

Loreto Informa



<u>www.loretomutua.com</u> Newsletter July 2019

Our Newsletter to keep you informed.

Loreto Mutua: Results 2018

Loreto Óptima: Among top positions

Loreto Inversiones: Now also funds

Send us your updated Id.

New services in the Private Area



New design, enter and read!



Loreto Mutua Newsletter

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Mutuality of the Airlines Industry

Results 2018

Loreto Mutua, MPS, mutualilty of the airlines industry and pension plan manager, closed the year 2018 with a return of -0.09%, according to the accounts approved in the General Assembly last Thursday June 27, a negative figure just a few hundredths. The mutual company also reported that the fiscal year ended with more than 24,500 mutualists and a net worth of 1,328 million.

However, the result does not cease to be valued in a positive tone, as it is one of the best in the set of retirement savings systems since, for example, pension plans fell on average -4.08%, the systems of employment fell by -3.20% and the Ibex 35 fell - 14%.

In addition, Loreto Mutua continues to maintain a 15-year average return of 5.34% while the average employment system is 3.22% and that of pension plans is 2.54%, which reaffirms the great Loreto's path. Likewise the record of extraordinary contributions, both in quantity and in number, 1,446 contributions with an amount exceeding 3,400,000 euros. All this translates into a greater trust of the mutualists in the prudent and good management of the house.

The good moment of Loreto Optima, individual plan for all, which is awarded and recognized among others with the 5 * Morningstar stars, was also reinforced with the record of participants, surpassing the thousand for the first time and with heritage record, more than 32 million euros, which strengthens the satisfaction of the participants towards Loreto Mutua.



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SAS Ireland and its group of pilots entrust us with the management of their retirement savings.

As a result of an agreement, the SAS Ireland group of pilots will join the Loreto Mutual, adding more than 24,000 people and becoming the entity chosen by the majority of workers in the airlines sector to manage their pensions.

Said SAS Ireland pilots will receive a salary contribution from the company that will be used to complete their future pensions. The agreement has been possible after the recently signed agreement.

Why choose Loreto Mutua.

Loreto Mutua, mutual society of the airlines sector and dedicated exclusively to the management of retirement savings, is supported by its specialization in the sector, its service and its profitability, after almost 50 years of activity, while, for its part, SAS Ireland demonstrates it's commitment with the future and retirement of it's employees.

Not surprisingly, Loreto's team continues to demonstrate its excellence in pension management, as revealed by some returns that are among the best, both for Mutuality and for the Loreto Óptima Individual Plan

Pension Plans for Everyone

Loreto Optima: Again among the top positions in the ranking.

Loreto Mutua continues this 2019 on the appropriate path, with more positive news, since it is confirmed that in the first quarter of the year, Loreto Optima Individual Plan, open to any investor, is again placed in the top positions of the national ranking of plans of pensions. According to Inverco data, Loreto Óptima closed the first quarter with a profitability of 2.26%.

At 3 years it is 8th and at 15 years a stunning 2nd position of the ranking (with 4.23% on average) in its category, of a total of almost 300 plans. This demonstrates the successful long-term strategy, as corresponds to pension products, which Loreto practices in its products.

However, according to the Morningstar financial platform, Loreto Óptima is rated 5 stars in virtually all categories.

It is an individual pension plan open to the public, in which the contribution is at the discretion of the participant, both the amount and the term and the form of income

Corporate

And now also... Investment Funds

Loreto Mutua has taken another step in its efforts to continue growing, after recently launching its own investment fund manager, LORETO INVERSIONES, SGIIC SAU.

In this way, the range of products (pensions and funds) is expanded, in response to the demand of the customers themselves, which thus demonstrate their confidence.



LORETO INVERSIONES, established in Madrid and located in Paseo de la Castellana, 40 - 5th floor, offers three funds, Loreto Premium Mixed Fixed Income, Loreto Premium Mixed Variable Income and Loreto Premium Global, has a total assets under management of more than 700 million euros and pursues the common objective

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of seeking the asset with the best return-risk ratio at each moment of the market. You have at your disposal all the information in www.loretoinversiones.com

Services for Everyone

Have you renewed your ID? Remember to send it to us.

We remind you that according to the Money Laundering Law, we have the obligation to update your ID.

Therefore, and taking advantage of the fact that you have to renew it for so many questions, please remember that we need you to send it to us, once it is renewed.



¿ How? Easy. Send a scanned copy of it, with your name and surname to info@loretomutua.com

New Services in your Private Area



We have improved the Private Area of our website www.loretomutua.com, in order to give you a better and more complete service.

Now you will find it in both Spanish and English, in order to provide a more adequate service to the recent additions of flight groups of European companies such as SAS or Norwegian.

In the same way, in the Private Area we will also provide you with useful and necessary documents easily, when and how you want, such as for example certificates for the Income Tax, so that you can dispose of them and download them. For the sake of the environment and better resource management,

we put them at your disposal in a faster, more direct and easier way. Thus, from Loreto step by step we are incorporating into the digitalization of today's society.



Reminder:

Your savings and contributions. Visit the Private Area:

We also remind you that in the Private Area of our website www.loretomutua.com you can find the information of your savings and contributions to date.

You only have to access with your username and password, and in the section of "My Contributions" you can from any place and at any time be informed.



Período	Tipo Operación	Empresa
2019 - ENERO	CUOTA MENSUAL	170,85 €
2019 - FEBRERO	CUOTA MENSUAL	174,62 €
2019 - MARZO	CUOTA MENSUAL	172,74 €
2019 - ABRIL	CUOTA MENSUAL	172,74 €
2019 - MAYO	CUOTA MENSUAL	172,74 €

In case of not being able to enter your private area, or having lost the password, in said access to the Private Area you will find an access to recover it, or you can contact us by writing to info@loretomutua.com or at 900 844 855.

For any doubt or information, you can contact us in info@loretomutua.com or 917589650.

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