

EMPLOYEE BENEFITS 2023-2024

Cision Portugal, S.A.

April 2024

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COSTA DUARTE
CORRETOR DE SEGUROS

100
ANOS CONSIGO

Agenda

EMPLOYEE BENEFITS 2023-2024

- Pension Plan
- Life Insurance
- Health Insurance

Pension Plan – Open Pension Funds

- All permanent employees of the Company are eligible to be Participants in this Pension Plan.

Defined contribution Pension Plan – annual contribution

- The payment of the contributions for the plan is made by both the Company (Associate) and the employee (Participant) as per the following table:

Associate (Base)	Participant	Associate (matching)	TOTAL
1%	0%	0%	1%
1%	1%	0,5%	2,5%
1%	2%	1%	4%
1%	3%	1,5%	5,5%
1%	4%	2%	7%
1%	5%	2%	8%

- All contributions are fully and immediately vested.

Investment options

- At the beginning of each year, the Participant will decide the percentage of contributions that will be invested in each of the Open Pension Funds, and that choice is applicable to both Company and Employee contributions.
- VICTORIA's Open Pension Funds available: VICTORIA Multireforma (FPAVM) and Rendimiento Activo (FPARA). The value of these funds is subject to positive or negative variation, as a result of the evolution of investments made and the financial market.

Pension Plan – Benefits

The Participants or the eligible beneficiaries shall have access to the accumulated amounts when one of the following situations occurs:

Company Contributions

- In case of old-age retirement, including early retirement
- Retirement for Total and Permanent Disability
- Death

Participant Contributions

- In case of old-age retirement, including early retirement and pre-retirement
- Retirement for Total and Permanent Disability
- Death or Serious illness, long-term unemployment or permanent incapacity for work

Form of payment

Employer contributions

- Up to 1/3 as a Lump-Sum and remaining in fixed Annuity, or
- 100% as a fixed Annuity

Employee contributions

- Any desired combination of a Lump-sum and an Annuity

Life Insurance



Policy nº 0007636927

Renewal Date: 01 September

- CISION offers its employees a Life Insurance, with the following characteristics:

BENEFITS	TRANQUILIDADE		
	SUM INSURED	TOTAL COMPENSATION	AGE LIMIT
MAIN COVER			
DEATH BY ILLNESS OR ACCIDENT	1 x Sum Insured Basis (SIB)	1 x SIB	70 YEARS
COMPLEMENTARY COVERS			
DEATH BY ACCIDENT	Additional equal to SIB	2 x SIB	70 YEARS
TOTAL AND PERMANENT DISABILITY 60%	1 x Sum Insured Basis (SIB)	1 x SIB	66 YEARS
TOTAL AND PERMANENT DISABILITY 60% BY ACCIDENT	Additional equal to SIB	2 x SIB	66 YEARS
SERIOUS ILLNESS BASIS	1 x Sum Insured Basis (SIB)	1 x SIB	65 YEARS

The Sum Insured Basis (1 CAPITAL) is equal to 14 times the monthly salary informed by the Policyholder.

Health Insurance | Sum Insured and Coverages



Policy n° 0007559997

Renewal date: 01 September

INSURER	TRANQUILIDADE
HOSPITALIZATION	<p>EUR 100.000 sum insured 90% within network (10% deductible per claim, with min EUR 250) 50% out of network (EUR 250 deductible)</p>
CHILDBIRTH	<p>EUR 2.000 sum insured 90% within network 50% out of network</p>
AMBULATORY	<p>EUR 2.500 sum insured 80% within network 50% out of network</p>
DENTAL	<p>EUR 500 sum insured EUR 10/medical act or 80% within network 50% out of network</p>
PROSTHETICS AND ORTHOTICS	<p>EUR 1.500 sum insured EUR 250 sublimit to ocular orthoses 80% out of network</p>
ONLINE MEDICINE	<p>EUR 15 per consultation (First 2 are free)</p>
WELLNESS & WELLBEING NETWORK	<p>Included</p>

Underwriting:

- Pre-existing diseases are not covered, even in the case of Insurance transfer.
- For employees, there is no waiting period, except for the Childbirth coverage who has a 365 day waiting period.

SPECIAL INFORMATION DUTIES (Article 31st, of Law 7/2019, of 16 January)

Costa Duarte – Corretor de Seguros, SA, with headquarters at Av. António Augusto de Aguiar, nº 130 – 4º, 1050-020 Lisbon, website www.costaduarte.pt, e-mail: geral@costaduarte.pt, Telephone: 213504440, tax code 503976555.

It's registered with the ASF - Supervisory Authority of Insurance and Pension Funds, since 27/01/2007, in the category of Insurance Broker, under no. 607084984/3, authorized to practice insurance distribution activities in both Life and Non-Life, which can be verified and confirmed at www.asf.com.pt.

INDEPENDENCY

Costa Duarte does not own any qualified share in any insurance company, nor in an intermediary owned by an insurance company or by the parent company of any insurance company.

Likewise, no insurance company or parent company of any insurance company holds any qualifying share in Costa Duarte.

As an Insurance Broker, Costa Duarte carries out insurance distribution activity independently from insurance companies and is not under a contractual obligation to conduct insurance distribution activity exclusively to one or more insurance companies and never places its own interests above the interests of our clients.

When applicable, Costa Duarte will inform the client of the names of the insurance companies relevant to the requirements and needs presented.

INTERVENTION

Costa Duarte's intervention does not end with the celebration of the insurance contract, involving the assistance throughout its contractual term. Costa Duarte is authorized to receive premiums to be delivered to the insurance company and is generally authorized to celebrate insurance in the name or in behalf of insurance companies, but never proposes nor assumes risk coverage on its own name, an exclusive competence of insurance companies in accordance with applicable law.

ADVICE

Costa Duarte provide advice based on the impartial analysis of a sufficiently large and diverse number of types of insurances available in the market, recommending according to professional criteria the insurance that best suits the client's need.

SOLIDARIETY

Normally, no other intermediaries are involved in the insurances celebrated with the client, but if in the same insurance other intermediaries are involved, they are all jointly and severally liable towards the insureds, policyholders and insurance companies for the acts of distribution performed.

REMUNERATION

The remuneration of Costa Duarte for the insurance distribution activity can consist:

- On the basis of a commission that is included in the insurance premium paid by the client to the insurance company;
- On the basis of a pre-agreed fee, that paid directly by the client;
- On other type of remuneration in connection with the insurance contract;
- On the basis of a combination of any type of remuneration above mentioned.

The client has the right to ask information about the remuneration scheme, nature and amount to be received for the insurance distribution services, which will be provided when demanded to your account executive.

COMPLAINT MANAGEMENT

In case of insatisfaction with the services performed by Costa Duarte, or as well as any allegation of non-compliance, clients may present a written complaint in accordance with the procedures of the Policy of Treatment Clients and Complaint Management that can be obtained at www.costaduarte.pt

Without prejudice to the possibility of recourse to courts of justice or to dispute settlement bodies (CIMPAS -Centro de Informação, Mediação, Provedoria e Arbitragem de Seguros), or other bodies that may be created for this purpose, complaints by policyholders and other stakeholders must be submitted to ASF, either directly or through the complaints book available in the Broker's establishment or in the electronic book available at www.costaduarte.pt

PERSONAL DATA PROTECTION

Personal data transmitted as part of presenting, proposing, settling up and signing the insurance contract, through Costa Duarte, including pre-contractual diligences and assistance to contract management, especially in case of claim, will be treated, processed and stored in a digital format by Costa Duarte, acting as Data Controller and shall be used to perform and manage the contractual relation with the Data Subject and with the Insurer, within the terms and in compliance with Costa Duarte's Privacy Policy available at www.costaduarte.pt

Any information that is omitted, incorrect or outdated regarding data that must be provided, or optionally provided, is of the responsibility of the Data Subject, whether in its role as the policyholder, insured, beneficiary or respective representative and, additionally, of claimants or third parties and their representatives.

Costa Duarte, in its legitimate interest or in the interests of third parties, may:

- Process personal data to perform service quality and improvement audits / satisfaction analyses.
- Process personal data gathered through the legal and contractual relation, during its validity period, for communication campaigns and commercialization actions for products and services that are related, or not, with those transacted with the Data Subject, but which are not necessary for execution and management of the said products and services.

If Data Subjects do not wish to receive the said notifications, they may reject them immediately, or as each notification is received, according to the conditions specified in the Privacy Policy



Lisboa

Av. António Augusto Aguiar, 130 - 4.º
1050-020 Lisboa
T. (+351) 213 504 440
geral@costaduarte.pt

www.costaduarte.pt

Porto

Aviz Trade Center
R. Eng. Ferreira Dias, 924 - 1.º, E14,
4100-246 Porto
T. (+351) 220 034 300

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