



People are at the core of our concerns, both in how we internally look after our employees and in how we externally support our communities and society.

Products

Fidelidade aims to offer a wider range of products that meet the needs of its customers and the challenges of society, while simultaneously reducing existing protection gaps in the sector and meeting the needs of currently less protected communities.

In Angola, Fidelidade offers a microinsurance health product, Seguro Popular, designed to increase access to health services, which includes unlimited telephone clinical assistance services provided by a team of doctors and nurses. In Cape Verde, Garantia offers an affordable traditional life risk offer, Vida Proteção Garantida, which may also include funeral expenses on its coverages.

Financial Literacy

Fidelidade strives to be a proactive agent in promoting financial autonomy for the population by fostering greater financial literacy, endorsing the adoption of saving and investment habits, and offering financial products (saving and investment products) that suit each person's needs. With these goals in mind, Fidelidade launched the advertising campaign "There is a Fidelidade Savings for All Ages" in 2023. Aligned with this commitment, Fidelidade also developed the Fidelidade MySavings app, which enables customers to save and invest (including ESG-friendly products) independently, simply, and efficiently.

Health

The focus on prevention and promotion of healthy lifestyles is a strategic pillar and a priority for Multicare. Through Multicare, Fidelidade plays a significant role in promoting physical health. An example of this is Multicare Vitality, a pioneering program for health and well-being promotion in Portugal, which rewards users when they adopt a healthy lifestyle.

Multicare has also become a pioneer in introducing mental health coverages to promote prevention and treatment of psychiatric illnesses. In this regard, psychiatric hospitalization, psychiatry, and psychology appointments (including online medical services), and psychotherapy sessions are now included in our standard insurance offerings. Recognizing the relevance and growing concern for mental health, we have



included assistance through digital means in this coverage, with a sub-limit of €50 for subscribing to digital solutions (apps) associated with mental health.

In what concerns the prevention and promotion of preventive behaviors, given the importance of early disease screening, Multicare has been offering a check-up in its standard package since 2009, which can be done in a hospital setting or at one of the 400 partner pharmacies.

Corporate Social Responsibility

For information on Corporate Social Responsibility, click here.