a vida.

BANCO MILLENNIUM ATLANTICO



ADVANTAGES WE HAVE TO OFFER

- **Specialized Management:** The entire component related to asset management, communication and reporting to ARSEG (Angolan Agency for Regulation and Supervision of Insurance) and the application of the Pension Plan will be the responsibility of the Management Entity;
- **Capital Increase from Contributions:** The assets of the Pension Funds are made up of assets of different classes (treasury bills, bonds, shares, bank deposits, real estate, among others). Each Customer has the possibility, together with the Management Company, to define the investment policy that best suits the risk profile of the population covered by the Pension Plan;
- **Perception of Value for Employees:** They will be able to regularly monitor the evolution of their individual accounts, resulting from the contributions of Associates, to the Pension Fund, since the Fund will be divided into participation units, with a daily rate.

FORTALEZA Seguros provides an innovative offer in the area of Pension Funds, adjusted to the specific needs of our Customers, thus offering an alternative to traditional products for the management and profitability of Pension Plans.

A SOLUTION FOR THE FUTURE OF YOUR COMPANY AND OF YOUR EMPLOYEES

The Pension Funds are conceived taking into account the Human Capital strategy and the investment policy of the Organizations.

The regular communication process to the employees on contributions will be carried out by Fortaleza, for a greater perception and appreciation of the benefit by the employees.

Talk to **ATLANTICO** about the **Pension Fund Solution of FORTALEZA Seguros.**

PLACE MORE VALUE ON THE PROTECTION OF YOUR FUTURE

For Corporate customers, FORTALEZA Seguros makes available a specific solution by developing Pension Funds for their Employees.

COVERS	PENSION PLANS	
	DEFINED CONTRIBUTION(1)	DEFINED BENEFIT(2)
Design of the Pension Plan, taking into account the reality of Company's sector	■	■
Drawing up of the contracts associated to the Pension Plan as well as the authorization request to the Angolan Agency for Regulation and Supervision of Insurance (ARSEG)	■	■
Actuarial Assessments taking into account the best international practices and the demographic and financial reality of the Angolan market	—	■
Management of the Pension Fund's Financial Assets in an appropriate and prudent manner	■	■
Accounting for Pension Plan liabilities and corresponding information reports	■	■
Pensions processing according to the defined Plan	■	■
Availability of a Simulator to estimate the value of the retirement pension	■	■

■ INCLUDED — NOT INCLUDED

DEFINITIONS

(1) **Defined Contribution:** pension plan in which the contributions are previously defined - a percentage of each employee's monthly salary - the benefits will be determined according to the amount of the contributions made plus the accrued income.

(2) **Defined Benefit:** pension plan in which the benefits are previously defined - a percentage of the salary at retirement date - and the contributions are calculated in order to guarantee the payment of these benefits.



FORTALEZA PRODUCTS



CAR INSURANCE



TRAVEL INSURANCE



FIRE AND OTHER DAMAGES INSURANCE



PENSION FUND



MULTI-RISK HOME INSURANCE



ACCIDENTS AT WORK



LIFE RISK INSURANCE



BUSINESS SOLUTIONS

To learn more about FORTALEZA Seguros go to www.fortalezaseguros.ao



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Please read the pre-contractual and contractual information.