

Millennium bcp

FOLLOW A STRATEGY ON YOUR
INVESTMENT PORTFOLIO

Certificates Allocation Strategy

Packaged Retail Investment Product (PRIIP)

This product is not simple and may be difficult to understand.



The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

This product does not include any protection from future market performance, so you could lose some or all of your investment.

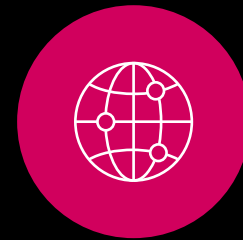
This does not exempt the consultation of the Key Information Documents, which are available for consultation at the website www.millenniumbcp.pt.



CERTIFICATES

ALLOCATION STRATEGY

The **Allocation Strategy Certificates** represent the evolution of Millennium bcp's **indexed management** investment products. It is a family of **5 Multi-Asset Certificates**, corresponding to **5 investment profiles**, which allows the investor to calibrate his/her strategy according to his/her risk profile. These Certificates **replicate the behaviour** of the underlying bond and stock global indices in pre-defined proportions, deducted of **management costs** and with a **semi-annual rebalancing**. The purchase and sale of the Certificates is done at market prices, **on the stock exchange and in real time**, with liquidity provided by Millennium bcp. Therefore, the purchase of a single Certificate represents an investment with the desired allocation to thousands of bonds and stocks worldwide, providing high **Diversification**, with **Simplicity** and **Transparency**.



DIVERSIFICATION



SIMPLICITY



TRANSPARENCY

Accumulated Return since 2006

BCP ALLOCATION STRATEGY	CONSERVATIVE	MODERATE	BALANCED	DINAMICS	GROWTH
2006	1,1%	2,0%	2,9%	3,8%	4,6%
2007	0,3%	1,1%	1,8%	2,5%	3,2%
2008	-12,1%	-17,2%	-22,3%	-27,2%	-32,0%
2009	3,4%	-1,0%	-5,6%	-10,2%	-14,9%
2010	10,5%	7,9%	4,9%	1,6%	-2,1%
2011	10,1%	6,4%	2,3%	-2,1%	-6,8%
2012	24,1%	19,8%	15,1%	9,9%	4,5%
2013	29,3%	27,1%	24,3%	21,0%	17,0%
2014	41,3%	40,5%	39,0%	36,7%	33,7%
2015	42,1%	43,0%	43,1%	42,2%	40,4%
2016	49,2%	51,1%	52,1%	52,2%	51,2%
2017	53,3%	56,4%	58,5%	59,6%	59,5%
2018	49,1%	51,0%	51,9%	51,7%	50,3%
2019	62,9%	69,4%	74,9%	79,3%	82,4%
2020	67,4%	74,9%	80,9%	86,2%	89,8%
2021	73,3%	88,0%	102,2%	115,5%	127,6%
28/02/2022	65,6%	78,6%	91,0%	102,5%	112,7%

Annualised Return and Volatility 2006 - 28/02/2022

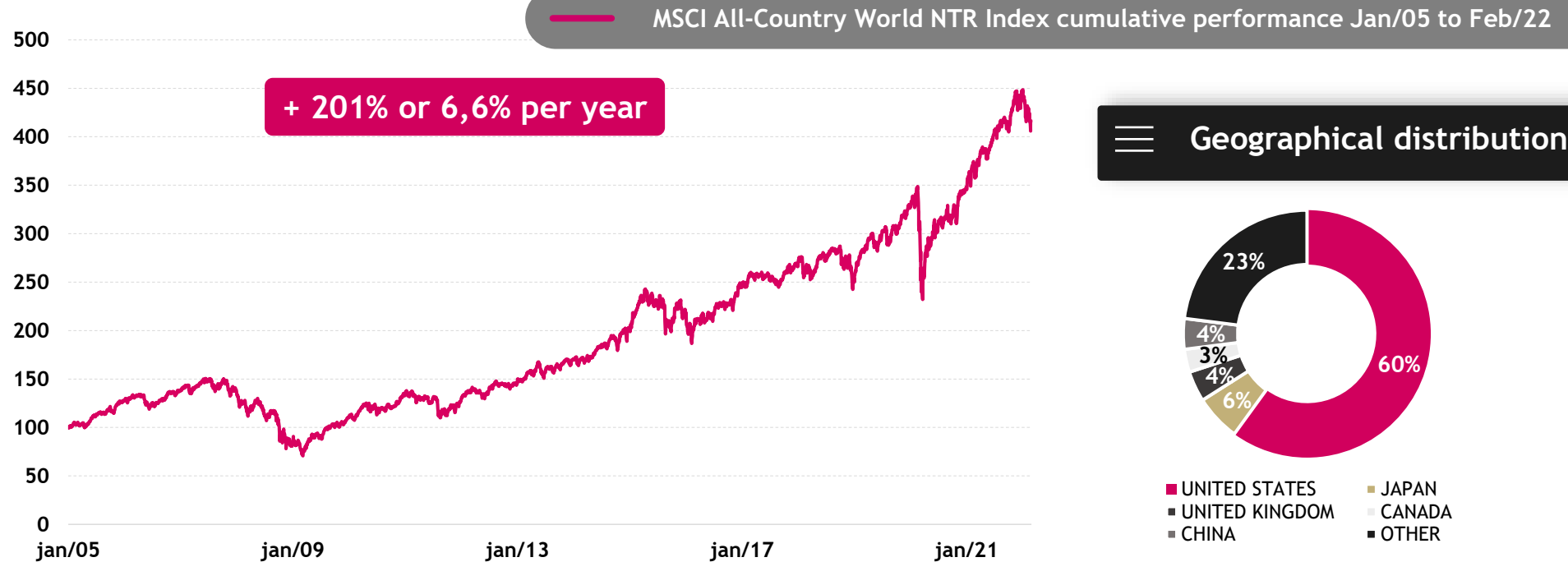
	CONSERVATIVE	MODERATE	BALANCED	DINAMICS	GROWTH
Return	3,2%	3,7%	4,1%	4,5%	4,8%
Volatility	5,0%	6,7%	8,6%	10,6%	12,6%

Historical performances are not guarantee of future performances.

This table contains the performances calculated considering the values of the underlying indices on prior dates to the issue date of the Certificate and already includes the management cost. Annualised volatility was calculated based on weekly observations in the last five years.

UNDERLYING ASSETS

MSCI All-Country World Net Total Return Index



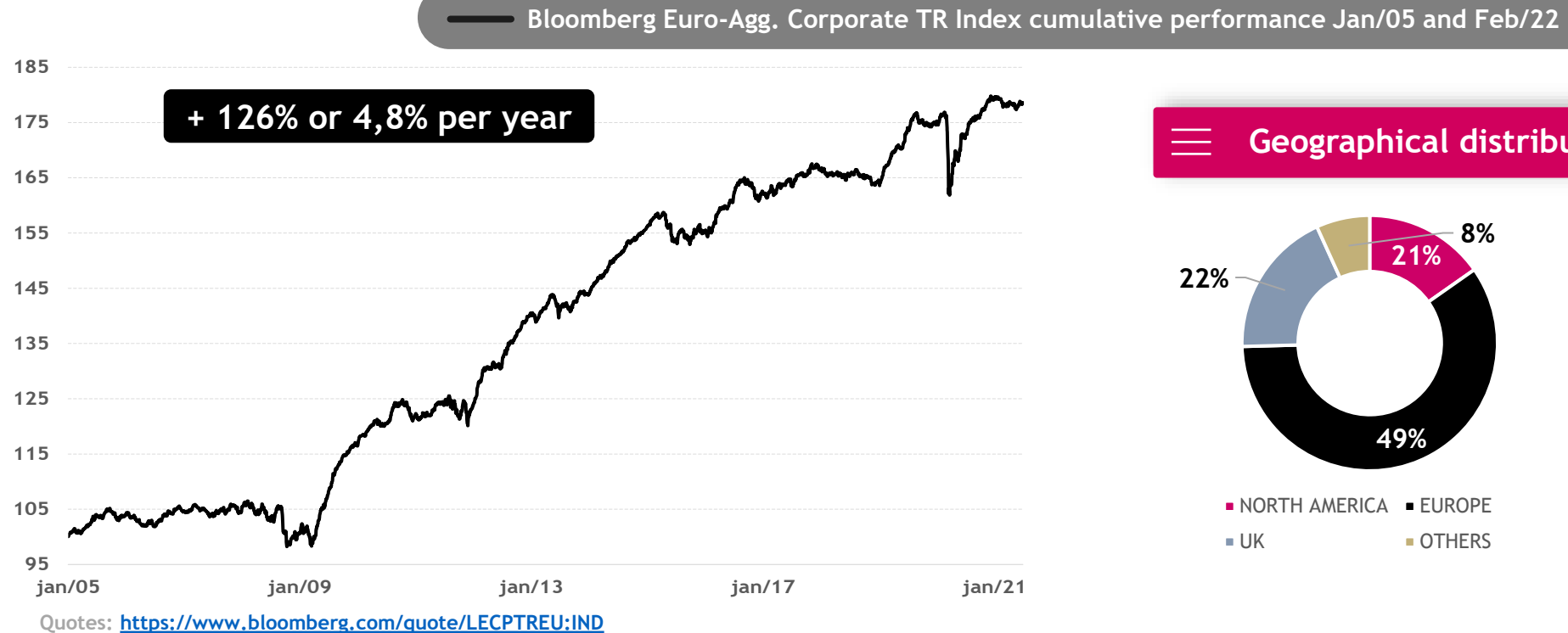
Factsheet: <https://www.msci.com/documents/10199/1ee87397-6313-4f46-87ae-6761f666558e>

Quotes: <https://www.msci.com/end-of-day-data-search>

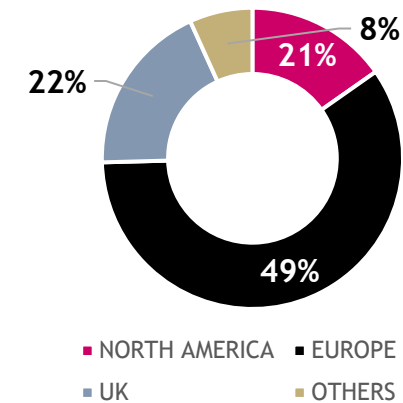
MSCI ACWI is an index composed by the **shares of the largest worldwide companies**, including **23 developed countries** (United States, Japan, United Kingdom, France, Switzerland and Germany) and **25 emerging countries** (China, South Korea, Taiwan, India and Brazil). The index has around 3000 stocks, with the following standing out: **Apple, Johnson & Johnson, Nestlé, LVMH, ASML, SAP, Alibaba and Samsung.**

UNDERLYING ASSETS

Bloomberg Euro-Aggregate Corporate Total Return Index



Geographical distribution



The **Bloomberg Euro-Aggregate Corporate (Net) Total Return** index represents the global market of **Corporate Bonds in Euros** with a rating of *Investment Grade**. It includes around 3400 bond issues, with the following standing out: BNP, Volkswagen, AT&T, Soc. Gen., Daimler, BMW, Shell, Coca-Cola, Unilever, Bayer and Danone.

* High quality credit rating (excludes speculative rated bonds).

Source: Bloomberg Index Services Limited.

BCP Allocation Strategy

Conservative



Allocation Strategy Profile designed for clients who want a **defensive exposure**, being predominantly exposed to the bond class.



Management Cost



1.00%

Trading Code



1101P

Trading Hours



8h05 am
4h30 pm

Performances

3,6%

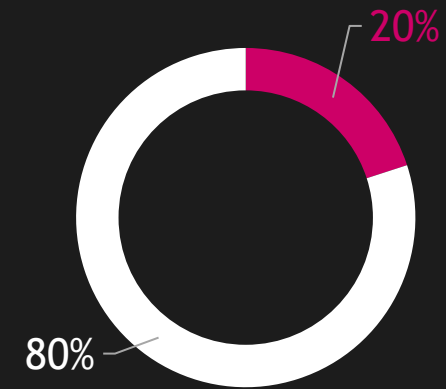
Annualised Return
10 Year

2,4%

Annualised Return
3 Year



Allocation



■ MSCI ACWI NTR Index
■ Bloomberg Euro Agg Corp NTR Index

* Annualised returns updated to 28/02/2022 and calculated considering the values of the underlying indices on prior dates to the issue date of the Certificate and already includes the management cost. Historical performances are not guarantee of future performances.

BCP Allocation Strategy

Moderate



Allocation Strategy Profile designed for clients who want a **moderately defensive exposure** being mostly exposed to the bond class.



Management Cost

 1.25%

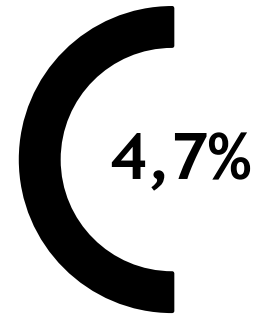
Trading Code

 1102P

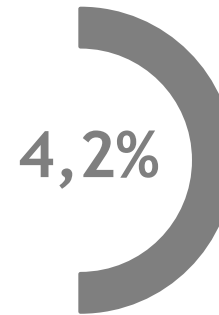
Trading Hours

 8h05 am
4h30 pm

Performances



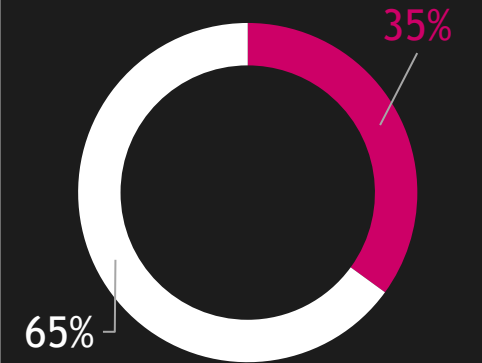
Annualised Return
10 Year



Annualised Return
3 Year



Allocation



■ MSCI ACWI NTR Index
■ Bloomberg Euro Agg Corp NTR Index

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BCP Allocation Strategy

Balanced



Allocation Strategy Profile designed for clients who want a **balanced exposure**, being equally exposed to bond and stock classes.



Management Cost

 1.50%

Trading Code

 1103P

Trading Hours

 8h05 am
4h30 pm

Performances

5,8%

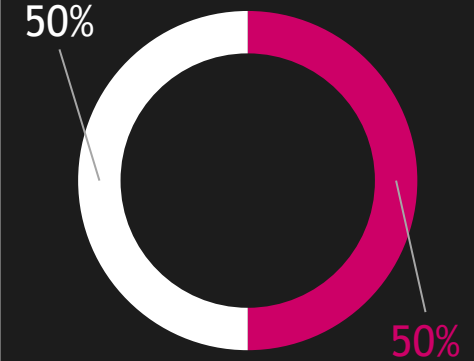
Annualised Return
10 Year

5,9%

Annualised Return
3 Year



Allocation



■ MSCI ACWI NTR Index
■ Bloomberg Euro Agg Corp NTR Index

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BCP Allocation Strategy

Dynamic



Allocation Strategy Profile designed for clients who want a **moderately aggressive exposure** being mostly exposed to the stock class.



Management Cost



1.75%

Trading Code



1104P

Trading Hours



8h05 am
4h30 pm

Performances

6,8%

Annualised Return
10 Year

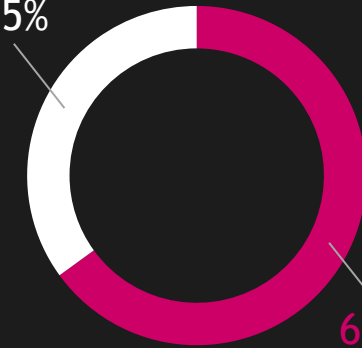
7,5%

Annualised Return
3 Year



Allocation

35%



65%

■ MSCI ACWI NTR Index

■ Bloomberg Euro Agg Corp NTR Index

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BCP Allocation Strategy

Growth



Allocation Strategy Profile designed for clients who want an **aggressive exposure** being predominantly exposed to the stock class.



Management Cost



2.00%

Trading Code



1105P

Trading Hours



8h05 am
4h30 pm

Performances

7,9%

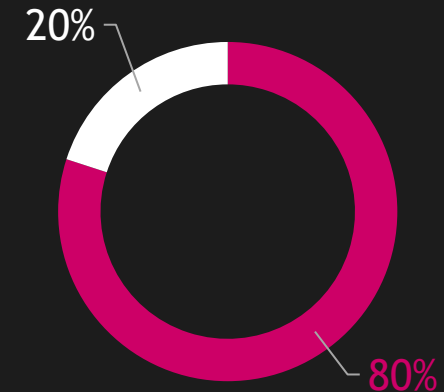
Annualised Return
10 Year

9,2%

Annualised Return
3 Year



Allocation



■ MSCI ACWI NTR Index
■ Bloomberg Euro Agg Corp NTR Index

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Producer, Distributor and Entity Responsible for advertising the Certificates: Banco Comercial Português, S.A., a company open to public investment, with registered office at Praça D. João I, 28, 4000-295 Oporto, having a share capital of 4,725,000,000.00 Euros, registered at the Commercial Registry Office of Oporto with the single commercial registration and TIN 501 525 882.

For more information contact your Account Manager or call 91 827 24 24, 93 522 24 24 or 96 599 24 24 (call to national mobile network) and (+351) 21 005 24 24 (call to national fixed network). Personalised attending 24h. The cost of communications depends of the pricing agreed with your phone operator.