

**Notice on Transfer of the Life Insurance Business of
Fidelidade – Insurance Company Limited (Life) to
Fidelidade Macau Life – Insurance Company Limited**

Dear Valued Policyholder,

We are pleased to inform you of the changes in our life insurance business in Macau effective today, **31 March 2020**.

Background

Fidelidade – Companhia de Seguros S.A. (“Fidelidade”), a company incorporated and registered in Portugal, has been providing life insurance and pension fund services in the Macau Special Administrative Region of the People’s Republic of China (“Macau”) through a branch (“the Branch”) since year 1999. During this near to 20 years’ period, the business in Macau has grown rapidly.

Fidelidade has then decided to propose to the Macau Government Authorities to continue such provision of life insurance and pension fund services through a more relevant and strong corporate presence in Macau, by means of incorporating a local Life Insurance Company instead of keep providing the services through a branch. Such proposal has been accepted by the Macau Government Authorities, which have approved the incorporation of a local company to be named **Fidelidade Macau Life – Insurance Company Limited (“Fidelidade Macau Life”)** and now require a transfer of the business of the Branch to the new Life Insurance Company.

Incorporation of Fidelidade Macau Life and transfer of life insurance policies

Pursuant to Executive Order no. 175/2019 approving the incorporation of Fidelidade Macau Life and also the transfer of assets from the Branch to Fidelidade Macau Life, we are pleased to inform that the transfer is effective 31 March 2020. Consequently, your life insurance policy is also transferred from the Branch to Fidelidade Macau Life on this date. For this purpose, please find enclosed the Transfer Certificate evidencing the transfer of your life insurance policy to Fidelidade Macau Life.

Transfer Information for Policyholders

Please note that the transfer will have NO impact in the terms and conditions of your policy (which remains the same) and will NOT cause any changes in way your portfolio is managed.

Furthermore, your reasonable benefit expectations will be preserved as if no such transfer of business had occurred. The only difference is that any rights and obligations you may have towards the Branch has been exercised towards Fidelidade Macau Life after this transfer.

Please read this letter carefully so that you understand exactly what the transfer means to you and anyone who has an interest in your policy. If you have any questions, please feel free to contact us at 2833-9472. Our office address at Avenida da Praia Grande No. 567, BNU Building, 14 Floor, Macau.

For and on behalf of
**FIDELIDADE MACAU LIFE – INSURANCE COMPANY
LIMITED**



Ivan Cheung
Director

For and on behalf of
FIDELIDADE – INSURANCE COMPANY LIMITED (LIFE)



Paulo Barbosa
General Manager



轉移證書 Transfer Certificate

保單摘要 POLICY SUMMARY

保單號碼 Policy No. :

產品 Product :

保單持有人 Policyholder :

本轉移證書應附於 台端之保險單，且屬當中之組成部分

THIS TRANSFER CERTIFICATE IS MADE PART OF AND SHOULD BE ATTACHED TO YOUR POLICY.

根據刊登於 12 月 2 日《澳門特別行政區政府公報》第 48 期、並自 2020 年 3 月 31 日開始生效的第 175/2019 號行政命令：

- 在進行以下 b) 項所述，為成立一新的本地保險公司而取得保險許可程序的情況下，忠誠保險公司（人壽），獲給予之保險許可已被廢止；
- 忠誠澳門人壽保險股份有限公司乃一新成立的本地保險公司，其已獲發新的保險許可；
- 忠誠保險公司（人壽）的一切資產已轉移至忠誠澳門人壽保險股份有限公司。

鑒於以上所述，閣下上述與忠誠保險公司（人壽）所簽訂之保險單已轉移至忠誠澳門人壽保險股份有限公司，因此，所有當中提及之忠誠保險公司（人壽）均應視為由忠誠澳門人壽保險股份有限公司所取代。

敬請注意，上述轉移並不影響或修改 台端的保險單中的任何條款、條件或利益，而 台端的保險單中設定的所有義務與承諾，現概由忠誠澳門人壽保險股份有限公司負責。

為及代表 For and on behalf of
忠誠澳門人壽保險股份有限公司
FIDELIDADE MACAU LIFE – INSURANCE COMPANY LIMITED



Ivan Cheung
董事 Director
31/03/2020


In accordance with Executive Order no. 175/2019, published in the Macau Official Gazette no. 48 of 2 December 2019, in force since 31 March 2020:

- The insurance license granted to “Fidelidade – Insurance Company Limited (Life)” is revoked in the context of the process of obtaining a new insurance license to incorporate a new local insurance company, as mentioned in b) below;
- A new insurance license is granted to “Fidelidade Macau Life – Insurance Company Limited”, a new local incorporated insurance company;
- All the assets of “Fidelidade – Insurance Company Limited (Life)” is transferred to “Fidelidade Macau Life – Insurance Company Limited”.

In view of the above, your abovementioned policy entered into with “Fidelidade – Insurance Company Limited (Life)” is transferred to “Fidelidade Macau Life – Insurance Company Limited” and therefore all references to “Fidelidade – Insurance Company Limited (Life)” therein should be considered replaced by references to “Fidelidade Macau Life – Insurance Company Limited”.

Kindly note that the transfer above mentioned does not affect or modify any terms, conditions or benefits set out in your policy and “Fidelidade Macau Life – Insurance Company Limited” is now responsible for all obligations and commitments that were made under your policy.

為及代表 For and on behalf of
忠誠保險公司（人壽）
FIDELIDADE – INSURANCE COMPANY LIMITED (LIFE)



Paulo Barbosa
總經理 General Manager
31/03/2020