

CAIXA *Seguridade*

APRESENTAÇÃO
INSTITUCIONAL

1T25

APRESENTAÇÃO
INSTITUCIONAL

1T25

1

VISÃO GERAL

2

ESTRATÉGIA COMERCIAL

3

DESTAQUES **1T25**

4

DESEMPENHO COMERCIAL E OPERACIONAL

A Caixa tem um papel essencial na economia, promovendo crescimento e a inclusão financeira ao apoiar negócios e comunidades

O Principal Parceiro do Governo Federal



656,7 mil

Pessoas que a Caixa viabilizou o acesso à moradia própria



BRL 104,6 bi

Benefícios sociais distribuídos



20,7 mi

Famílias alcançadas pelo Bolsa Família

Instituição Financeira Relevante



BRL 1,3 tri

Carteira de Crédito



BRL 151,5 bi

Credito total concedido



66,8%

Do market share de financiamento imobiliário



BRL 2,1 tri

Em ativos



98%

De presença nos municípios brasileiros



A CAIXA É O BANCO DA POUPANÇA E DA HABITAÇÃO E O PRINCIPAL EXECUTOR DE POLÍTICAS PÚBLICAS DO GOVERNO FEDERAL

CAIXA Seguridade

Empresa de participações que consolida todas as atividades da Caixa Econômica Federal nos ramos de seguros, capitalização, previdência complementar aberta, consórcio, corretagem e atividades afins.

OUTORGA CAIXA

Contrato de outorga não oneroso pelo período de 35 anos, até 2050 (renovável)

MODELO DE NEGÓCIOS

Altamente rentável, resiliente e com baixo risco de subscrição

GOVERNANÇA E GESTÃO

Atende aos mais rigorosos padrões de transparência e governança corporativa

MARCA CAIXA

Direito de uso da marca CAIXA, uma das mais sólidas e valiosas do país



LINHAS DE NEGÓCIOS

Modelo verticalizado, com atuação em três linhas de negócios rentáveis (risco, acumulação e distribuição)

LISTAGEM

Listada no segmento Novo Mercado da B3, com 17,25% das ações em circulação



DISTRIBUIÇÃO CAIXA

Acesso exclusivo à maior rede de distribuição bancária da América Latina



EFICIÊNCIA

Parceiros privados com alta expertise nos respectivos segmentos de atuação



GOVERNANÇA ROBUSTA

Adoção de boas práticas, com pontuação máxima (Nível 1) no 6º Ciclo do IG-SEST



CLIENTES CAIXA

Acesso exclusivo à maior base de clientes do Brasil



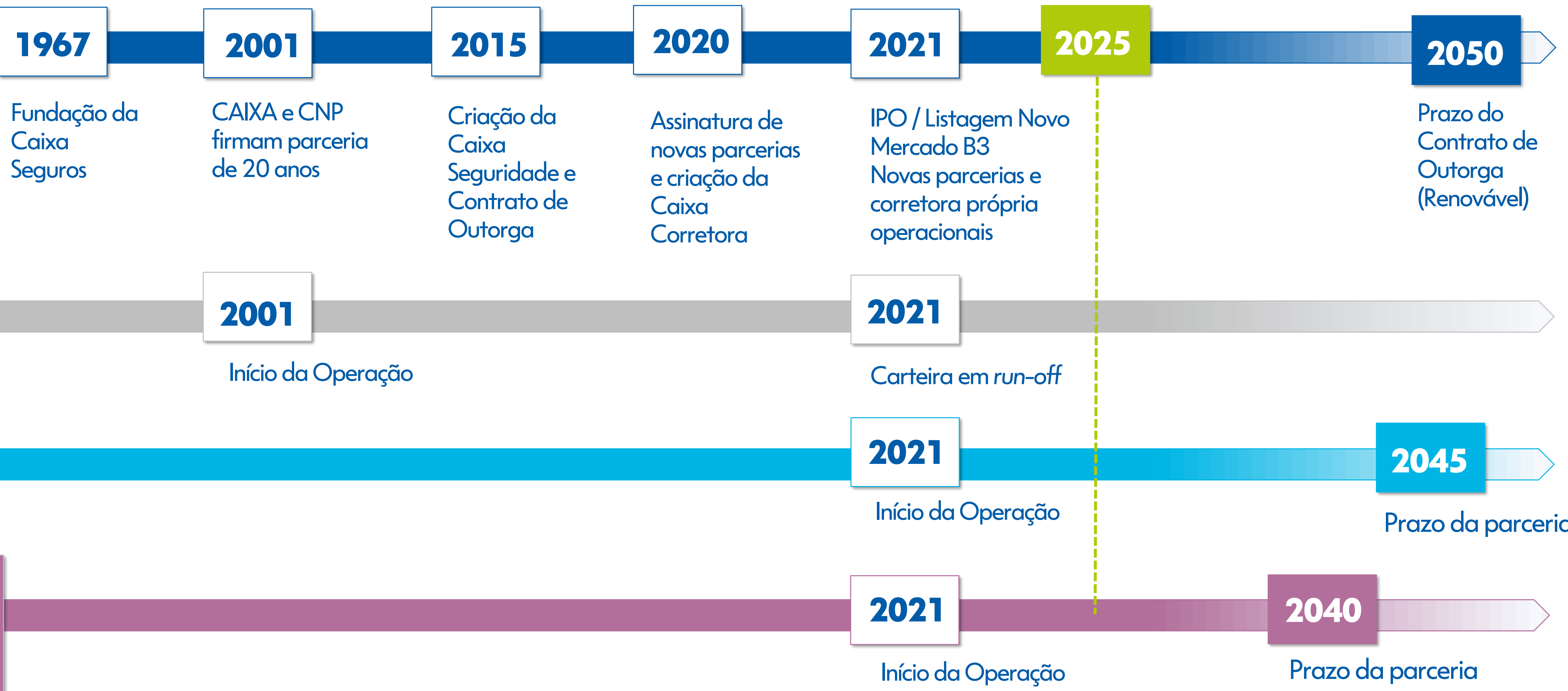
MECANISMOS DE MOBILIZAÇÃO

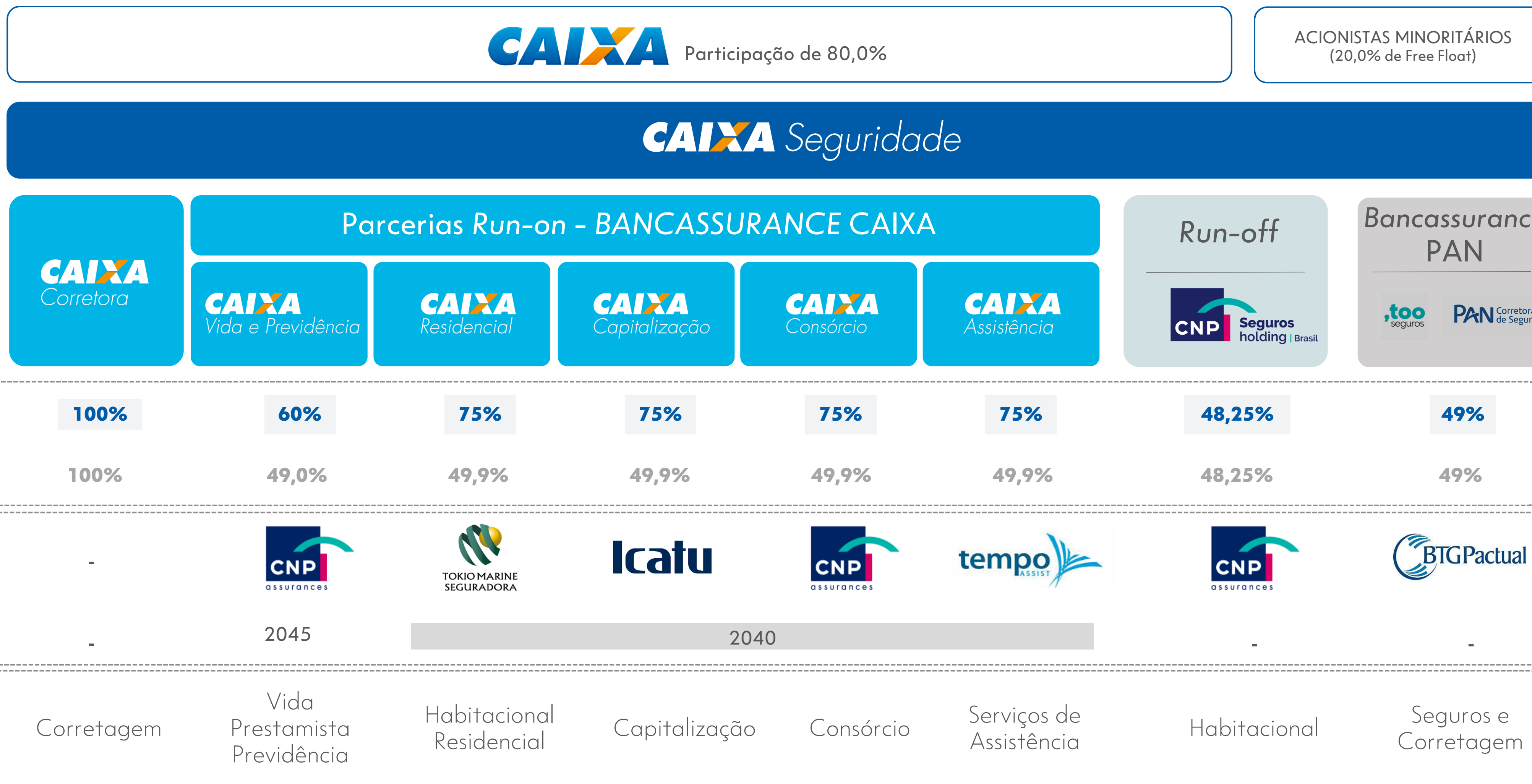
Engajamento da força de vendas através de sistema de incentivos

INVESTIDAS PRIVADAS

Flexibilidade e rápida tomada de decisão, com governança compartilhada

LINHA DO TEMPO





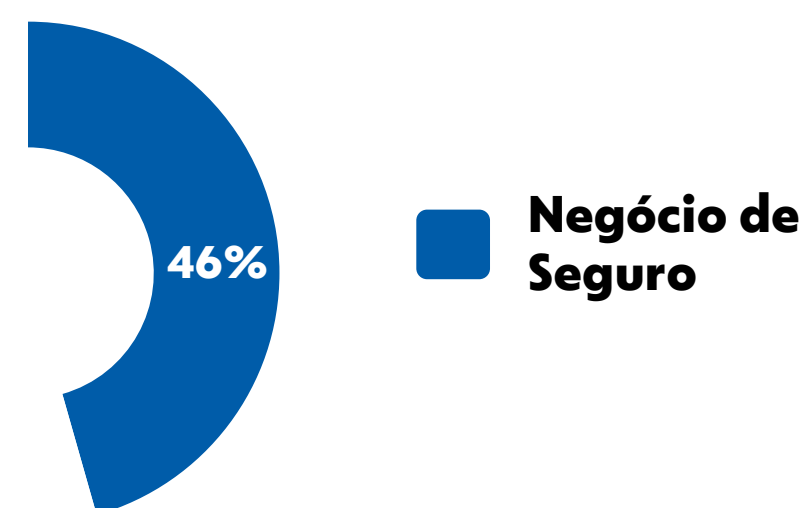
SEGUROS

Produtos voltados à **proteção patrimonial e vida**, proporcionando segurança financeira

PRODUTOS E MARKET SHARE¹



REPRESENTATIVIDADE³



ACUMULAÇÃO

Produtos destinados ao **acúmulo de recursos ao longo do tempo**, ajudando clientes a planejar e atingir objetivos financeiros futuros

PRODUTOS E MARKET SHARE¹



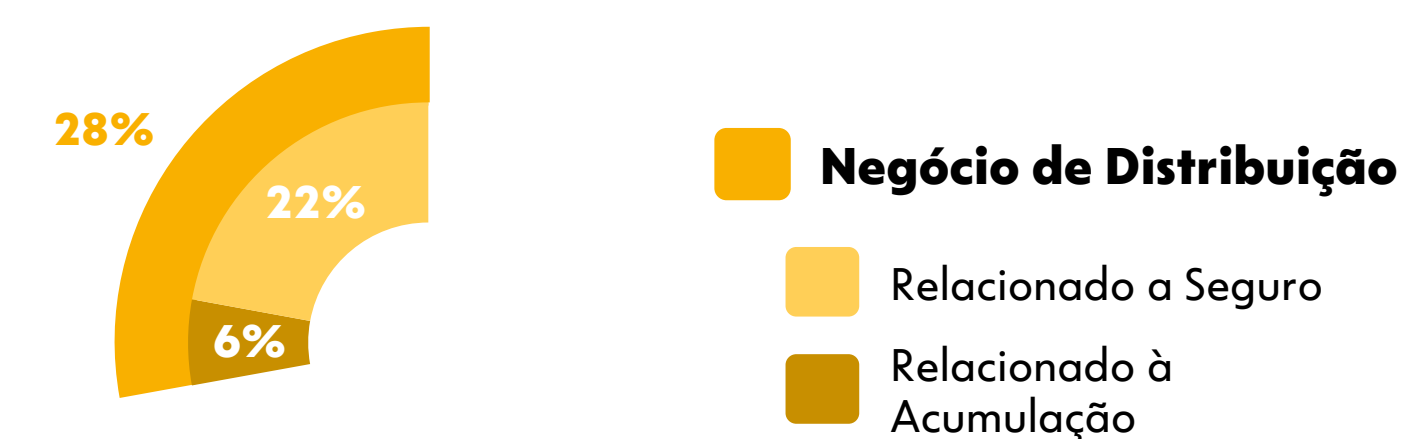
REPRESENTATIVIDADE³



DISTRIBUIÇÃO

- **Corretora própria** com acesso à **rede de distribuição da Caixa**
- Estratégias e canais utilizados para **comercializar e expandir a oferta dos produtos da Caixa Seguridade**

REPRESENTATIVIDADE³



Notas: (1) Fonte: Base de dados da SUSEP em março de 2025, exceto Consórcio (fonte: Banco Central em dezembro de 2024); (2) Não inclui seguro de acidentes pessoais; (3) Participação na margem operacional total no 1T25. Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

PLAYER #1 EM SEGURO HABITACIONAL¹



SEGURO OBRIGATÓRIO

10+ ANOS DURATION DE LONGO-PRAZO

SINISTRALIDADE ESTÁVEL E BAIXA

EMISSÕES MENSAIS

EFEITO RELEVANTE DE EMPILHAMENTO

OPORTUNIDADE DE CROSS-SELL COM OUTROS PRODUTOS

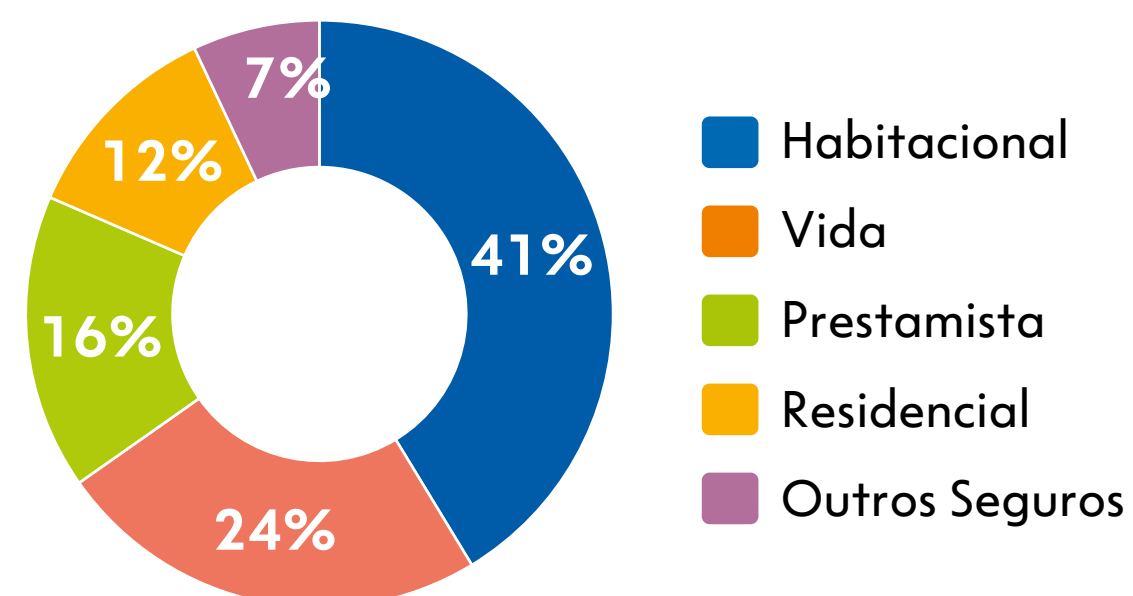
COM SUPORTE DO LÍDER ABSOLUTO EM CRÉDITO HABITACIONAL

66,8%
MARKET SHARE DO BANCO CAIXA NO MERCADO DE CRÉDITO HABITACIONAL³

SEGMENTOS DIVERSIFICADOS E DE ALTA CONFIABILIDADE

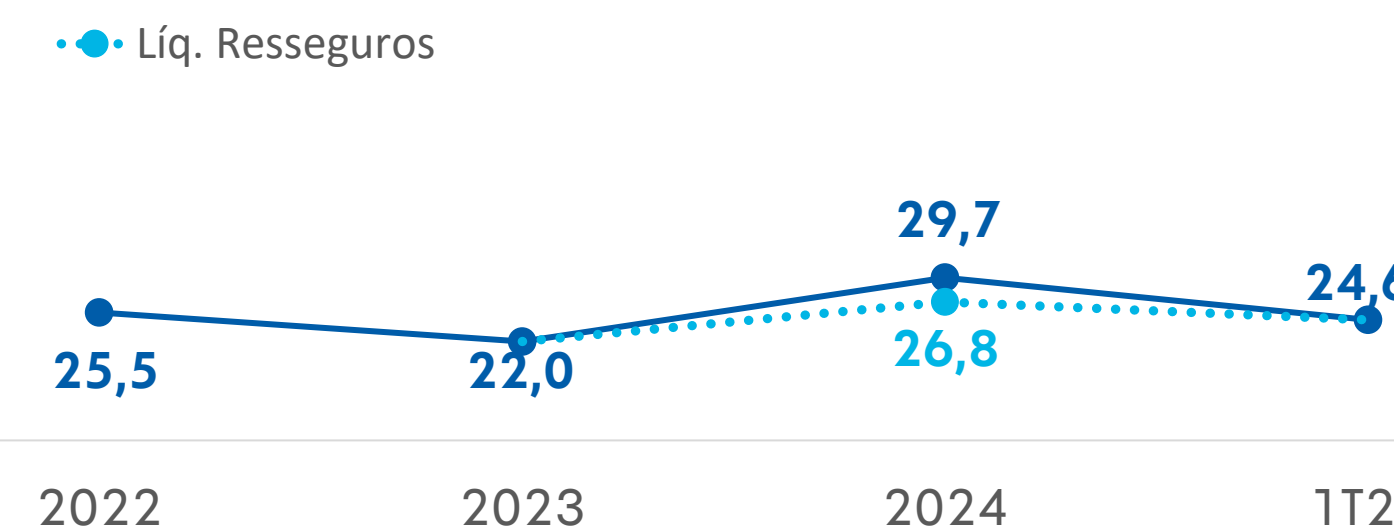
Prêmios Emitidos

% Prêmios Emitidos (1T25)



Taxa de Sinistralidade

% Prêmios Ganhos

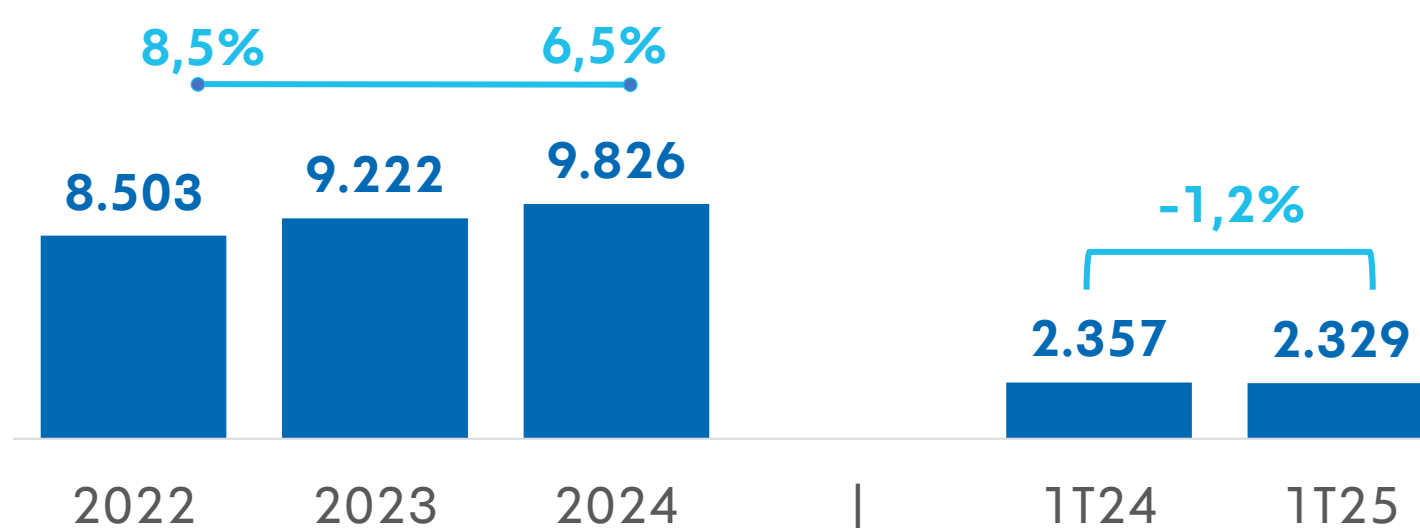


HISTÓRICO COMPROVADO DE CRESCIMENTO EM DIVERSOS PRODUTOS

Prêmios Emitidos e Crescimento

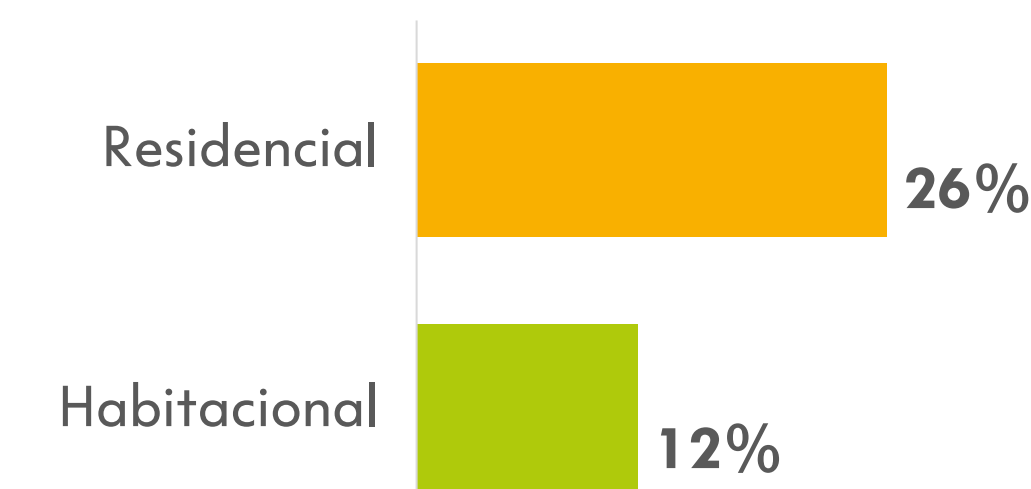
BRL milhões e %

CAGR₂₂₋₂₄: 7,5%



Crescimento dos Prêmios Emitidos por Segmento

% 1T25 vs. 1T24



Notas: (1) Fonte: Base de dados da SUSEP em março de 2025; (2) Valor normalizado exclui sinistros excepcionais das enchentes no Rio Grande Sul e prestamista; (3) Market share da Caixa no mercado de crédito em março de 2025.

Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

3º MAIOR PLAYER EM PREVIDÊNCIA¹

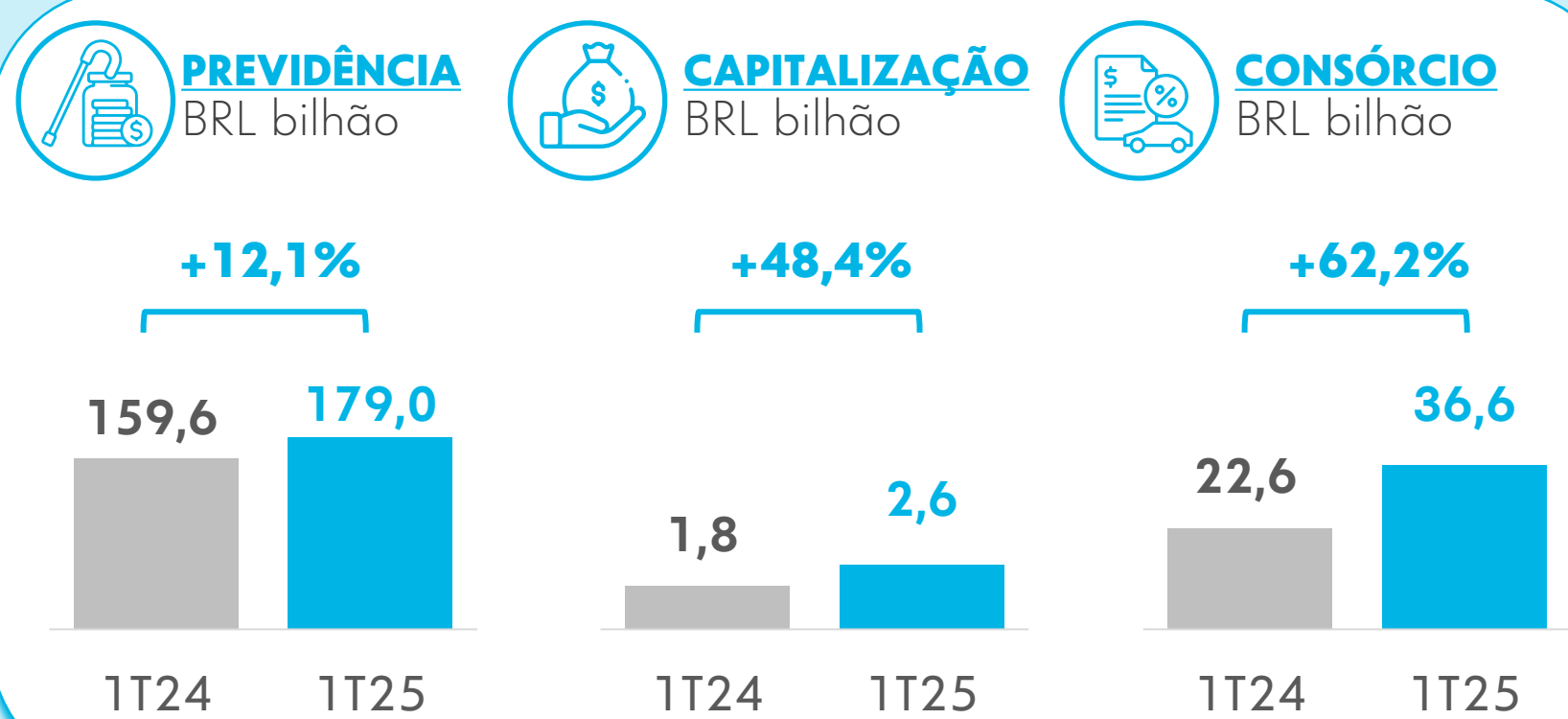
CRESCIMENTO RELEVANTE EM RESERVAS

RECEITAS RECORRENTES

TAXA DE ADMINISTRAÇÃO ESTÁVEL E SAUDÁVEL

CONTRIBUIÇÃO LÍQUIDA POSITIVA E CONSISTENTE

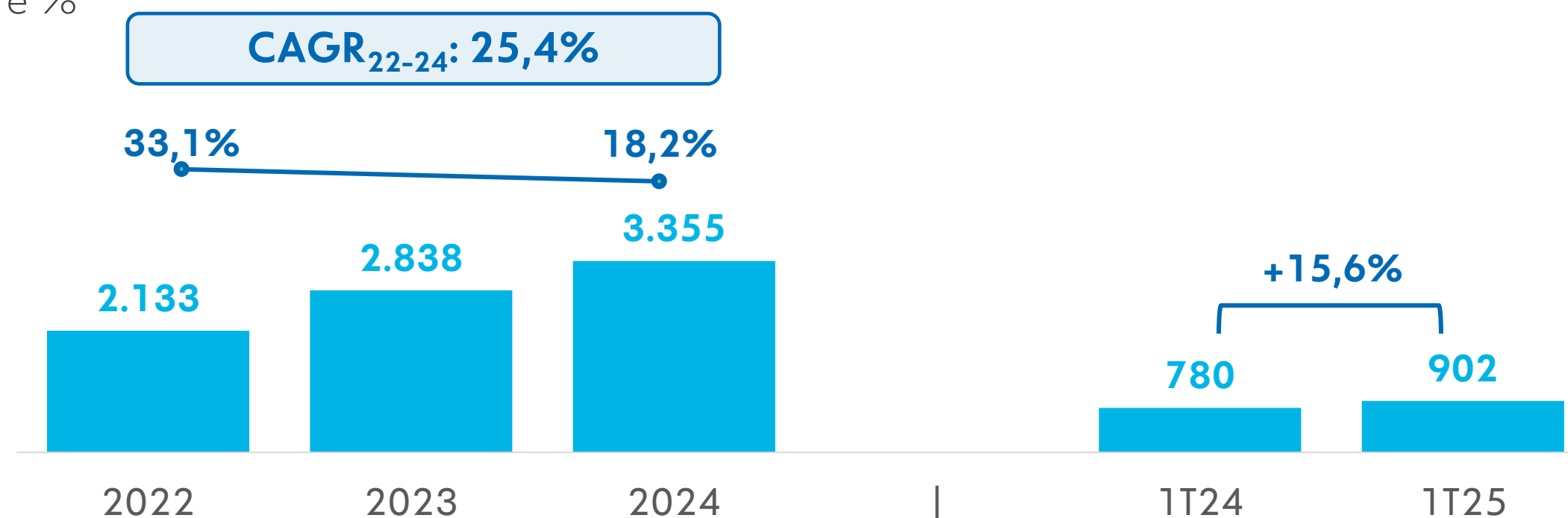
CRESCIMENTO CONTÍNUO DAS RESERVAS IMPULSIONANDO A EXPANSÃO DA RECEITA



UNIDADE DE NEGÓCIO-CHAVE COM SÓLIDO POTENCIAL DE EXPANSÃO

Receita Operacional e Crescimento

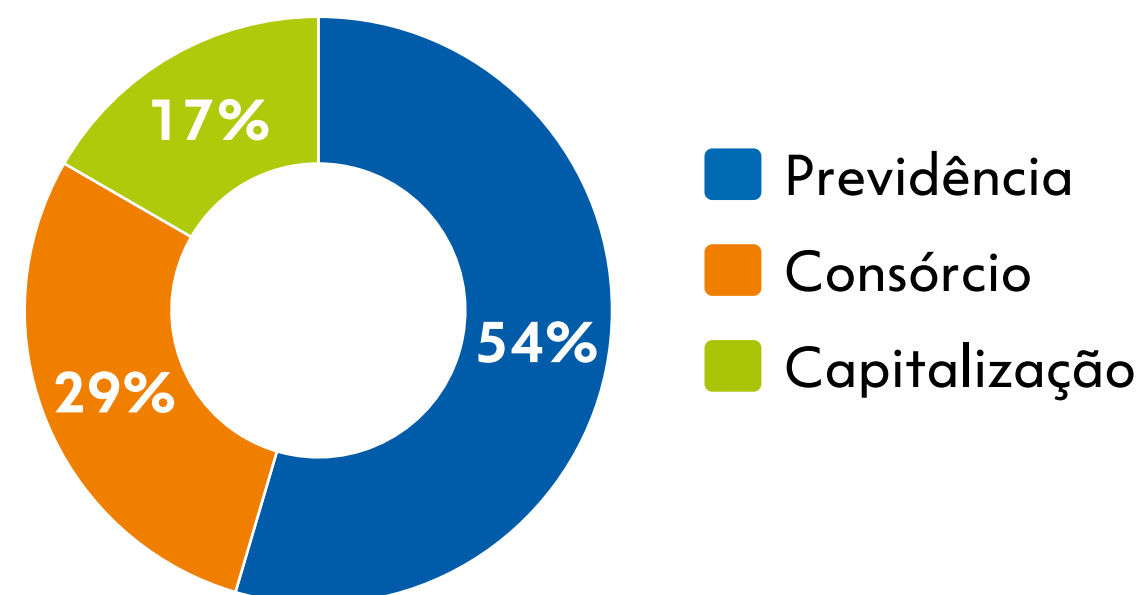
BRL milhões e %



CRESCIMENTO ACELERADO EM CONSÓRCIO E CAPITALIZAÇÃO

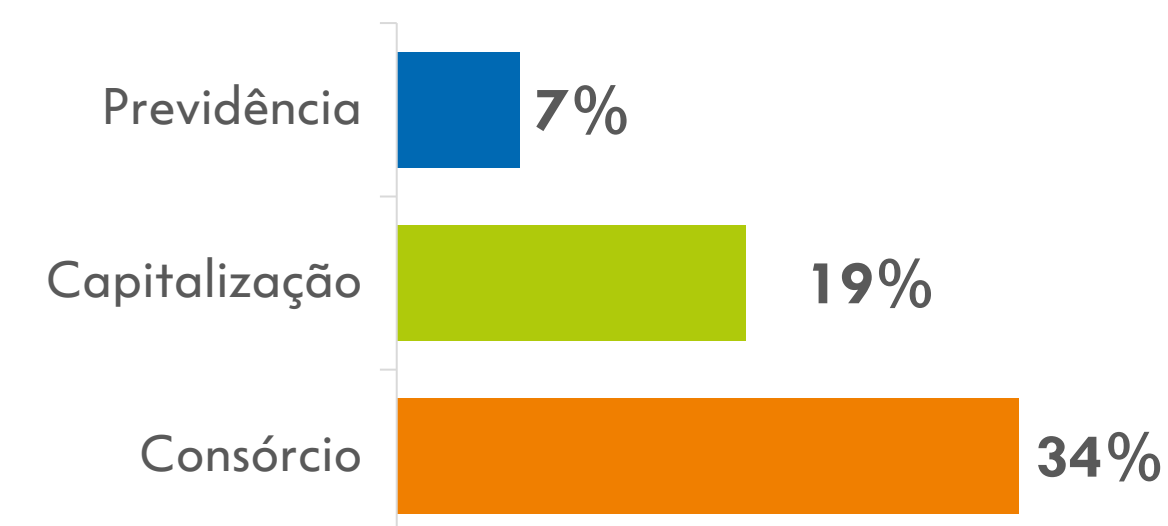
Receita Operacional por Segmento

% Receita Operacional (1T25)



Crescimento da Receita Operacional por Segmento

% 1T25 vs. 1T24



Nota: (1) Fonte: Base de dados da SUSEP em março de 2025.
Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

ELEVADA CAPACIDADE DE GERAÇÃO DE CAIXA

MANDATÓRIO
PELA LEGISLAÇÃO
BRASILEIRA⁽¹⁾

RECEITA DE CORRETAGEM
DA VENDA DE TODOS OS
PRODUTOS DE SEGUROS E
ACUMULAÇÃO

SEM
NECESSIDADE DE CAPITAL

SEM
RISCO DE SUBSCRIÇÃO

RECEITAS
RECORRENTES

BAIXOS CUSTOS
DEVIDO À ESTRATÉGIA DE
BANCASSURANCE

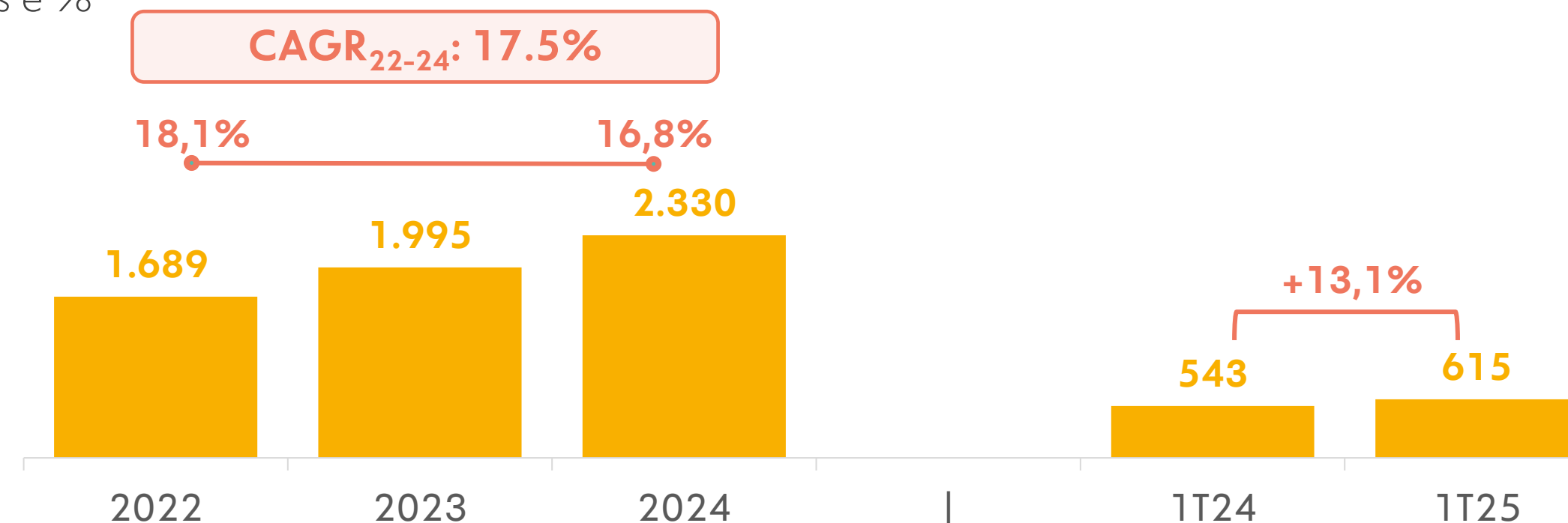
CAIXA Corretora

44,5% (1T25)
DAS RECEITAS DA CAIXA SEGURIDADE¹

RECEITAS RECORRENTES

Receita de Corretagem² e Crescimento

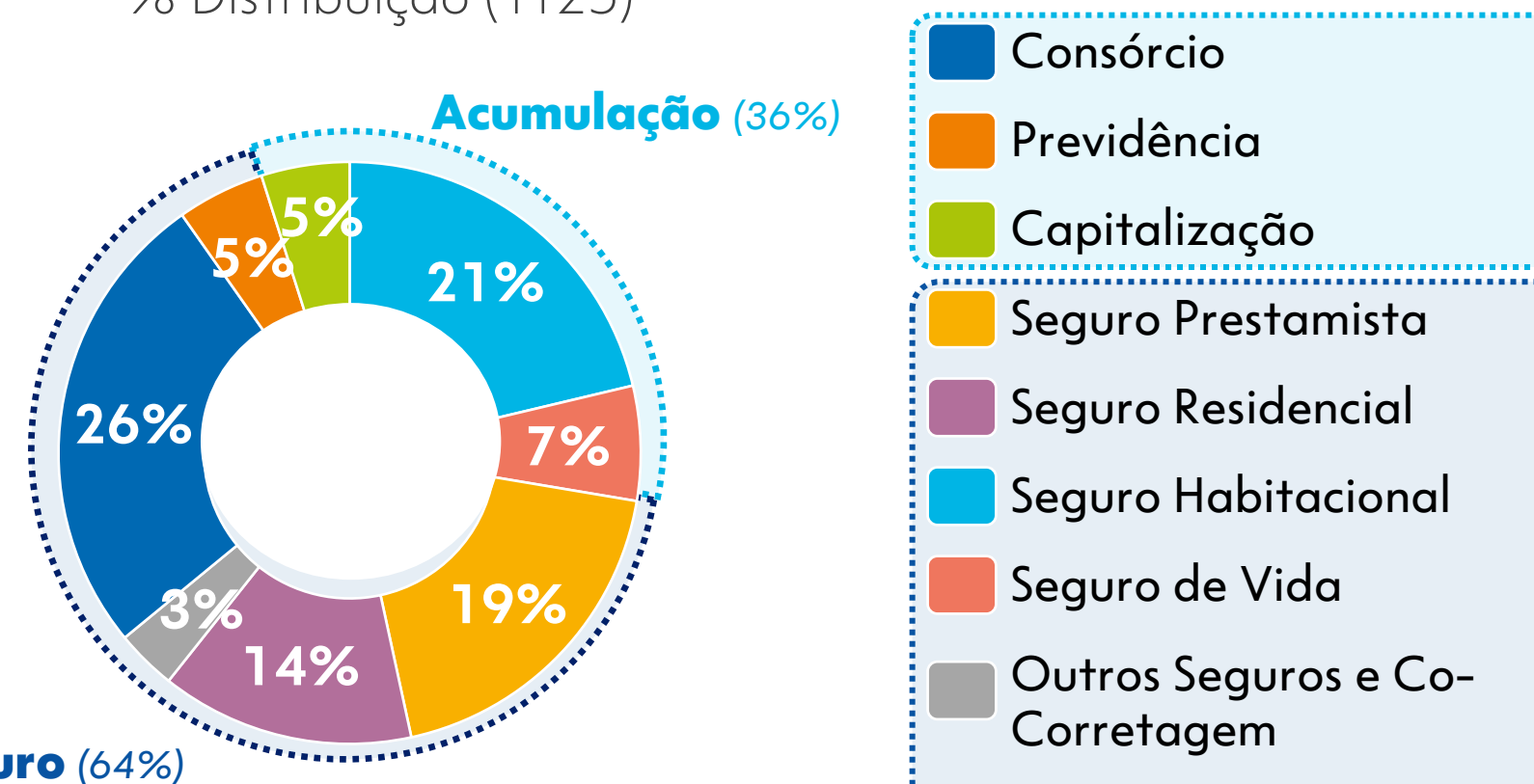
BRL milhões e %



SÓLIDO CRESCIMENTO, SUSTENTADO POR FORTES RECEITAS DE CORRETAGEM DE SEGUROS

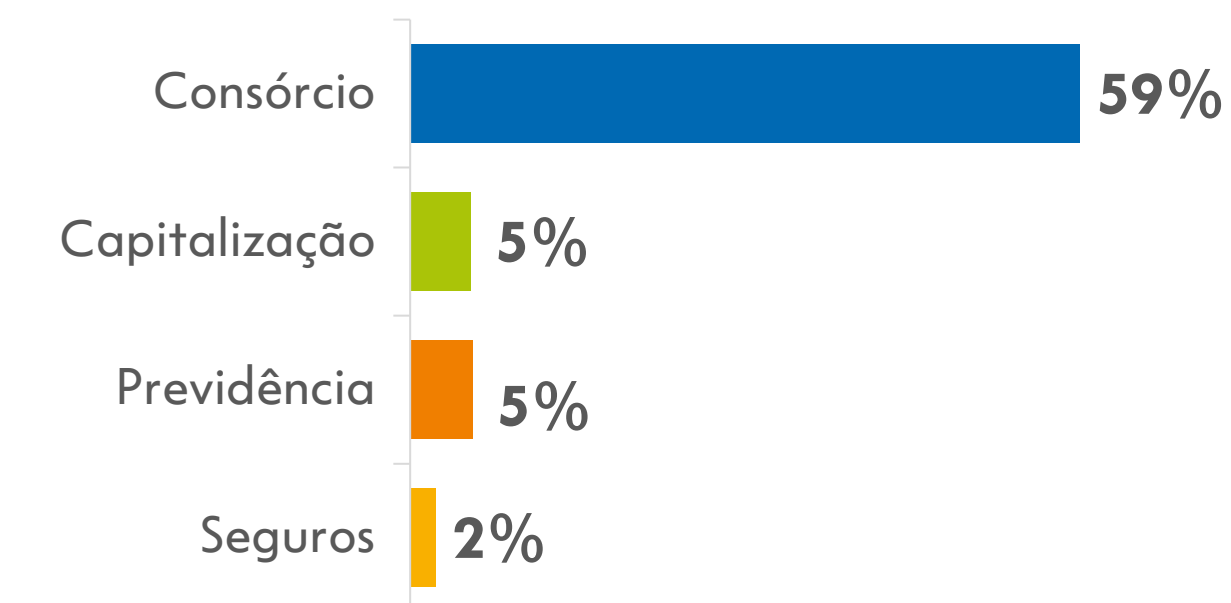
Corretagem por Segmento¹

% Distribuição (1T25)



Crescimento da Corretagem por Segmento¹

% 1T25 vs. 1T24



Notas: (1) A legislação brasileira estabelece que a intermediação de contratos de seguros deve ser realizada por corretores de seguros devidamente habilitados; (2) Inclui receitas de corretagem e comissionamento, além de receitas de acesso e distribuição de rede (BDF).

EQUIPE DE LIDERANÇA EXPERIENTE

● Anos de experiência profissional



Felipe Montenegro Mattos
CEO



Eduardo Oliveira
CFO & IRO



Edgar Soares
Diretor Comercial e de Produtos



Salvador Congentino Neto
Diretor de Governança Corporativa e Riscos



Educação



CONSELHO DE ADMINISTRAÇÃO



Indicado pelo Governo Federal

Indicado pela CAIXA

Membros Independentes

PRINCIPAIS COMITÊS E PRÁTICAS

Comitê de Transações com Partes Relacionadas

- 3 membros, 2 indicados pela Caixa Seguridade + Presidente (**representante dos acionistas minoritários no Conselho de Administração**)
- Supervisiona transações relevantes com partes relacionadas
- **Decisões tomadas por maioria, o presidente da comissão tem direito de veto**



Comitê de Auditoria

- **Membros independentes** (pelo menos um do Conselho de Administração)
- Monitora os controles internos
- Emite parecer sobre a auditoria externa



Comitê Fiscal

- **Composto por 3 membros efetivos (1 indicado pelos acionistas minoritários)**
- Emitir parecer sobre demonstrações financeiras e relatórios anuais

Comitê de Elegibilidade, Sucessão e de Remuneração

- **Constituída por membros do Conselho de Administração, de outros comitês ou por membros externos**
- Aprova e apoia a seleção de membros do colegiado e representantes indicados nas JVs



PRINCIPAIS NÚMEROS

3 bilhões de ações ordinárias

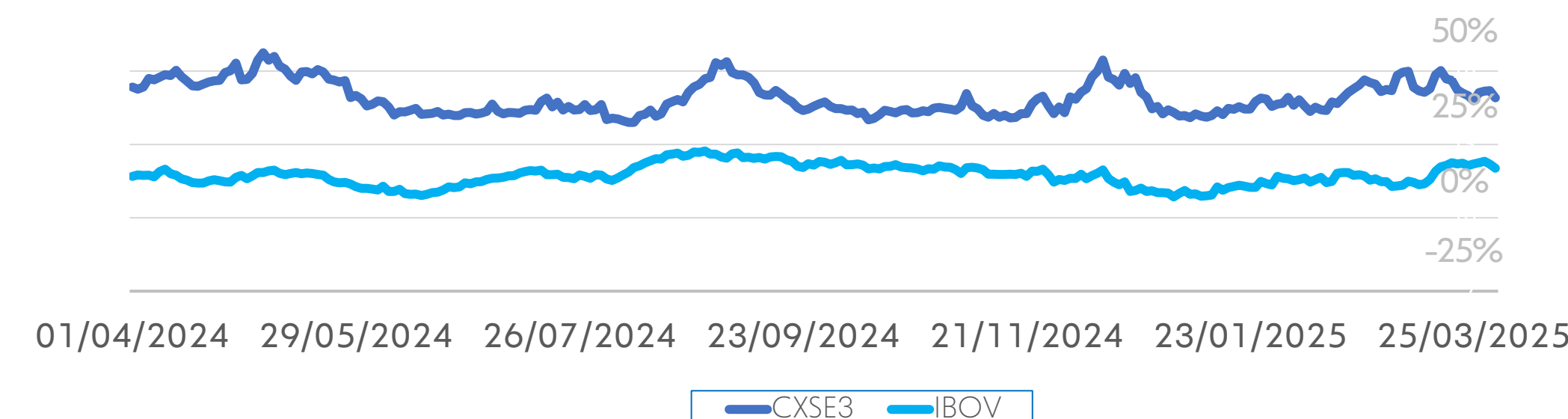
20,0% de Free Float
(37% Estrangeiros, 21% PJ e 42% PF)

Preço de fechamento 1T25 de R\$ **14,91**

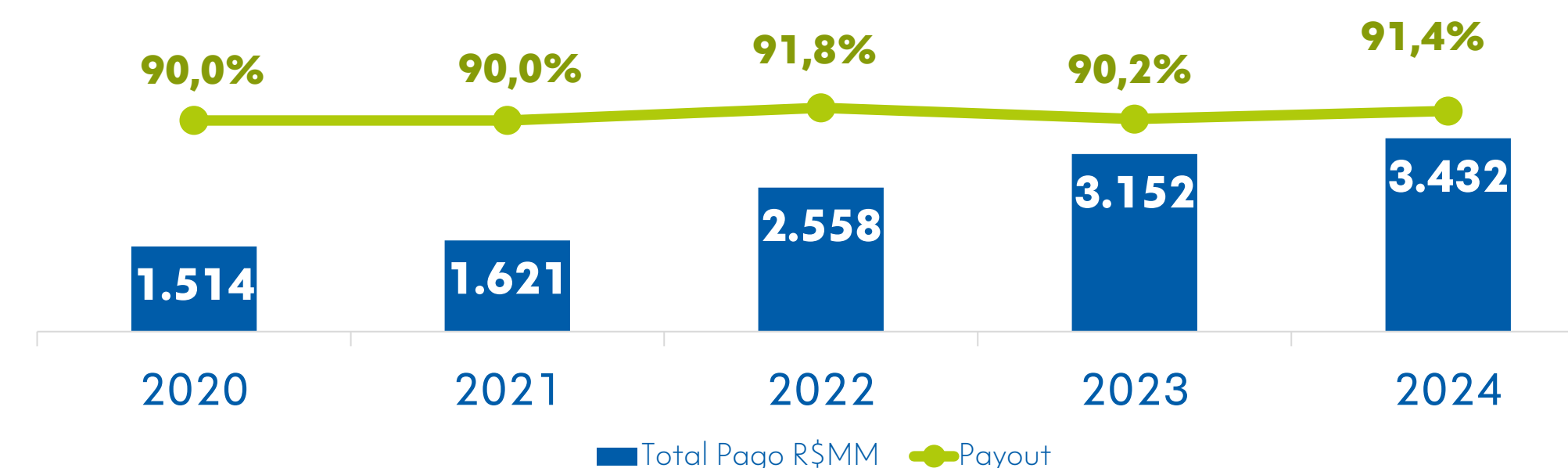
R\$ **44,73 bi** em valor de mercado

Volume Médio Diário de Negociação no 1T25: R\$ **67,3 mi**

Desempenho da Ação

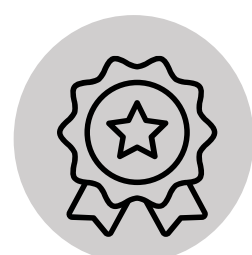


Distribuição de Dividendos

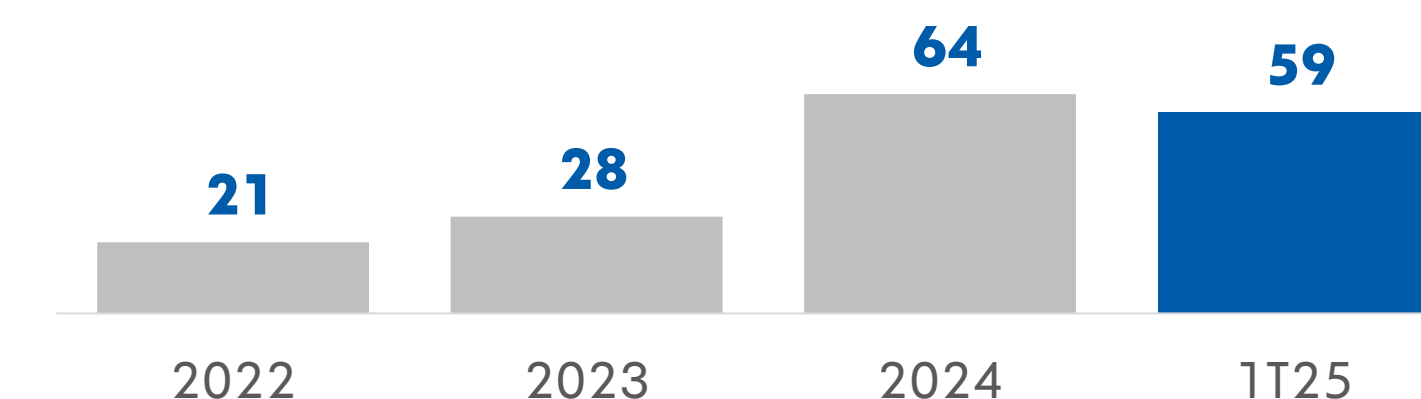


Reconhecimento de Mercado

Inclusão nos índices IBOV, IBRX100 e MSCI



Liquidez de Mercado ADTV de 12 meses (BRL mm)



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DESEMPENHO COMERCIAL E OPERACIONAL

155

MILHÕES DE CLIENTES

Oportunidades no *cross-selling* e aumento na penetração.

153

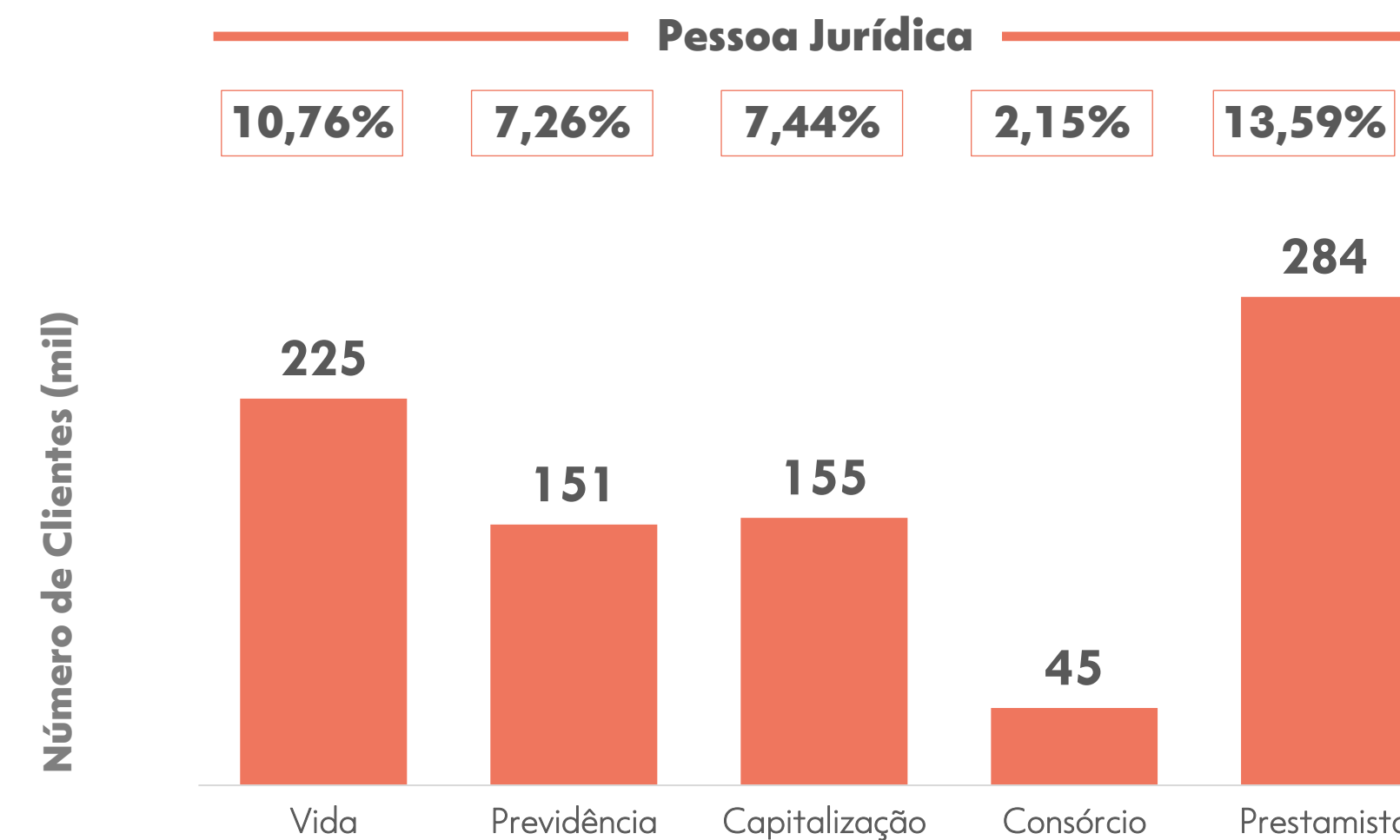
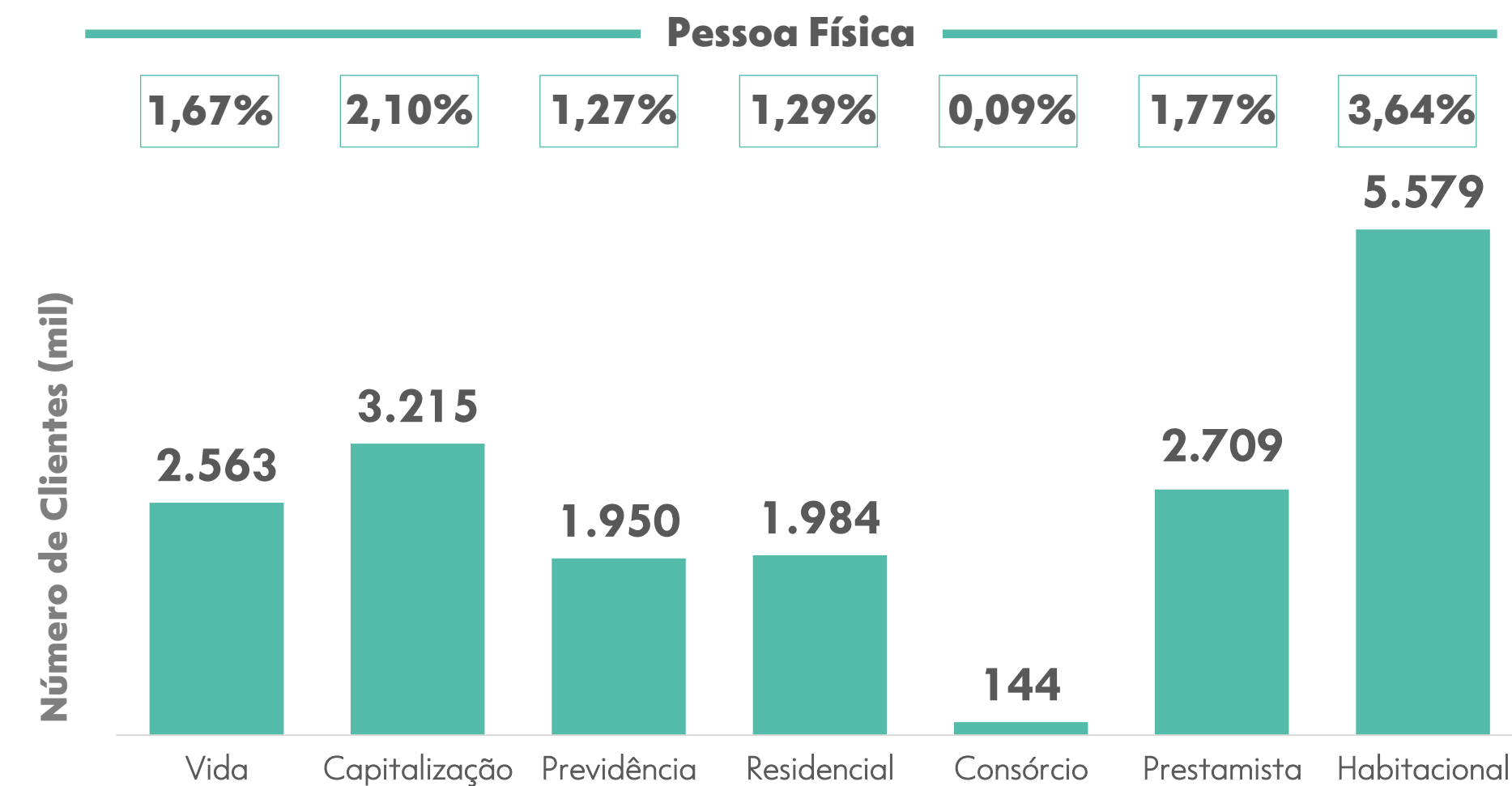
Milhões

CLIENTES PESSOA FÍSICA

2

Milhões

CLIENTES PESSOA JURÍDICA



ESTRATÉGIA COMERCIAL

PROGRAMA RESULTADO.CAIXA

Programa de metas da CAIXA estimula a melhoria do desempenho na venda de produtos de seguridade nas agências

PROGRAMA TIME DE VENDAS

Sistema de reconhecimento do desempenho na venda com qualidade e de troca de experiências entre os colaboradores de forma *gamificada* e colaborativa

Classificação¹

Classificação por pontos em categorias gera mobilização e engajamento

23,3mil funcionários e **4,2mil** parceiros

Premiação

FUNCIONÁRIOS



Venda de produtos

GERENTES



Desempenho rede



Reconhecimento

Valorização de funcionários com boa performance em vendas

Campanhas

Aprimoramento do foco com ações de bônus na pontuação por vendas



CAIXA Seguridade

CAIXA

CAIXA
Vida e Previdência

CAIXA
Residencial

CAIXA
Corretora

CAIXA
Consórcio

CAIXA
Capitalização

CAIXA
Assistência



Estratégia Focada no Cliente

MODELO DE ESTRATÉGIA COMERCIAL ORIENTADO AO CLIENTE



Melhoria da Experiência

Aprimorar a jornada do cliente e do funcionário, com soluções simples, eficazes e inovadoras



Engajamento

Busca fortalecer os negócios no Bancassurance CAIXA por meio do Time de Vendas



Geração de Resultados

Produtos, processos, estratégias comerciais e comunicação com foco no aumento do faturamento e ampliação das margens



Comunicação e Marketing

Fortalecer e consolidar a visão de futuro da companhia como referência dos brasileiros no mercado de seguridade

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DESEMPENHO COMERCIAL E OPERACIONAL

Recorde de emissões para Residencial e Habitacional

HABITACIONAL

R\$ **962,0**mi +12,4%
Prêmios Emitidos /1T24

RESIDENCIAL

R\$ **267,8**mi +26,5%
Prêmios Emitidos /1T24

- Habitacional e Residencial com o **melhor desempenho histórico** em emissões trimestrais.
- Foco em resultados ao longo prazo, com crescimento de **47,4%** no residencial acoplado ao habitacional, entre 1T25 e 1T24.
- Crescimento do índice de renovação de Residencial: **+4,9 p.p.** entre 1T25 e 1T24.
- Campanha Parcela no Bolso respondeu por **8,4%** das emissões de Seguro Residencial no 1T25.



Melhorias nos produtos de Previdência e desempenho em Assistência

PREVIDÊNCIA

R\$ **179,0**_{bi} +12,1%
Reservas /1T24

R\$ **7,0**_{bi} +8,5%
Contribuições /1T24

ASSISTÊNCIA

R\$ **68,2**_{mi} +52,6%
Receitas /1T24

- ▶ Lançamento de Previdência como **garantia no crédito CAIXA** para PF.
- ▶ **Nova família de fundos** para os clientes de alta renda.
- ▶ Manutenção da curva ascendente de receitas desde a criação da Caixa Assistência, com destaque para o Rapidex (B2C), **+55,1%** entre 1T25 e 1T24.



Base sólida para resultado crescente de longo prazo

CONSÓRCIO

R\$ **5,5** bi +37,8%
Cartas de crédito /1T24

CAPITALIZAÇÃO

R\$ **423,0** mi +8,7%
Arrecadação /1T24

- As Cartas de Crédito de Imóveis cresceram **+50,7%** entre 1T25 e 1T24.
- R\$ 475,1 milhões** em bens entregues (+33,2%), com mais de **3,5 mil** cartas contempladas no período.
- O aumento na arrecadação da modalidade mensal de Capitalização (**+55,5%**) resultou em uma melhoria significativa na margem operacional, **+30,7%** entre 1T25 e 1T24.



FOLLOW ON

20% FREE FLOAT

Encerramento da Oferta Secundária Subsequente, com o alcance do percentual mínimo de ações em circulação da Companhia, segundo as regras do Novo Mercado da B3.



+ PARA ELAS

- Reformulação dos produtos **Vida Mulher** e **Prev Mulher**, com possibilidade de contratação por mulheres transgênero e inclusão do Assistência Apoio Mulher.

+ PRÁTICAS RESPONSÁVEIS

- Novas iniciativas internas para promover a **agenda de gênero** e **enfrentamento à violência contra a mulher**.
- Créditos de carbono** suficientes para compensação 3 anos de emissões da Holding e Corretora.



R\$ **1,0 BI** LUCRO LÍQUIDO Gerencial **+9,2%** /1T24

DIVIDENDOS DE R\$ **930 MI** **92,1%** payout

R\$ **1,4 BI** RECEITA Operacional **+10,5%** /1T24

ROE **58,6%** **+0,2 p.p.** /1T24

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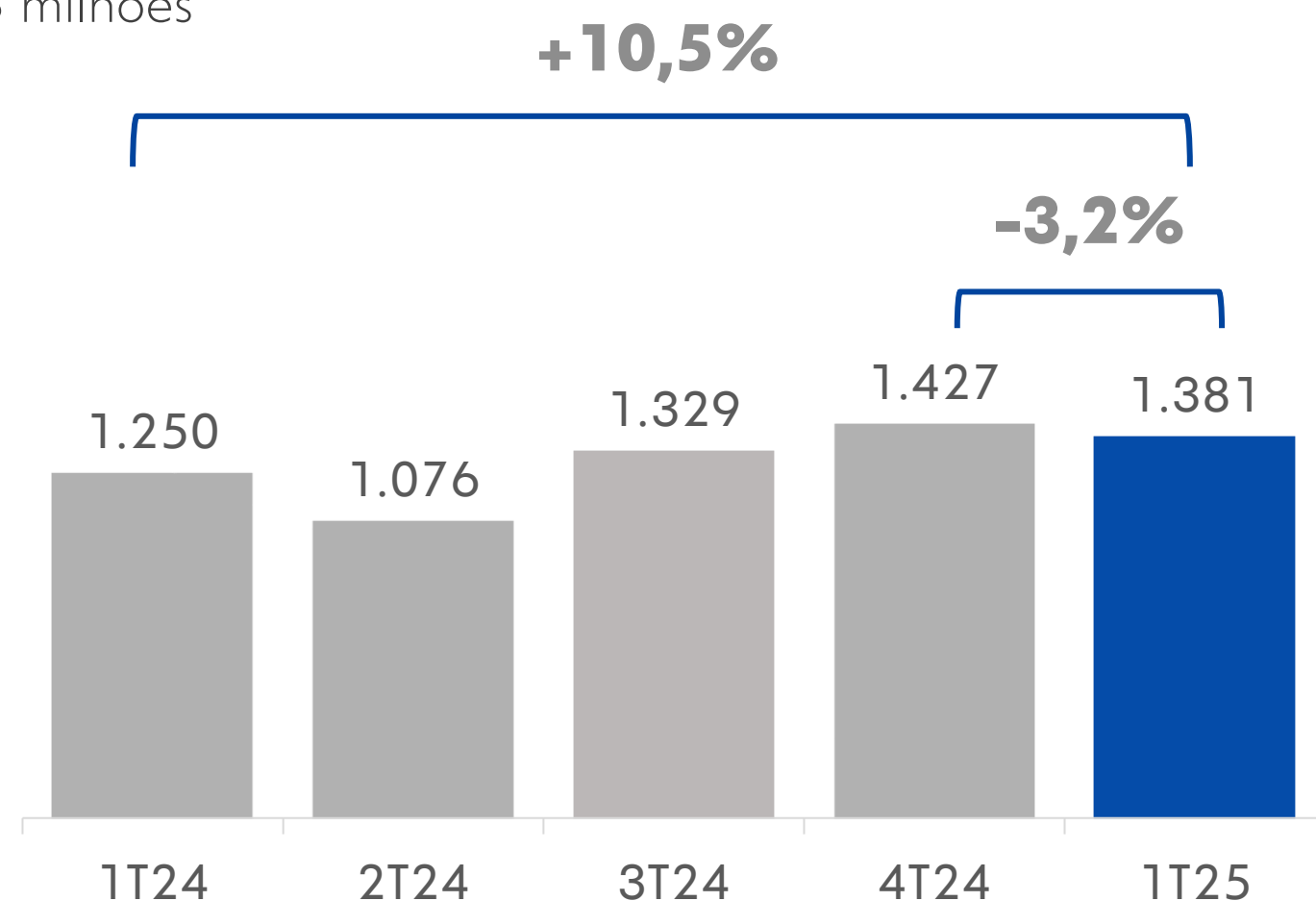
DESTAQUES **1T25**

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DESEMPENHO COMERCIAL E OPERACIONAL

Receitas Operacionais R\$ 1.381 milhões

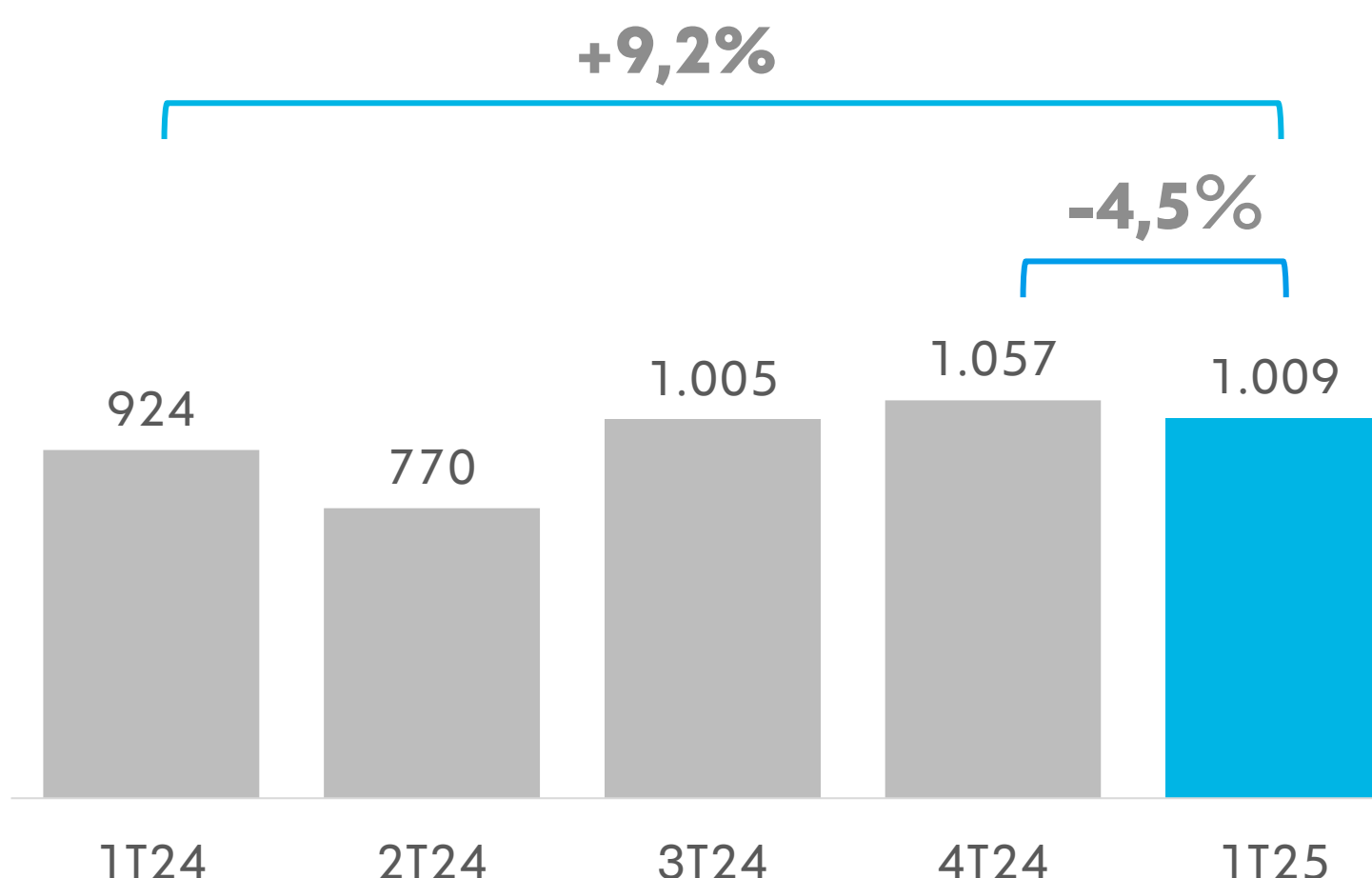
Receitas Operacionais R\$ milhões



Receitas R\$ milhões		1T25	/1T24	/4T24
Participações	56%	767	+9%	+1%
Distribuição	44%	615	+13%	-8%
Total	100%	1.381	+11%	-3%

Lucro Líquido Gerencial R\$ 1.009 milhões

Lucro Líquido Gerencial R\$ milhões

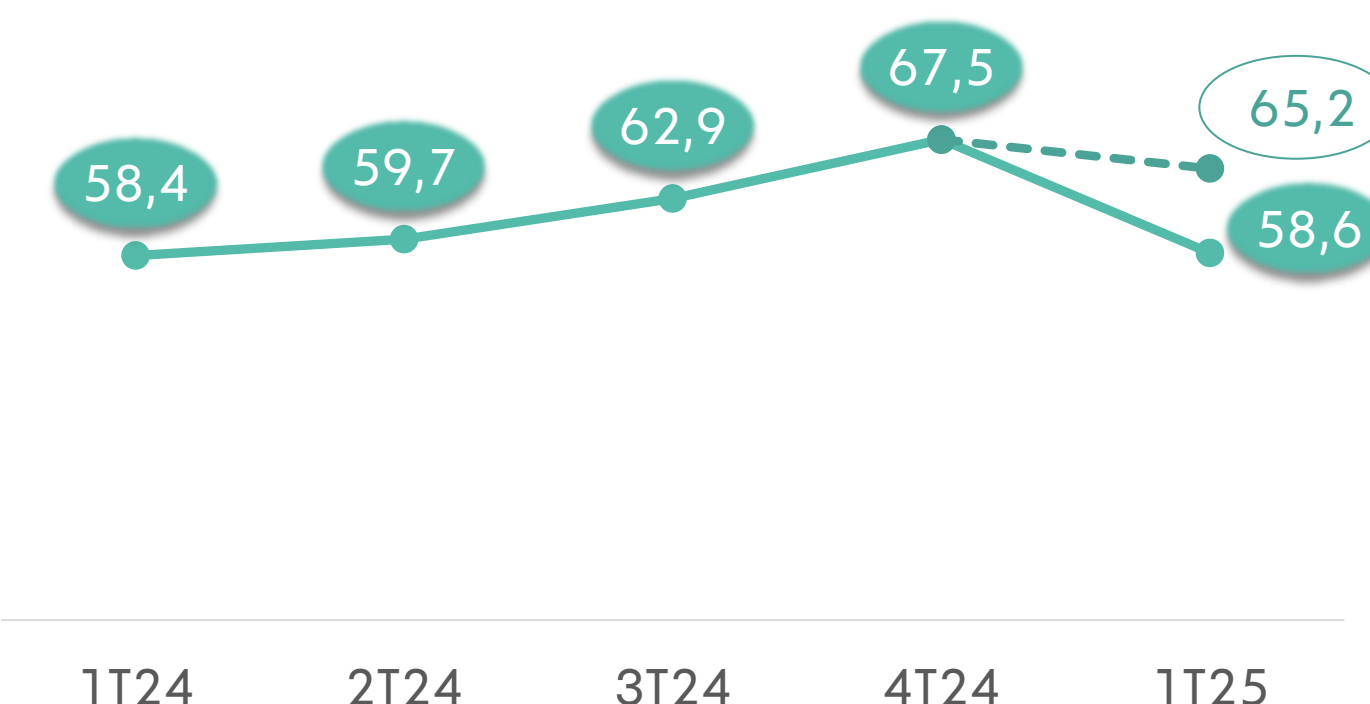


Lucro Líquido Contábil, em acordo com a norma CPC 50 (IFRS 17), de R\$ 1.050,4 milhões em 1T25, crescimento de 22,8% em relação ao 1T24.

ROE¹ 58,6% a.a.

% a.a.

● ROE Ex-Dividendos



ROE ajustado, considerando a distribuição de dividendos referentes ao exercício anterior, o ROE seria de 65,2%, 0,7 p.p. superior ao de 1T24 (64,5%).

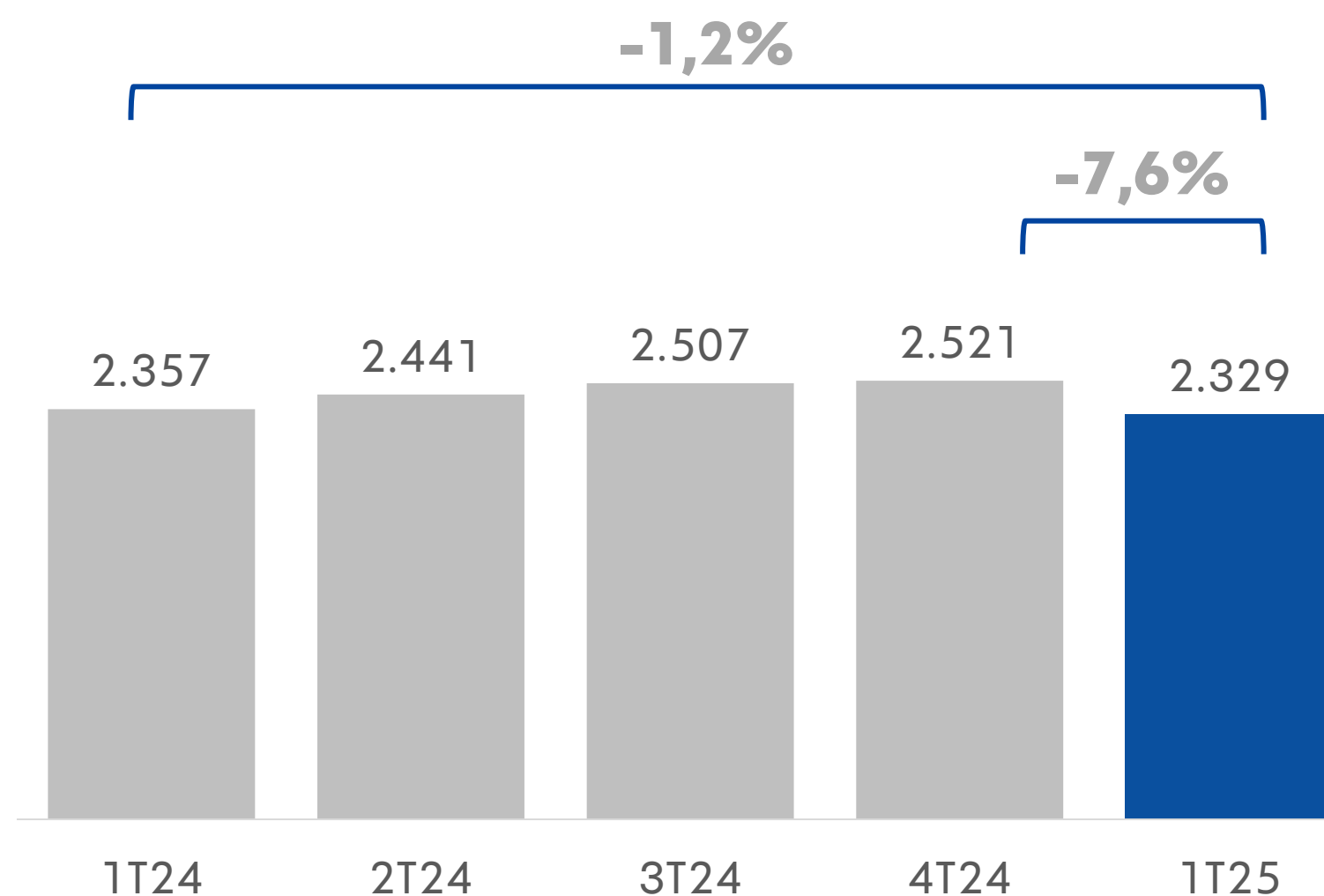
¹ Lucro dos últimos 12 meses \ média do PL ajustado do mês de referência com o correspondente do exercício anterior

Prêmios Emitidos

Destaque para o crescimento anual nos ramos Habitacional (+12%), Residencial (+26%) e Assistência (+53%).

Prêmios Emitidos

R\$ milhões



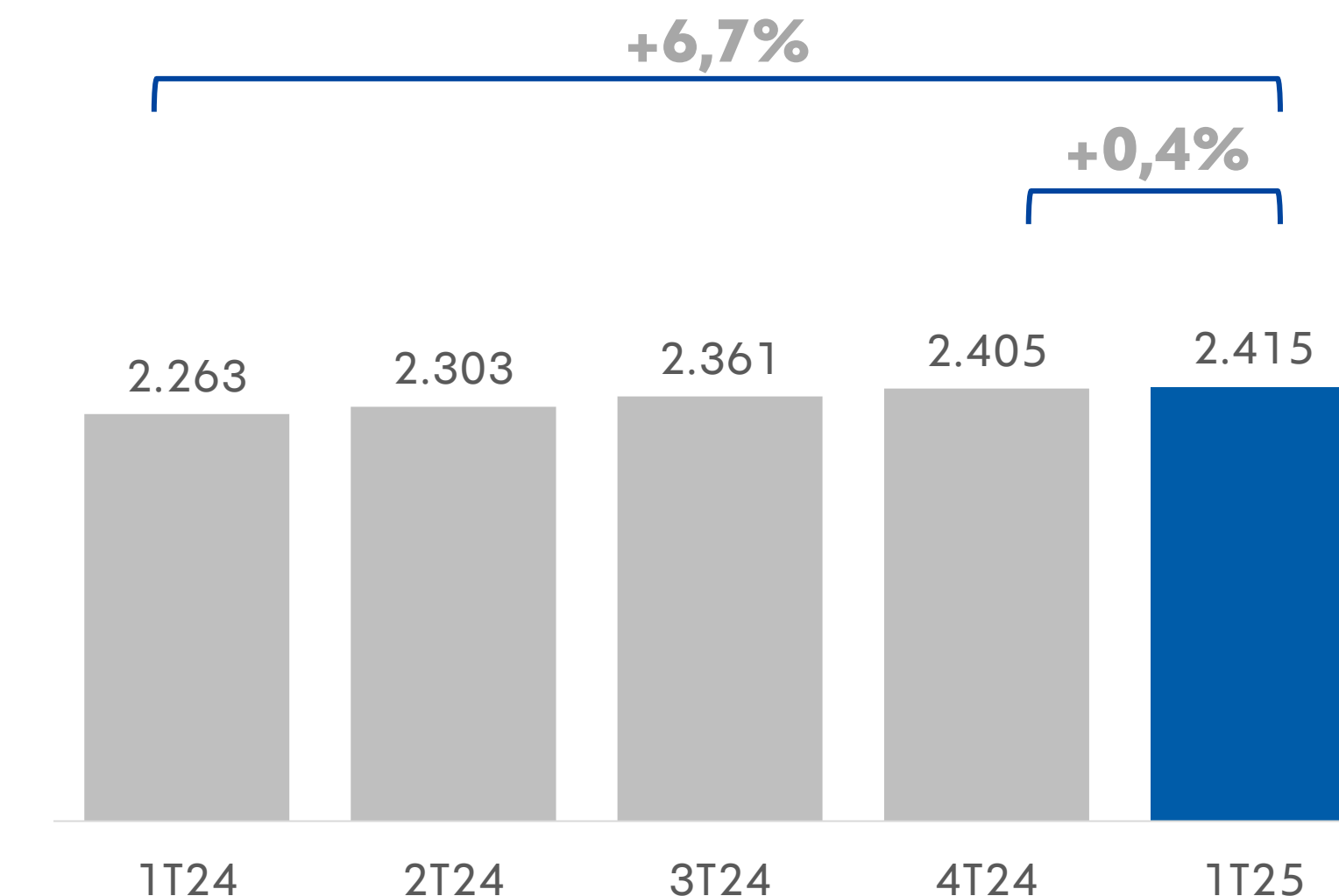
Prêmios Emitidos por Ramo

R\$ milhões

Ramo	%	1T25	/1T24	/4T24
Habitacional	41%	962	+12%	+2%
Vida	24%	557	0%	-5%
Prestamista	16%	378	-33%	-34%
Residencial	12%	268	+26%	+10%
Assistência	3%	68	+53%	+3%
Outros Seguros	4%	95	-21%	-15%
Total Risco	100%	2.329	-1%	-8%

Prêmios Ganhos

R\$ milhões



Prêmios Ganhos por Ramo

R\$ milhões

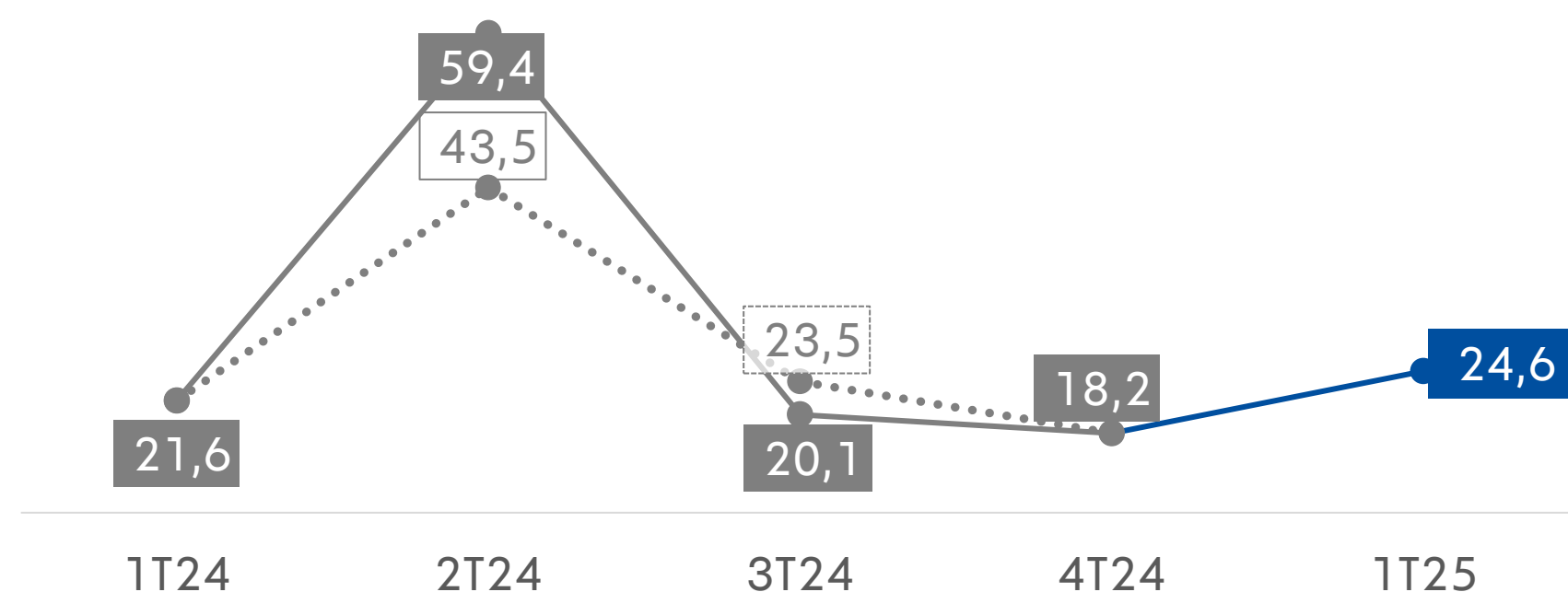
Ramo	%	1T25	/1T24	/4T24
Habitacional	40%	962	+12%	+2%
Vida	22%	545	-1%	0%
Prestamista	21%	502	+1%	-3%
Residencial	9%	216	+12%	+2%
Assistência	3%	68	+53%	+3%
Outros Seguros	5%	123	-1%	-1%
Total Risco	100%	2.415	+7%	+0%

Indicadores de Desempenho

Sinistralidade

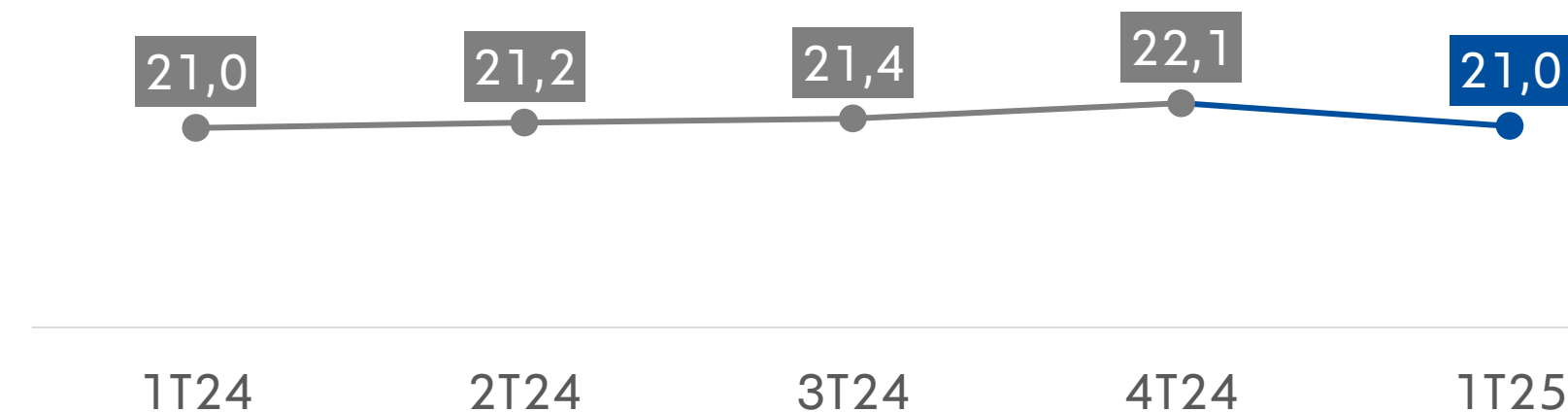
% Prêmio Ganho

• Líq. Resseguros



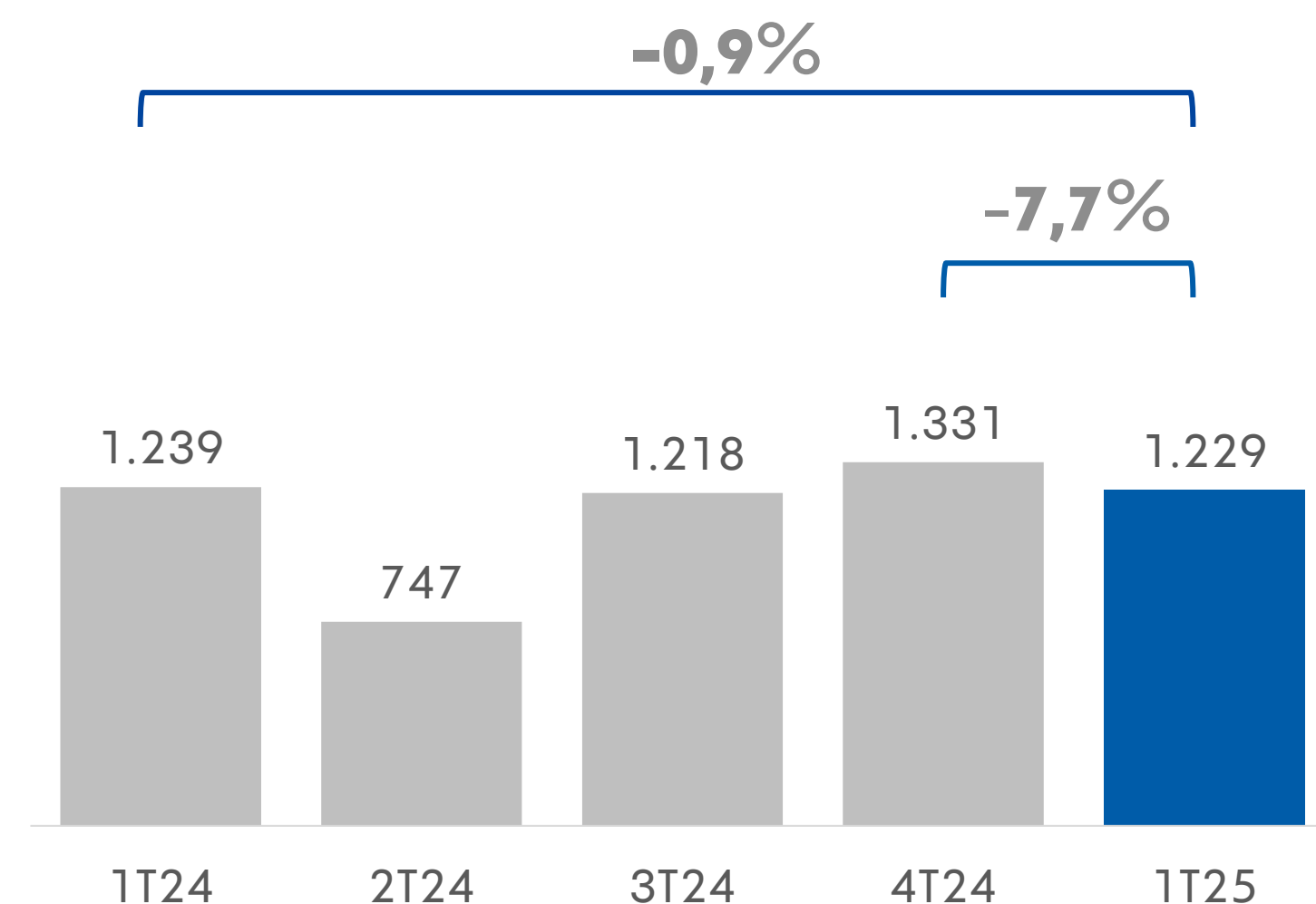
Comissionamento

% Prêmio Ganho



Margem Operacional

R\$ milhões



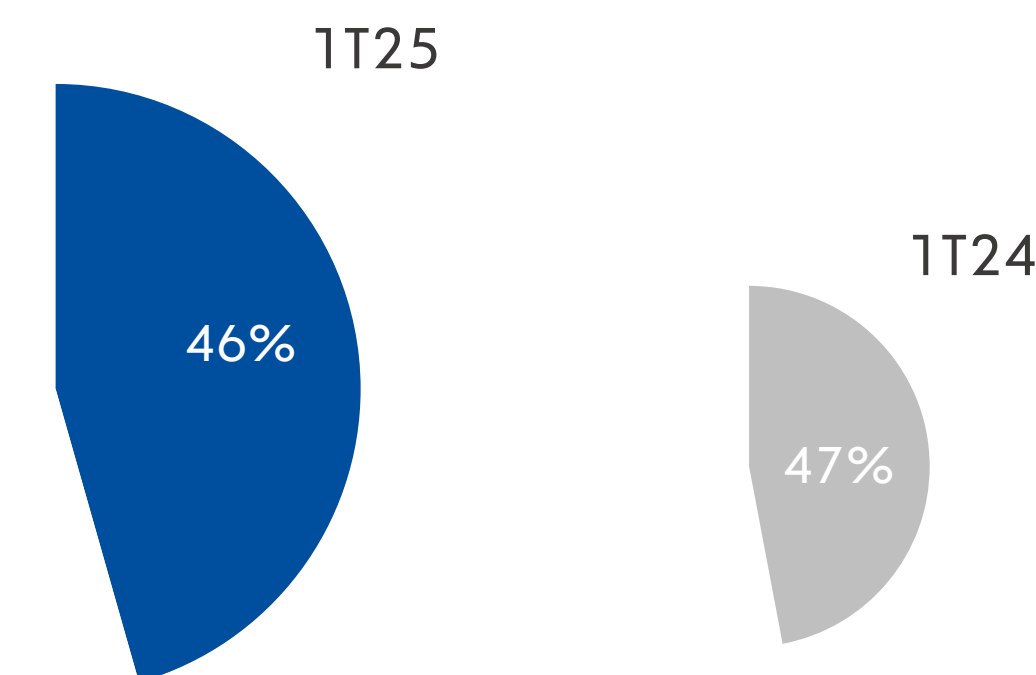
Distribuição e Variação por Ramo

R\$ milhões

	🏠 %	1T25	/1T24	/4T24
Habitacional	46%	565	+3%	-9%
Vida	25%	313	-1%	-2%
Prestamista	16%	198	-17%	-19%
Residencial	8%	102	+12%	+2%
Assistência	3%	34	+55%	-1%
Outros Seguros	1%	16	-37%	+13%
Total Risco	100%	1.229	-1%	-8%

Representatividade¹

% Margem Operacional Total



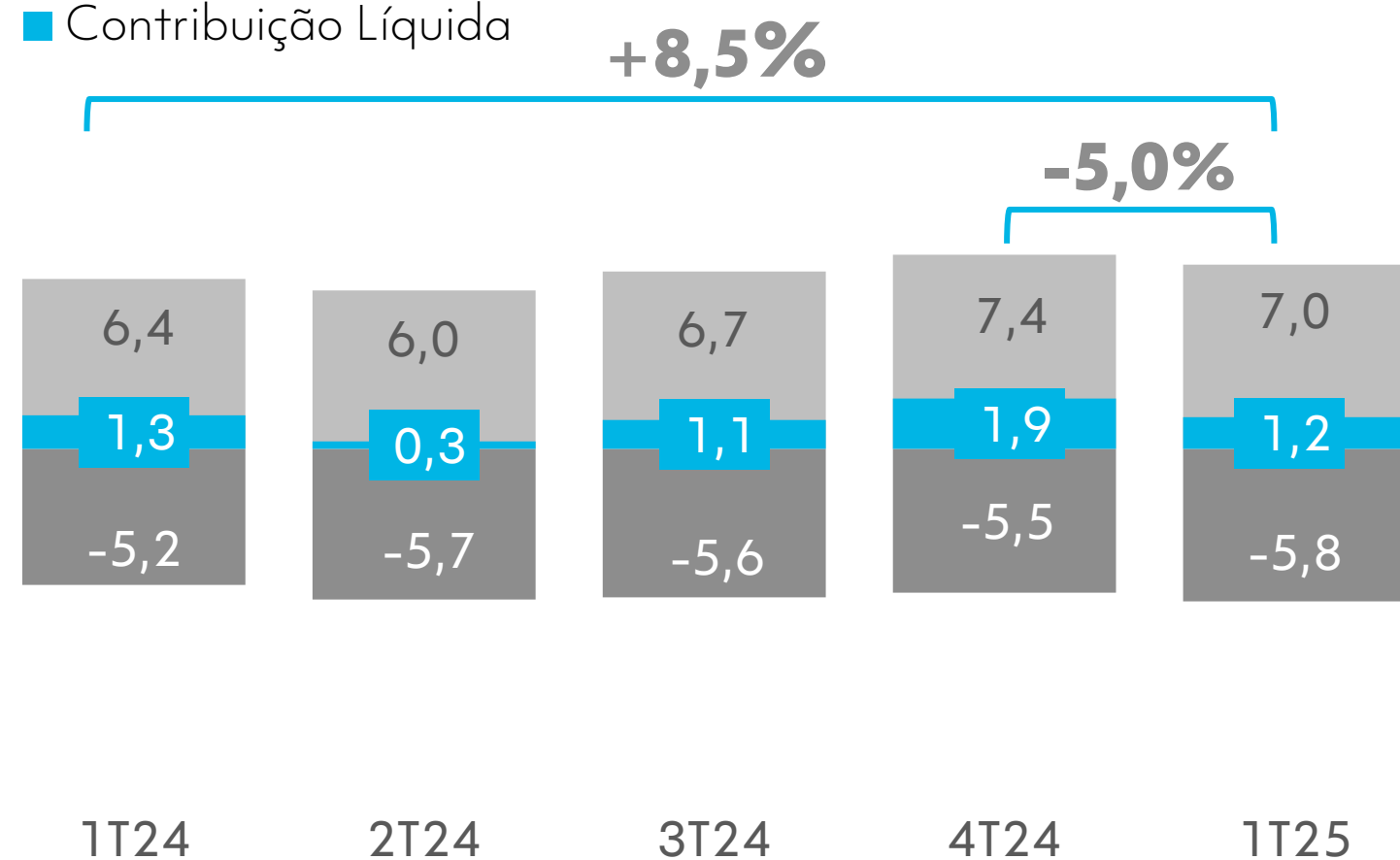
¹ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

PREVIDÊNCIA

Contribuições de Previdência

R\$ bilhões

■ Portabilidade/Resgate ■ Contribuição Bruta
■ Contribuição Líquida

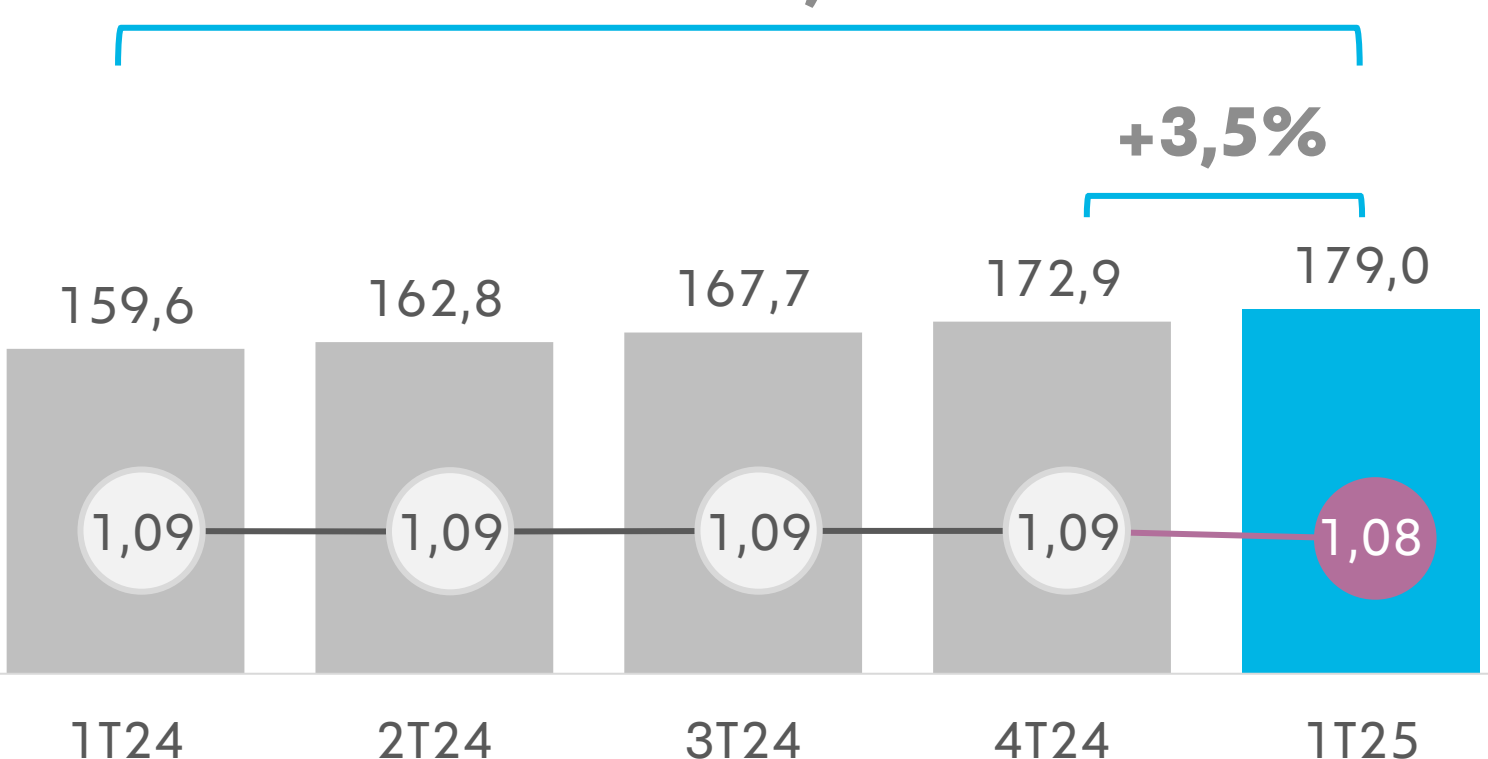


Reservas de Previdência

R\$ bilhões

Taxa Adm Média a.a. % Reservas

+12,1%

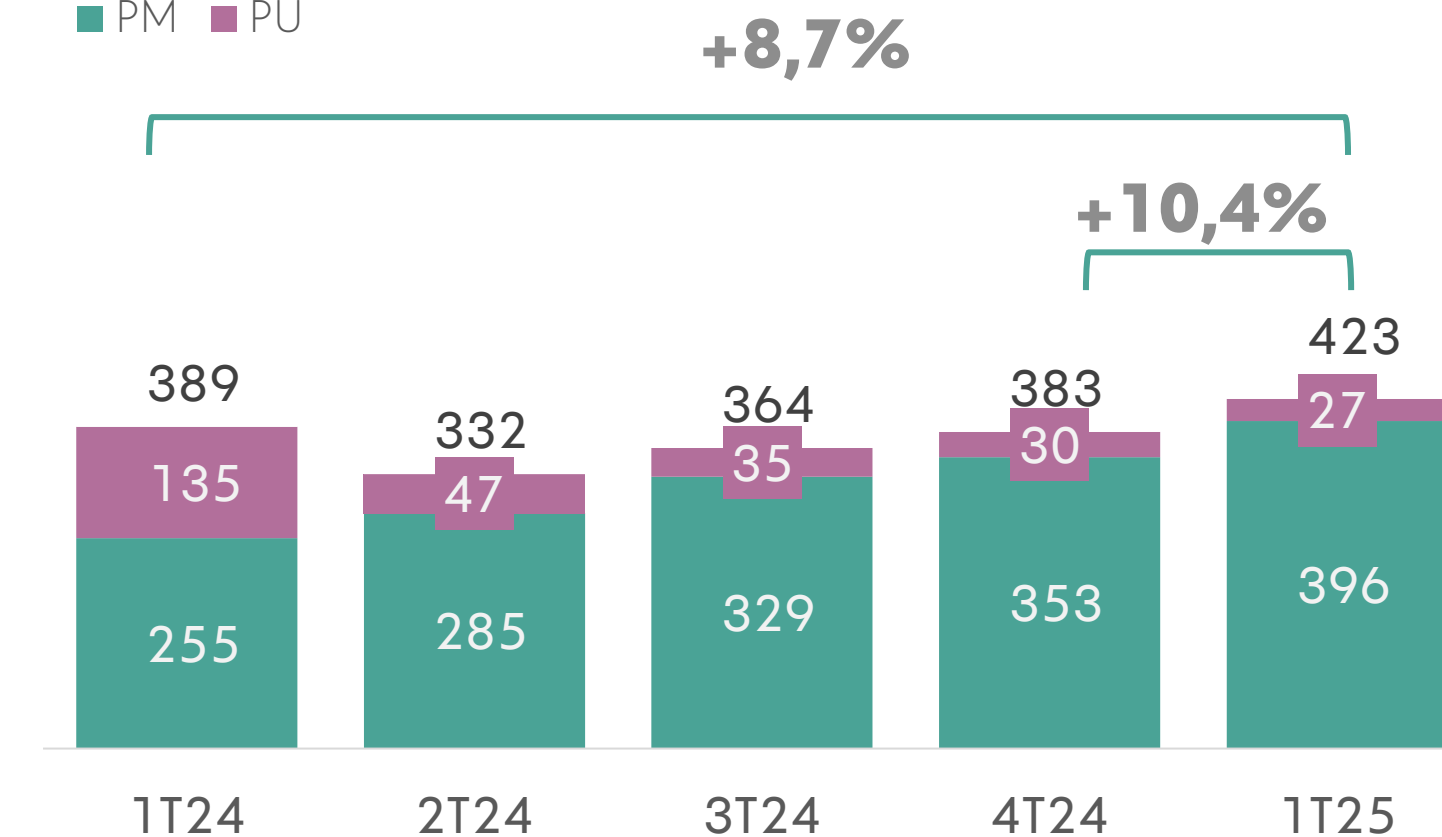


CAPITALIZAÇÃO

Recursos Arrecadados - Capitalização

R\$ milhões

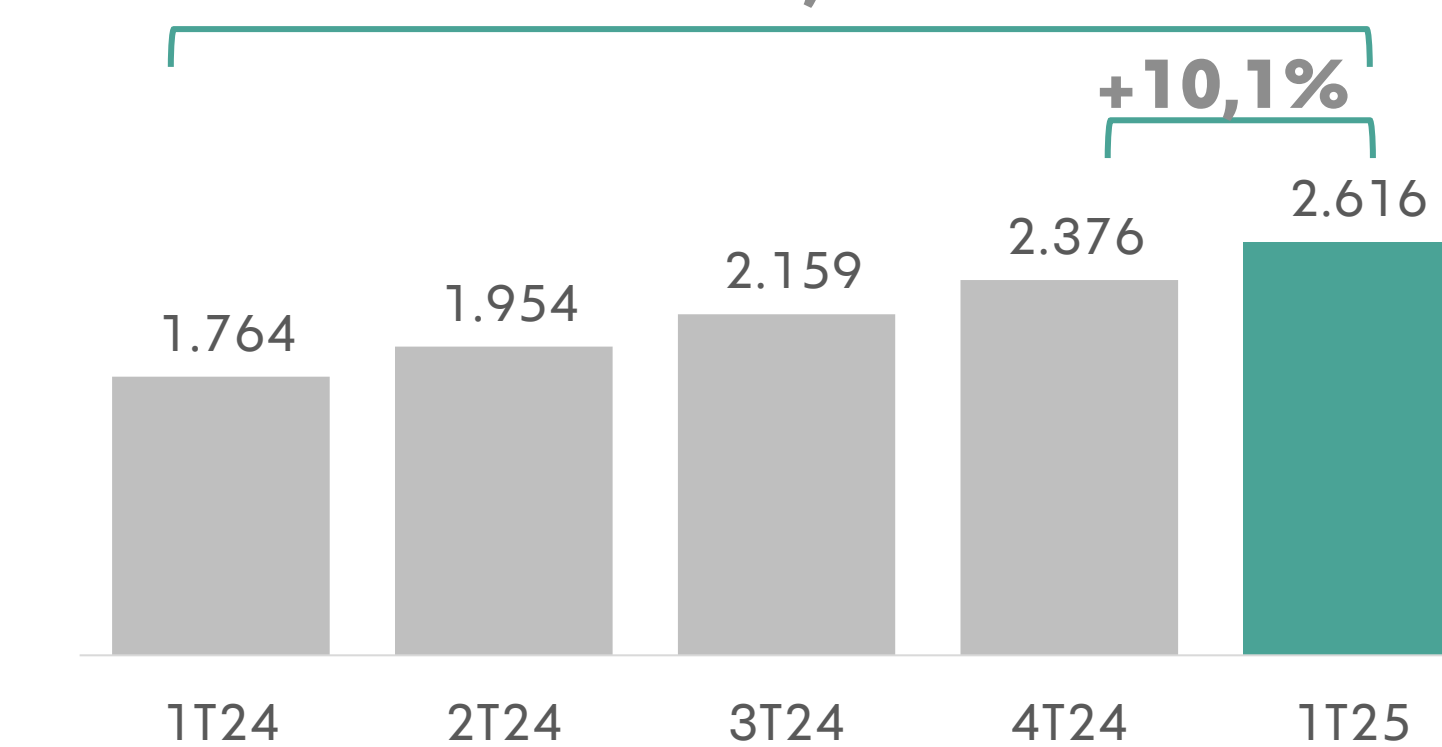
■ PM ■ PU



Reservas de Capitalização

R\$ milhões

+48,4%

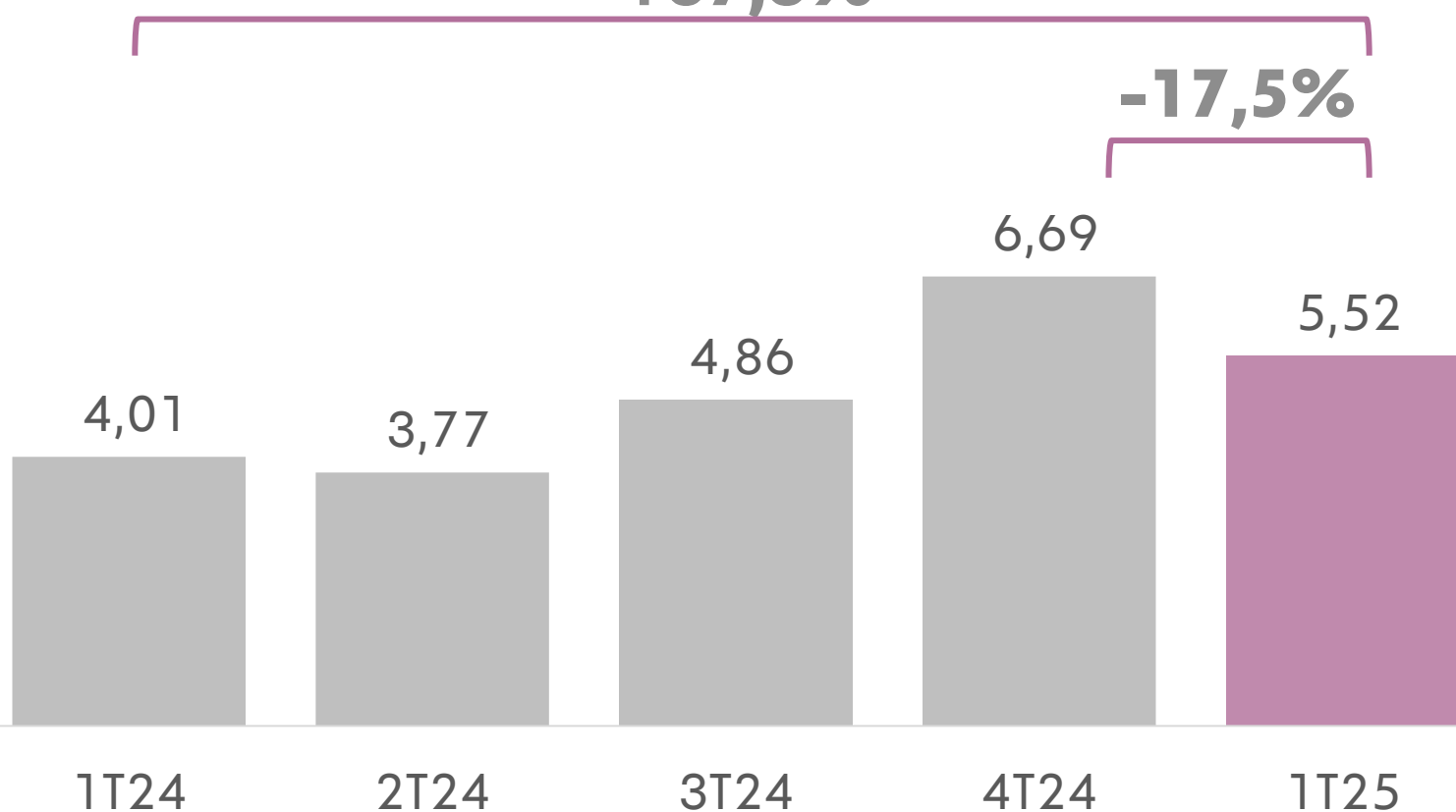


CONSÓRCIO

Cartas de Crédito

R\$ bilhões

+37,8%

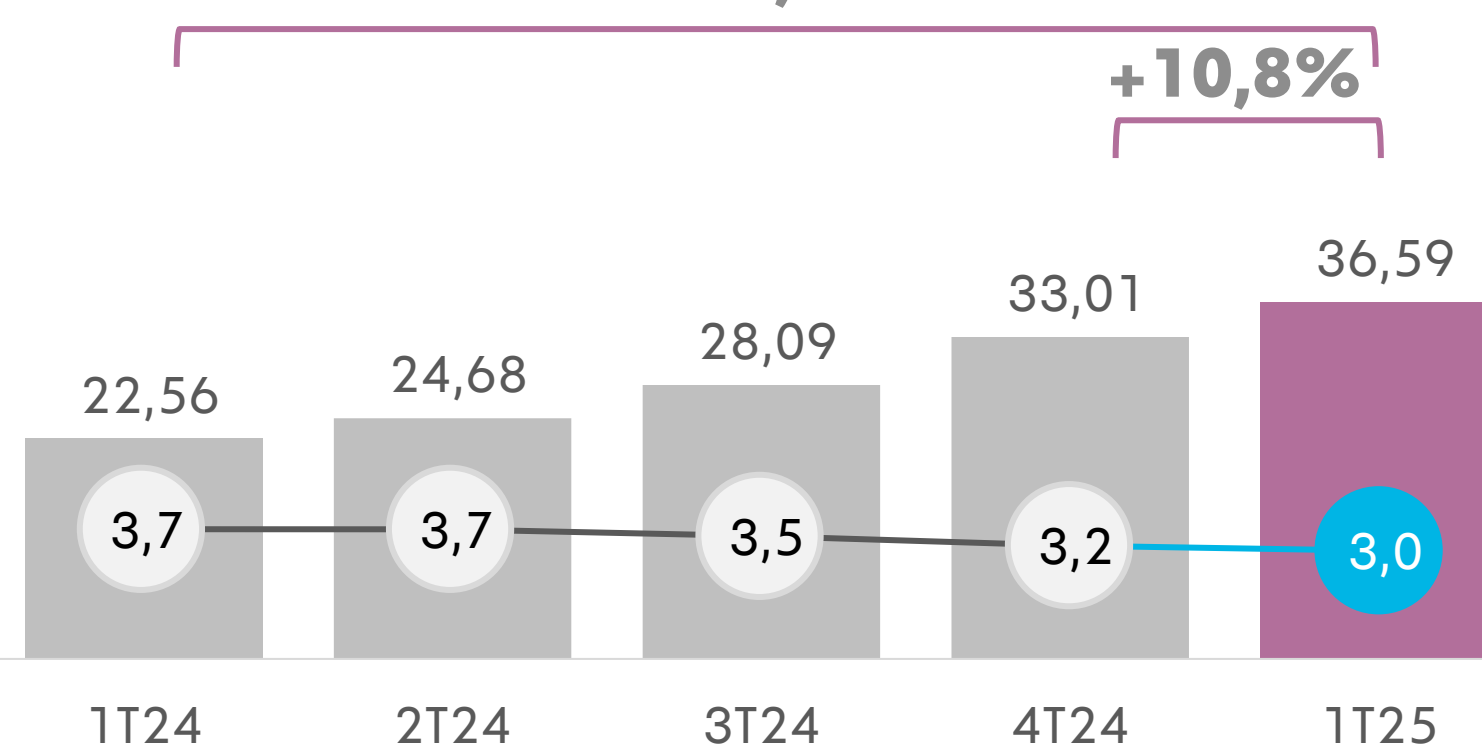


Estoque de Cartas

R\$ bilhões

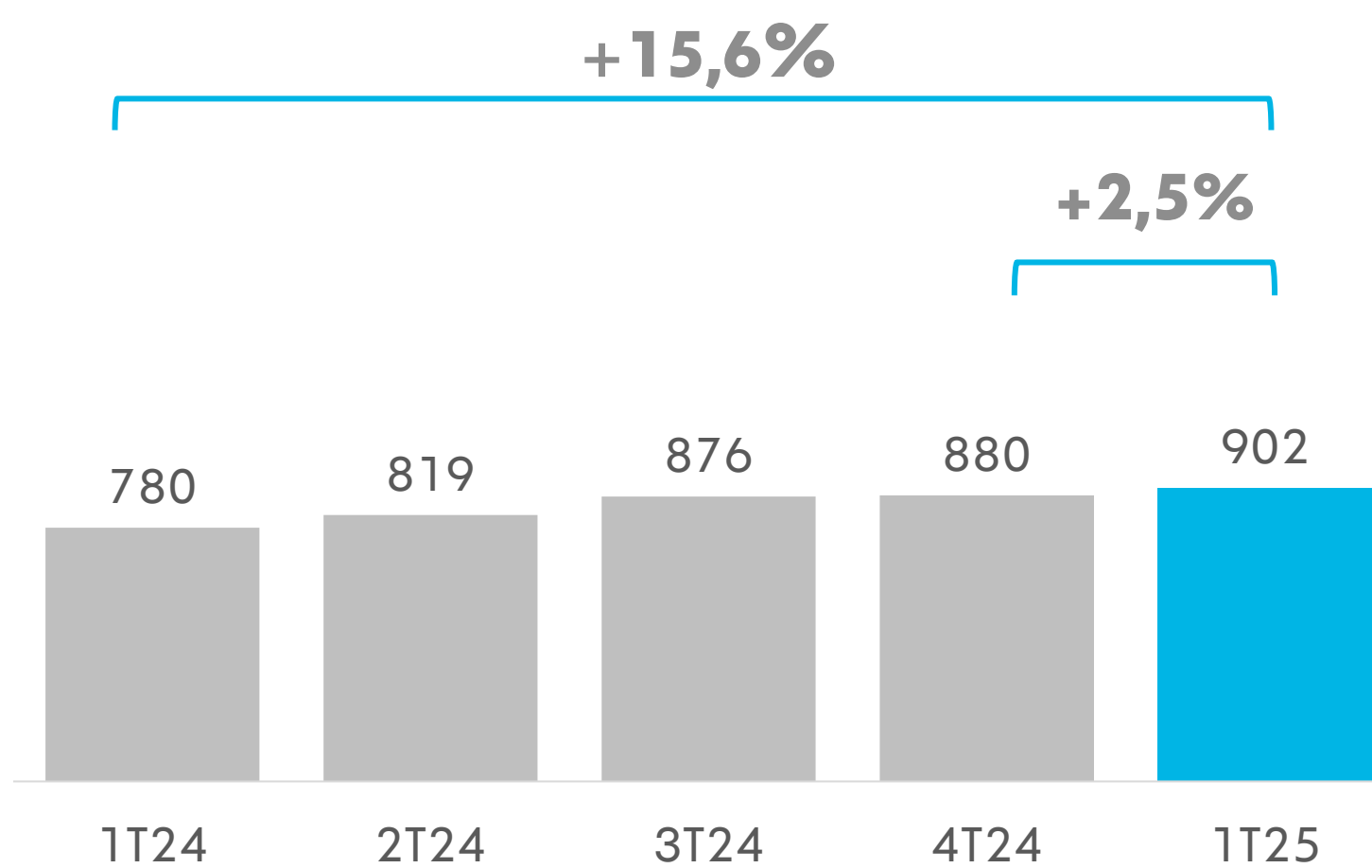
Taxa Adm Média a.a. % Estoque

+62,2%



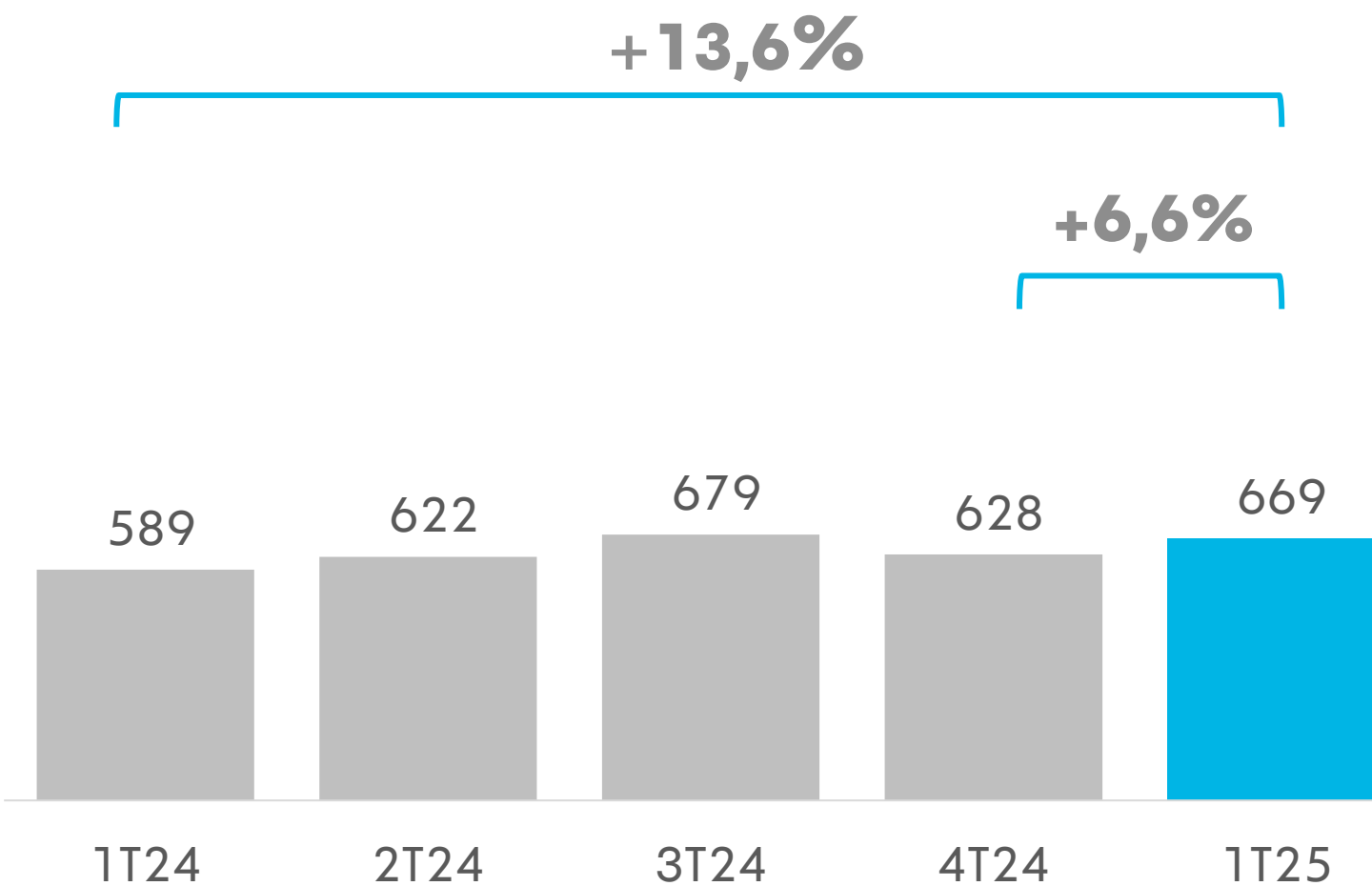
Receita Operacional

R\$ milhões



Margem Operacional de Acumulação

R\$ milhões



Receita Operacional

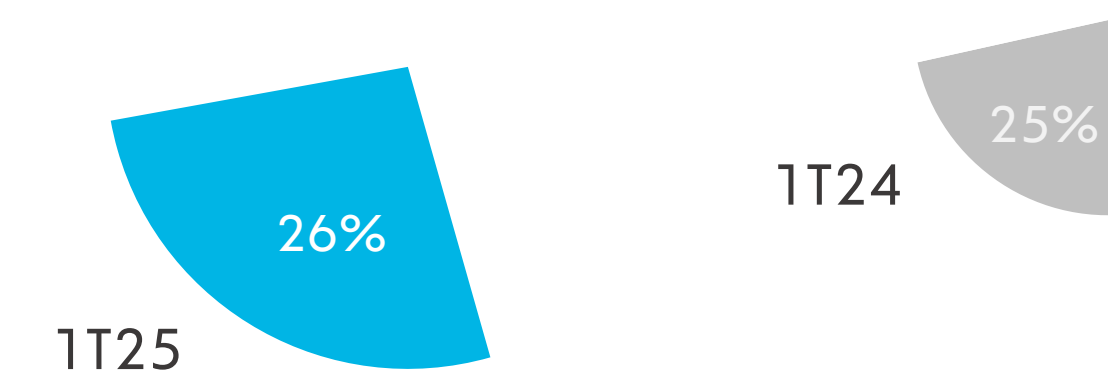
Aumento de 15,6% nas receitas entre 1T25 e 1T24, com crescimento para todos os segmentos, destaque para Consórcio, com crescimento de 34,3% nos recursos coletados.

Representatividade de Acumulação¹

% Margem Operacional Total

Receita Operacional R\$ milhões		1T25	/1T24	/4T24
Previdência	55%	492	+7%	-1%
Consórcio	29%	260	+34%	+9%
Capitalização	17%	150	+19%	+5%
Total Acumulação	100%	902	+16%	+2%

Margem Operacional R\$ milhões		1T25	/1T24	/4T24
Previdência	63%	419	+4%	-1%
Consórcio	24%	157	+35%	+31%
Capitalização	14%	93	+31%	+8%
Total Acumulação	100%	669	+14%	+7%

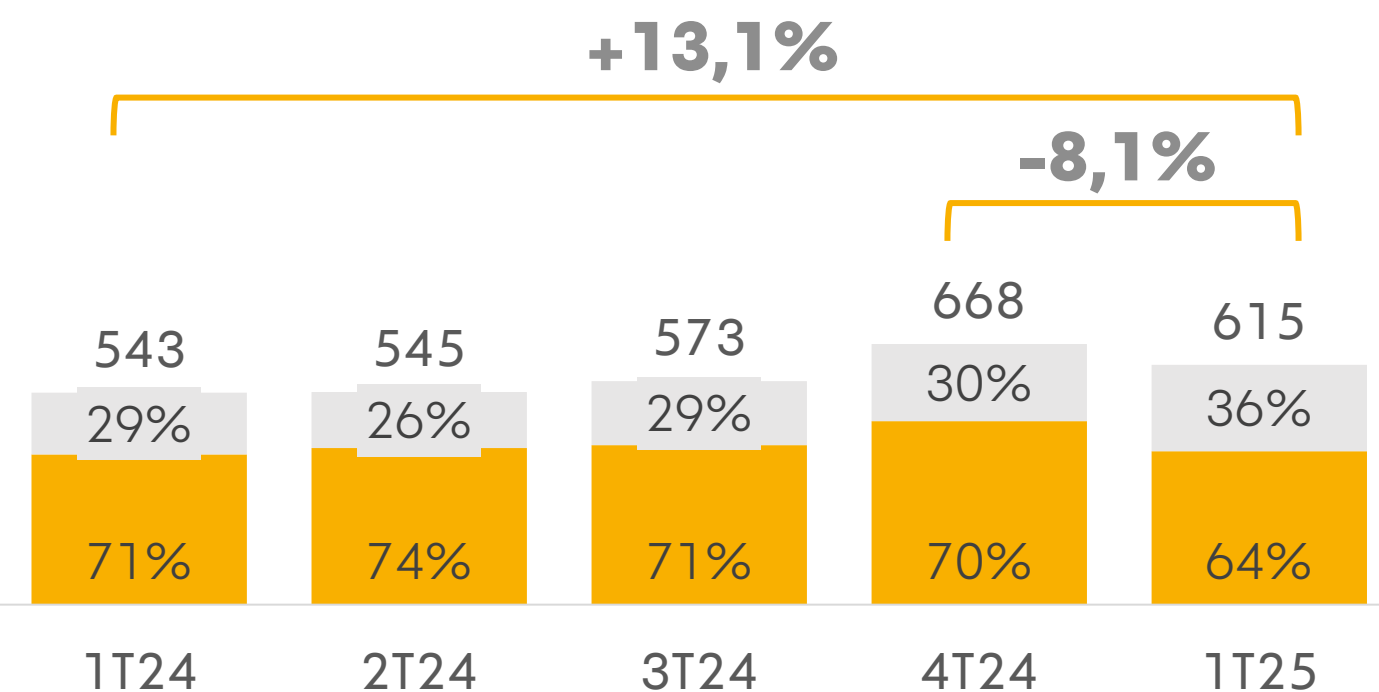


¹ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

Receitas de Corretagem¹

R\$ milhões

■ Acumulação ■ Seguros



Corretagem por Segmento

R\$ milhões

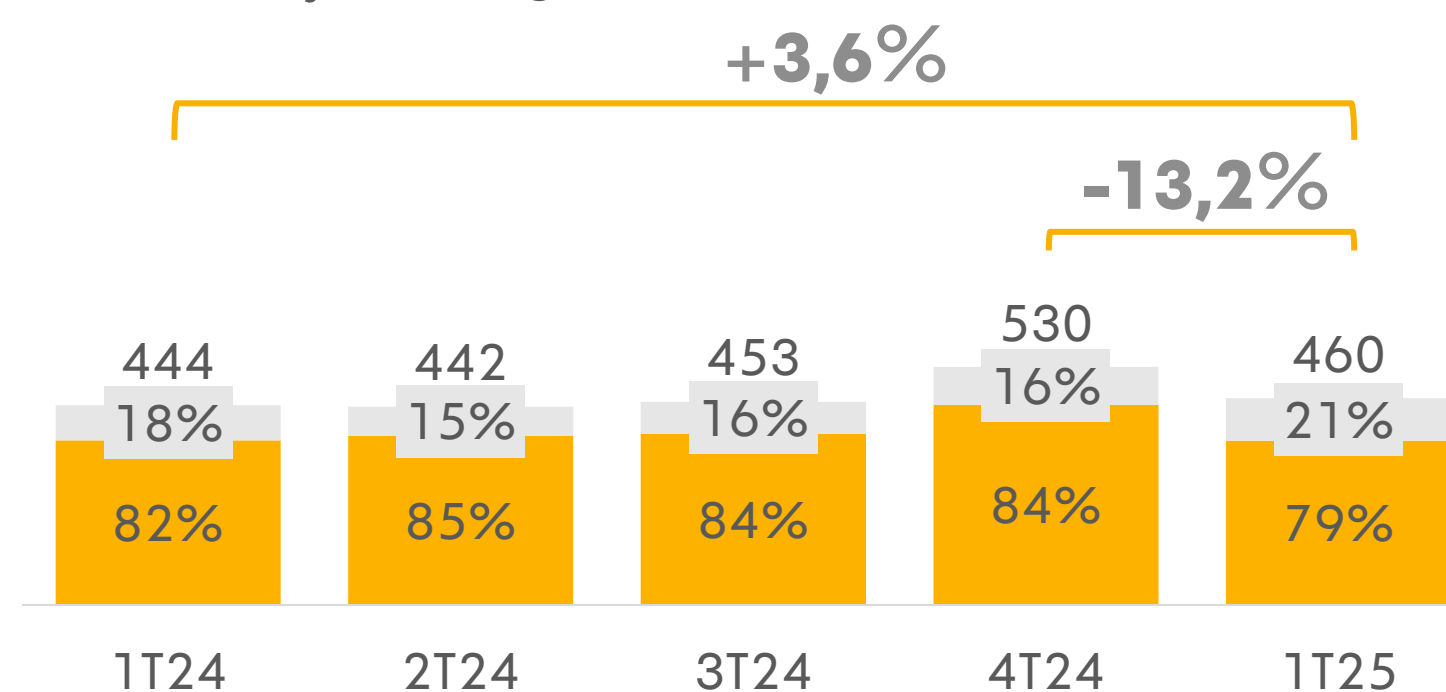


Segmento	%	1T25	/1T24	/4T24
Habitacional	21%	131	+32%	-10%
Prestamista	19%	116	-29%	-37%
Residencial	14%	87	+31%	+10%
Consórcio	26%	161	+59%	+17%
Vida	7%	39	-2%	-12%
Previdência	5%	30	+5%	-4%
Capitalização	5%	30	+5%	+5%
Outros Seguros	3%	21	+36%	+18%
Total Distribuição	100%	615	+13%	-8%

Margem Operacional

R\$ milhões

■ Acumulação ■ Seguros



Margem Operacional por Segmento

R\$ milhões

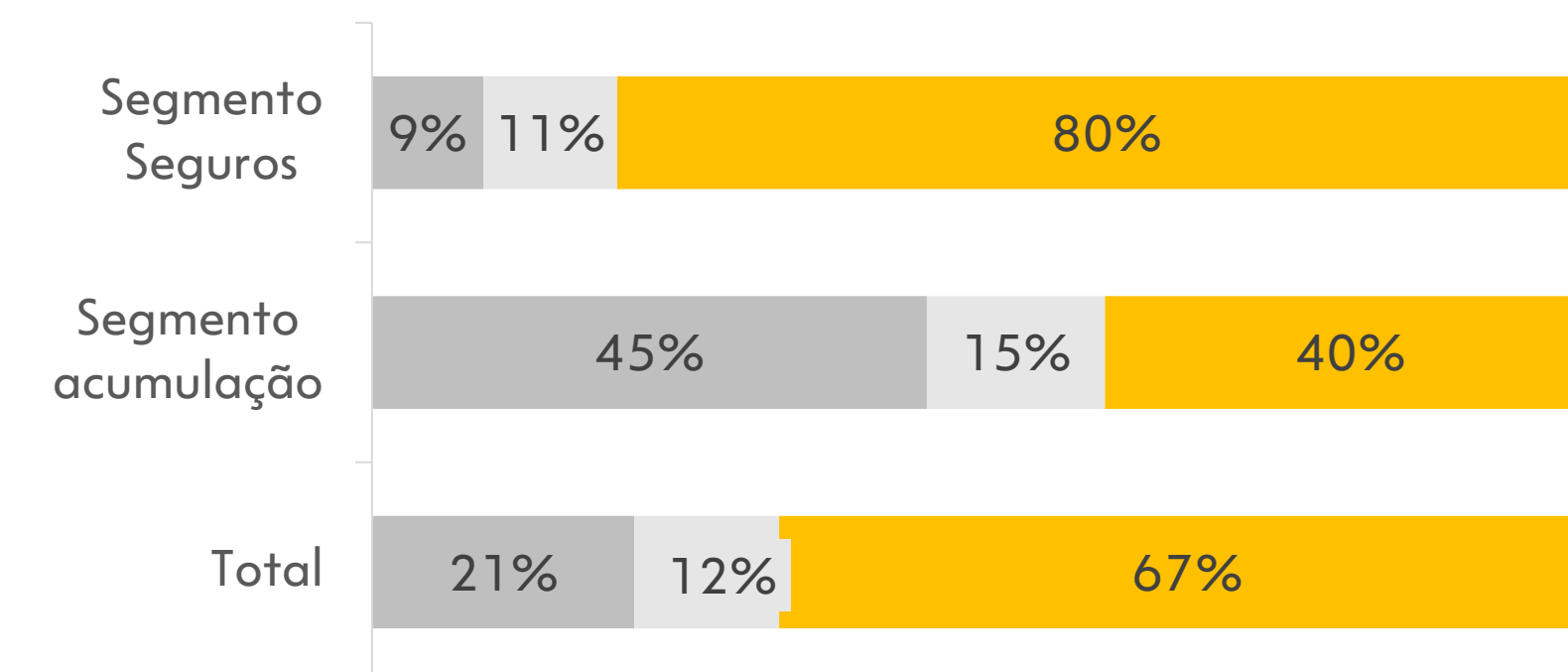


Segmento	%	1T25	/1T24	/4T24
Habitacional	28%	128	+30%	-10%
Prestamista	25%	116	-29%	-37%
Residencial	14%	67	+37%	+9%
Consórcio	11%	49	+63%	+26%
Vida	8%	39	-2%	-12%
Previdência	7%	30	+5%	-4%
Capitalização	4%	16	-19%	+10%
Outros Seguros	3%	15	+3%	+17%
Total Distribuição	100%	460	+4%	-13%

Distribuição da corretagem²

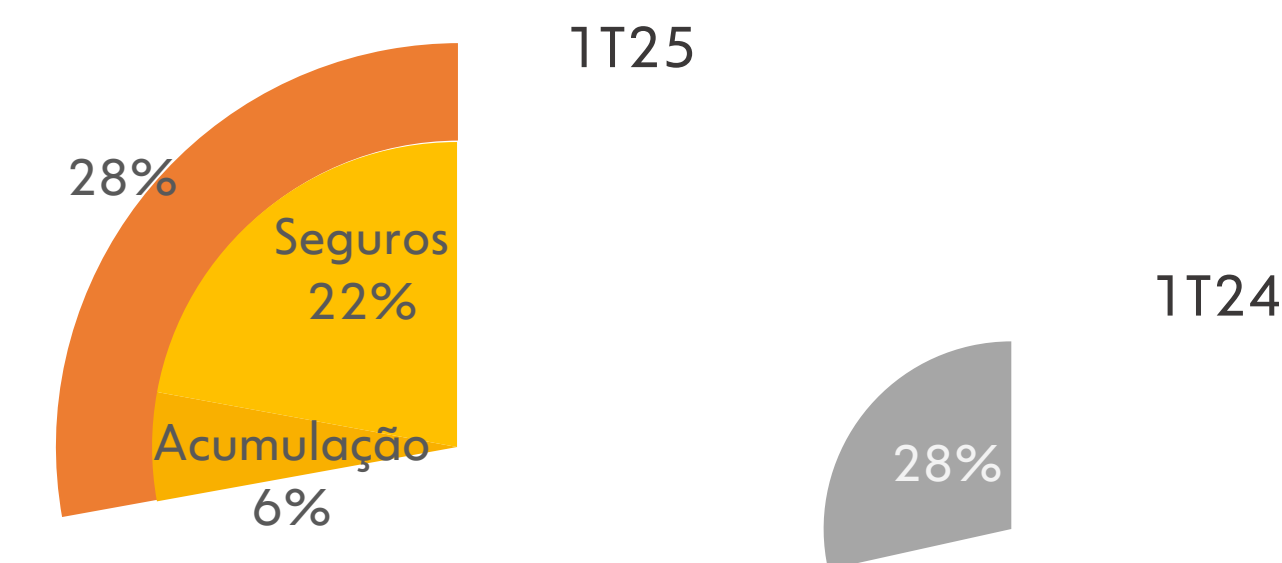
% 1T25

■ Fee premiação ■ Fee serviço Caixa ■ Receita distribuição



Representatividade³

% Margem Operacional Total



¹ Considera receitas de corretagem e comissionamento, além de receitas de acesso à rede e distribuição (BDF).

² Visão gerencial que considera os fees de serviço Caixa e de Premiação referentes aos ramos vida, prestamista e previdência, que são pagos diretamente pela seguradora à CAIXA, sendo que, para os demais ramos, os custos são pagos pela corretora.

³ Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

ÍNDICE DESPESAS ADMINISTRATIVAS (IDA)

Despesas Administrativas
% Receita Operacional



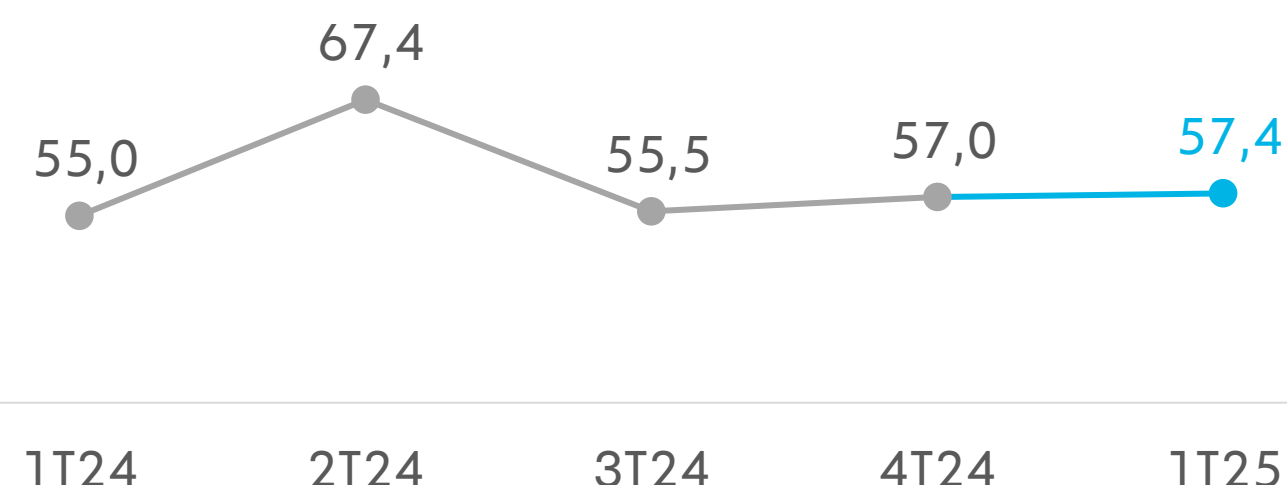
Índice por Agrupamento	IDA 1T25	Δ1T24 p.p.	Δ4T24 p.p.
Bancassurance CAIXA	10,8%	+0,3	-1,4
Run-off	13,2%	+1,1	-2,5
Novas Parcerias	11,2%	+0,2	-2,2
Holding + Corretora	6,1%	-0,5	+1,8
Bancassurance PAN	7,2%	-1,3	-3,2
ÍNDICE GERAL	10,4%	0,0	-1,7

IDA

O Indicador para 1T25 manteve o patamar do início de 2024, sendo que entre os períodos houve aumento de despesas administrativas no âmbito da antiga parceria e na Caixa Vida e Previdência.

ÍNDICE COMBINADO (IC)

Despesas Gerais e Administrativas
% Receita Operacional



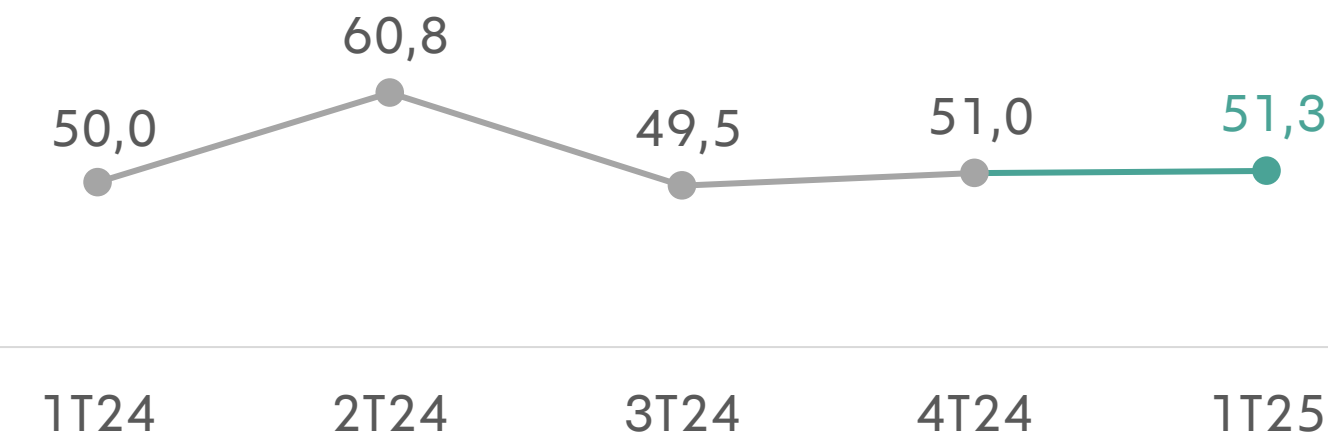
Índice por Agrupamento	IC 1T25	Δ1T24 p.p.	Δ4T24 p.p.
Bancassurance CAIXA	56,1%	+2,1	+0,9
Run-off	66,9%	+8,0	+3,2
Novas Parcerias	56,5%	+1,2	-2,0
Holding + Corretora	41,5%	-0,2	+7,9
Bancassurance PAN	67,6%	+4,3	-4,2
ÍNDICE GERAL	57,4%	+2,4	+0,4

IC

O Índice Combinado (IC), na visão anualizada, apresentou aumento de 2,4 p.p. na relação entre 1T25 e 1T24, refletindo a variação da sinistralidade no período.

ÍNDICE COMBINADO AMPLIADO (ICA)

Despesas Gerais e Administrativas
% Receita Operacional + Resultado Financeiro

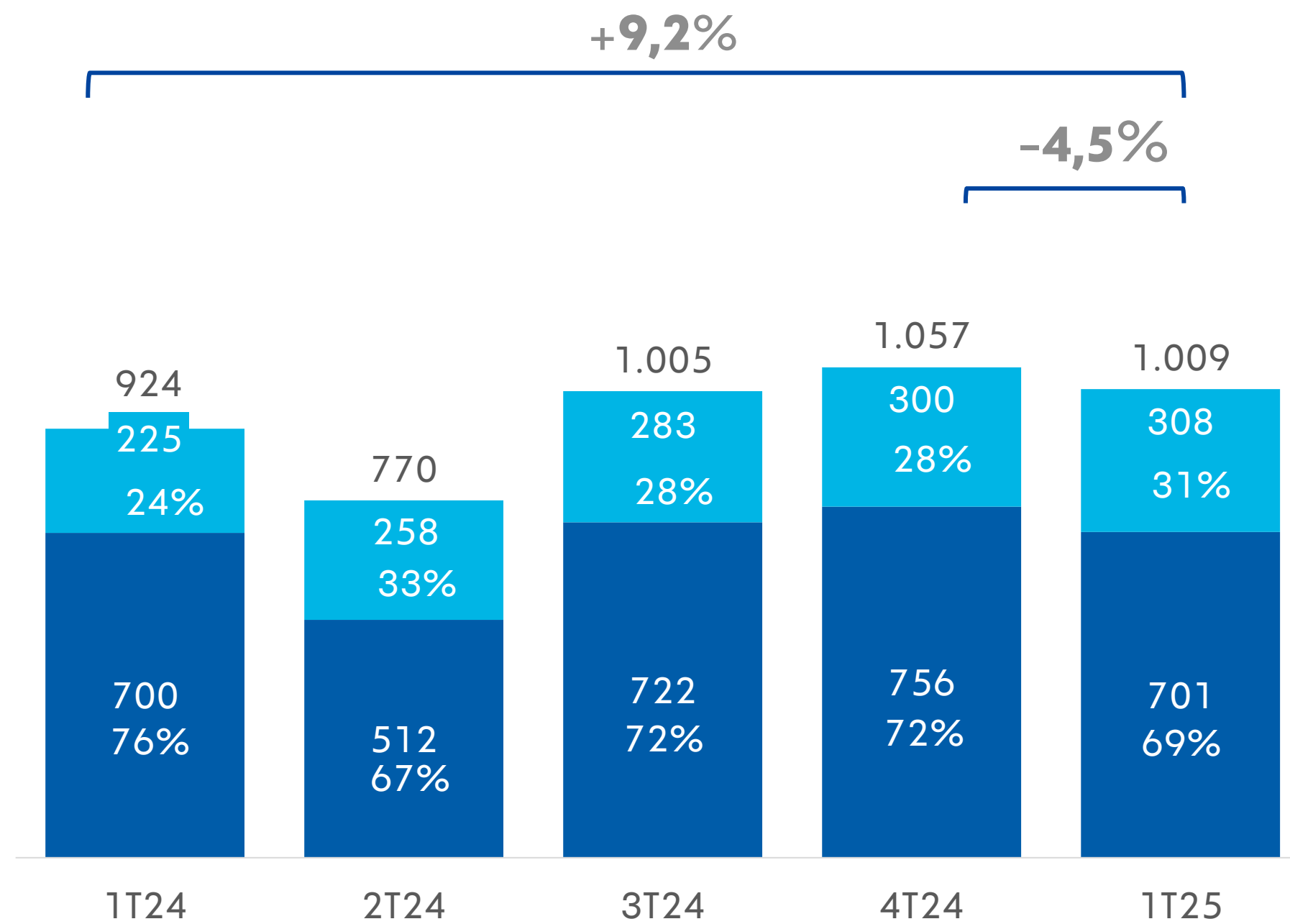


Índice por Agrupamento	ICA 1T25	Δ1T24 p.p.	Δ4T24 p.p.
Bancassurance CAIXA	50,2%	+1,1	+0,7
Run-off	59,0%	+5,5	+2,5
Novas Parcerias	50,0%	+0,8	-1,8
Holding + Corretora	39,7%	-2,7	+7,7
Bancassurance PAN	60,8%	+3,6	-3,6
ÍNDICE GERAL	51,3%	+1,3	+0,3

Lucro Líquido

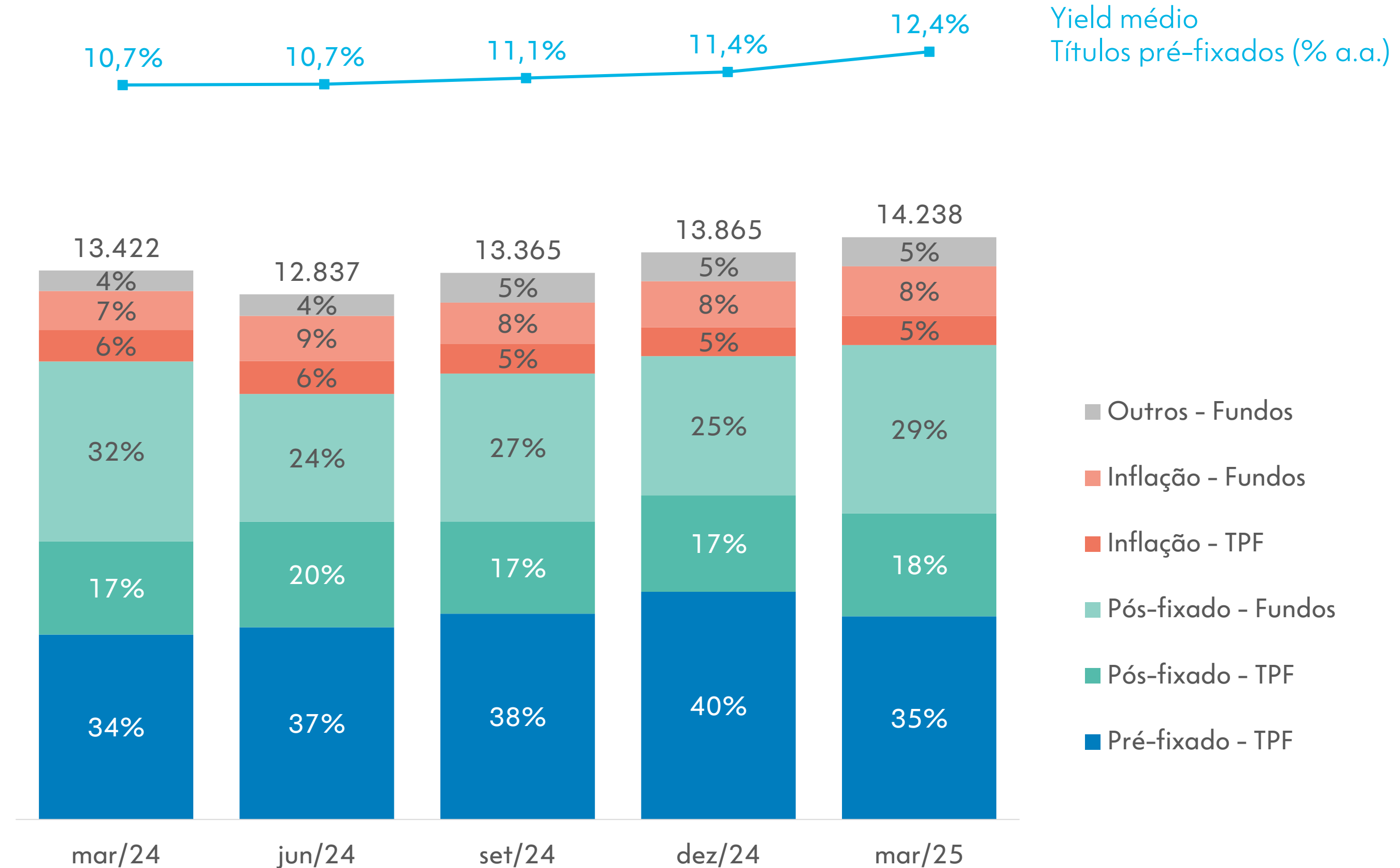
(Operacional X Financeiro¹)

- Resultado da Operação
- Resultado Financeiro



Composição agrupada da Carteira de Investimentos

% Consolidado das aplicações financeiras (milhões)



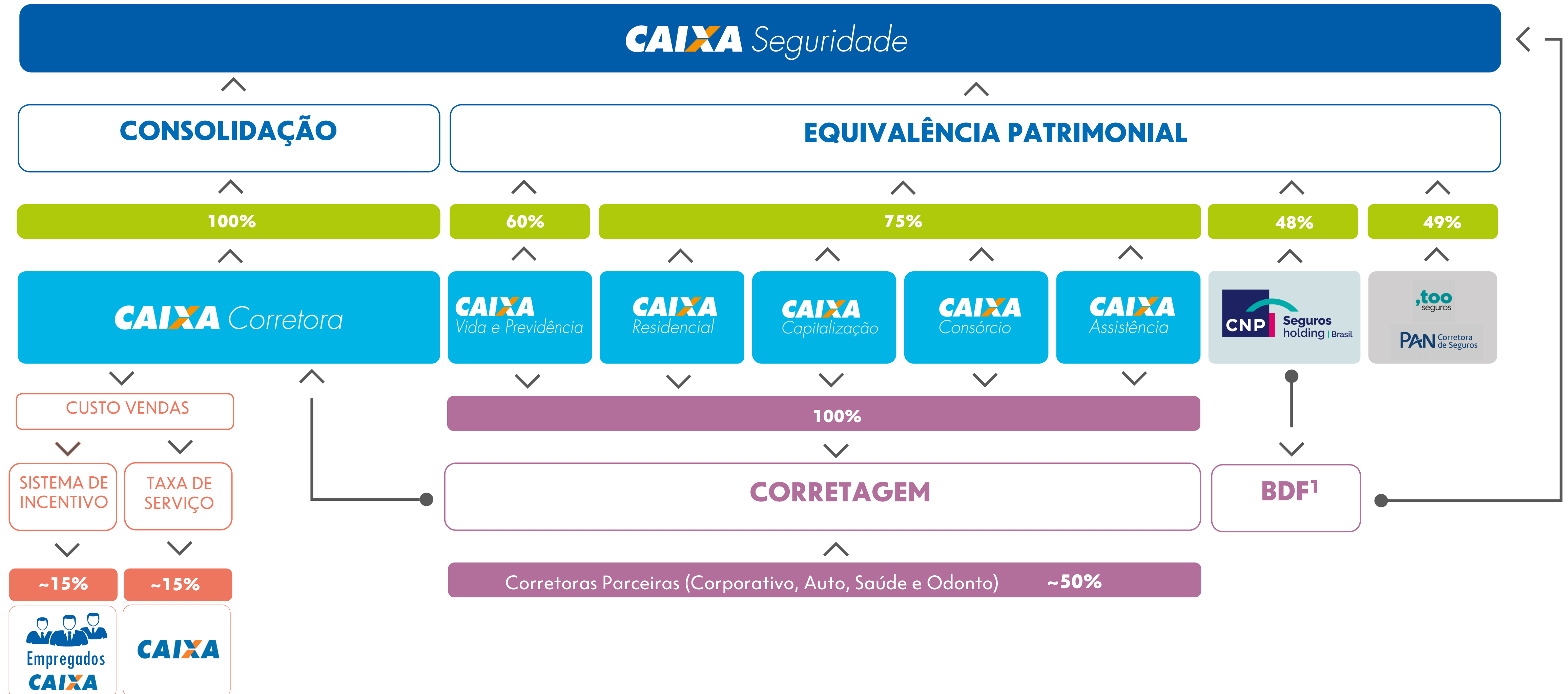
¹ Resultado financeiro líquido de tributos, considerando a alíquota efetiva de cada empresa, ponderado pelos respectivos percentuais de participação em cada empresa.

² Carteira de investimentos ponderada pelos respectivos percentuais de participação em cada empresa.

APRESENTAÇÃO
INSTITUCIONAL

1T25

APÊNDICE



Legenda: % Participação Econômica (% do resultado líquido) % Custo Estimado (% da taxa de corretagem) % Taxa de Corretagem (% da comissão de vendas)

1 Bancassurance Distribution Fee

CONSÓRCIO

Taxa de administração **R\$ 259,6mi**
 Corretagem **R\$ 48,6mi**

PREVIDÊNCIA

Receitas **R\$ 454,2mi**
 Corretagem **R\$ 29,9mi**

CAPITALIZAÇÃO

Arrecadação **R\$ 150,2mi**
 Corretagem **R\$ 16,1mi**

ASSISTÊNCIA

Receitas **R\$ 68,2mi**
 Corretagem **R\$ 10,4mi**

PRESTAMISTA

Prêmios Emitidos **R\$ 378,4mi**
 Corretagem **R\$ 116,5mi**

HABITACIONAL

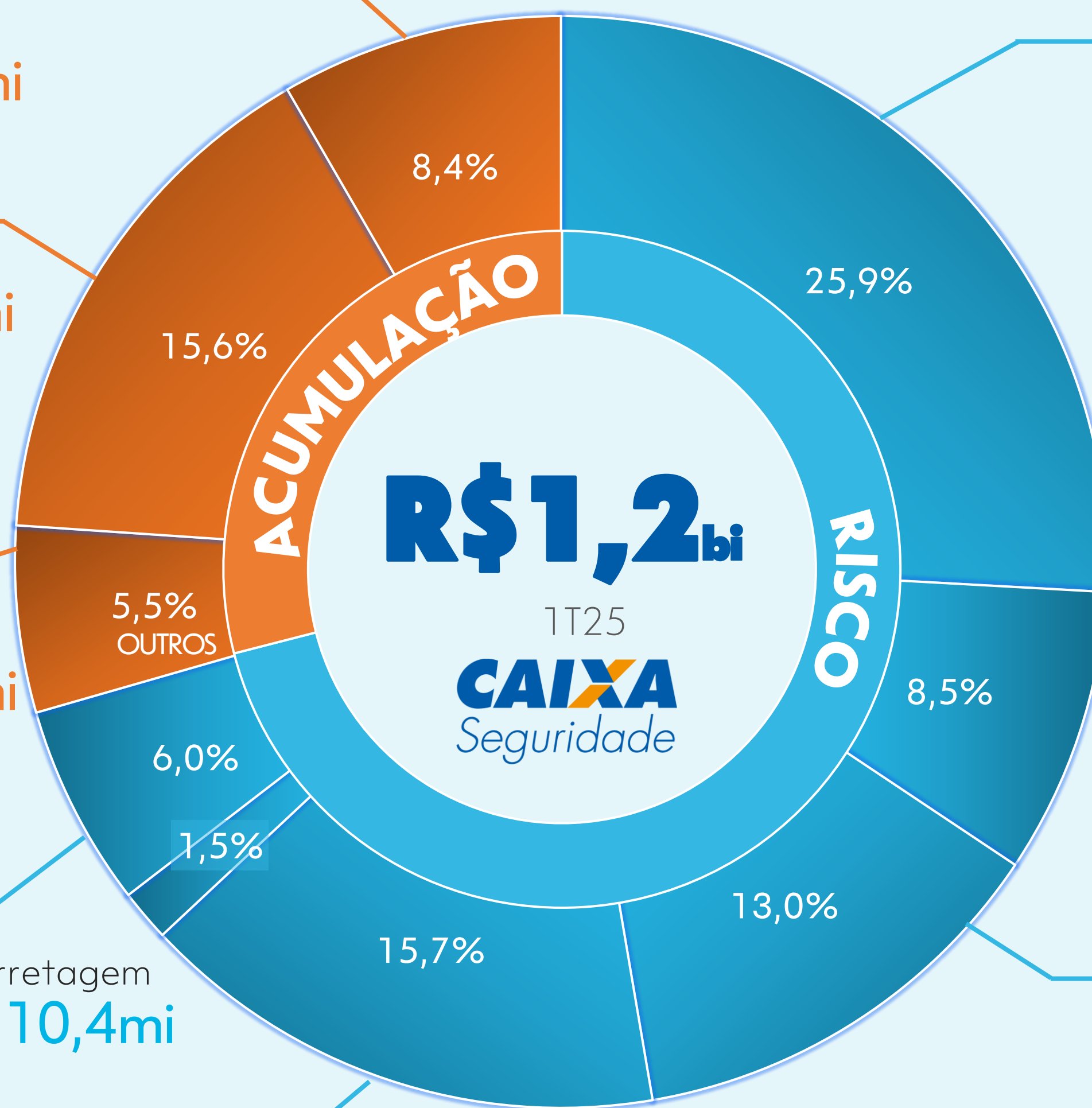
Prêmios Emitidos **R\$ 962,0mi**
 Corretagem **R\$ 128,3mi**

RESIDENCIAL

Prêmios Emitidos **R\$ 267,8mi**
 Corretagem **R\$ 66,7mi**

VIDA

Prêmios Emitidos **R\$ 557,4mi**
 Corretagem **R\$ 39,1mi**

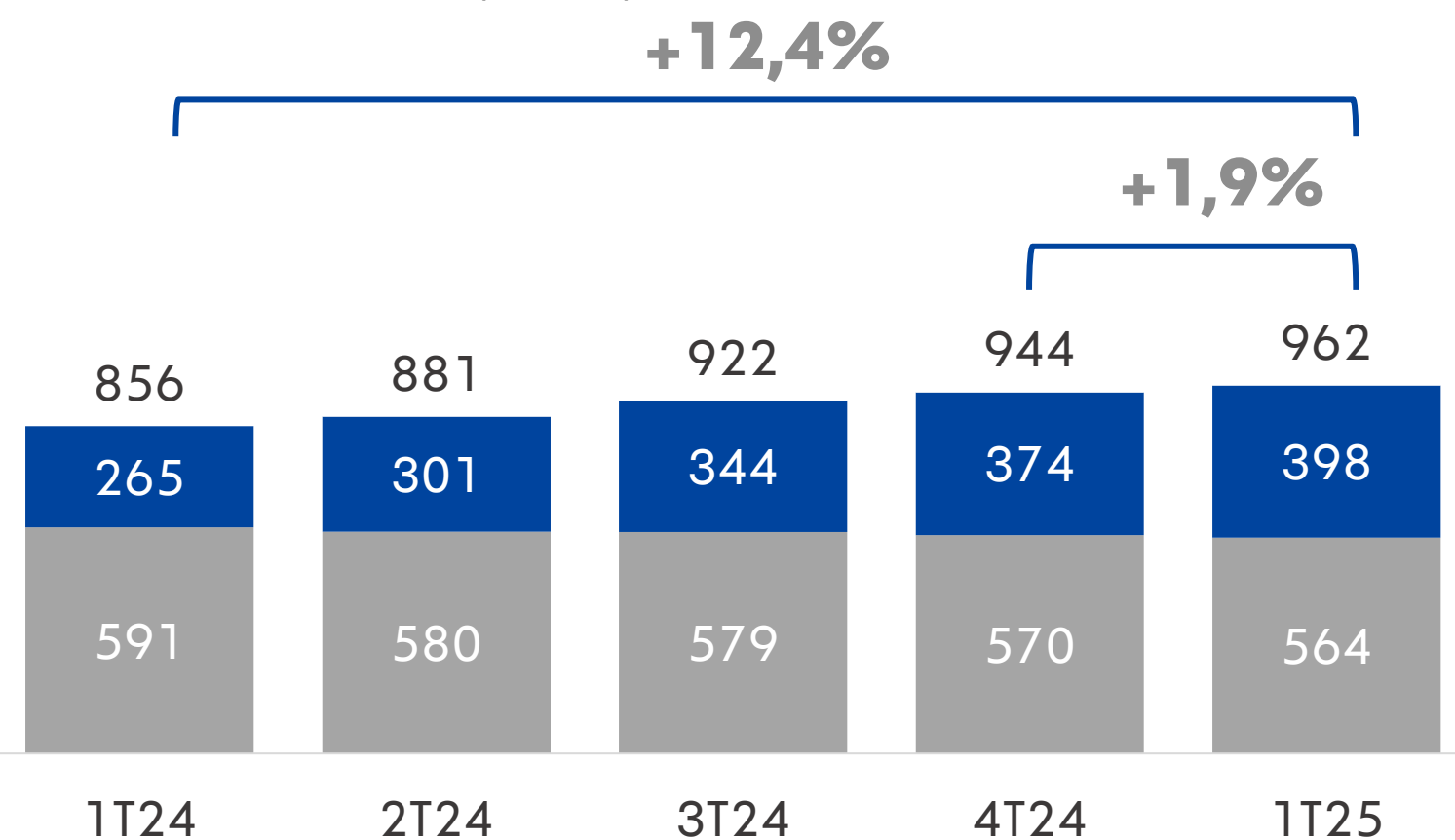


¹Corretagem líquida dos custos de premiação, remuneração e demais custos de serviços

Prêmios Emitidos Habitacional

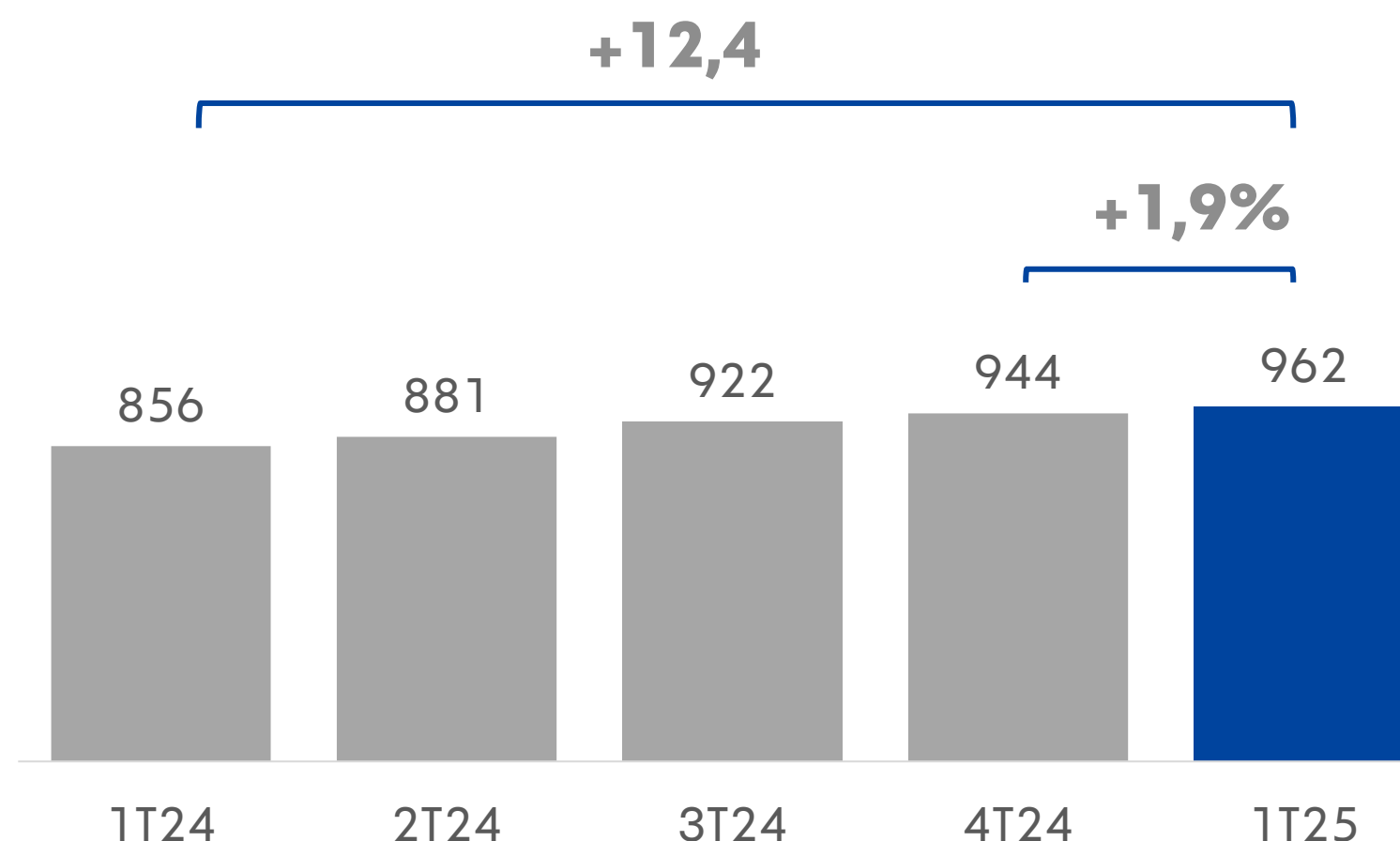
R\$ milhões

- CNP (Run-off)
- Caixa Residencial (Run-on)



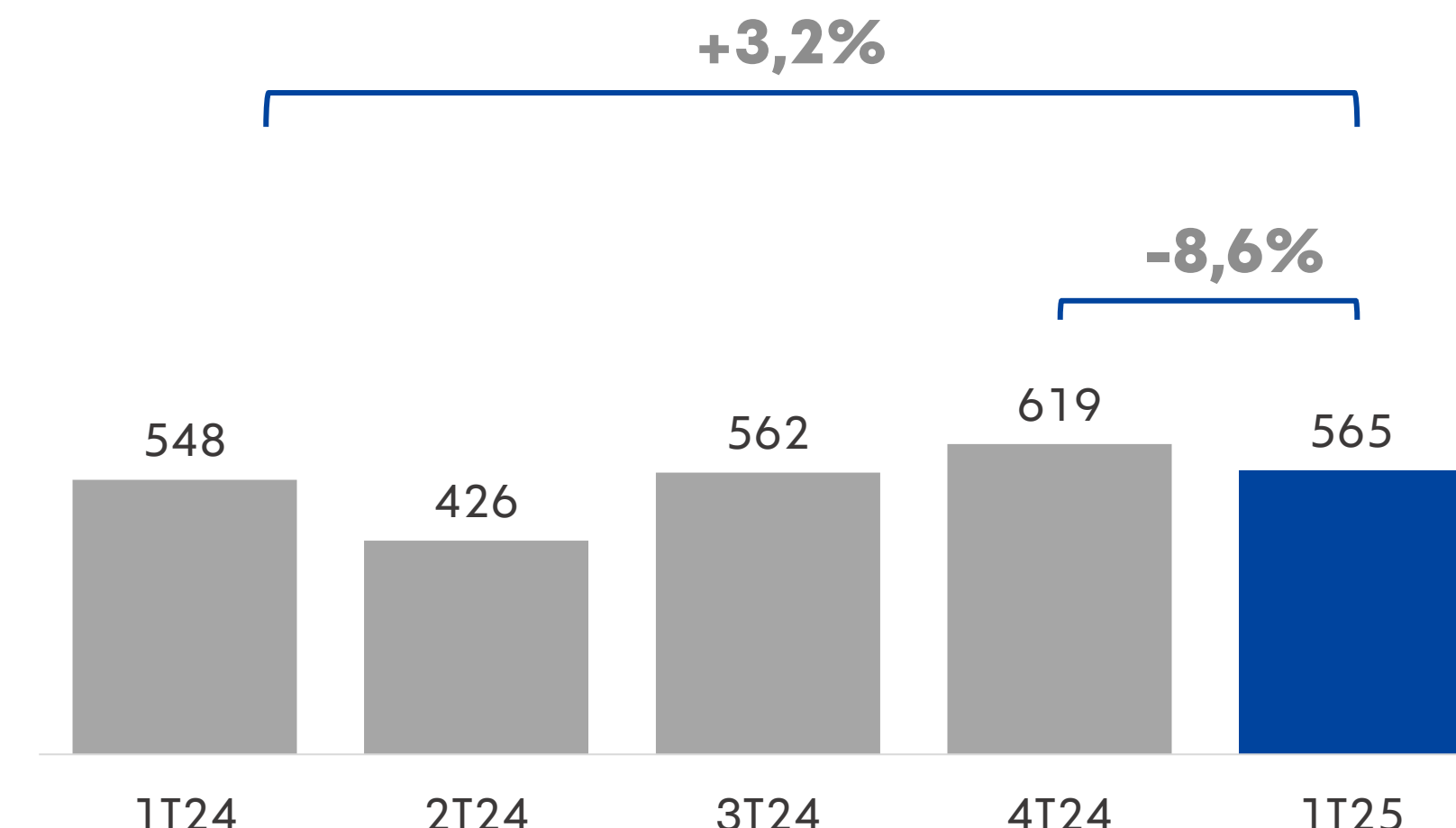
Prêmios Ganhos Habitacional

R\$ milhões



Margem Operacional Habitacional

R\$ milhões



Prêmios emitidos

Manutenção da liderança de mercado, com curva ascendente trimestral.

Sinistralidade

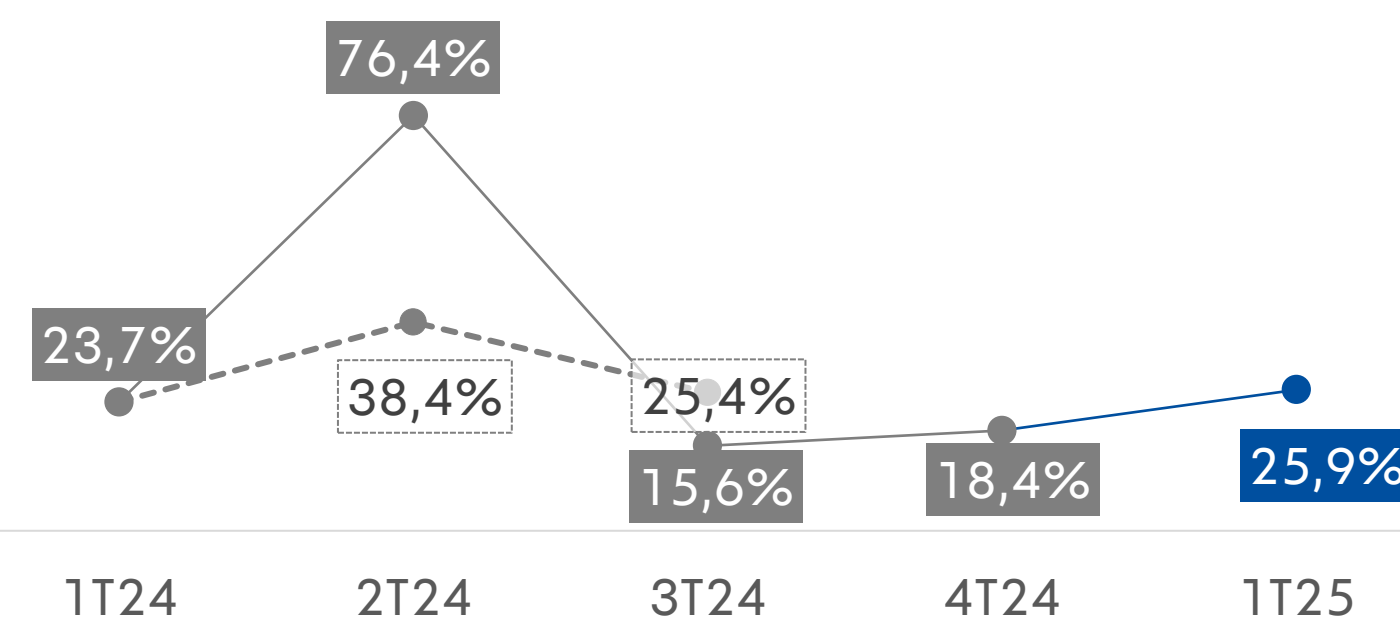
Aumento do volume de sinistros no run-off entre 1T25 e 1T24.

Indicadores de Desempenho

Sinistralidade Habitacional

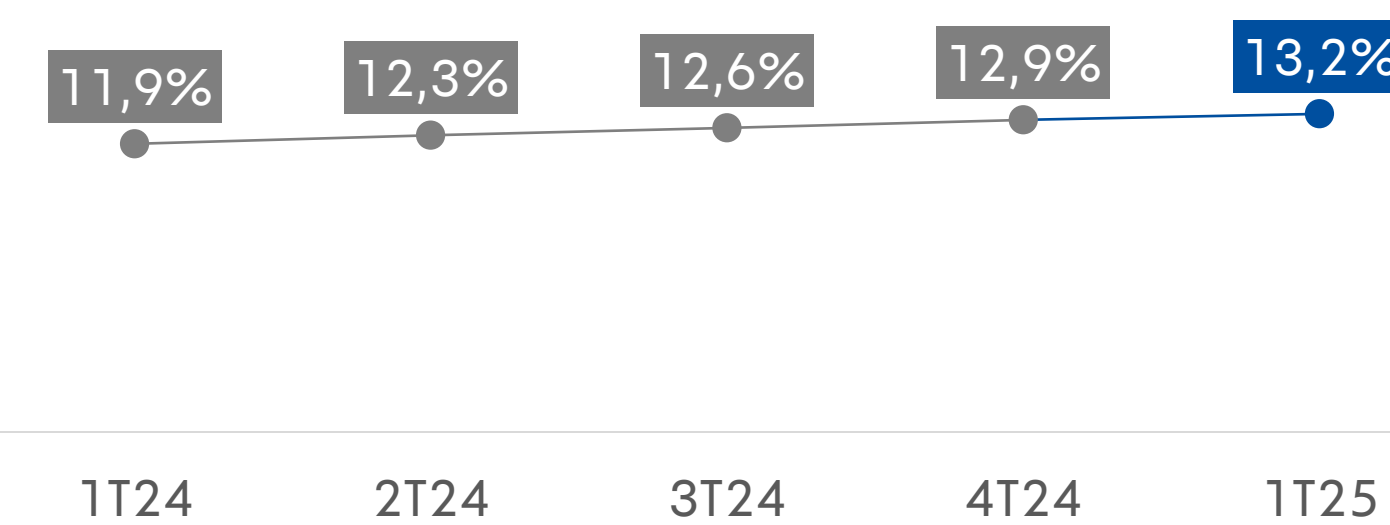
% Prêmio Ganho

● Líq. Resseguros



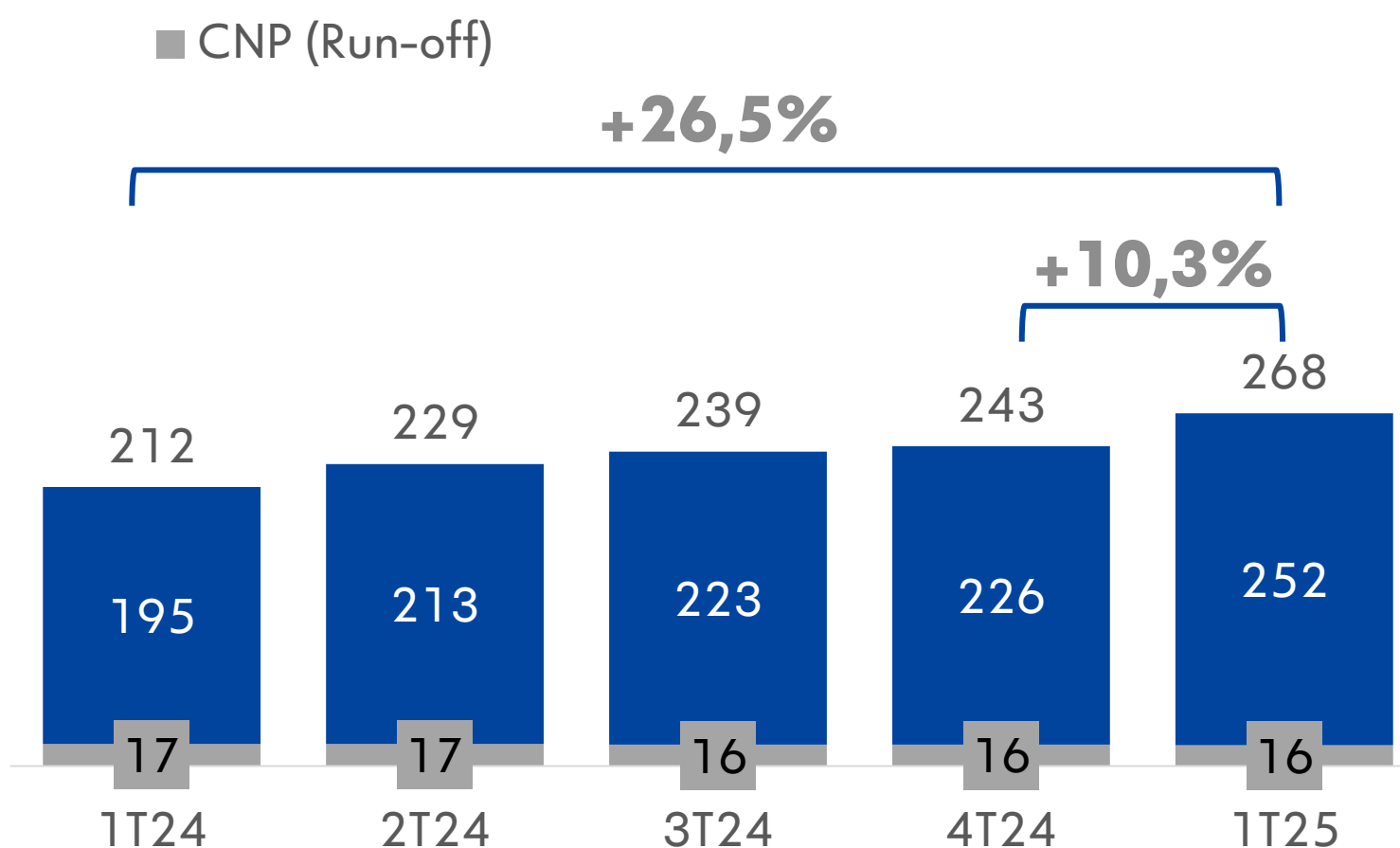
Comissionamento Habitacional

% Prêmio Ganho



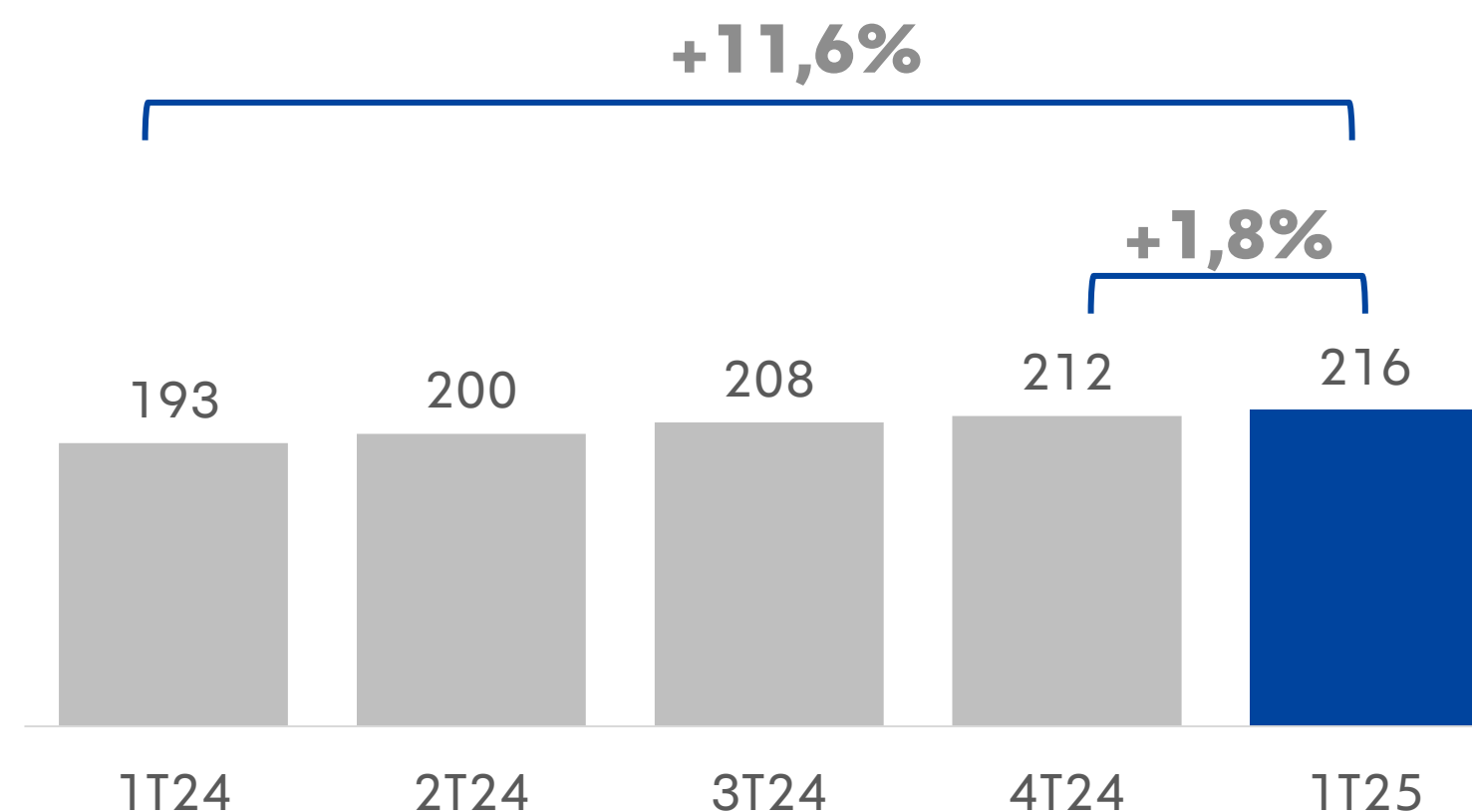
Prêmios Emitidos Residencial

R\$ milhões



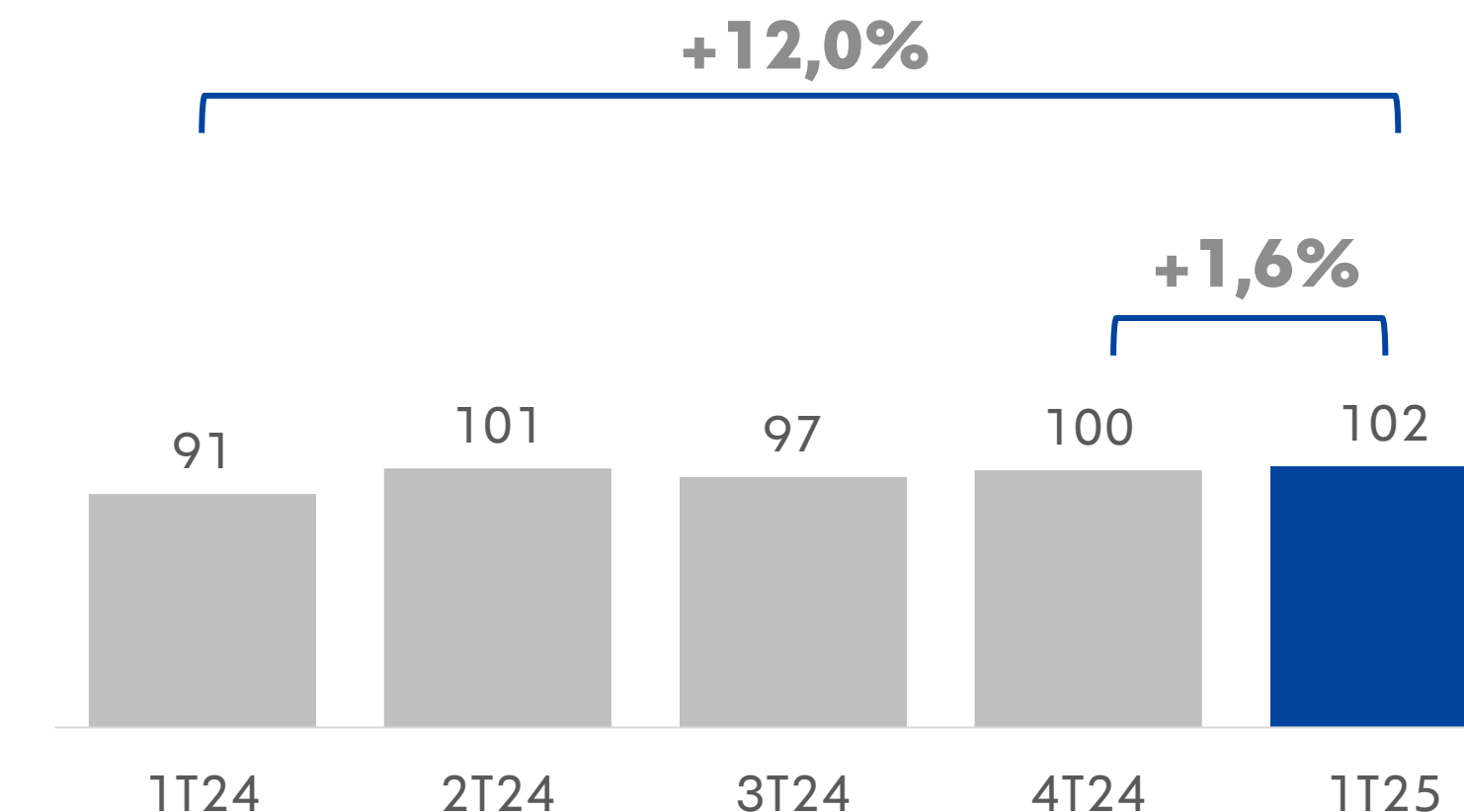
Prêmios Ganhos Residencial

R\$ milhões



Margem Operacional Residencial

R\$ milhões



Prêmios Emitidos

Maior volume trimestral de prêmios emitidos pelo quarto período consecutivo.

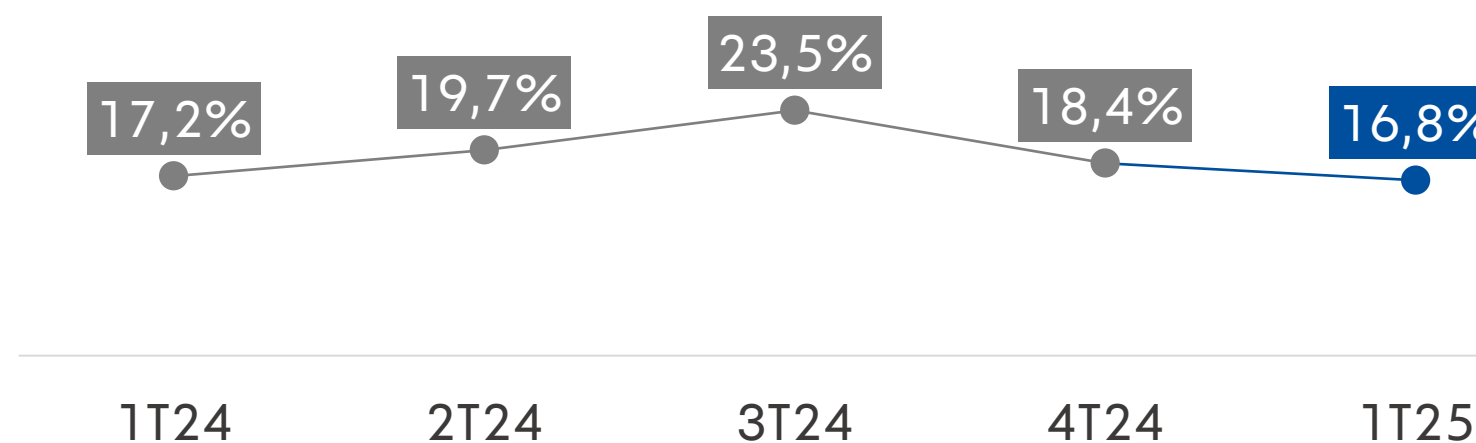
Seguro Acoplado

Emissões com efeito de empilhamento de apólices acopladas em financiamentos imobiliários.

Indicadores de Desempenho

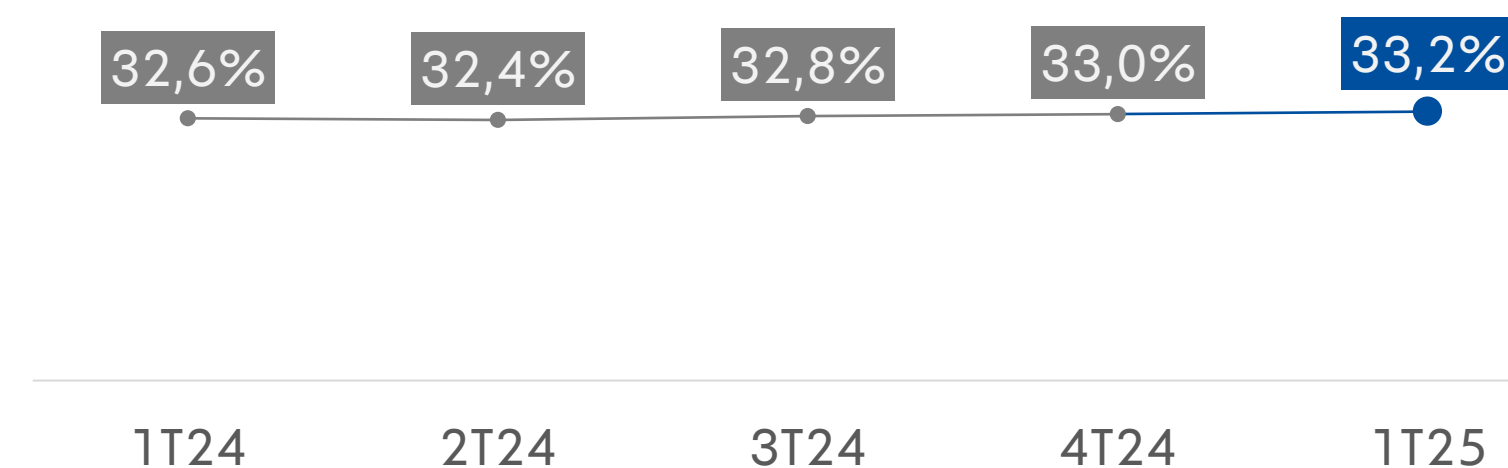
Sinistralidade Residencial

% Prêmio Ganho

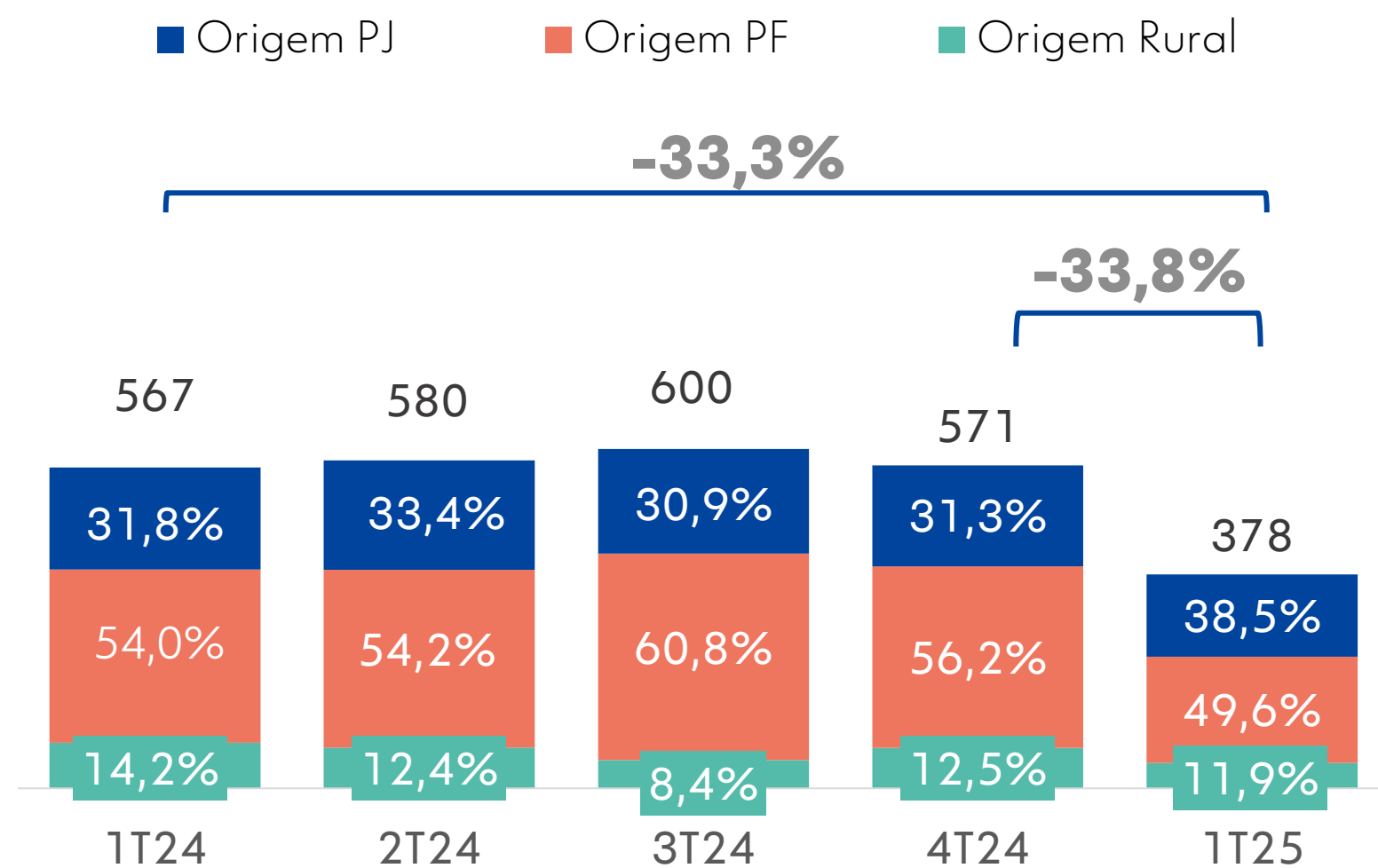


Comissionamento Residencial

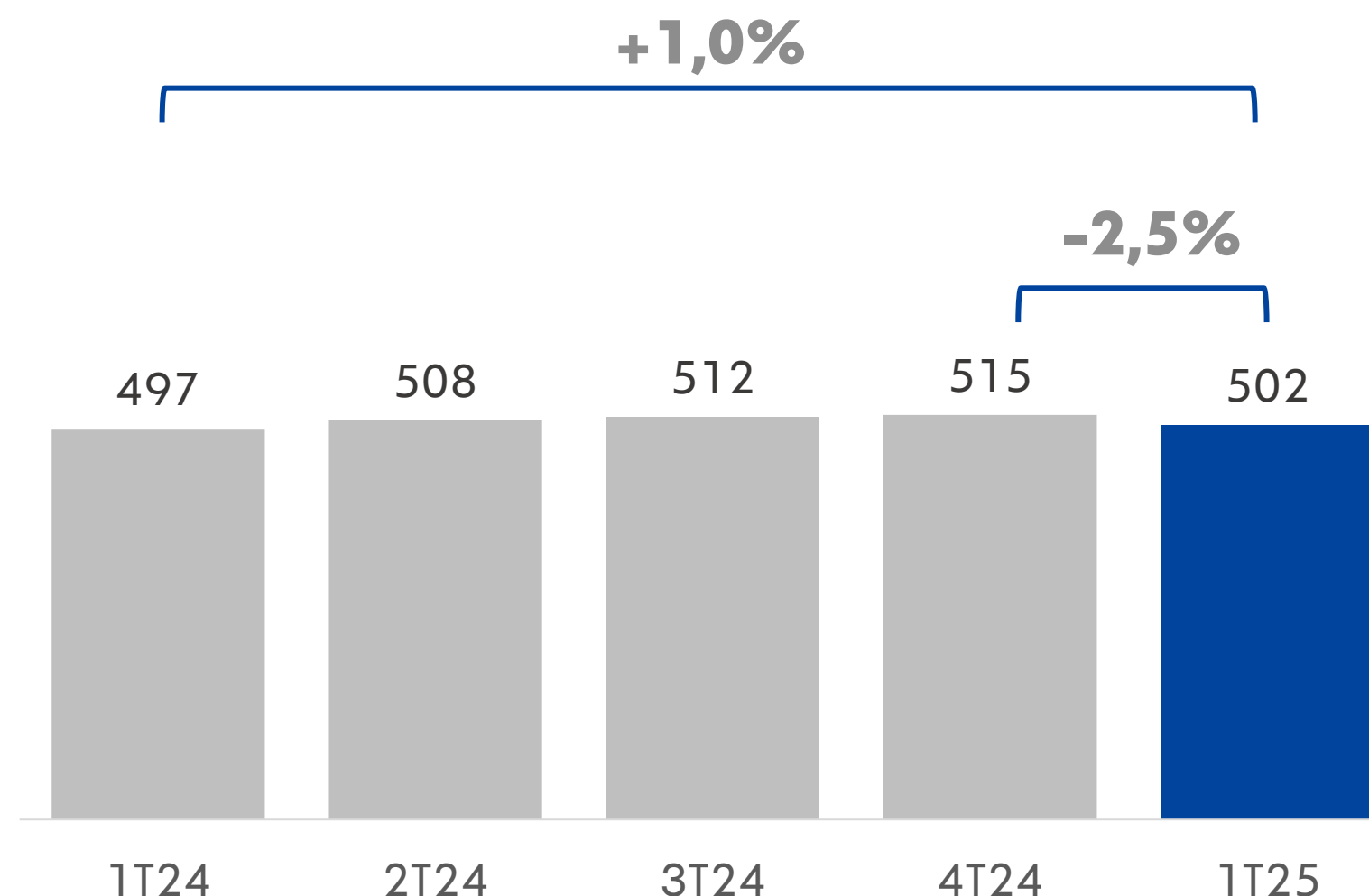
% Prêmio Ganho



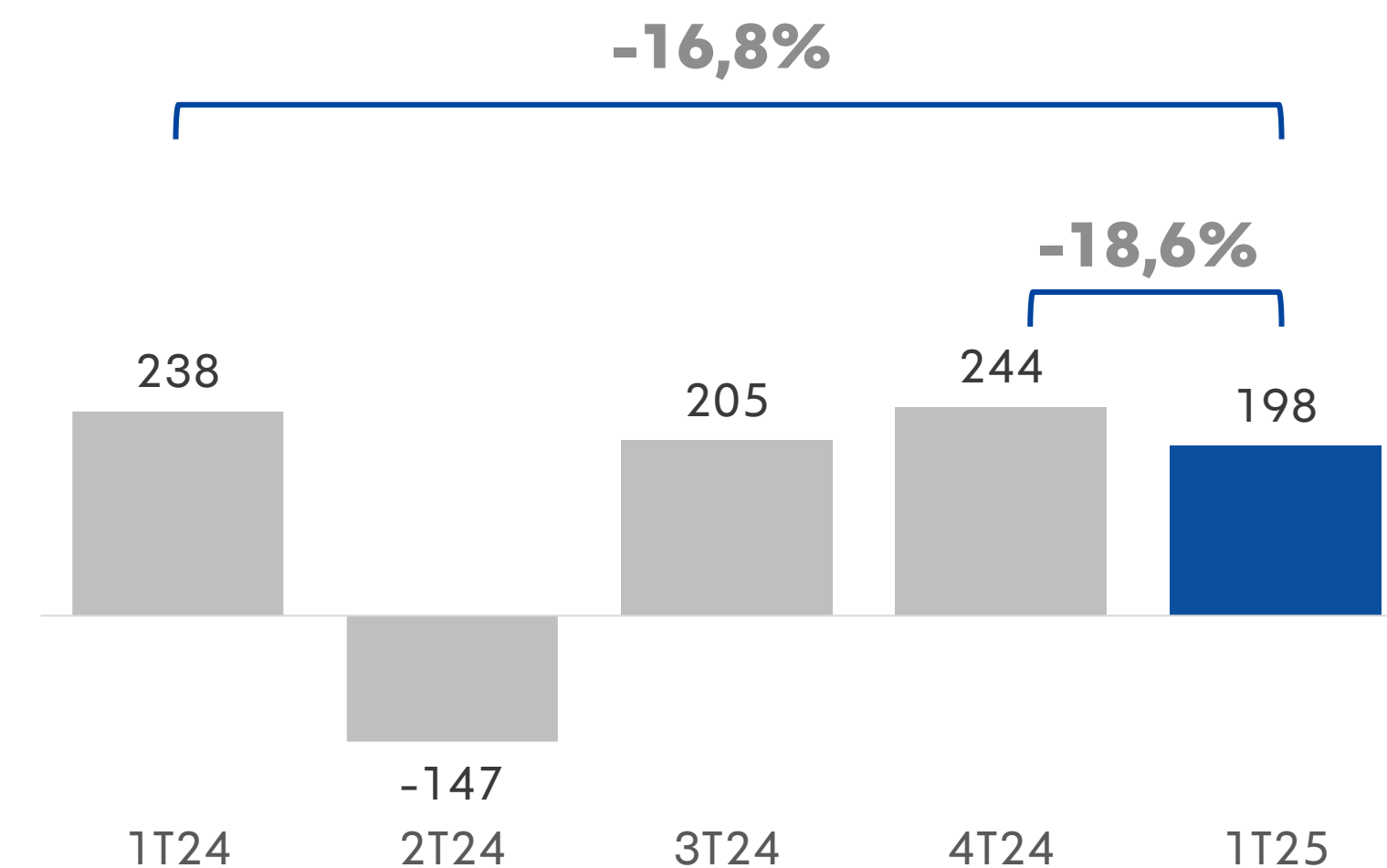
Prêmios Emitidos Prestamista
R\$ milhões



Prêmios Ganhos Prestamista
R\$ milhões



Margem Operacional Prestamista
R\$ milhões



Prêmios Emitidos

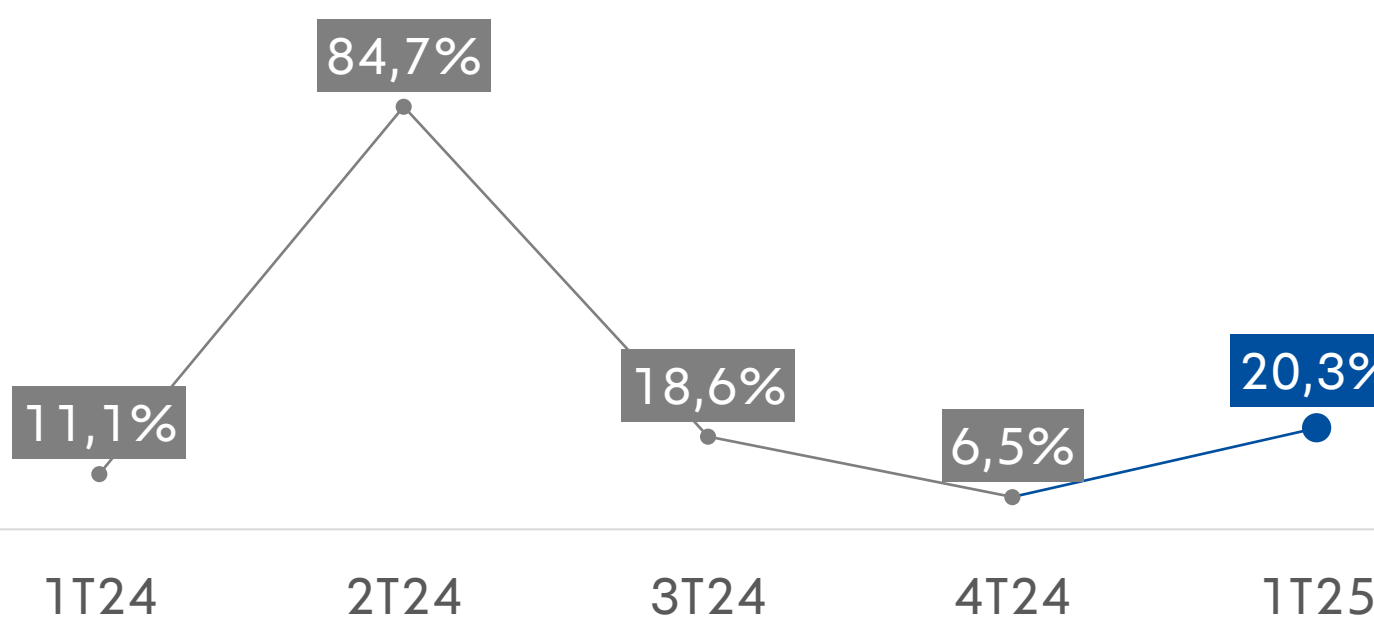
Redução no volume de emissões em 1T25 em relação aos trimestres anteriores, efeito do aumento de taxas de juros e impacto no custo do crédito comercial.

Sinistralidade

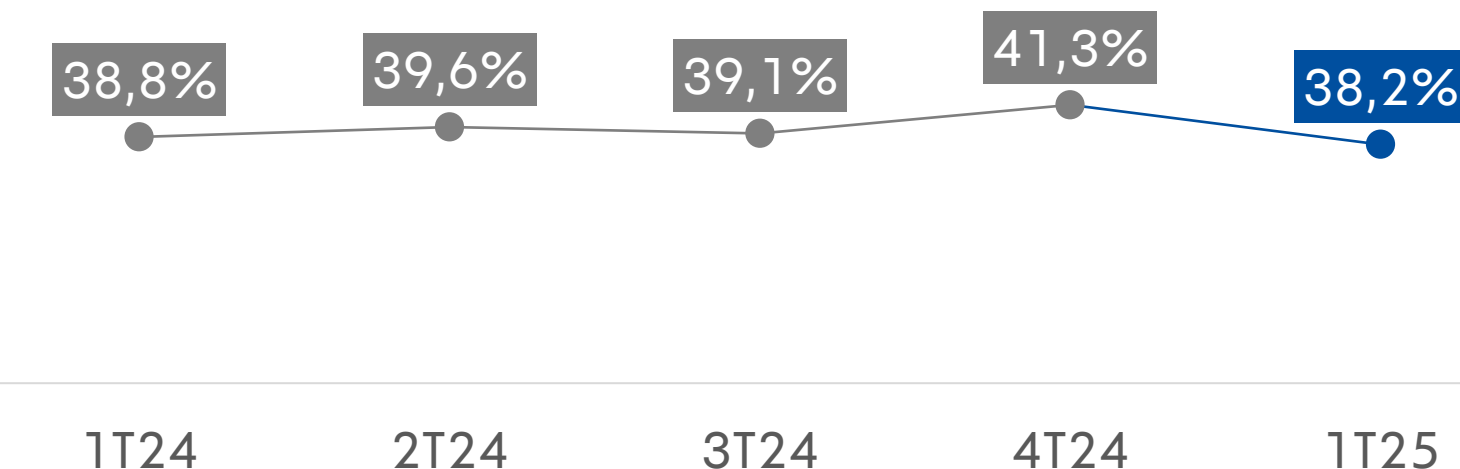
A sinistralidade observada para 1T25 encontra-se próxima do patamar esperado para o ramo, após a implementação do novo processo de avisos de sinistros em 2024.

Sinistralidade Prestamista
% Prêmio Ganho

Indicadores de Desempenho



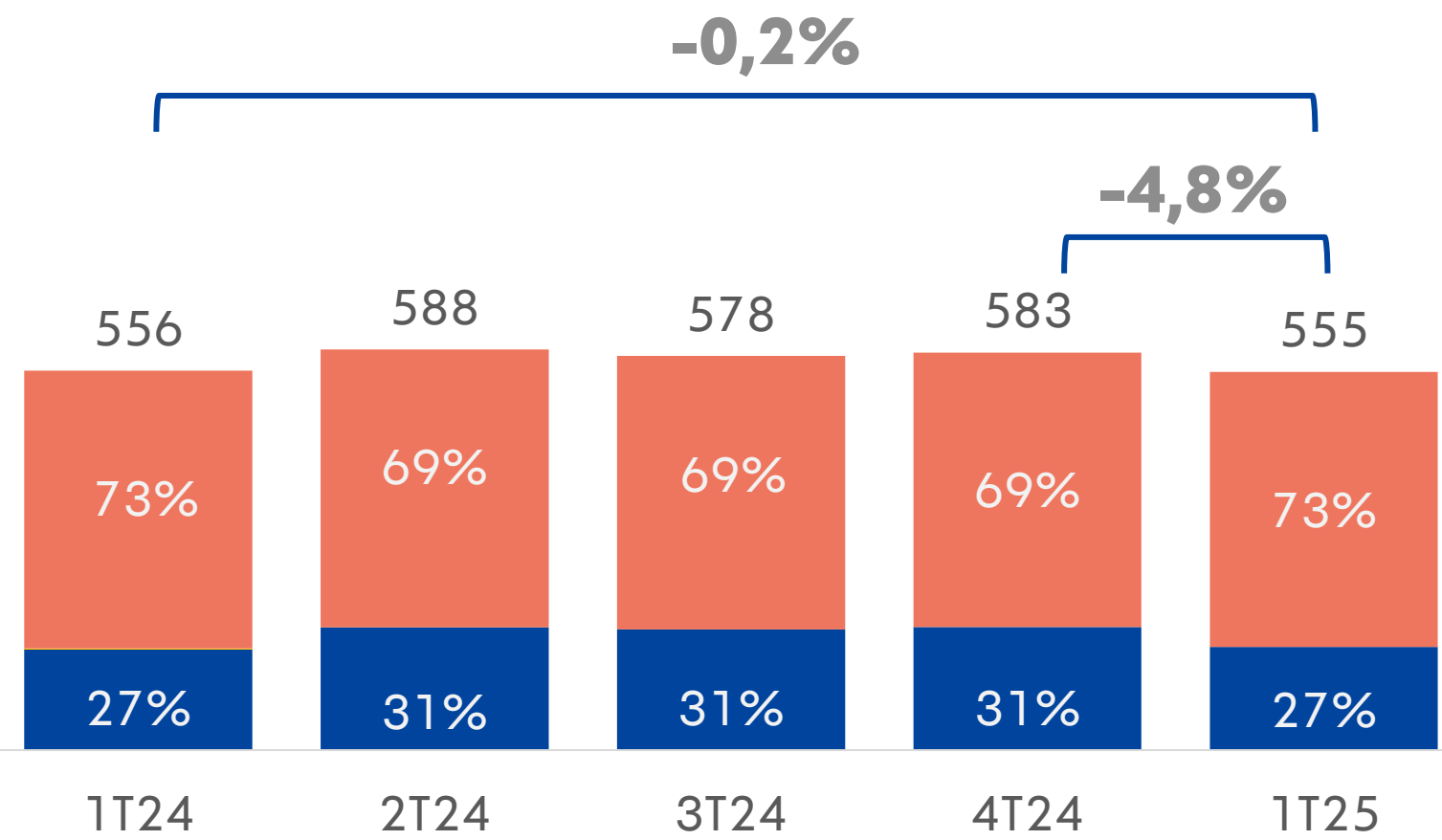
Comissionamento Prestamista
% Prêmio Ganho



Prêmios Emitidos Vida

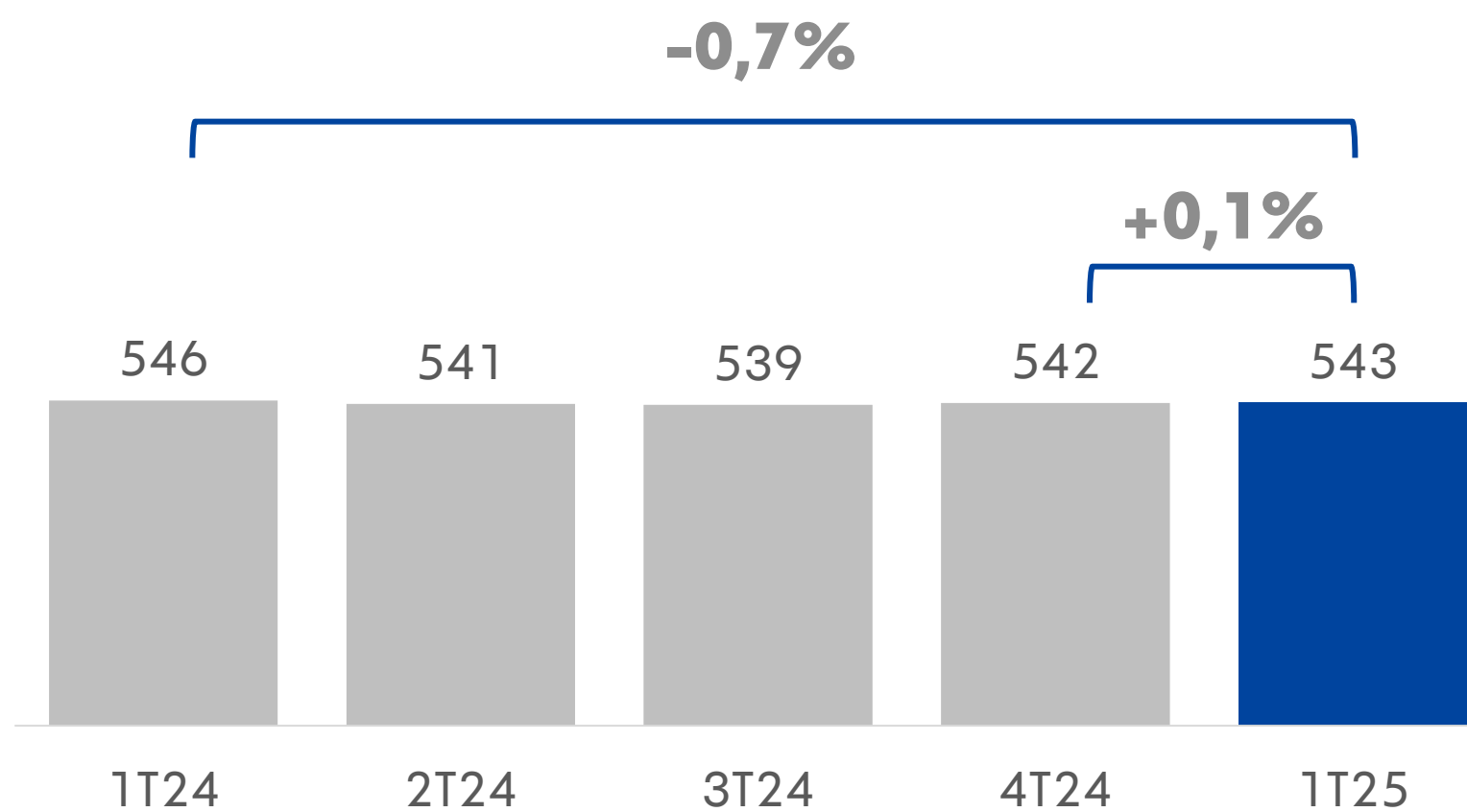
R\$ milhões

■ Pagamento Único ■ Pagamento Mensal



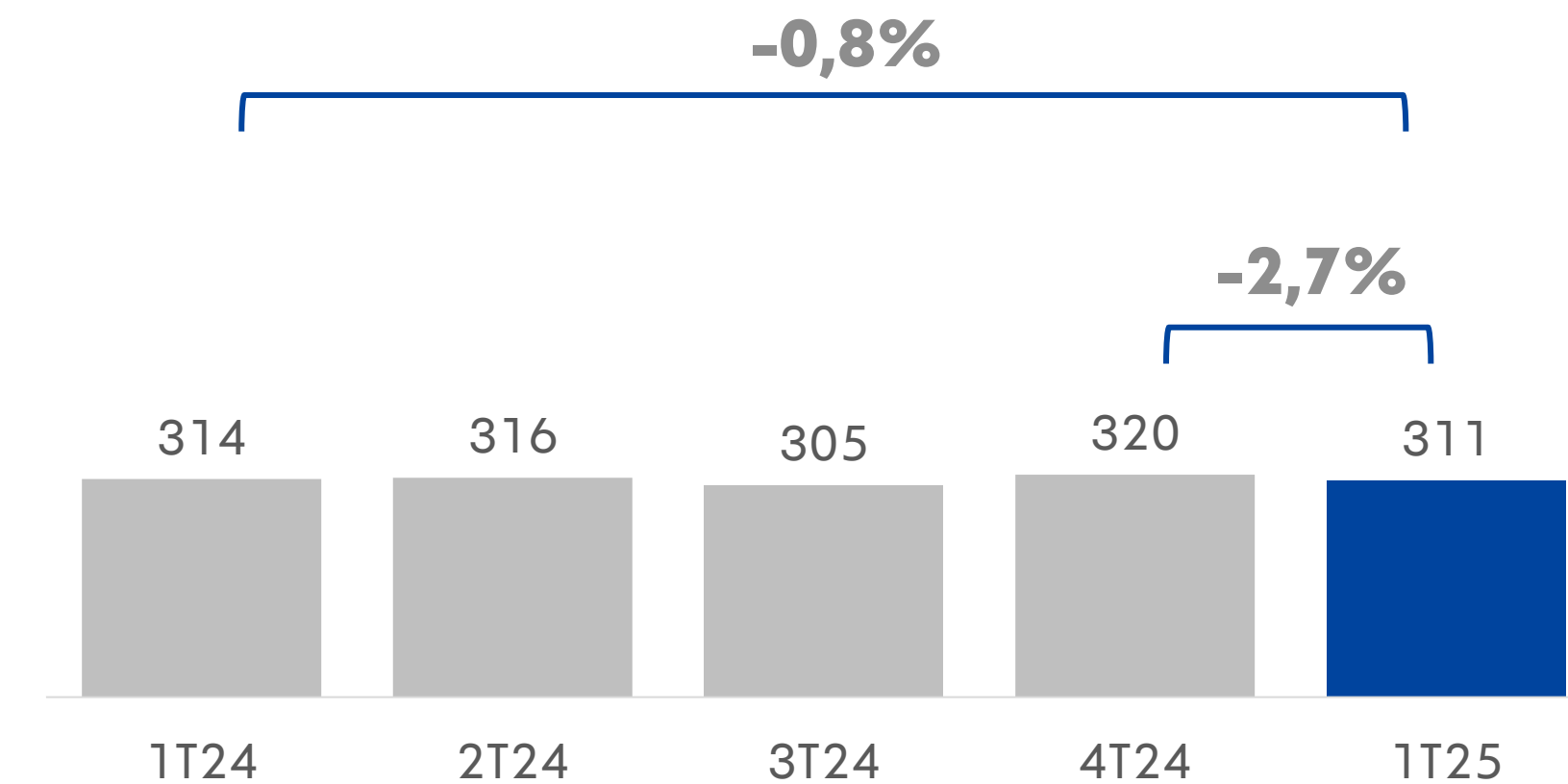
Prêmios Ganhos Vida

R\$ milhões



Margem Operacional Vida

R\$ milhões



Emissões PM

Destaque para as novas emissões da modalidade PM, com crescimento de 93,4% entre 1T25/1T24

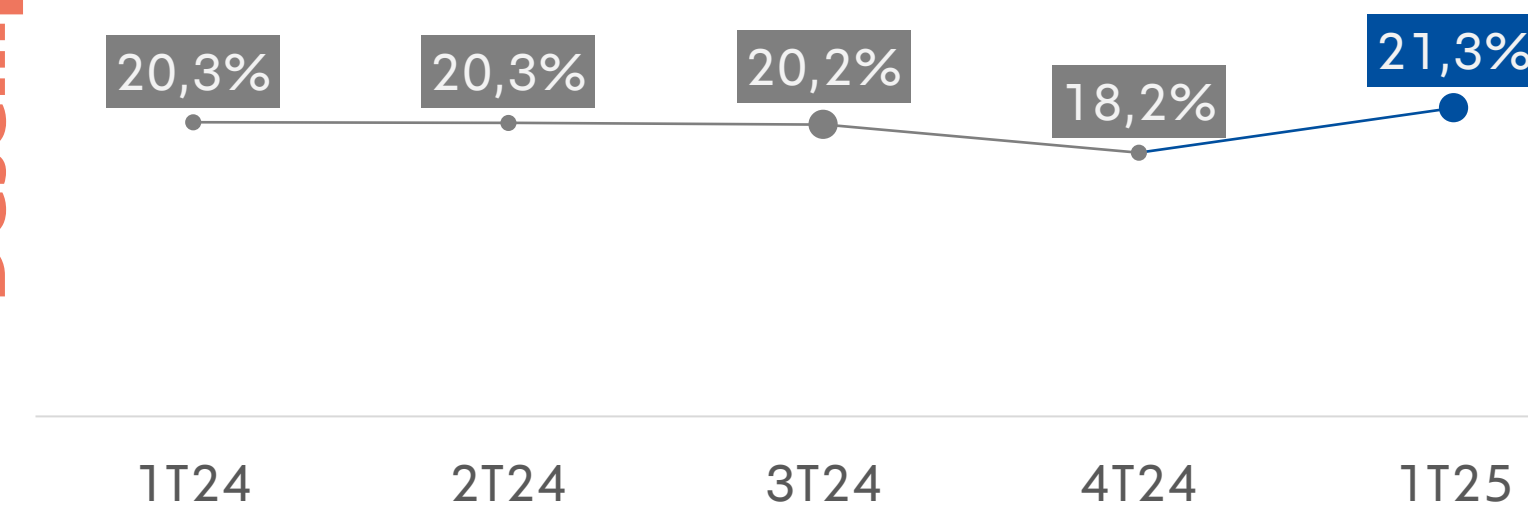
Produtos

Lançado o Seguro de Acidentes Pessoais Premium, para clientes alta renda, e promovida melhorias no Seguro Vida Mulher

Sinistralidade Vida

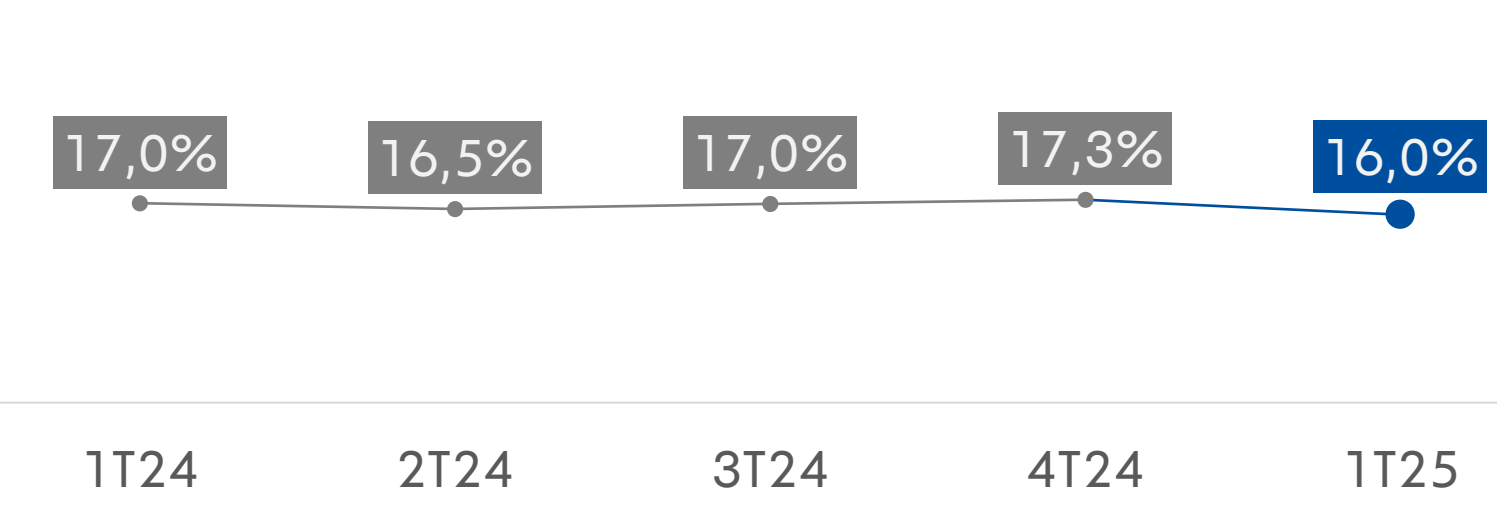
% Prêmio Ganho

Indicadores de Desempenho



Comissionamento Vida

% Prêmio Ganho



1 - Considera o resultado proveniente da Caixa Vida e Previdência.

Assistência

Manutenção da curva ascendente de receitas em 1T25

Outros não estratégicos

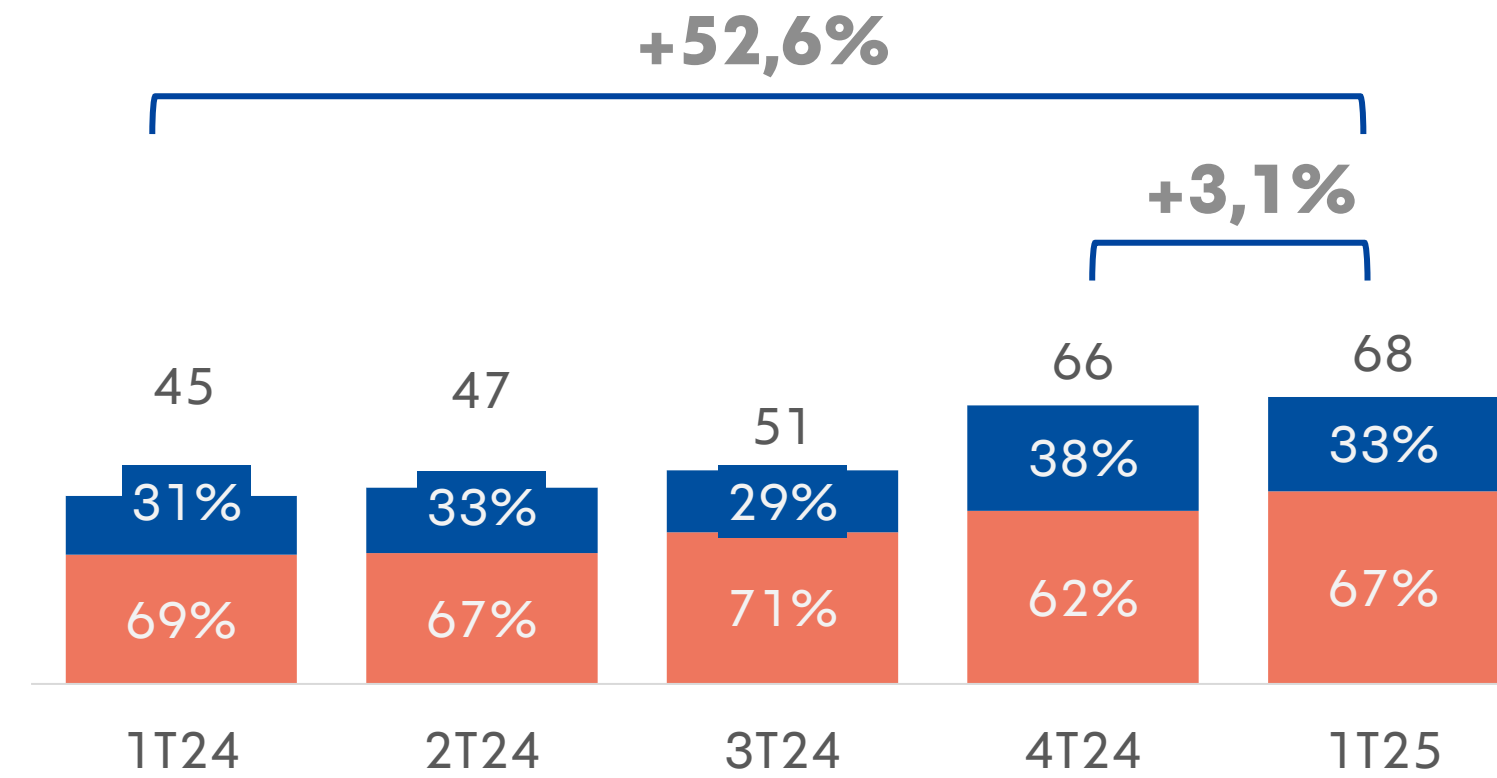
87,7% dos prêmios de 1T25 são do ramo Auto, emitidas pela Youse e comercializadas pela CNP Seguros.

Receitas Assistência

R\$ milhões

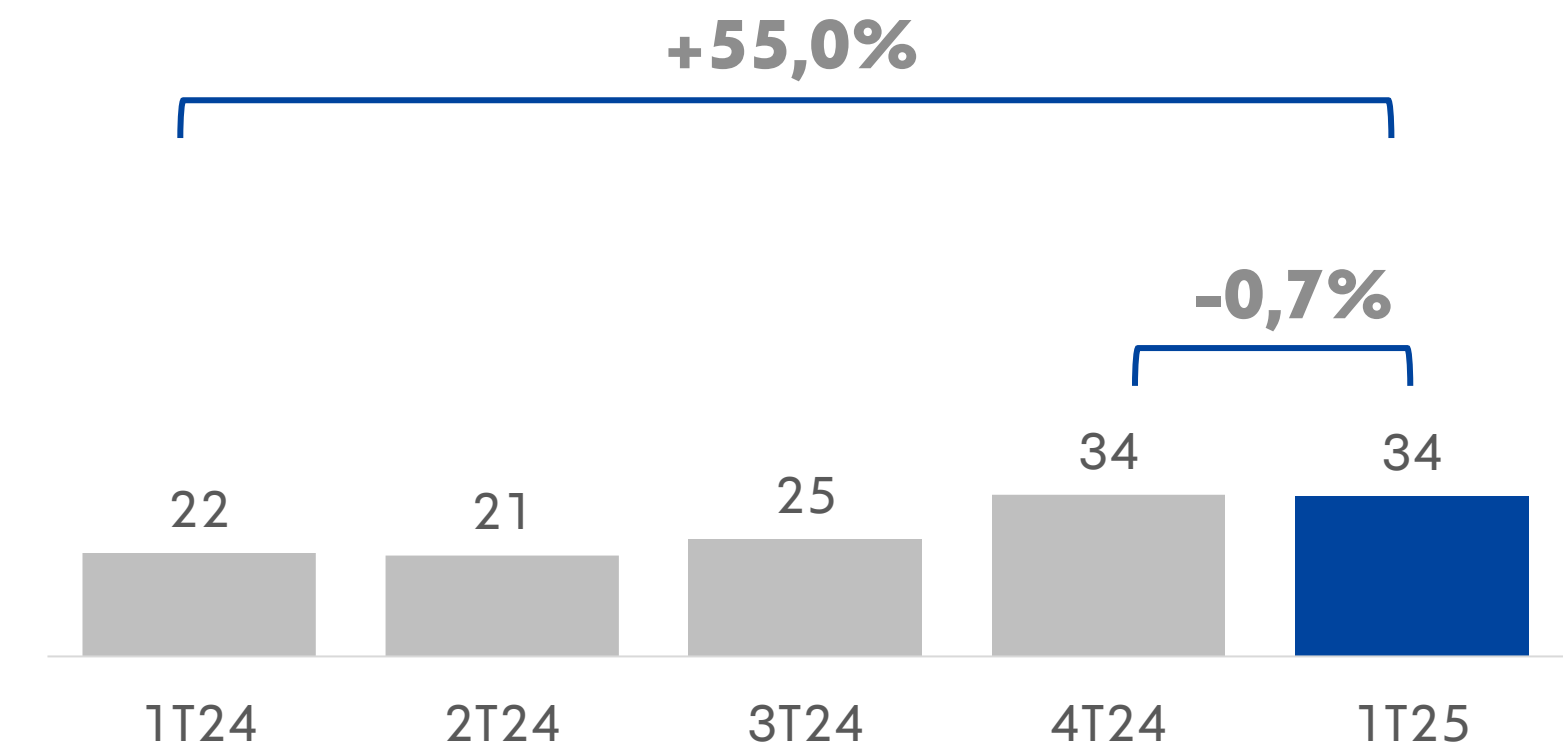
■ B2C ■ B2B

Assistência



Margem Operacional Assistência

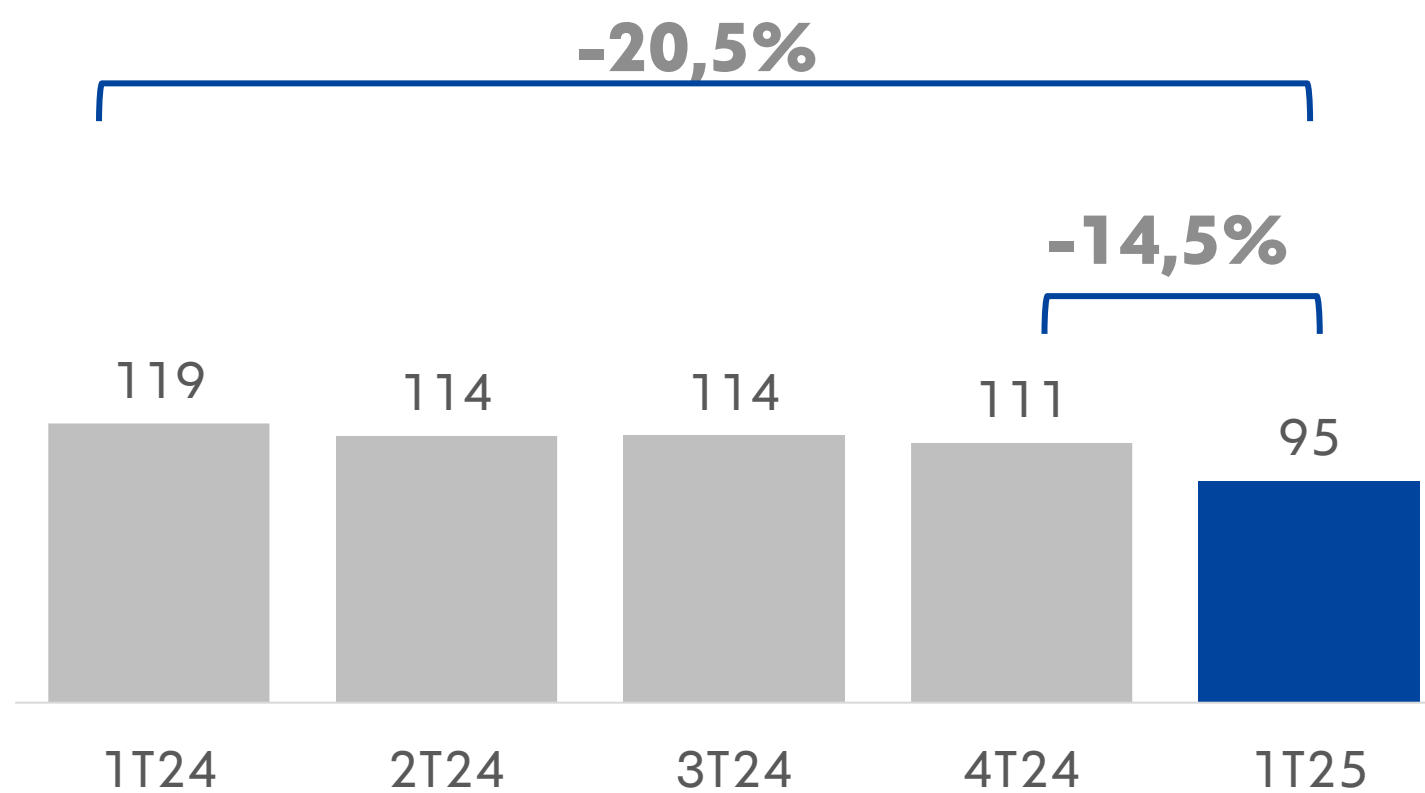
R\$ milhões



Prêmios Emitidos Outros Seguros

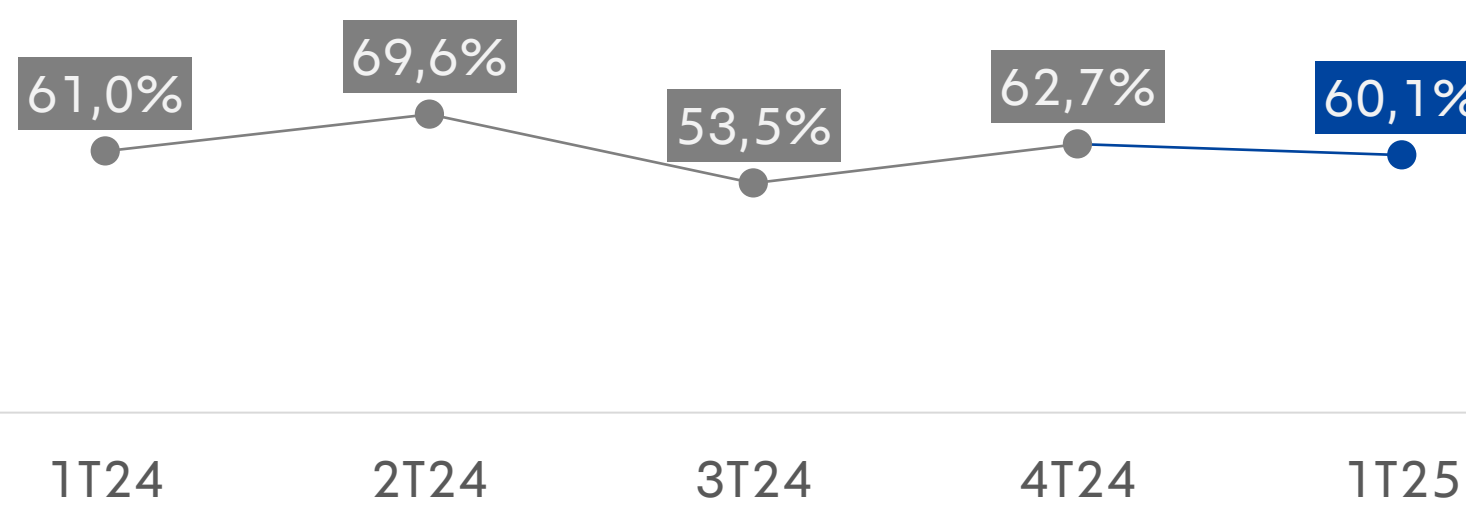
R\$ milhões

Outros Seguros



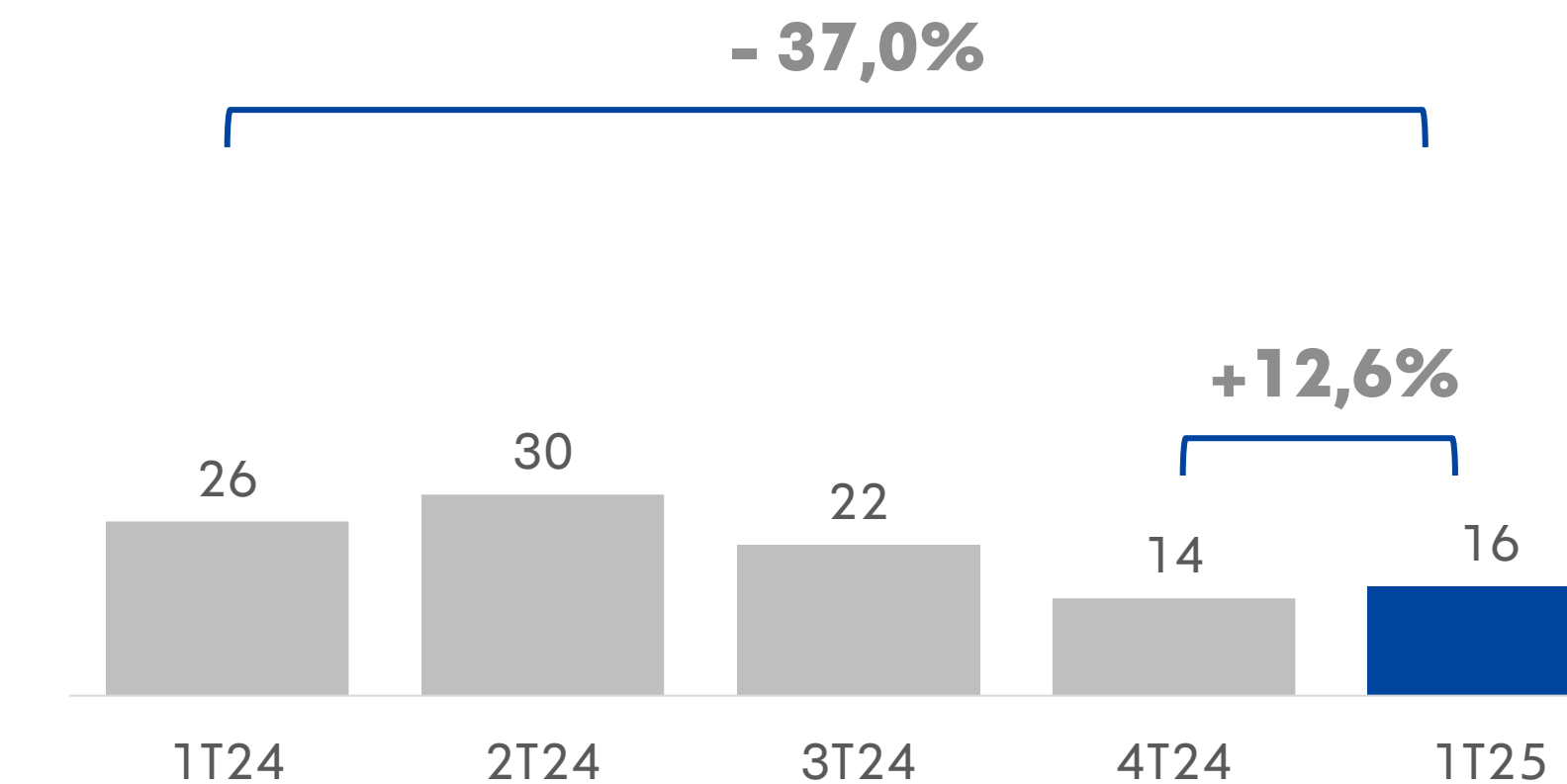
Sinistralidade Outros Seguros

% Prêmio Ganho

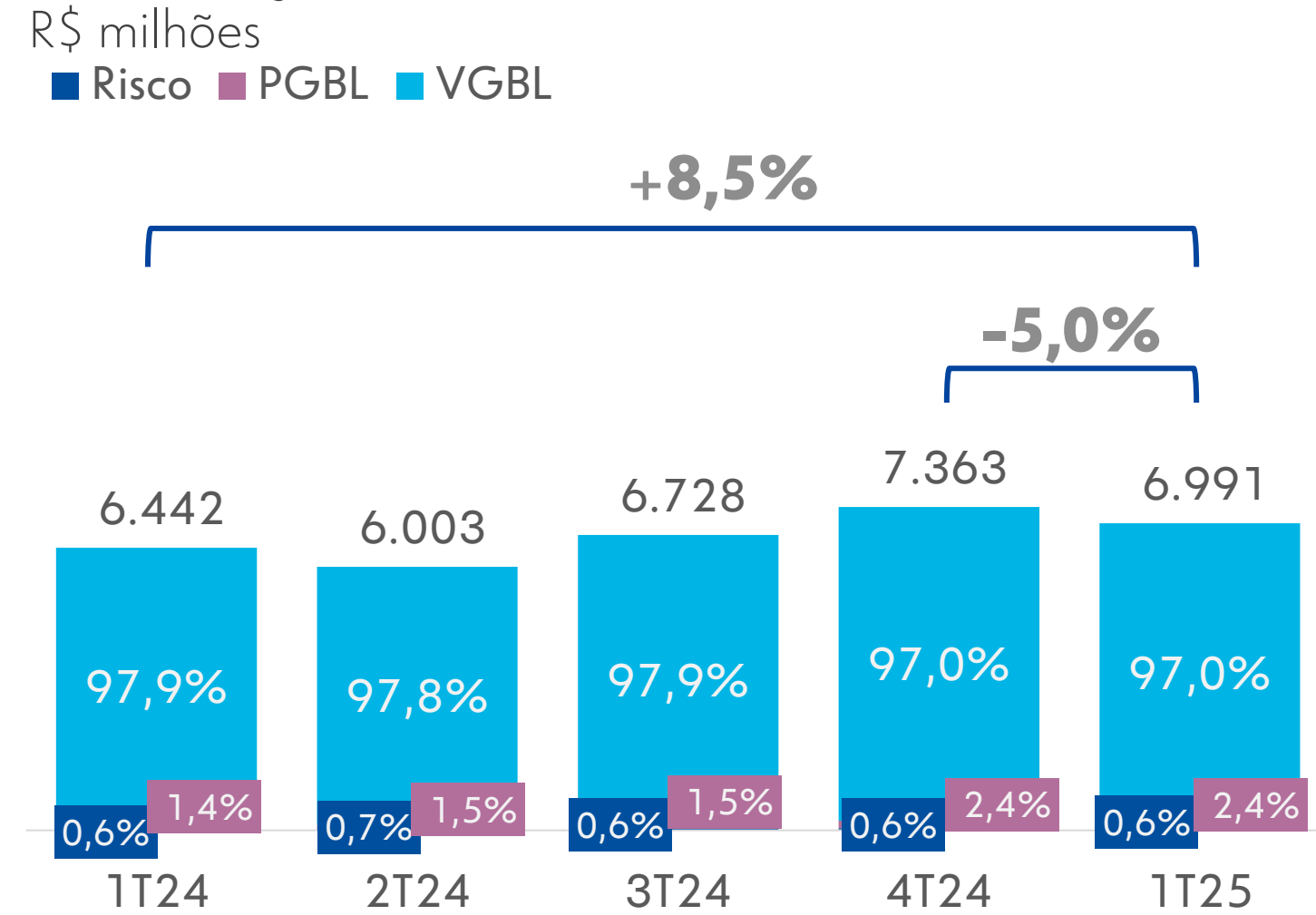


Margem Operacional Outros Seguros

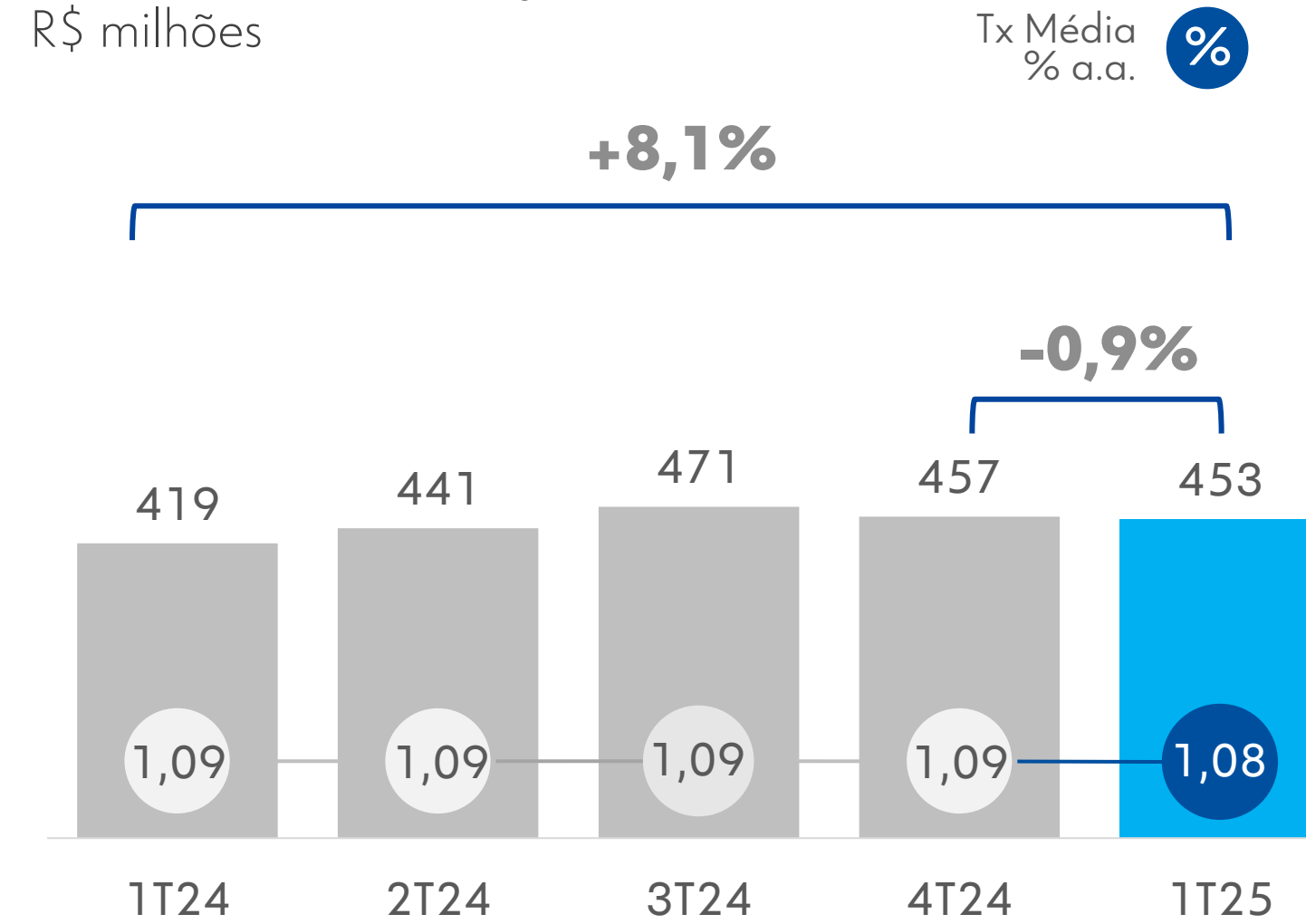
R\$ milhões



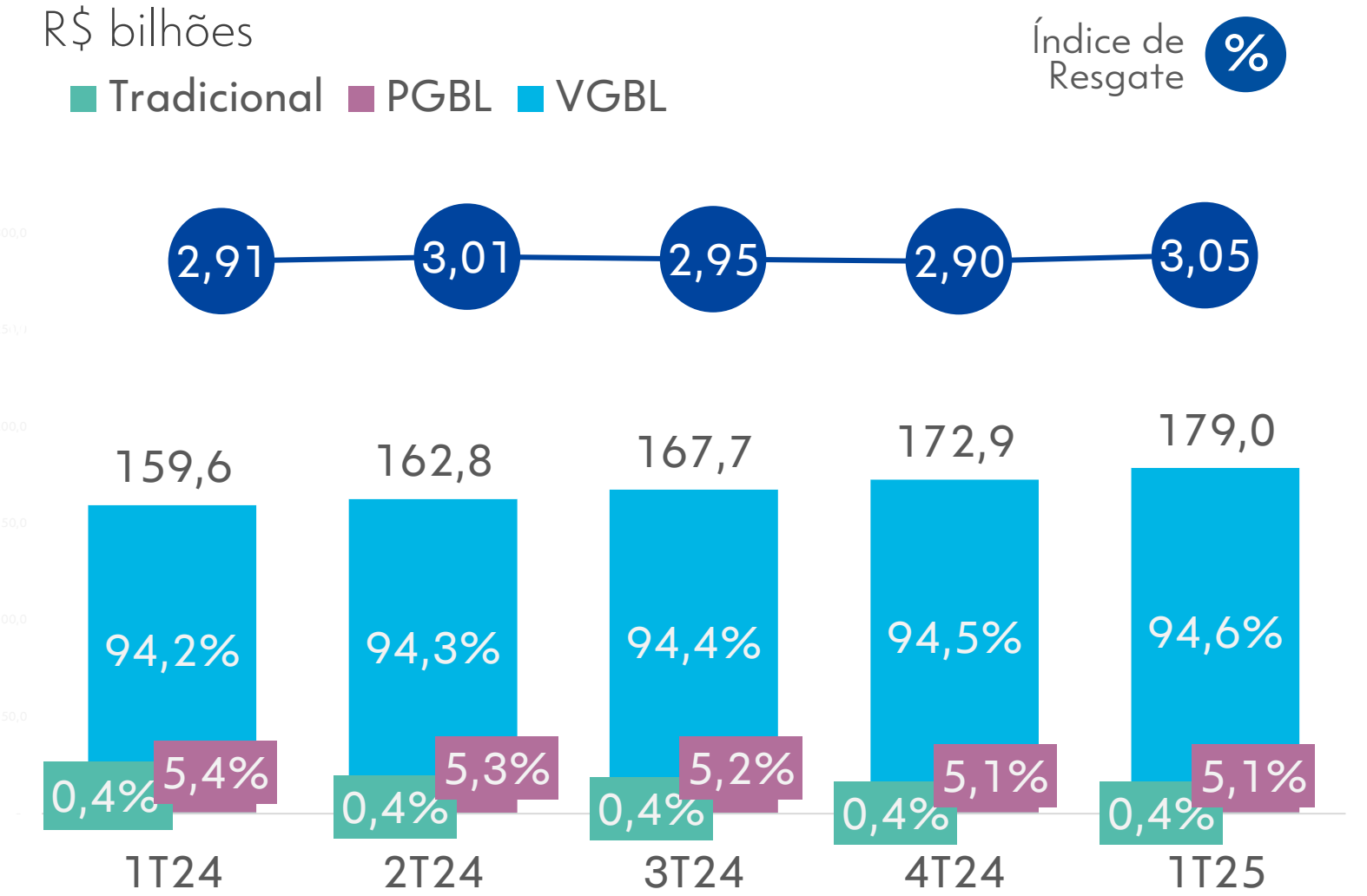
Contribuições e Prêmios Recebidas - Previdência



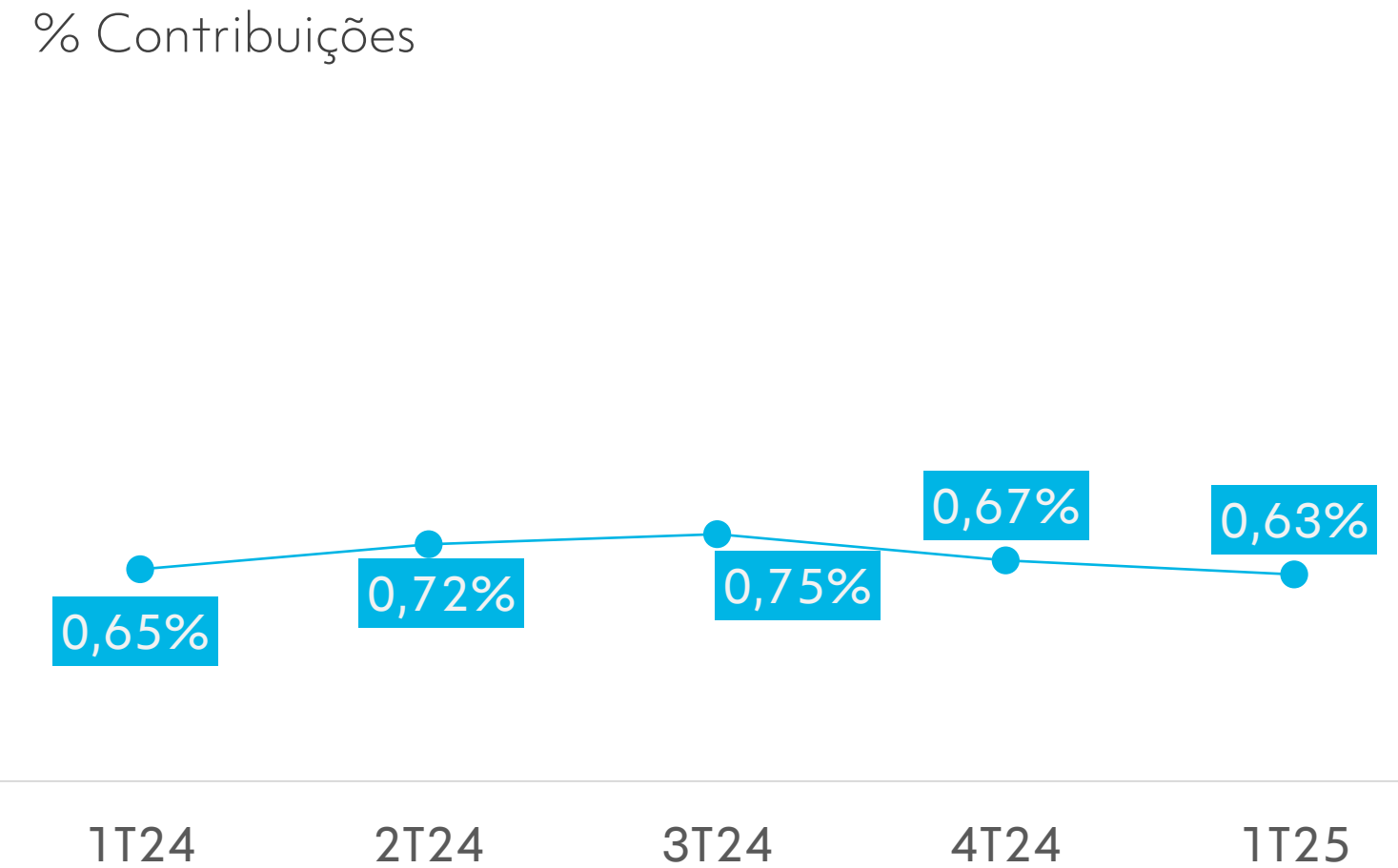
Taxa de Administração - Previdência



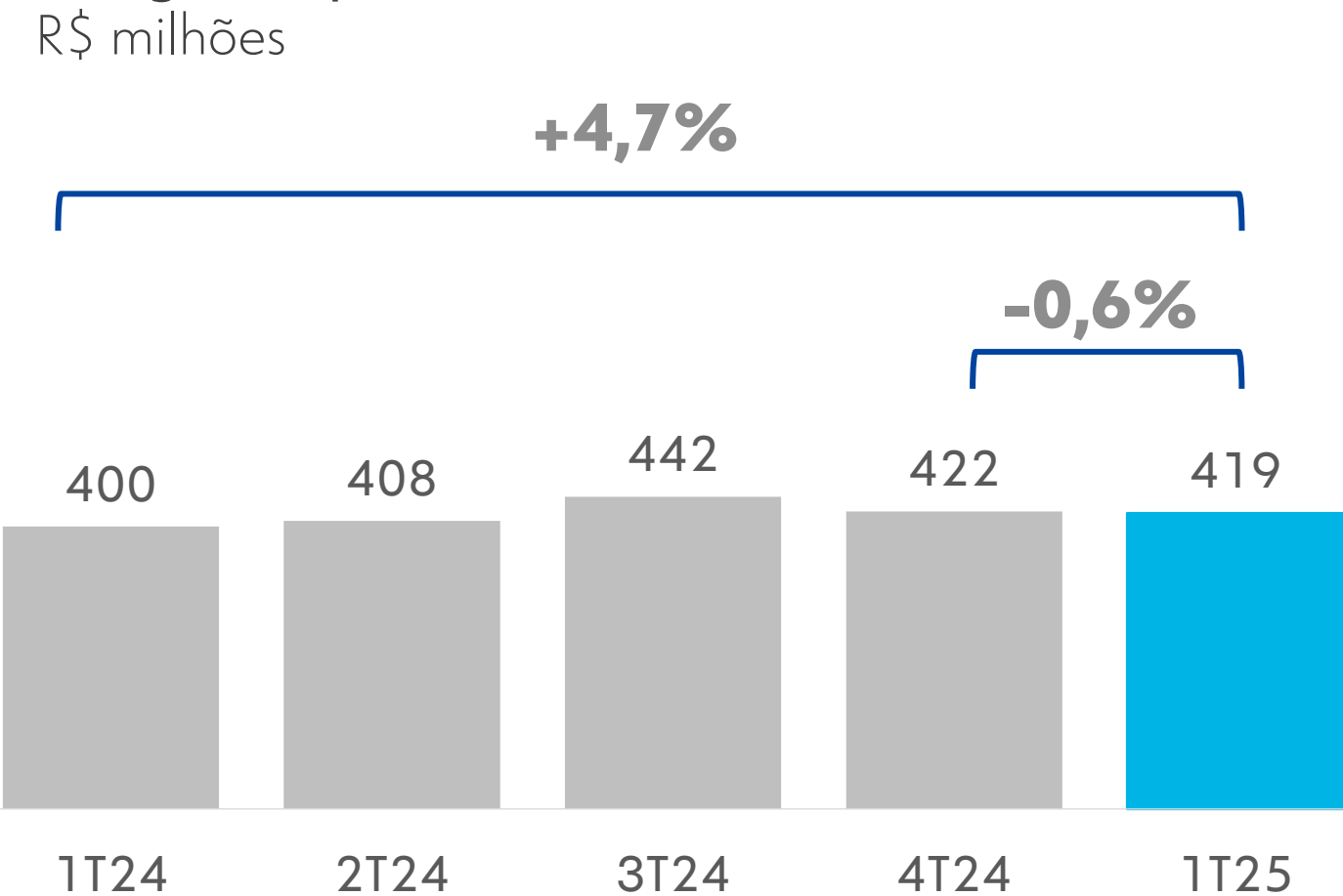
Reservas de Previdência



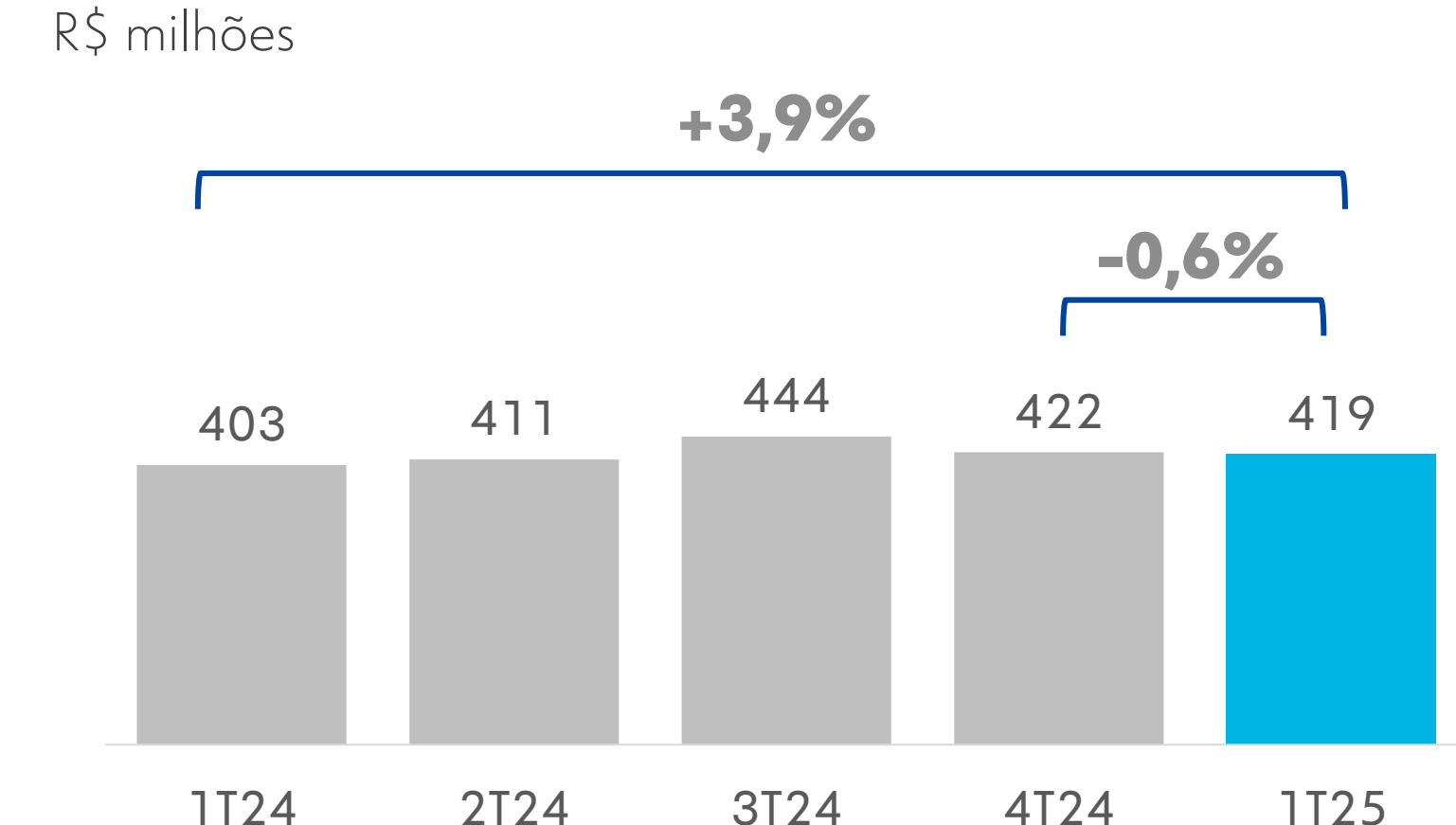
Comissionamento - Previdência



Margem Operacional - Previdência



Margem Operacional - Previdência Ajustada (Ex Earn-out¹ e LPC²)



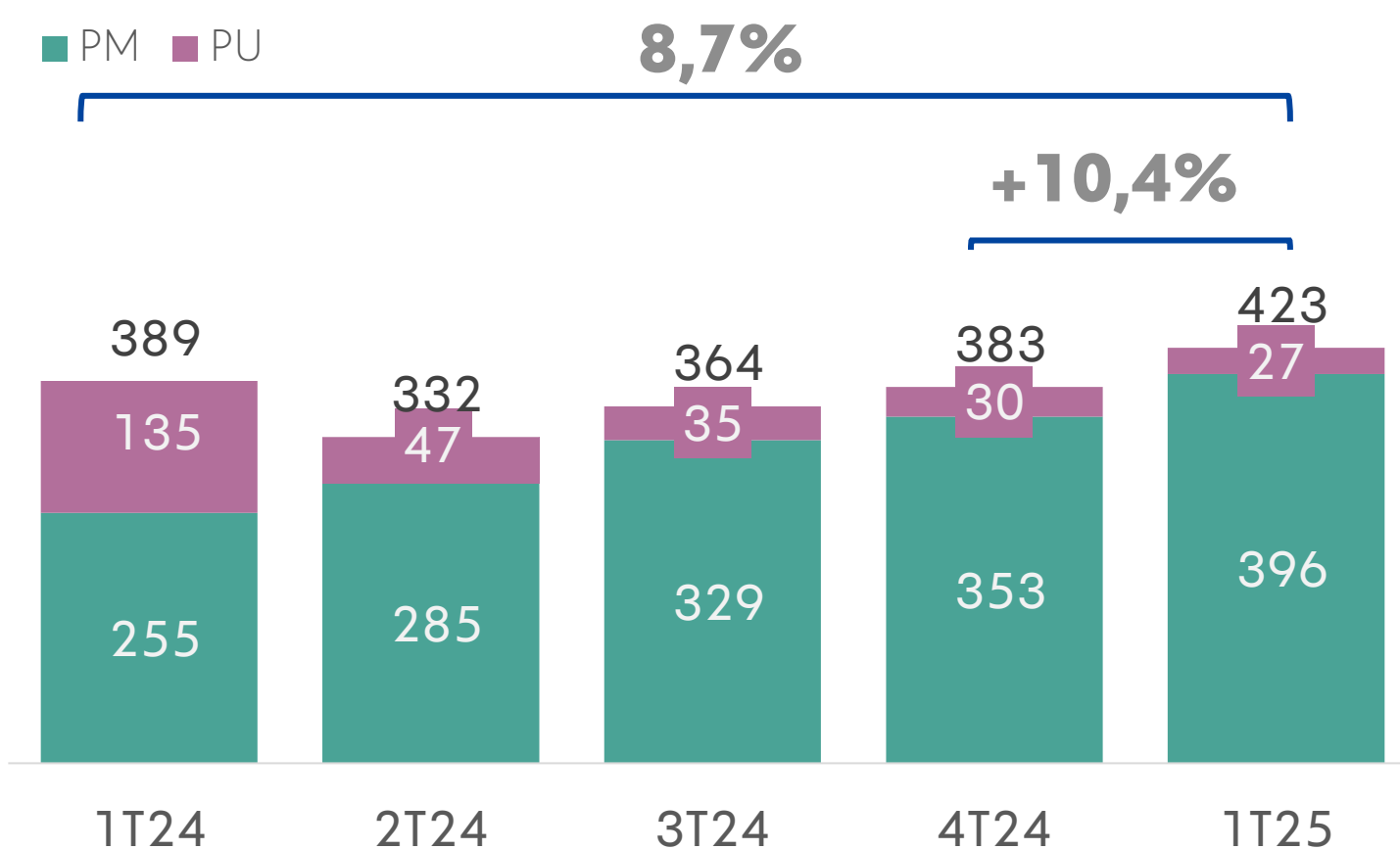
1 - Earn-Out Mecanismo de incentivo atrelado ao desempenho em volume e lucratividade, a ser pago para a CAIXA, pela investida, reconhecido como despesas de comercialização na XS2 Vida e Previdência.

2 - LPC (Launch Performance Commission) - Mecanismo de incentivo atrelado ao desempenho em volume e lucratividade, a ser pago para a CAIXA, pela investida, reconhecido como despesas de comercialização na XS2 Vida e Previdência.

Recursos Arrecadados - Capitalização

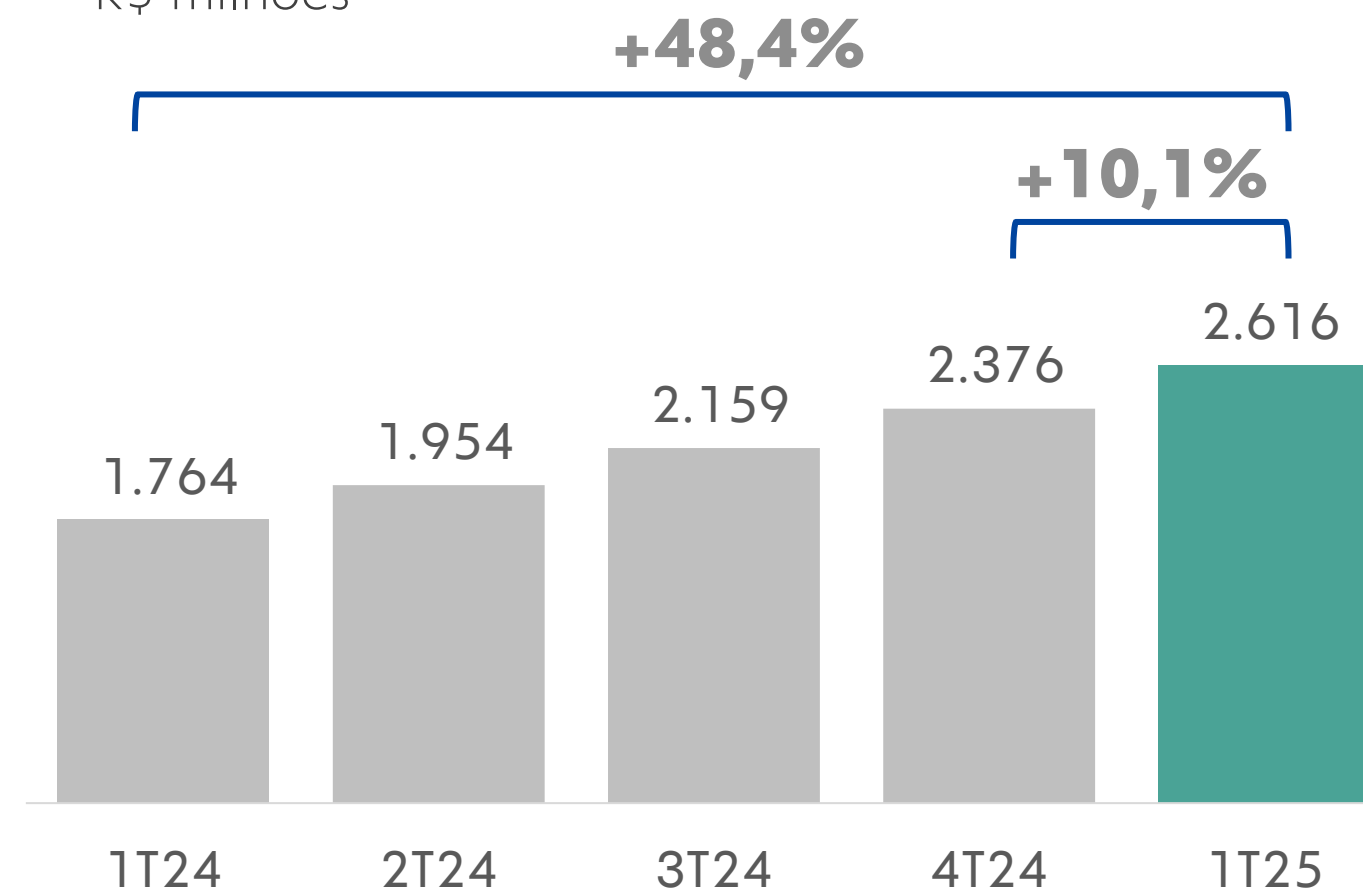
R\$ milhões

PM PU



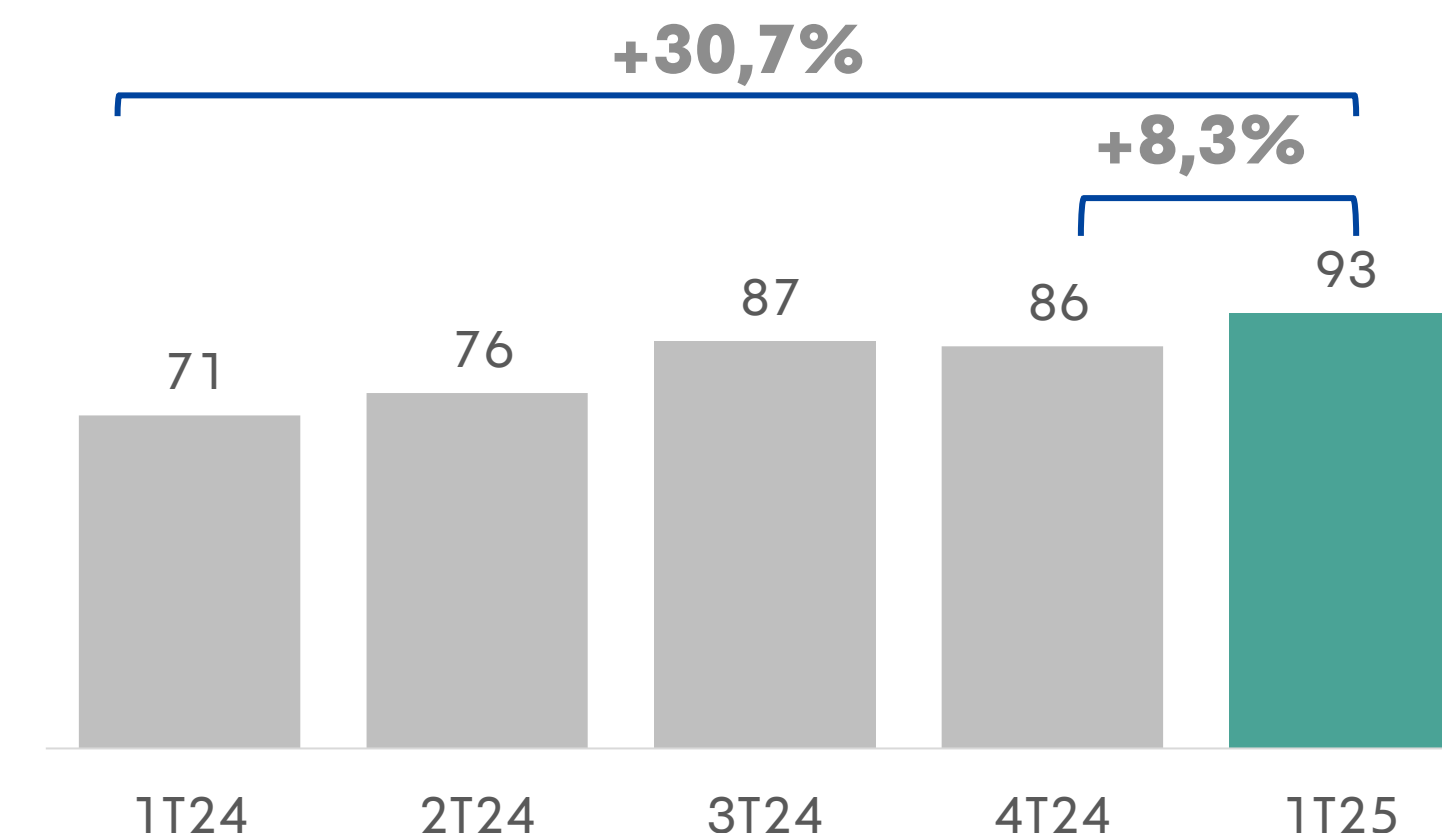
Reservas de Capitalização

R\$ milhões



Margem Operacional - Capitalização

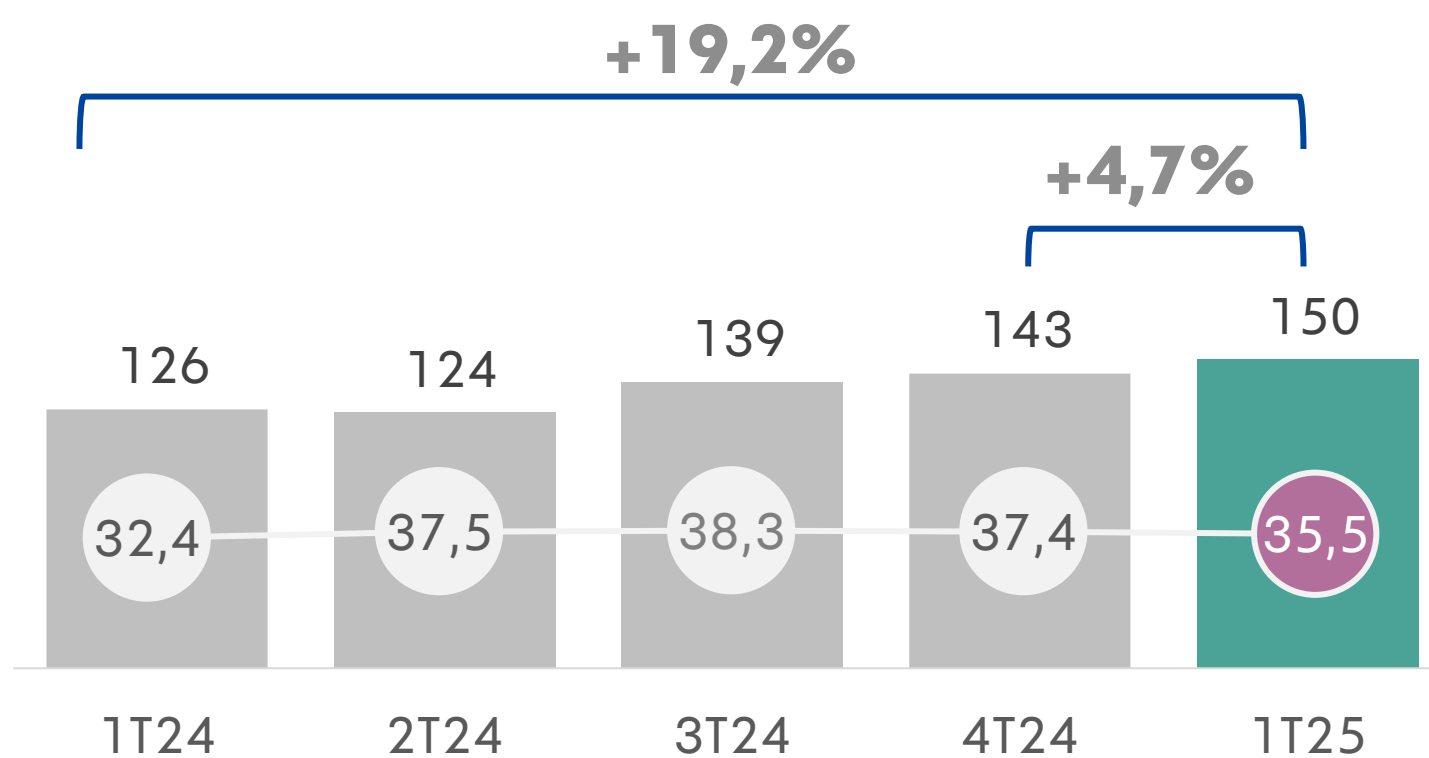
R\$ milhões



Receita Líquida - Capitalização

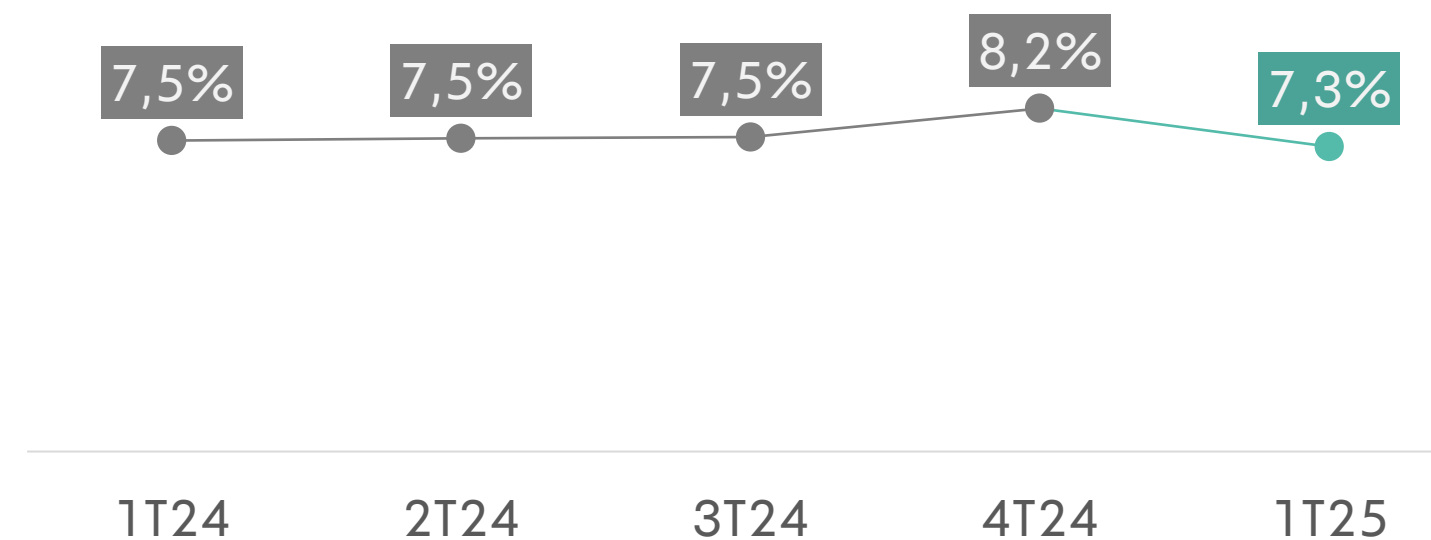
R\$ milhões

% Arrecadação Bruta %



Comissionamento - Capitalização

% Recursos Arrecadados



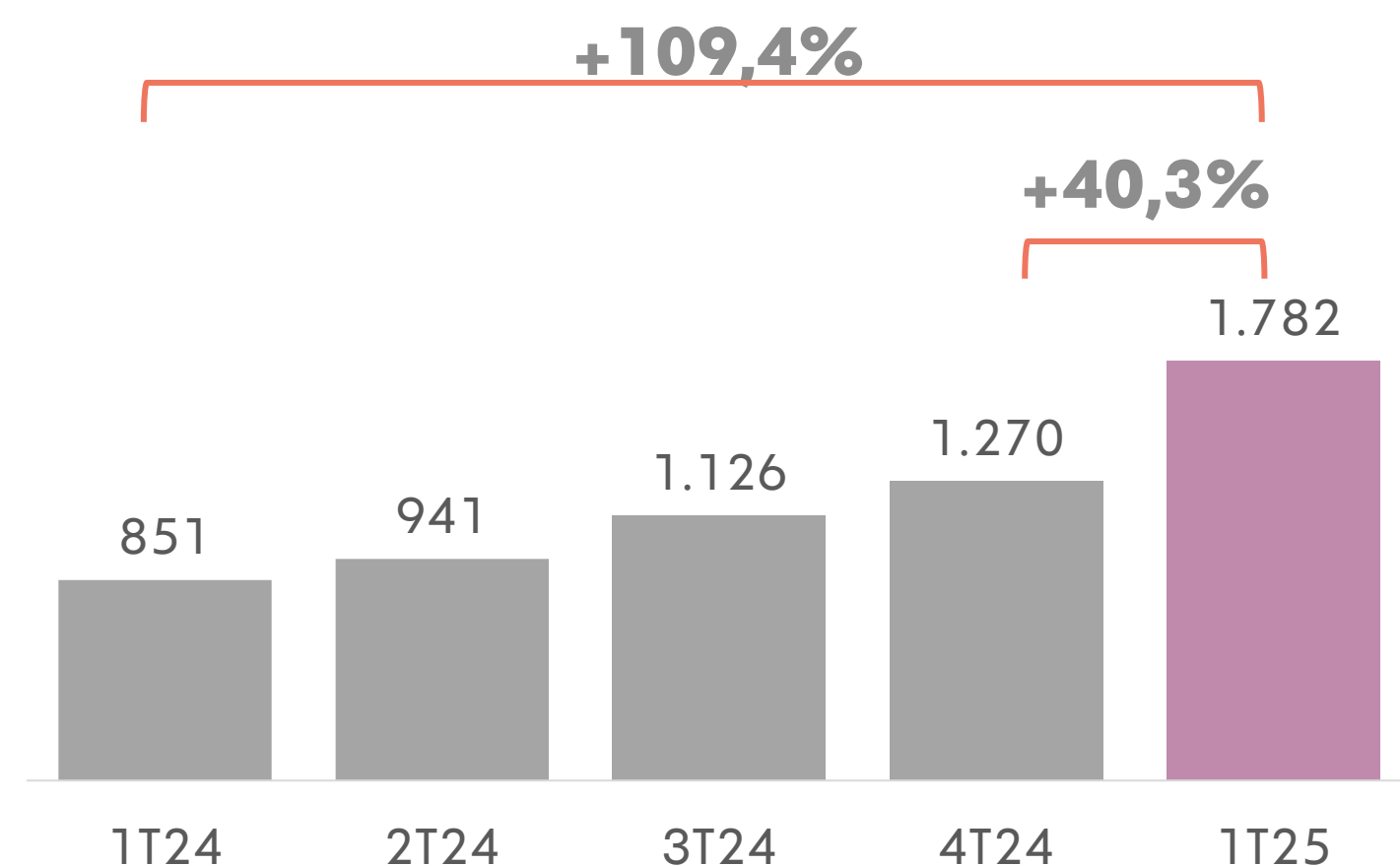
Recursos Arrecadados

Recorde trimestral em recursos arrecadados na Caixa Capitalização em 1T25.

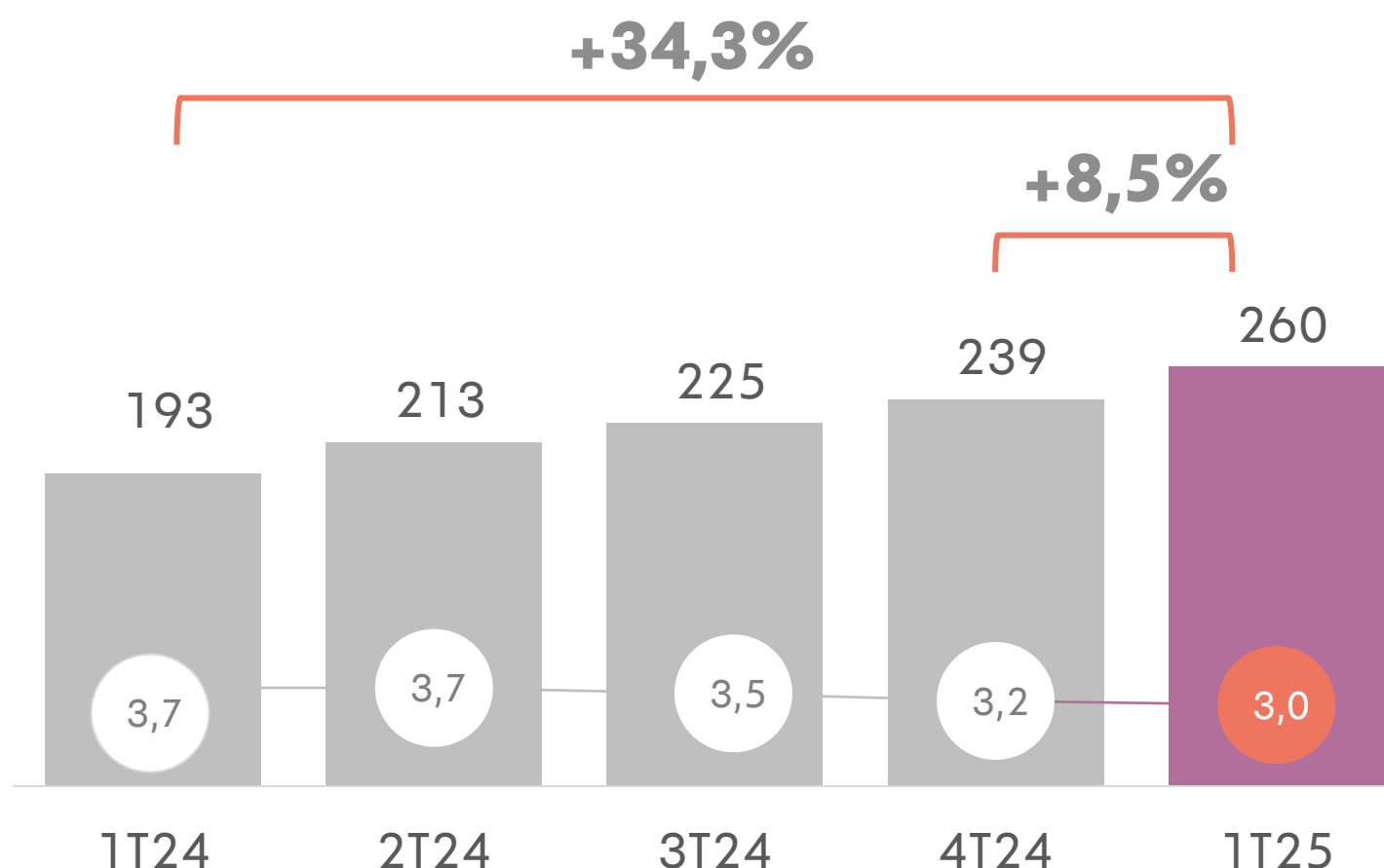
Margem Operacional

Aumento na margem reflete o desempenho da arrecadação de títulos de pagamento mensal, que necessitam de um menor nível de provisionamento para resgate.

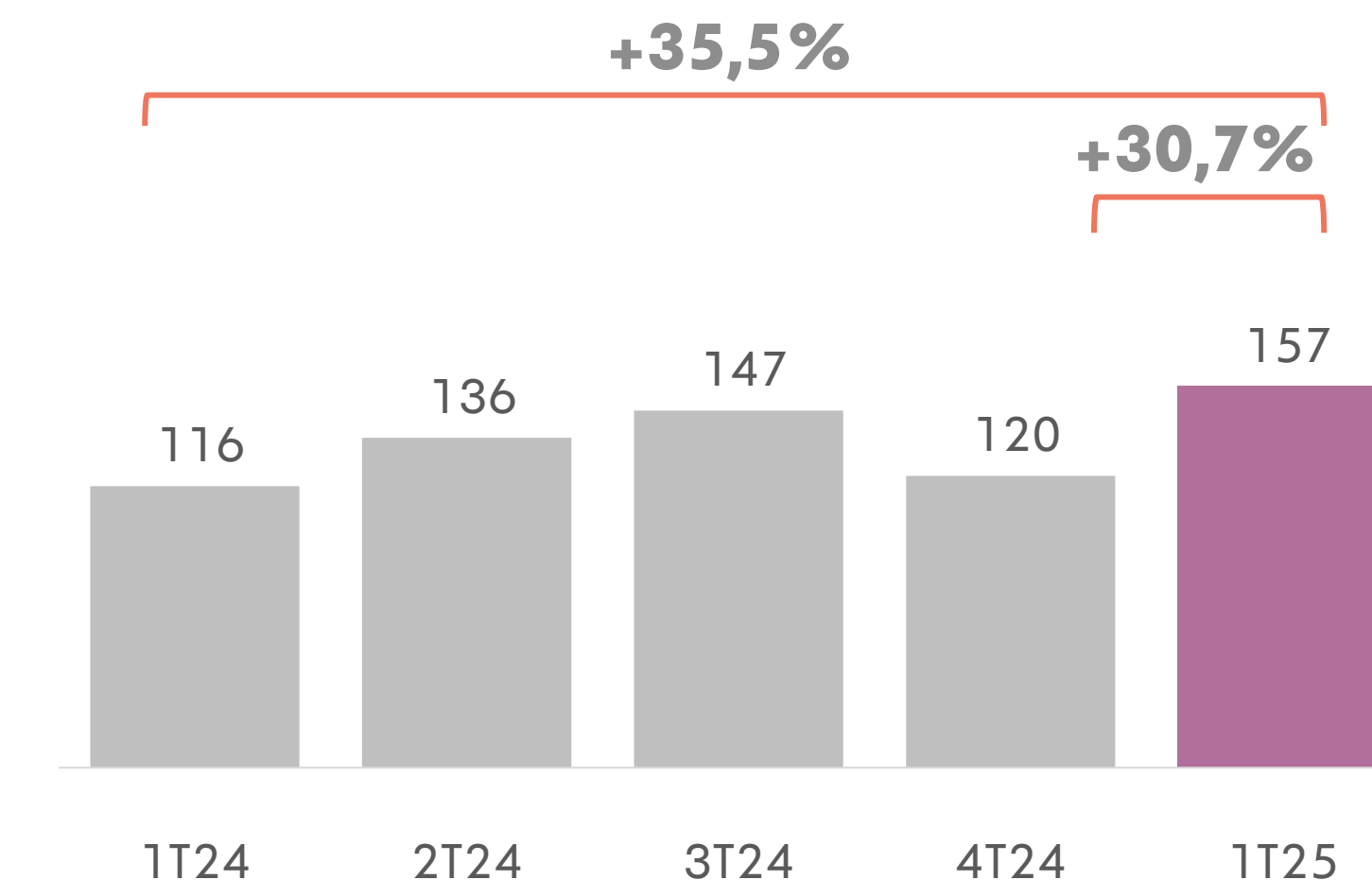
Recursos Coletados - Consórcio
R\$ milhões



Taxa de Administração / Tx Média - Consórcio
R\$ milhões / % a.a.

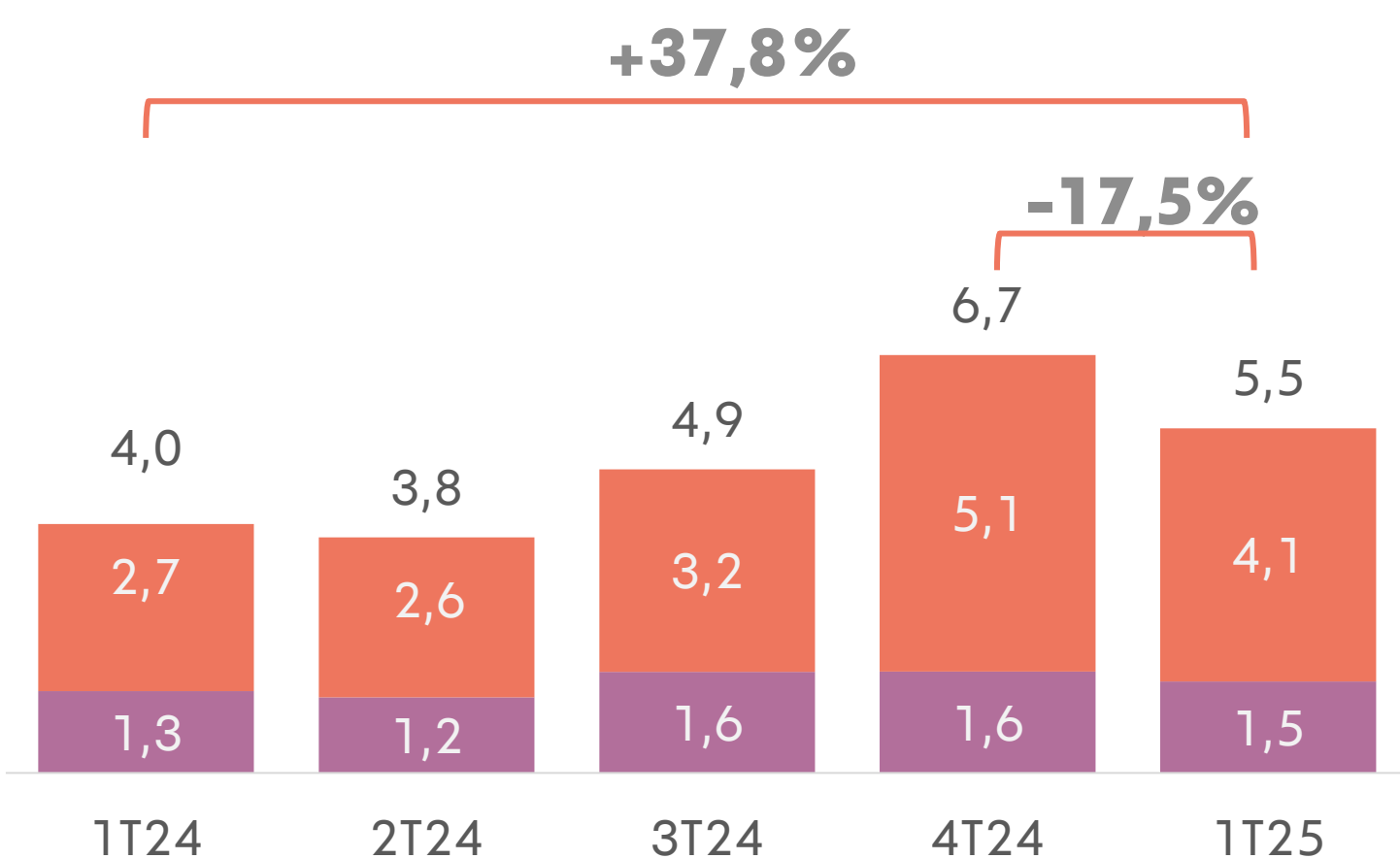


Margem Operacional - Consórcio
R\$ milhões

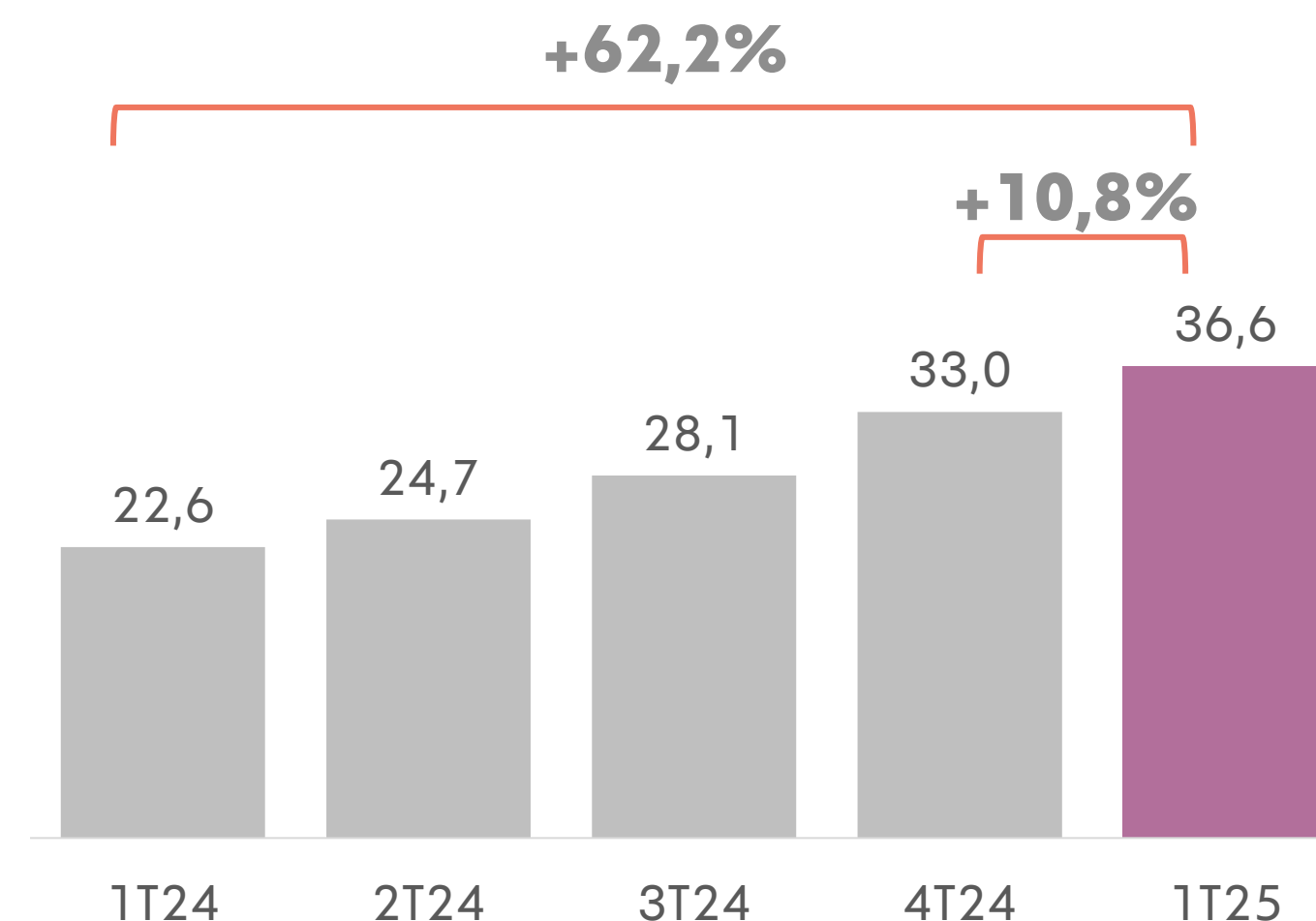


Cartas de Crédito de Consórcio
R\$ bilhões

■ Veículos ■ Imóveis



Estoque de Cartas de Consórcio
R\$ bilhões

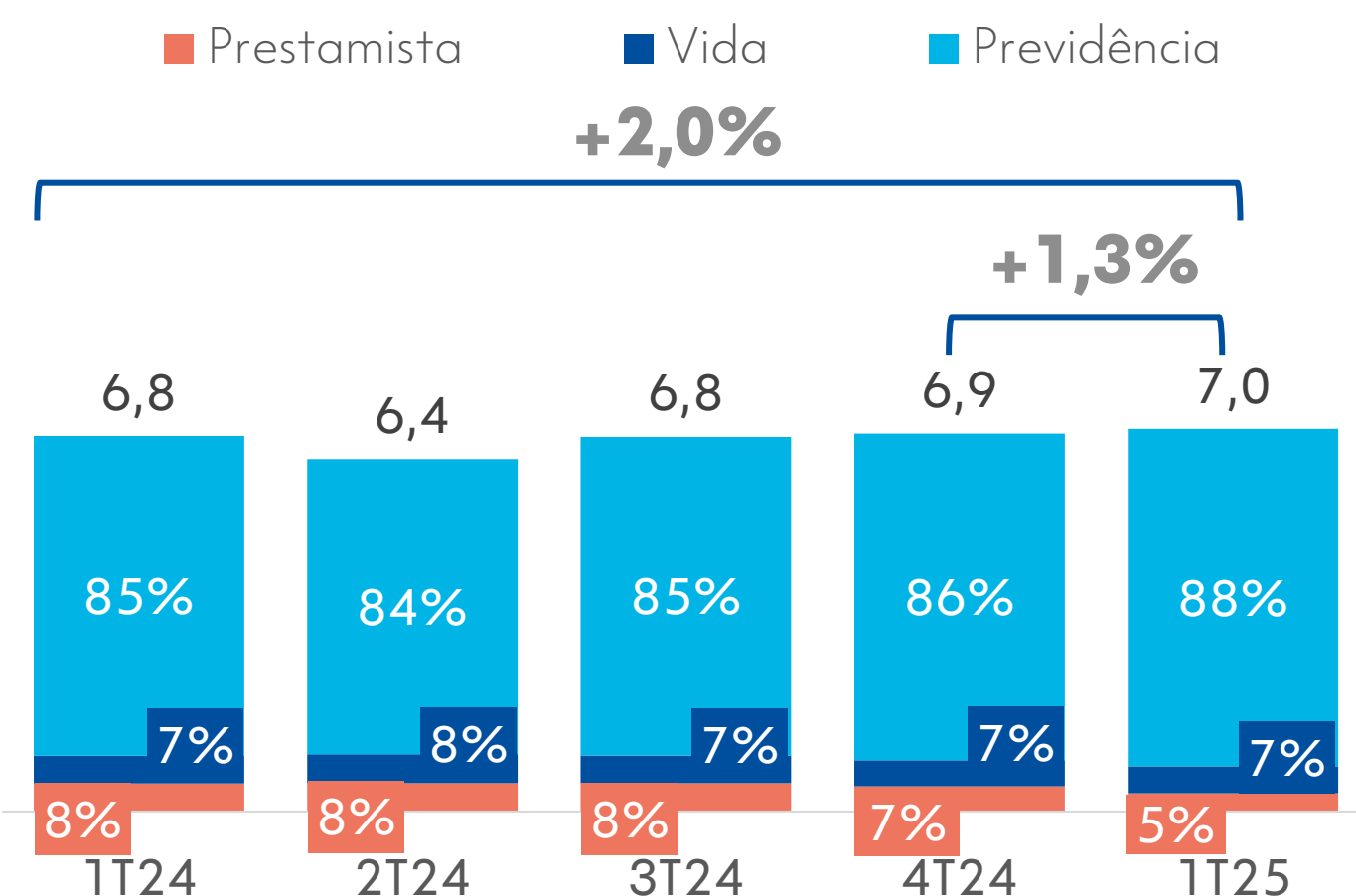


Cartas de Imóveis
As cartas de crédito de imóveis representaram 73,5% do total de cartas comercializadas no trimestre.

Bens Entregues
R\$ 475,1 milhões em bens entregues (+33,2%), com mais de 3,5 mil cartas contempladas no período.

Receitas da Operação – Caixa Vida e Previdência

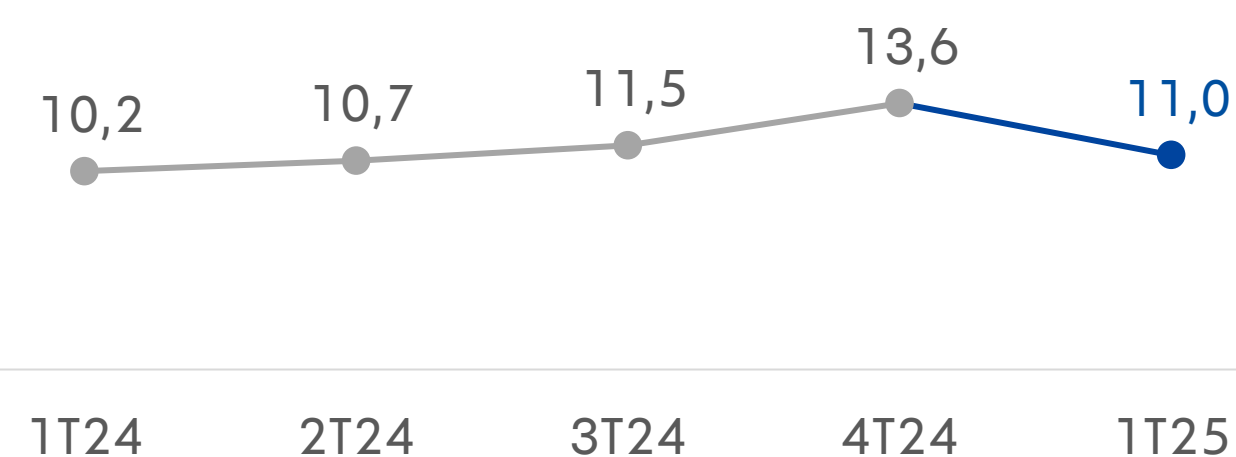
R\$ bilhões



Indicadores Operacionais

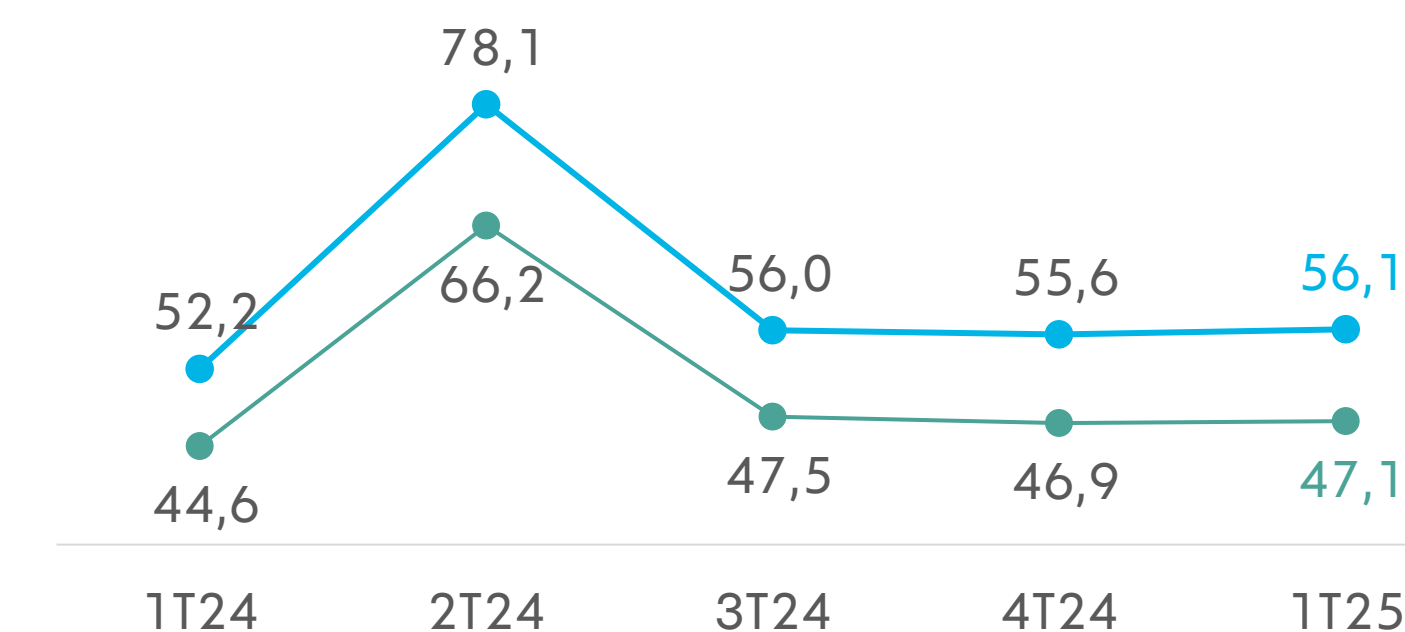
Índice Despesas Administrativas (IDA) Caixa Vida e Previdência

Despesas Administrativas % Receita Operacional



Índice Combinado (IC) e Ampliado (ICA) Caixa Vida e Previdência

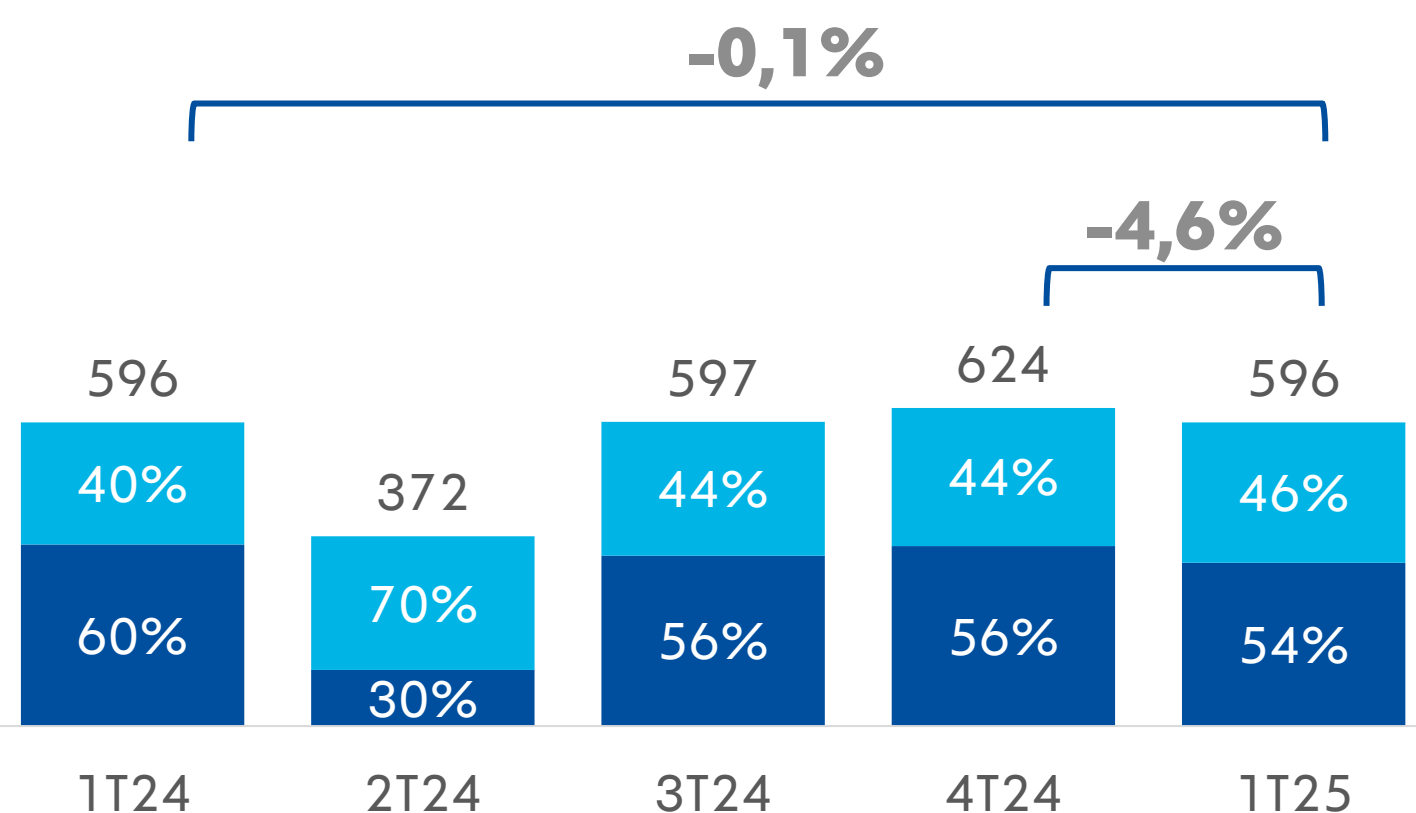
Despesas Gerais e Administrativas
 IC : % Receita Operacional
 ICA: % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro) Caixa Vida e Previdência

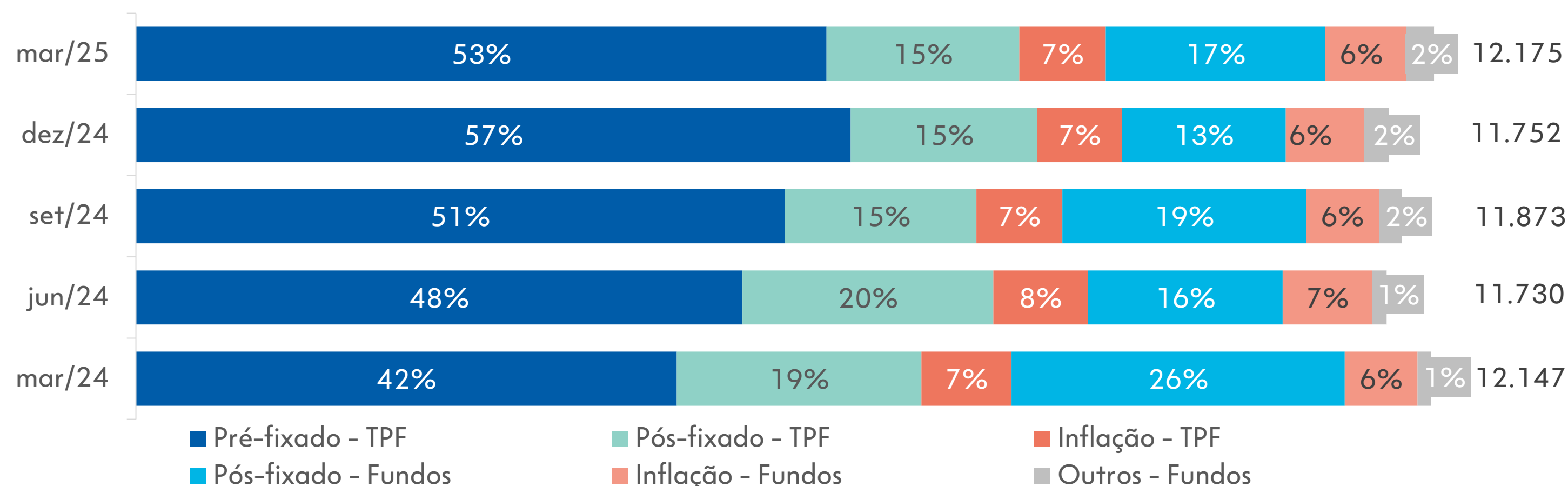
R\$ milhões

Resultado Financeiro Resultado da Operação



Composição da Carteira de Investimentos – Caixa Vida e Previdência

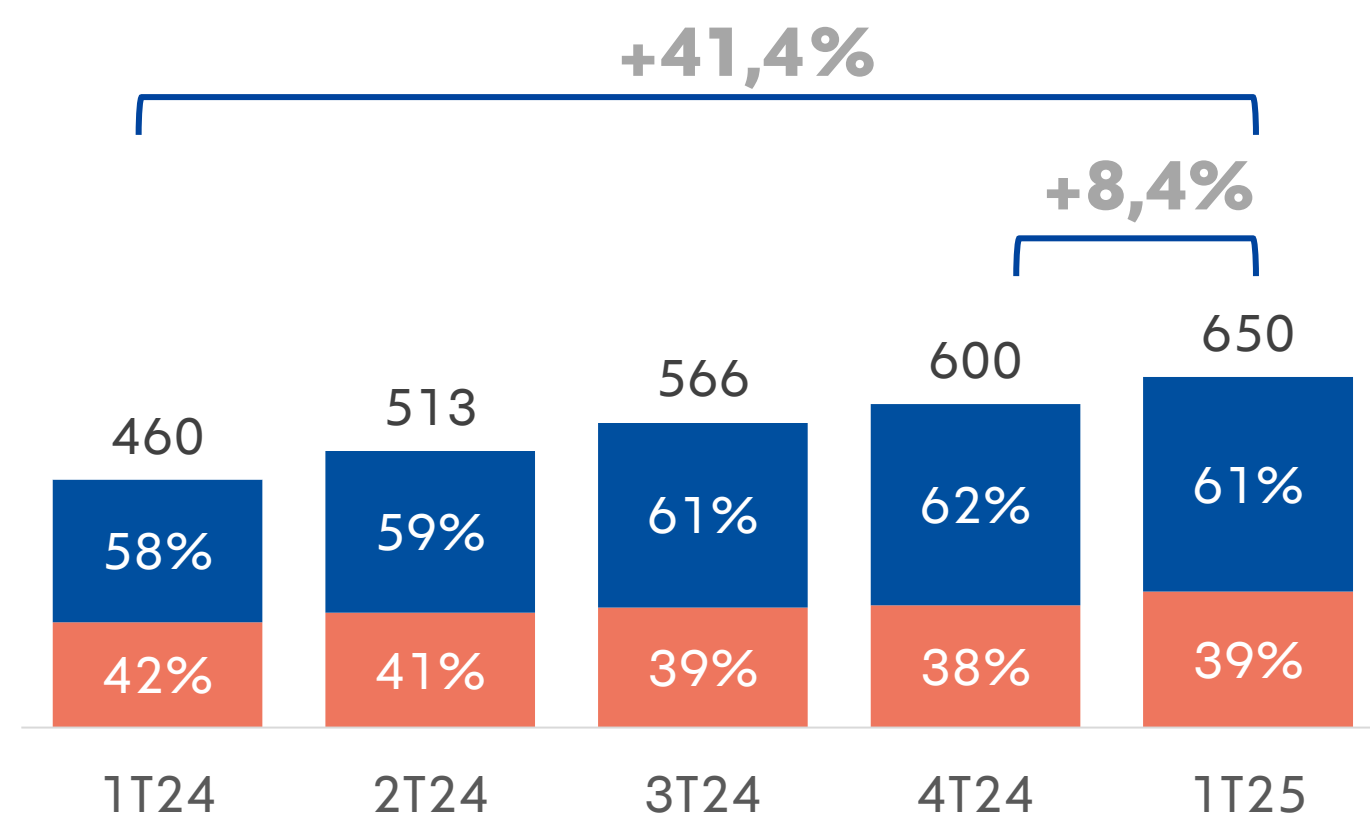
% Aplicações financeiras (milhões)



Receitas da Operação – Caixa Residencial

R\$ milhões

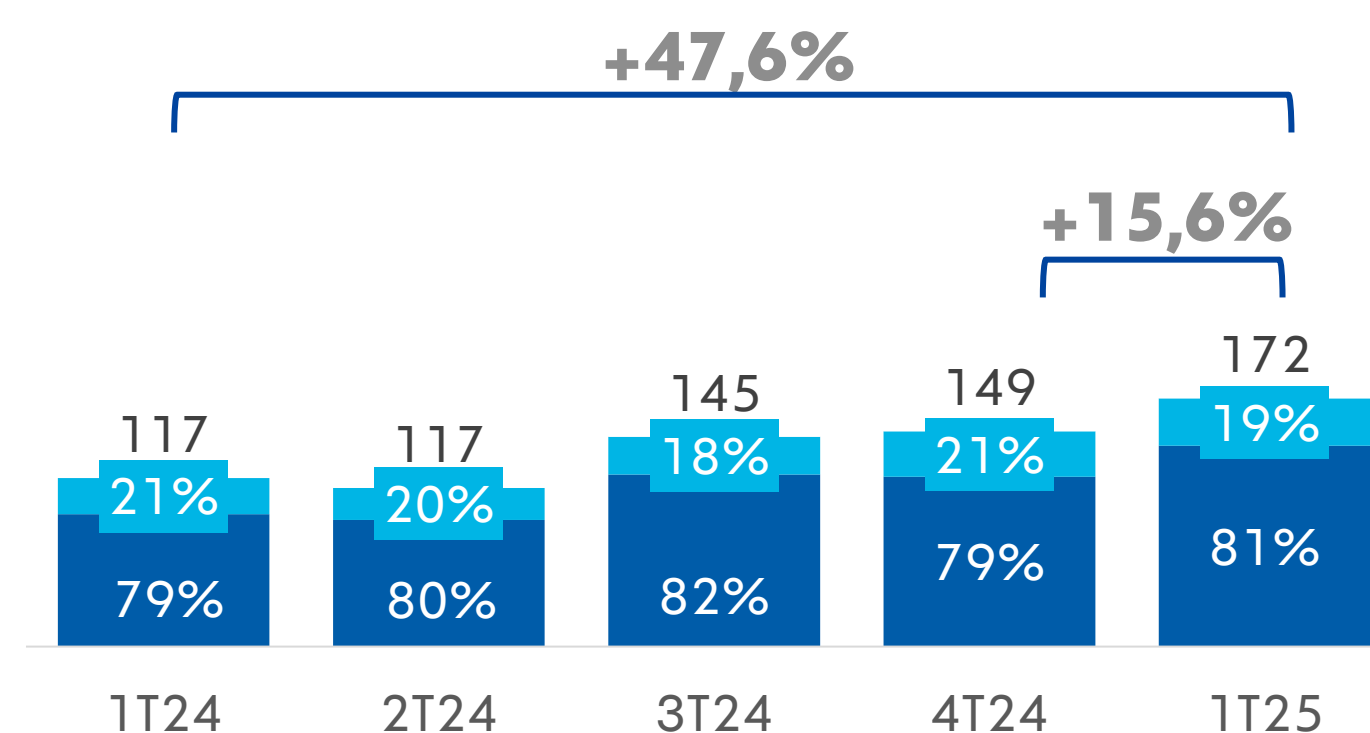
- Emitidos Residencial
- Emitidos Habitacional



Lucro Líquido (Operacional x Financeiro) Caixa Residencial

R\$ milhões

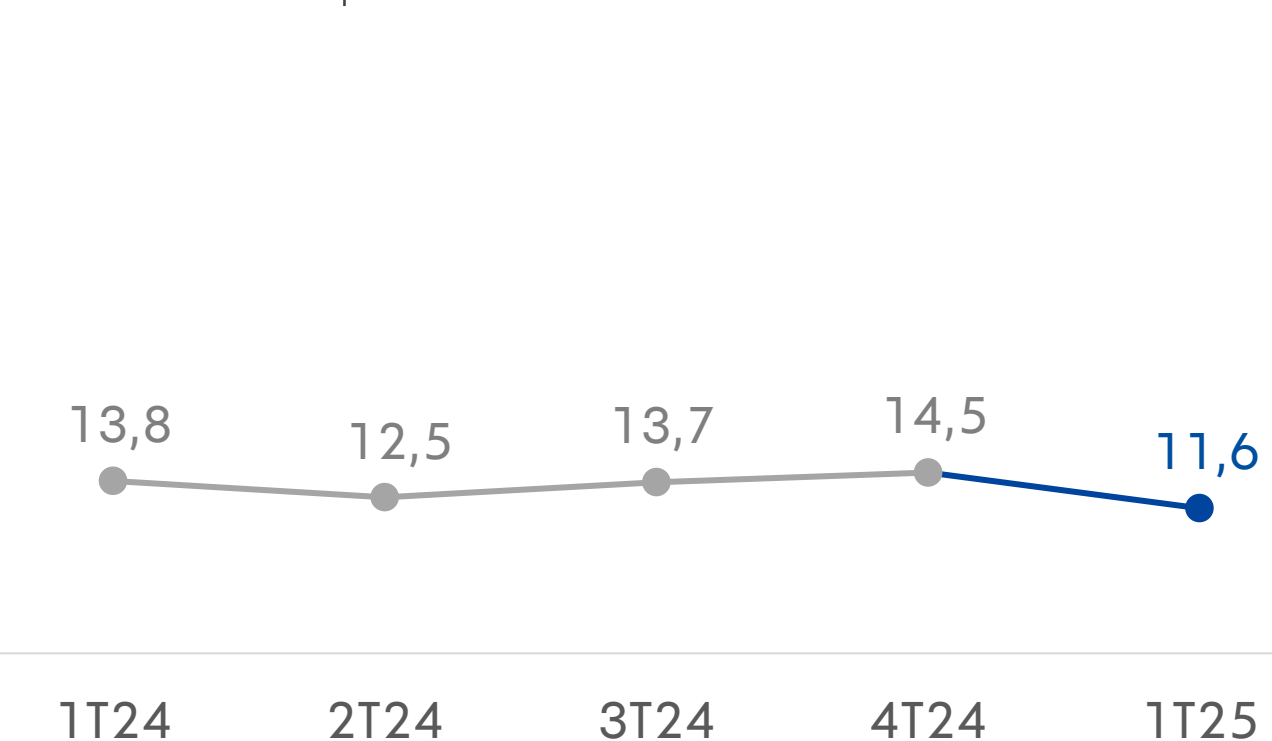
- Resultado financeiro ponderado
- Resultado da Operação



Índice Despesas Administrativas (IDA) Caixa Residencial

Despesas Administrativas % Receita Operacional

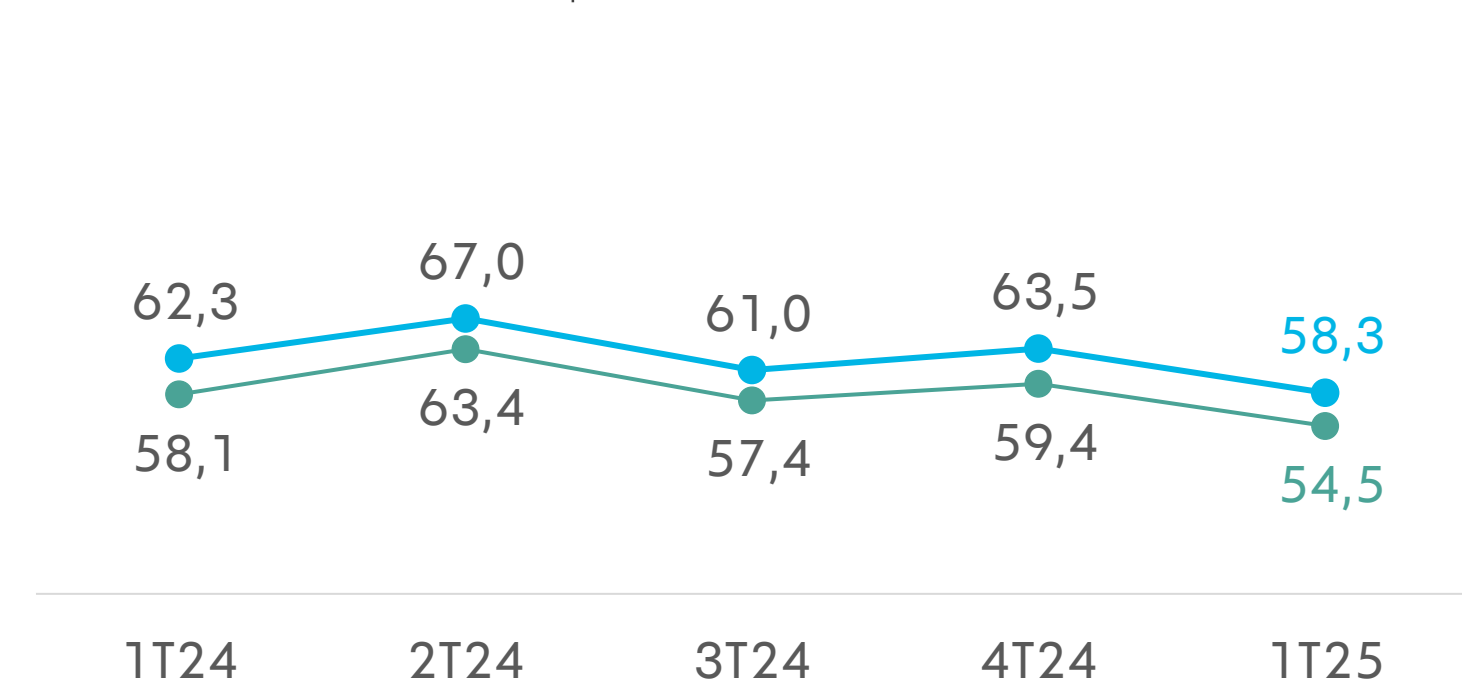
Indicadores Operacionais



Índice Combinado (IC) e Ampliado (ICA) Caixa Residencial

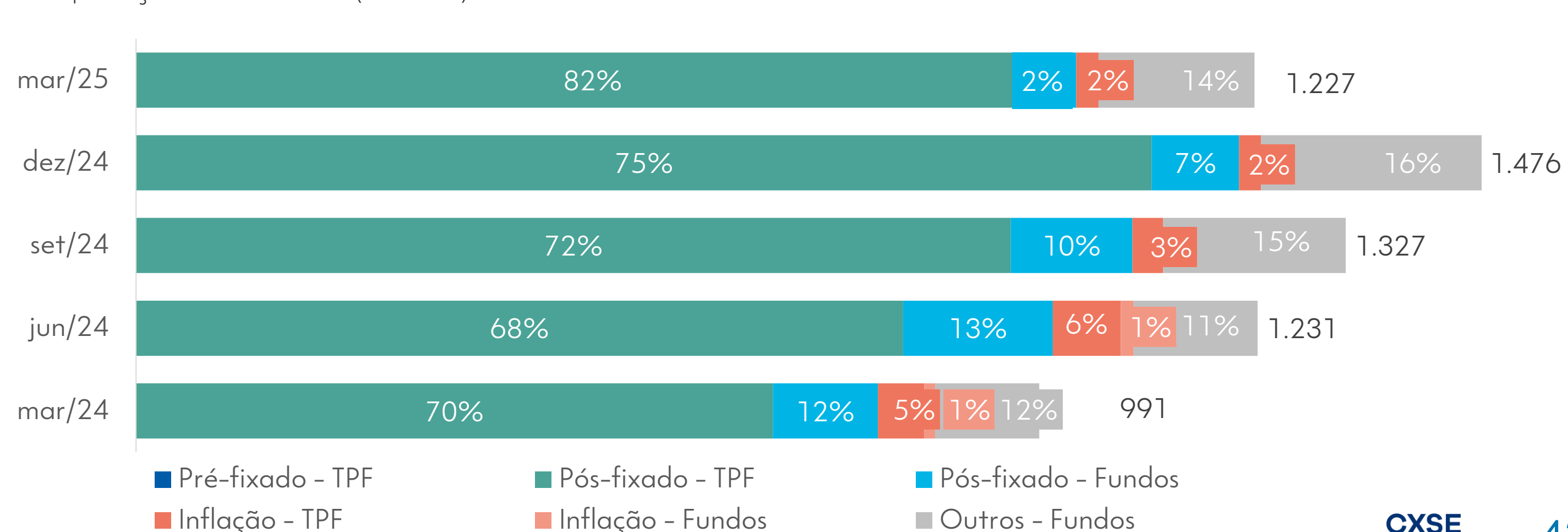
Despesas Gerais e Administrativas

- IC: % Receita Operacional
- ICA: % Receita Operacional + Resultado Financeiro



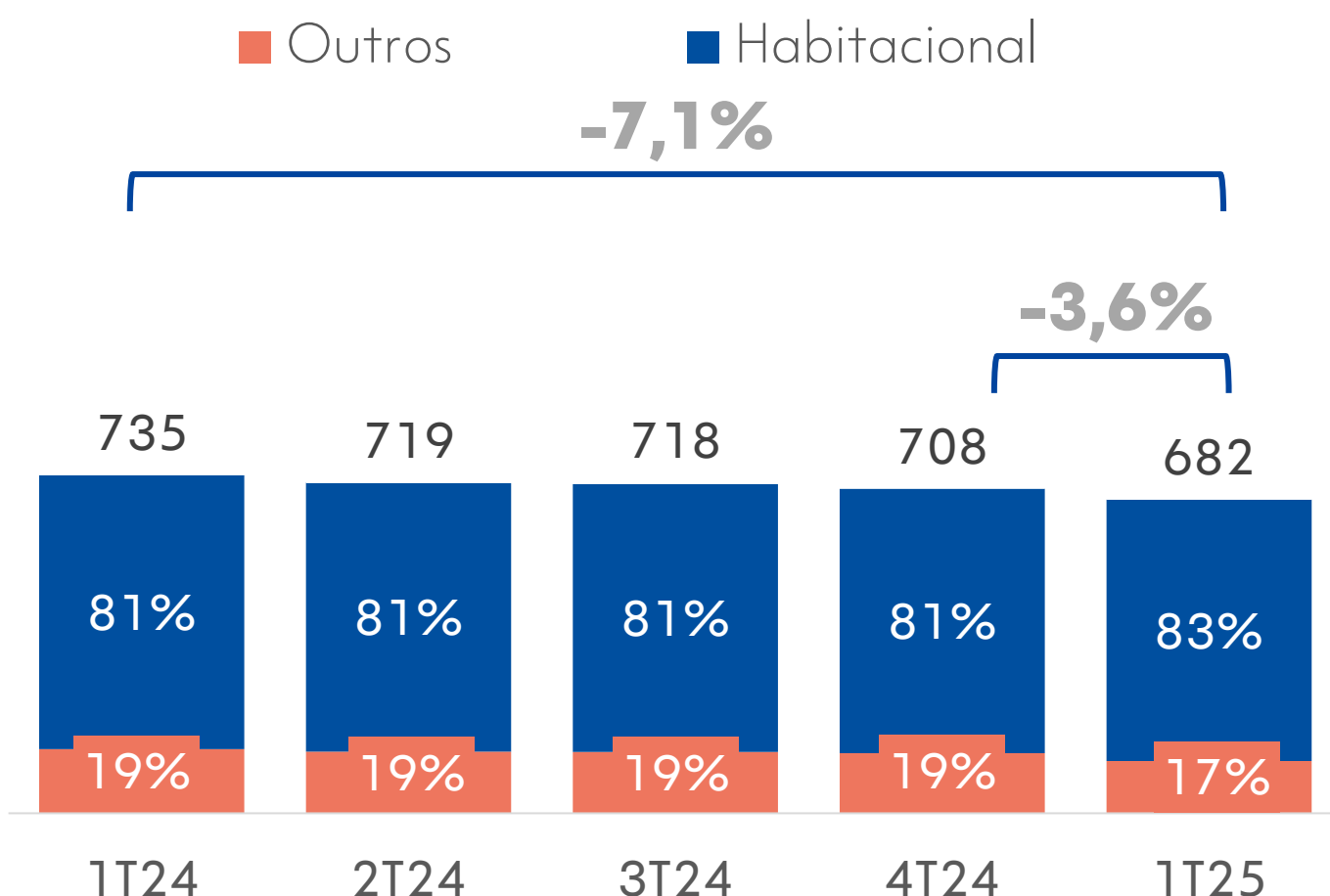
Composição da Carteira de Investimentos – Caixa Residencial

% Aplicações financeiras (milhões)



Receitas da Operação – CNP Holding

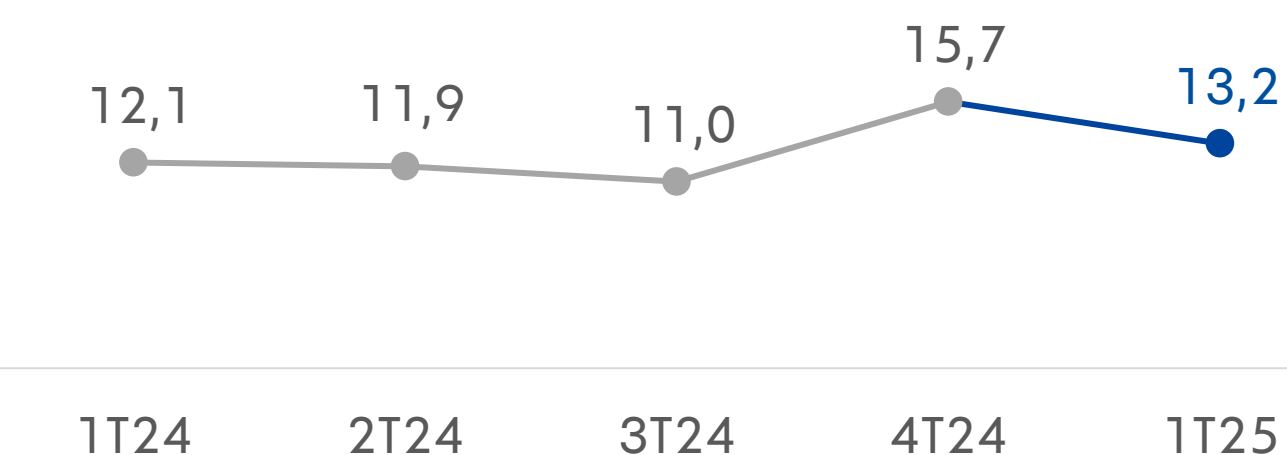
R\$ milhões



Indicadores Operacionais

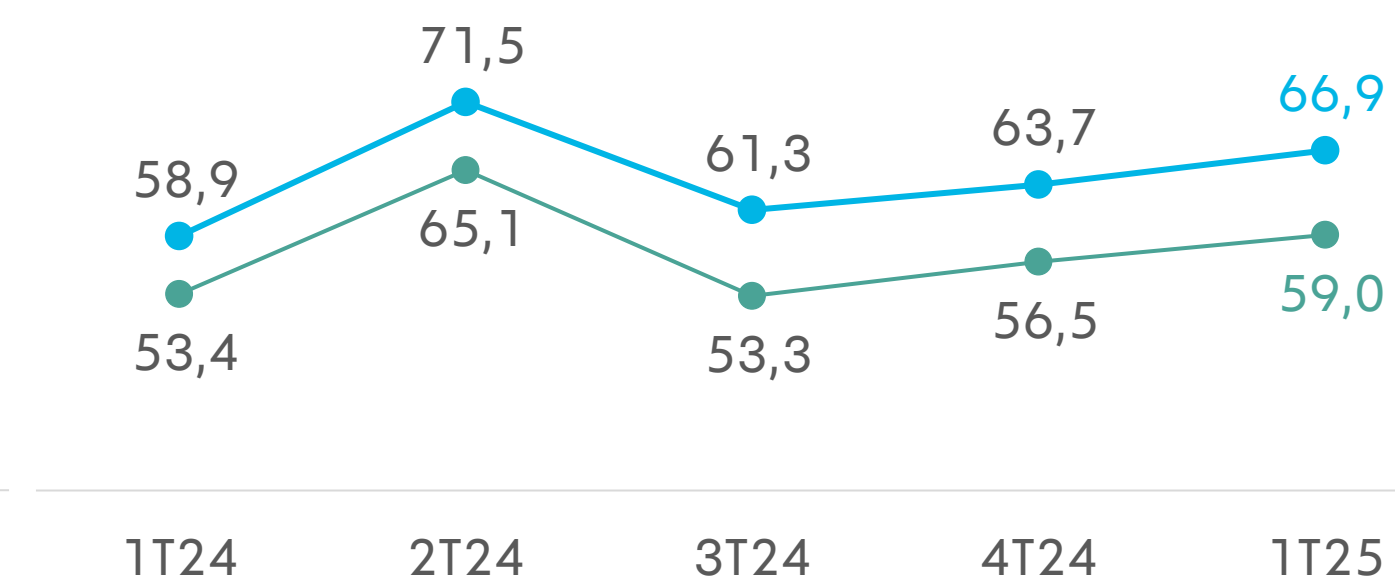
Índice Despesas Administrativas (IDA) CNP Holding

Despesas Administrativas
% Receita Operacional



Índice Combinado (IC) e Ampliado (ICA) CNP Holding

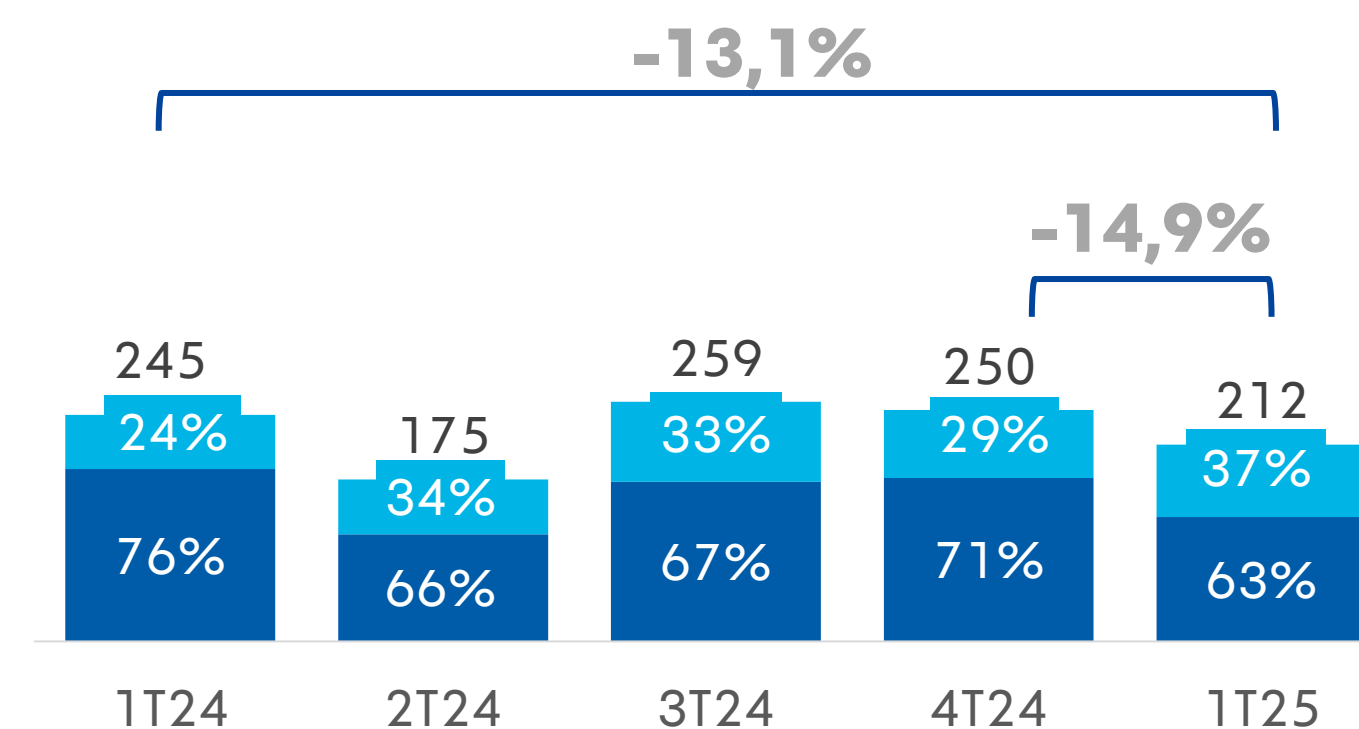
Despesas Gerais e Administrativas
 IC: % Receita Operacional
 ICA: % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro) CNP Holding

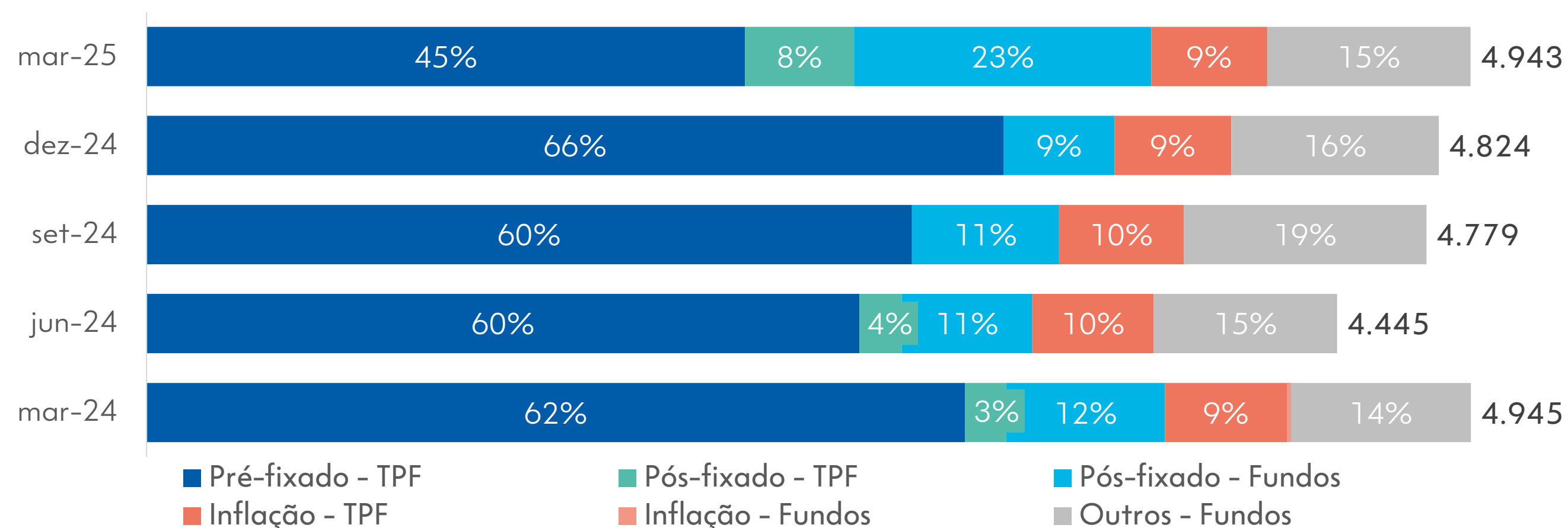
R\$ milhões

Resultado financeiro ponderado
 Resultado da Operação



Composição da Carteira de Investimentos – CNP Holding

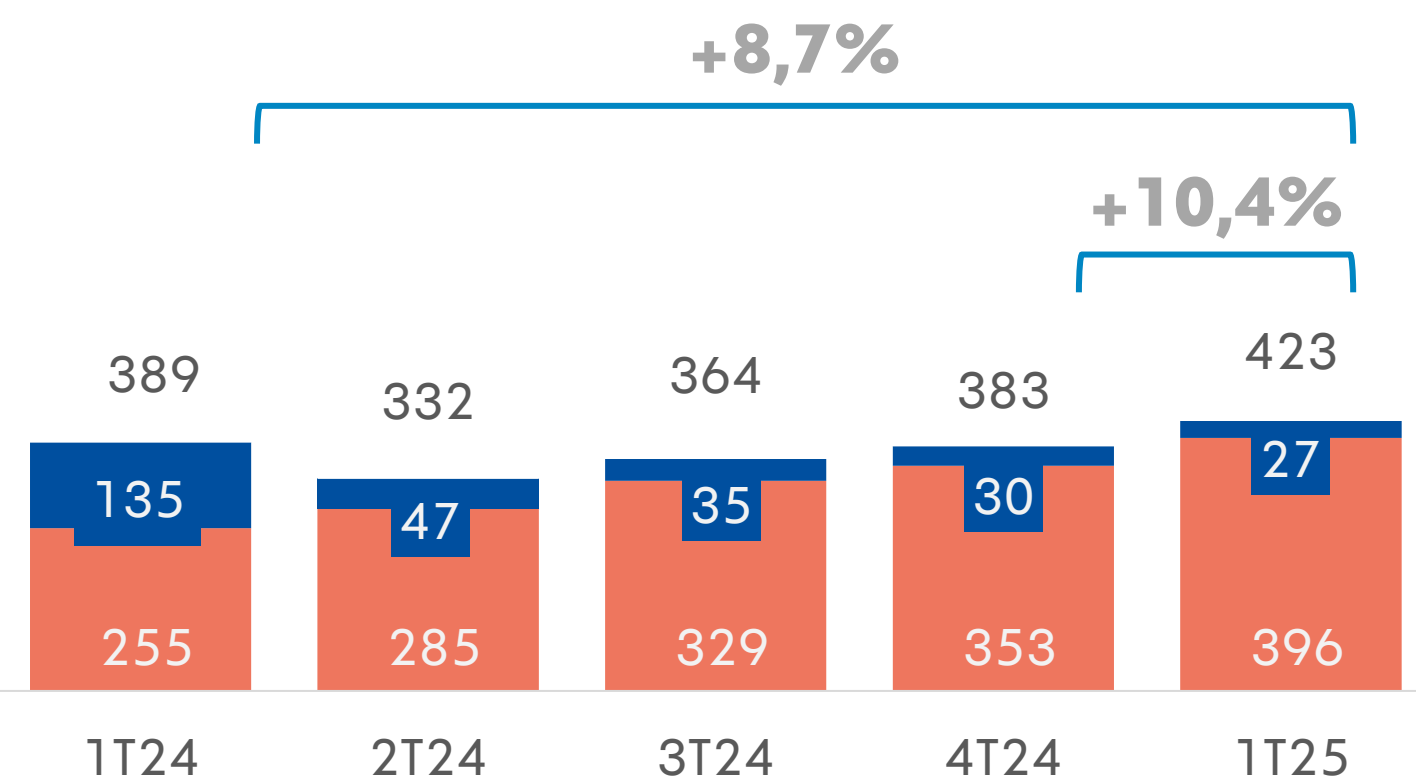
% Aplicações financeiras (milhões)



Recursos Arrecadados – Caixa Capitalização

R\$ milhões

PM PU

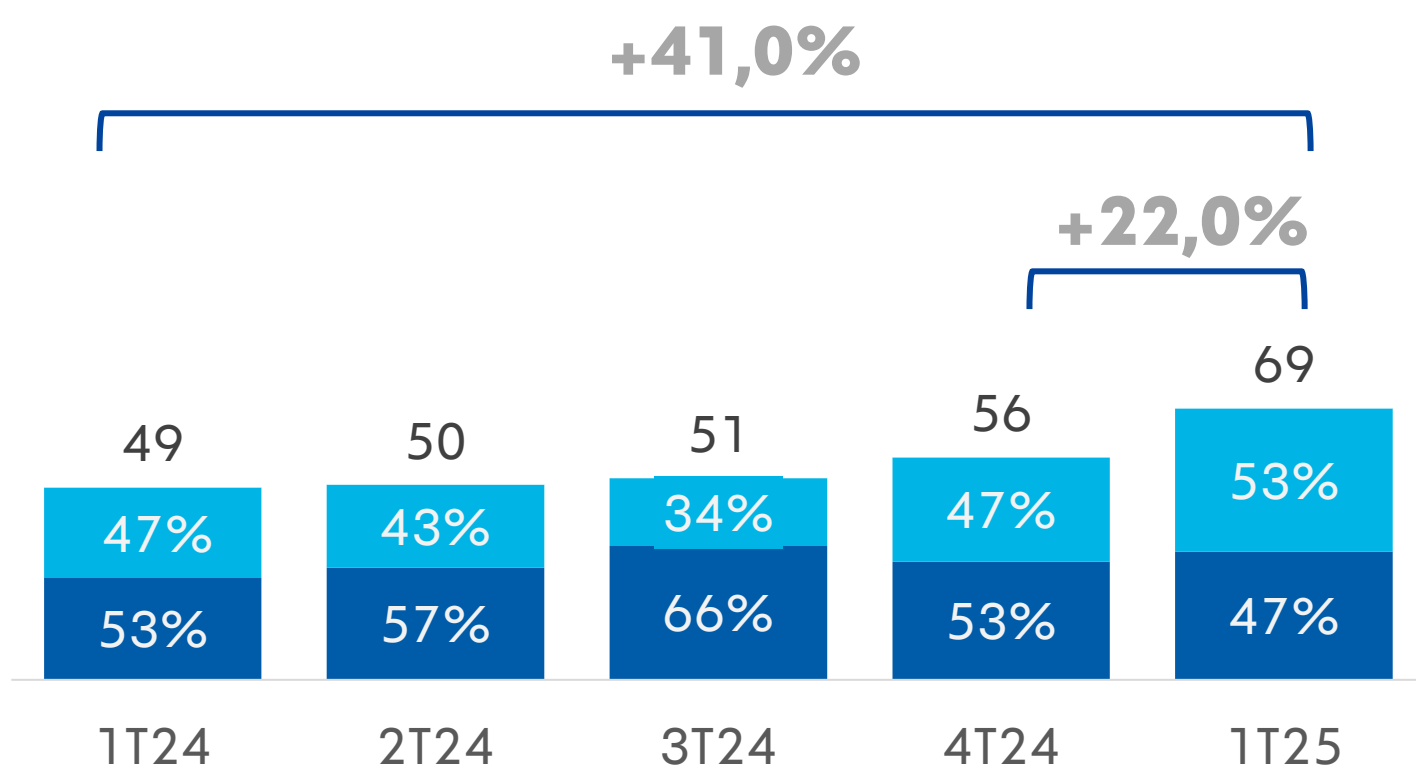


Lucro Líquido (Operacional x Financeiro)

Caixa Capitalização

R\$ milhões

Resultado Financeiro Resultado da Operação

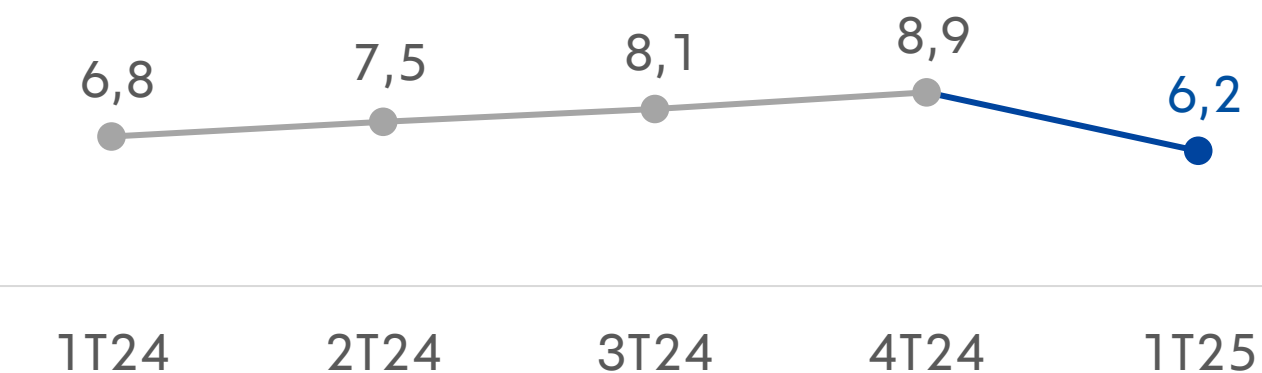


Indicadores Operacionais

Índice Despesas Administrativas (IDA)

Caixa Capitalização

Despesas Administrativas
% Receita Operacional

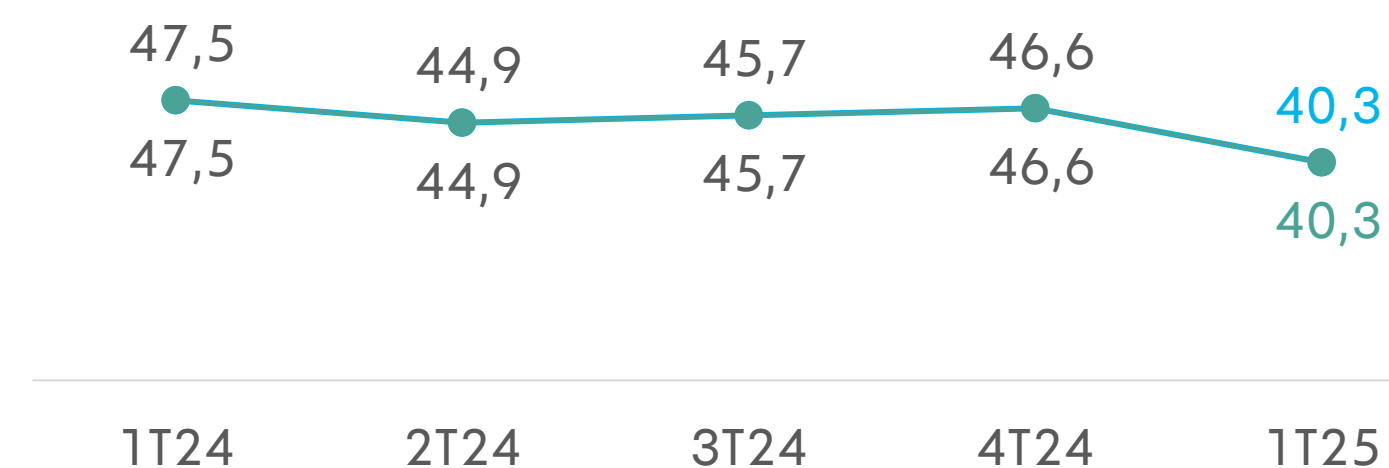


Índice Combinado (IC) e Ampliado (ICA)

Caixa Capitalização

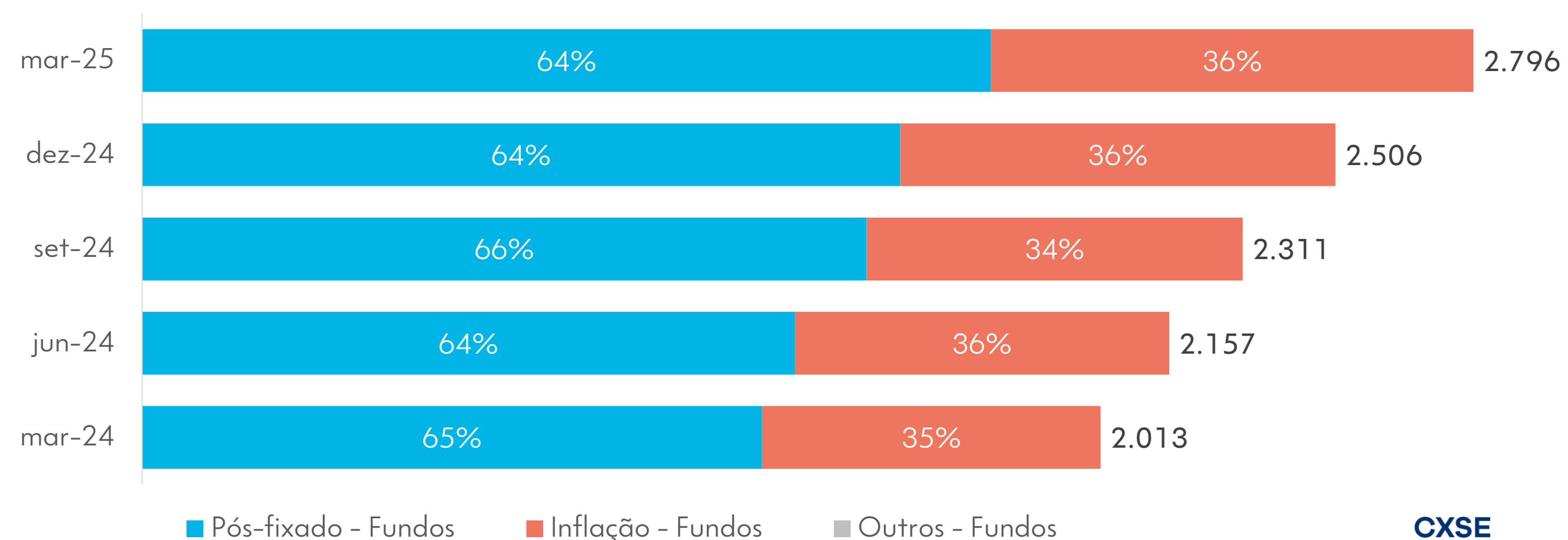
Despesas Gerais e Administrativas

IC: % Receita Operacional
ICA: % Receita Operacional + Resultado Financeiro



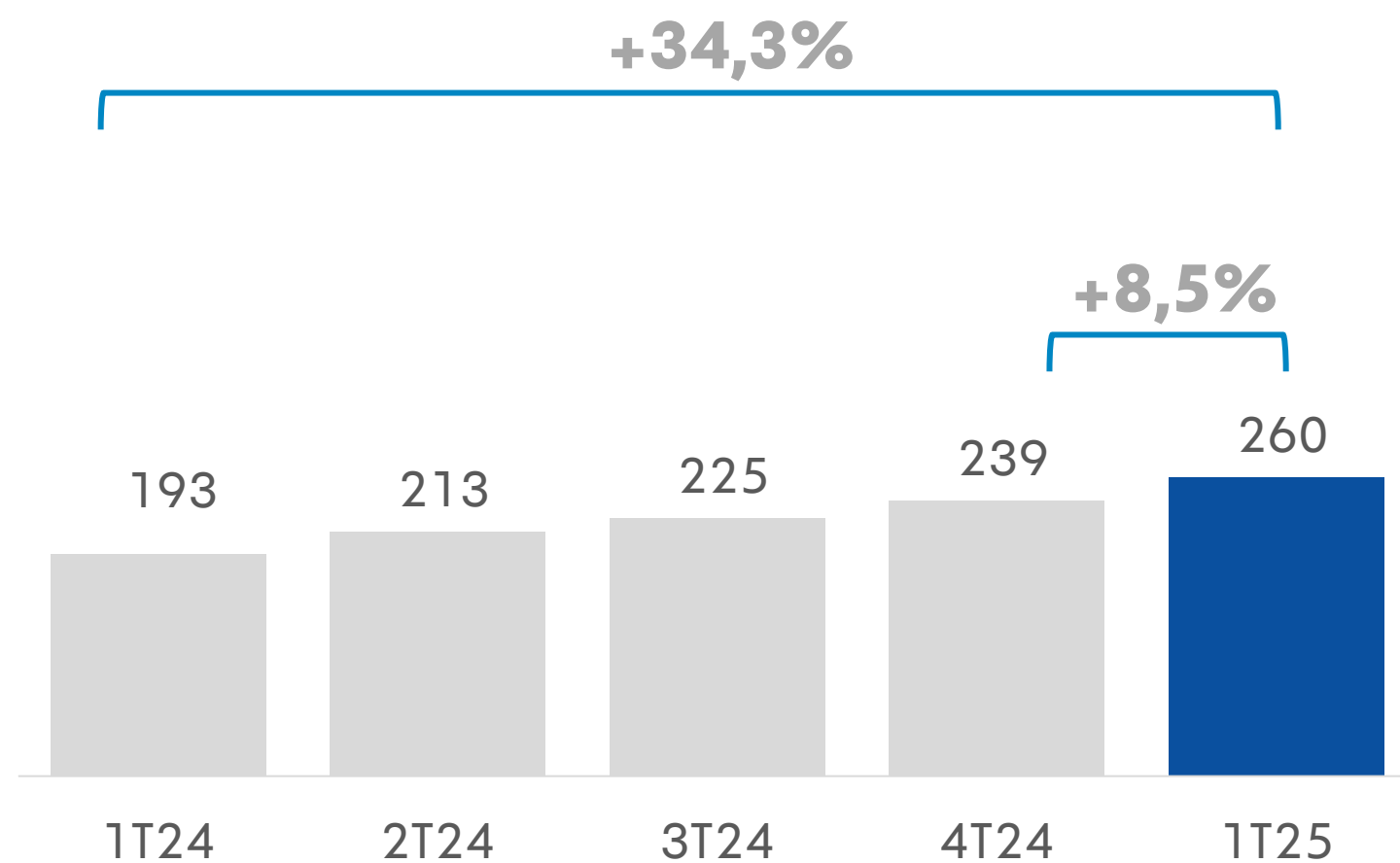
Composição da Carteira de Investimentos – Caixa Capitalização

% Aplicações financeiras (milhões)



Receitas de Prestação de Serviços – Caixa Consórcio

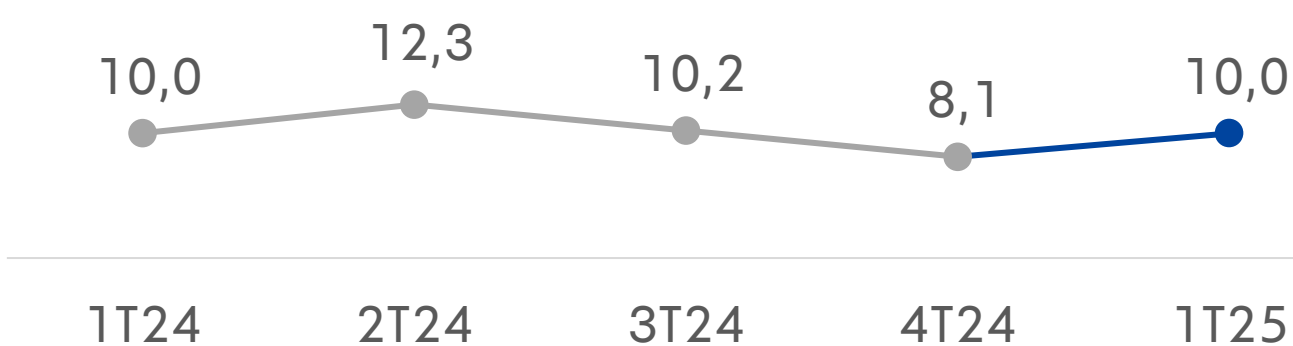
R\$ milhões



Indicadores Operacionais

Índice Despesas Administrativas (IDA) Caixa Consórcio

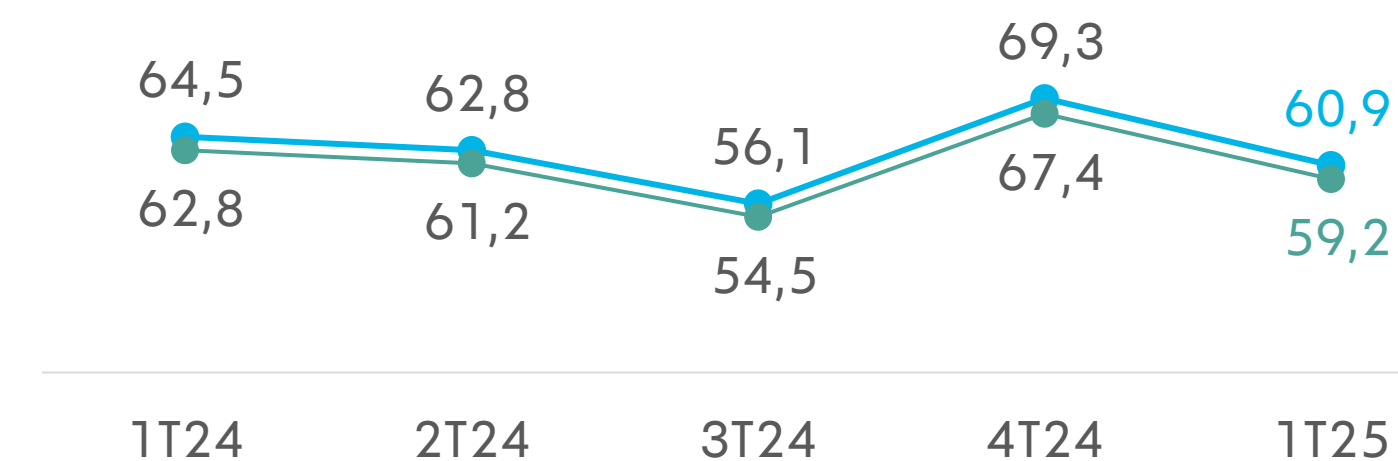
Despesas Administrativas % Receita Operacional



Índice Combinado (IC) e Ampliado (ICA) Caixa Consórcio

Despesas Gerais e Administrativas

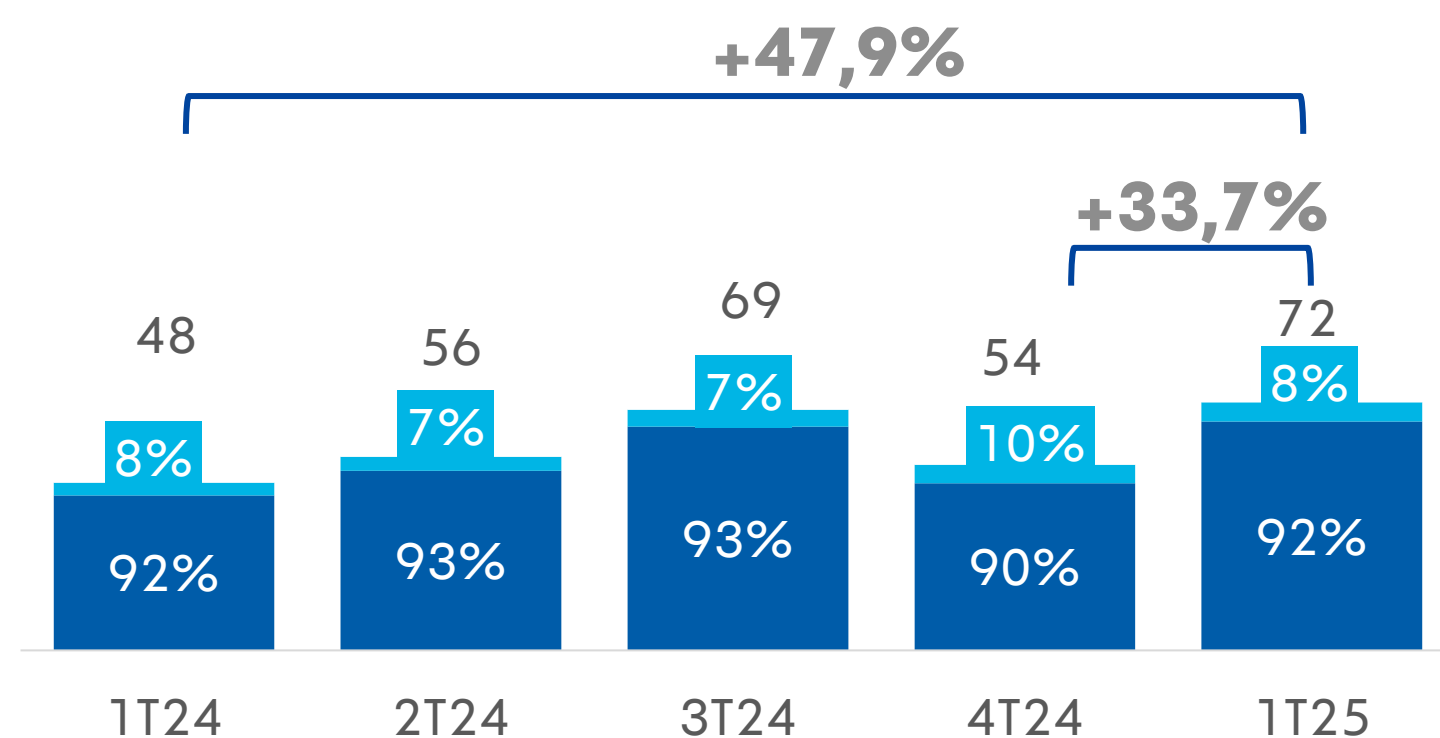
● IC: % Receita Operacional
● ICA: % Receita Operacional + Resultado Financeiro



Lucro Líquido (Operacional x Financeiro) Caixa Consórcio

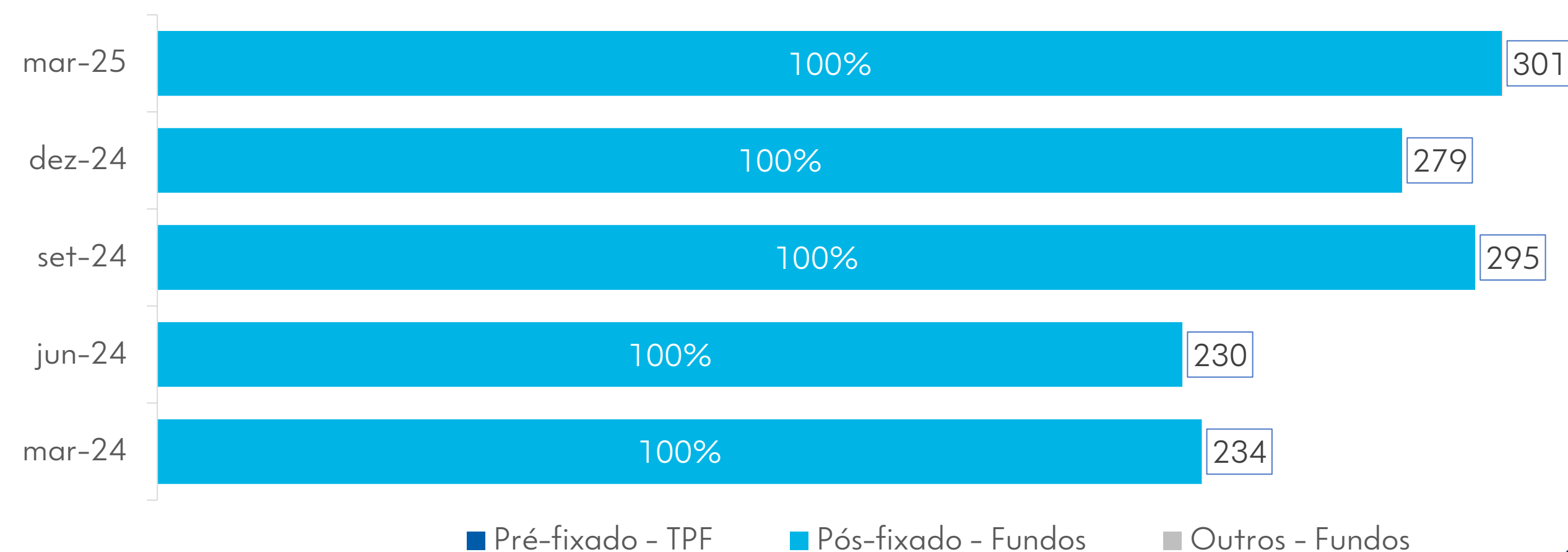
R\$ milhões

■ Resultado Financeiro ■ Resultado da Operação



Composição da Carteira de Investimentos – Caixa Consórcio

% Aplicações financeiras (milhões)

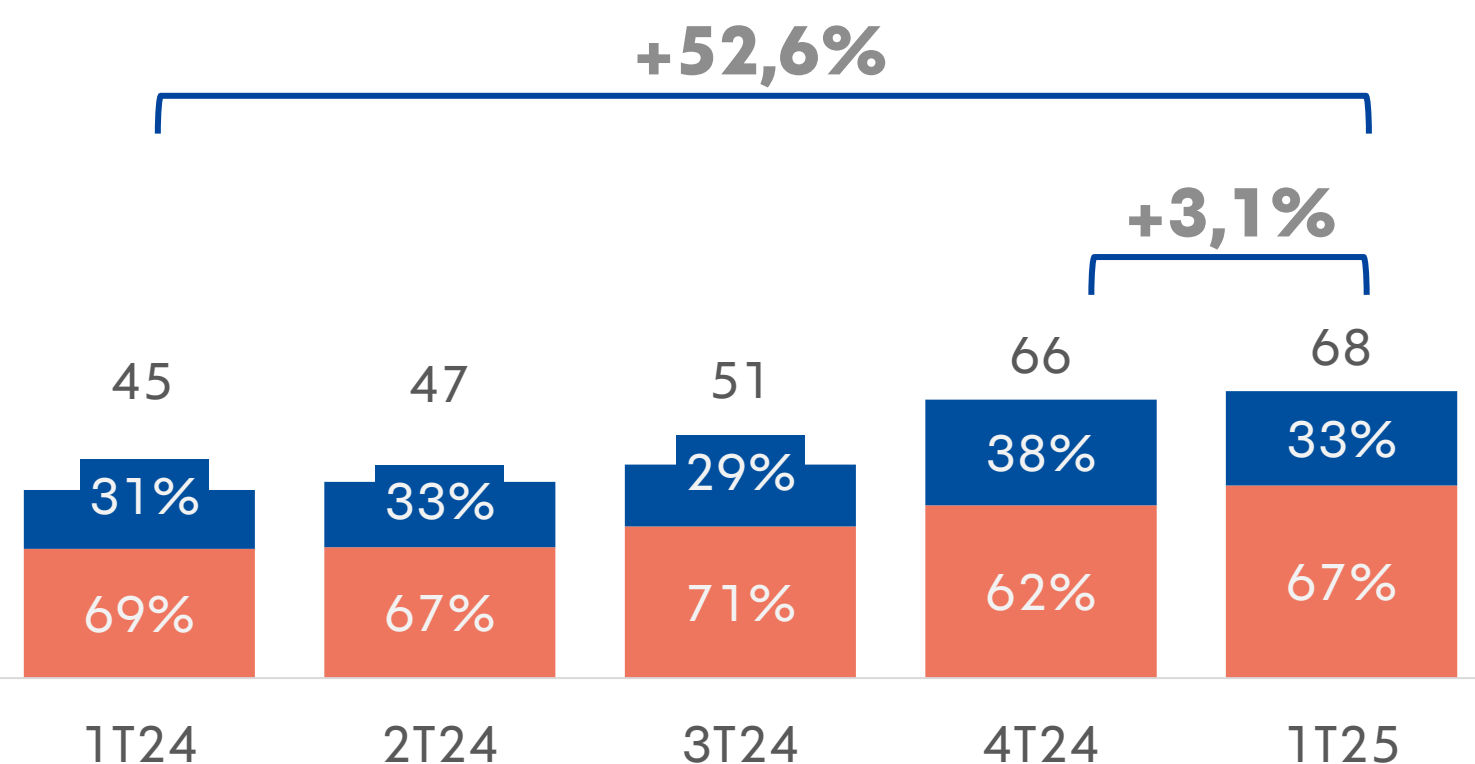


Indicadores Operacionais

Receitas Assistência

R\$ milhões

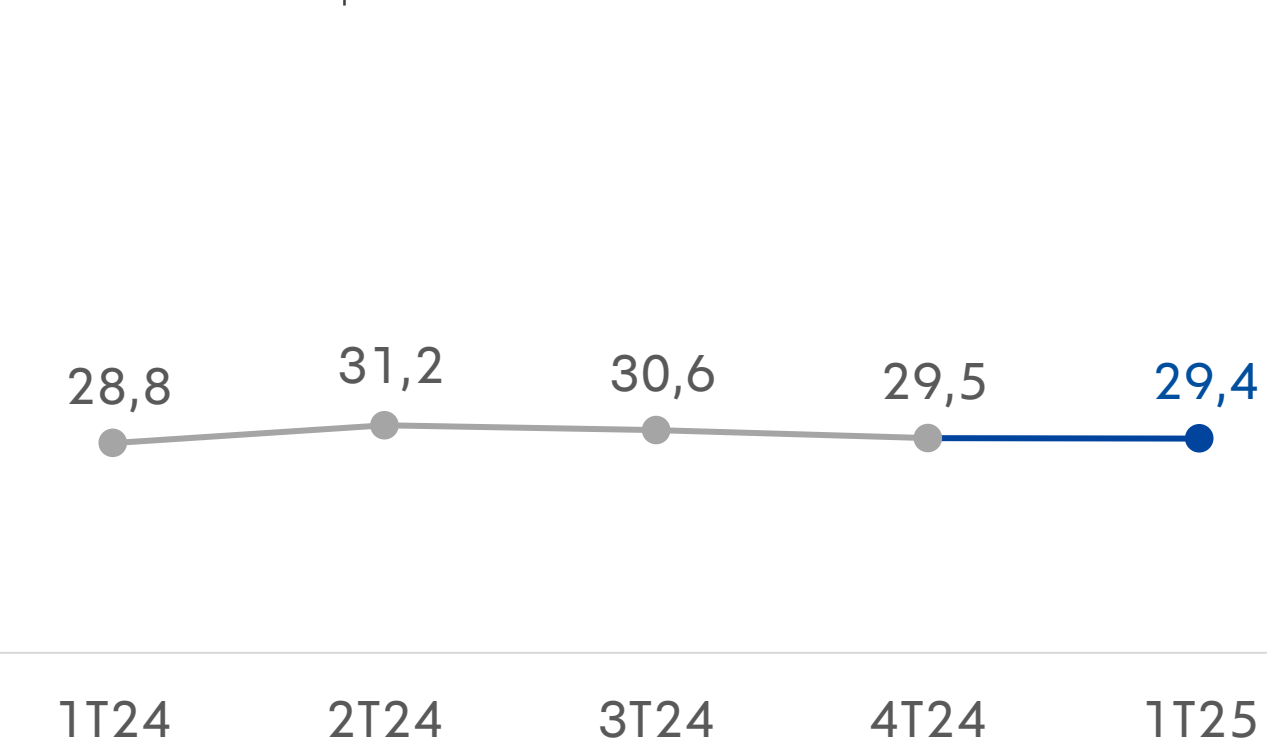
■ B2C ■ B2B



Índice Despesas Administrativas (IDA)

Caixa Assistência

Despesas Administrativas
% Receita Operacional

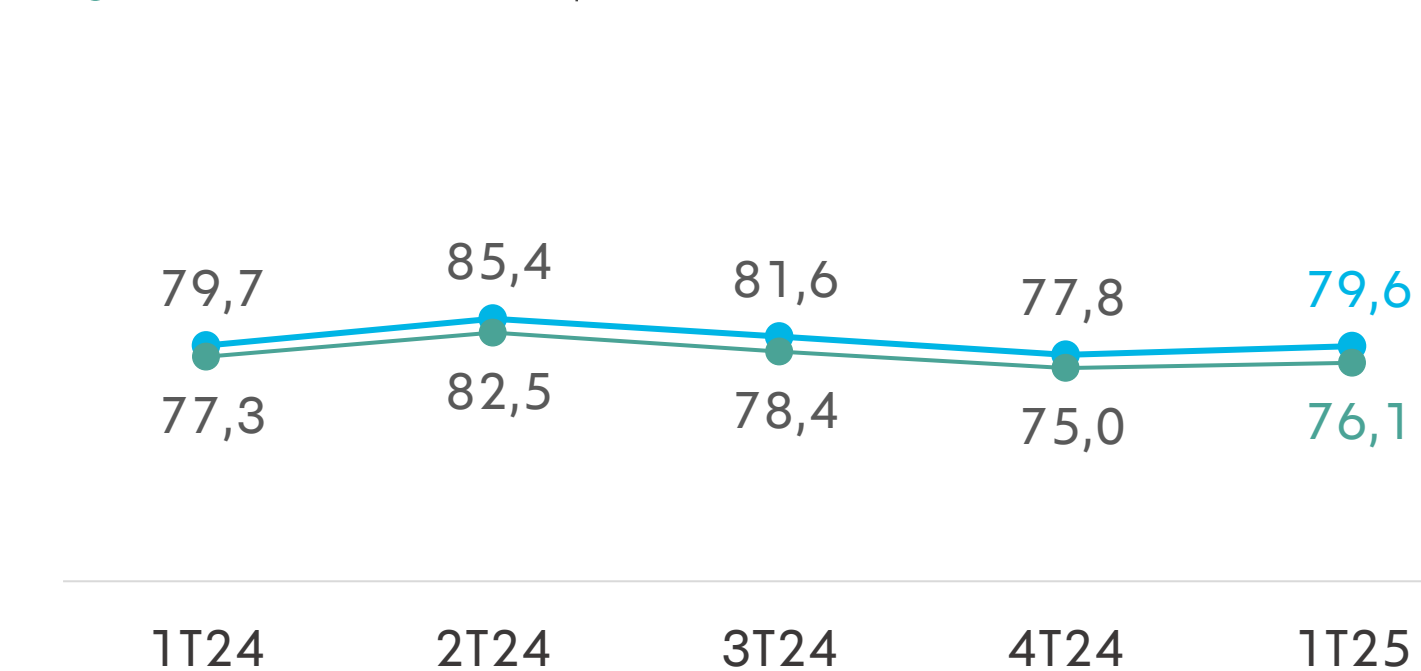


Índice Combinado (IC) e Ampliado (ICA)

Caixa Assistência

Despesas Gerais e Administrativas

● IC: % Receita Operacional
● ICA: % Receita Operacional + Resultado Financeiro

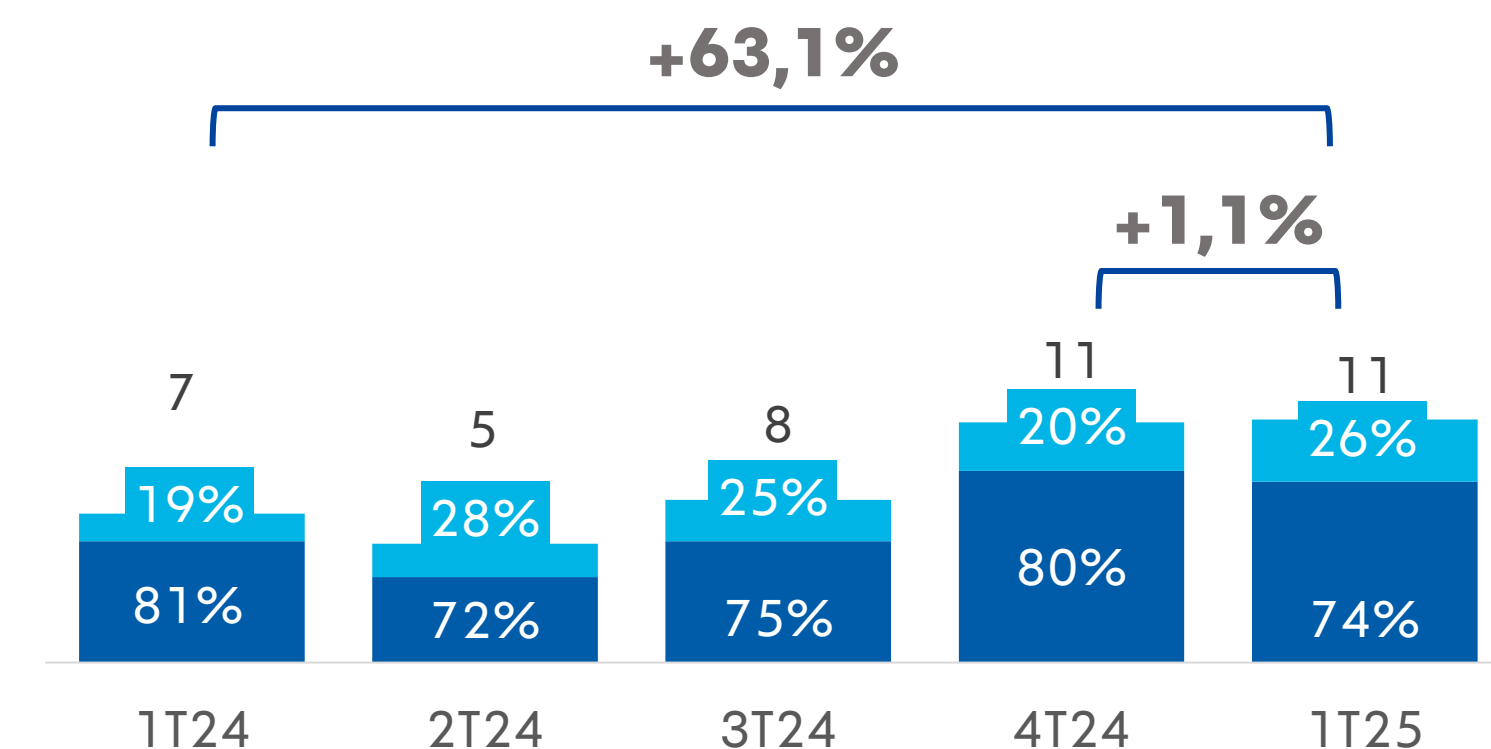


Lucro Líquido (Operacional x Financeiro)

Caixa Assistência

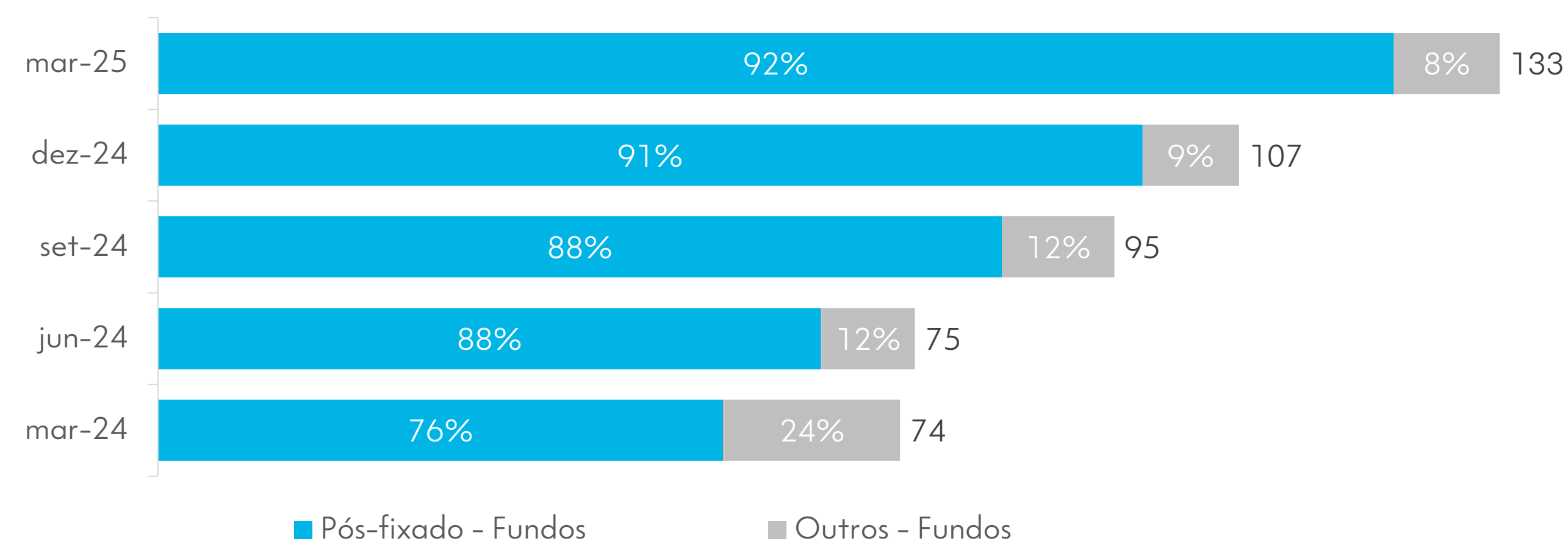
R\$ milhões

■ Resultado Financeiro ■ Resultado da Operação



Composição da Carteira de Investimentos – Caixa Assistência

% Aplicações financeiras (milhões)



Esta apresentação contém considerações futuras referentes às perspectivas do negócio, estimativas de resultados operacionais e financeiros, e às perspectivas de crescimento da CAIXA Seguridade. Estas são apenas estimativas e projeções e, como tais, baseiam-se exclusivamente nas expectativas da Administração da CAIXA Seguridade. Tais considerações futuras dependem, substancialmente, de fatores externos, além dos Riscos apresentados nos documentos de divulgação da CAIXA Seguridade e estão, portanto, sujeitas a mudanças sem aviso prévio. As informações não Contábeis e proforma da Companhia não foram revisadas pelos auditores independentes.

Os verbos "antecipar", "acreditar", "estimar", "esperar", "projetar", "planejar", "prever", "visar" e outros verbos similares têm como objetivo identificar estas declarações prospectivas, que envolvem Riscos e incertezas que poderiam gerar resultados reais que difiram materialmente daqueles projetados nesta apresentação e não garantem qualquer desempenho futuro da CAIXA Seguridade. Os fatores que podem afetar o desempenho incluem, mas não estão limitados a: (i) aceitação dos serviços da CAIXA Seguridade pelo mercado; (ii) volatilidade relacionada com a economia brasileira e os mercados Financeiro e de valores mobiliários, e as indústrias muito competitivas nas quais a CAIXA Seguridade atua; (iii) mudanças na legislação e nas políticas de tributação e governamentais relacionadas aos mercados de Seguridade; (iv) aumento da concorrência a partir de novas entradas no mercado brasileiro; (v) capacidade de acompanhar as rápidas mudanças no ambiente tecnológico; (vi) capacidade de manter um processo contínuo para introduzir novos produtos e serviços competitivos e preservar a competitividade dos já existentes; e (vii) capacidade de atrair clientes.

Outros fatores que podem afetar materialmente os resultados podem ser encontrados no Formulário de Referência da CAIXA Seguridade. Todas as declarações prospectivas nesta apresentação têm como base as informações e dados disponíveis na data em que foram emitidas e a CAIXA Seguridade não se compromete a atualizá-las com o surgimento de novas informações ou de acontecimentos futuros.

CAIXA *Seguridade*

Relações com Investidores
ri@caixaseguridade.com.br

CAIXA *Seguridade*

COMPANY
PRESENTATION

1Q25

COMPANY
PRESENTATION

1Q25

1

OVERVIEW

2

COMMERCIAL **STRATEGY**

3

1Q25 HIGHLIGHTS

4

**COMMERCIAL AND OPERATIONAL
PERFORMANCE**

Caixa plays a vital role in the economy, driving growth and financial inclusion by supporting businesses and communities

Federal Government's largest partner



656.7k

People Caixa has enabled access to Homeownership



BRL 104.6 bi

Social Benefits Distributed



20.7 mi

Families reached trough Bolsa Família

Relevant Financial Institution



BRL 1.3 tr

Credit Portfolio



BRL 151.5 bi

Total Credit granted



66.8%

Of the Mortgage market share



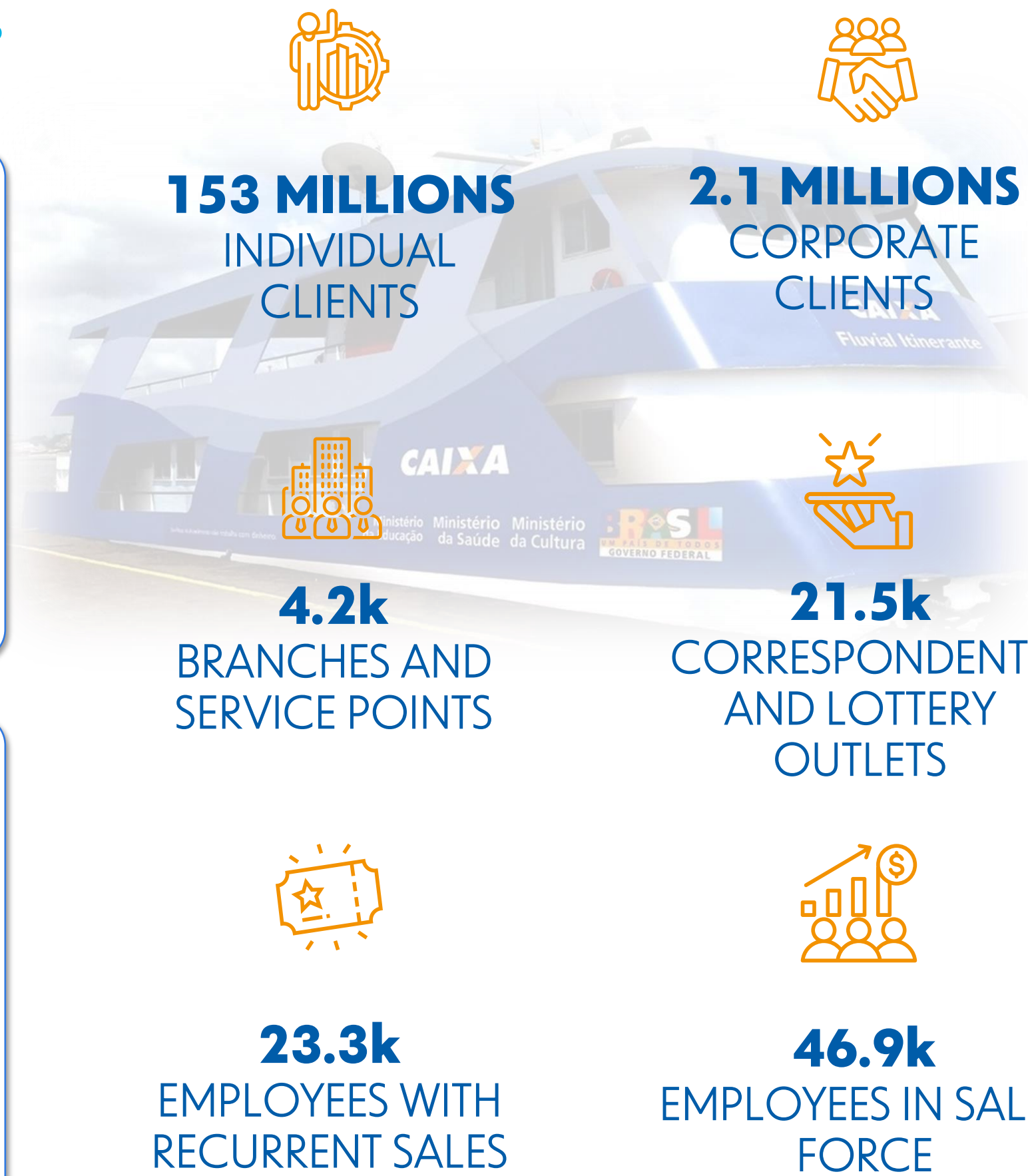
BRL 2,1 tr

In assets



98%

Operate in Brazilian municipalities



CAIXA IS WIDELY RECOGNIZED AS THE SAVINGS AND HOUSING BANK AND THE MAIN FACILITATOR OF GOVERNMENT PUBLIC POLICIES

CAIXA Seguridade

Holding company that consolidates all Caixa Econômica Federal activities in the areas of insurance, premium bonds, private pension, credit letters, brokerage and related activities.

CAIXA GRANT

Non-onerous Grant Agreement for a period of 35 years, until 2050 (renewable)

BUSINESS MODEL

Highly profitable, resilient and with low underwriting risk

GOVERNANCE & MANAGEMENT

Meets the most rigorous transparency and corporate governance standards

CAIXA BRAND

Exclusive right to use CAIXA brand, one of the most solid and valuable in Brazil



BUSINESS LINES

Vertical model, operating in three profitable business lines (insurance, accumulation and distribution)

LISTED

Listed in the Novo Mercado segment of B3, with a 17.25% Free float



CAIXA DISTRIBUTION

Exclusive access to Latin America's largest banking distribution network



EFFICIENCY

Private partners with high expertise in their respective segments



ROBUST GOVERNANCE

Adoption of good practices, with maximum score (Level 1) in the 6th Cycle of IG-SEST



CAIXA CLIENTS

Exclusive access to Brazil's largest client base



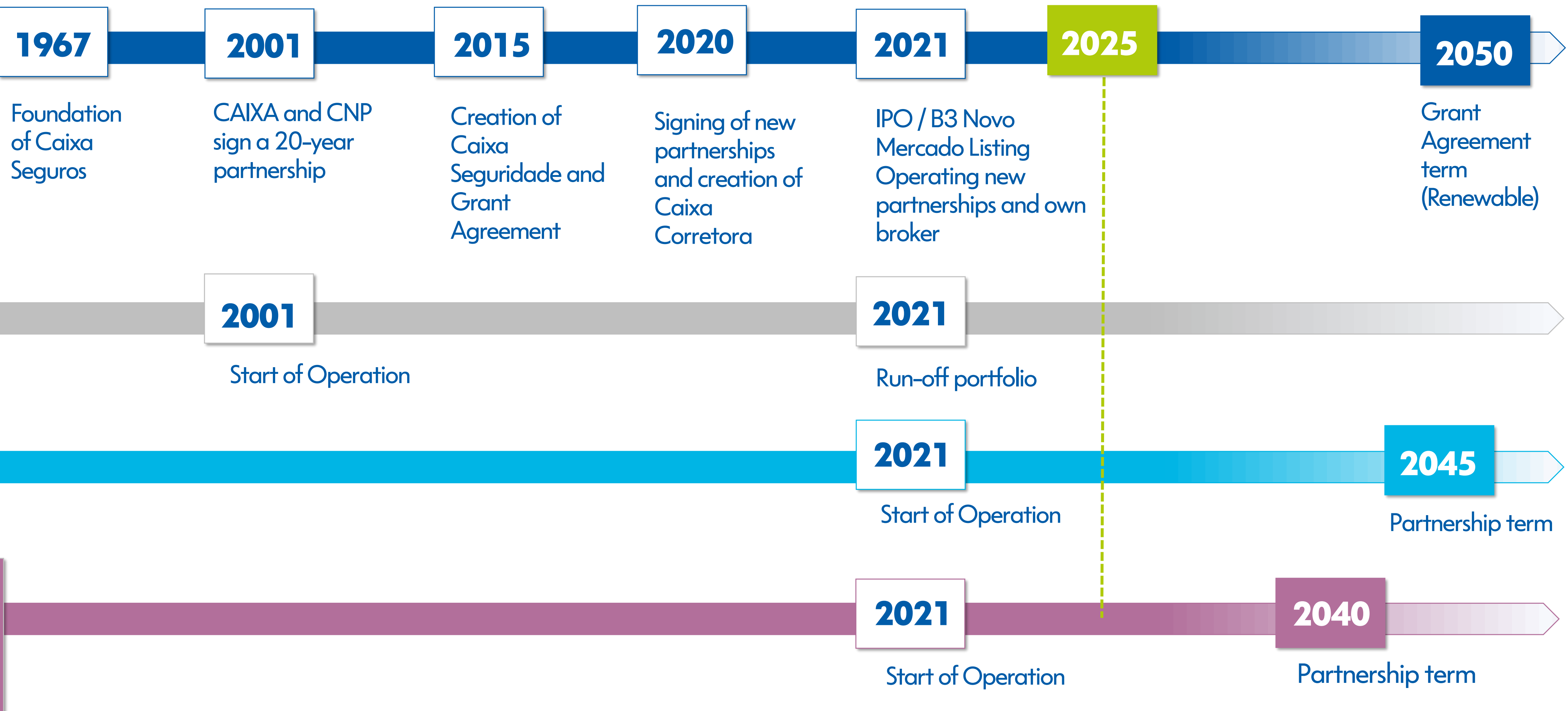
MOBILIZATION MECHANISMS

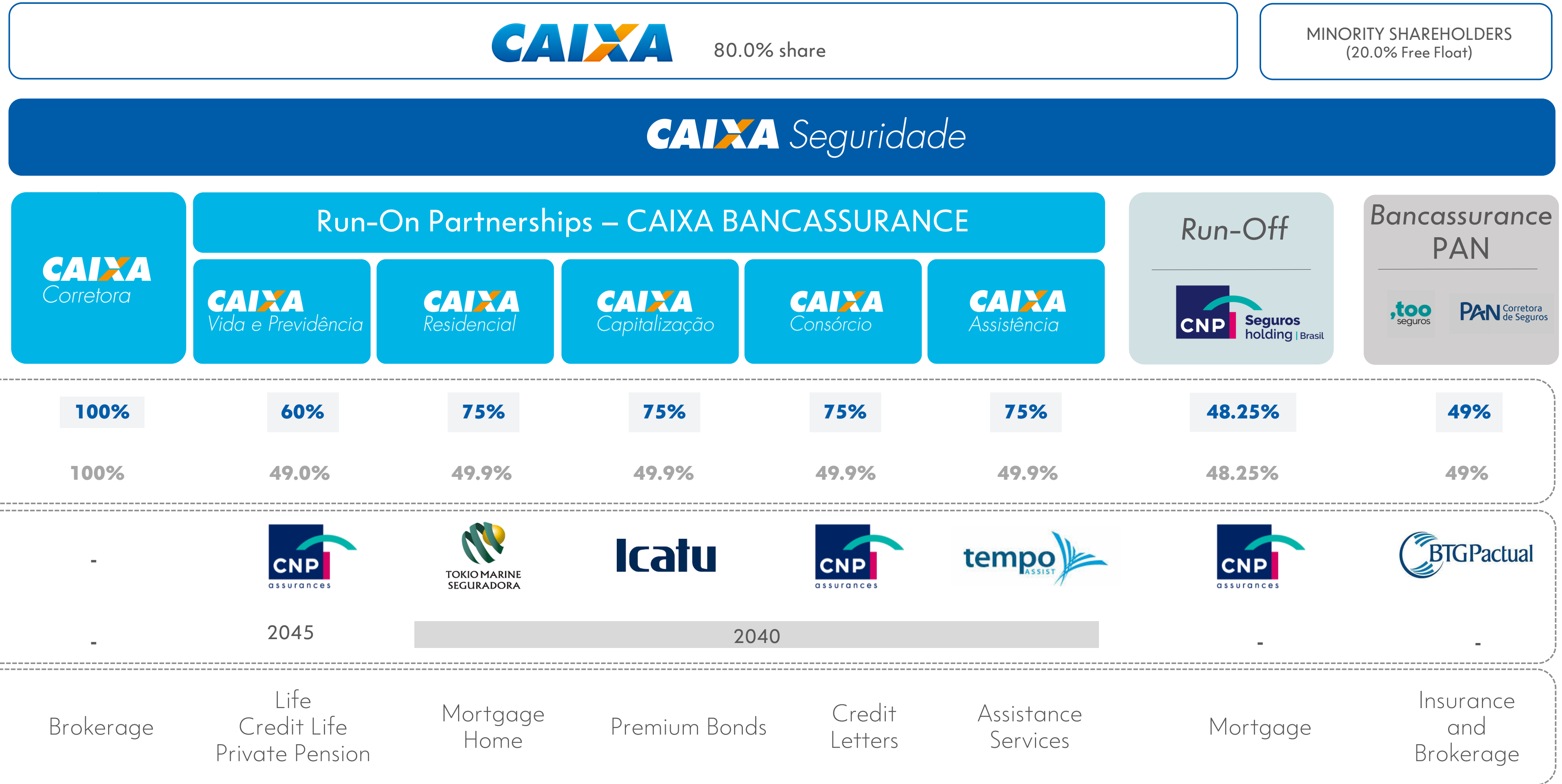
Sales force engagement through incentive system

PRIVATE INVESTED COMPANIES

Flexibility and quick decision making, with shared governance

TIMELINE

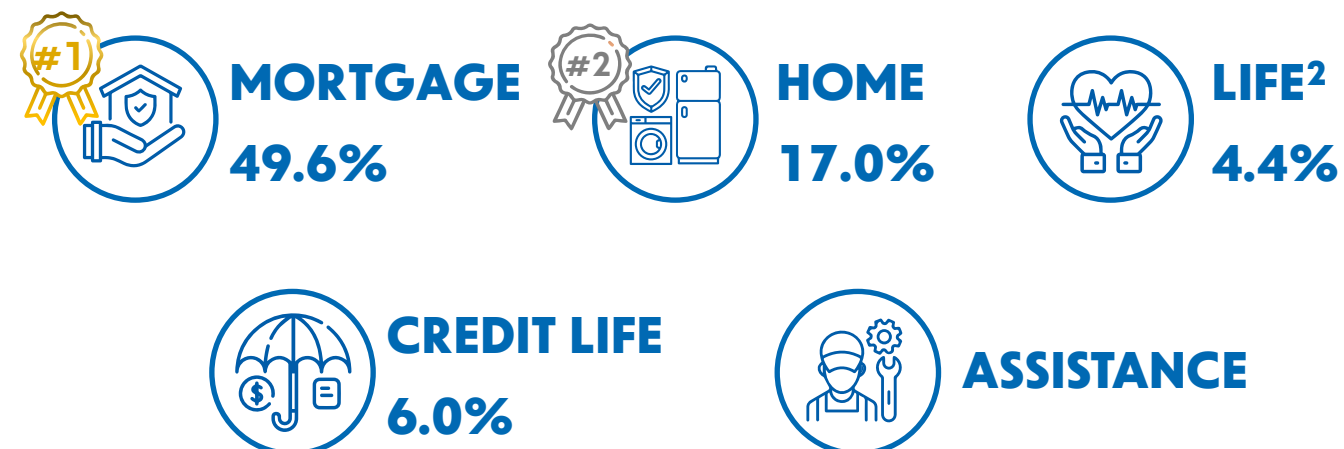




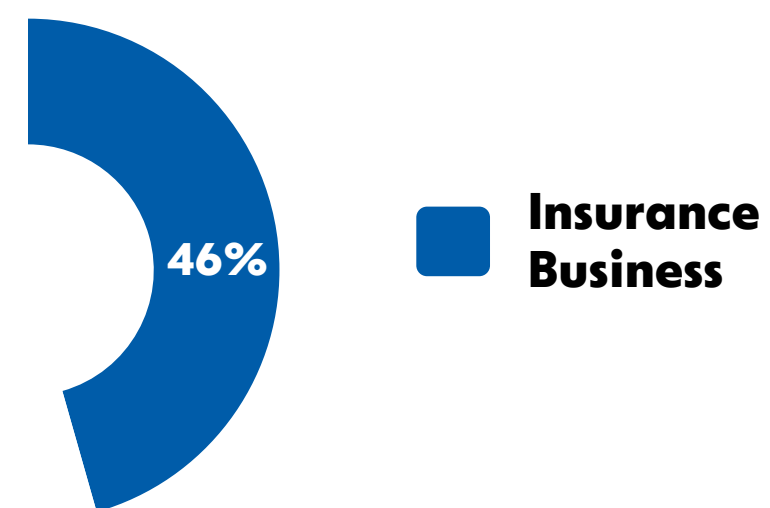
INSURANCE

Products designed for protection against **life and property risks**, providing financial security

PRODUCTS AND MARKET SHARE¹



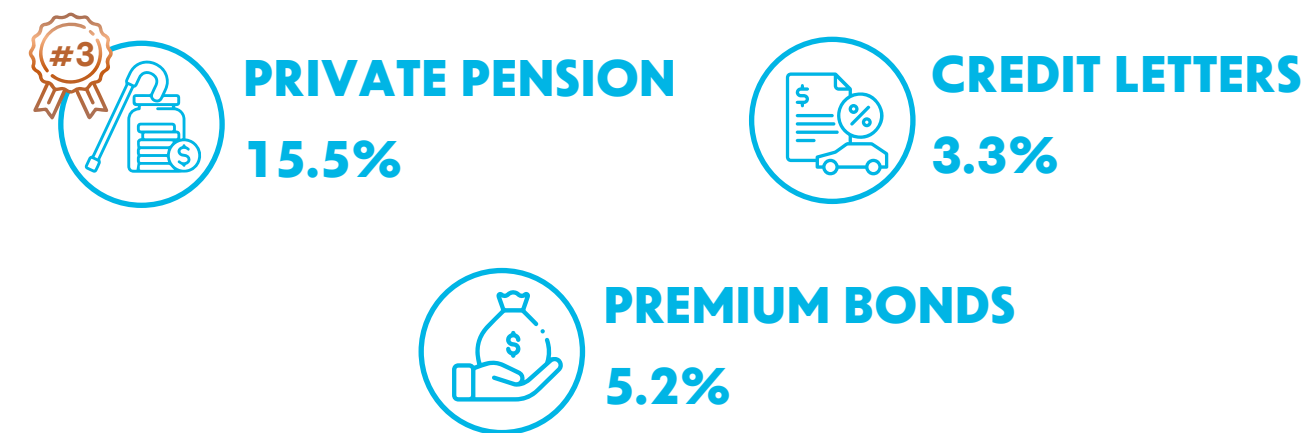
REPRESENTATIVENESS³



ACCUMULATION

Products designed for **resource accumulation over time**, helping clients to plan and achieve future financial goals

PRODUCTS AND MARKET SHARE¹



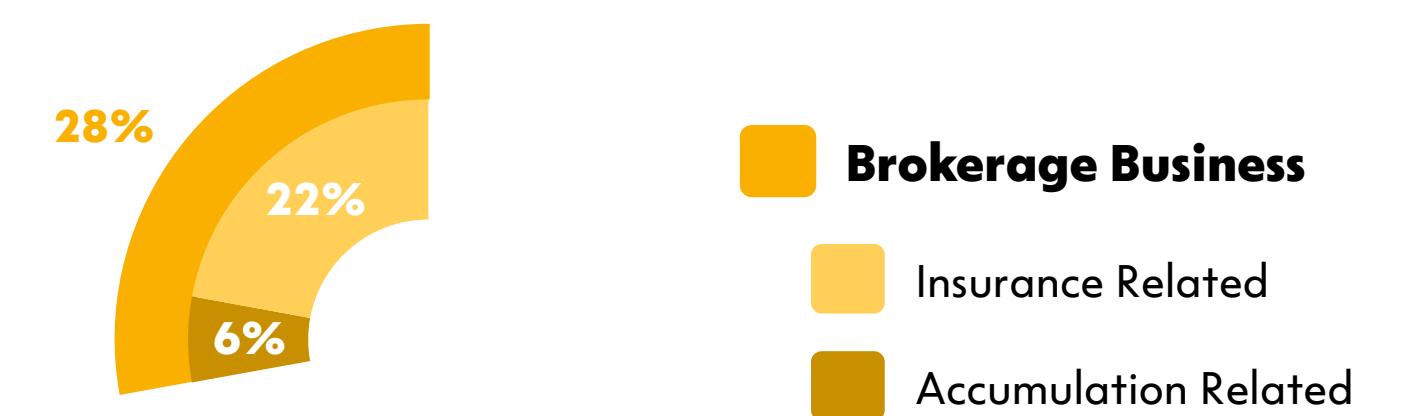
REPRESENTATIVENESS³



BROKERAGE

- Own **brokerage** with access to **Caixa's distribution network**
- Strategies and channels used to market and **expand the offering of Caixa Seguridade's products**

REPRESENTATIVENESS³



Notes: (1) Source: SUSEP Database as of March 2025, except Credit Letter (source: Central Bank as of December 2024); (2) Does not include personal accident insurance; (3) Share in total operating margin (1Q25).
Note: The financial metrics used are based on IFRS 4.

LEADING PLAYER IN MORTGAGE INSURANCE¹



MANDATORY INSURANCE

10+ YEARS LONG-TERM DURATION

STABLE AND LOW LOSS RATIO

MONTHLY ISSUANCE

MASSIVE STOCK-PILLING EFFECT

CROSS-SELL OPPORTUNITIES WITH OTHER PRODUCTS

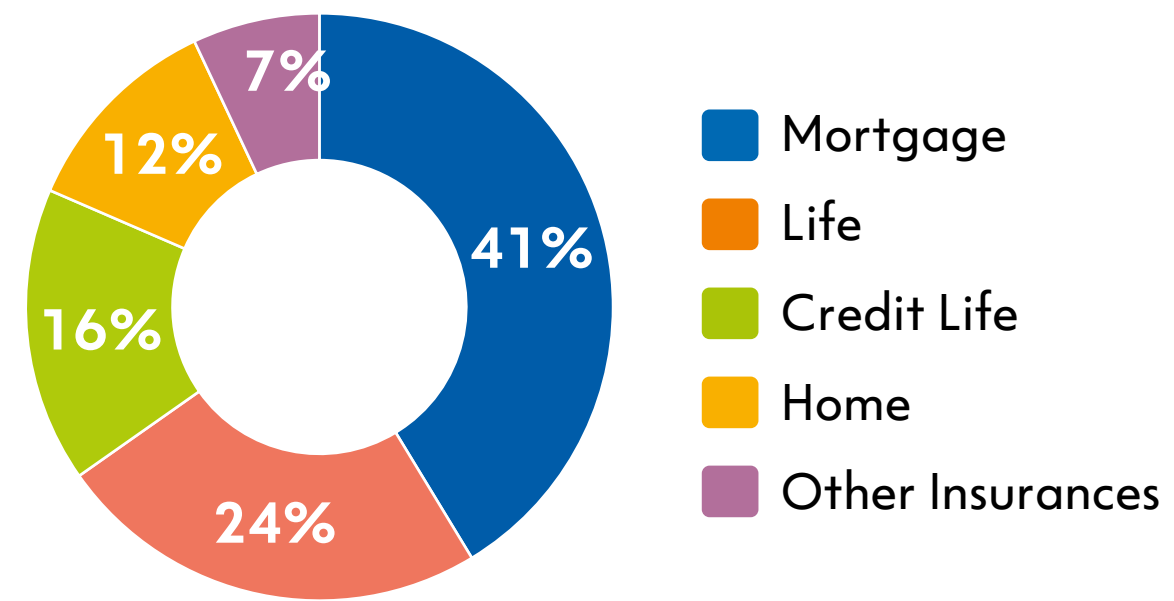
BACKED BY THE LEADER IN MORTGAGE FINANCING

66.8%
CAIXA BANK MORTGAGE CREDIT MARKET SHARE³

DIVERSIFIED AND RELIABLE SEGMENTS

Written Premiums

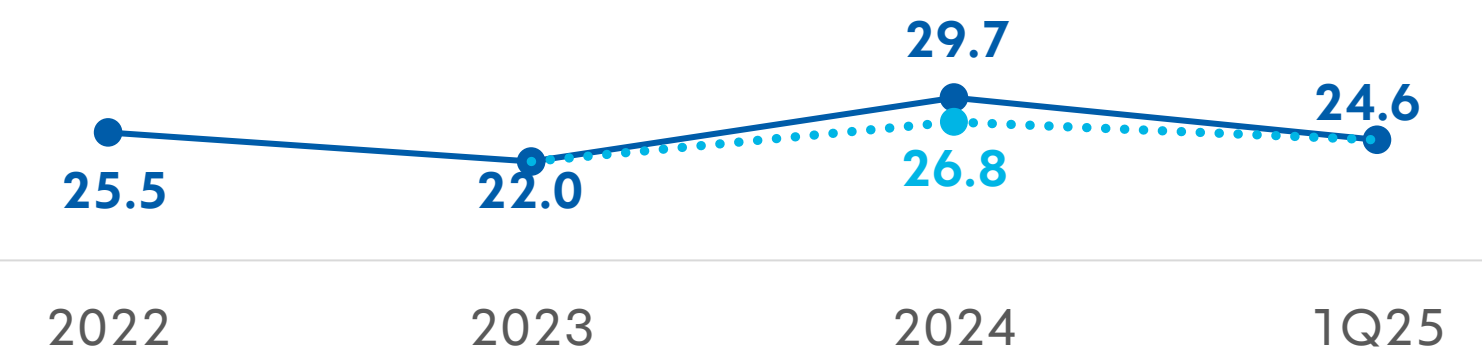
% Written Premiums (1Q25)



Loss Ratio

% Premiums Earned

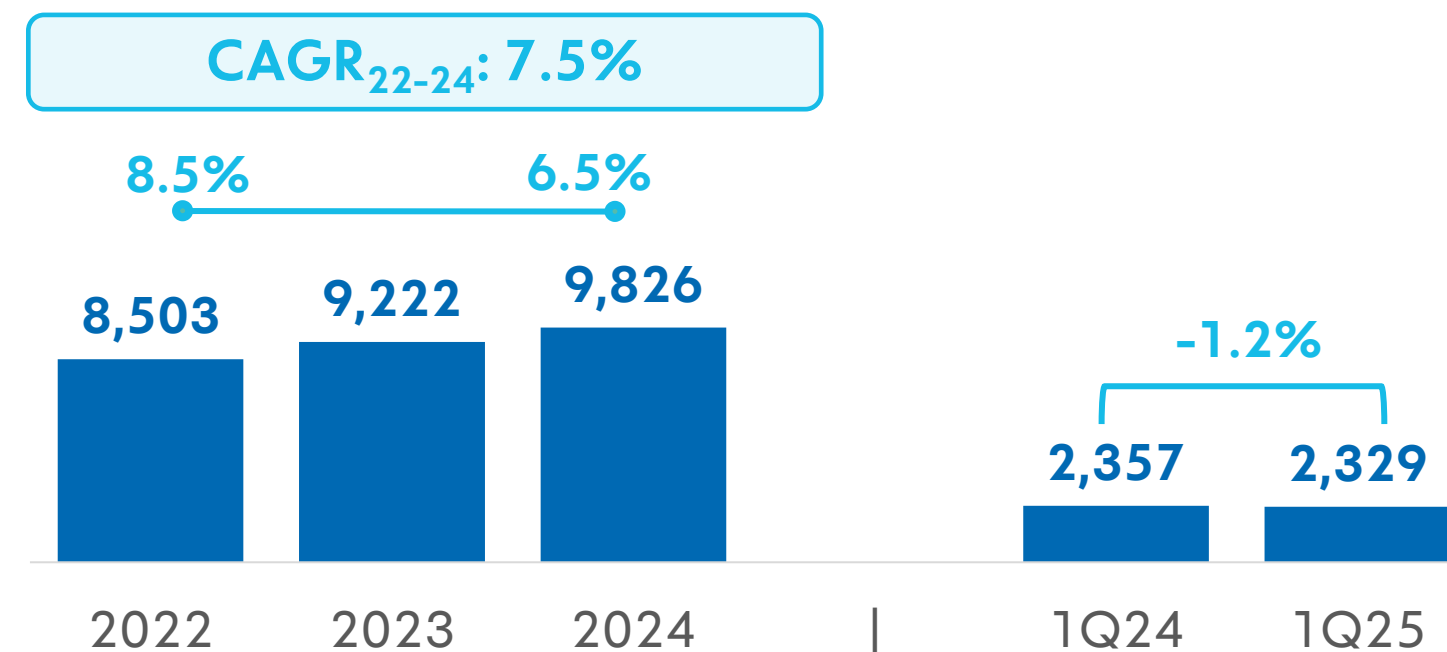
• Net Re-Insurance



PROVEN GROWTH TRACK-RECORD ACROSS PRODUCTS

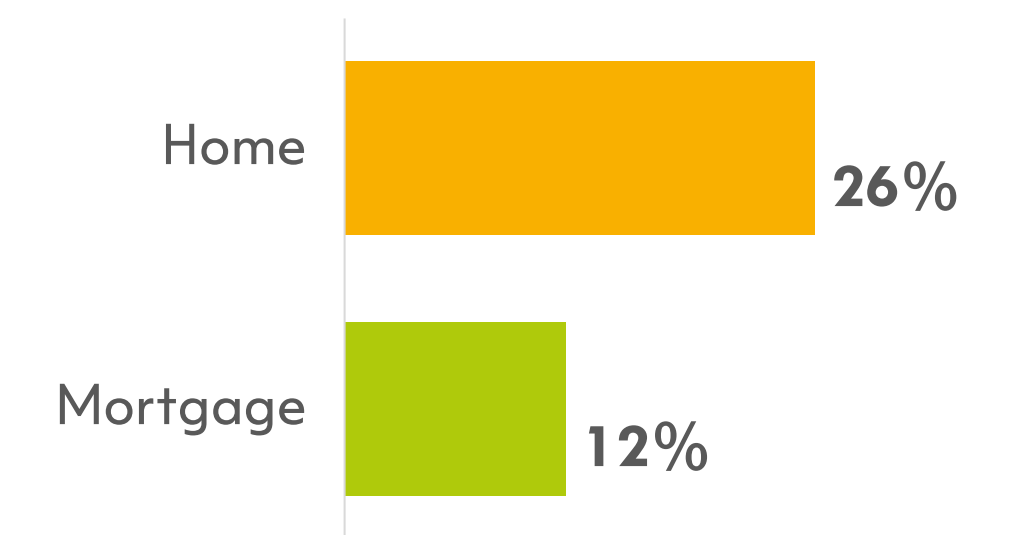
Written Premiums and Growth

BRL million and %



Written Premiums Growth by Segment

% 1Q25 vs. 1Q24



Notes: (1) Source: SUSEP Database as of March 2025; (2) Normalized value excludes exceptional claims from the floods in Rio Grande do Sul and credit life claims; (3) Caixa's market share in credit market as of March 2025.
Note: The financial metrics used are based on IFRS 4.

3rd LARGEST PLAYER IN PRIVATE PENSION¹

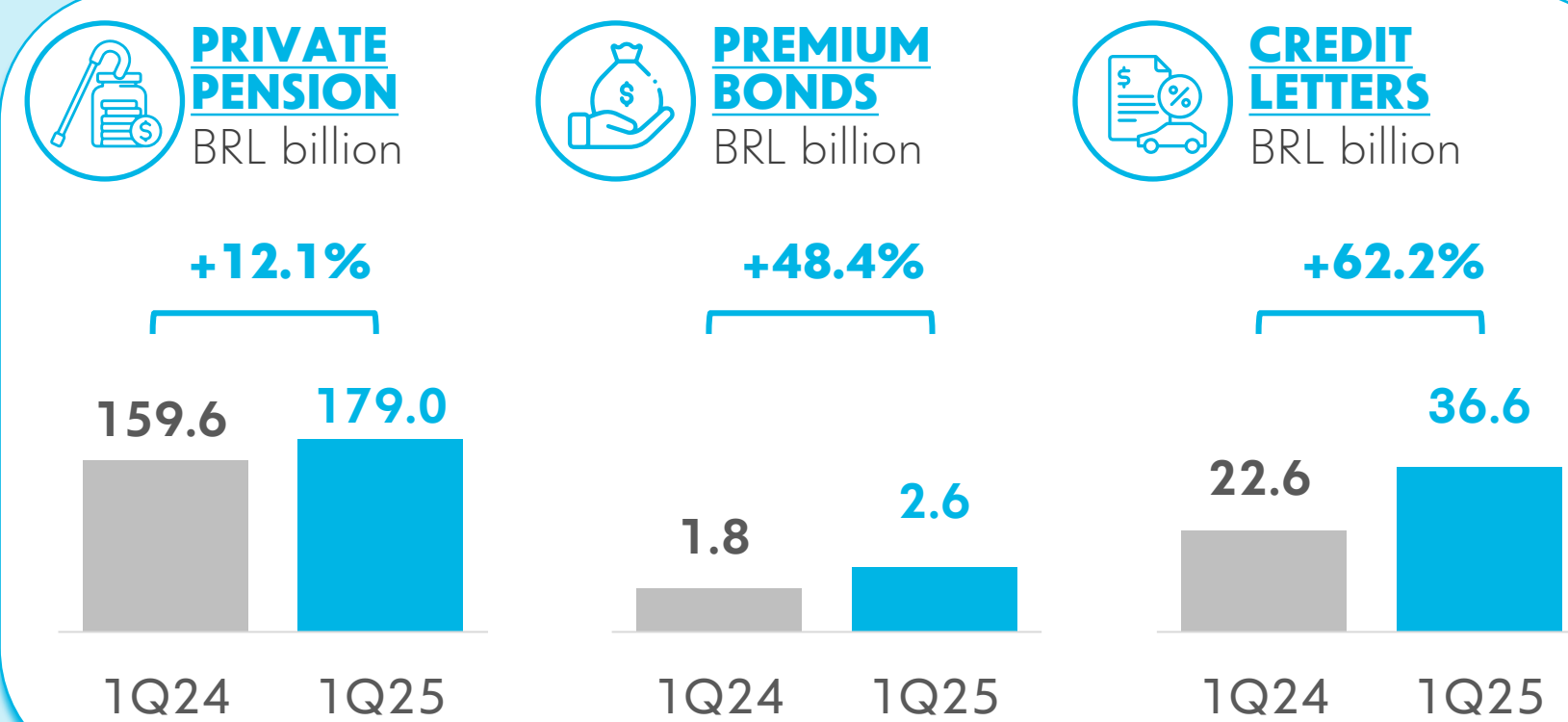
RELEVANT GROWTH
IN RESERVES

RECURRING
REVENUES

STABLE AND HEALTHY
AVG MGMT. FEE

CONSTANT POSITIVE
NET CONTRIBUTION

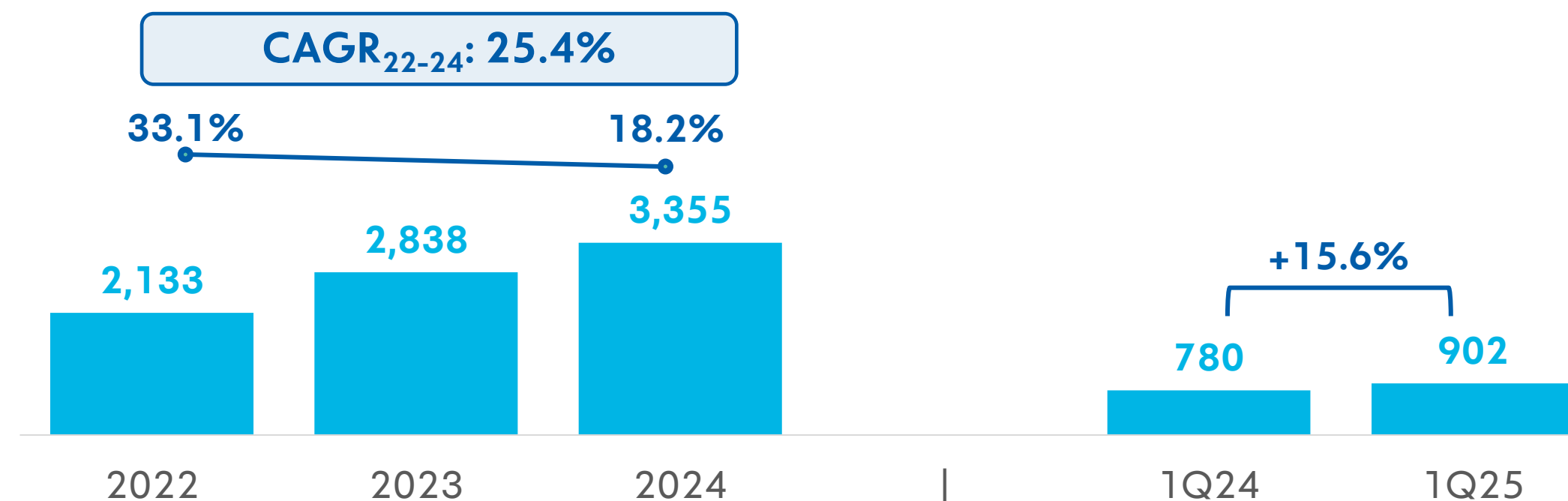
GROWTH IN RESERVES FOSTERING TOPLINE EXPANSION



KEY BUSINESS UNIT WITH EXPANSION POTENTIAL

Operating Revenue and Growth

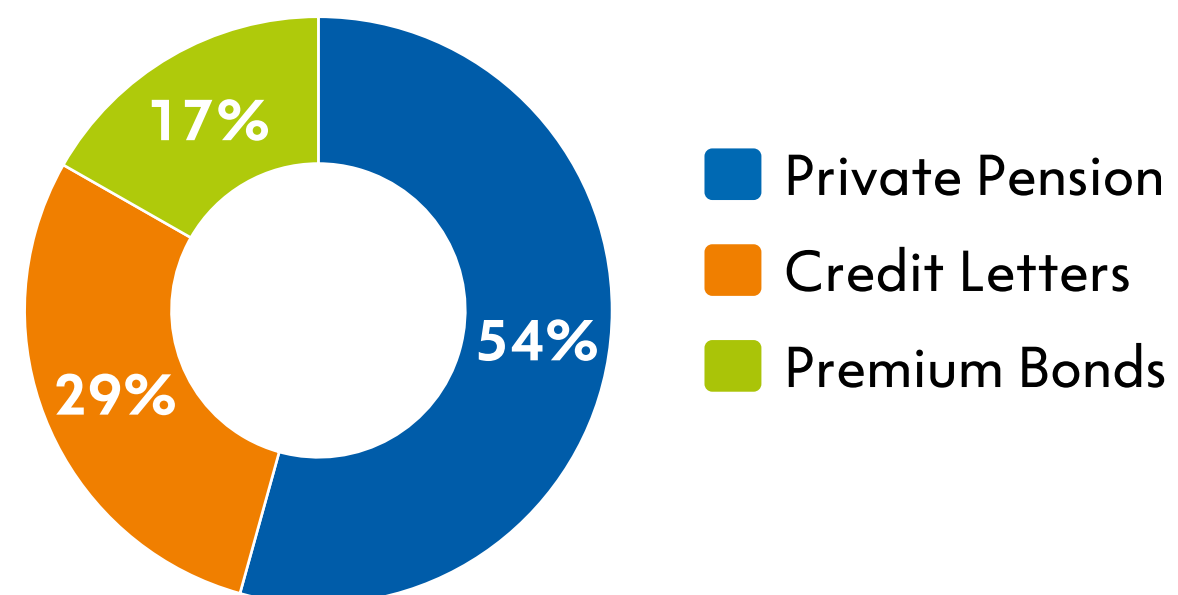
BRL million and %



SCALING-UP IN CREDIT LETTERS AND PREMIUM BONDS

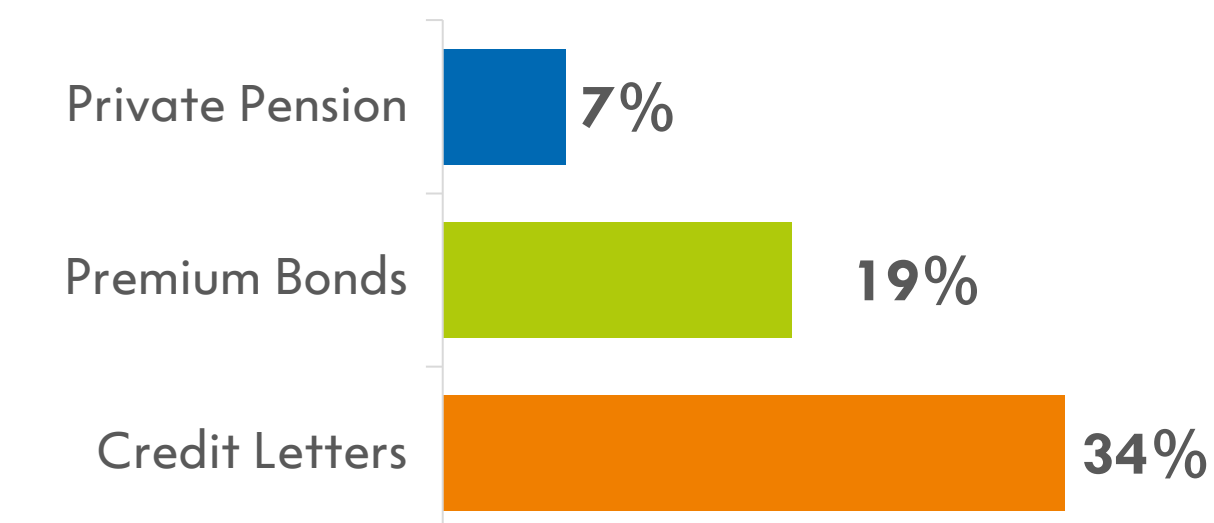
Operating Revenue by Segment

% Operating Revenue (1Q25)



Operating Revenue Growth by Segment

% 1Q25 vs. 1Q24



Note: (1) Source: SUSEP Database as of March 2025.
Note: The financial metrics used are based on IFRS 4.

CASH GENERATION CAPABILITIES

MANDATORY
BY BRAZILIAN
LEGISLATION¹

BROKERAGE FEES
FROM SALE OF ALL
INSURANCE AND
ACCUMULATION
PRODUCTS

LOW
CAPITAL REQUIREMENTS

NO
UNDERWRITING RISK

RECURRING
REVENUES

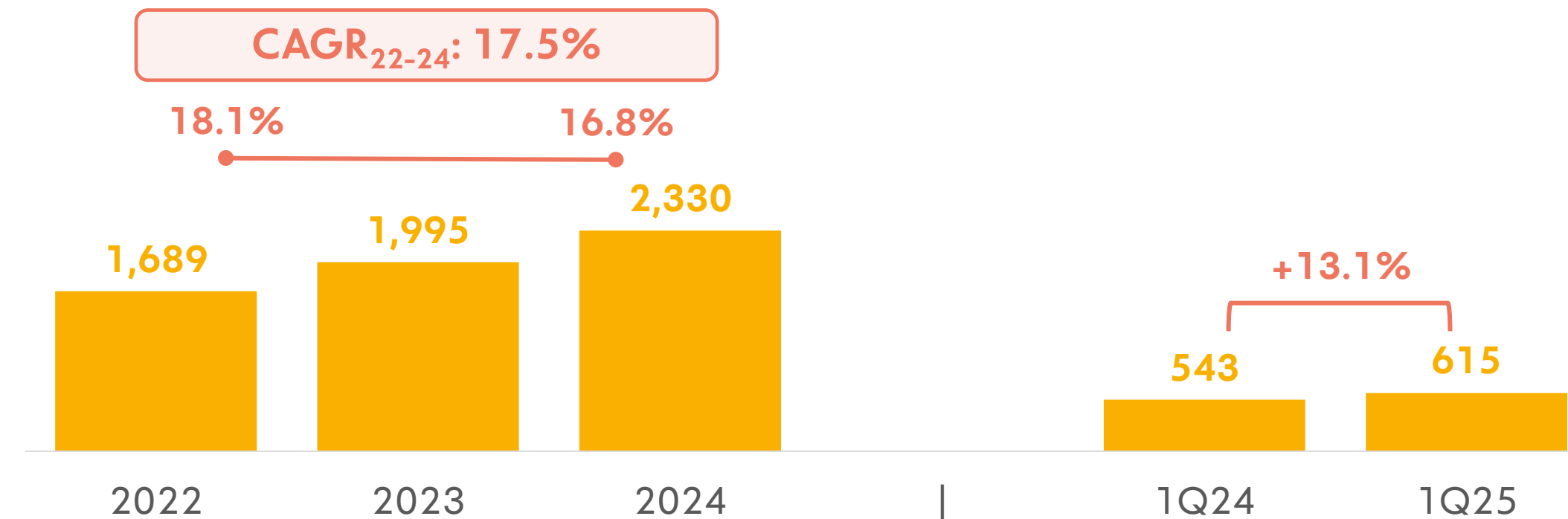
LOW COSTS
FROM BANCASSURANCE
STRATEGY

44.5% (1Q25)
OF CAIXA SEGURIDADE'S REVENUES¹

RECURRING REVENUES

Revenues from Brokerage² and Growth

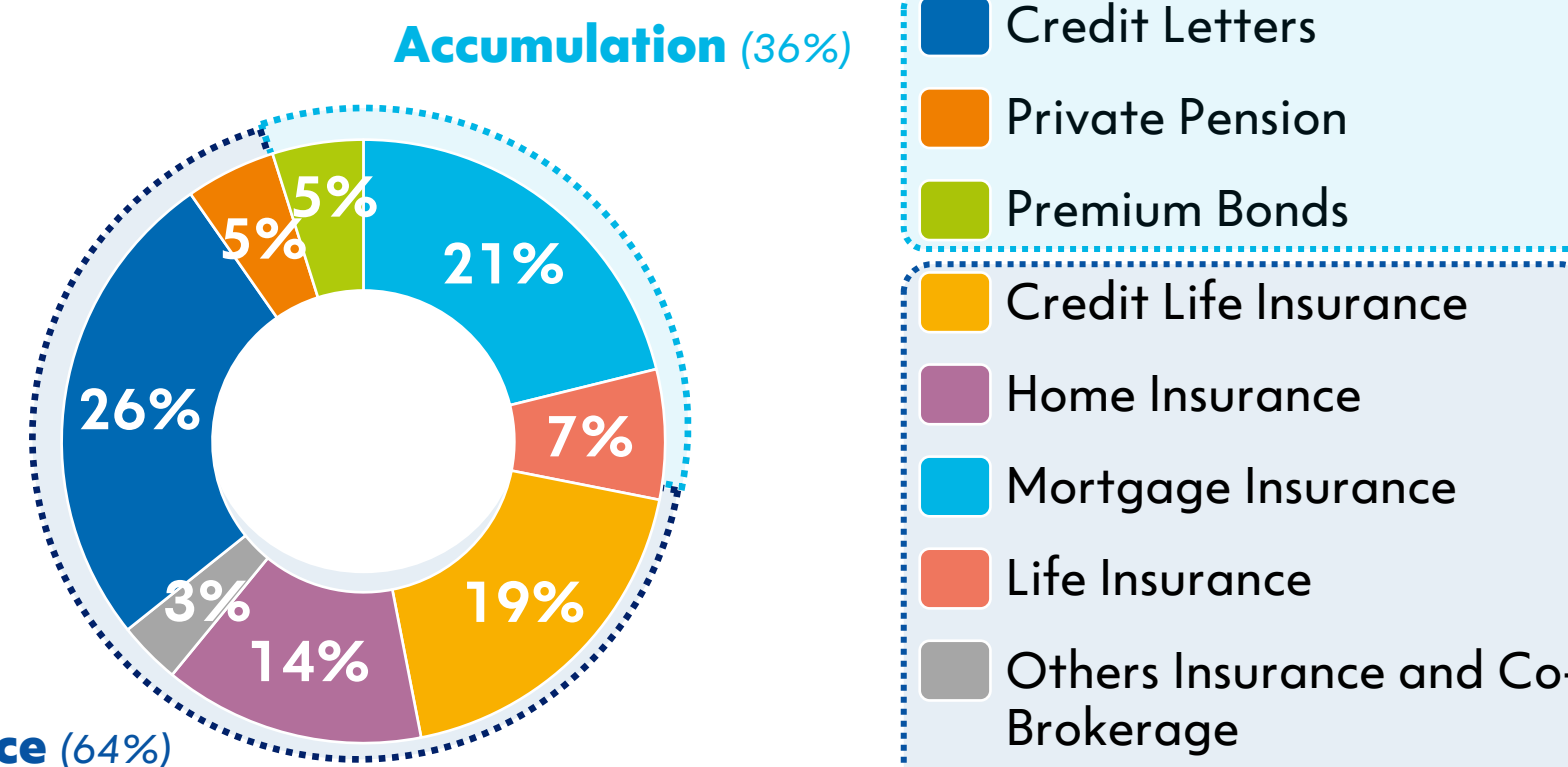
BRL million and %



BUSINESS BACKED BY STRONG INSURANCE FEES

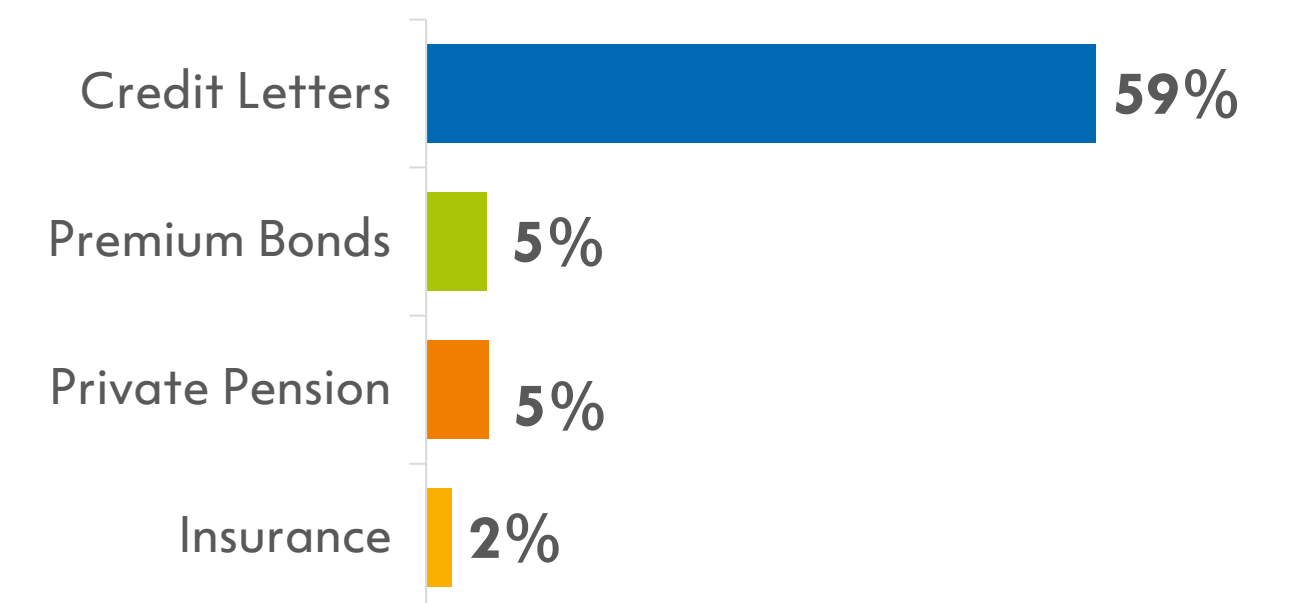
Brokerage by Segment¹

% Distribution (1Q25)



Brokerage Growth by Segment¹

% 1Q25 vs. 1Q24



Notes: (1) Brazilian legislation establishes that the intermediation of insurance contracts must be carried out by duly licensed insurance brokers; (2) Includes brokerage and commissioning revenues, besides network access and distribution (BDF) revenues.

EXPERIENCED MANAGEMENT TEAM

Years of professional experience

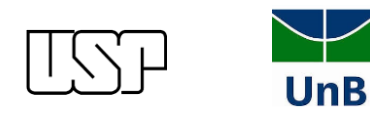


Felipe Montenegro Mattos
CEO

Experience



Education



Eduardo Oliveira
CFO & IRO



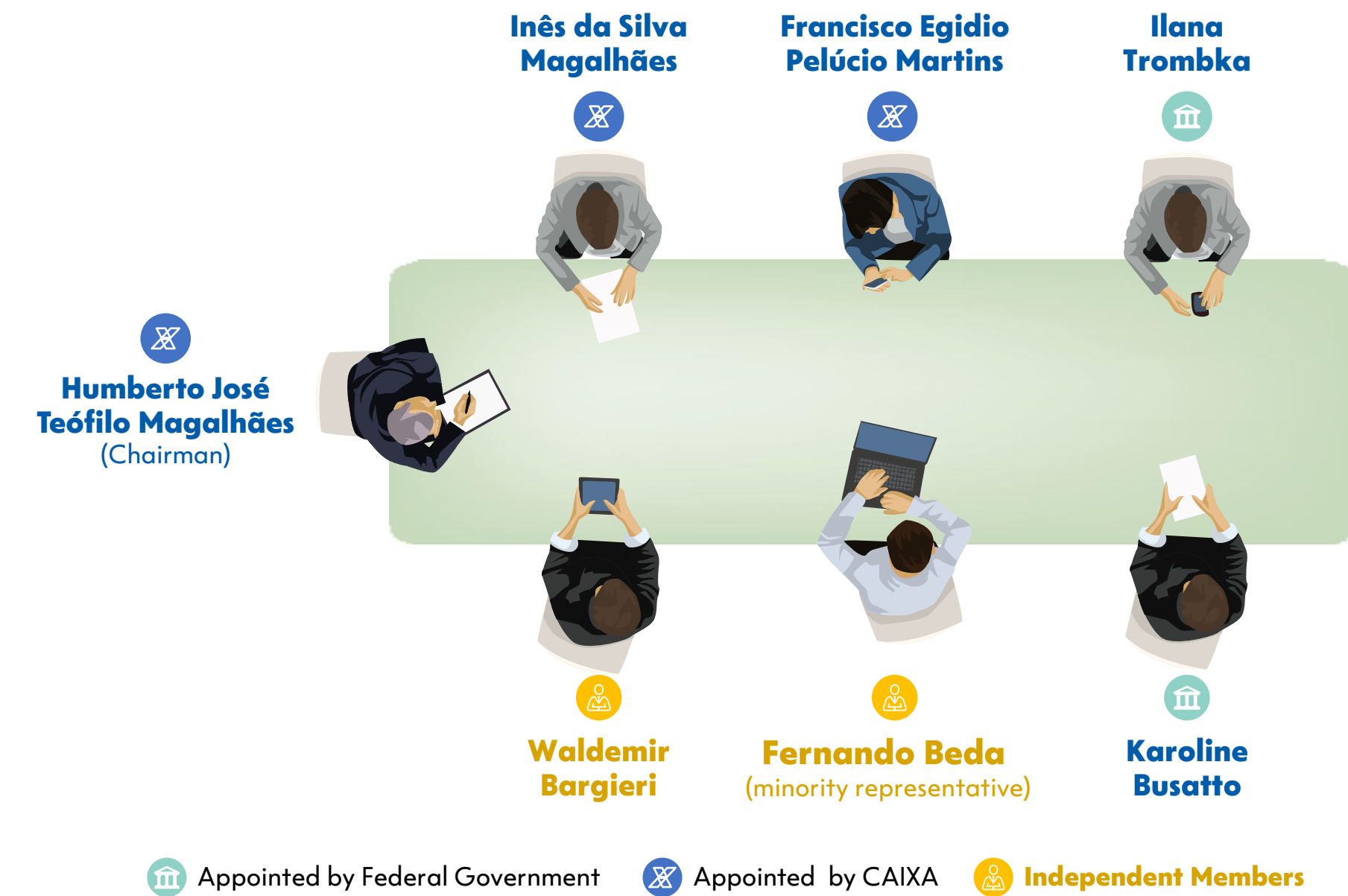
Edgar Soares
Commercial and Products Officer



Salvador Congentino Neto
Corporate Governance and Risk Officer



BOARD OF DIRECTORS



Appointed by Federal Government Appointed by CAIXA Independent Members

KEY COMMITTEES AND BEST PRACTICES

Related Party Transactions Committee

- 3 members, 2 appointed by Caixa Seguridade + President (**minority shareholders representative in the Board of Directors**)
- Oversees relevant transactions with related parties
- **Decisions by majority, the President of the committee has the right to veto**



Audit Committee

- **Independent members** (at least one from the Board of Directors)
- Monitors internal controls
- Provides opinion on the external audit

Fiscal Committee

- **Composed of 3 effective members (1 indicated by minority shareholders)**
- Provide opinion on financial statements and annual reports



People, Eligibility, Succession and Remuneration Committee

- **Constituted by members of the Board of Directors, other advisory committees, or by external members**
- Approves and supports the selection of members of the collegiate bodies and representatives appointed in the JVs

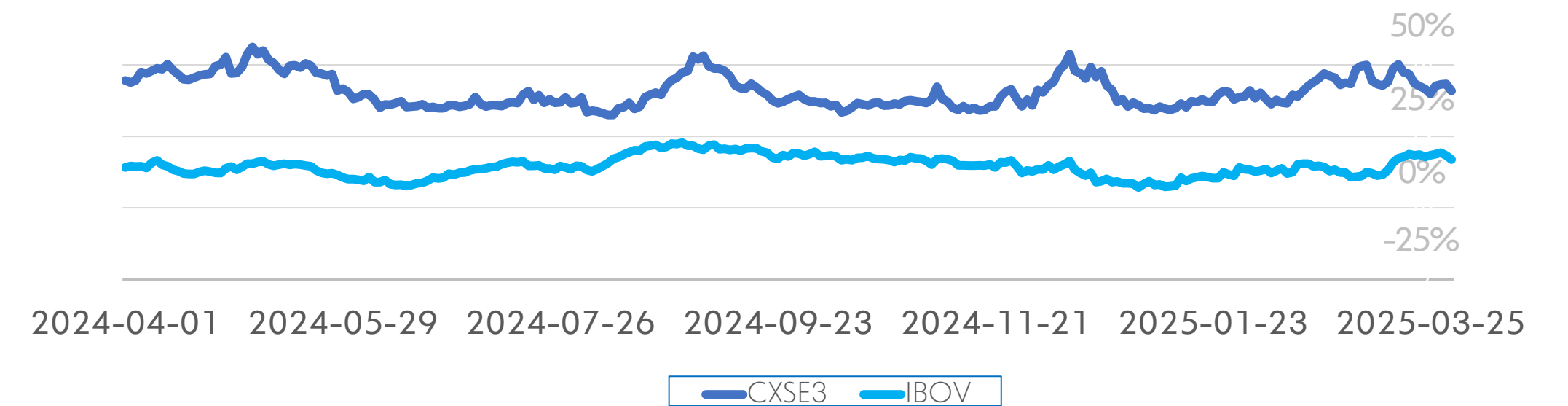


KEY FIGURES

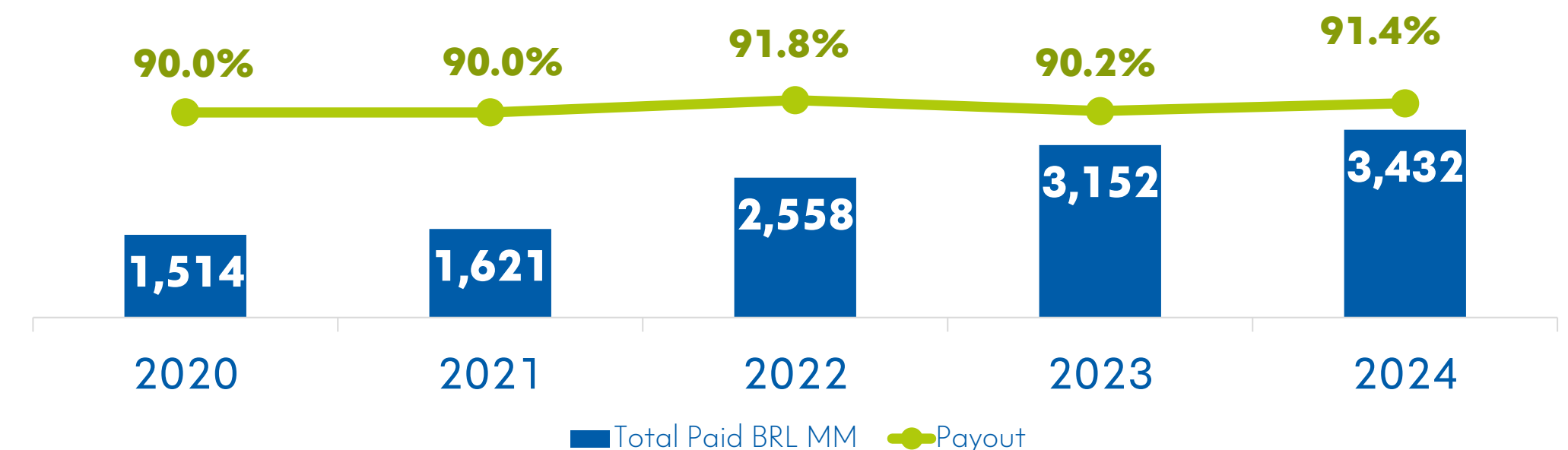
- 3 billions** common shares
- 20.0%** Free Float
(37% Foreign, 21% Legal Entities and 42% Individuals)
- 1Q25 Closing Price BRL **14.91**
- BRL **44.73 bi** market value
- 1Q25 ADTV: BRL **67.3 mi**



Stock Performance

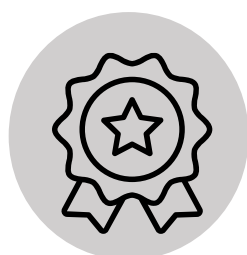


Dividends Distributions

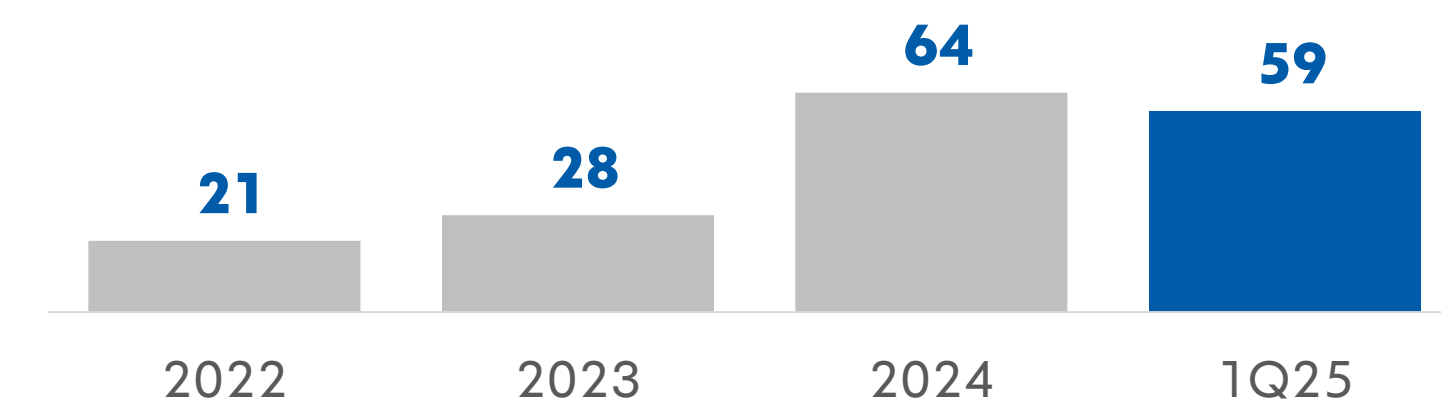


Market Recognition

Inclusion in the Indexes IBOV, IBRX100 and MSCI



Market Liquidity 12-month ADTV (BRL mm)



COMPANY
PRESENTATION

1Q25

1

OVERVIEW

2

COMMERCIAL **STRATEGY**

3

1Q25 HIGHLIGHTS

4

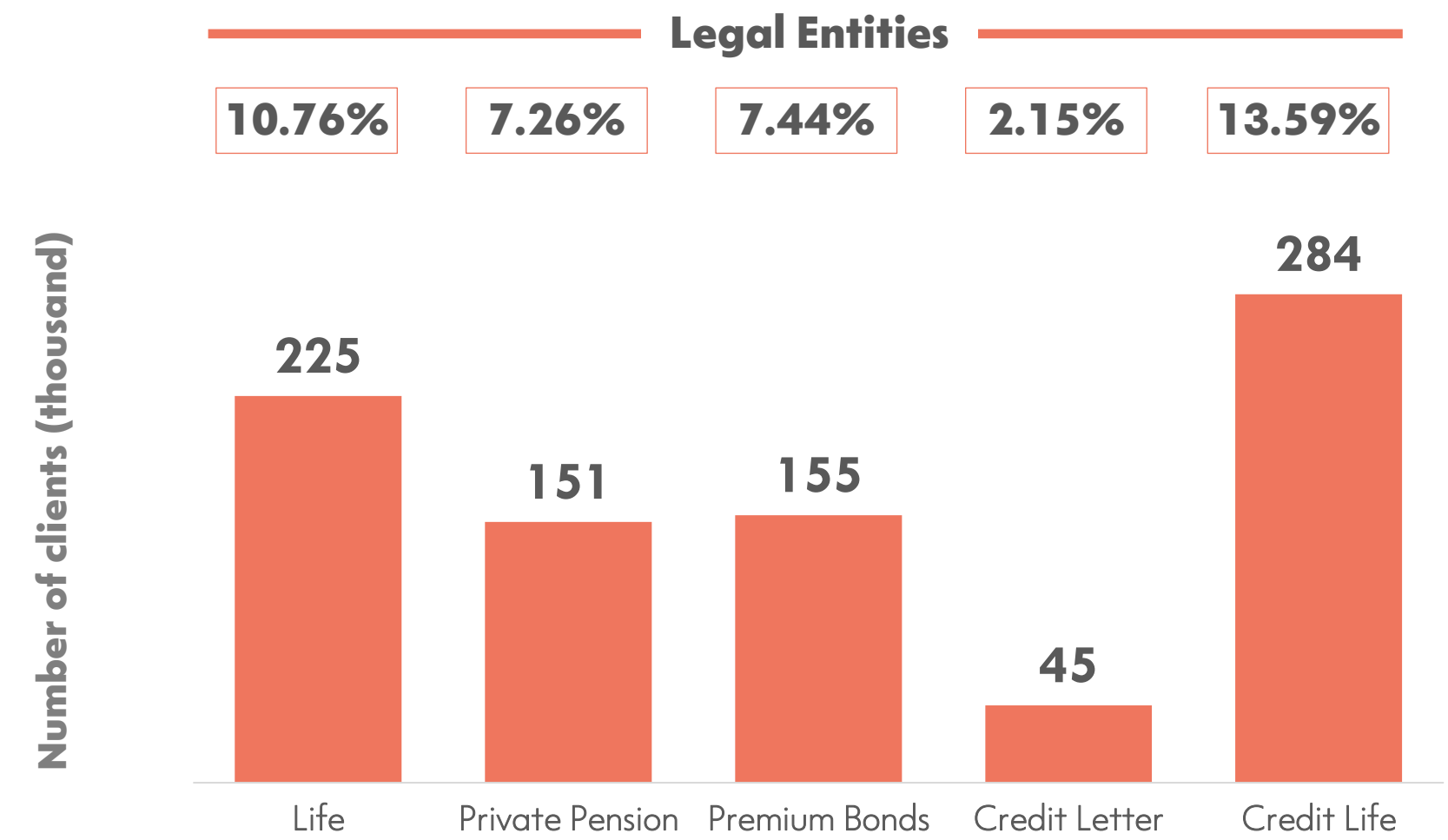
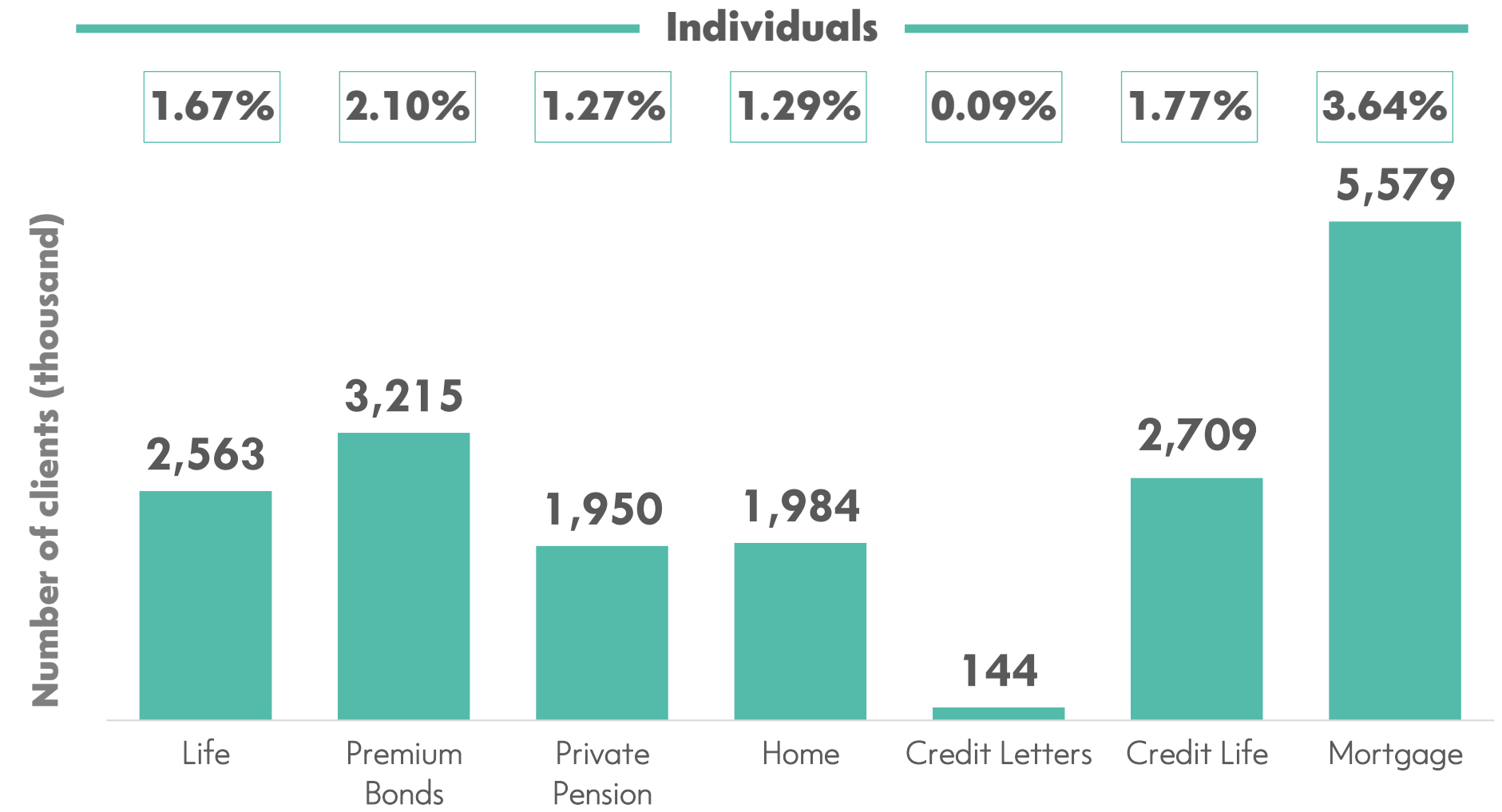
**COMMERCIAL AND OPERATIONAL
PERFORMANCE**

155
MILLION CLIENTS

Opportunities in cross-selling and increasing penetration.

153
Million
CLIENTS INDIVIDUALS

2
Million
CLIENTS LEGAL ENTITIES



COMMERCIAL STRATEGY APPROACH

RESULTADO CAIXA PROGRAM

Boosts insurance sales performance by leveraging cross-selling strategies and the parent company's structure to drive branch-level results

SALES TEAM PROGRAM

System for recognizing quality sales performance and exchanging experiences between employees in a gamified and collaborative way

Classification¹

Classification by points into tiers fosters engagement

23.3k employees and **4.2k** partners

Classification

EMPLOYEES



Product sales

MANAGERS



Branches performance

Recognition

Valuing employees who are good at sales in their careers

Campaigns

Improve focus with bonus campaigns in sales scoring.



Note: (1) Database as of March 2025.



CAIXA
Vida e
Previdência

CAIXA
Residencial

CAIXA
Corretora

CAIXA
Consórcio

CAIXA
Capitalização

CAIXA
Assistência

**Client Focused
Strategy**

CUSTOMER-CENTRIC APPROACH TO COMMERCIAL STRATEGY



Improve Customer Experience

With focus on developing actions aimed at enhancing customer journey



Customer Engagement

Seeking to strengthen the bancassurance business through the sales team



Generation of Results

Processes and strategies to increase revenue and expand product margins



Communication and Marketing

Strengthening and consolidating Caixa Seguridade's vision of the future as a reference for Brazilians

COMPANY
PRESENTATION

1Q25

1

OVERVIEW

2

COMMERCIAL **STRATEGY**

3

1Q25 HIGHLIGHTS

4

**COMMERCIAL AND OPERATIONAL
PERFORMANCE**

Record written premiums for the Home and Mortgage segments

MORTGAGE

BRL **962.0**_{mi} **+12.4%**
Written Premiums /1Q24

HOME

BRL **267.8**_{mi} **+26.5%**
Written Premiums /1Q24

- The Home and Mortgage segments had their **best historical performance** in written premiums during a quarter.
- Focus on long-term results, with a **47.4%** growth in mortgage insurances bundled with home insurance in 1Q25 vs. 1Q24.
- Growth in renewal rates for the Home segment: **+4.9 p.p.** in 1Q25 vs. 1Q24.
- The *Parcela no Bolso* campaign corresponded to **8.4%** of Home written premiums in 1Q25.



Improvements in Private Pension Products and Performance Assistance

PRIVATE PENSION

BRL **179.0**bi +12.1%
Reserves /1Q24

BRL **7.0**bi +8.5%
Contributions /1Q24

ASSISTANCE

BRL **68.2**mi +52.6%
Revenues /1Q24

- ▶ Launch of private pension investments as **collateral for CAIXA loans** to individuals.
- ▶ **New investment funds** for high-income clients.
- ▶ Maintenance of the upward revenue trend since the creation of Caixa Assistência, with highlights on Rapidex (B2C), **+55.1%** in 1Q25 vs. 1Q24.



Solid Base for Consistent Long-term Results

CREDIT LETTERS

BRL **5.5** bi **+37.8%**
Credit Letters /1Q24

PREMIUM BONDS

BRL **423.0** mi **+8.7%**
Funds Raised /1Q24

- Real Estate Credit Letters grew **50.7%** in 1Q25 vs. 1Q24.
- BRL 475.1 million** in goods delivered (+33.2%), and over **3.5 thousand** credit letters contemplated in the period.
- The increase in revenue from the monthly payment modality (**+55.5%**) for the Premium Bonds segment significantly improved operating margins, by **+30.7%** in 1Q25 vs. 1Q24.



FOLLOW ON

20% FREE FLOAT

Conclusion of the Secondary Equity Offering, reaching the minimum percentage of freefloat required for the Company's shares by B3's Novo Mercado segment.



+ FOR WOMEN

- Reformulation of the **Vida Mulher** and **Prev Mulher** products, allowing them to be hired by transgender women and inclusion of the Assistência Apoio Mulher.

+ RESPONSIBLE ACTIONS

- New internal initiatives to promote the **gender agenda** and **to fight violence against women**.
- The Holding and Brokerage companies have enough **carbon credits** to offset 3 years of emissions.



BRL **1.0 bi** NET INCOME Managerial **+9.2%** /1Q24

DIVIDENDS OF BRL **930 mi** **92.1%** payout

BRL **1.4 bi** Revenue Operating **+10.5%** /1Q24

ROE **58.6 %** **+0.2 p.p.** /1Q24

COMPANY
PRESENTATION

1Q25

1

OVERVIEW

2

COMMERCIAL **STRATEGY**

3

1Q25 HIGHLIGHTS

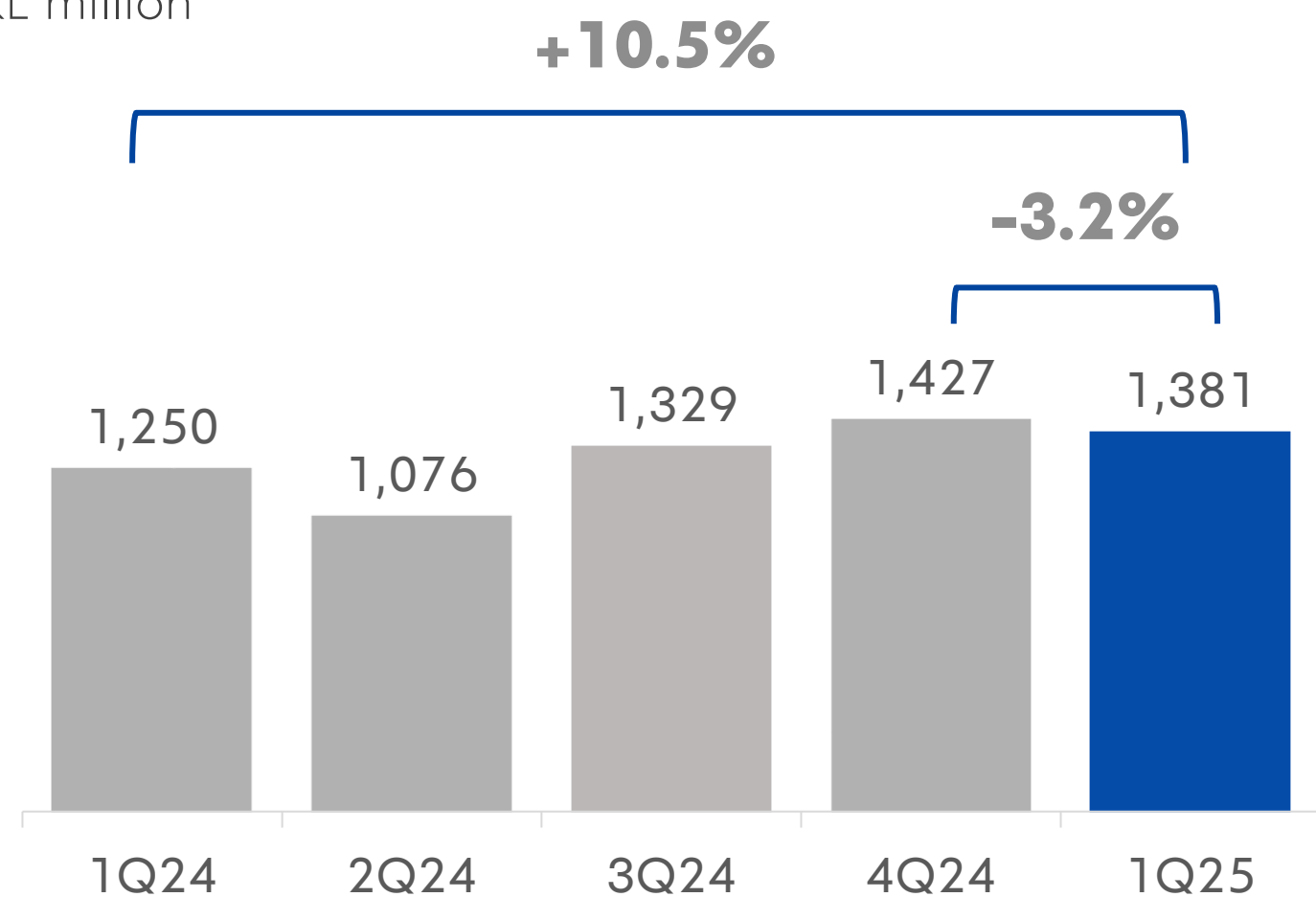
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**COMMERCIAL AND OPERATIONAL
PERFORMANCE**

Operating Revenue

BRL 1,381 million

Operating Revenues
BRL million

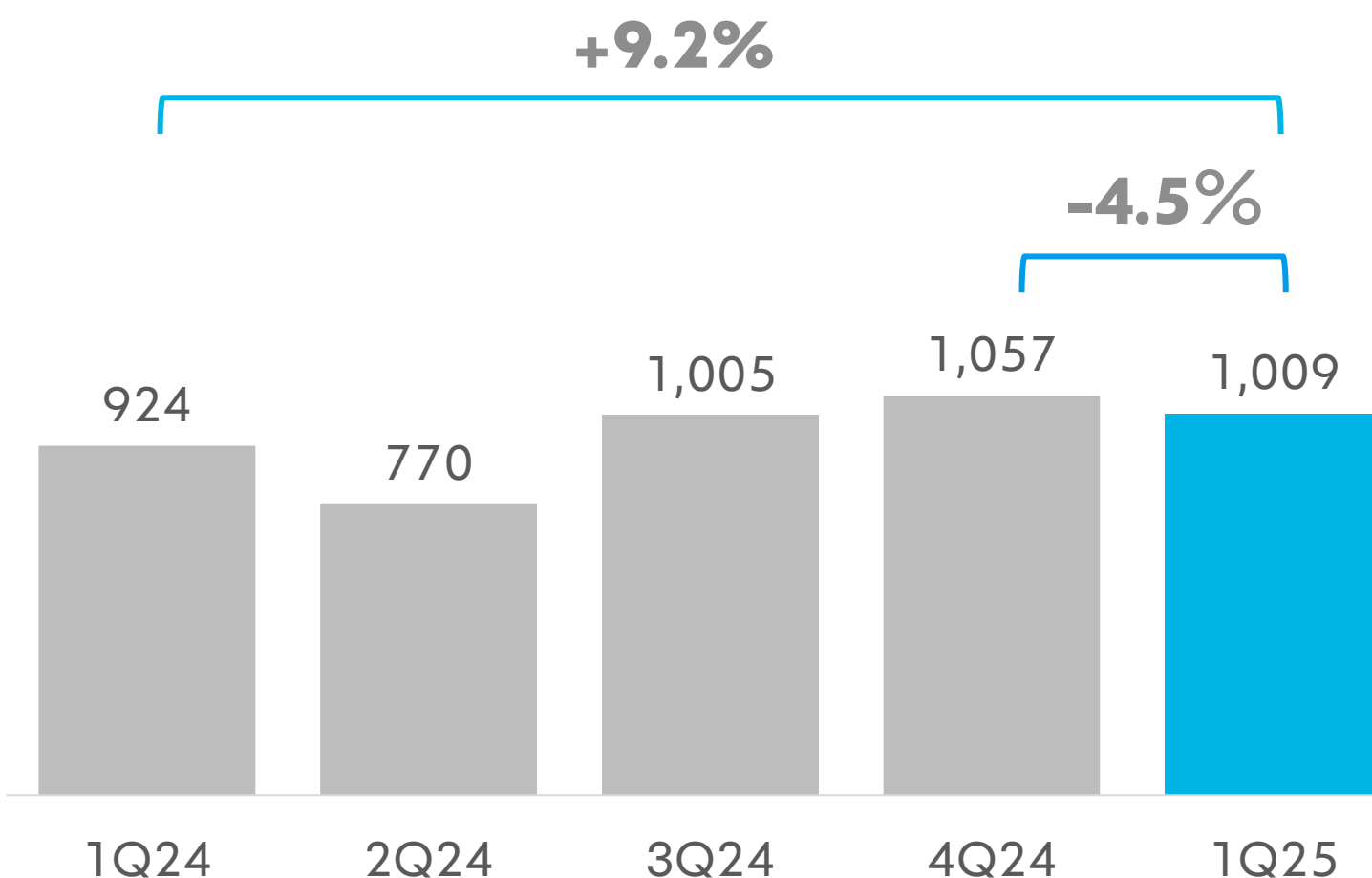


Revenues BRL million		1Q25	/1Q24	/4Q24
Equity Results	56%	767	+9%	+1%
Distribution	44%	615	+13%	-8%
Total	100%	1,381	+11%	-3%

Managerial Net Income

BRL 1,009 million

Managerial Net Income
BRL million



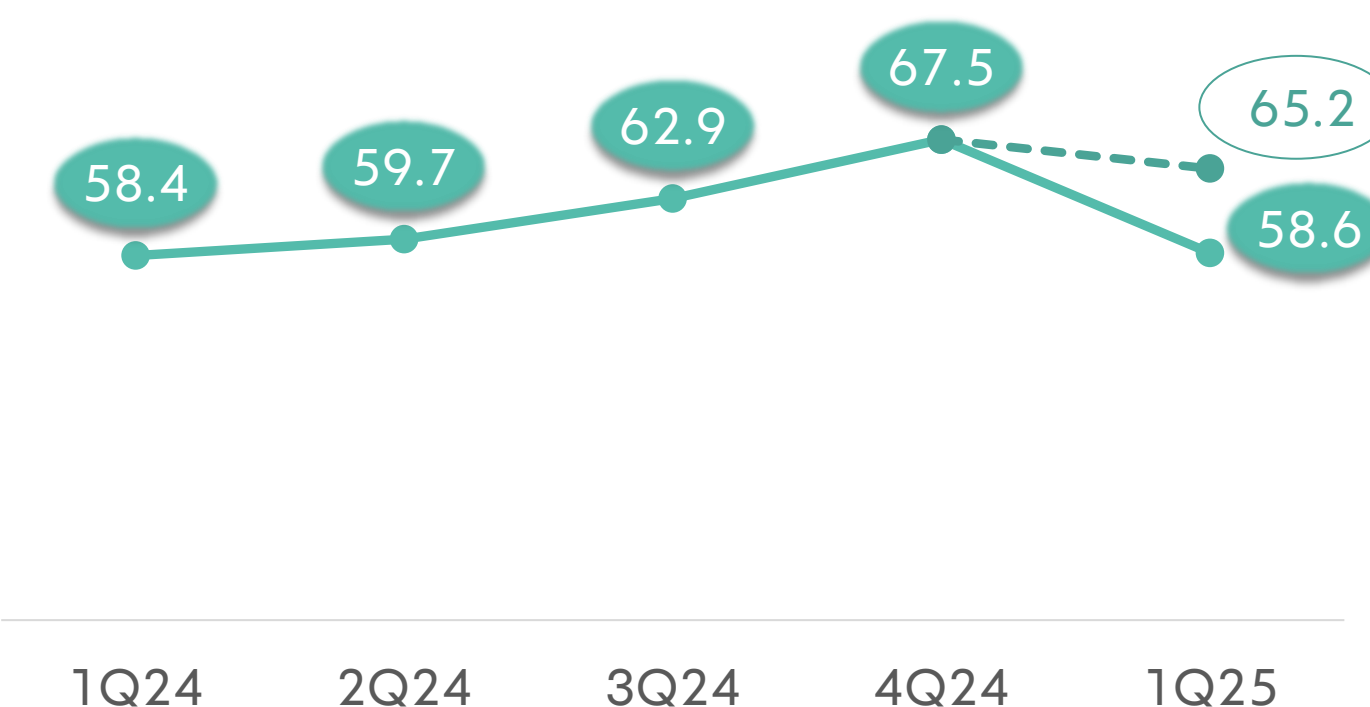
Accounting Net Income, pursuant to accounting standard CPC 50 (IFRS 17), of BRL 1,050.4 million in 1Q25, up by 22.8% from 1Q24.

ROE¹

58.6 p.a.

% p.a.

ROE Ex-Dividends



Adjusted ROE, including the approved distribution of dividends referring to 1Q25, would be 63.2%, up by 0,7 p.p. from 1Q24 (64.5%).

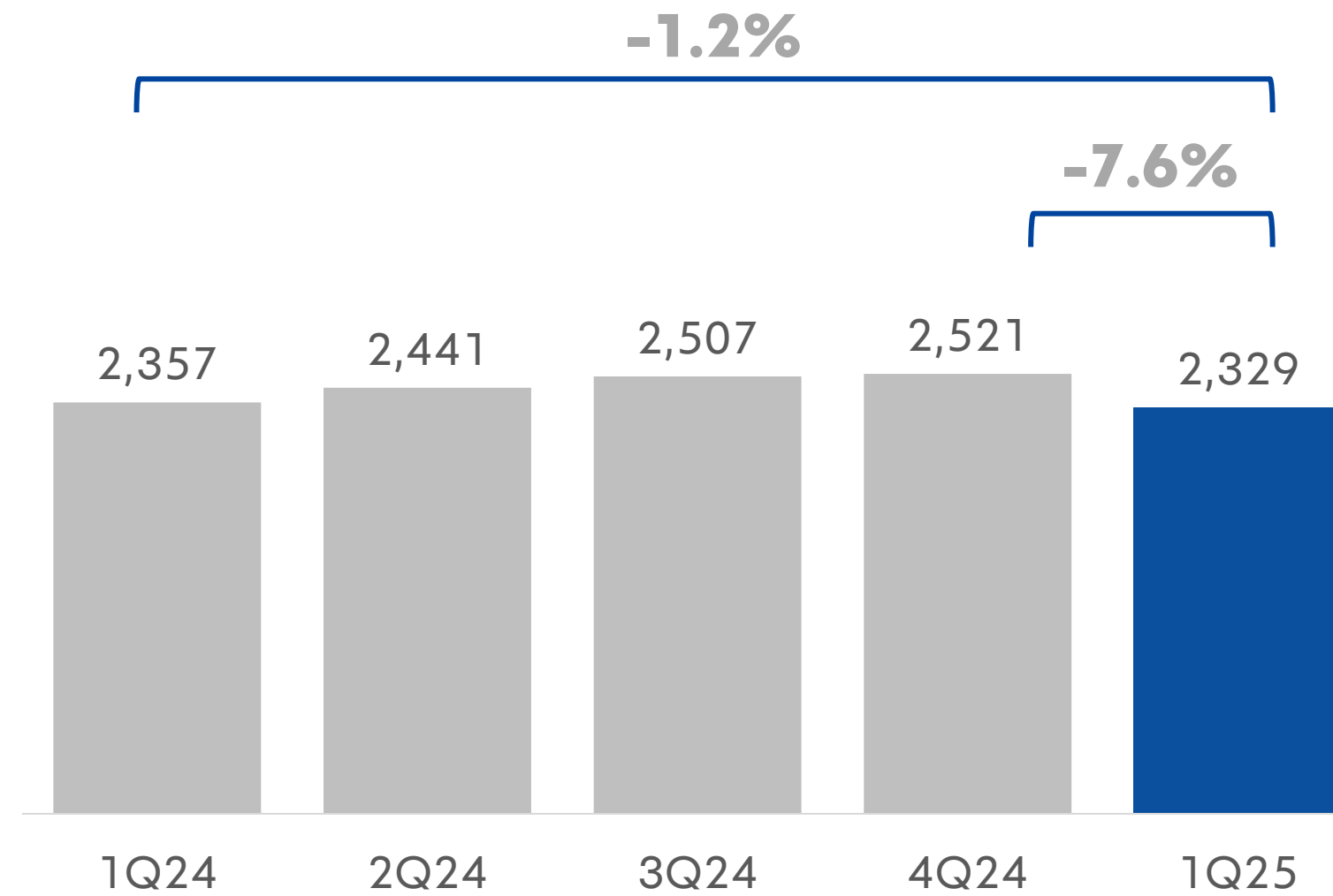
¹ LTM Net Income \ Average Adjusted Shareholders' Equity for the reference month with the corresponding amount from the previous period.

Written Premiums

Highlight to the annual growth in the Mortgage (+12%), Home (+26%) and Assistance (+53%) segments

Written Premiums

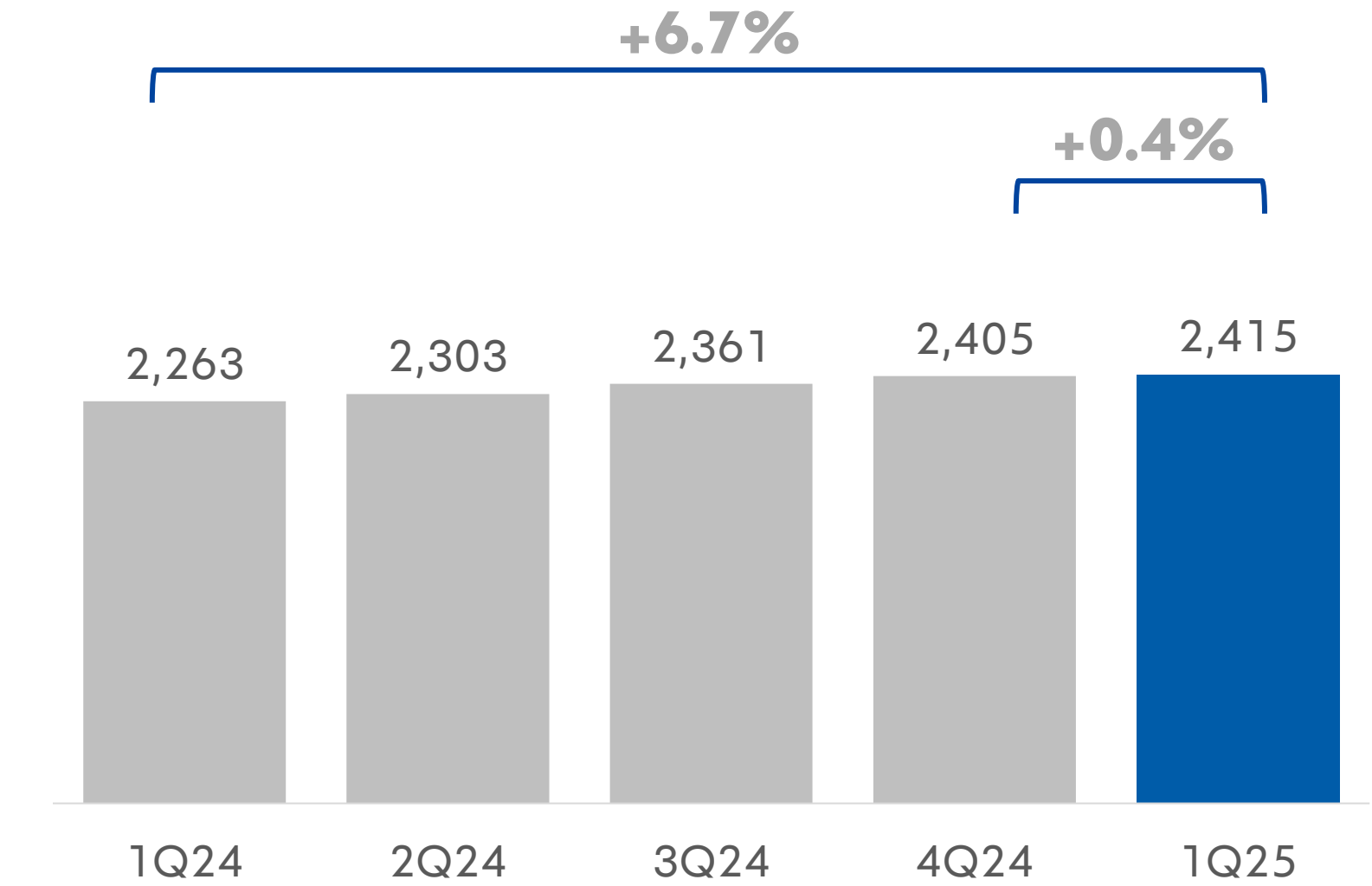
BRL million



Written Premiums by Segment	%	1Q25	/1Q24	/4Q24
Mortgage	41%	962	+12%	+2%
Life	24%	557	0%	-5%
Credit Life	16%	378	-33%	-34%
Home	12%	268	+26%	+10%
Assistance	3%	68	+53%	+3%
Other Insurance	4%	95	-21%	-15%
Total Insurance	100%	2,329	-1%	-8%

Premiums Earned

BRL million



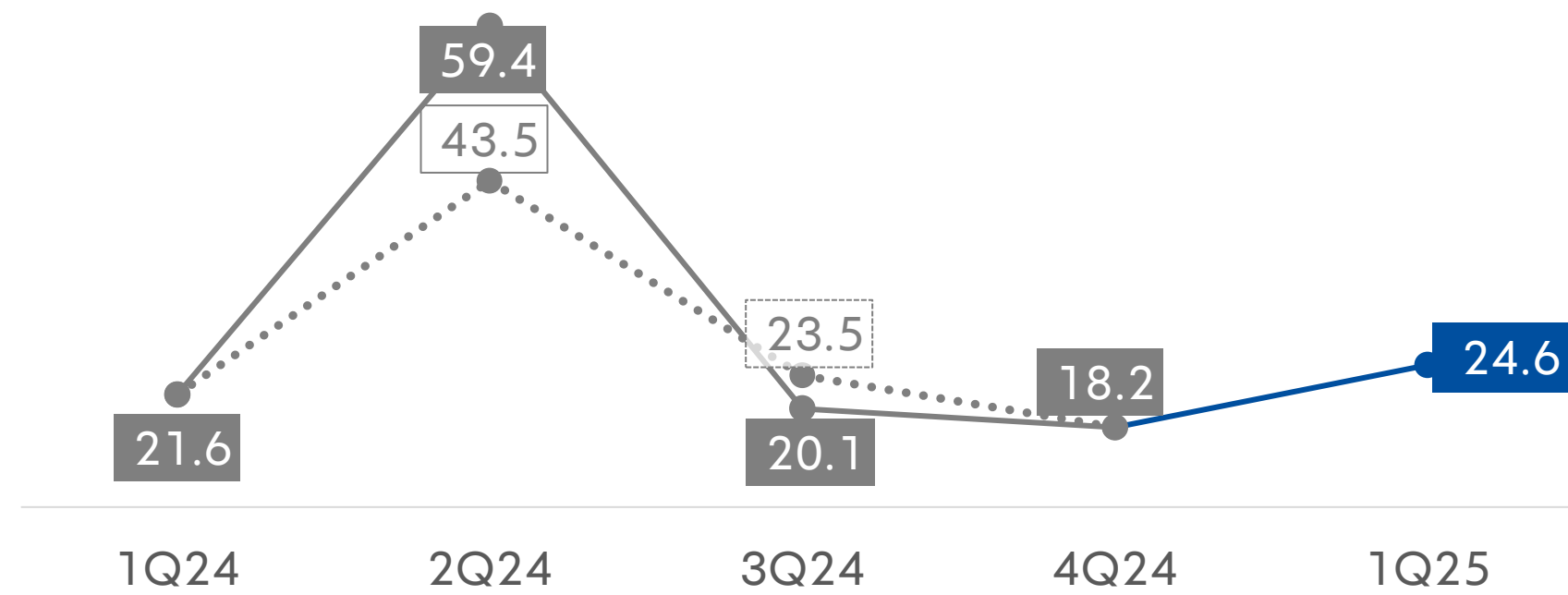
Premiums Earned by Segment	%	1Q25	/1Q24	/4Q24
Mortgage	40%	962	+12%	+2%
Life	22%	545	-1%	0%
Credit Life	21%	502	+1%	-3%
Home	9%	216	+12%	+2%
Assistance	3%	68	+53%	+3%
Other Insurance	5%	123	-1%	-1%
Total Insurance	100%	2,415	+7%	+0%

Performance Indicators

Loss Ratio

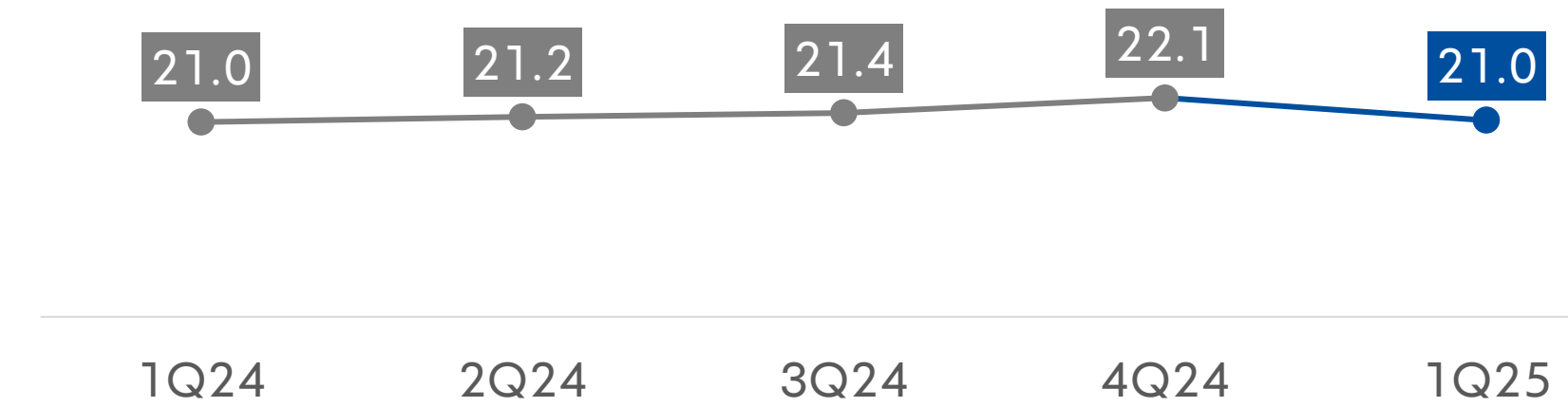
% Premiums Earned

•• Net Re-Insurance



Commissioning

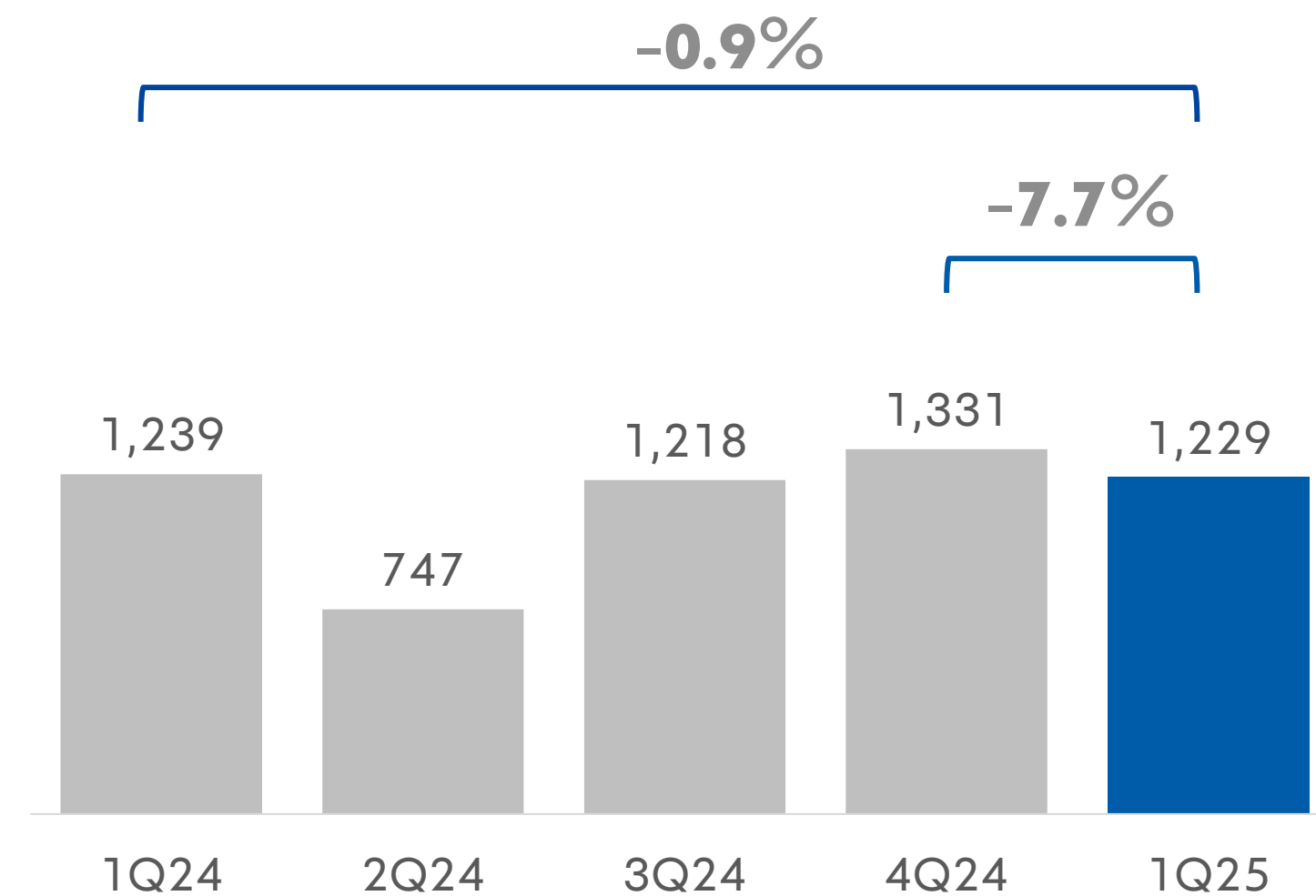
% Premiums Earned



Operating Margin

Operating Margin

BRL million



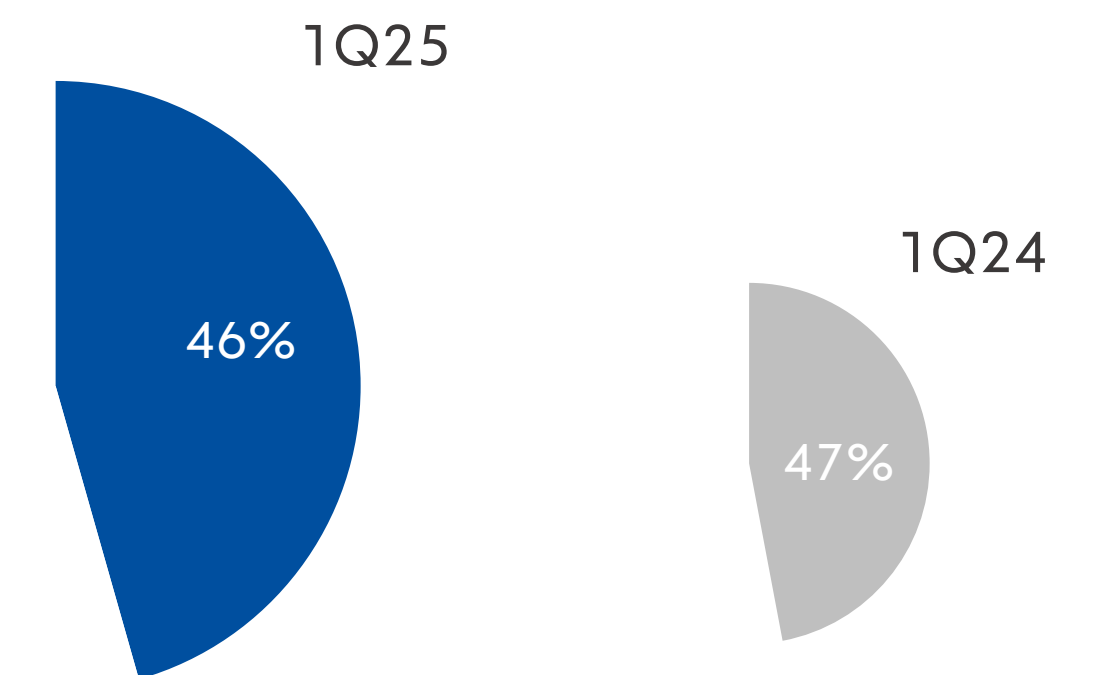
Distribution and Variation by Segment

BRL million

	🏠 %	1Q25	/1Q24	/4Q24
Mortgage	46%	565	+3%	-9%
Life	25%	313	-1%	-2%
Credit Life	16%	198	-17%	-19%
Home	8%	102	+12%	+2%
Assistance	3%	34	+55%	-1%
Other Insurance	1%	16	-37%	+13%
Total Insurance	100%	1,229	-1%	-8%

Representativeness¹

% Total Operating Margin



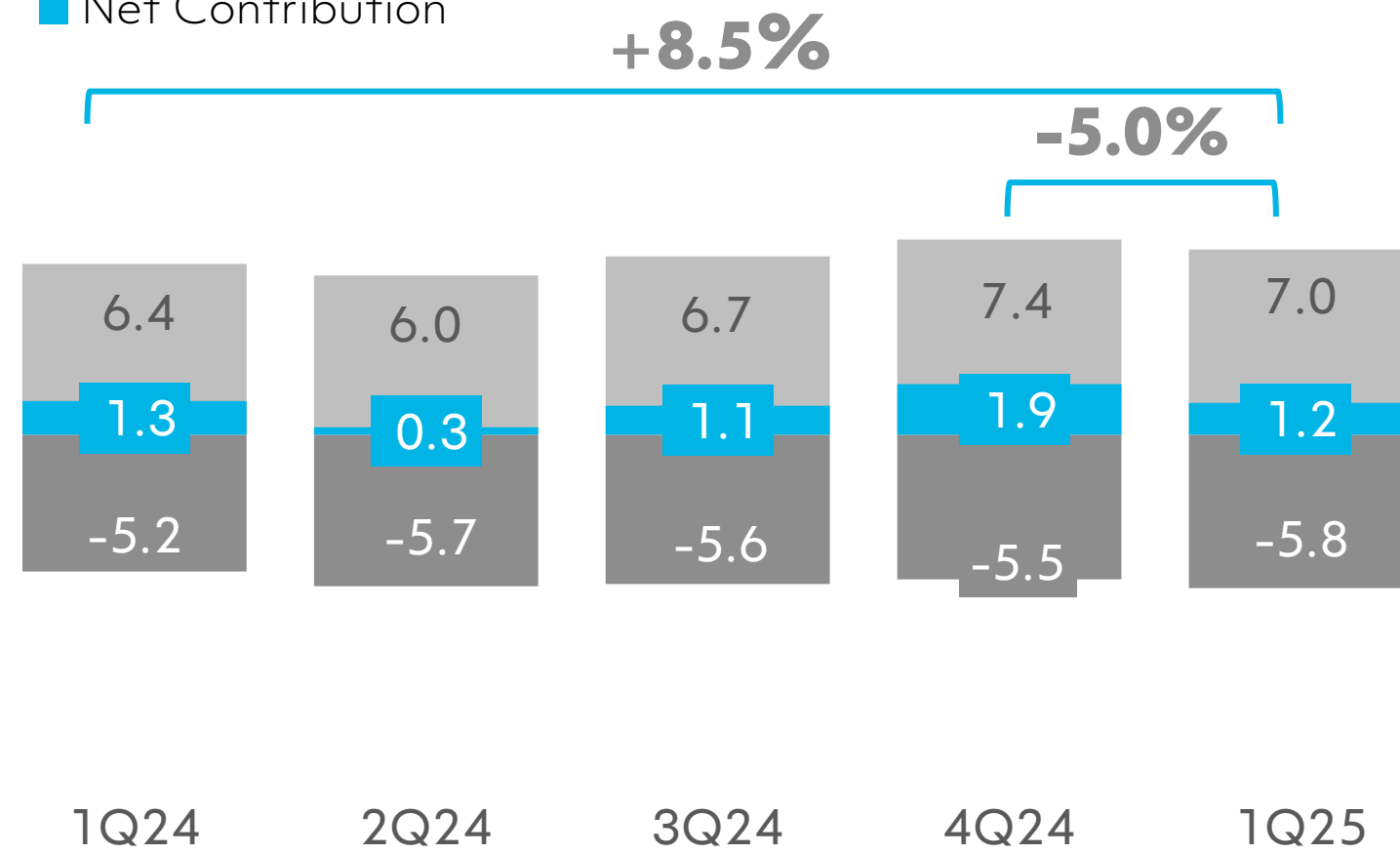
¹ Representativeness is weighted by Caixa Seguridade's equity interest in each company.

PRIVATE PENSION

Private Pension Contributions

BRL billion

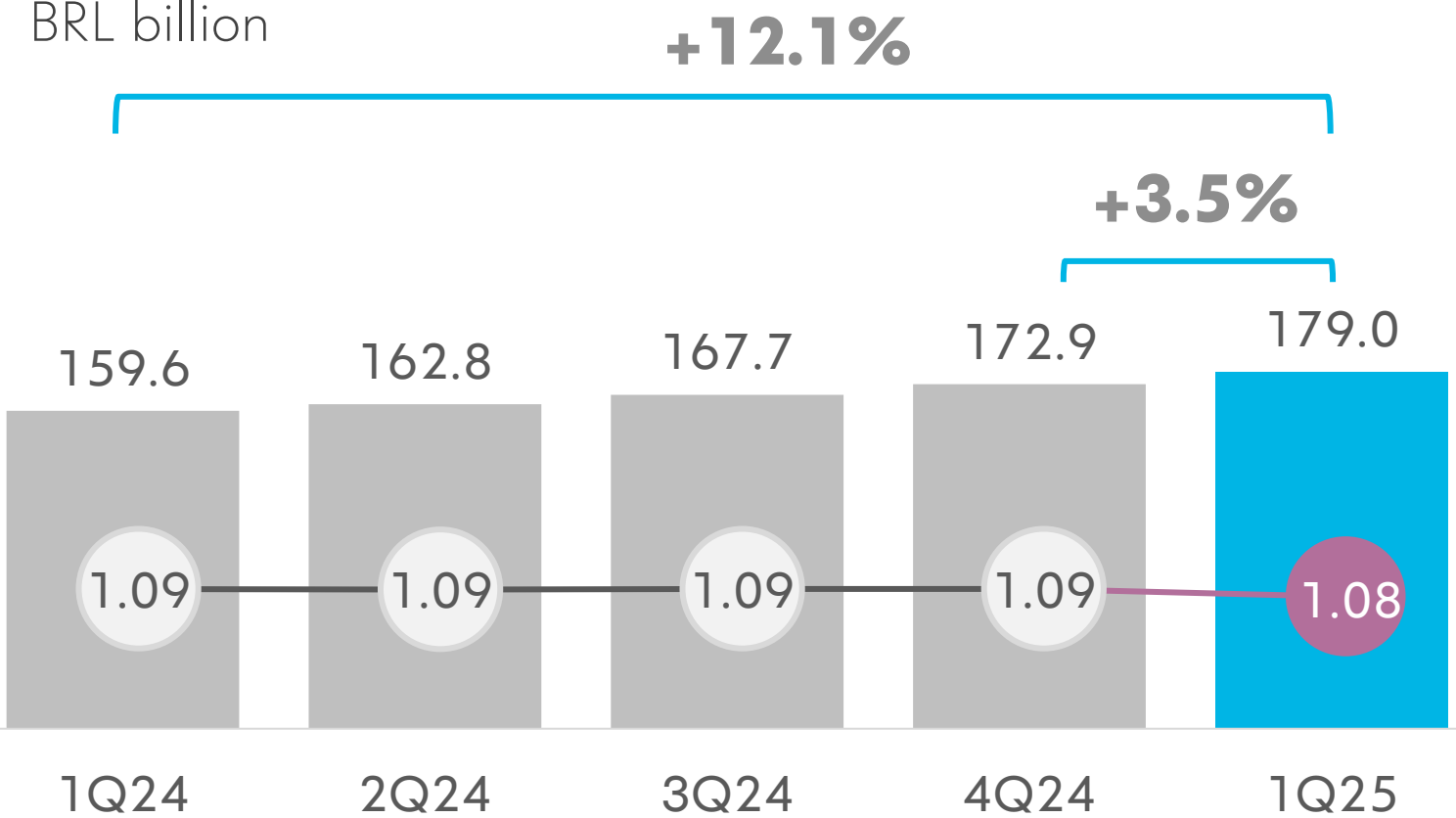
■ Transfer/Redemption ■ Gross Contribution
■ Net Contribution



Private Pension Reserves

BRL billion

Avg Adm Fee p.a. % Reserves

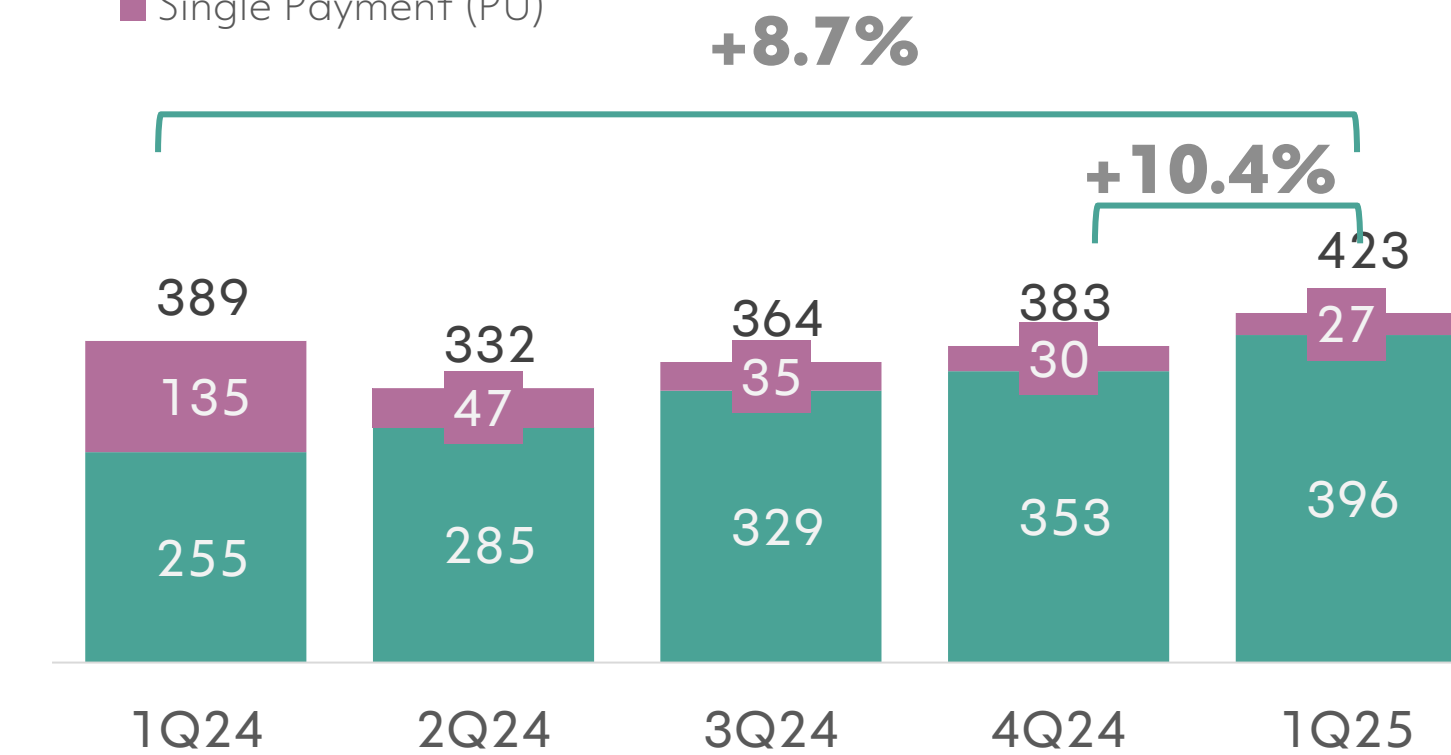


PREMIUM BONDS

Funds Raised - Premium Bonds

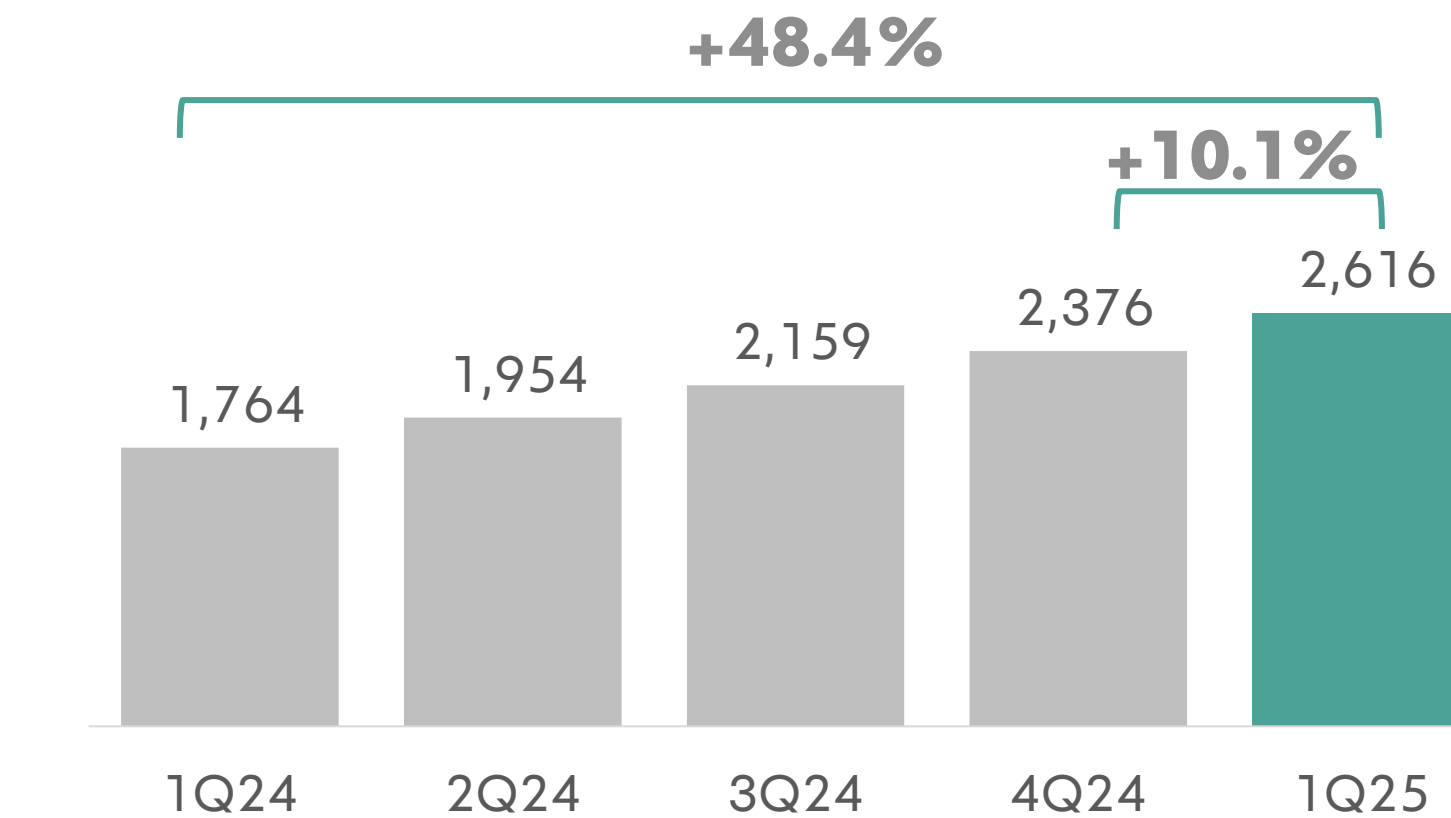
BRL million

■ Monthly Payment (PM)
■ Single Payment (PU)



Premium Bonds Reserves

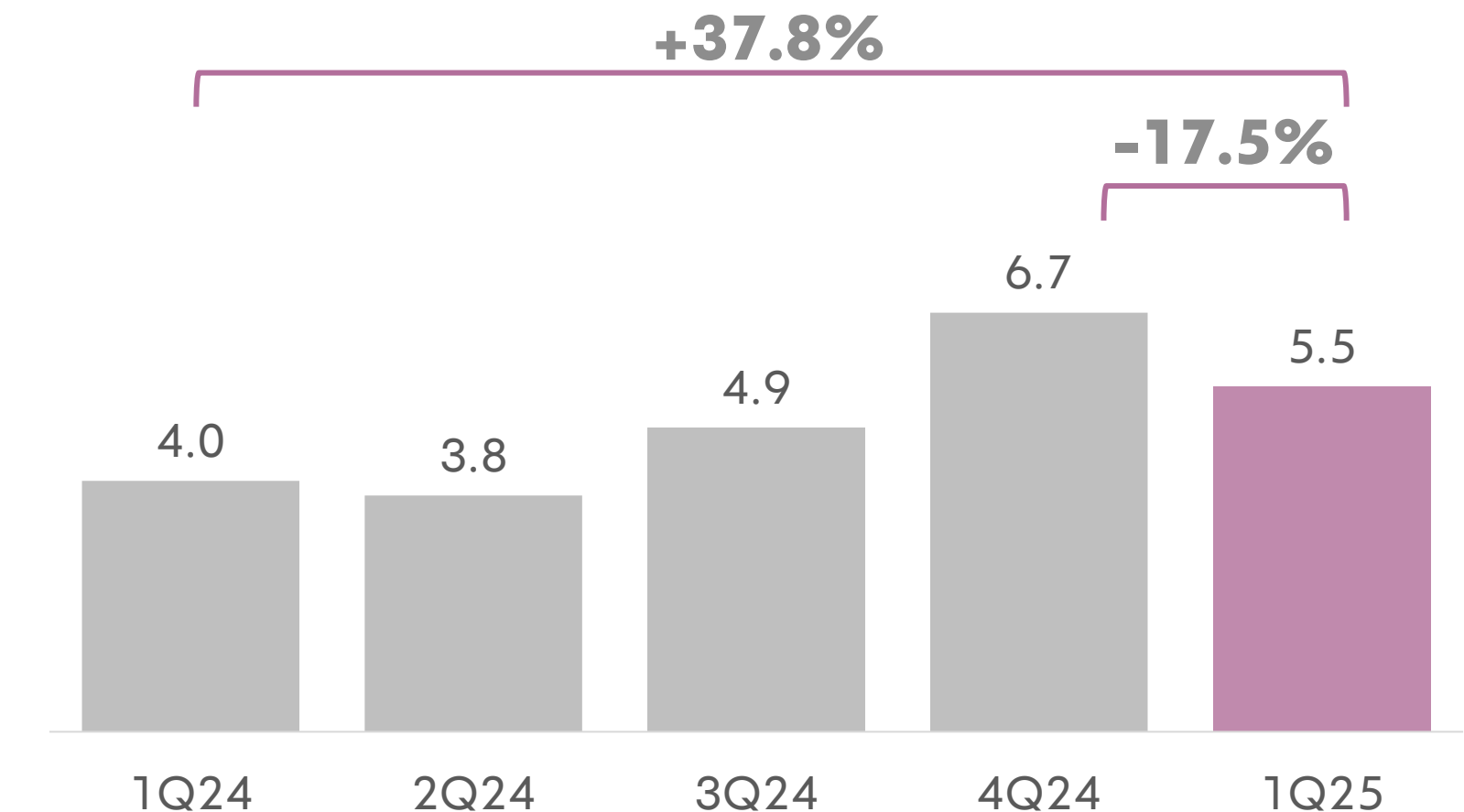
BRL million



CREDIT LETTERS

Credit Letters

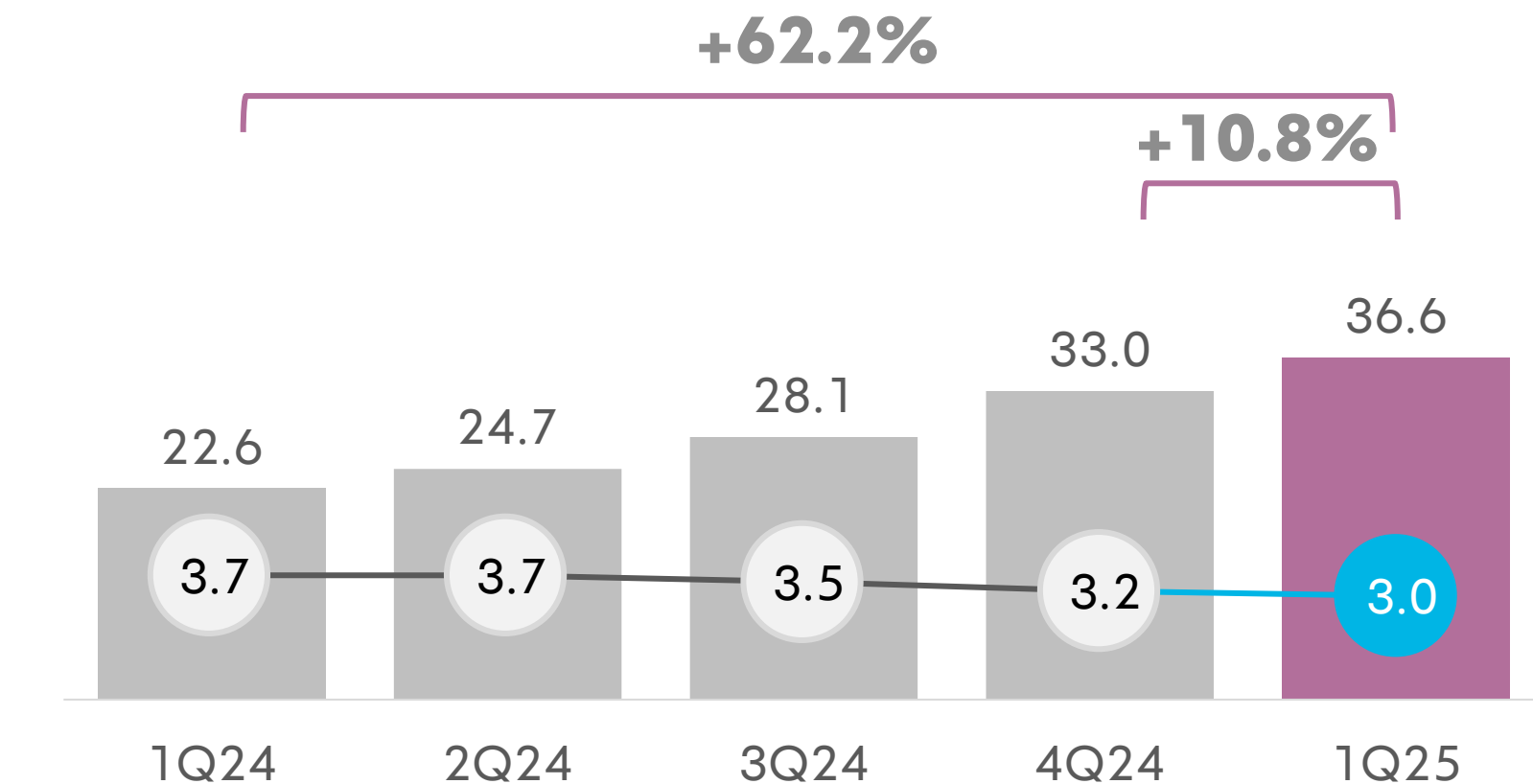
BRL billion



Letters Inventory

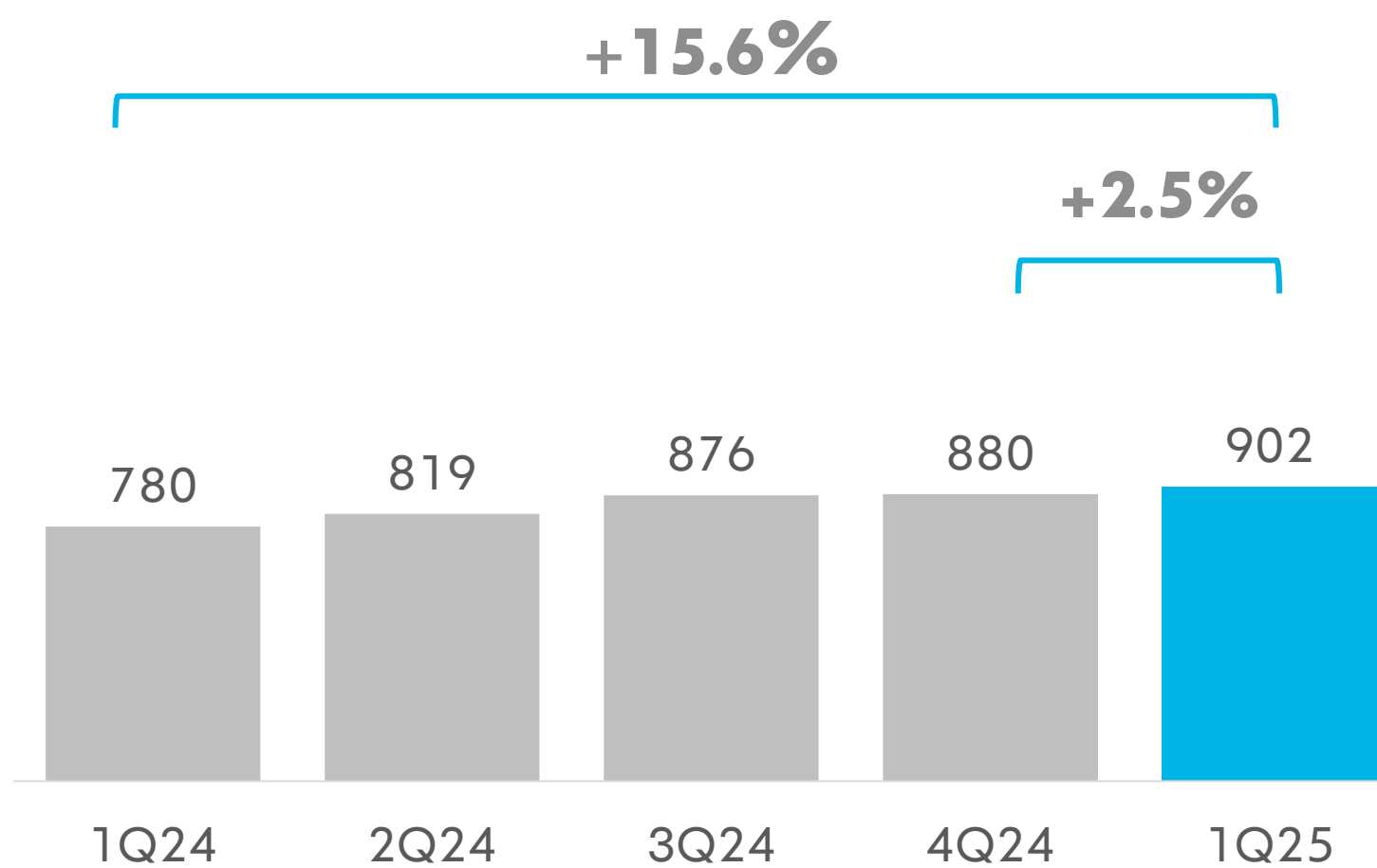
BRL billion

Avg Adm Fee p.a. % Inventory



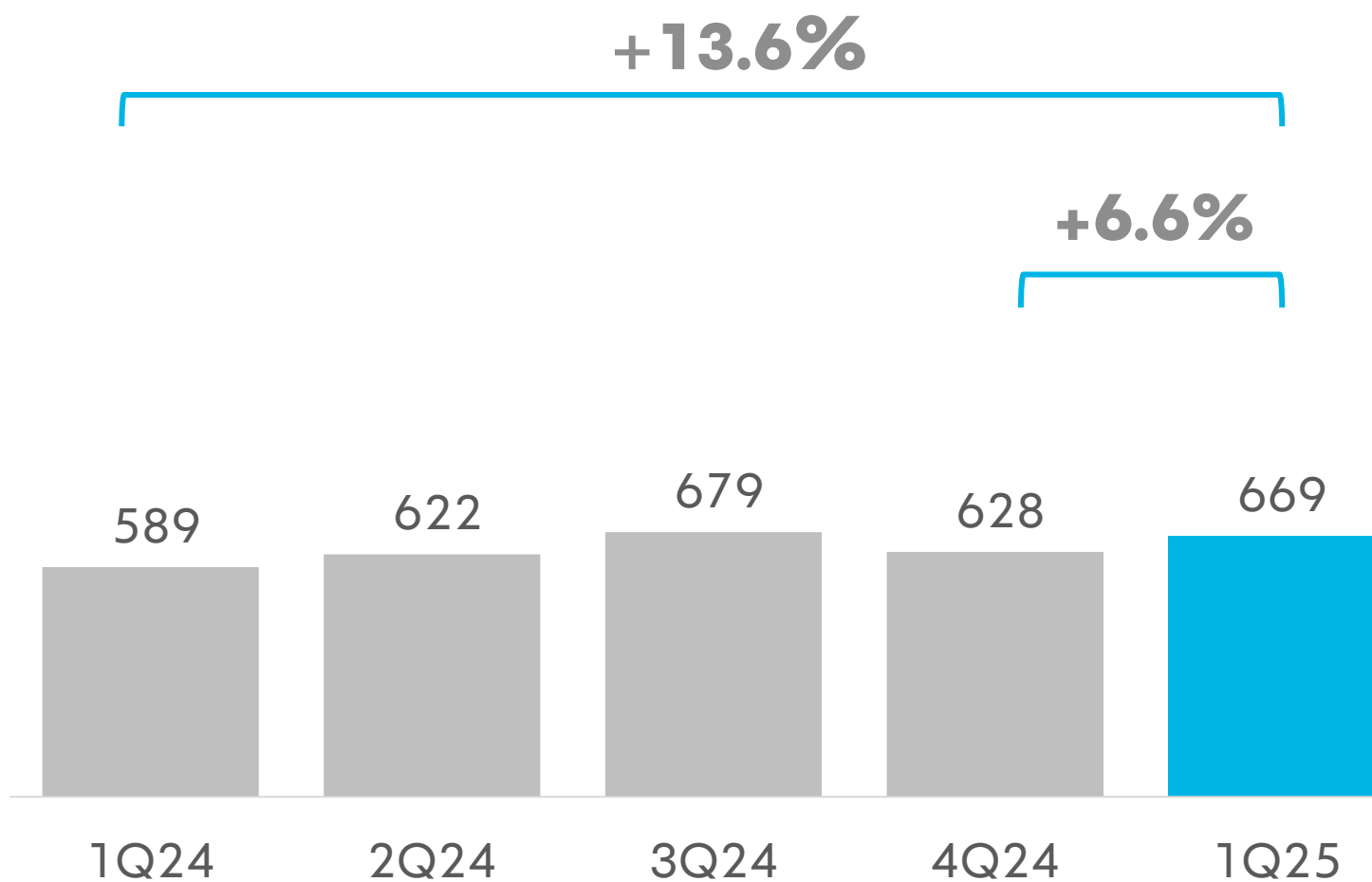
Operating Revenue

BRL million



Accumulation Operating Margin

BRL million



Operating Revenue

Operating revenues increased by 15.6% 1Q25 vs. 1Q24, with growth recorded for all segments, and highlight to the 34.3% growth in funds from Credit Letters.

Representativeness in Accumulation¹

% Total Operating Margin

Operating Revenue BRL million		1Q25	/1Q24	/4Q24
Private Pension	55%	492	+7%	-1%
Credit Letters	29%	260	+34%	+9%
Premium Bonds	17%	150	+19%	+5%
Total Accumulation	100%	902	+16%	+2%

Operating Margin ¹ BRL million		1Q25	/1Q24	/4Q24
Private Pension	63%	419	+4%	-1%
Credit Letters	24%	157	+35%	+31%
Premium Bonds	14%	93	+31%	+8%
Total Accumulation	100%	669	+14%	+7%

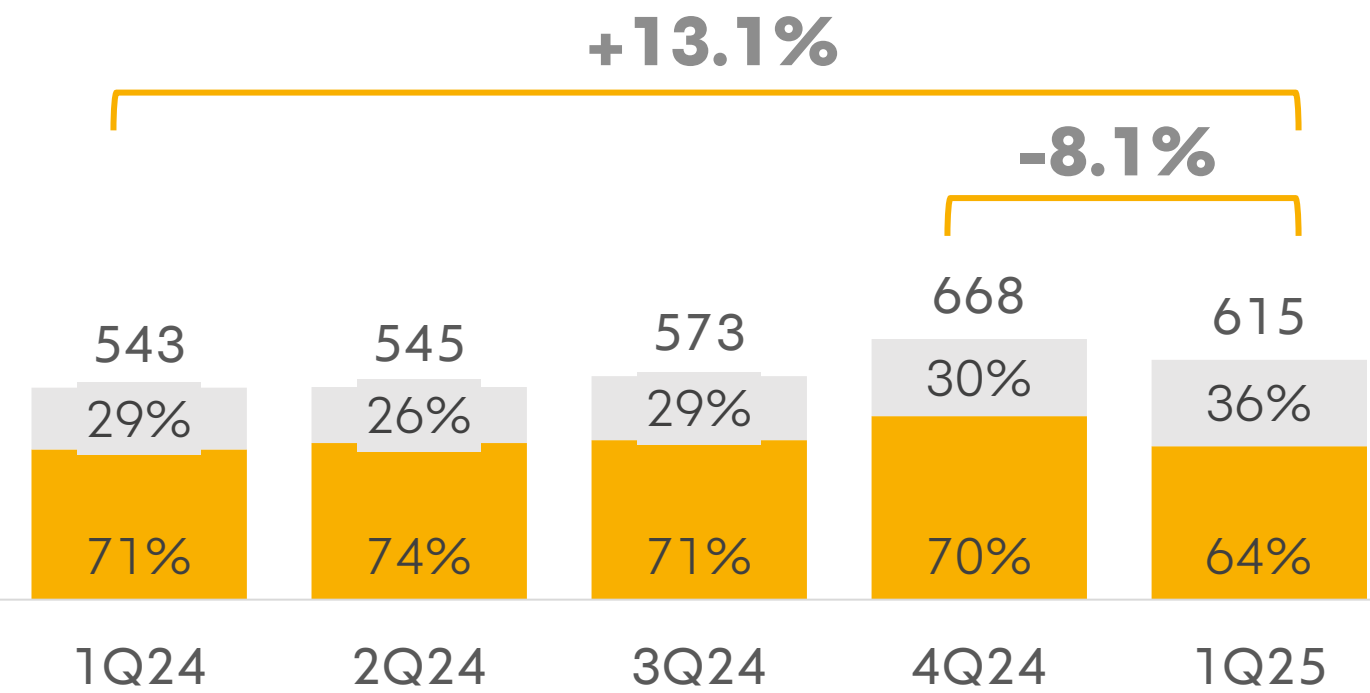


¹ Representativeness is weighted by Caixa Seguridade's equity interest in each company

Revenues from Brokerage¹

BRL million

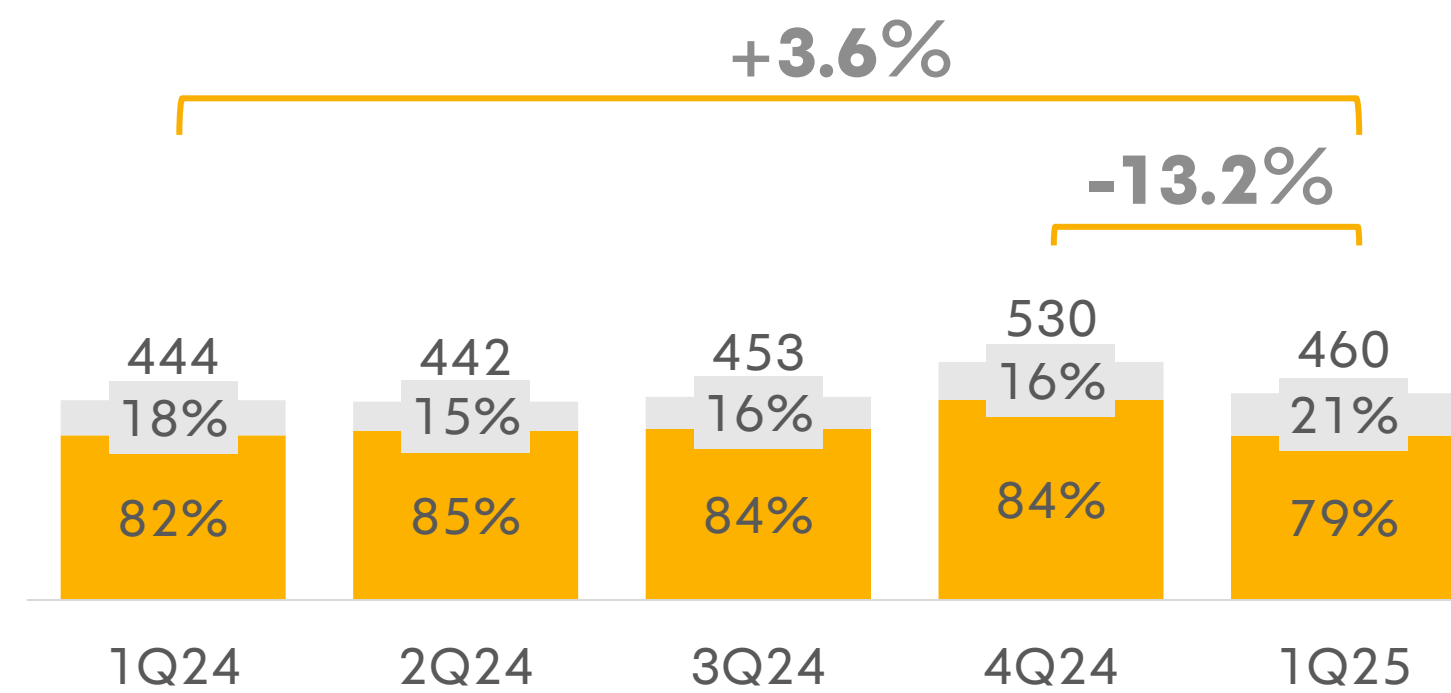
■ Accumulation ■ Insurance



Operating Margin

BRL million

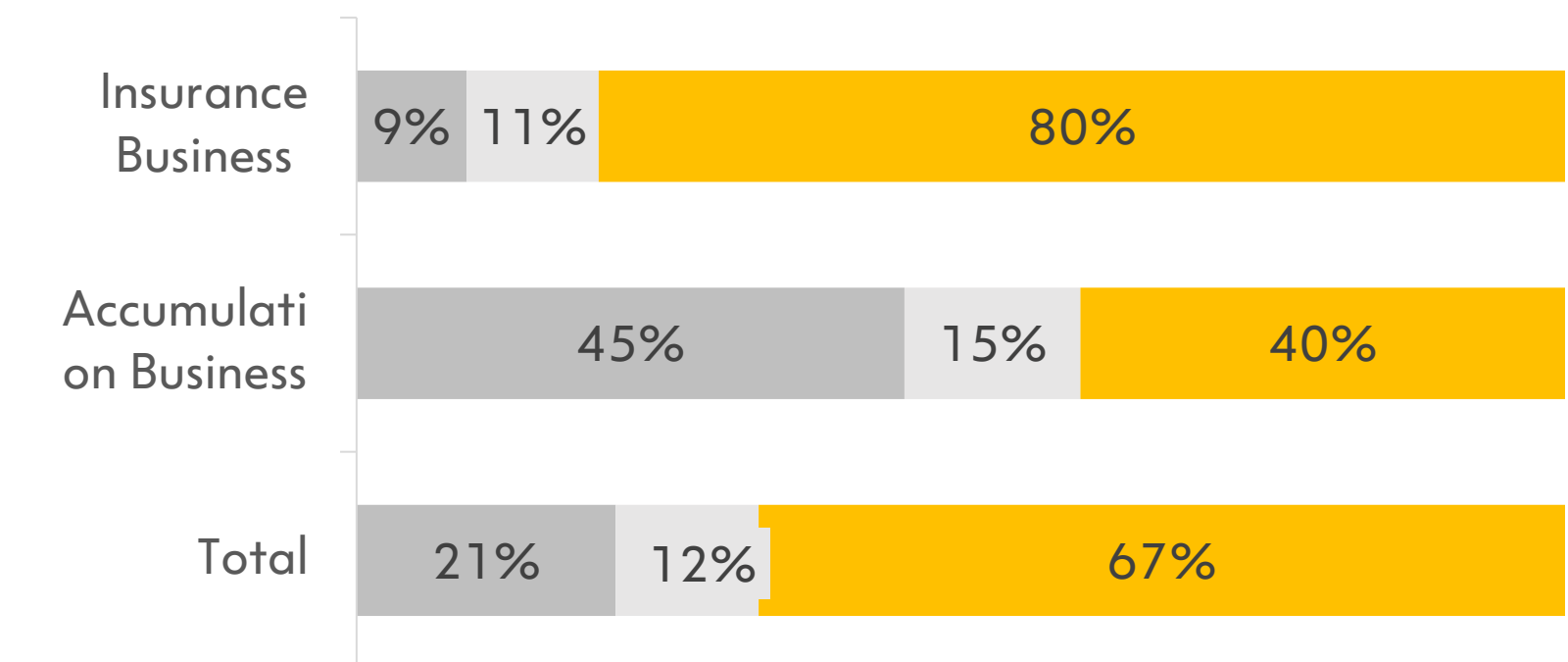
■ Accumulation ■ Insurance



Brokerage Distribution²

% 1Q25

■ Award Fee ■ Caixa Service Fee ■ Distribution Revenue



Brokerage by Segment

BRL million

Segment	%	1Q25	/1Q24	/4Q24
Mortgage	21%	131	+32%	-10%
Credit Life	19%	116	-29%	-37%
Home	14%	87	+31%	+10%
Credit Letters	26%	161	+59%	+17%
Life	7%	39	-2%	-12%
Private Pension	5%	30	+5%	-4%
Premium Bonds	5%	30	+5%	+5%
Other Insurance	3%	21	+36%	+18%
Total Distribution	100%	615	+13%	-8%

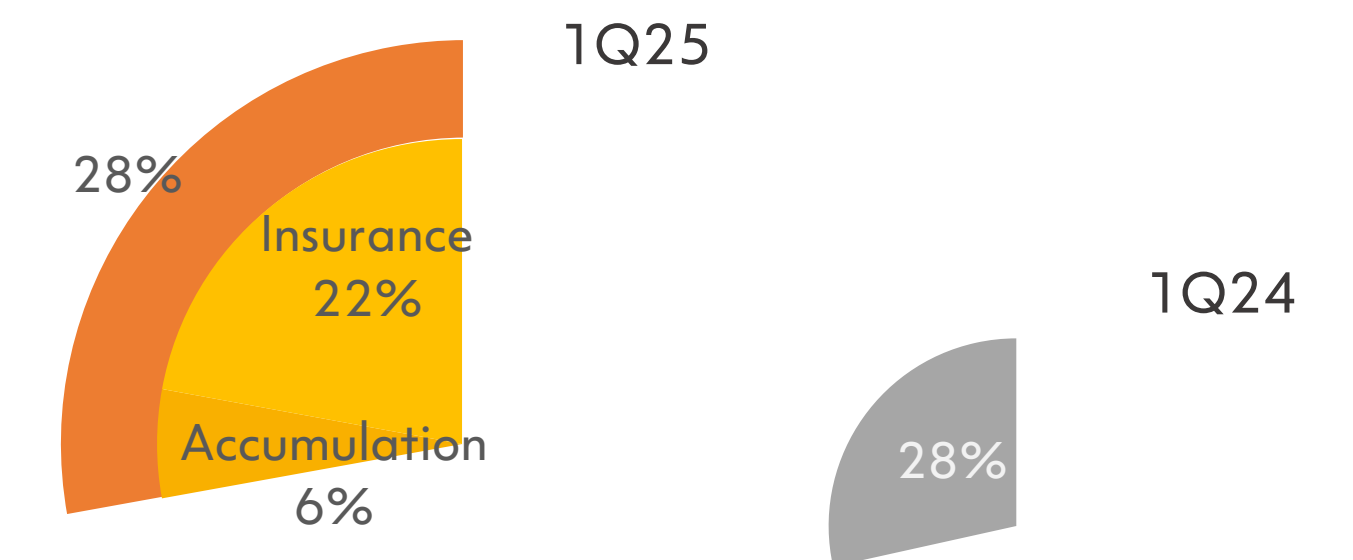
Operating Margin by Segment

BRL million

Segment	%	1Q25	/1Q24	/4Q24
Mortgage	28%	128	+30%	-10%
Credit Life	25%	116	-29%	-37%
Home	14%	67	+37%	+9%
Credit Letters	11%	49	+63%	+26%
Life	8%	39	-2%	-12%
Private Pension	7%	30	+5%	-4%
Premium Bonds	4%	16	-19%	+10%
Other Insurance	3%	15	+3%	+17%
Total Distribution	100%	460	+4%	-13%

Representativeness³

% Total Operating Margin



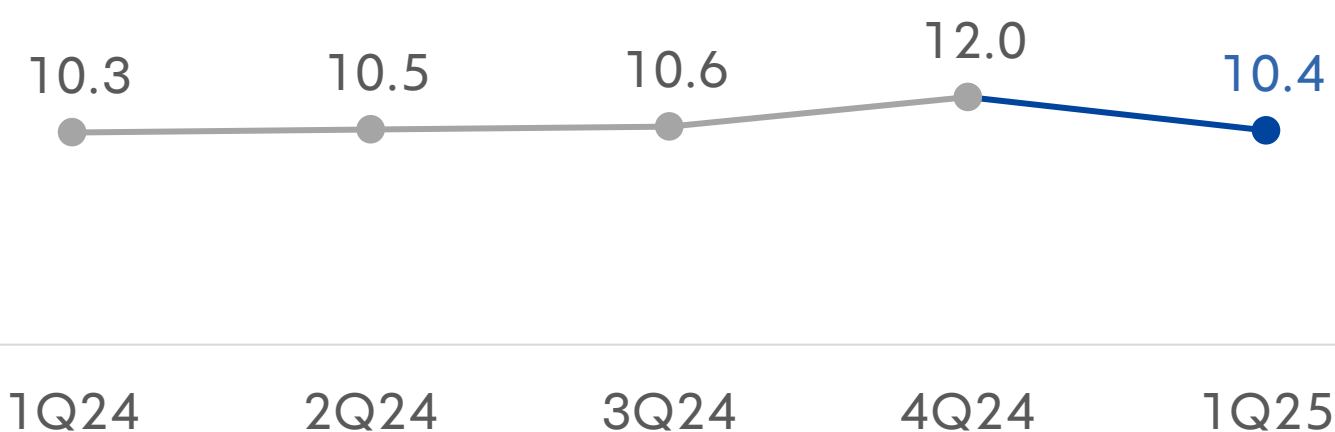
¹ Includes brokerage and commissioning revenues, besides network access and distribution (BDF) revenues.

² Managerial view considering CAIXA's service and award fees related to the life, credit life and private pension segments, which are paid directly by the insurer to CAIXA. For the other segments, the costs are paid by the broker company.

³ Representativeness is weighted by Caixa Seguridade's equity interest in each company.

ADMINISTRATIVE EXPENSES RATIO (IDA)

Administrative Expenses
% Operating Revenue



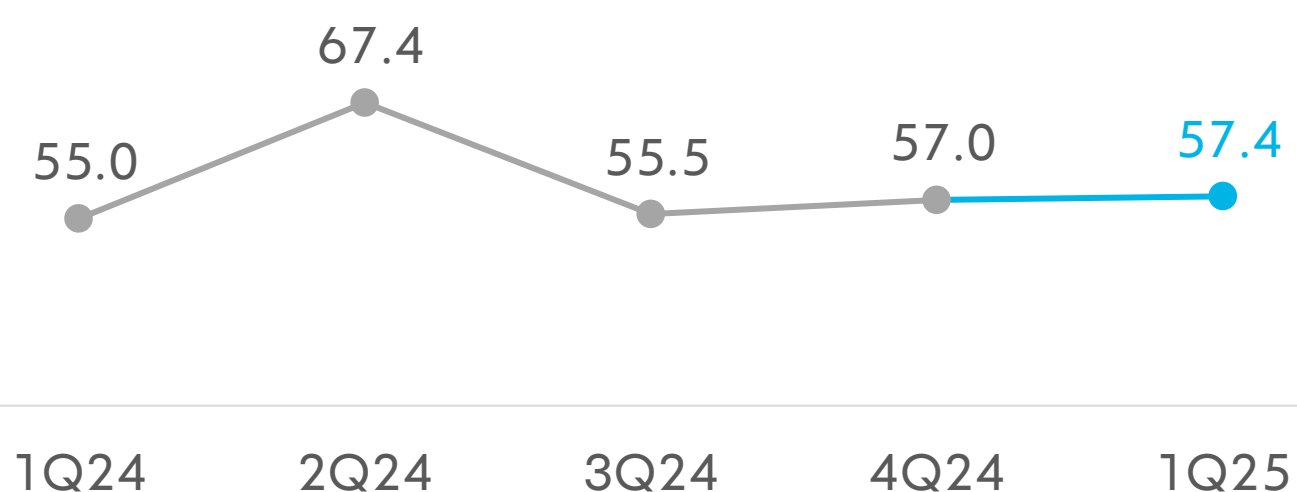
Ratio - Grouping	IDA 1Q25	Δ1Q24 p.p.	Δ4Q24 p.p.
Bancassurance CAIXA	10.8%	+0.3	-1.4
Run-off	13.2%	+1.1	-2.5
New Partnerships	11.2%	+0.2	-2.2
Holding + Brokerage	6.1%	-0.5	+1.8
Bancassurance PAN	7.2%	-1.3	-3.2
GENERAL RATIO	10.4%	0.0	-1.7

IDA

In 1Q25, the Ratio maintained the same level as in the beginning of 2024, with an increase in administrative expenses during the period related to the former partnership and at Caixa Vida e Previdência.

COMBINED RATIO (IC)

General and Administrative Expenses
% Operating Revenue



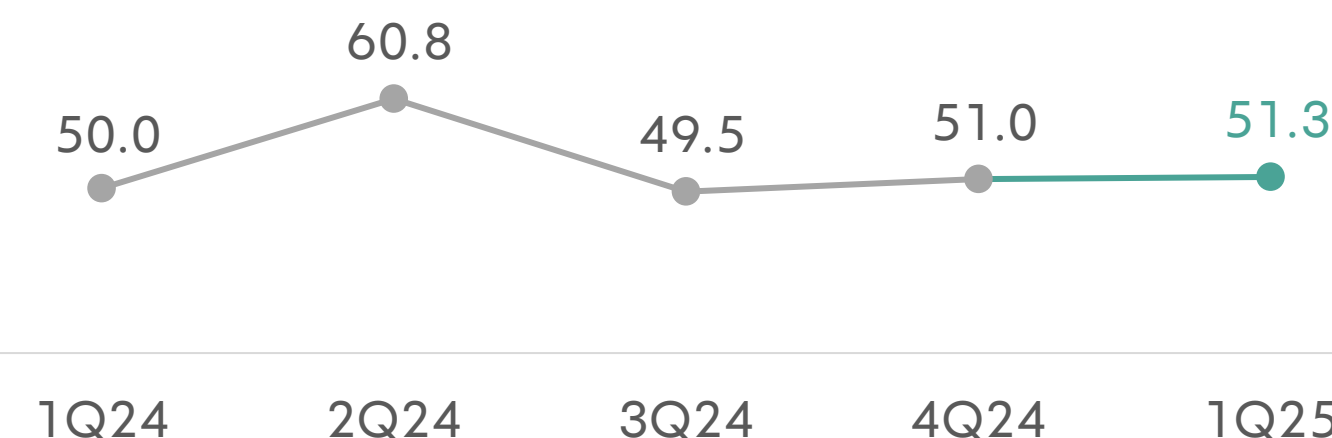
Ratio - Grouping	IC 1Q25	Δ1Q24 p.p.	Δ4Q24 p.p.
Bancassurance CAIXA	56.1%	+2.1	+0.9
Run-off	66.9%	+8.0	+3.2
New Partnerships	56.5%	+1.2	-2.0
Holding + Brokerage	41.5%	-0.2	+7.9
Bancassurance PAN	67.6%	+4.3	-4.2
GENERAL RATIO	57.4%	+2.4	+0.4

IC

The Combined Ratio (CI), in the annualized view, increased by 2.4 p.p. in 1Q25 over 1Q24, reflecting the variation in the loss ratio in the period.

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating Revenue + Financial Result

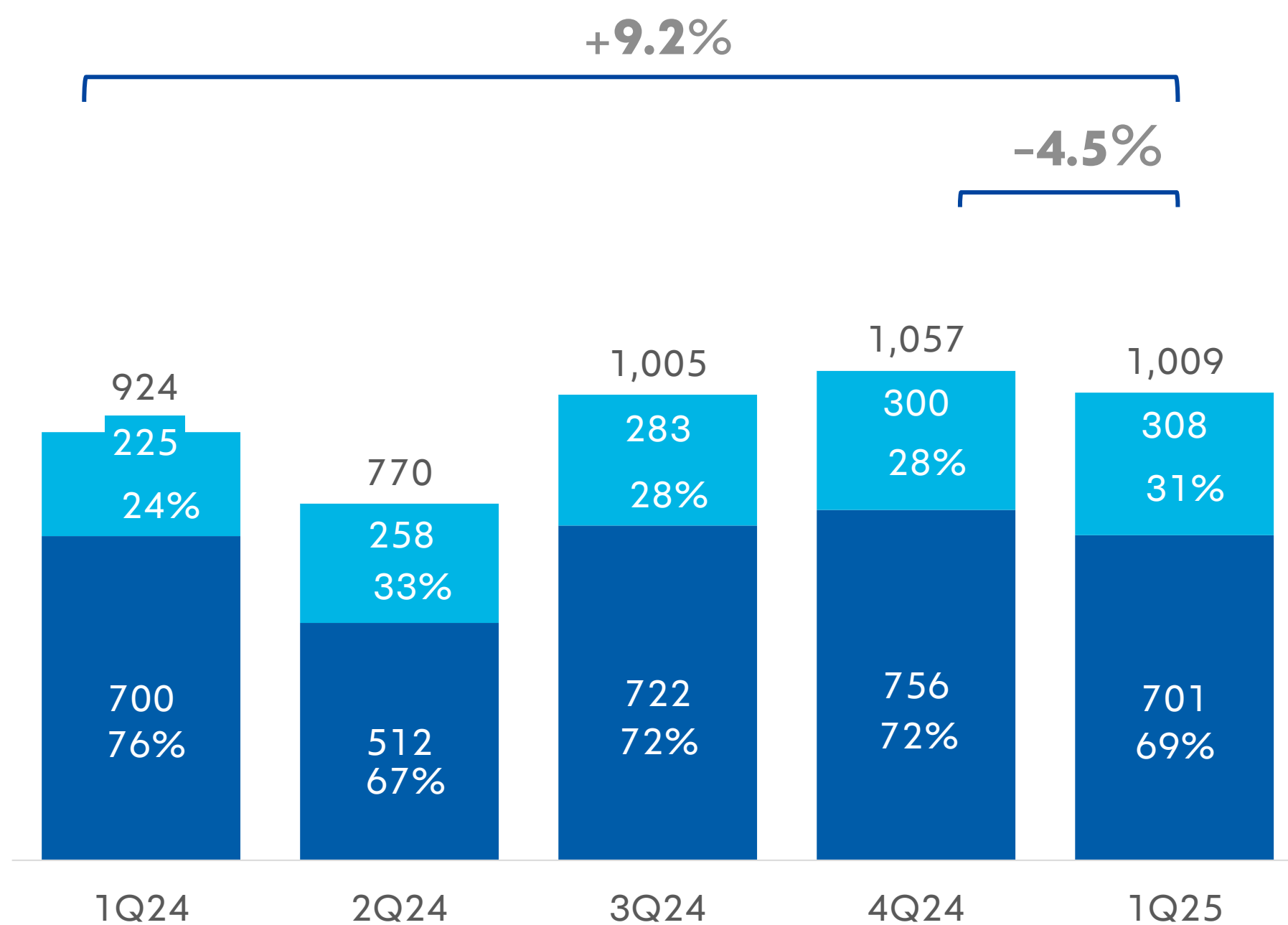


Ratio - Grouping	ICA 1Q25	Δ1Q24 p.p.	Δ4Q24 p.p.
Bancassurance CAIXA	50.2%	+1.1	+0.7
Run-off	59.0%	+5.5	+2.5
New Partnerships	50.0%	+0.8	-1.8
Holding + Brokerage	39.7%	-2.7	+7.7
Bancassurance PAN	60.8%	+3.6	-3.6
GENERAL RATIO	51.3%	+1.3	+0.3

Net Income

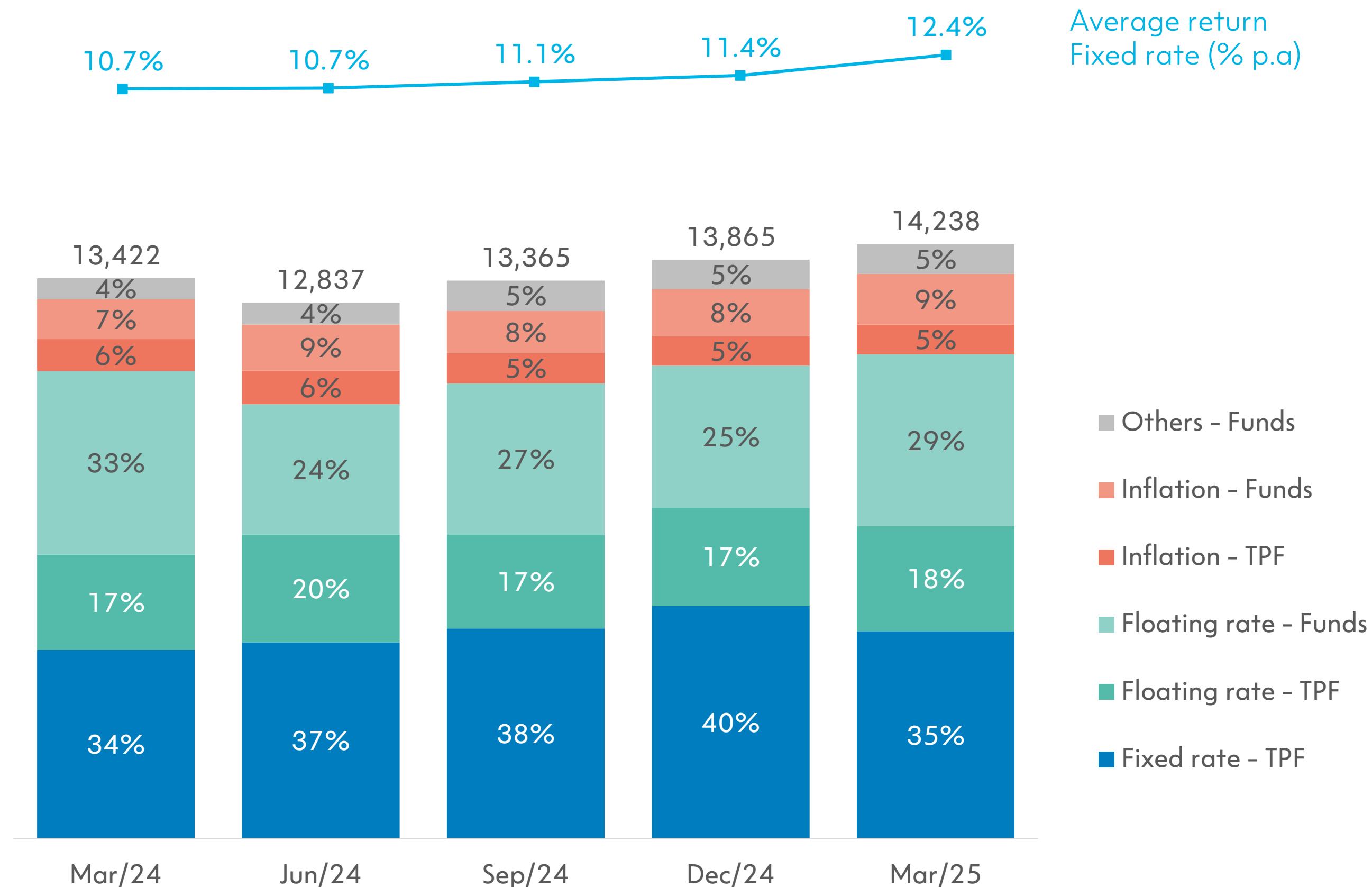
(Operating vs. Financial¹)

- Results from the Operation
- Financial Result



Grouped Investment Portfolio Composition

% Consolidated financial investments (million)



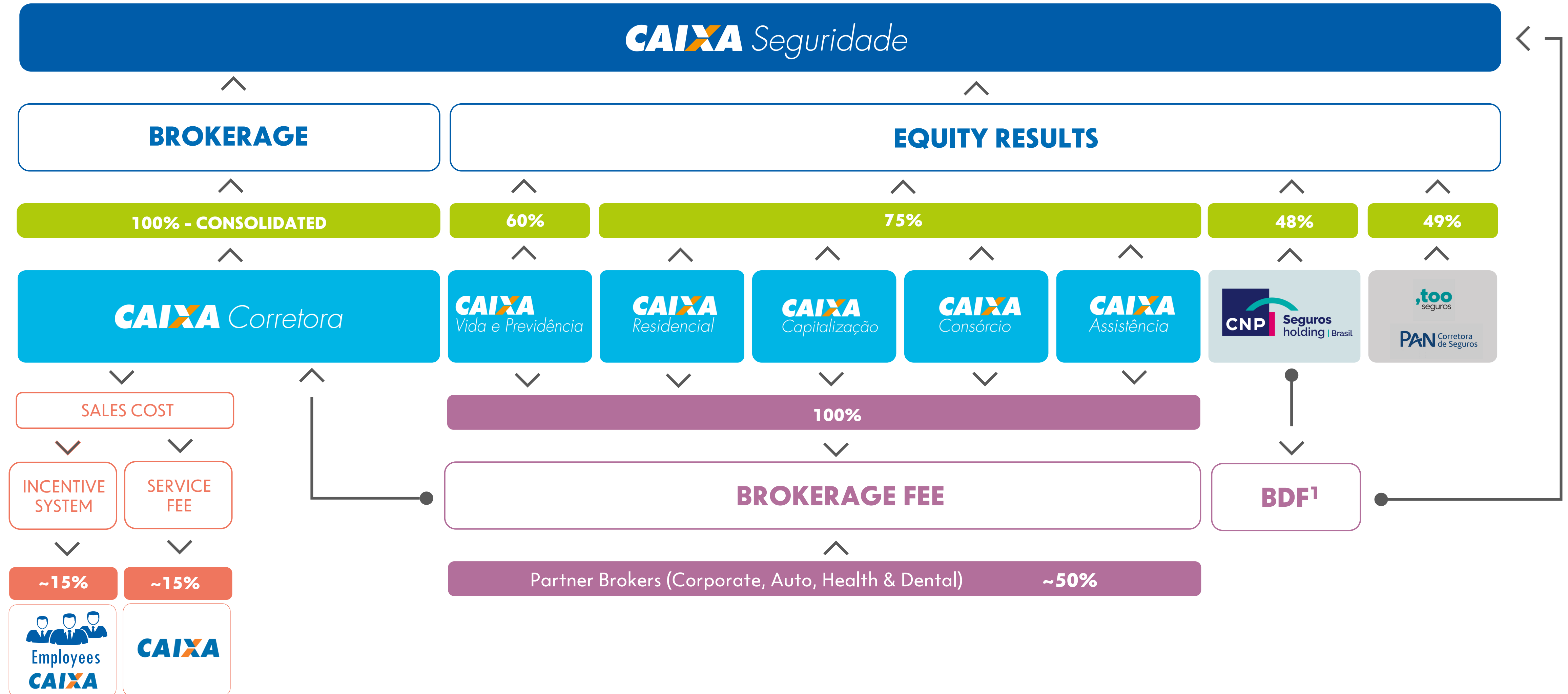
¹ Financial result net of taxes, considering the effective rate of each company, weighted by the respective percentages of equity interest in each company.

² Investment portfolio is weighed by the respective equity interest in each company.

COMPANY
PRESENTATION
1Q25

EXHIBIT





% Economic Share (% of net income)

% Estimated Cost (% of brokerage fee)

% Brokerage Fee (% of sales comission)

¹ Bancassurance Distribution Fee

CREDIT LETTERS

Management Fee
BRL 259.6mi

Brokerage
BRL 48.6mi

PRIVATE PENSION

Revenue
BRL 454.2mi

Brokerage
BRL 29.9mi

PREMIUM BONDS

Net Revenue
BRL 150.2mi

Brokerage
BRL 16.1mi

ASSISTANCE

Revenues
BRL 68.2mi

Brokerage
BRL 10.4mi

CREDIT LIFE

Written Premiums
BRL 378.4mi

Brokerage
BRL 116.5mi

MORTGAGE

Written Premiums
BRL 962.0mi

Brokerage
BRL 128.3mi

HOME

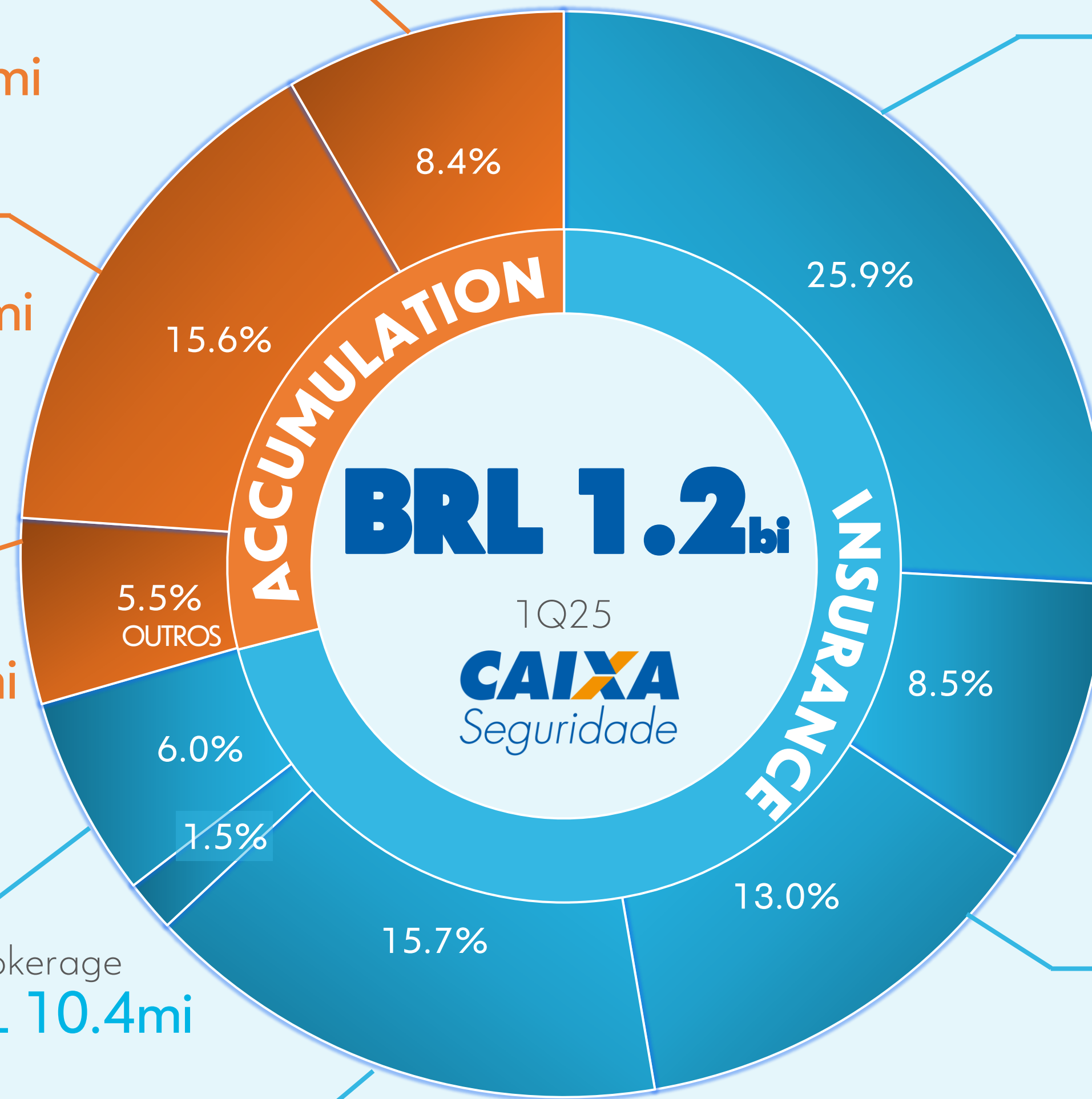
Written Premiums
BRL 267.8mi

Brokerage
BRL 66.7mi

LIFE

Written Premiums
BRL 557.4mi

Brokerage
BRL 39.1mi

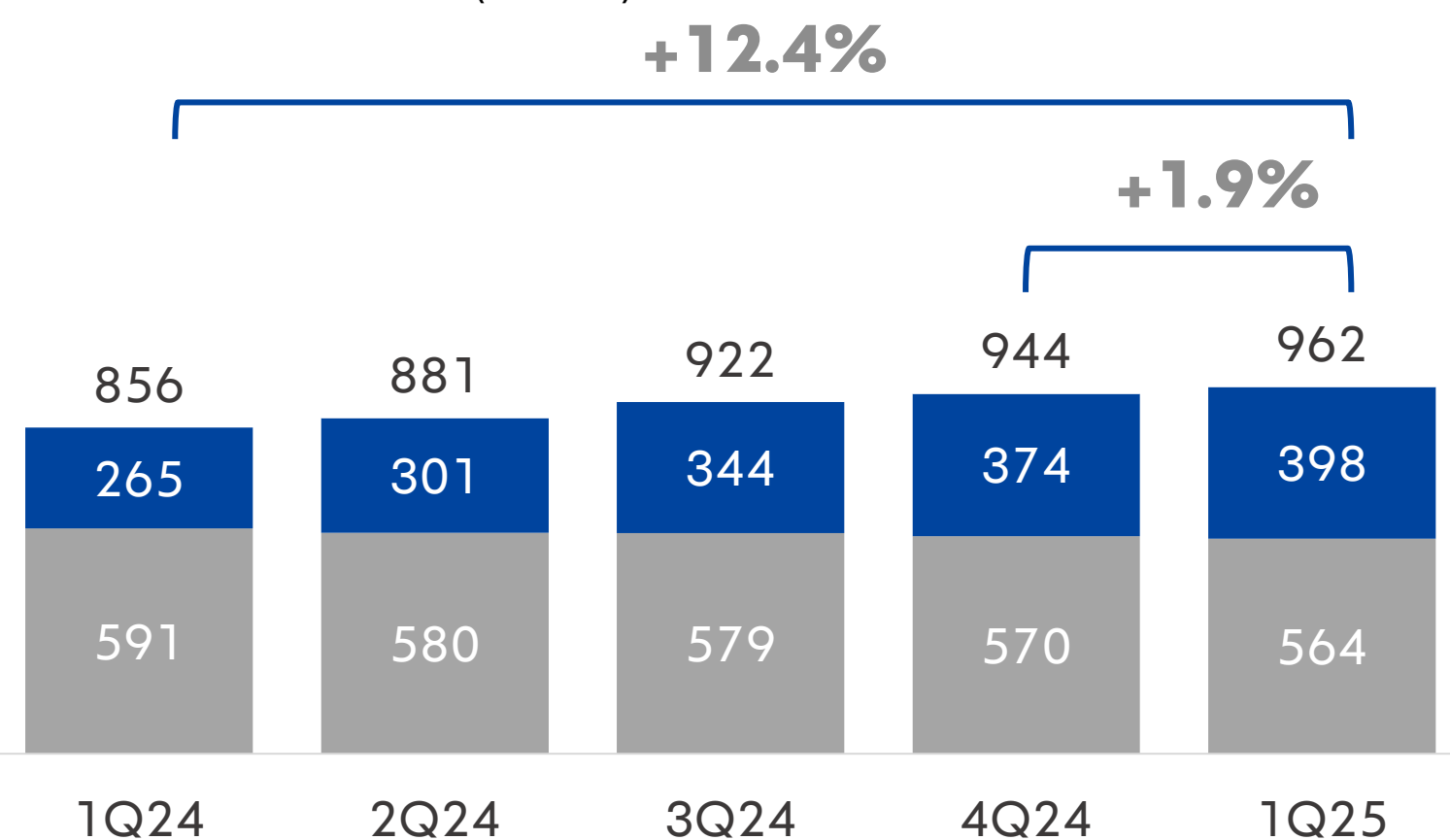


¹Net brokerage of award fee, remuneration, and other service costs

Written Premiums - Mortgage

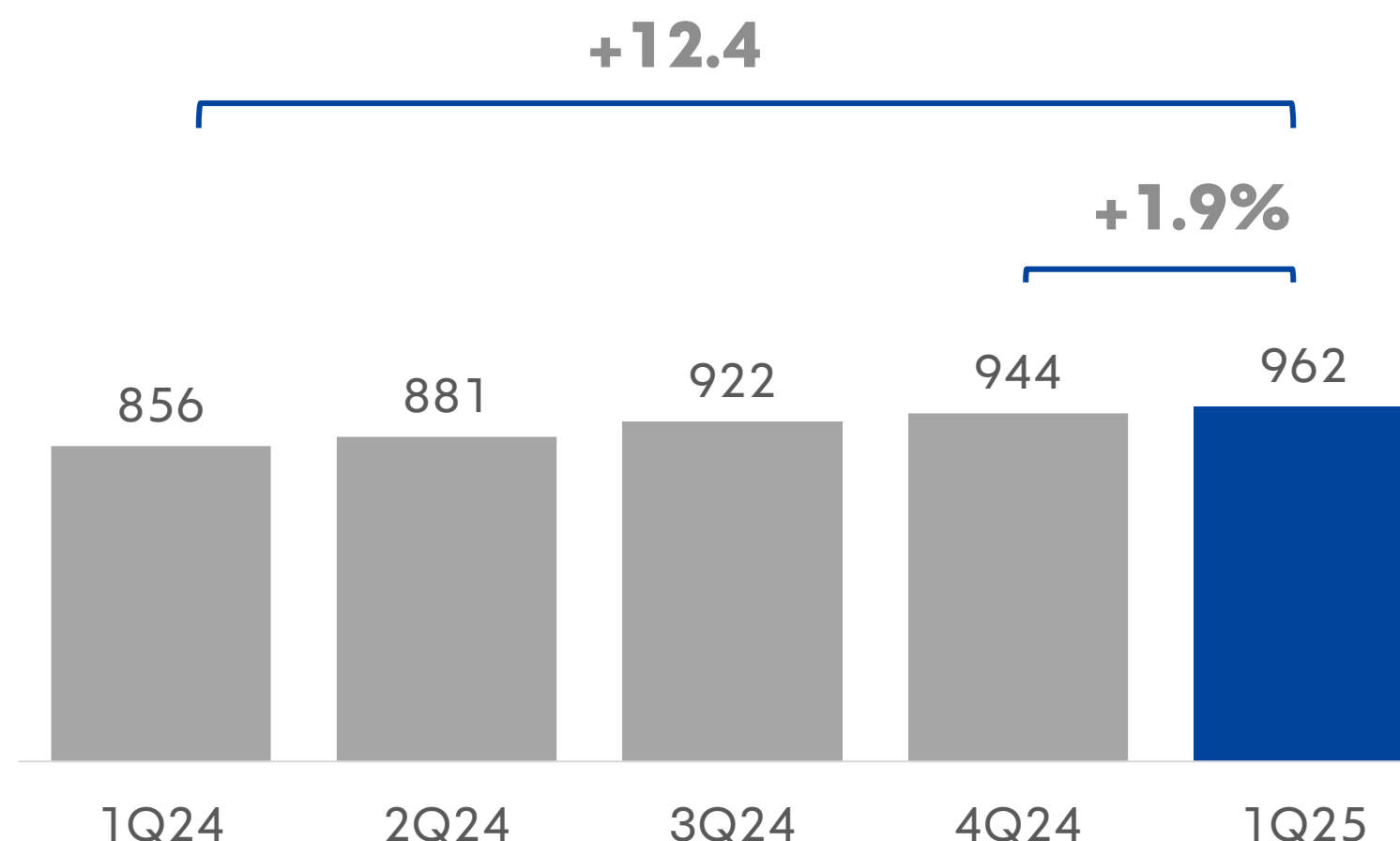
BRL million

- CNP (Run-off)
- Caixa Residencial (Run-on)



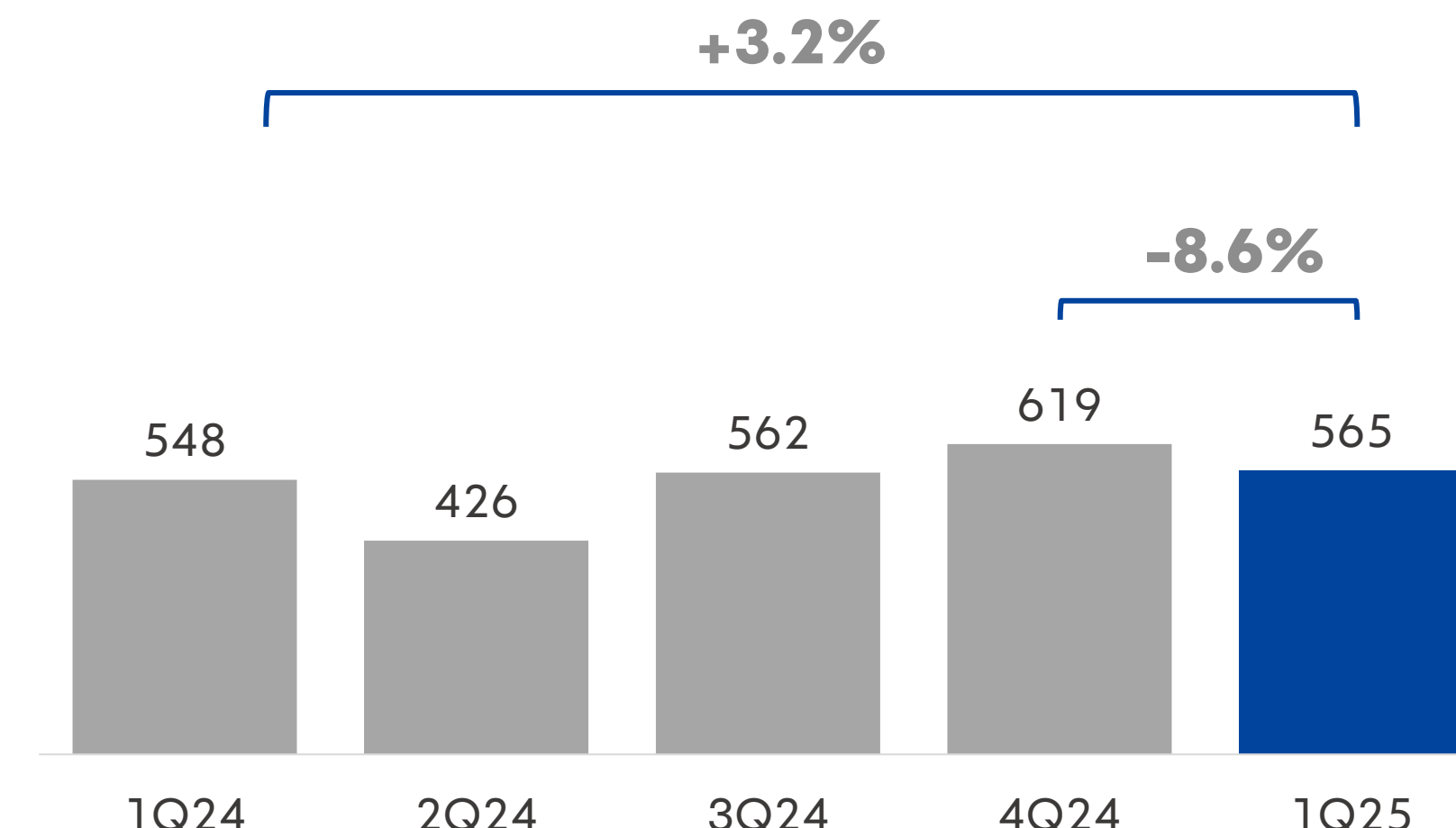
Premiums Earned Mortgage

BRL million



Operating Margin Mortgage

BRL million



Written Premiums

Maintaining market leadership, with an upward curve in the quarter.

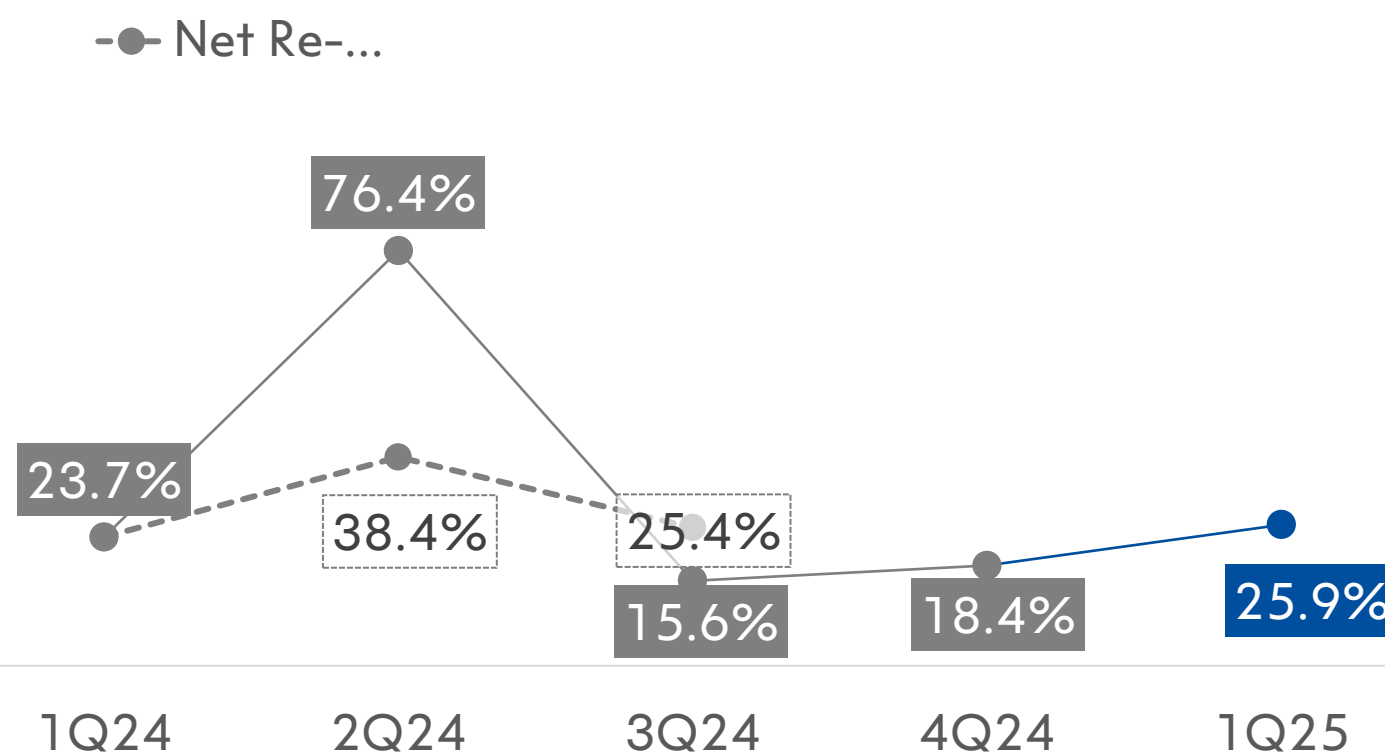
Loss Ratio

Increase in loss volumes for the run-off loss business in 1Q25 vs. 1Q24.

Performance Indicators

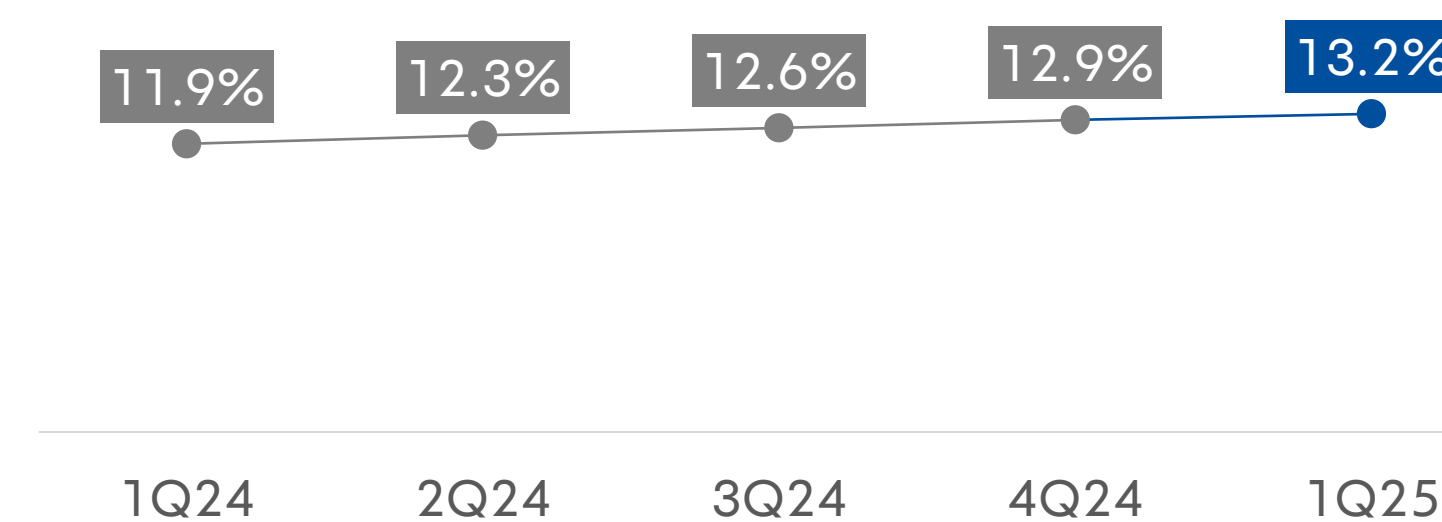
Loss Ratio - Mortgage

% Premiums Earned



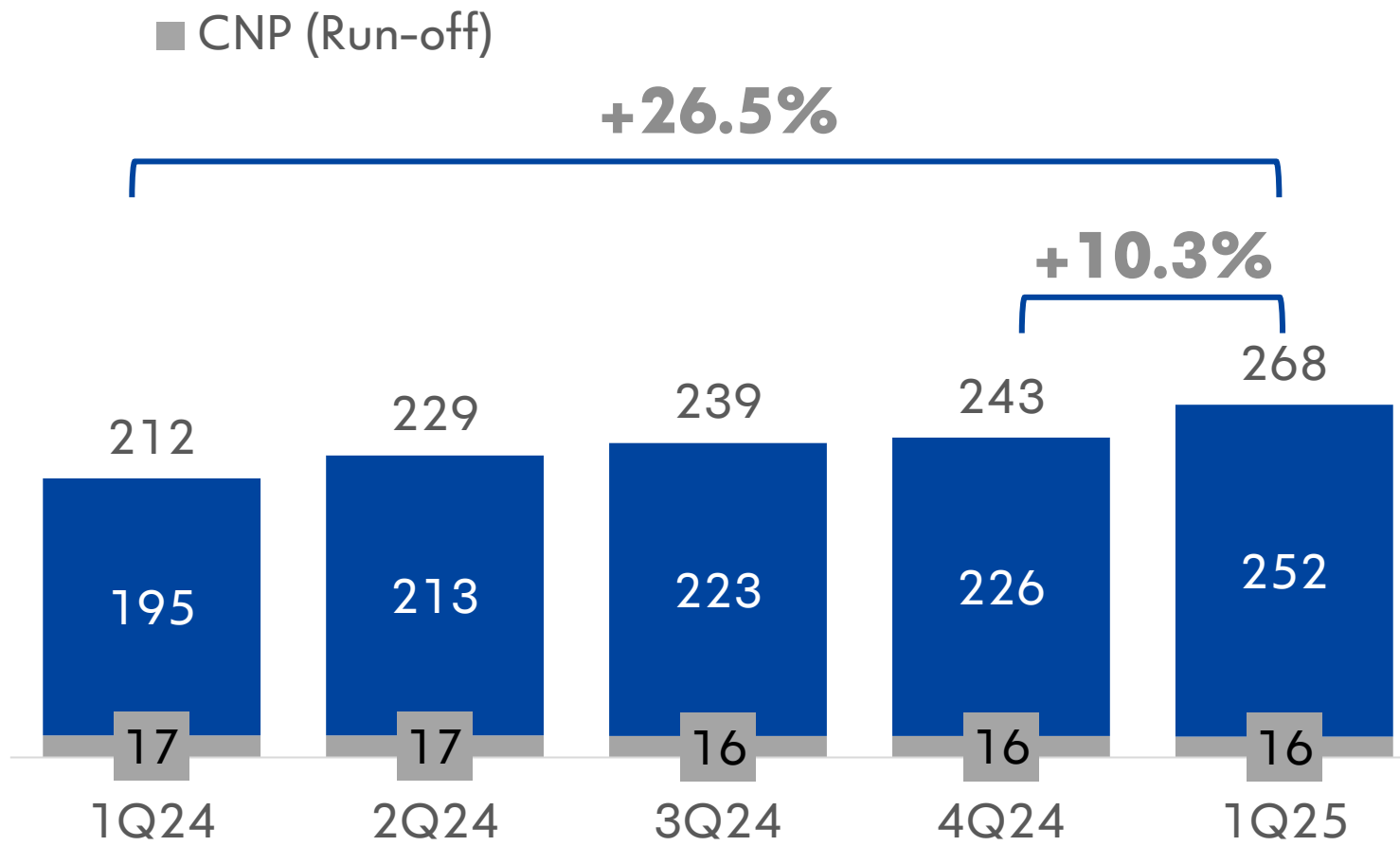
Commissioning - Mortgage

% Premiums Earned



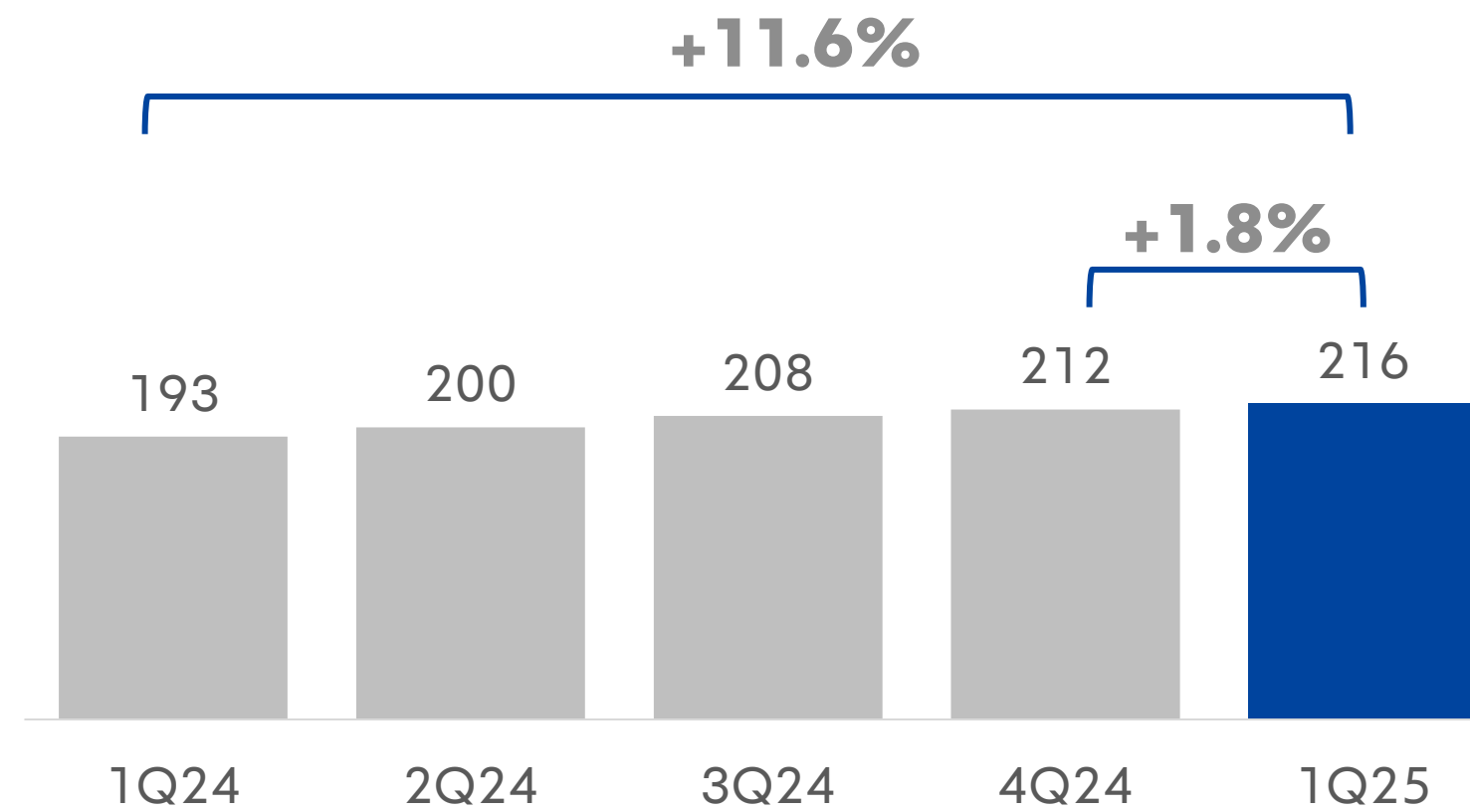
Written Premiums - Home

BRL million



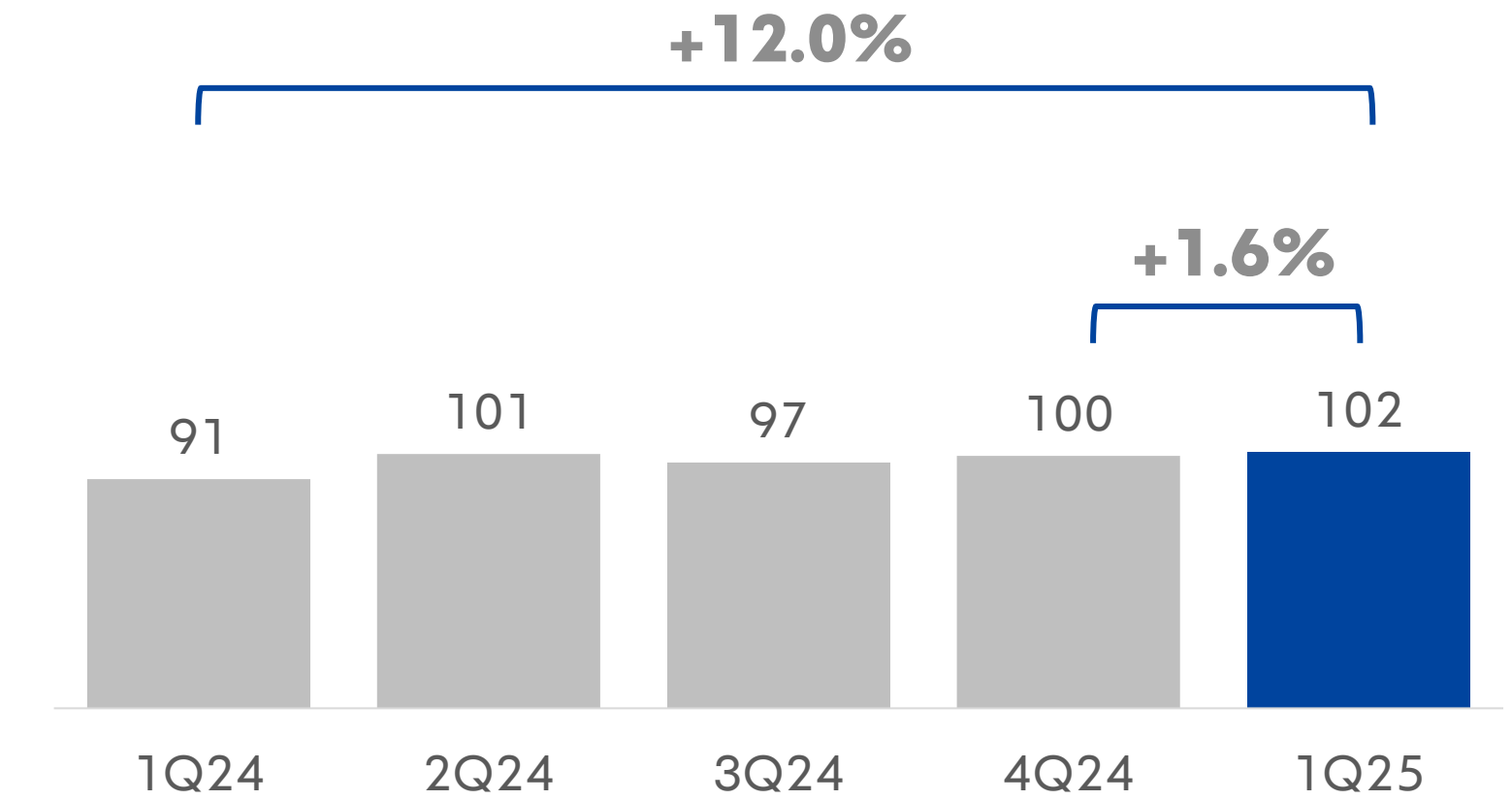
Premiums Earned - Home

BRL million



Operating Margin - Home

BRL million



Written Premiums

Highest volume of premiums issued for the fourth consecutive quarter.

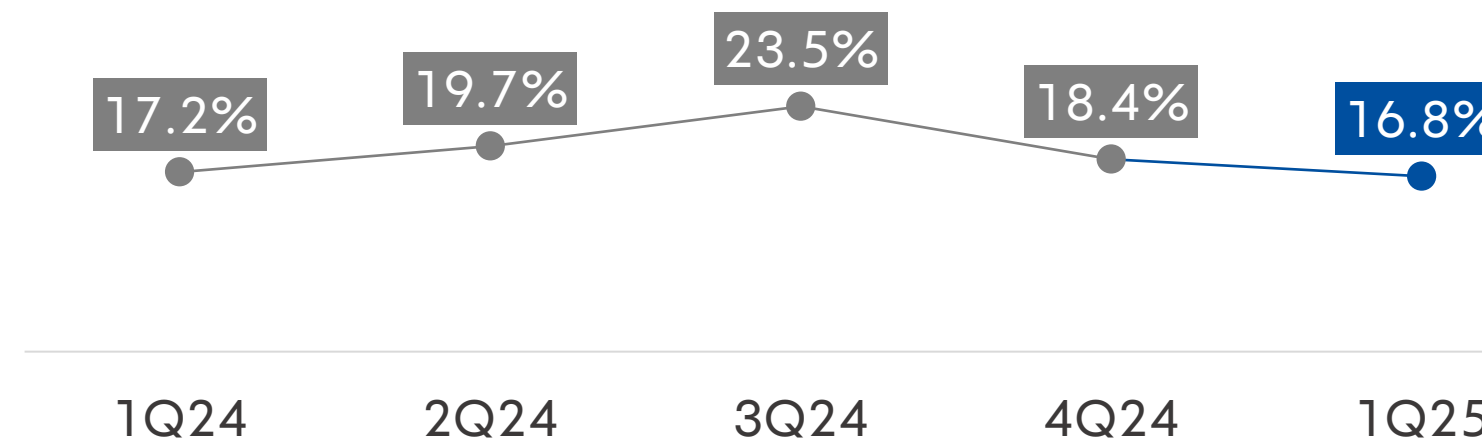
Bundled Insurance

Written premiums with the stacking effect from bundled insurance policies in real estate financing.

Performance Indicators

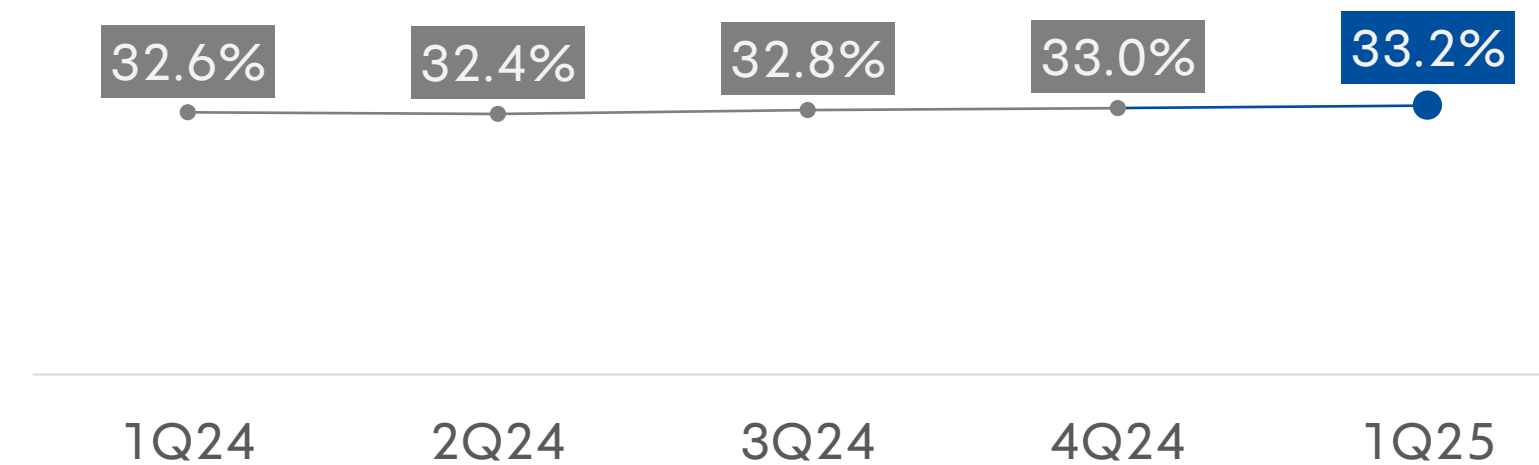
Loss Ratio - Home

% Premiums Earned



Commissioning - Home

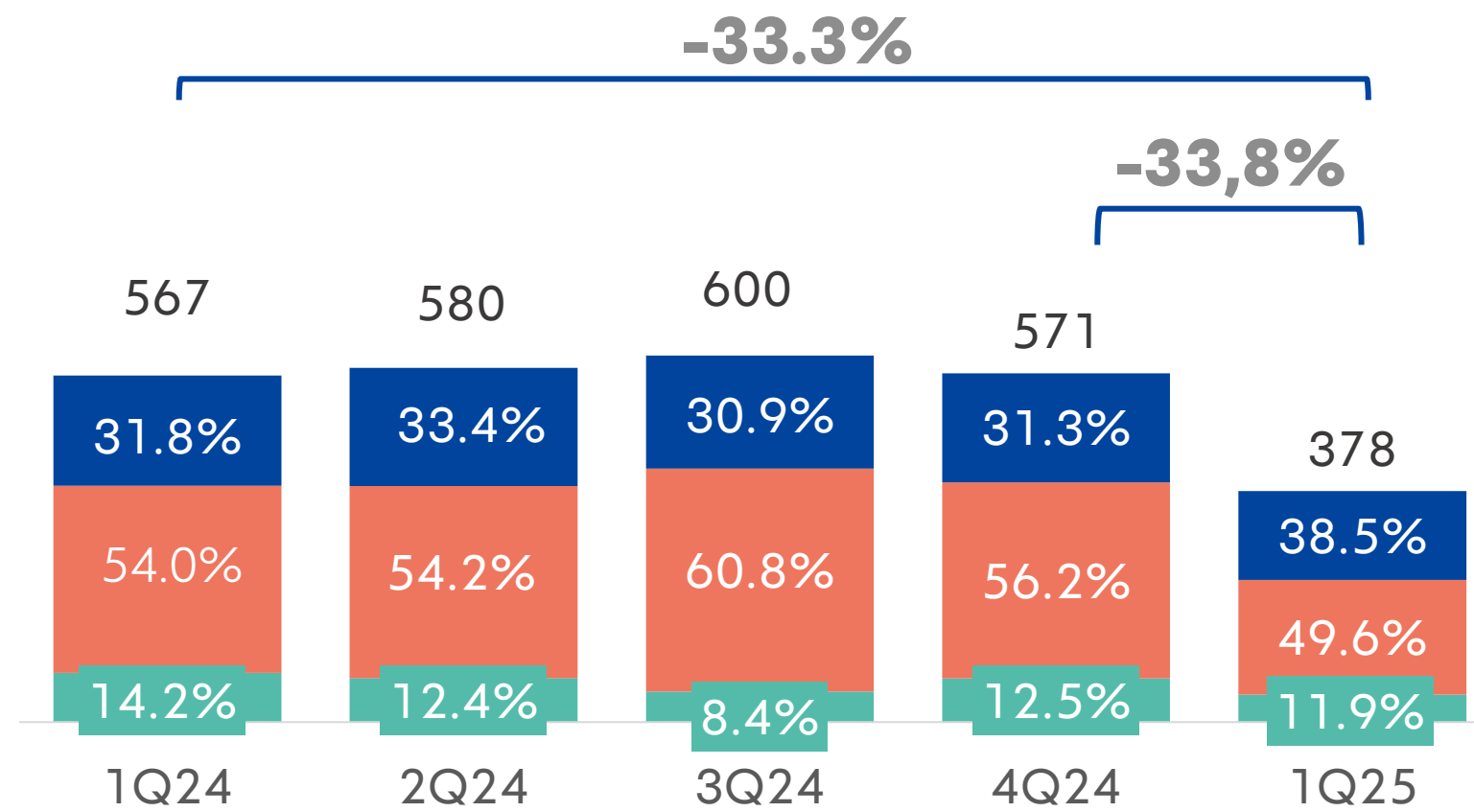
% Premiums Earned



Written Premiums - Credit Life

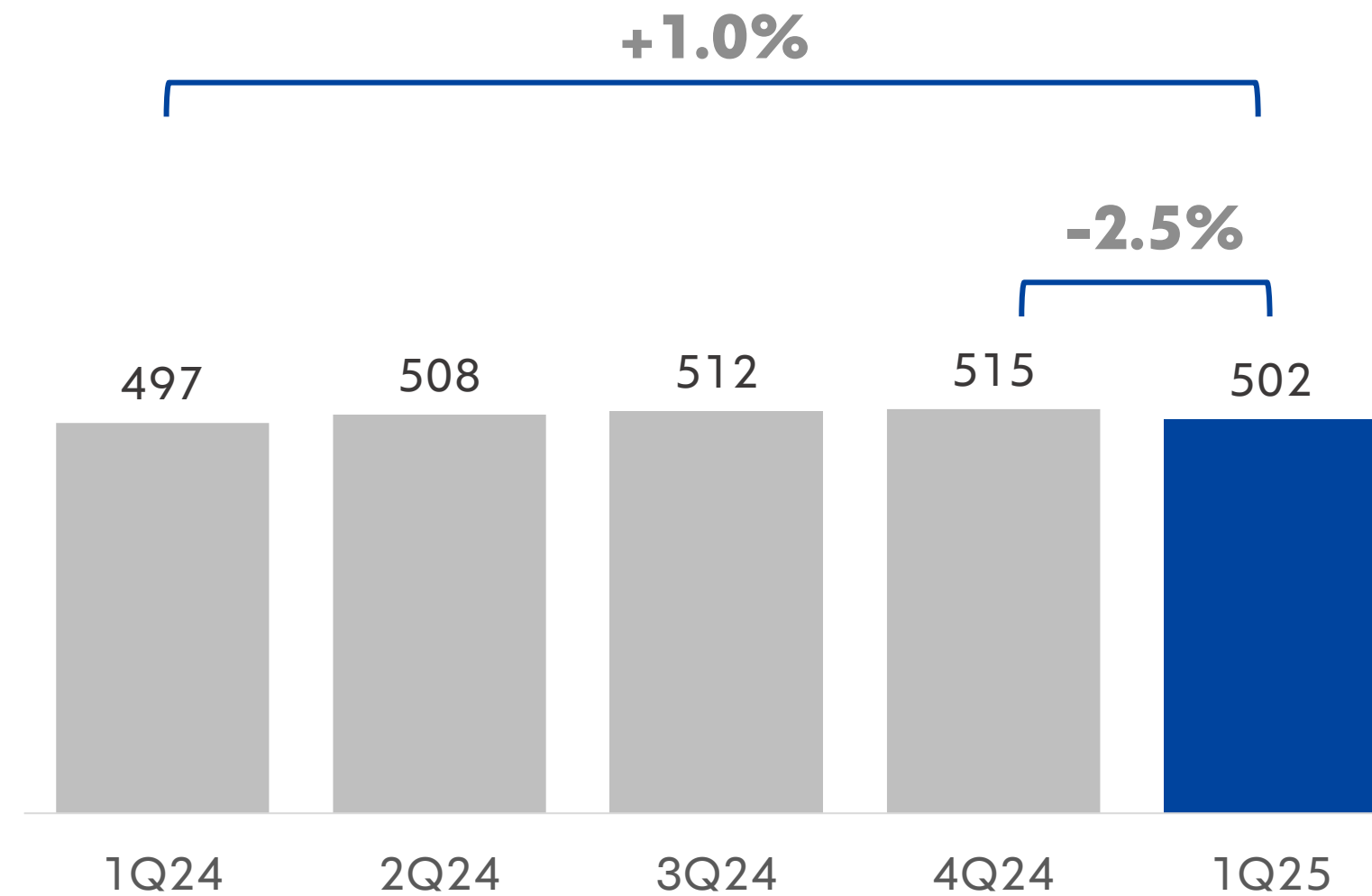
BRL million

■ Origin Corporate Clients ■ Origin Individuals ■ Origin Rural



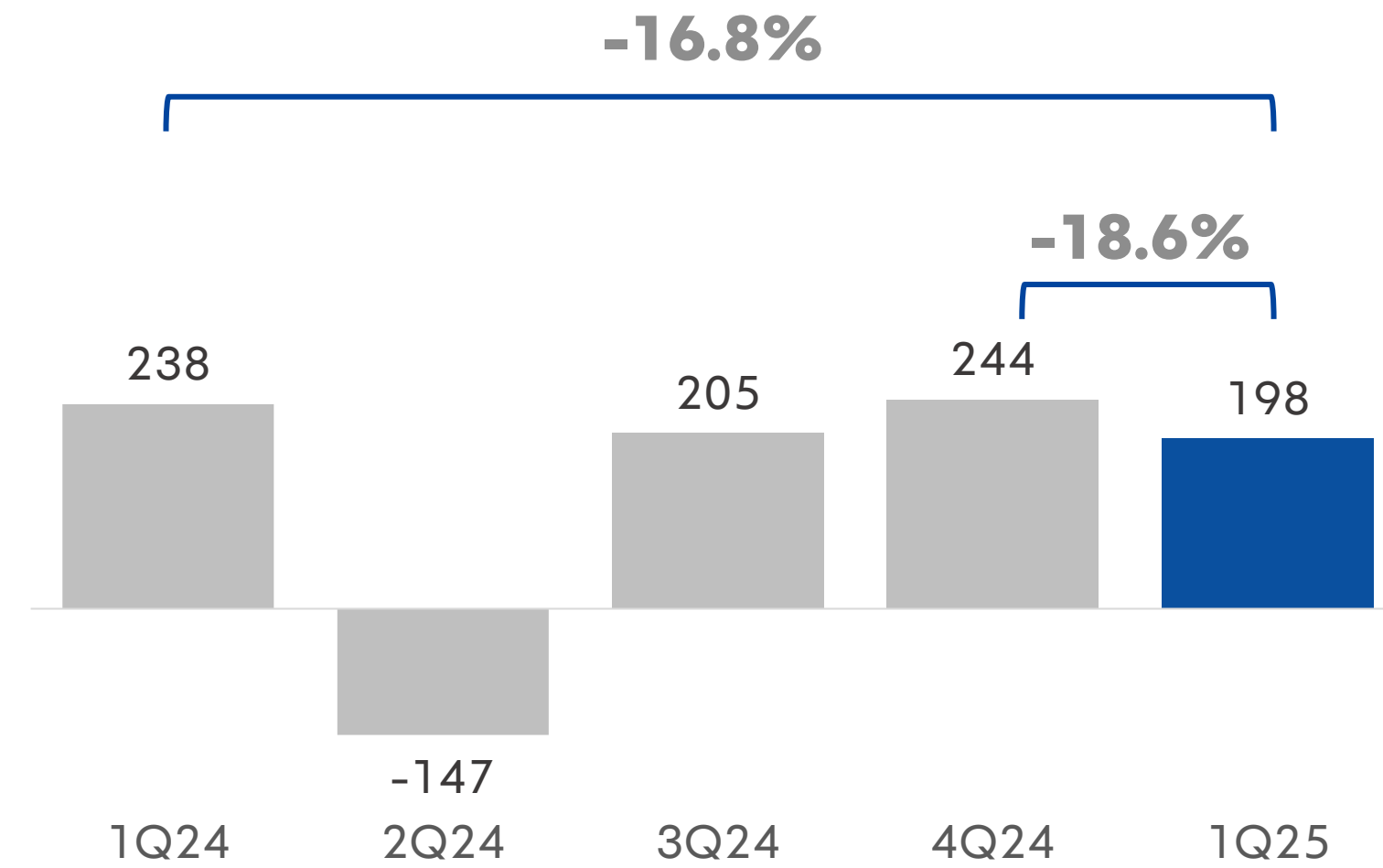
Premiums Earned - Credit Life

BRL million



Operating Margin - Credit Life

BRL million



Written Premiums

Reduction in written premium volumes, in 1Q25, over previous quarters, due to the increase in interest rates and impact on the cost of commercial credit.

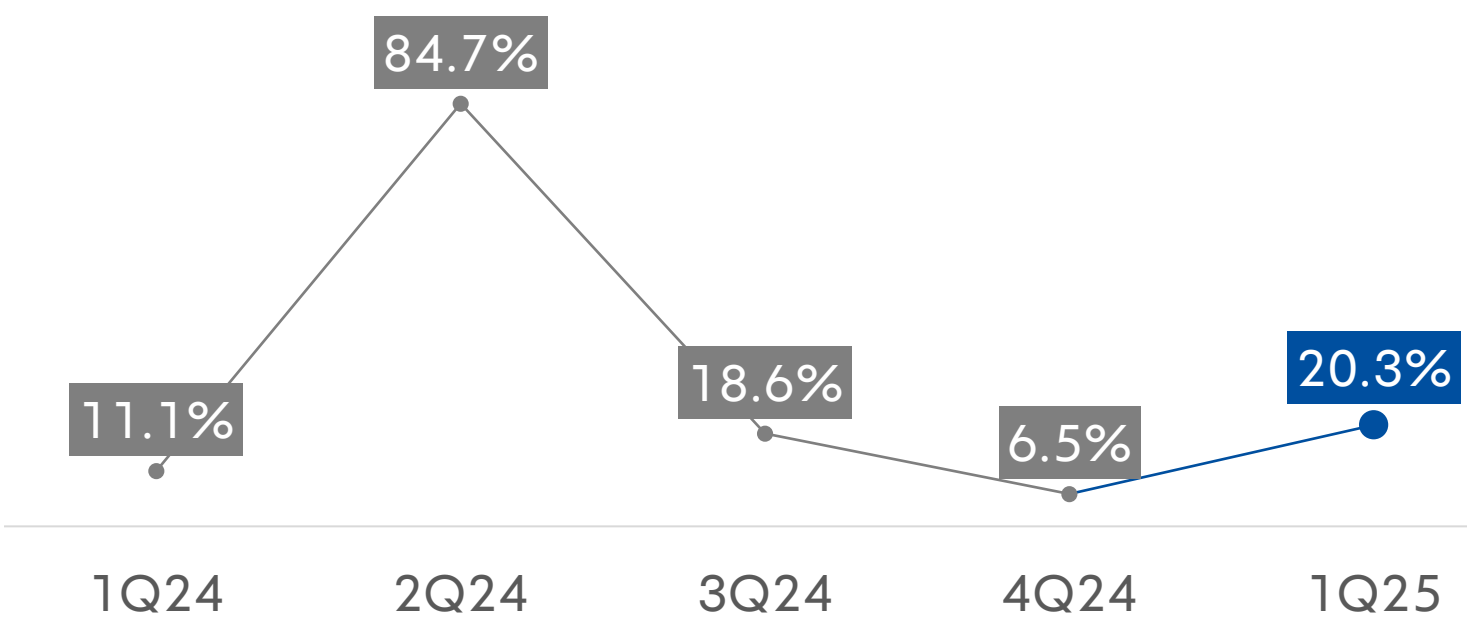
Loss Ratio

The loss ratio recorded, in 1Q25, was close to the level expected for the segment after the new claims notification process was implemented in 2024.

Performance Indicators

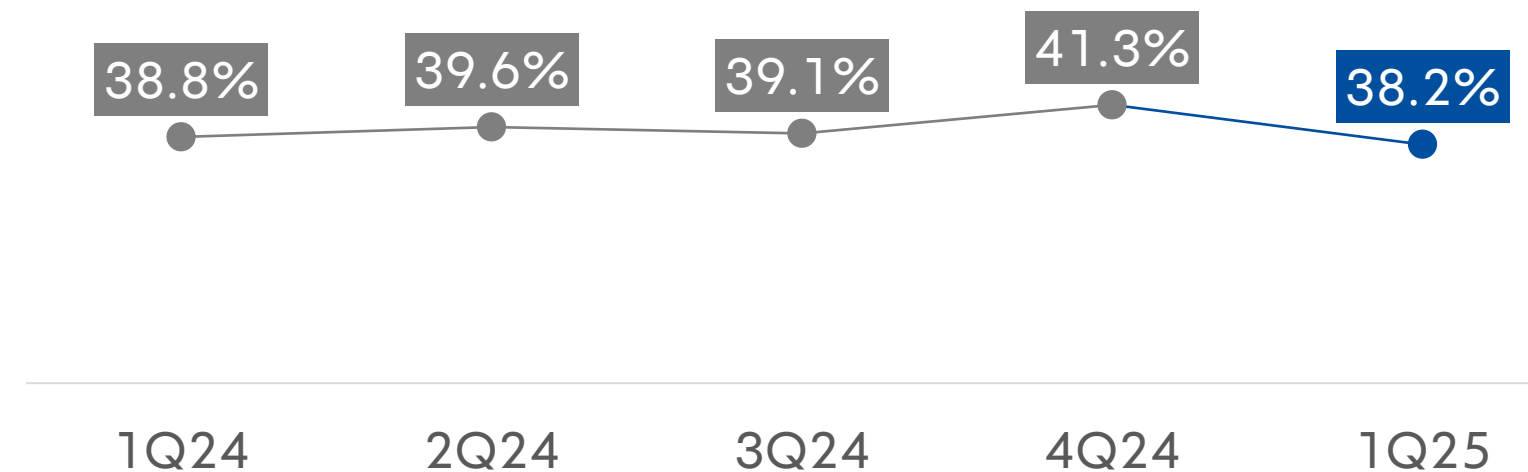
Loss Ratio - Credit Life

% Premiums Earned



Commissioning - Credit Life

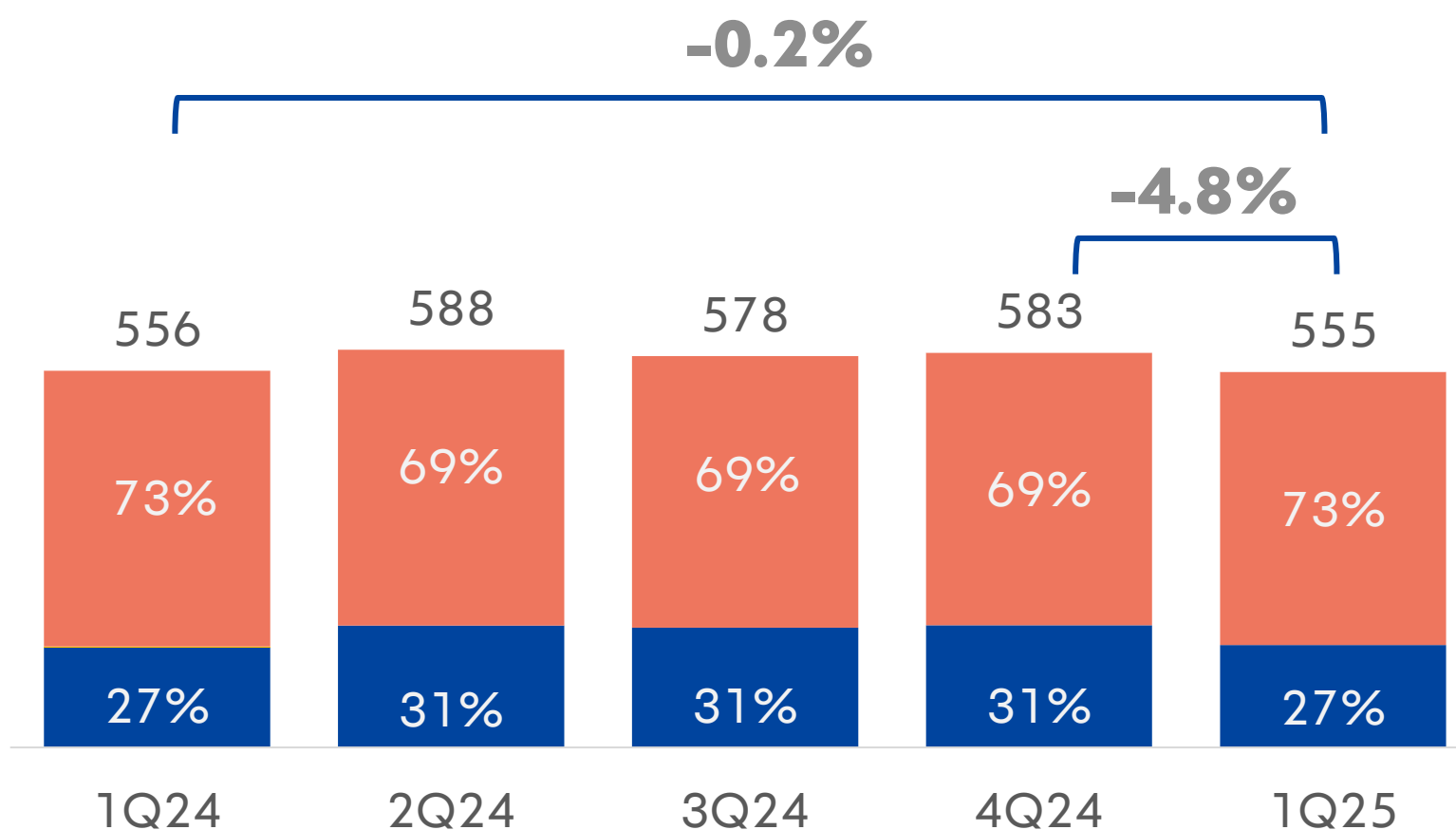
% Premiums Earned



Written Premiums - Life

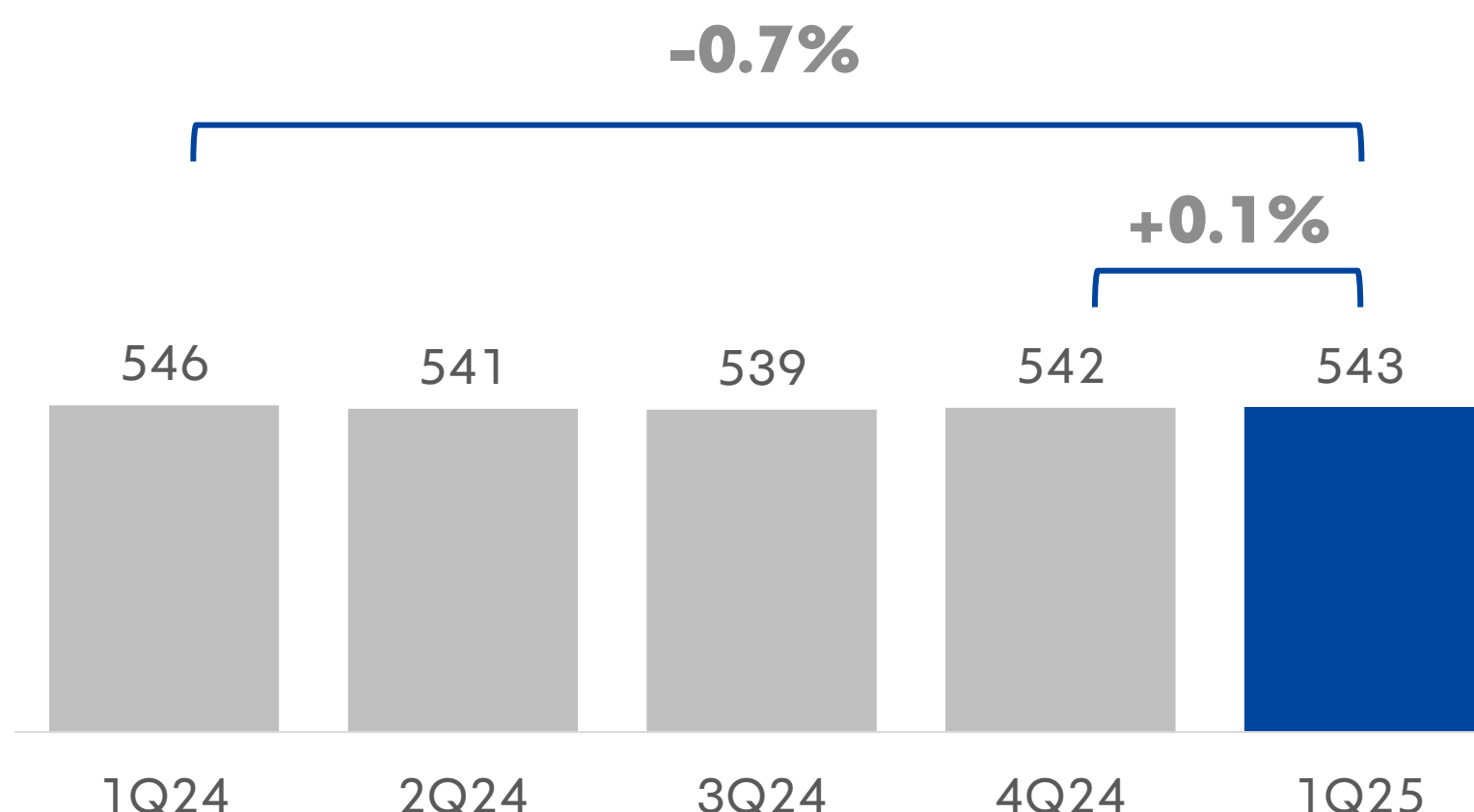
BRL million

■ Single Payment (PU) ■ Monthly Payment (PM)



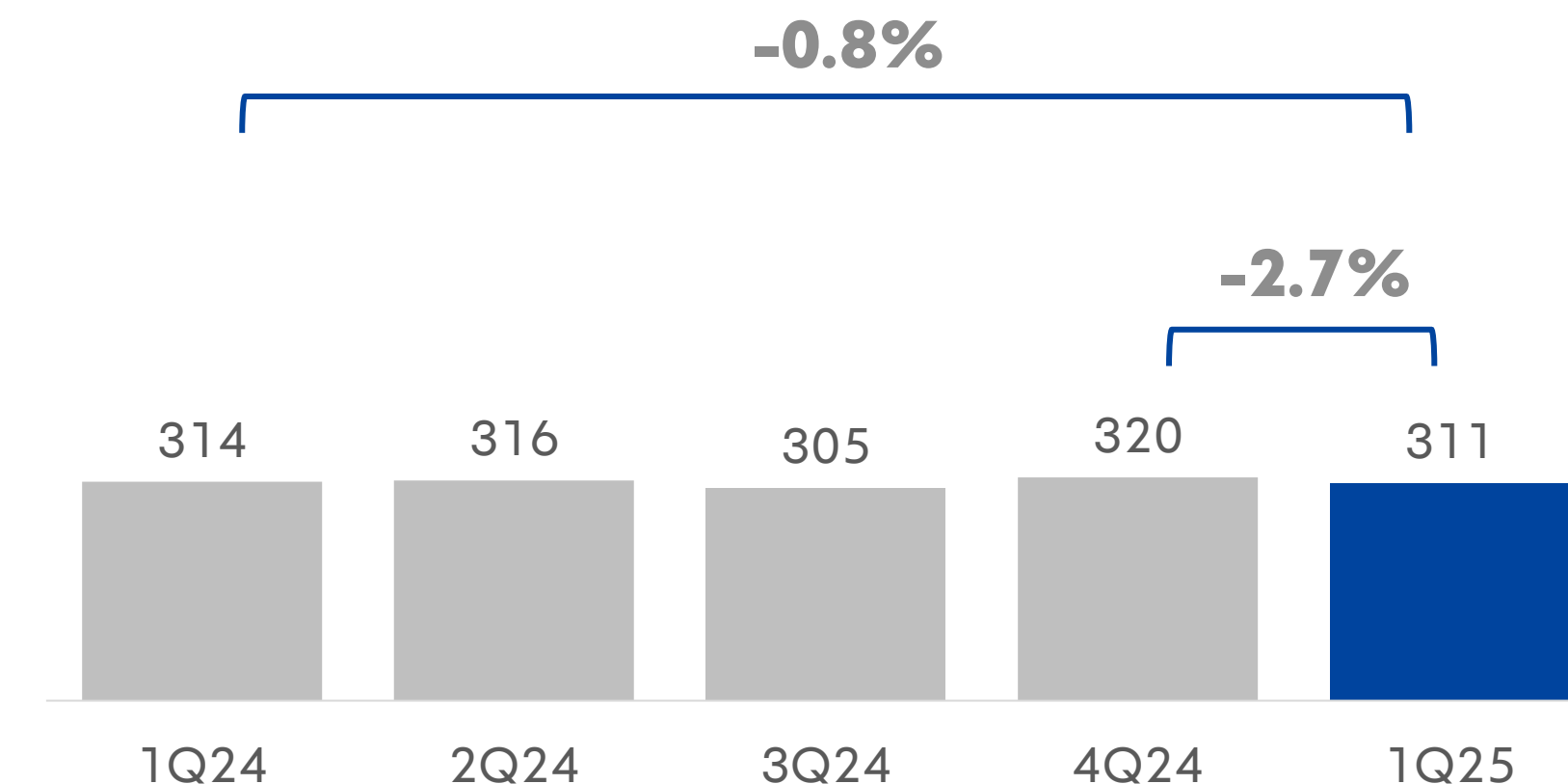
Premiums Earned Life

BRL million



Operating Margin - Life

BRL million



Monthly Payments

Highlight to new written premiums in the monthly payment modality, which grew 93.4% in 1Q25 vs. 1Q24.

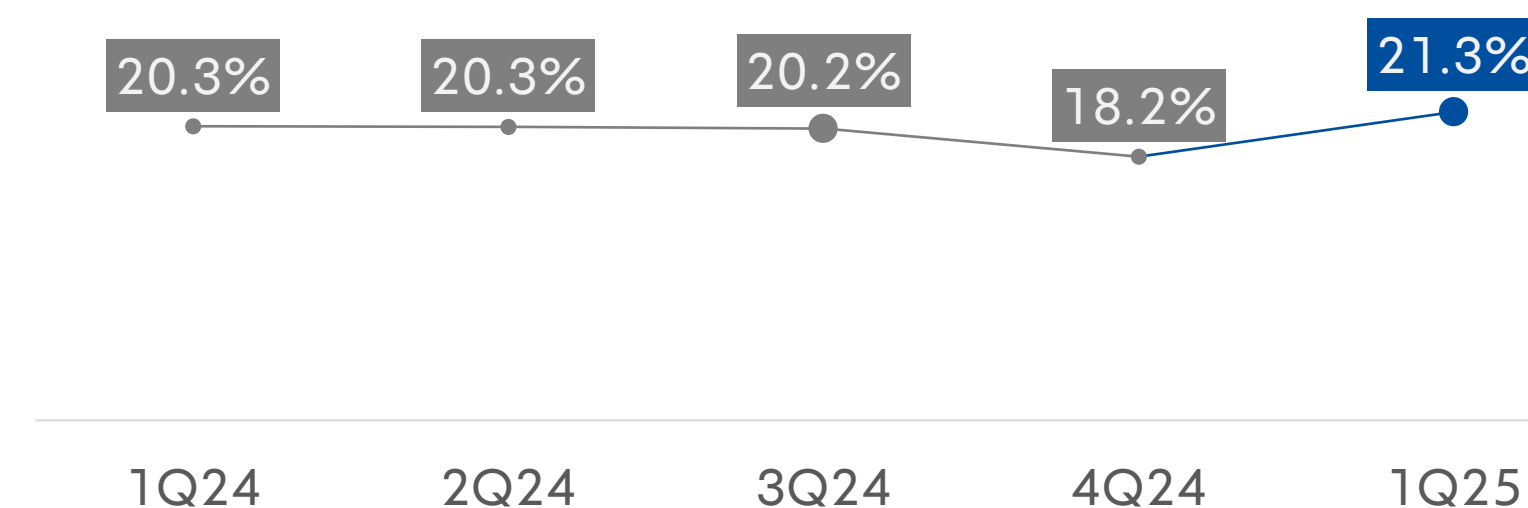
Products

Launched a premium personal accident insurance for high-income clients and improved the Seguro Vida Mulher product for women

Performance Indicators

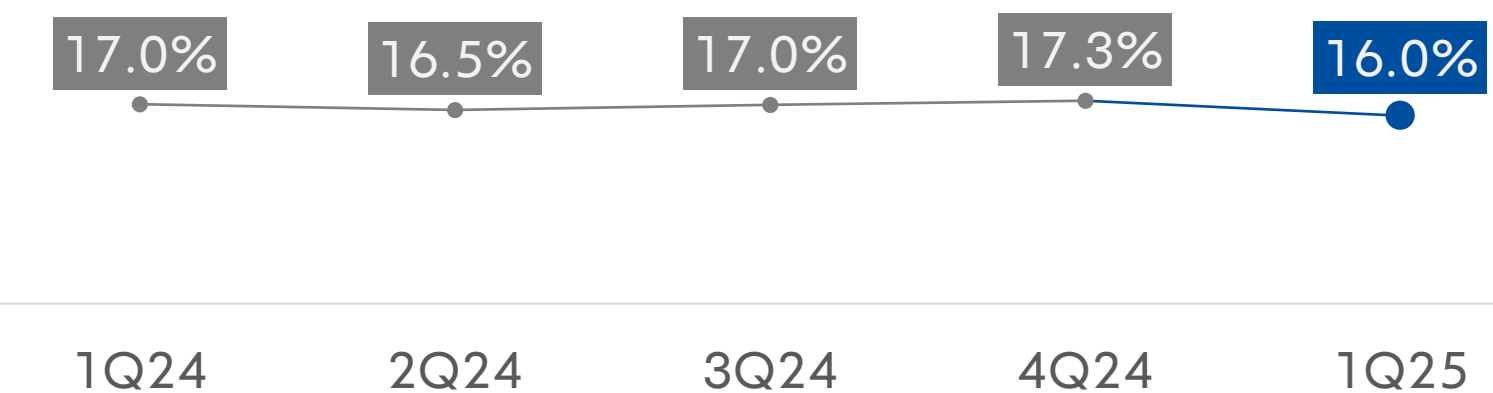
Loss Ratio - Life

% Premiums Earned



Commissioning - Life

% Premiums Earned



1 - Considers the results from Caixa Vida e Previdência.

Assistance

Maintenance of the upward revenue curve in 1Q25

Other Non-Strategic

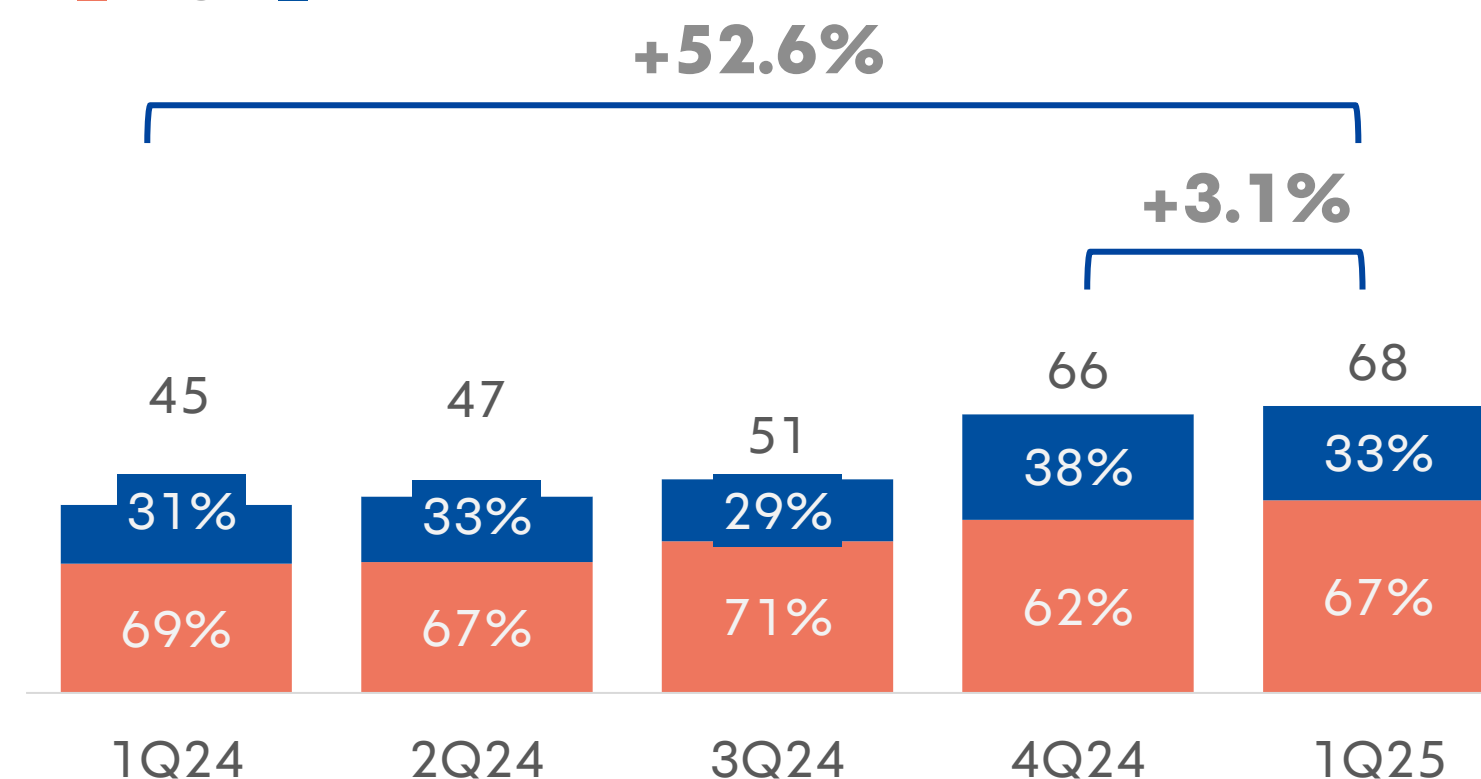
In 1Q25, 87.7% of premiums were from the Auto sector through Youse policies sold by CNP Seguros.

Assistance

Assistance Revenues

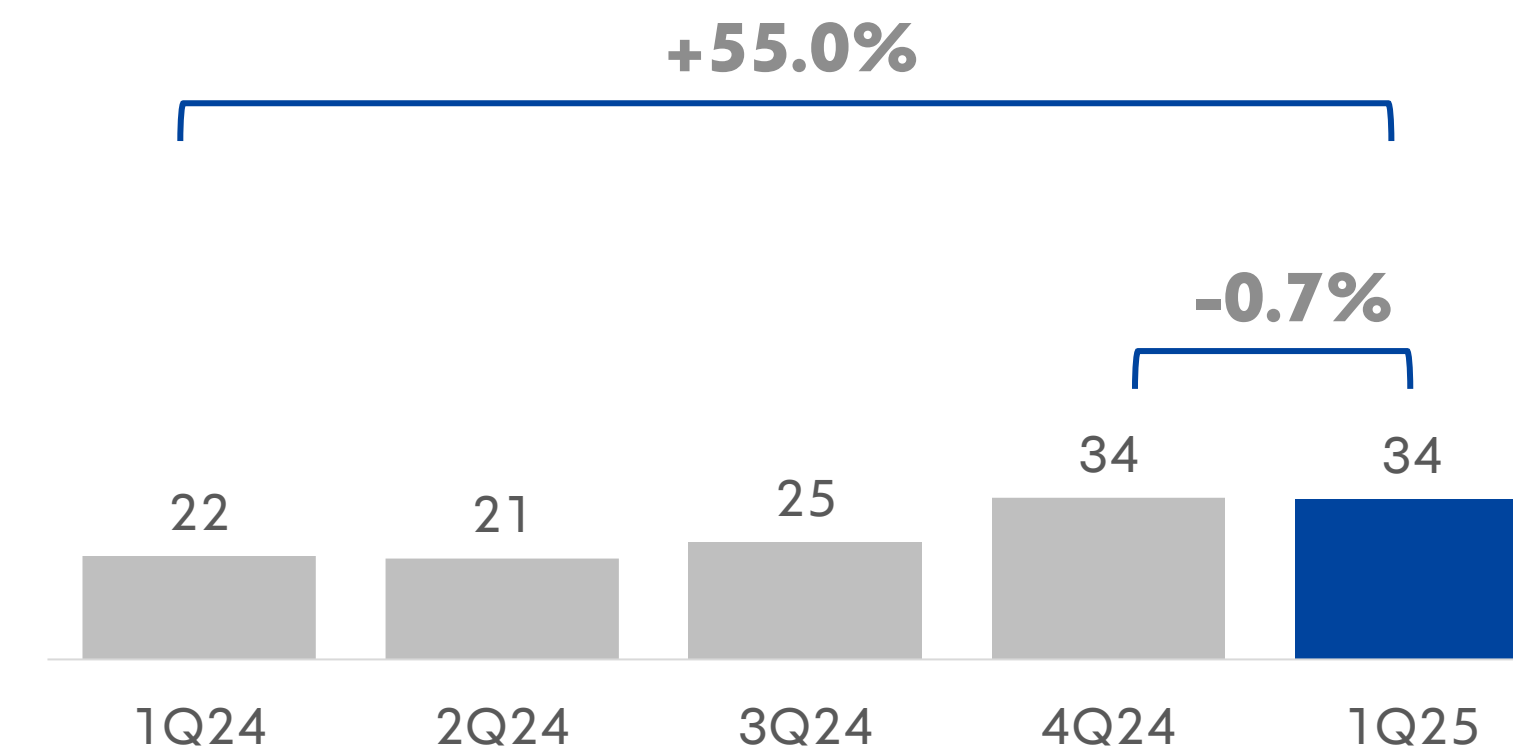
BRL million

■ B2C ■ B2B



Operating Margin Assistance

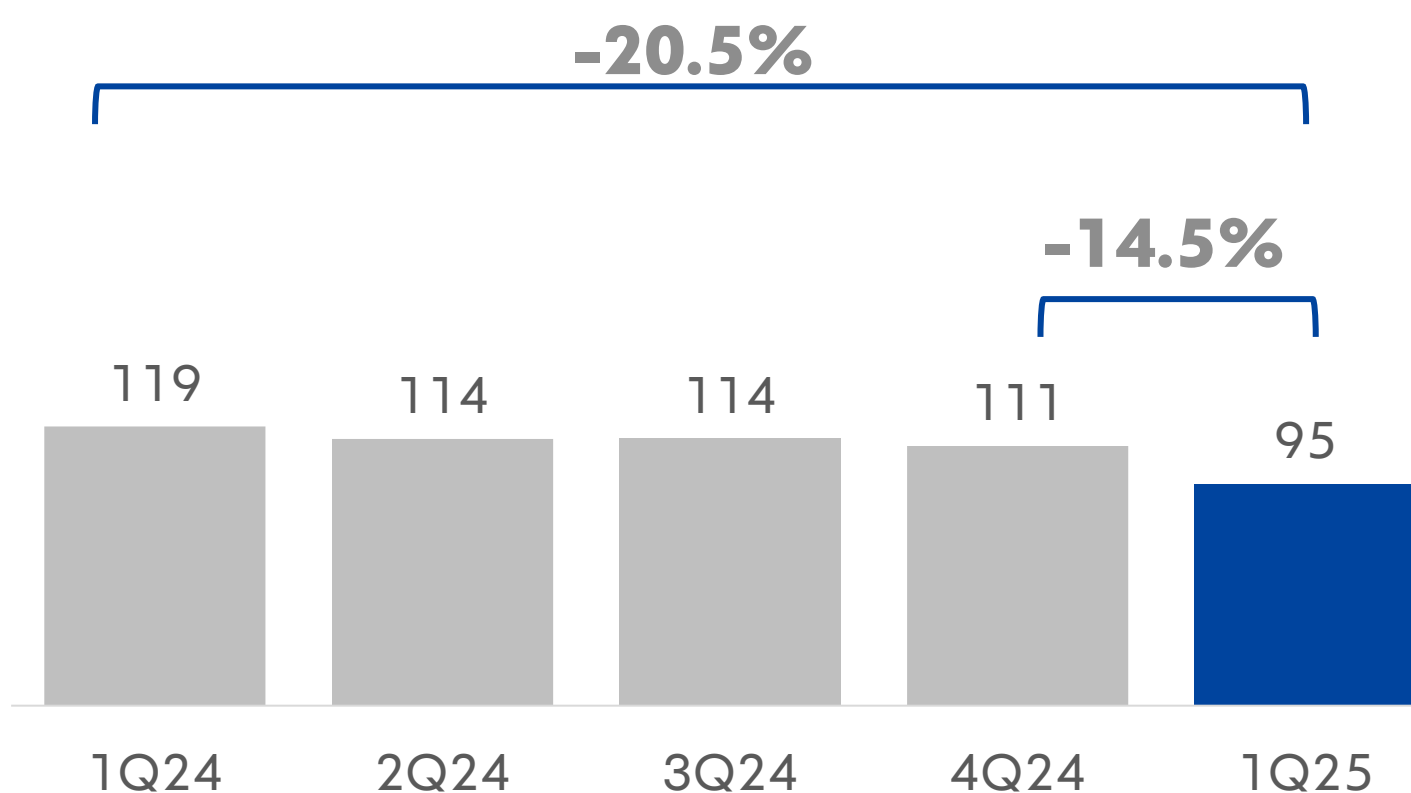
BRL million



Written Premiums - Other Insurance

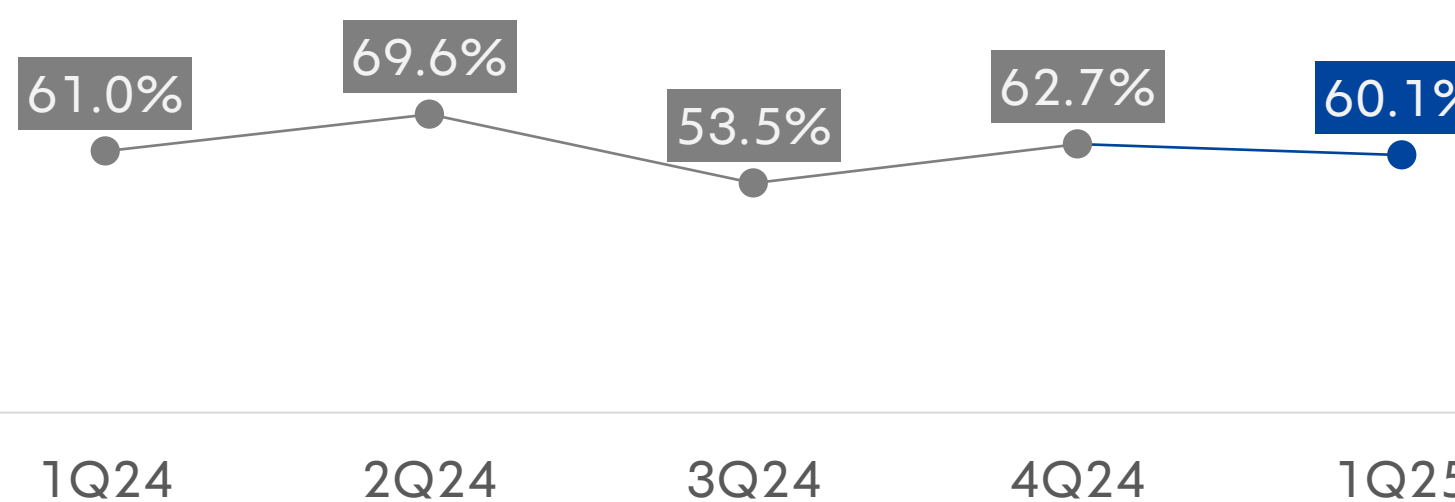
BRL million

Other Insurance



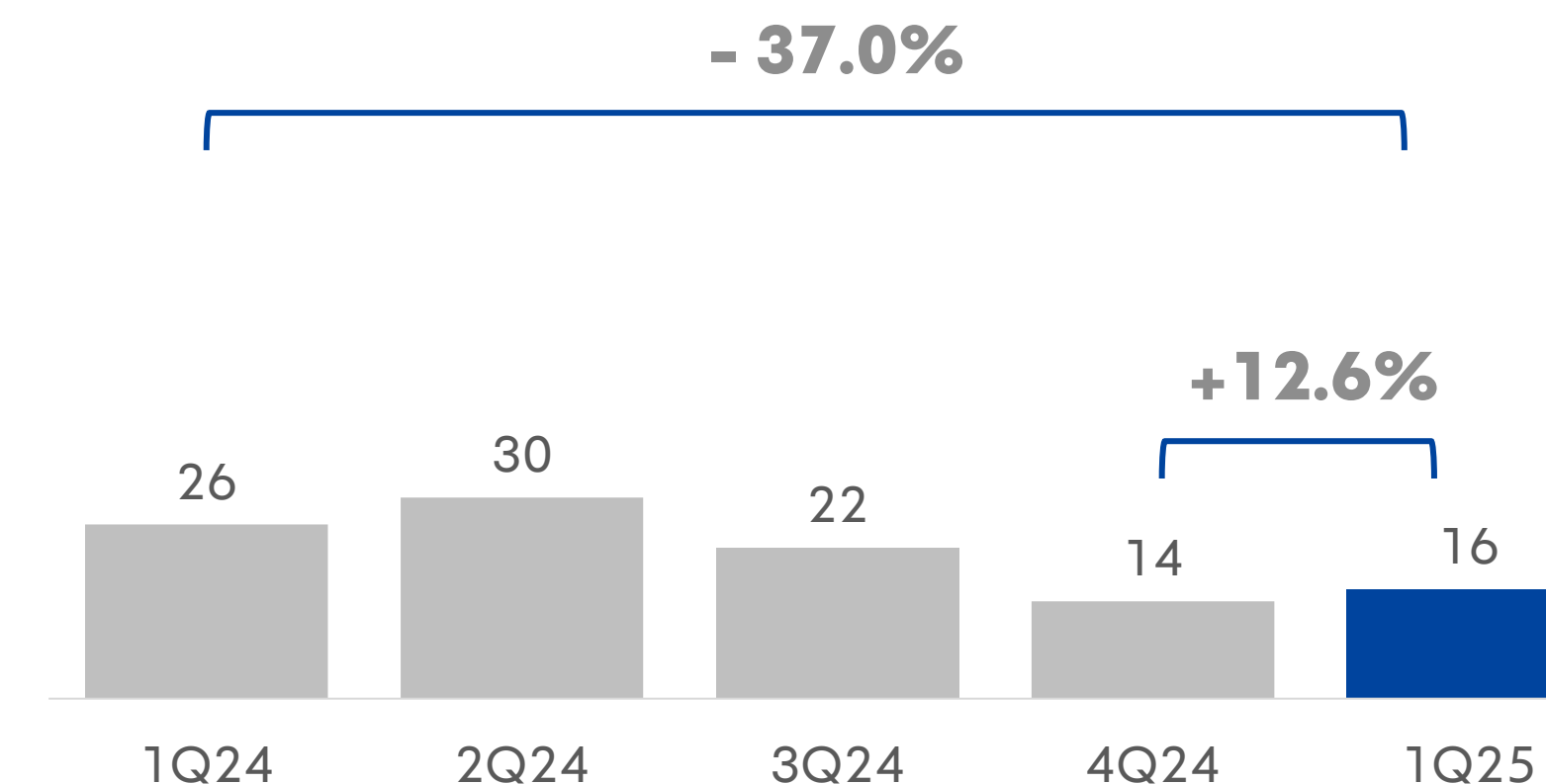
Loss Ratio - Other Insurance

% Premiums Earned



Operating Margin - Other Insurance

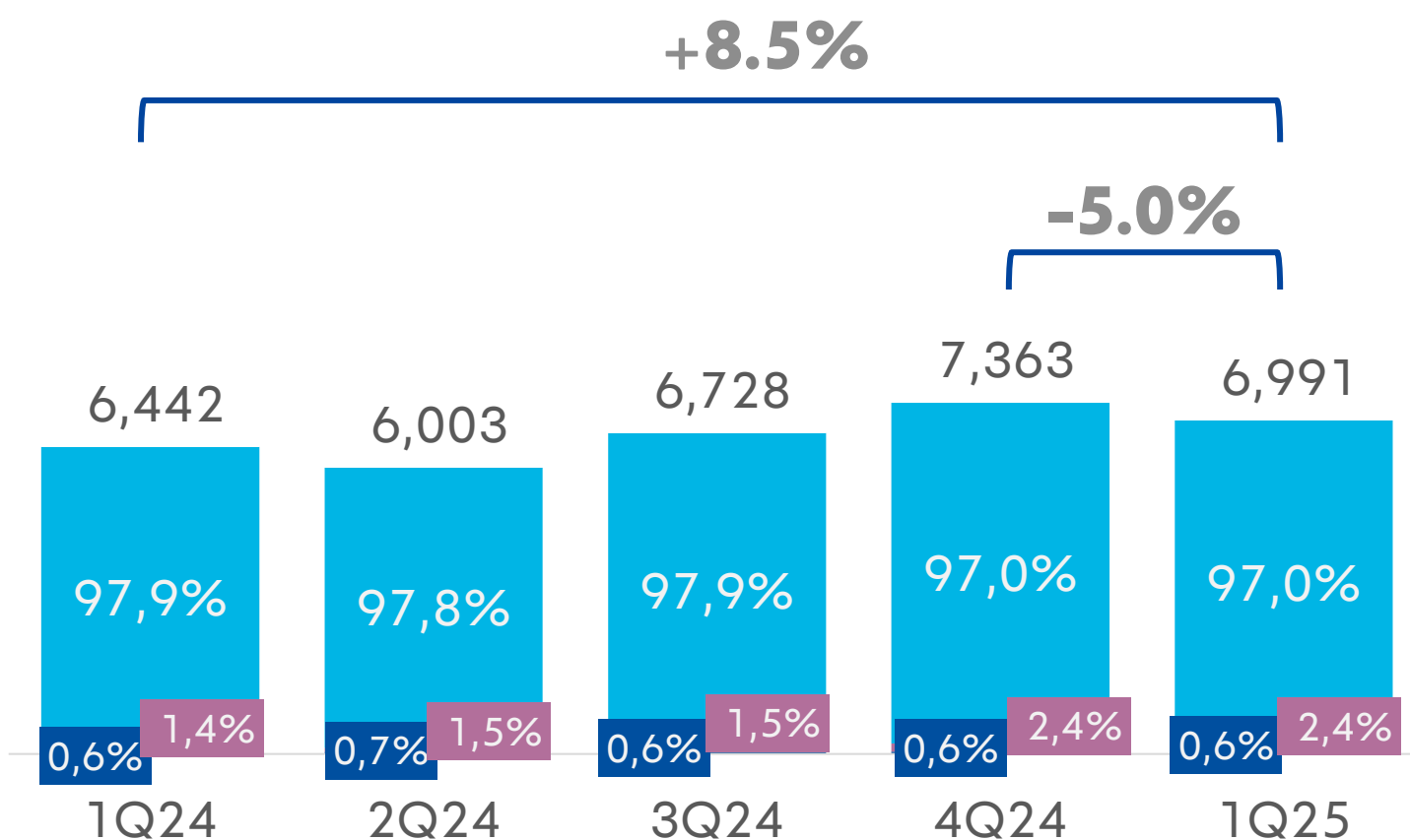
BRL million



Contributions and Premiums Earned - Private Pension

BRL million

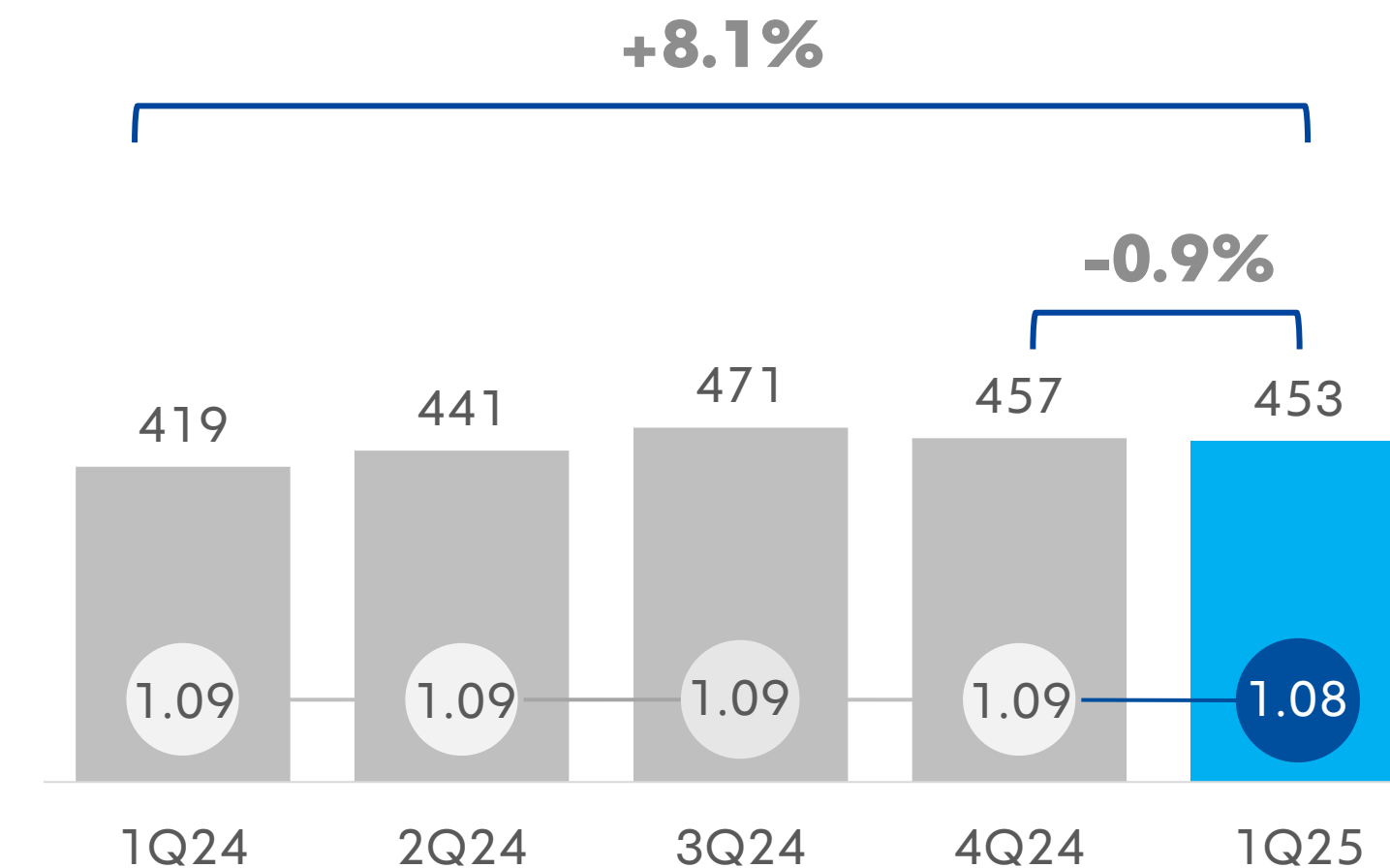
■ Risk ■ PGBL ■ VGBL



Management Fee - Private Pension

BRL million

Avg. Rate % p.a. %

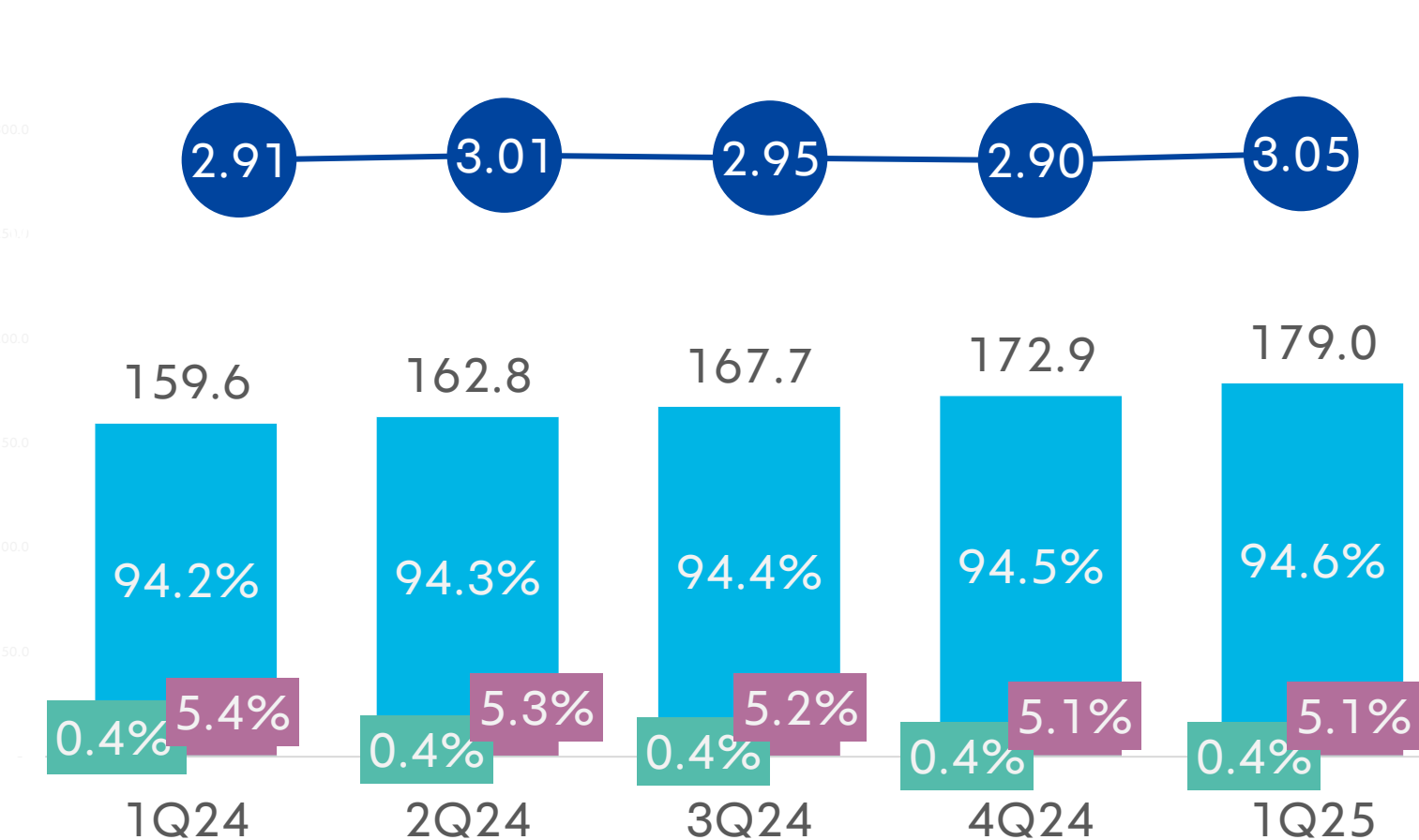


Private Pension Reserves

BRL billion

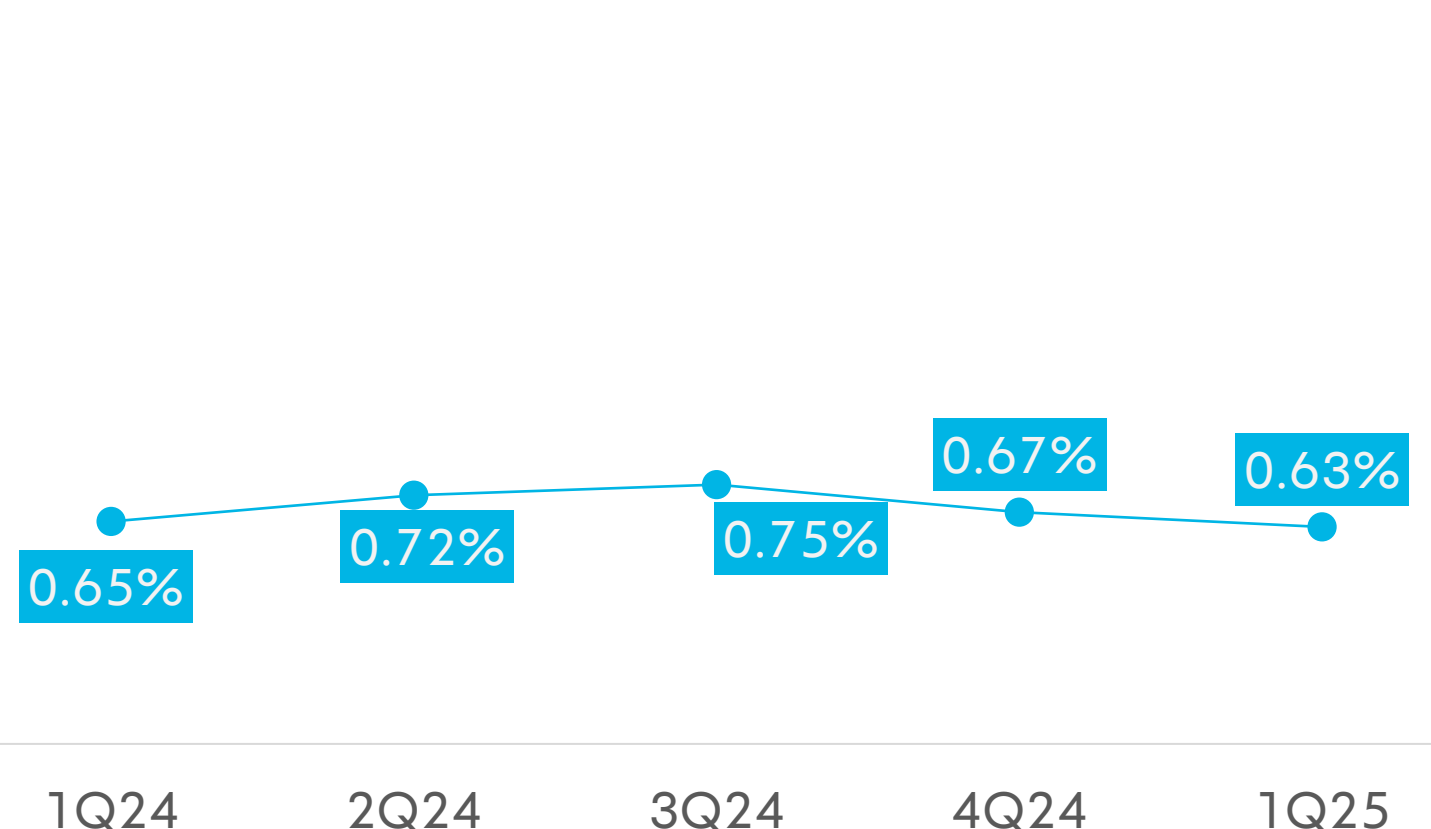
■ Traditional ■ PGBL ■ VGBL

Redemption Rate %



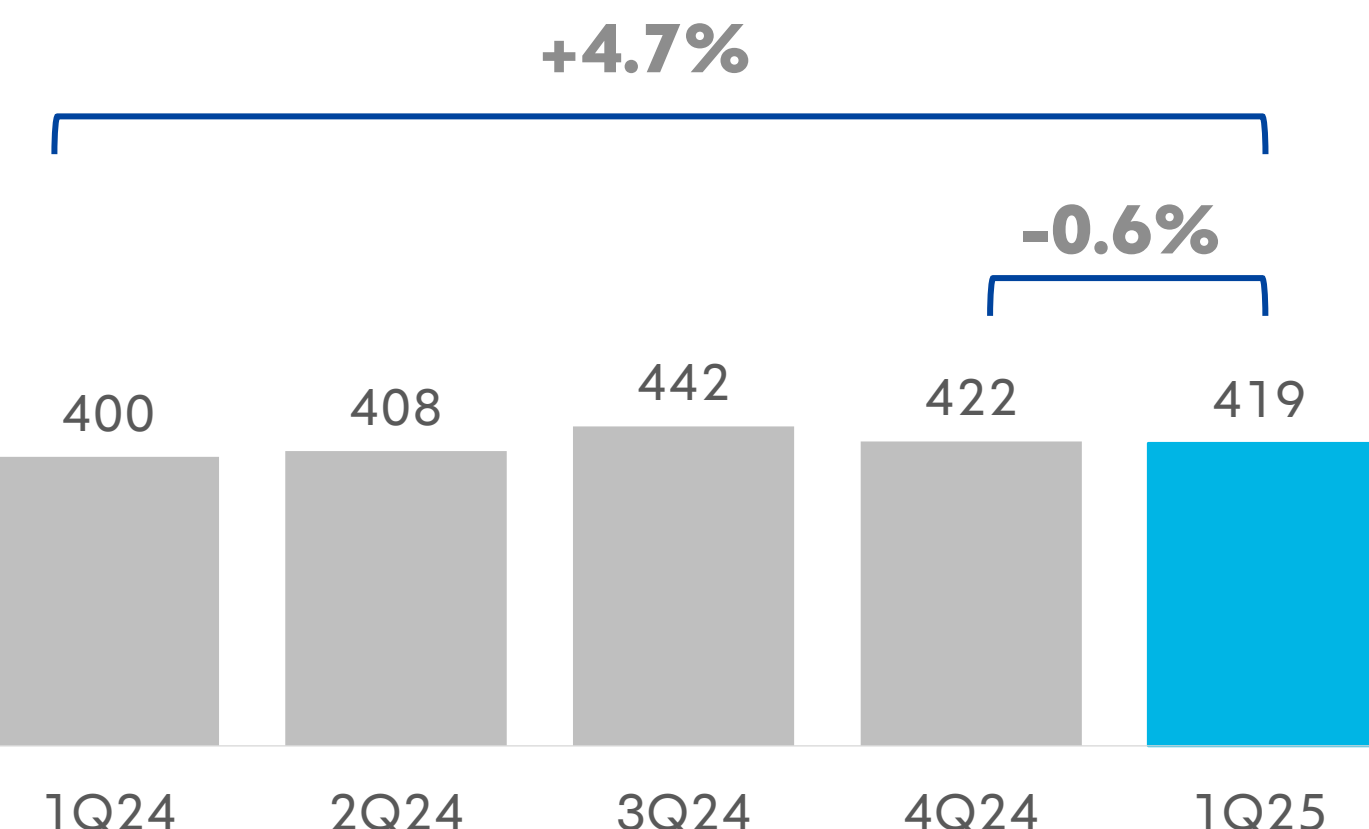
Commissioning - Private Pension

% Contributions



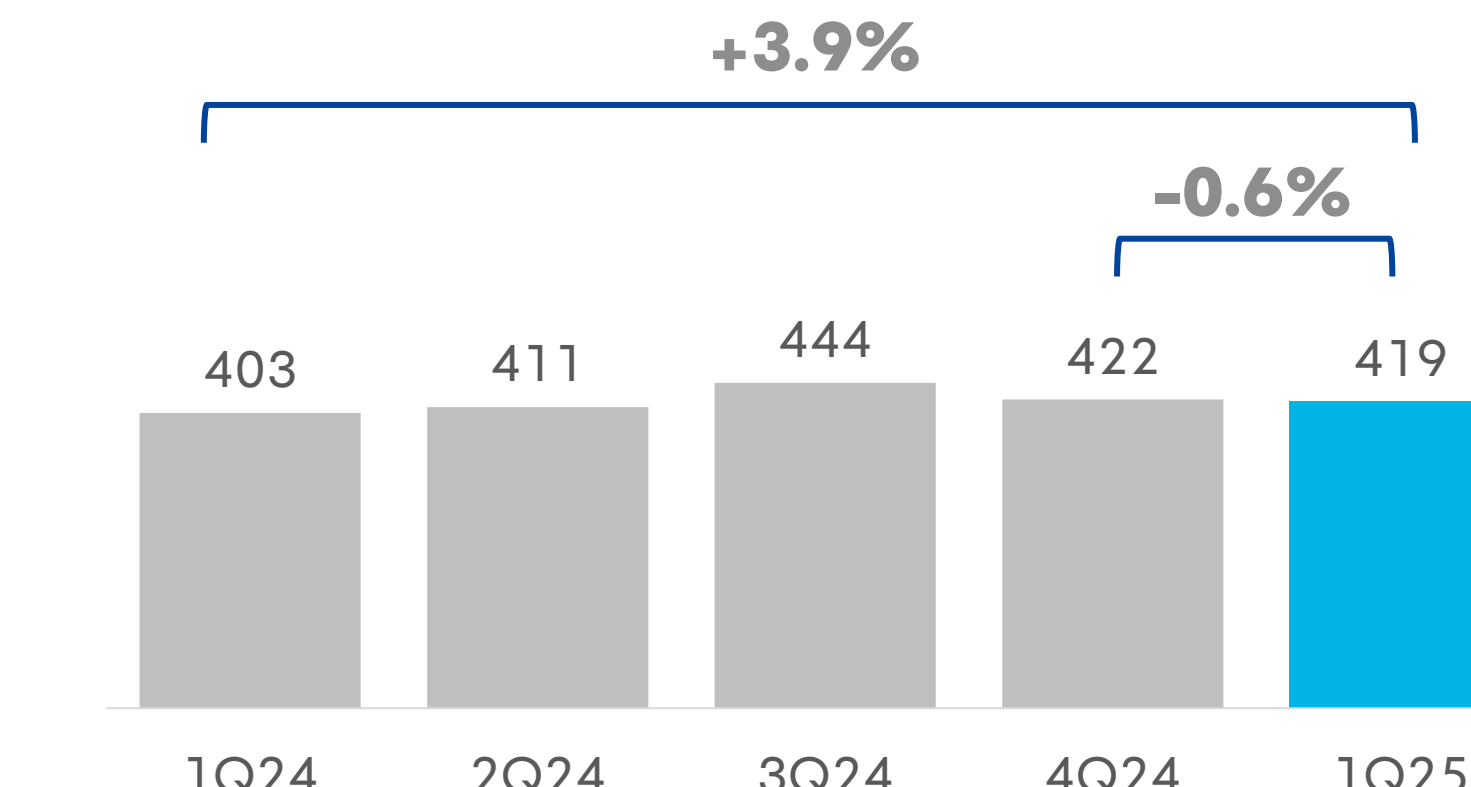
Operating Margin - Private Pension

BRL million



Operating Margin - Private Pension Adjusted (Ex Earn-out¹ and LPC²)

BRL million



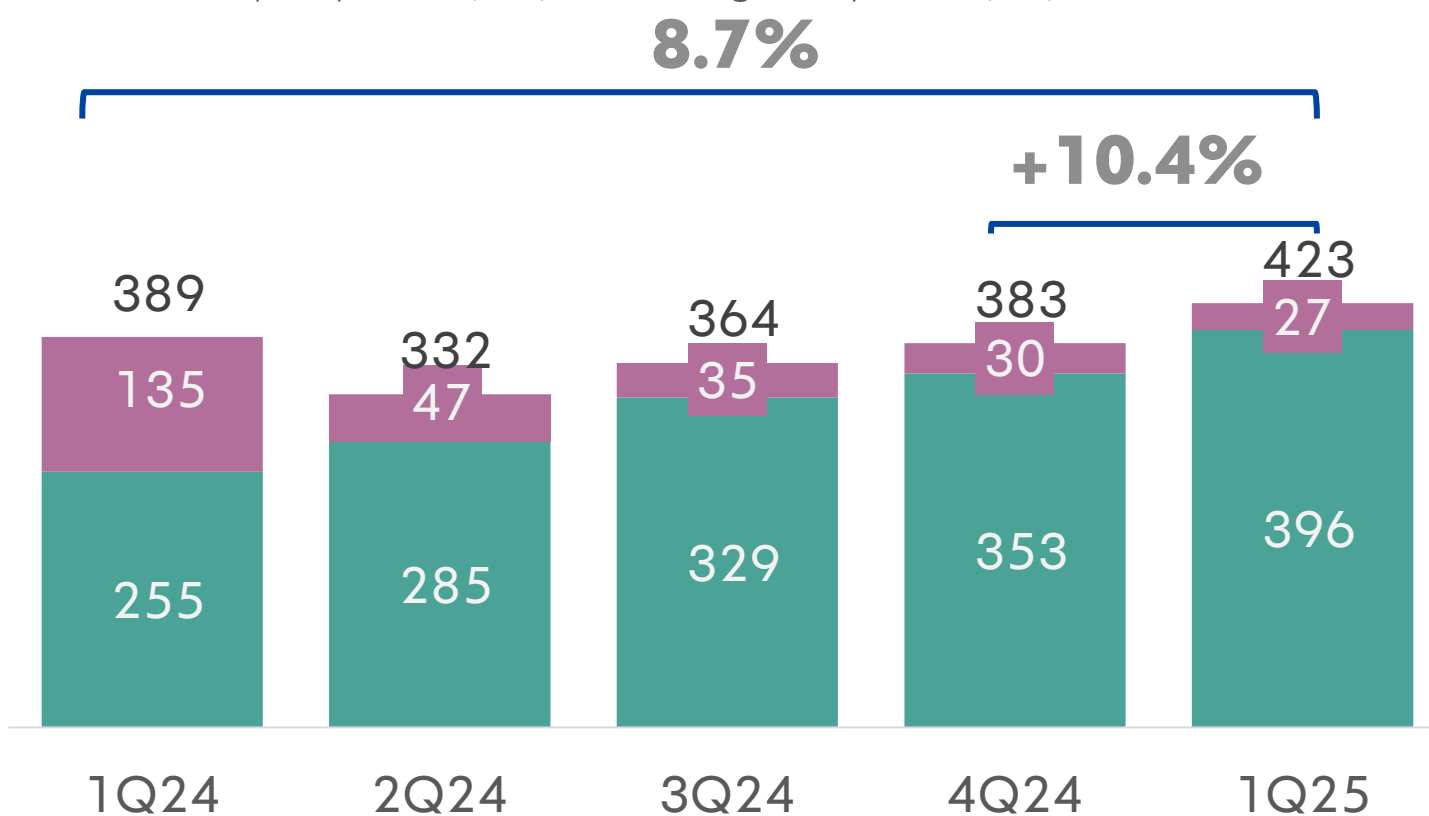
1 - Earn-Out - Incentive mechanism linked to performance in terms of volume and profitability, to be paid to CAIXA by the investee, recognized as trading expenses in XS2 Vida e Previdência.

2 - LPC (Launch Performance Commission) - Incentive mechanism linked to performance in terms of volume and profitability, to be paid to CAIXA by the investee, recognized as trading expenses in XS2 Vida e Previdência.

Funds Raised - Premium Bonds

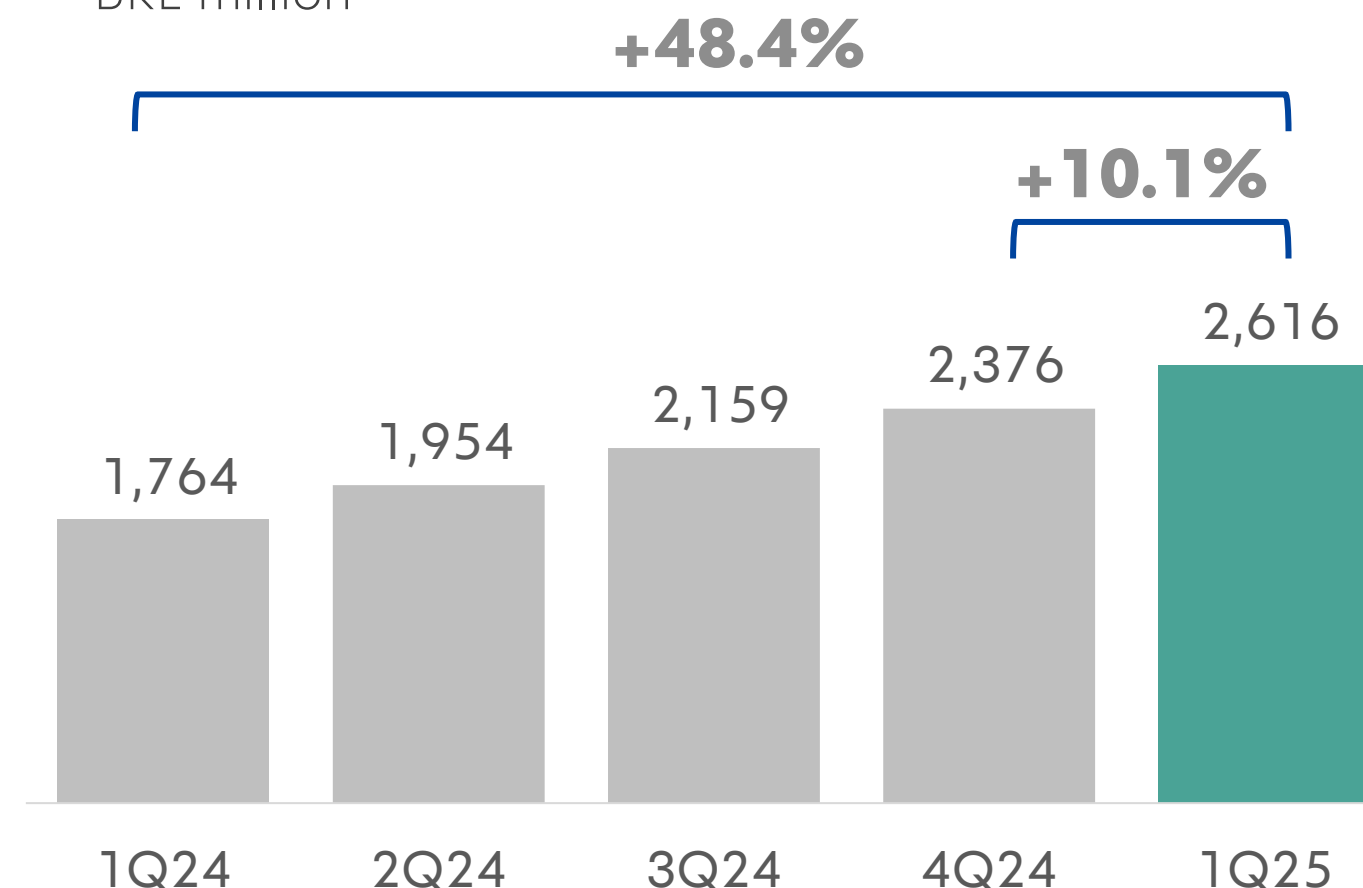
BRL million

■ Monthly Payment (PM) ■ Single Payment (PU)



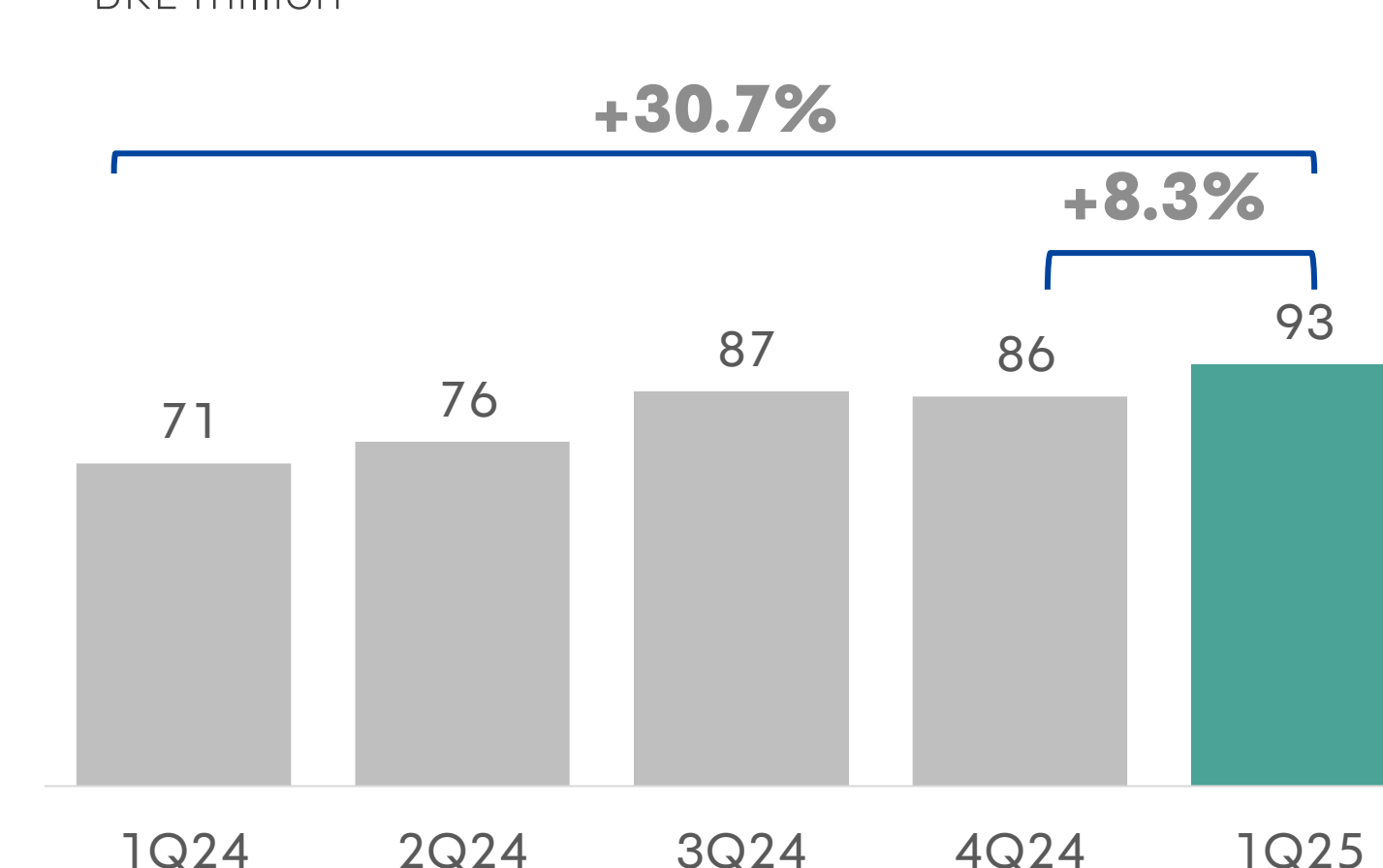
Premium Bonds Reserves

BRL million



Operating Margin - Premium Bonds

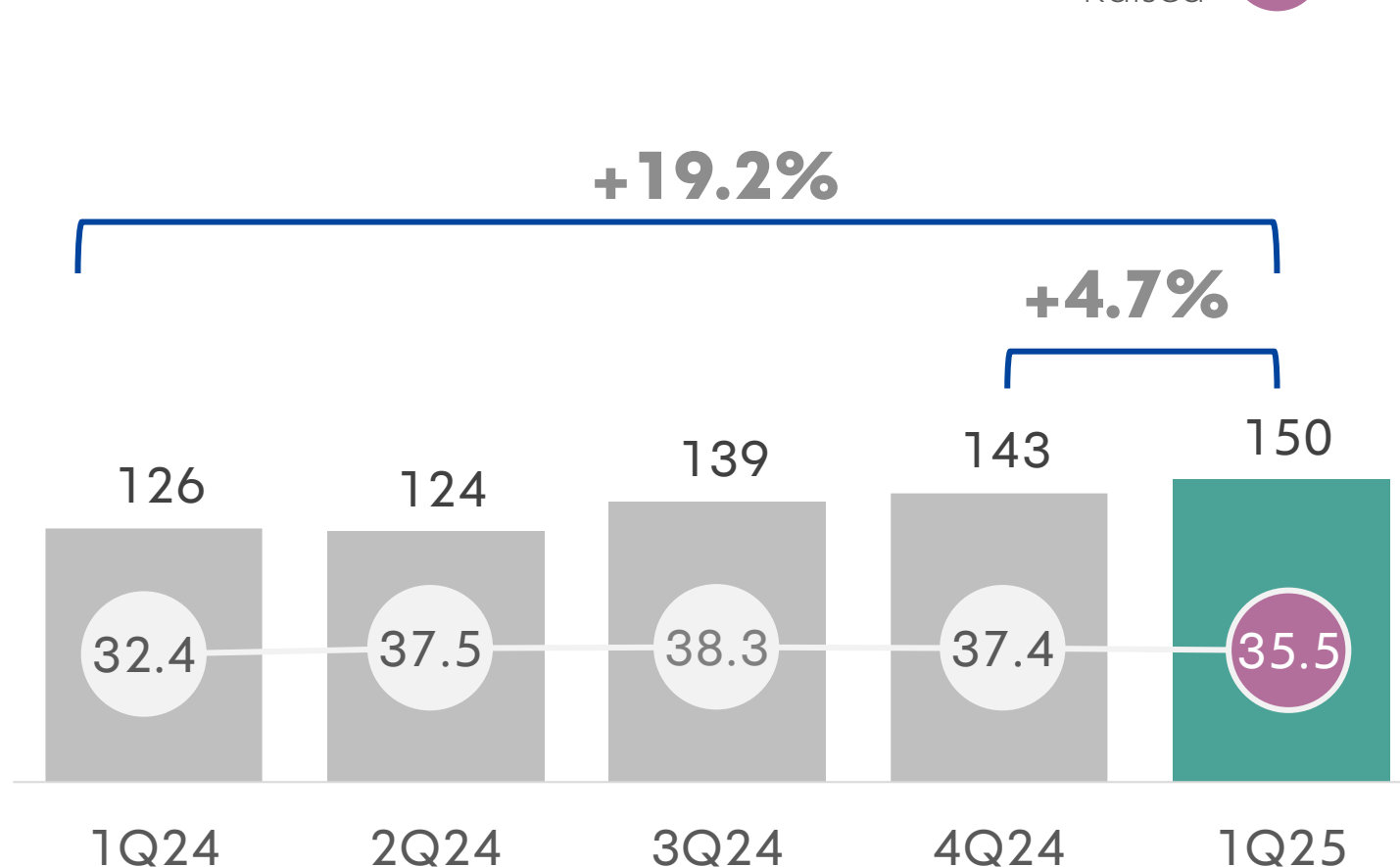
BRL million



Net Revenue - Premium Bonds

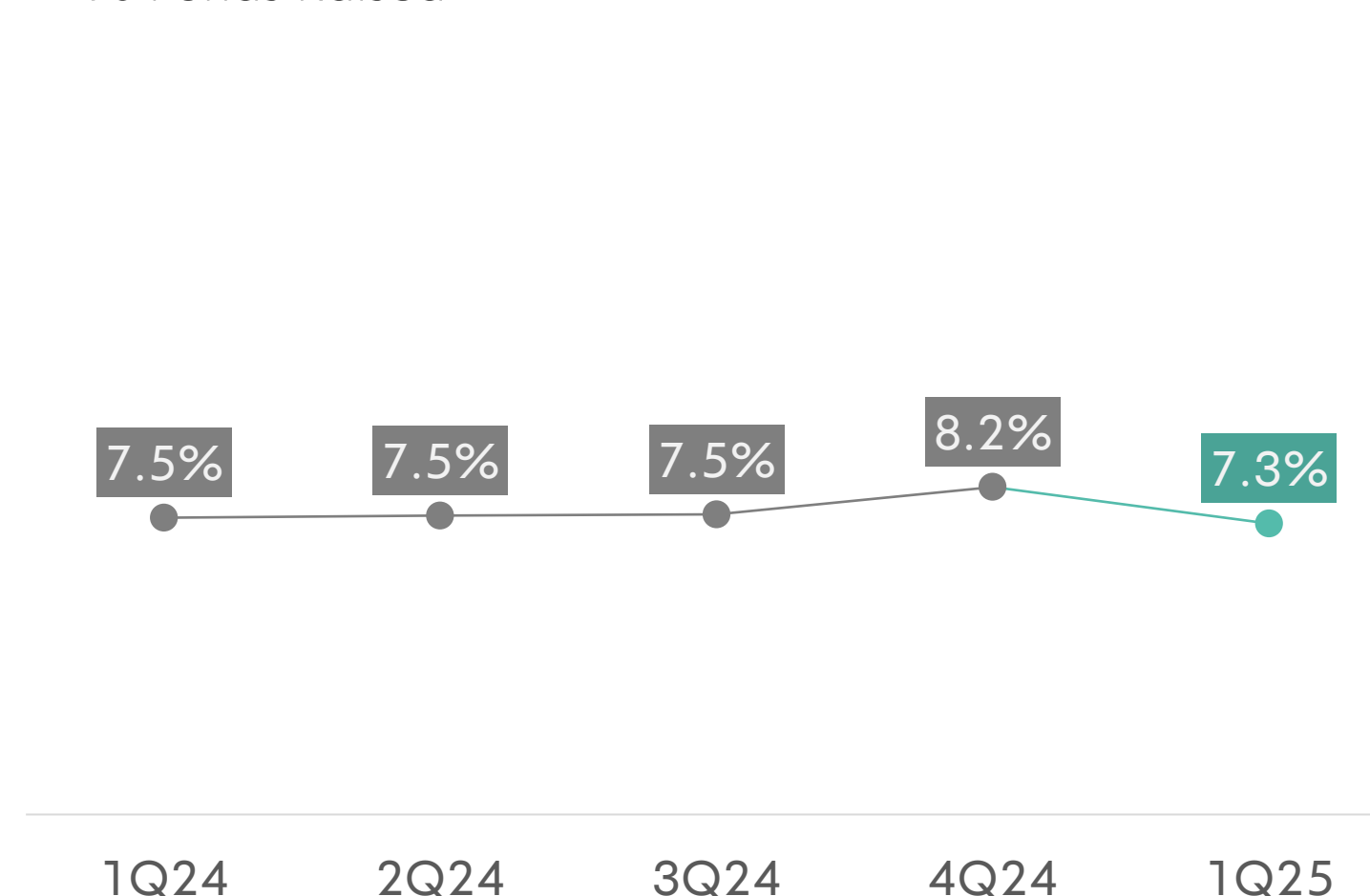
BRL million

% Gross Funds Raised



Commissioning - Premium Bonds

% Funds Raised

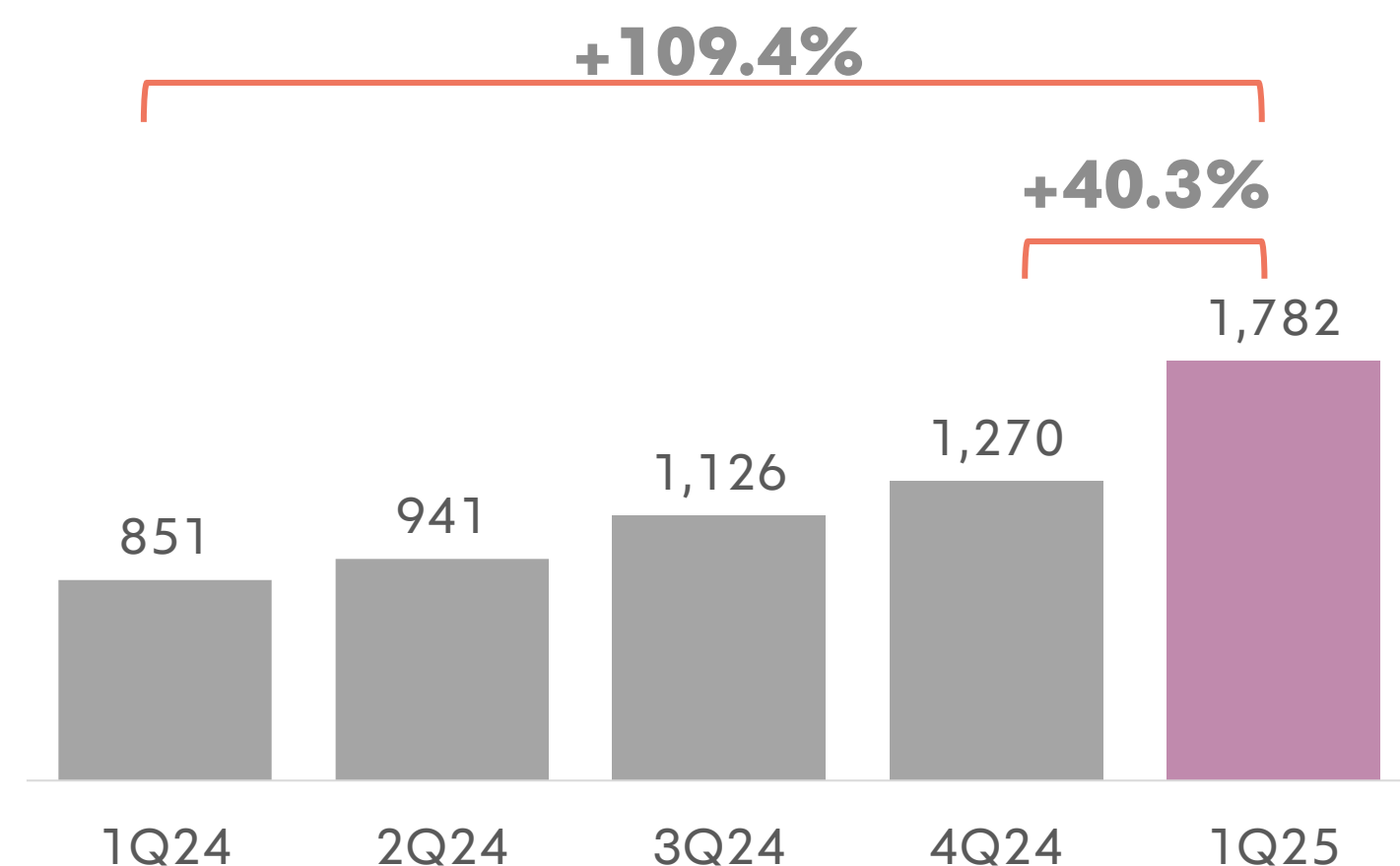


Funds Raised
Record funds raised in a quarter (1Q25) in Caixa Capitalização.

Operating Margin
The increase in margin reflects the performance of funds raised in the monthly payment modality, which requires lower levels of provisions for redemption.

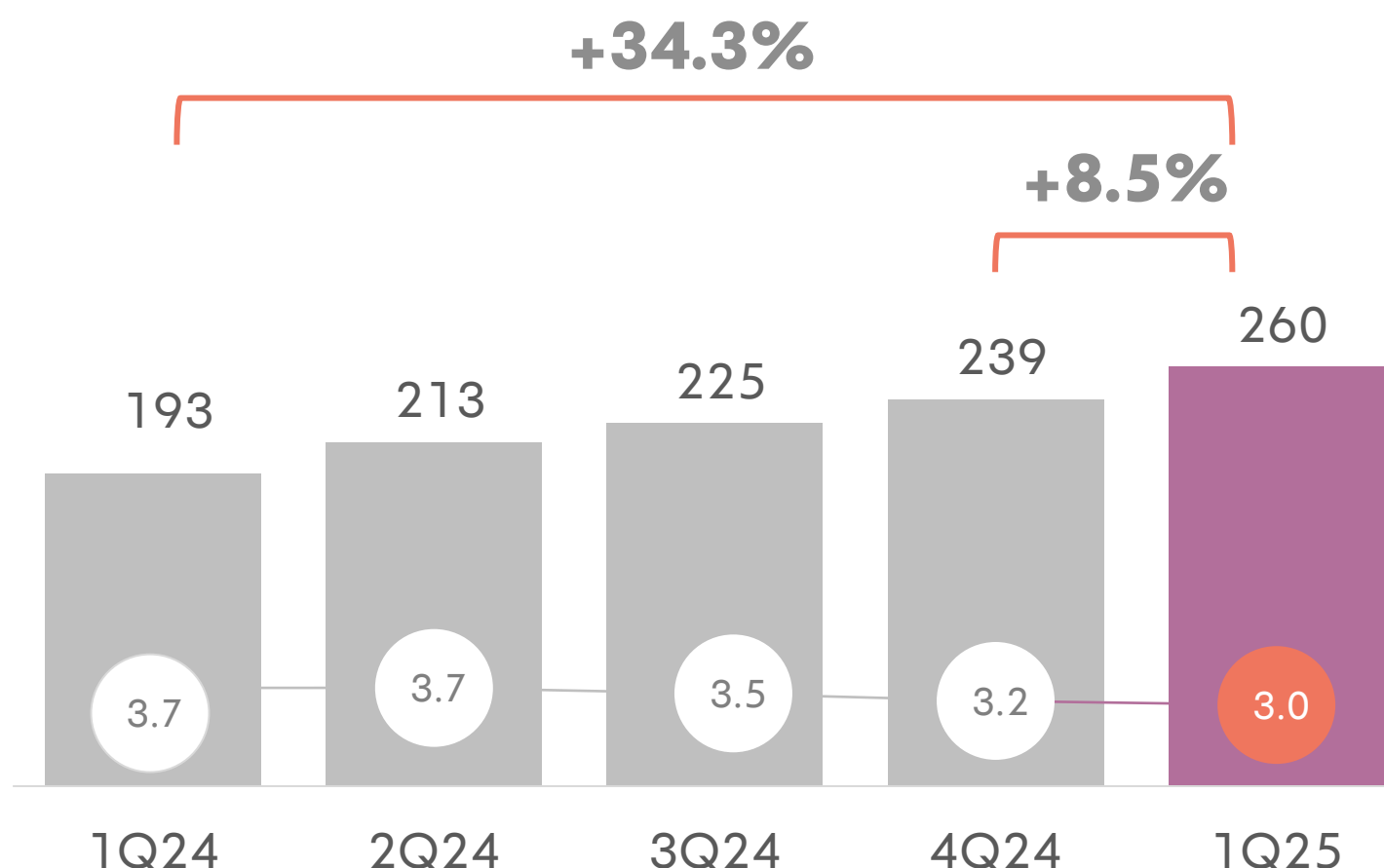
Funds Raised - Credit Letters

BRL million



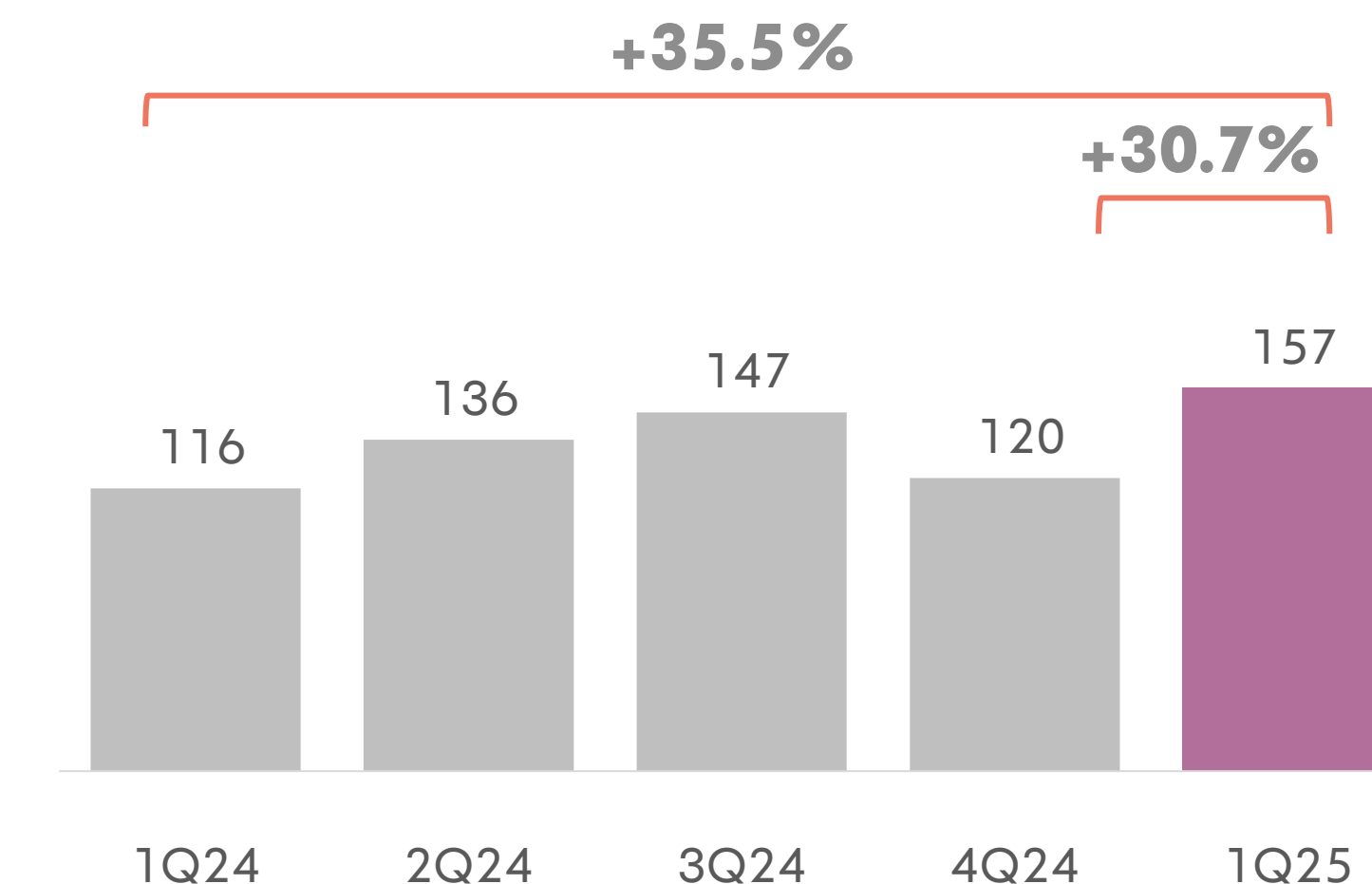
Management Fee / Average Rate - Credit Letters

BRL million / % p.a.



Operating Margin - Credit Letters

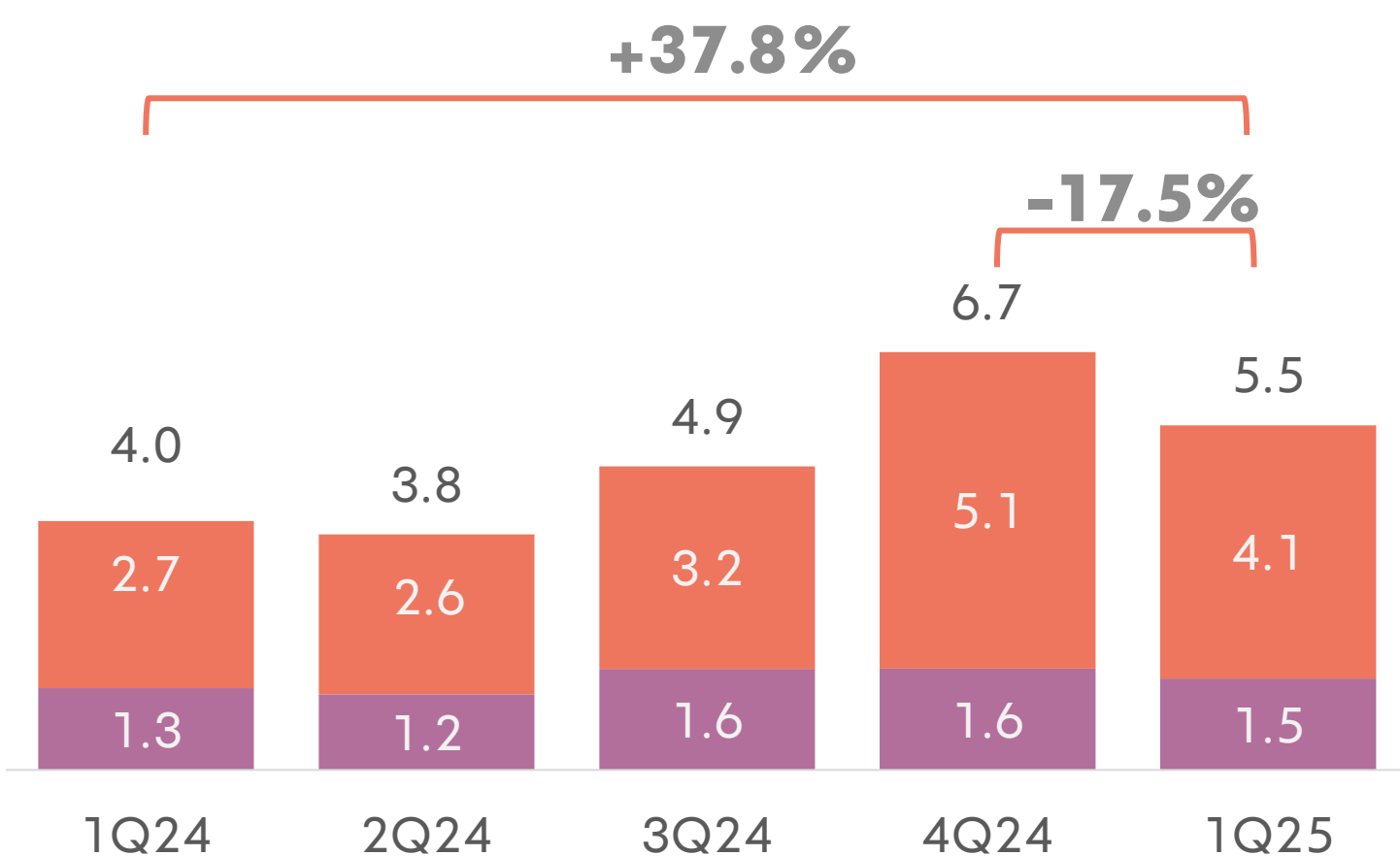
BRL million



Credit Letters

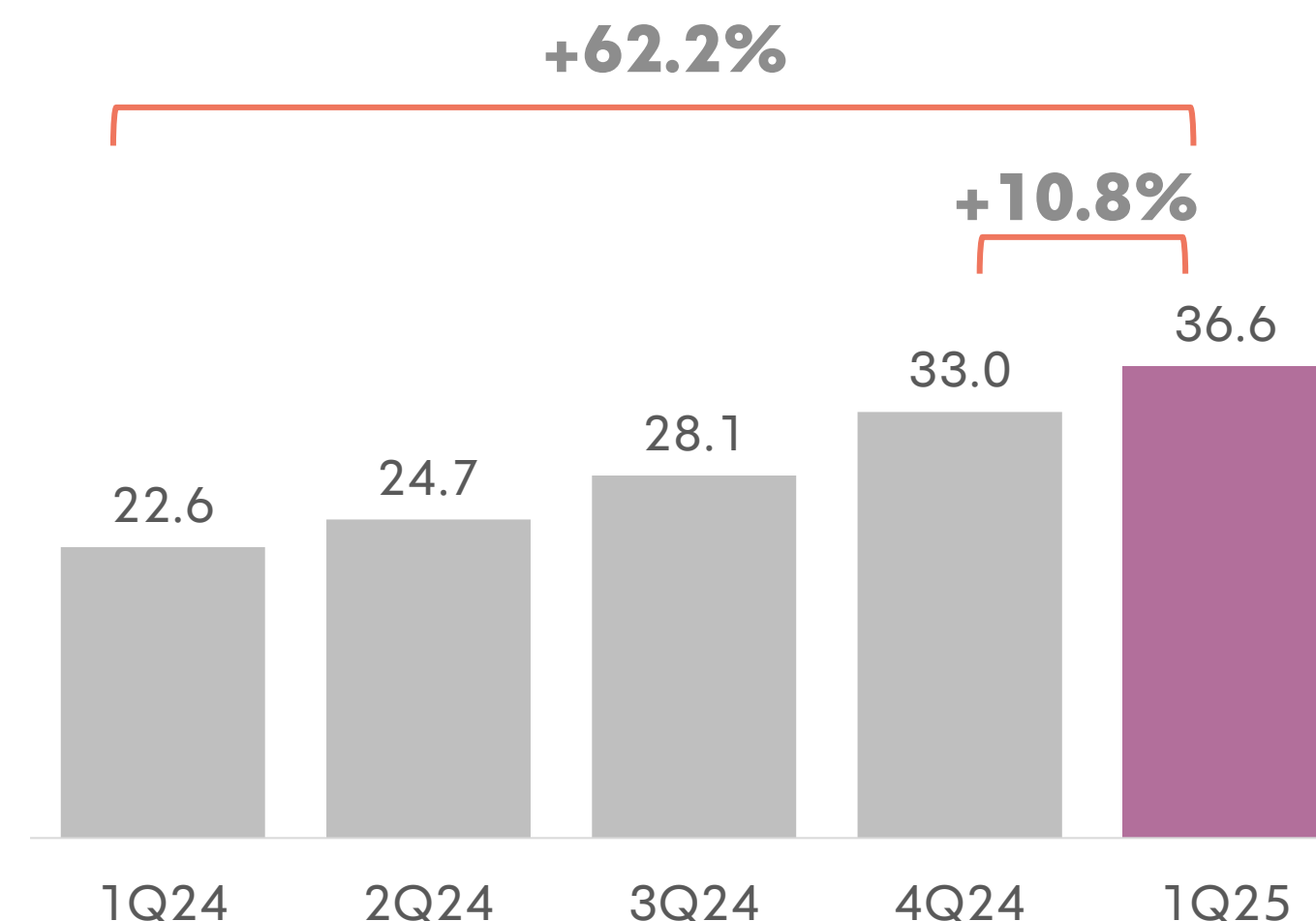
BRL billion

■ Auto ■ Real Estate



Inventory - Credit Letters

BRL billion



Real Estate Credit Letters

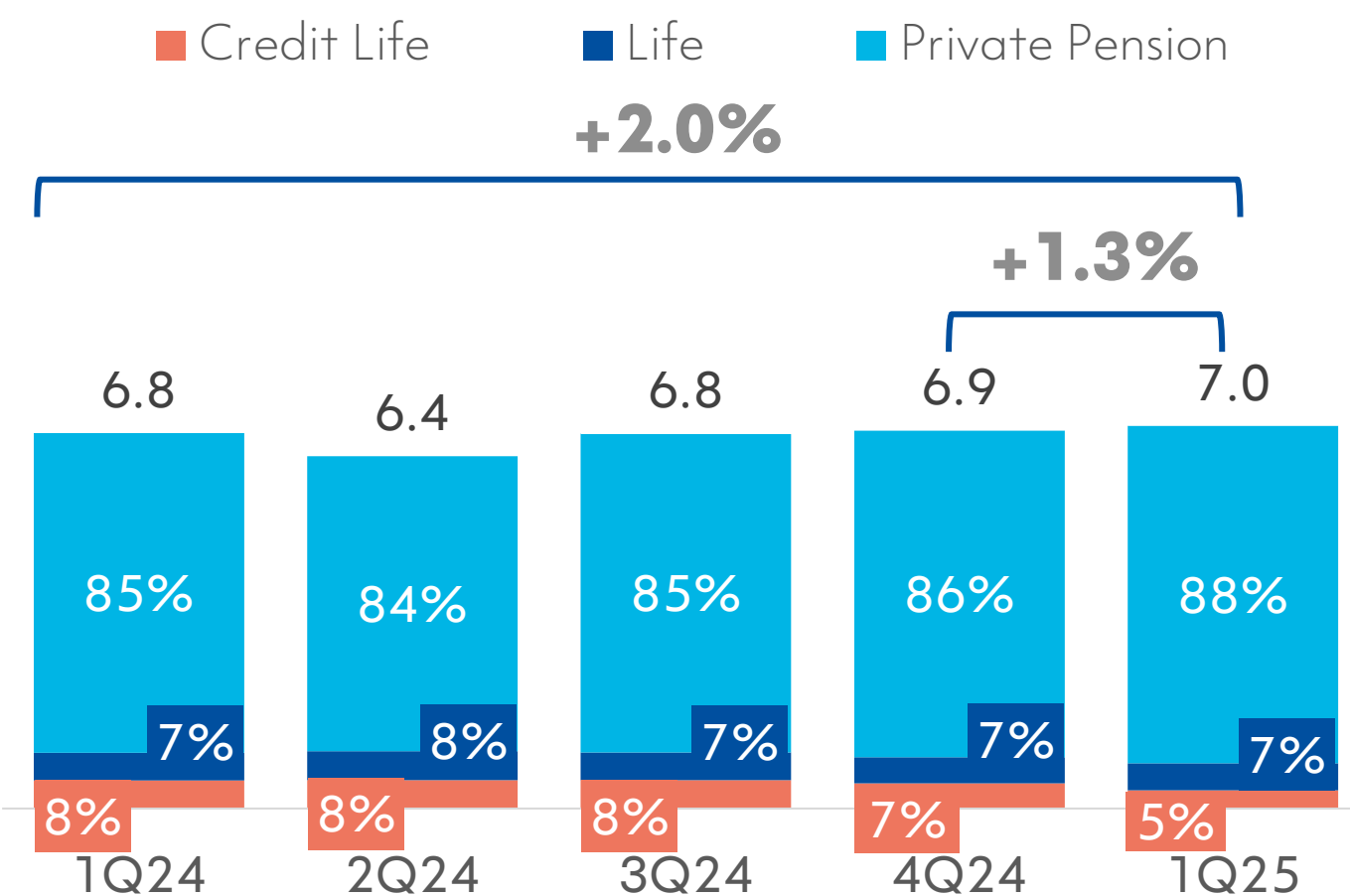
Real estate credit letters accounted for 73.5% of the total volume of credit letters sold during the quarter.

Goods Delivered

BRL 475.1 million in goods delivered (+33.2%), and over 3.5 thousand credit letters contemplated in the period.

Operating Revenue – Caixa Vida e Previdência

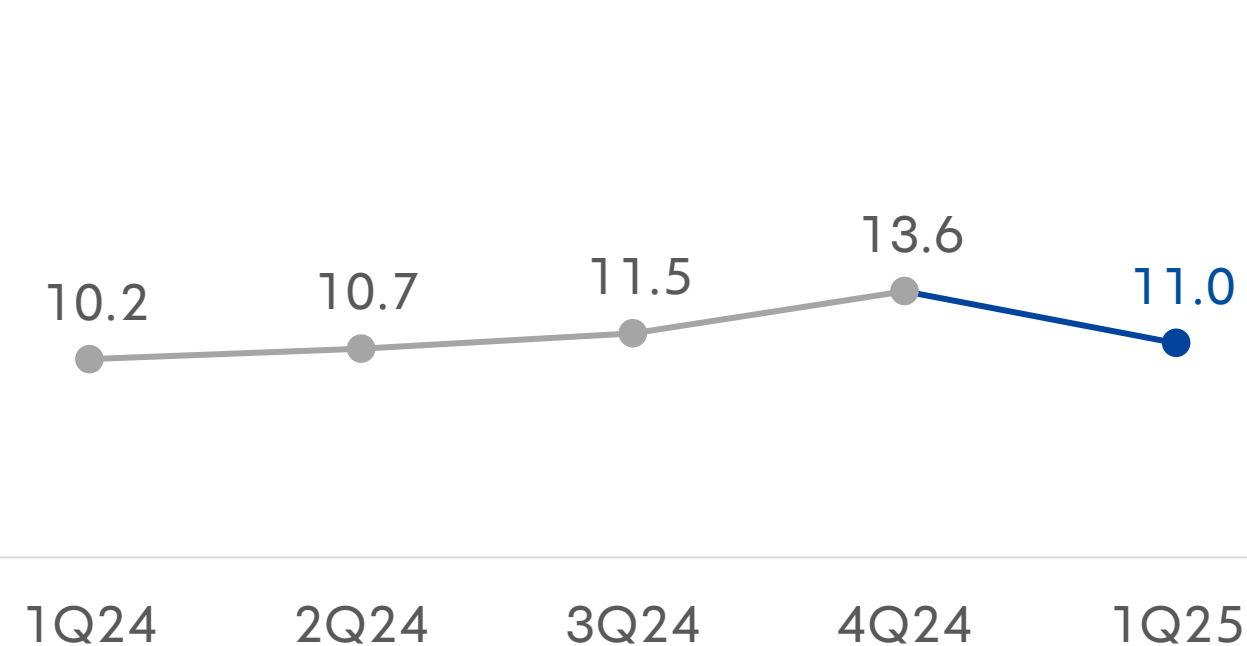
BRL billion



Operating Indicators

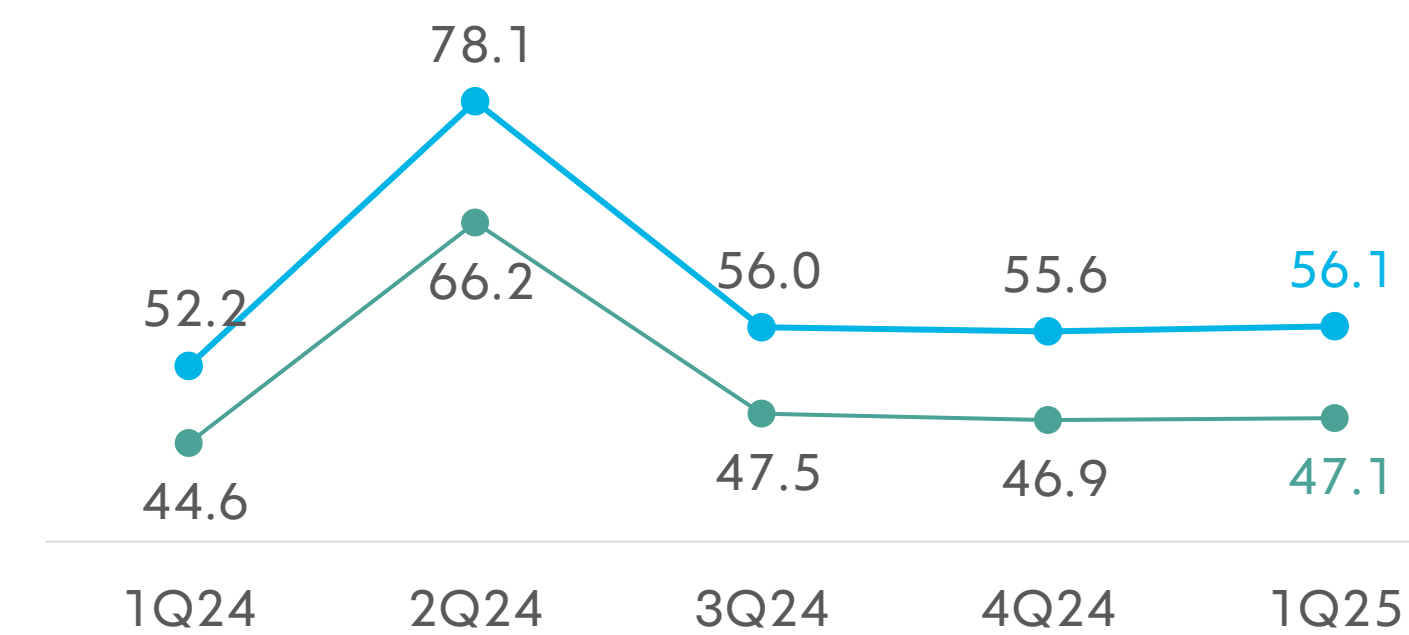
Administrative Expenses Ratio (IDA) Caixa Vida e Previdência

Administrative Expenses
% Operating Revenue



Combined (IC) and Expanded (ICA) Ratio Caixa Vida e Previdência

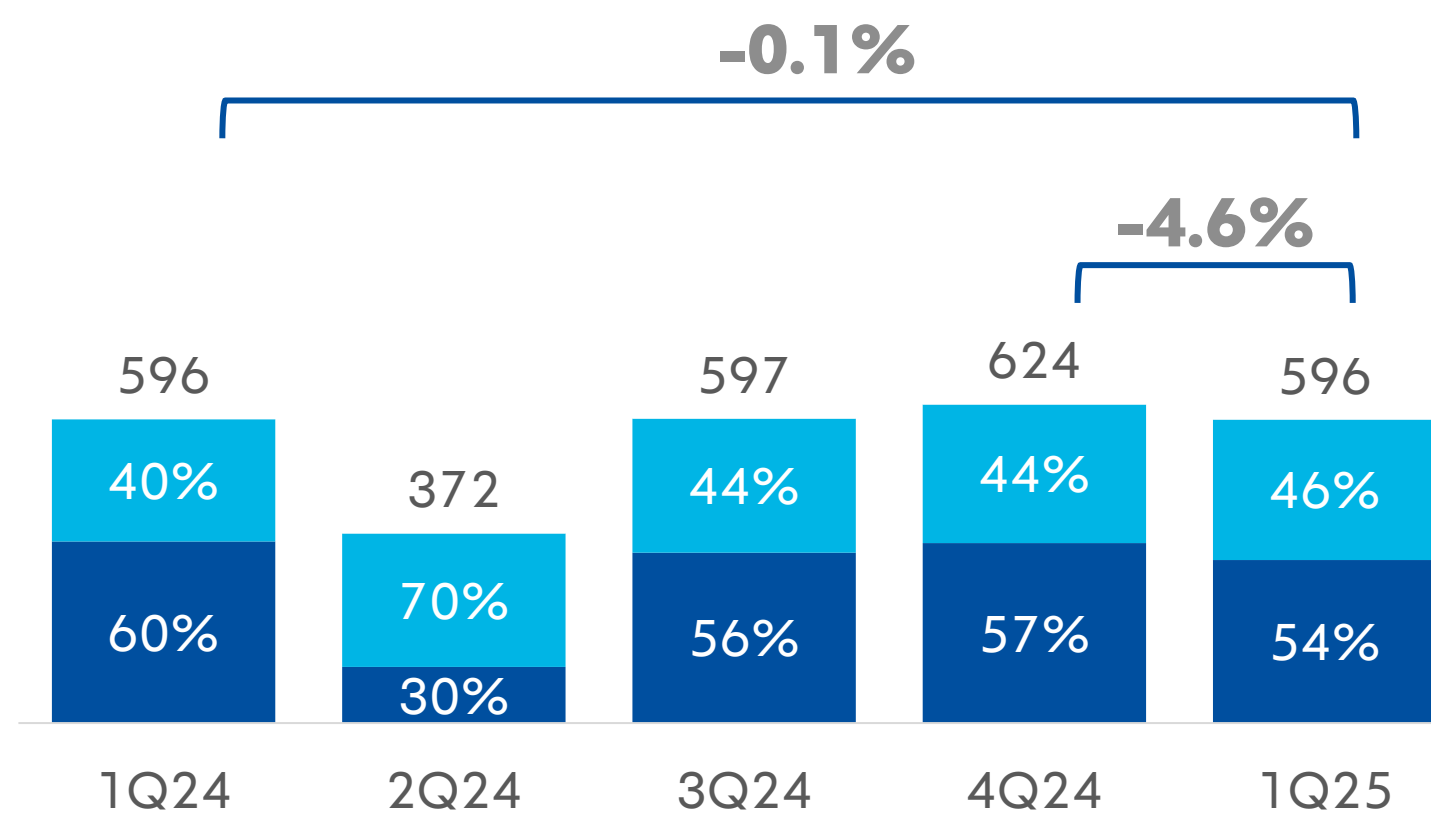
General and Administrative Expenses
 ● IC : % Operating Revenue
 ● ICA: % Operating Revenue + Financial Result



Net Income (Operating vs. Financial) Caixa Vida e Previdência

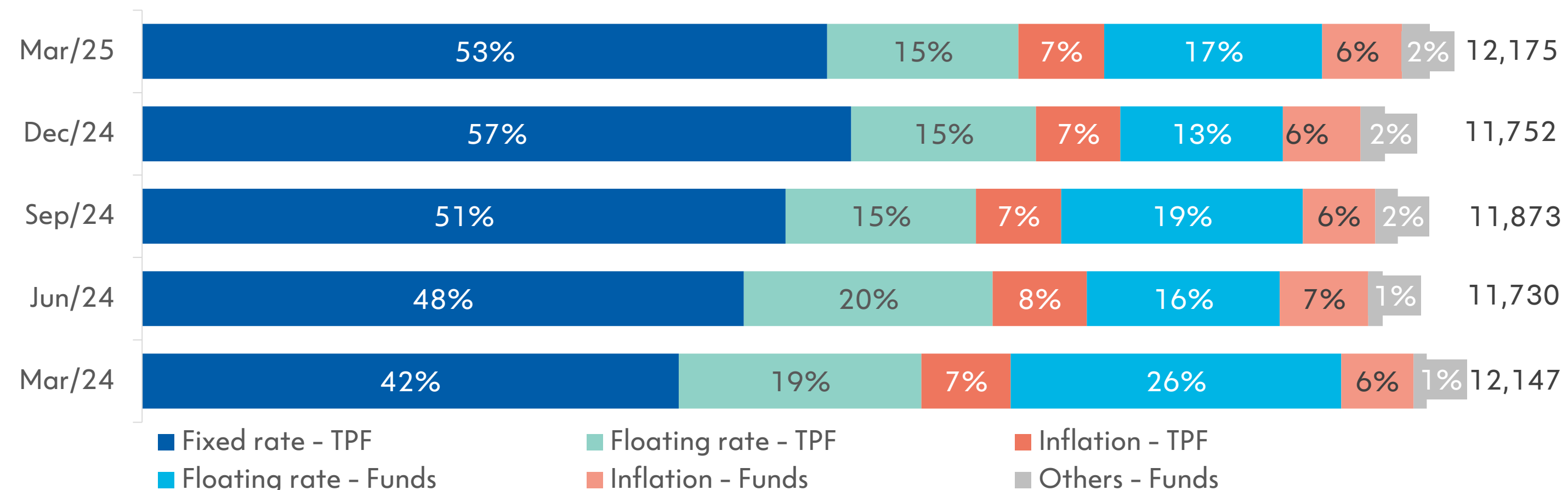
BRL million

■ Financial Result ■ Results from the Operation



Investment Portfolio Composition – Caixa Vida e Previdência

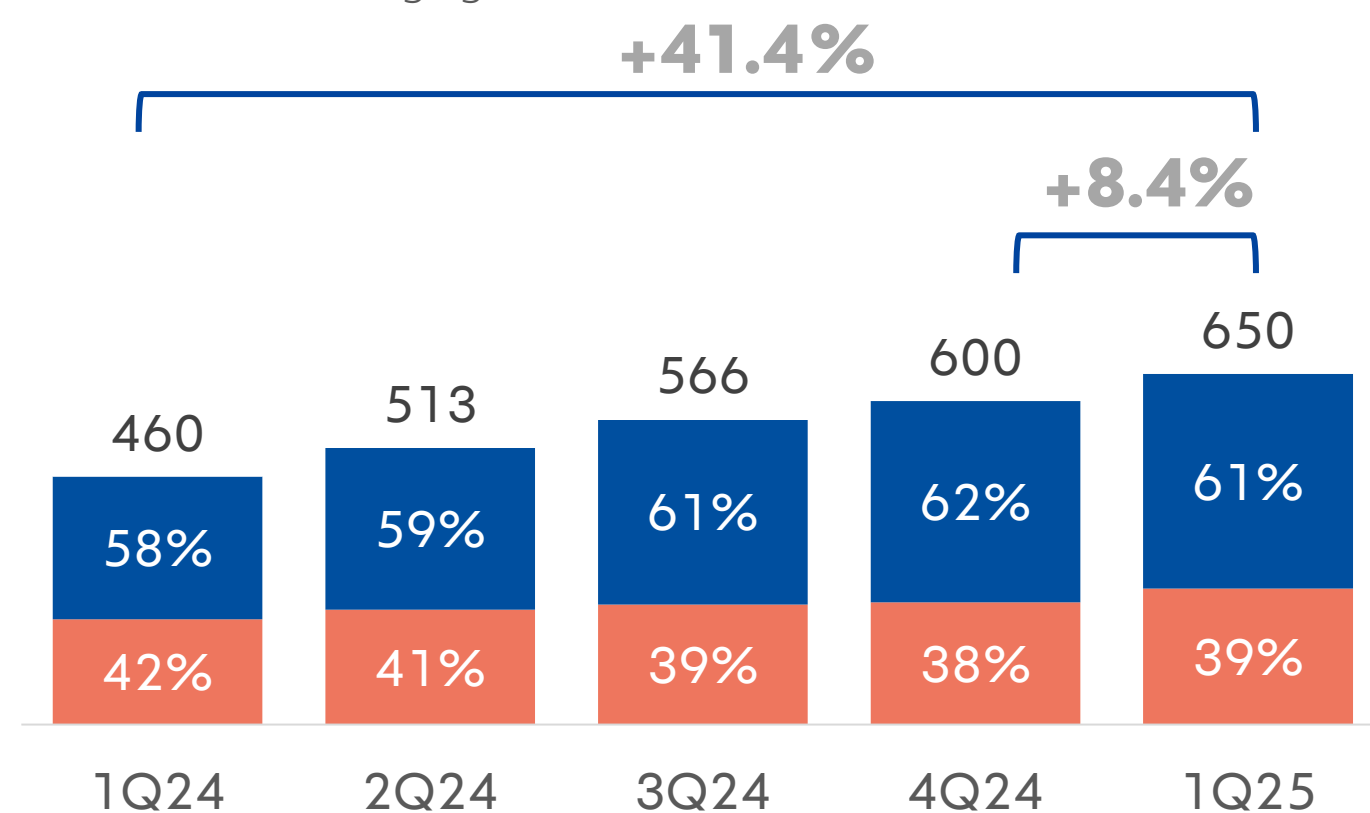
% Financial investments (million)



Operating Revenue – Caixa Residencial

BRL million

- Written Home
- Written Mortgage

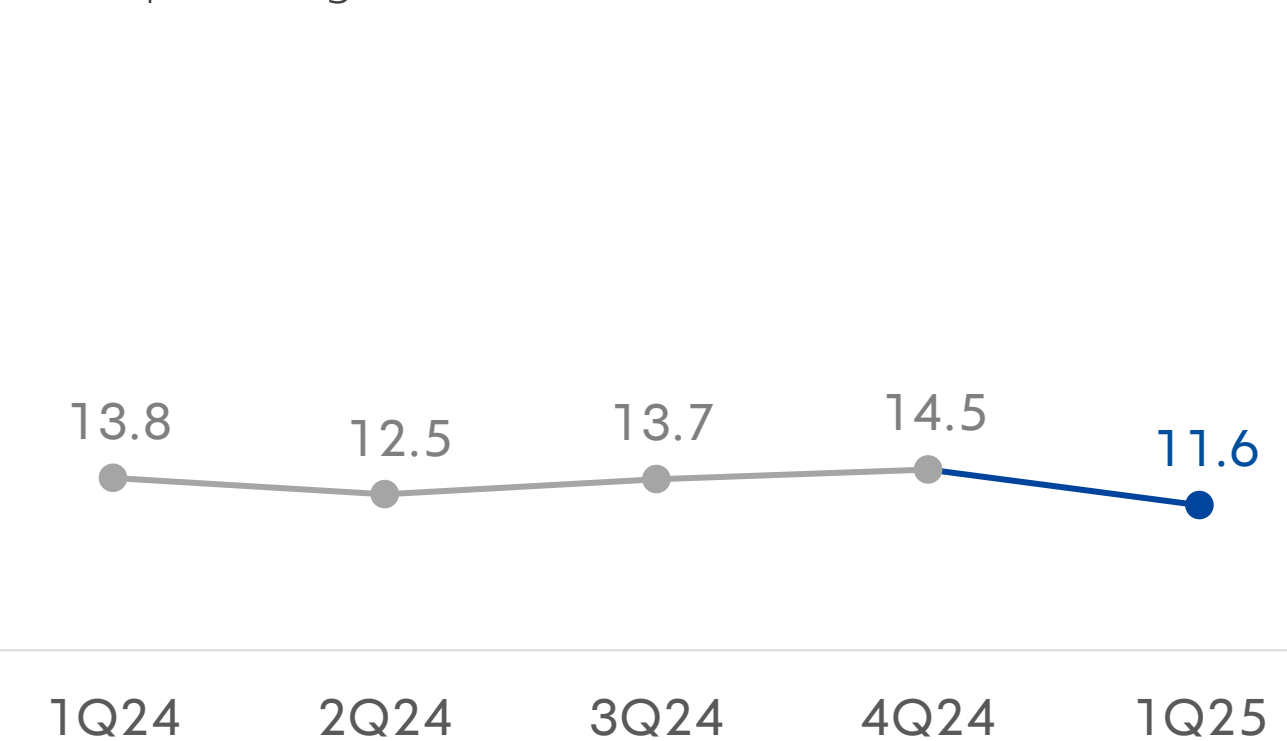


Operating Indicators

Administrative Expenses Ratio (IDA)

Caixa Residencial

Administrative Expenses
% Operating Revenue

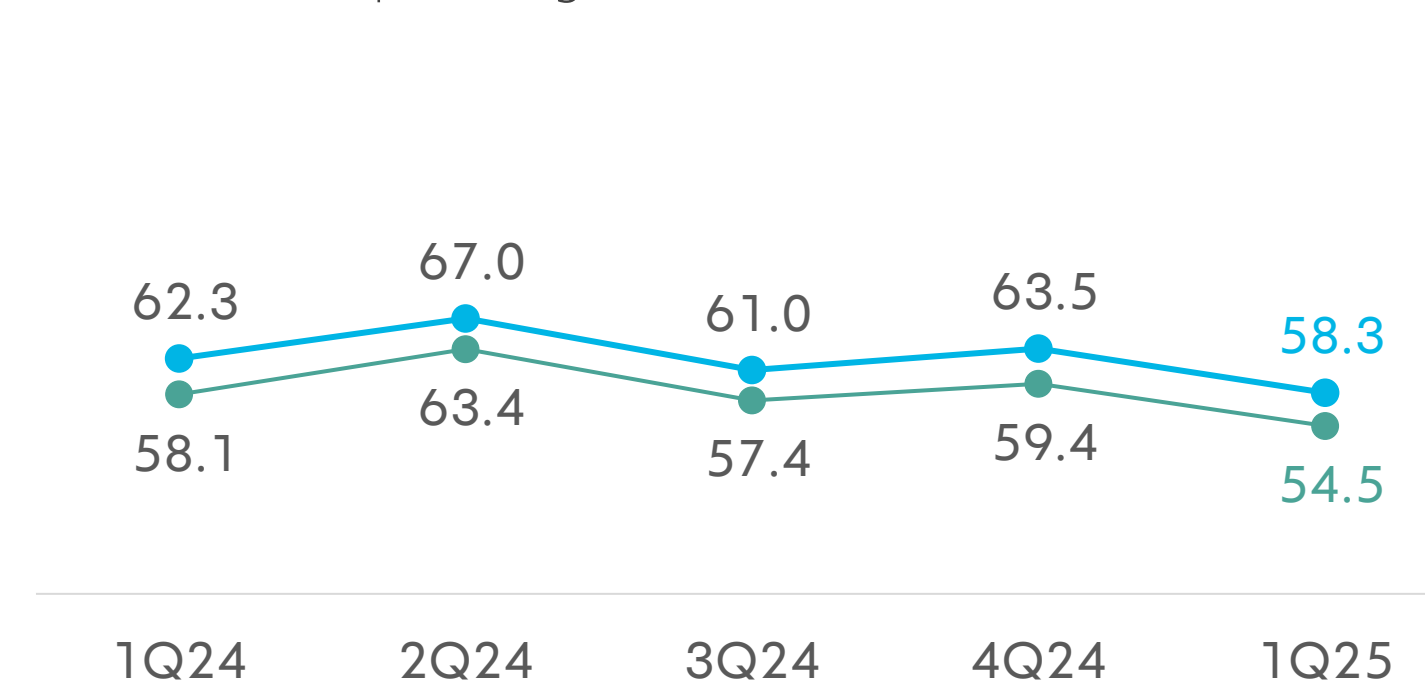


Combined (IC) and Expanded (ICA) Ratio

Caixa Residencial

General and Administrative Expenses

- IC: % Operating Revenue
- ICA: % Operating Revenue + Financial Result

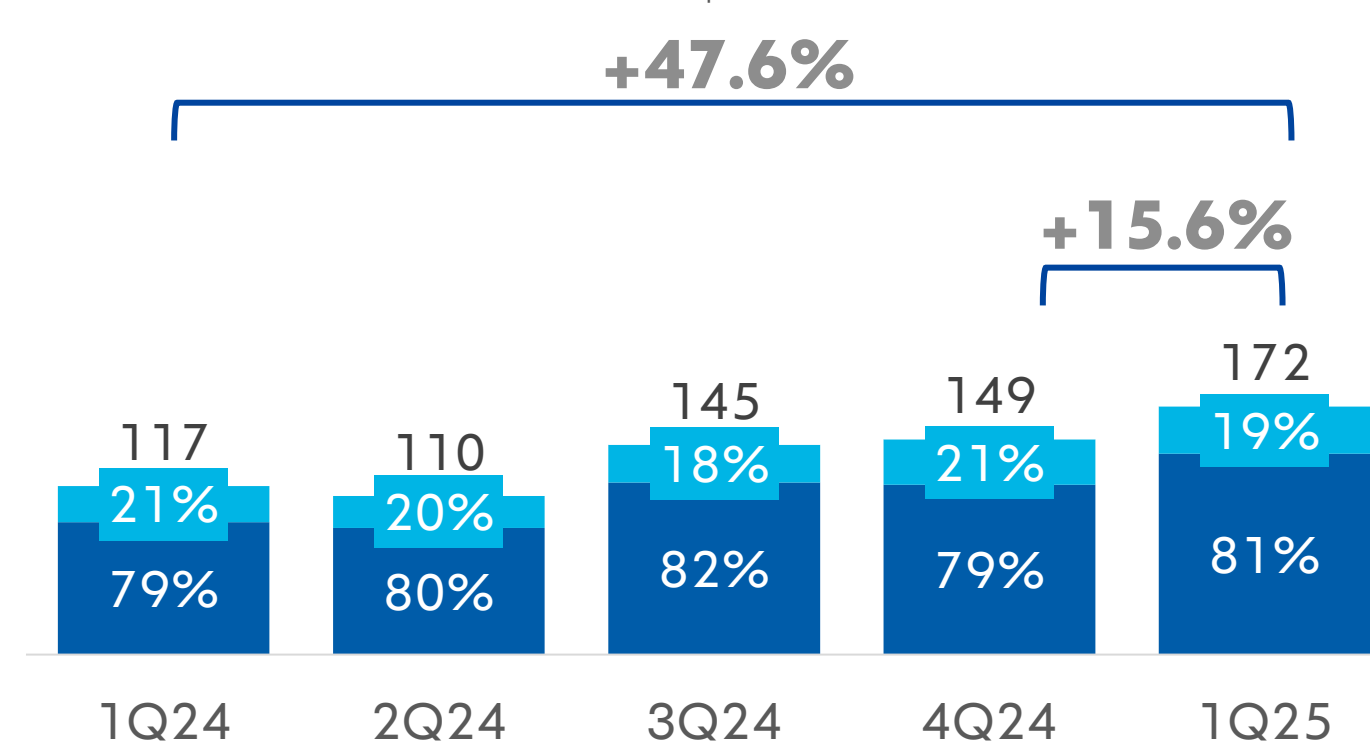


Net Income (Operating vs. Financial)

Caixa Residencial

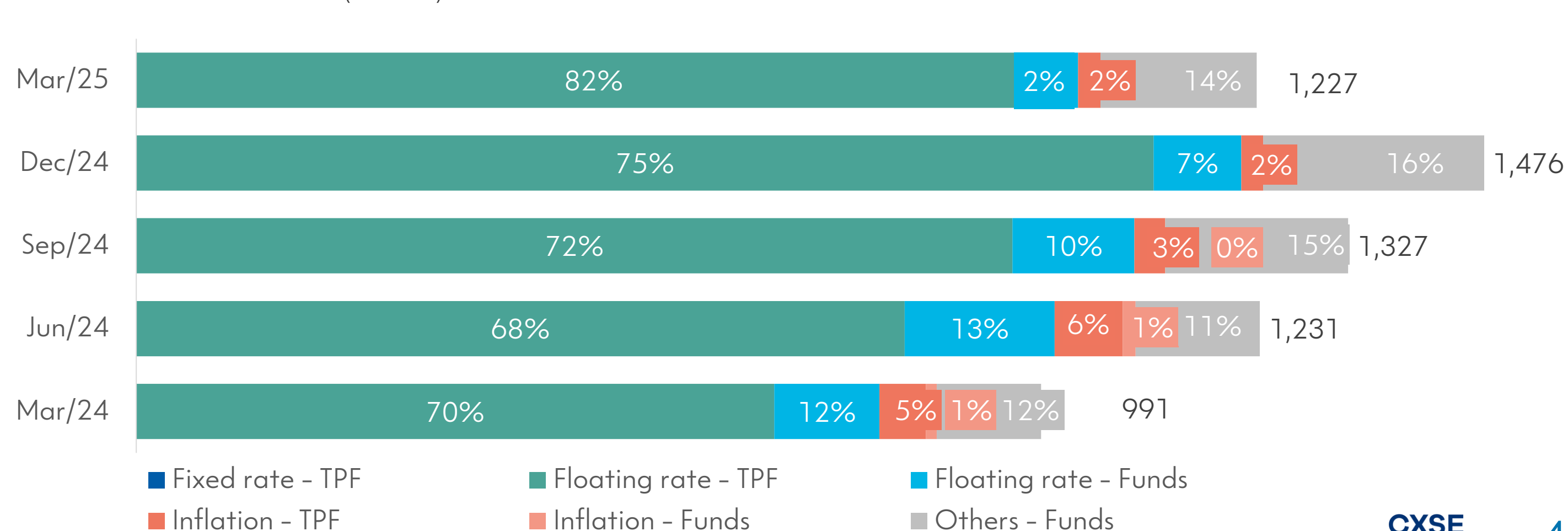
BRL million

- Weighted Financial Result
- Results from the Operation

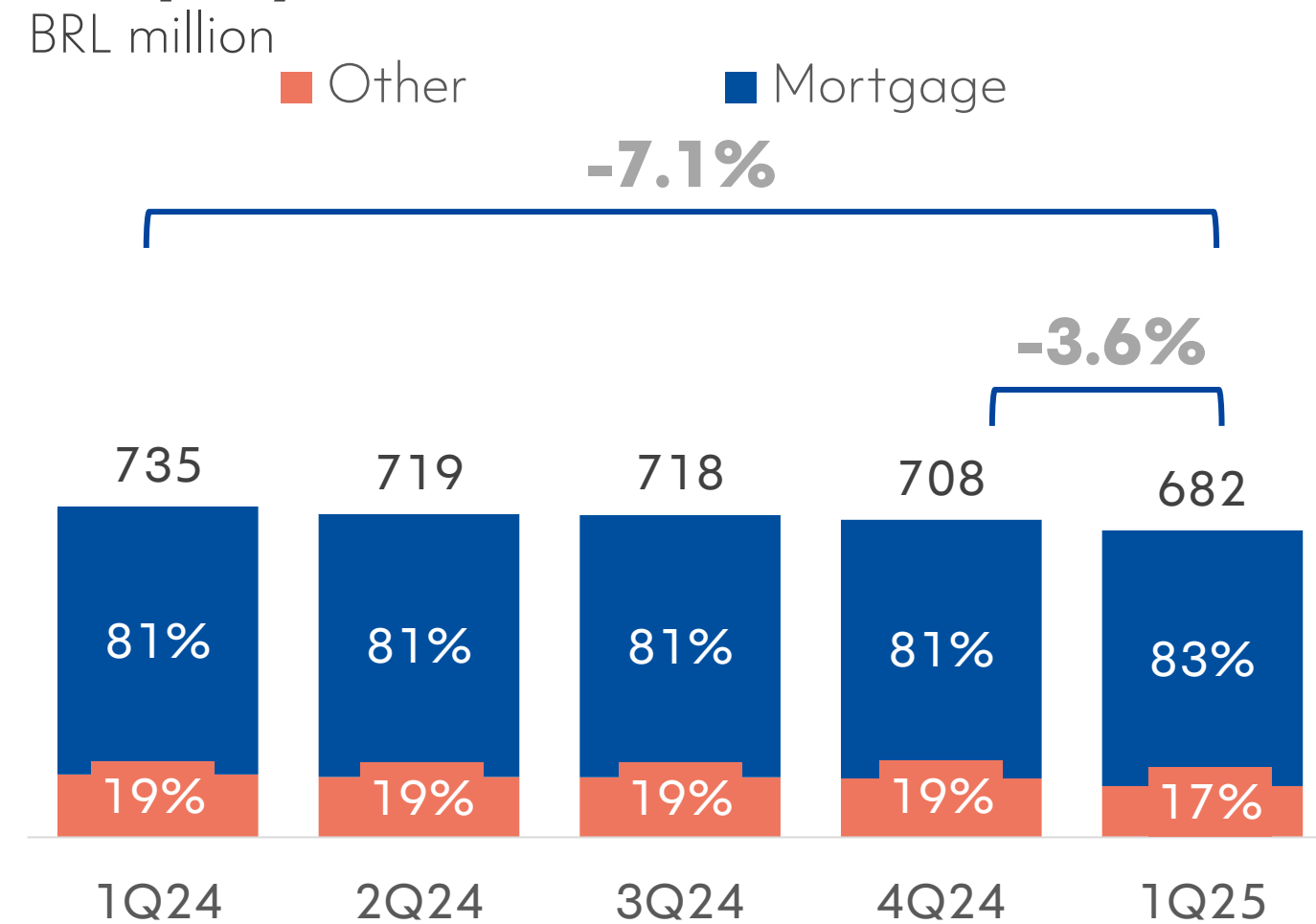


Investment Portfolio Composition – Caixa Residencial

% Financial investments (million)



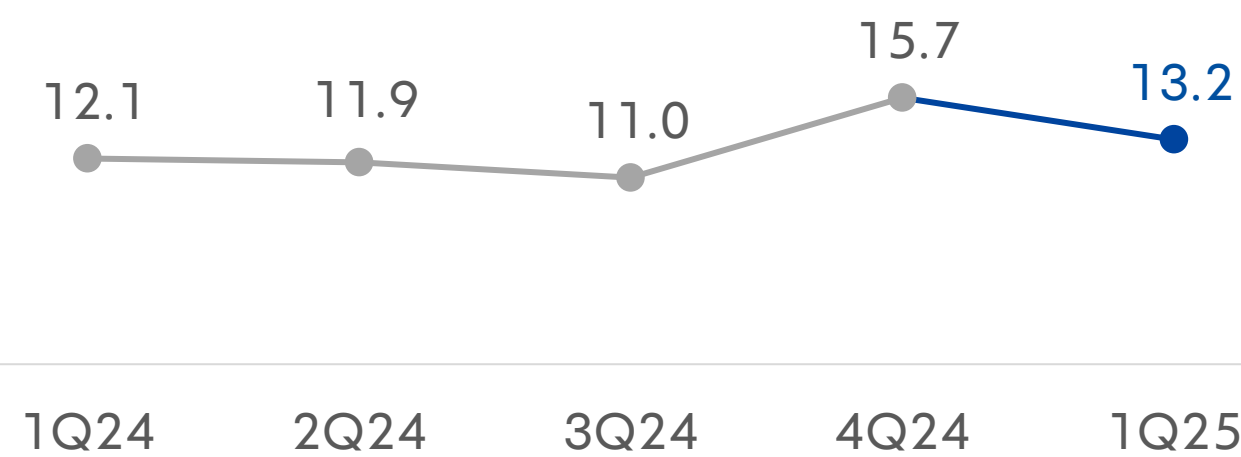
Revenues from Operations – CNP Holding Company



Administrative Expenses Ratio (IDA) CNP Holding Company

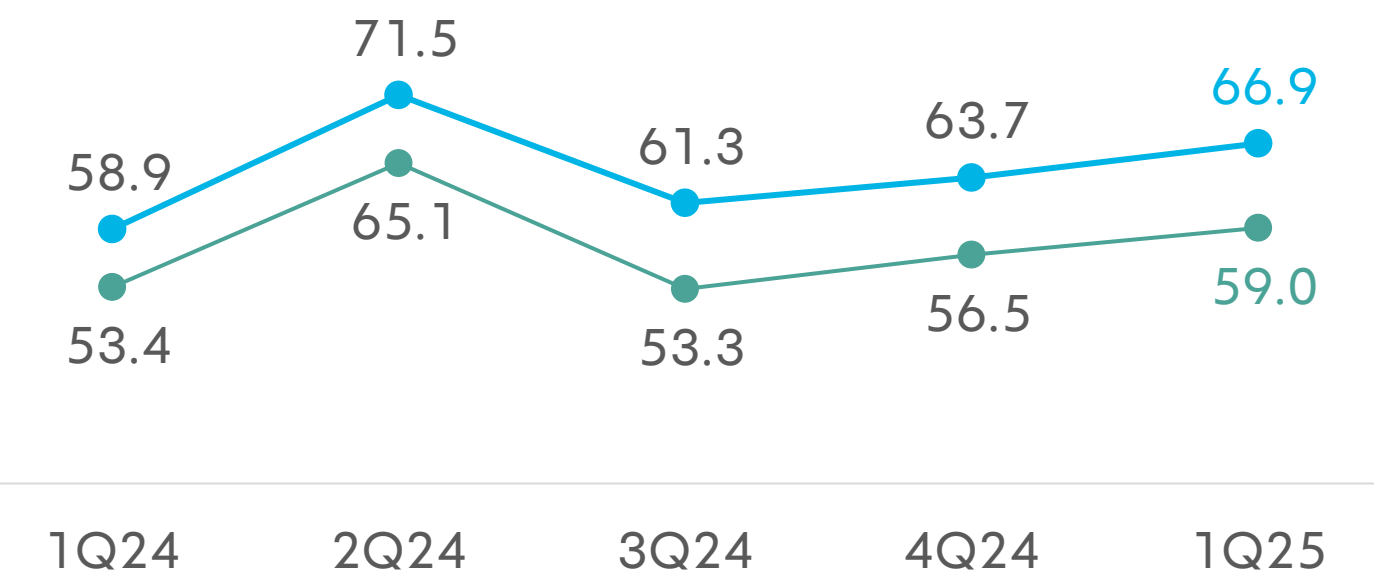
Administrative Expenses
% Operating Revenue

Operating Indicators



Combined (IC) and Expanded (ICA) Ratio CNP Holding Company

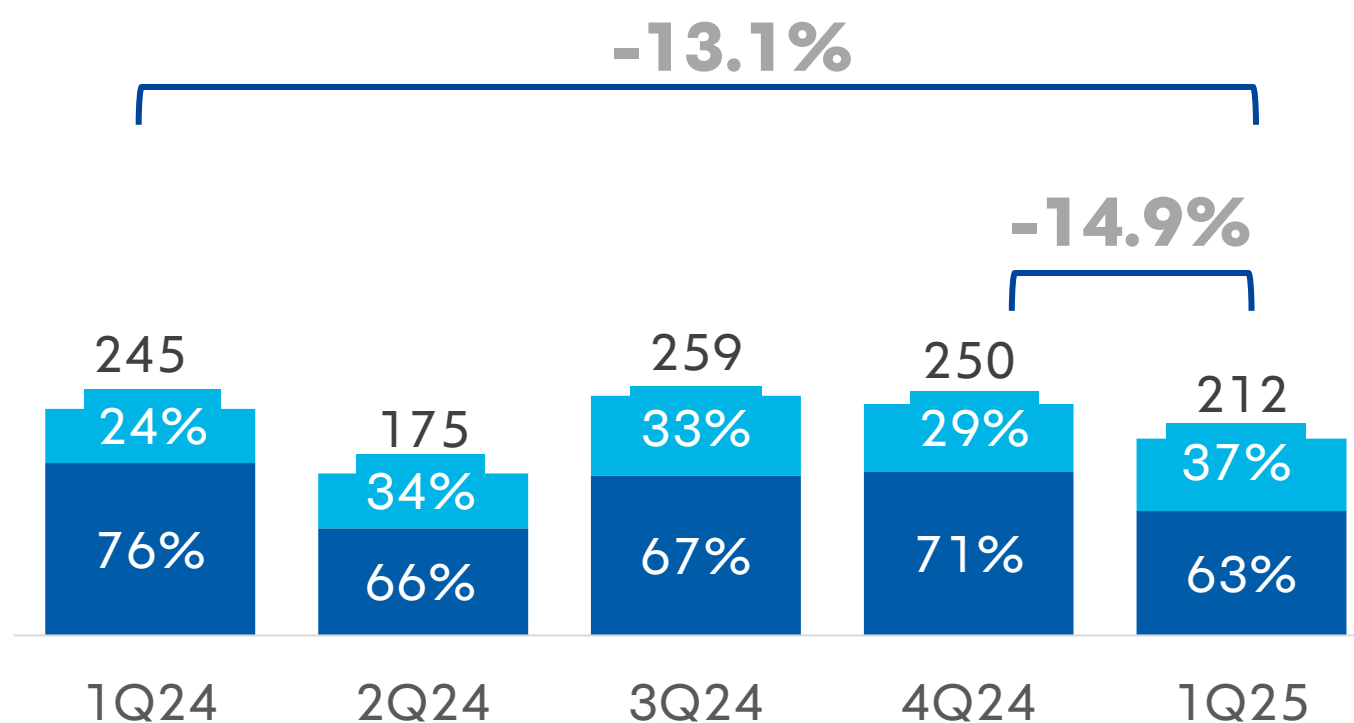
General and Administrative Expenses
 ● IC: % Operating Revenue
 ● ICA: % Operating Revenue + Financial Result



Net Income (Operating vs. Financial) CNP Holding Company

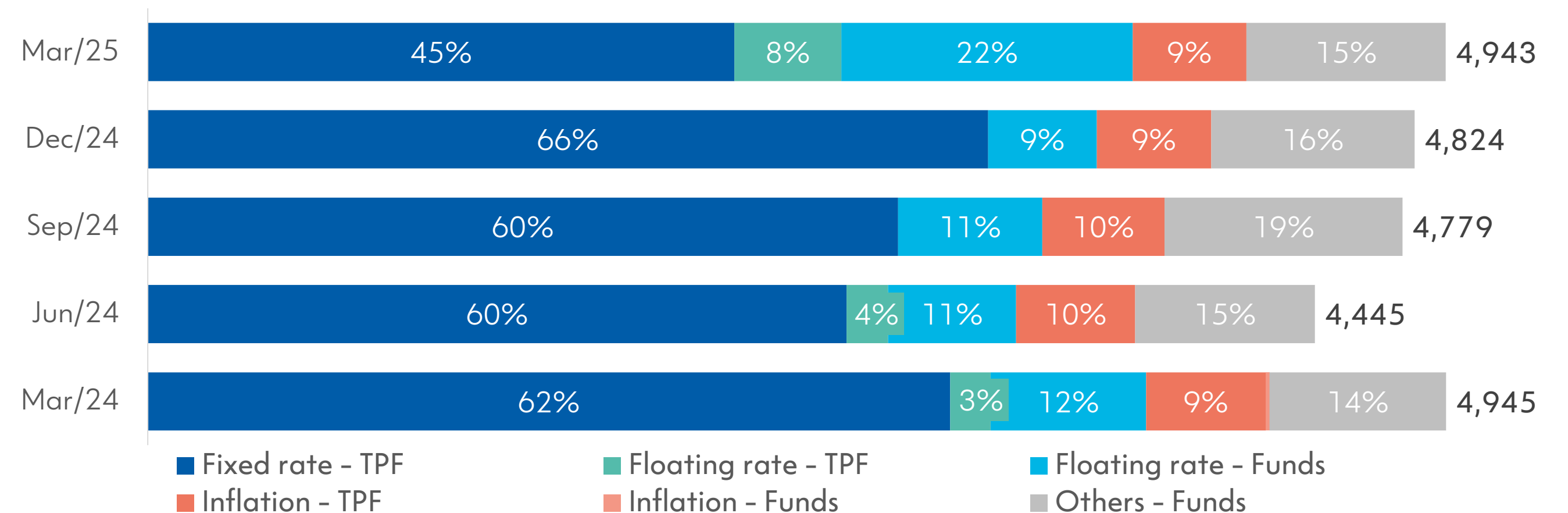
BRL million

■ Weighted Financial Result
 ■ Results from the Operation



Investment Portfolio Composition – CNP Holding Company

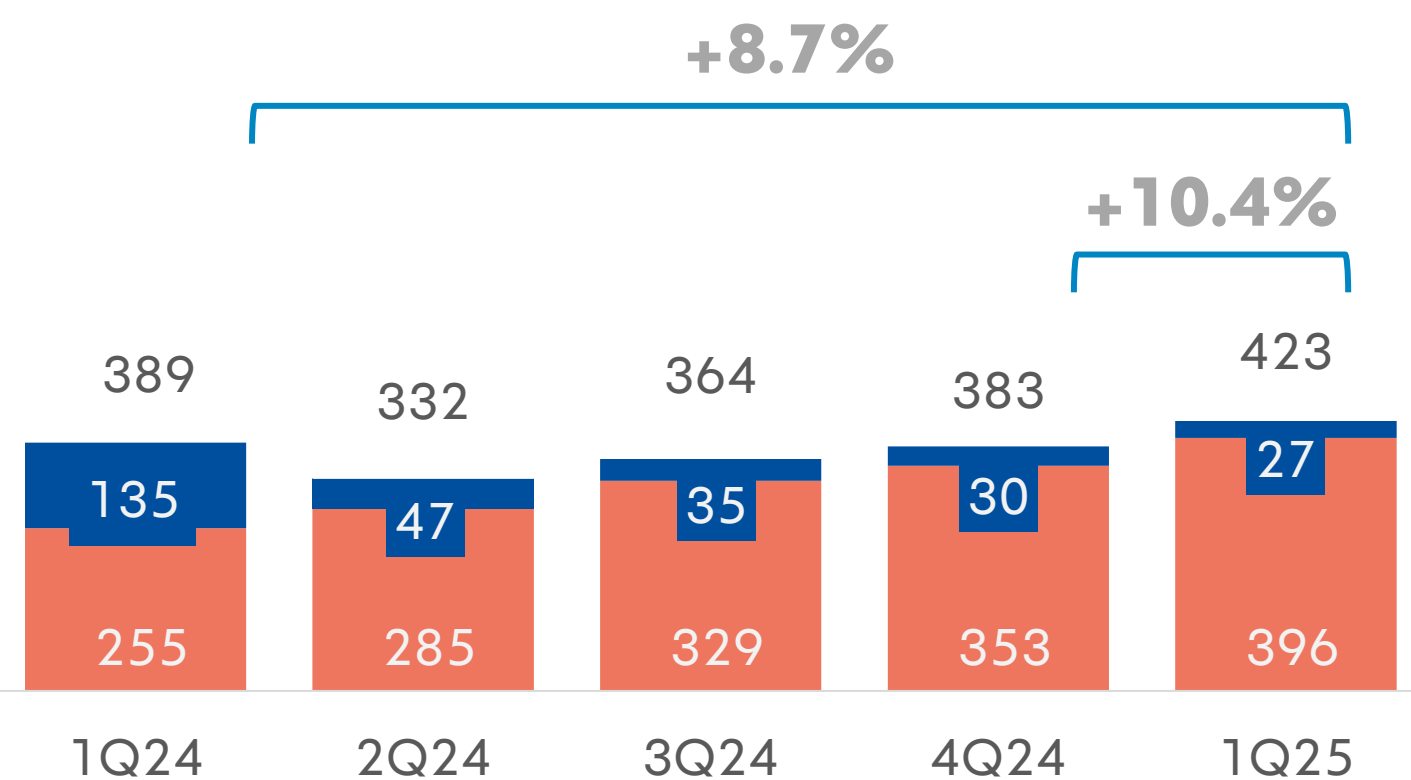
% Financial investments (million)



Funds Raised – Caixa Capitalização

BRL million

■ Monthly Payment (PM) ■ Single Payment (PU)

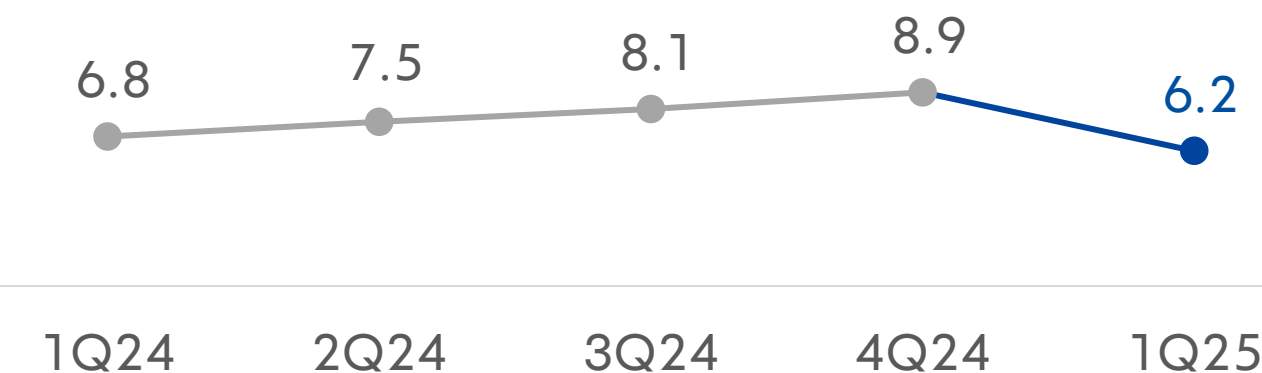


Administrative Expenses Ratio (IDA)

Caixa Capitalização

Administrative Expenses
% Operating Revenue

Operating Indicators

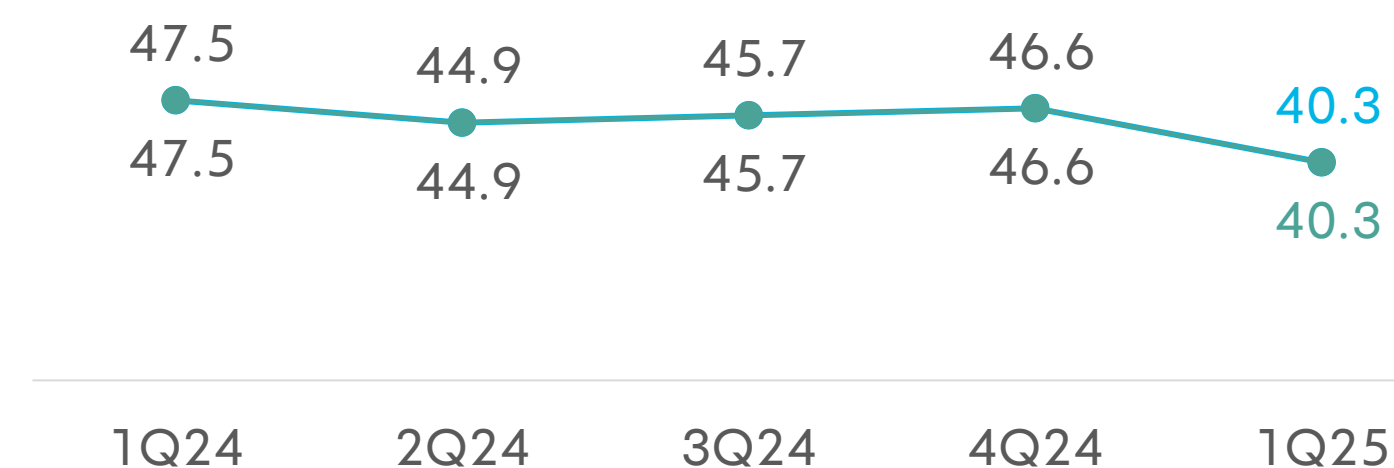


Combined (IC) and Expanded (ICA) Ratio

Caixa Capitalização

General and Administrative Expenses

● IC: % Operating Revenue
● ICA: % Operating Revenue + Financial Result

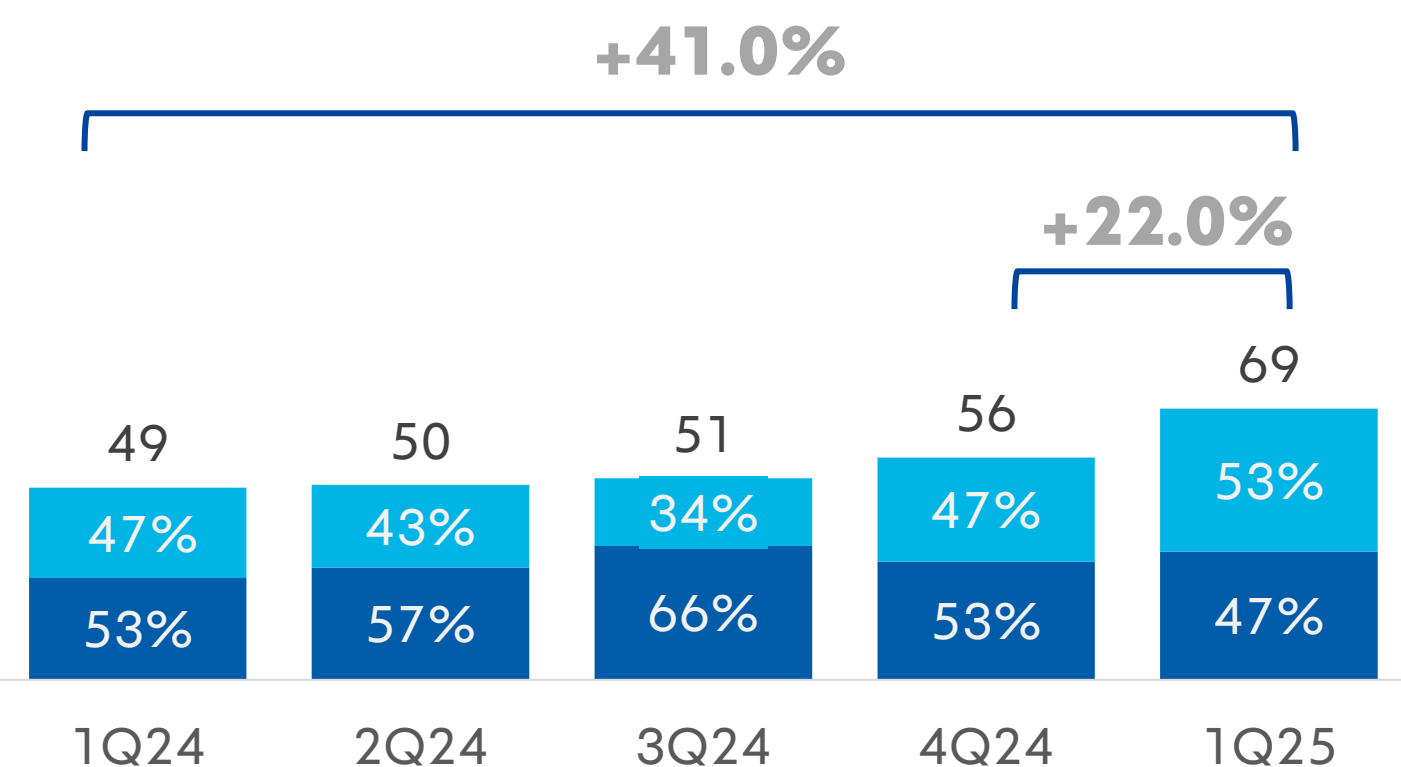


Net Income (Operating vs. Financial)

Caixa Capitalização

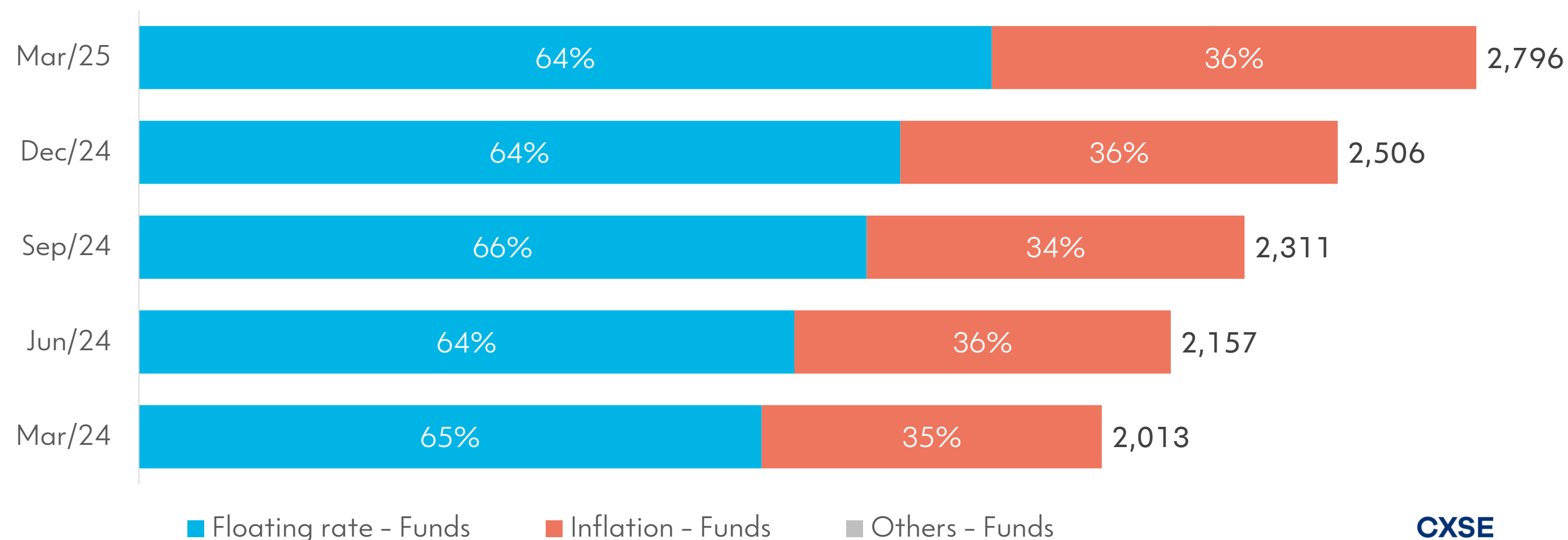
BRL million

■ Financial Result ■ Results from the Operation



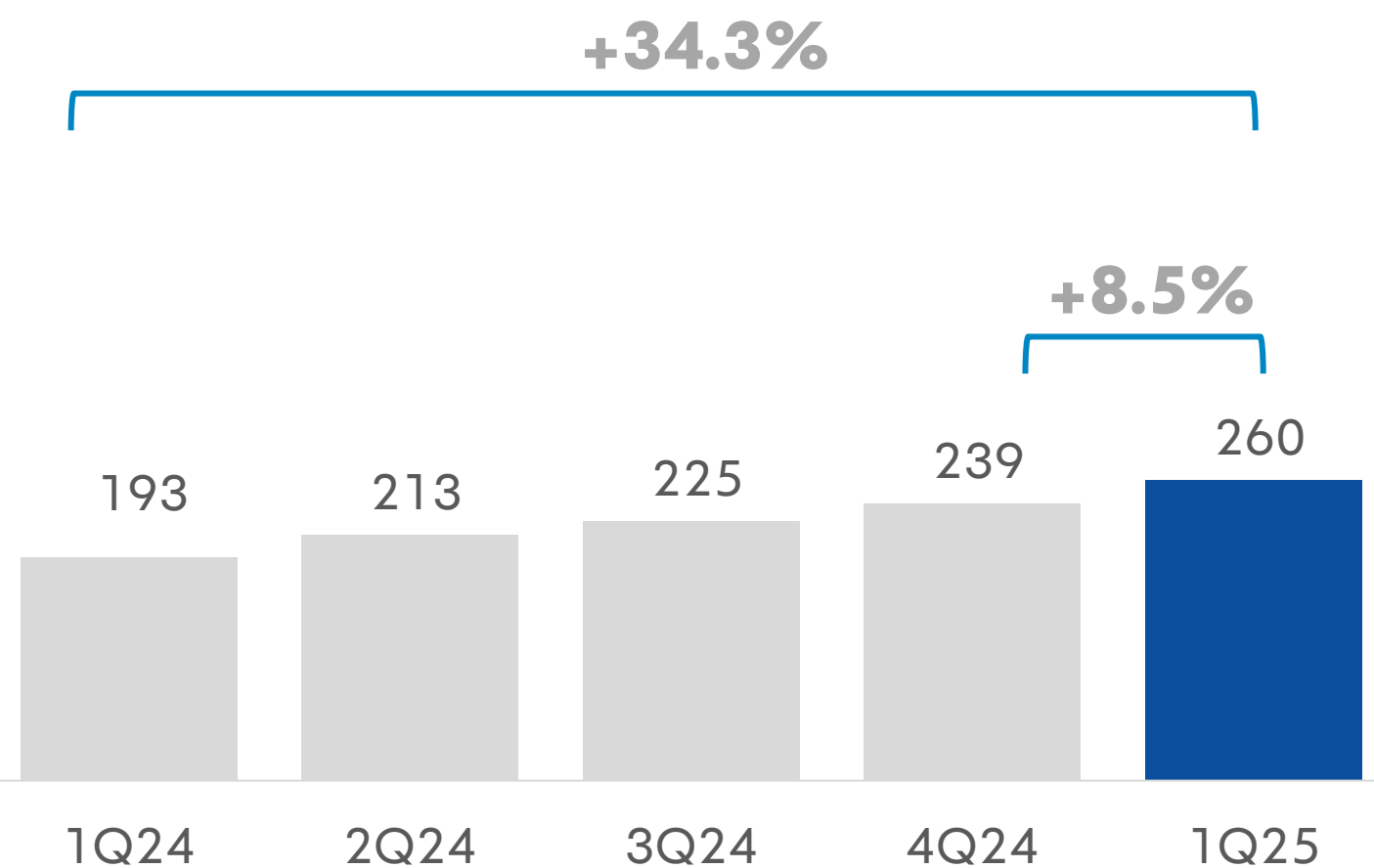
Investment Portfolio Composition – Caixa Capitalização

% Financial investments (million)



Revenue from Services – Caixa Consórcio

BRL million

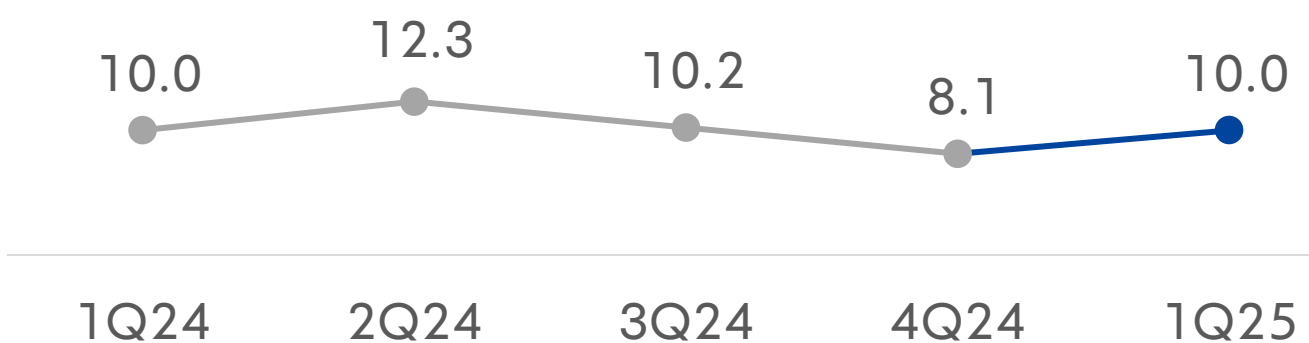


Operating Indicators

Administrative Expenses Ratio (IDA)

Caixa Consórcio

Administrative Expenses
% Operating Revenue

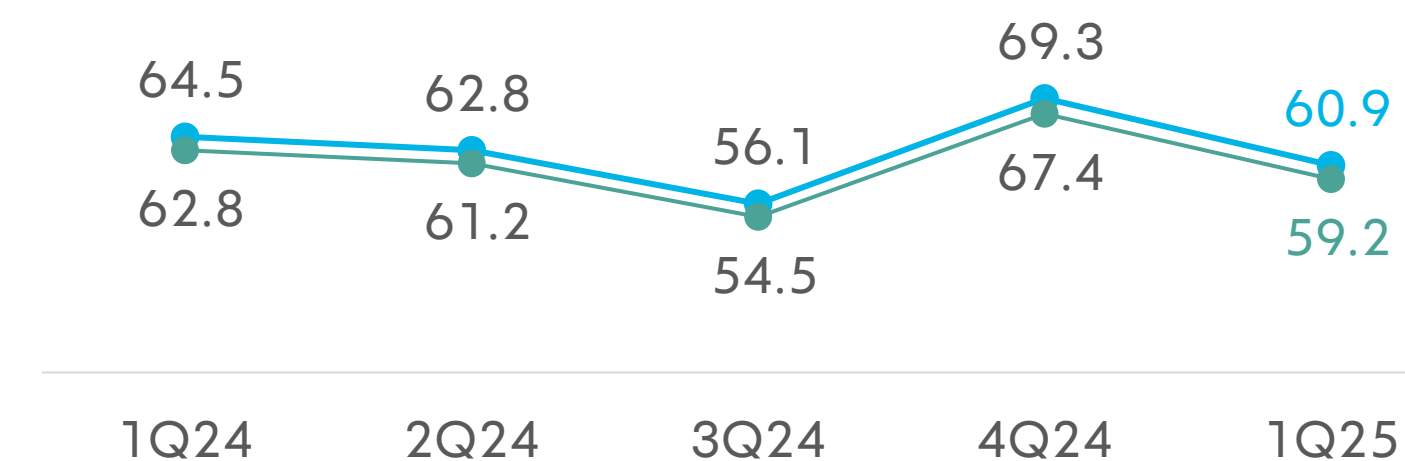


Combined (IC) and Expanded (ICA) Ratio

Caixa Consórcio

General and Administrative Expenses

- IC: % Operating Revenue
- ICA: % Operating Revenue + Financial Result

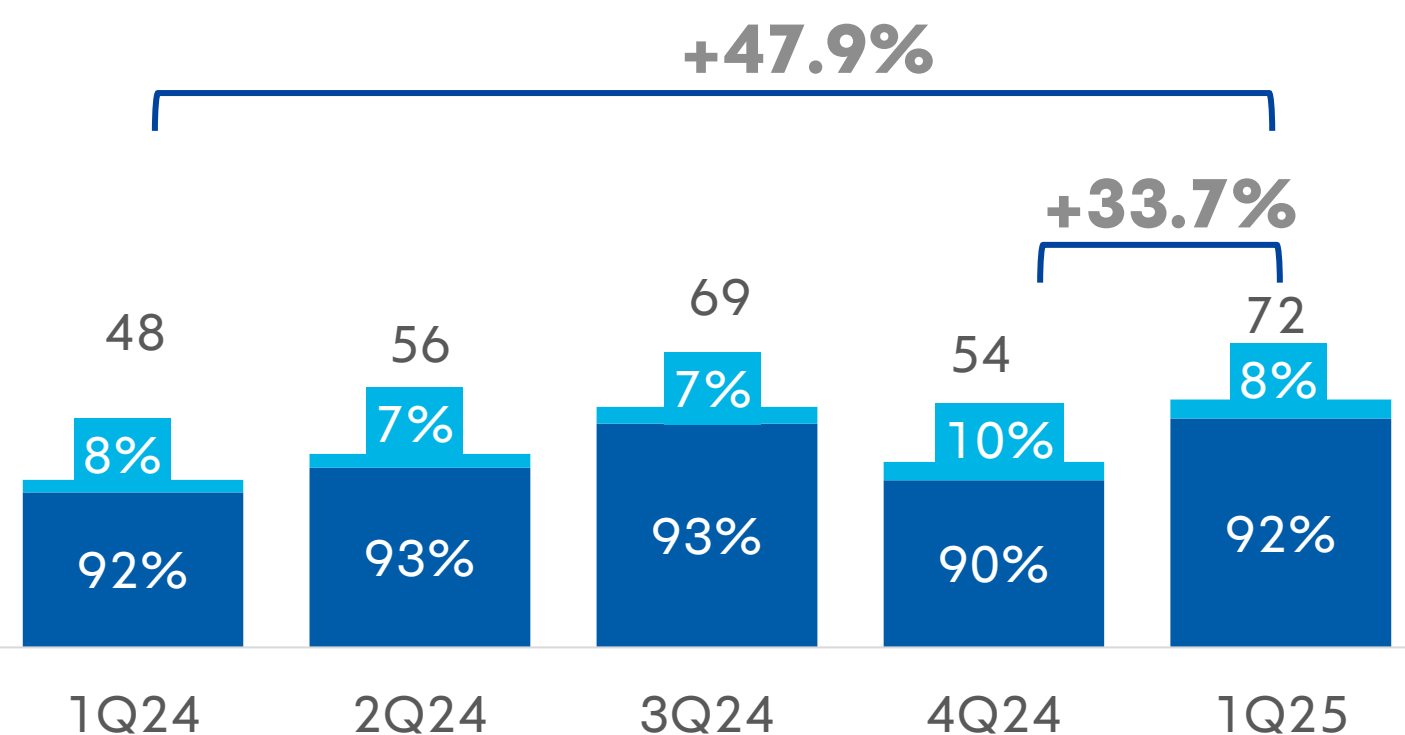


Net Income (Operating vs. Financial)

Caixa Consórcio

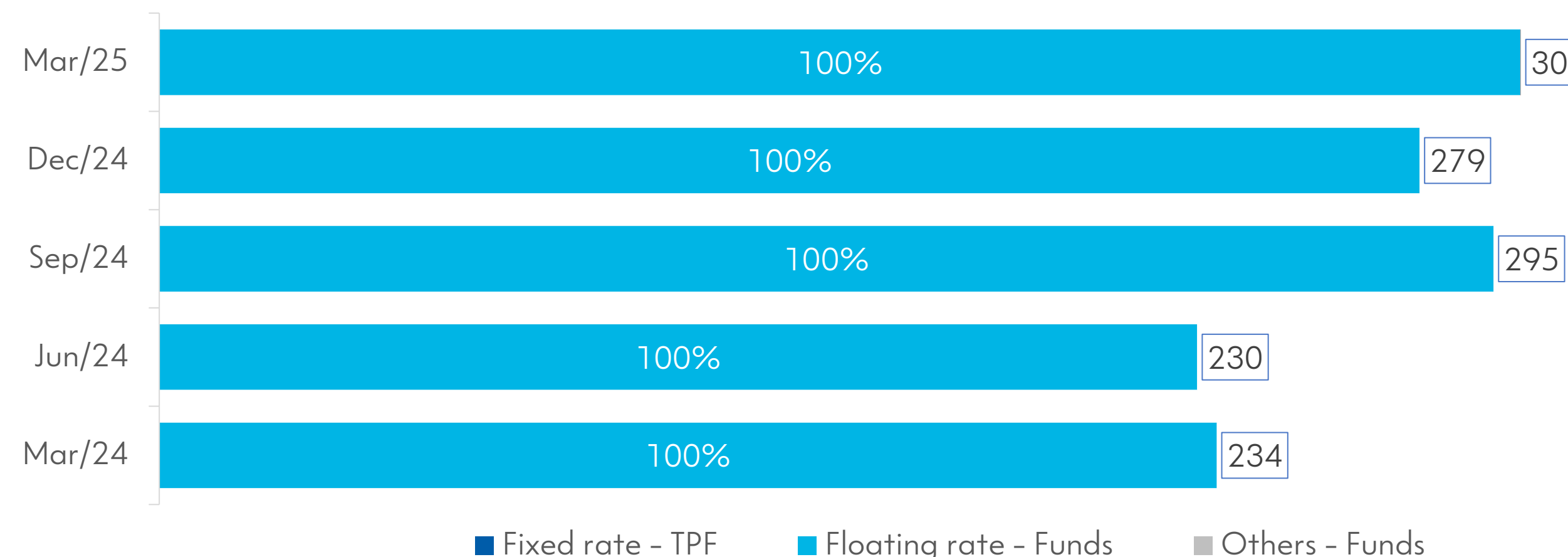
BRL million

- Financial Result
- Results from the Operation



Investment Portfolio Composition – Caixa Consórcio

% Financial investments (million)

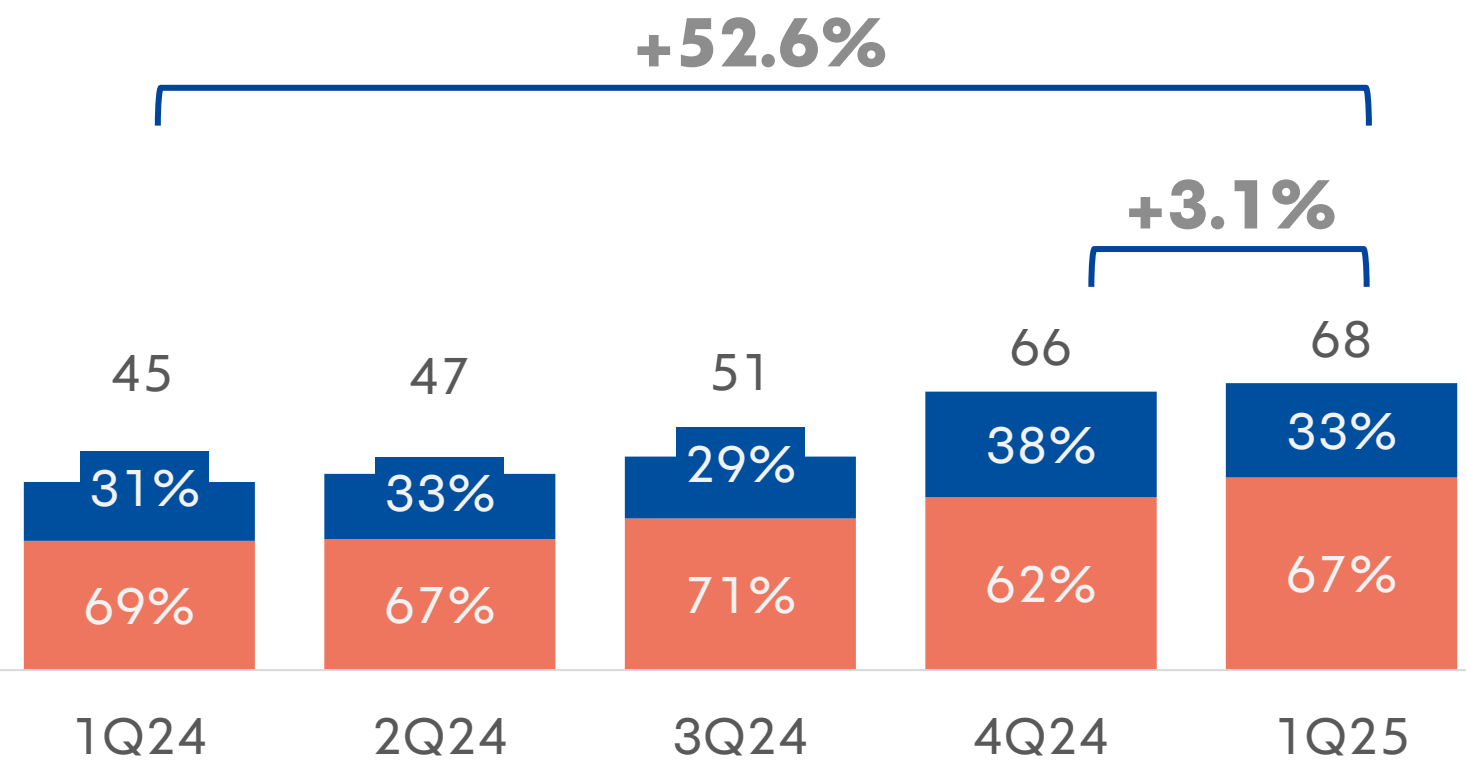


Operating Indicators

Assistance Revenues

BRL million

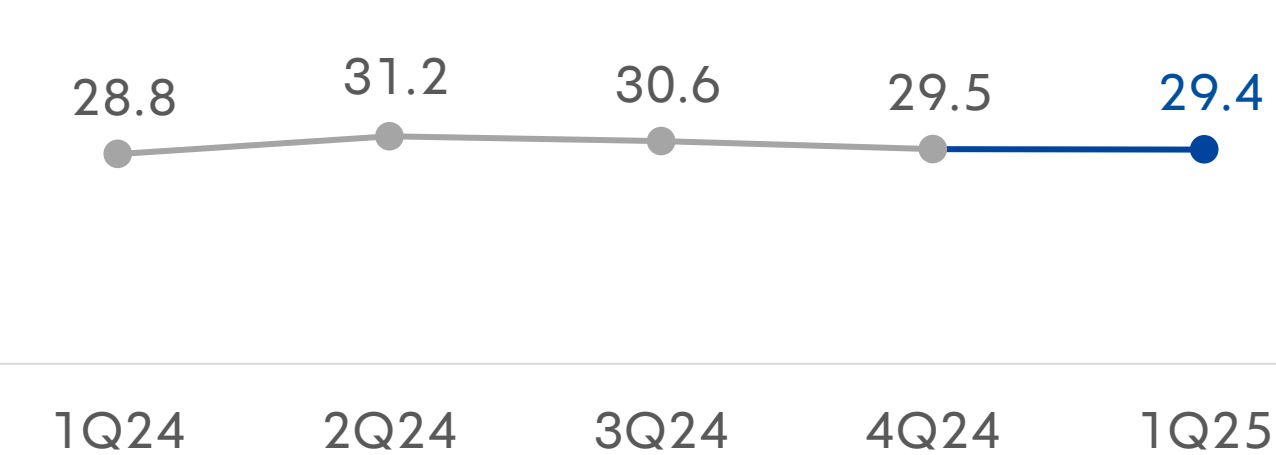
■ B2C ■ B2B



Administrative Expenses Ratio (IDA)

Caixa Assistência

Administrative Expenses
% Operating Revenue



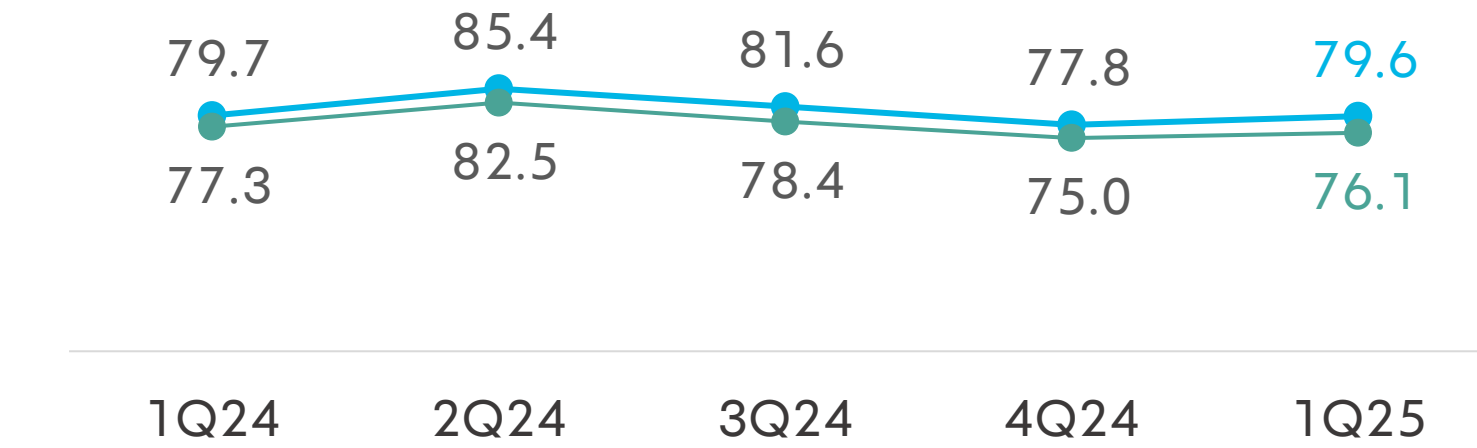
Combined (IC) and Expanded (ICA) Ratio

Caixa Assistência

General and Administrative Expenses

● IC: % Operating Revenue

● ICA: % Operating Revenue + Financial Result

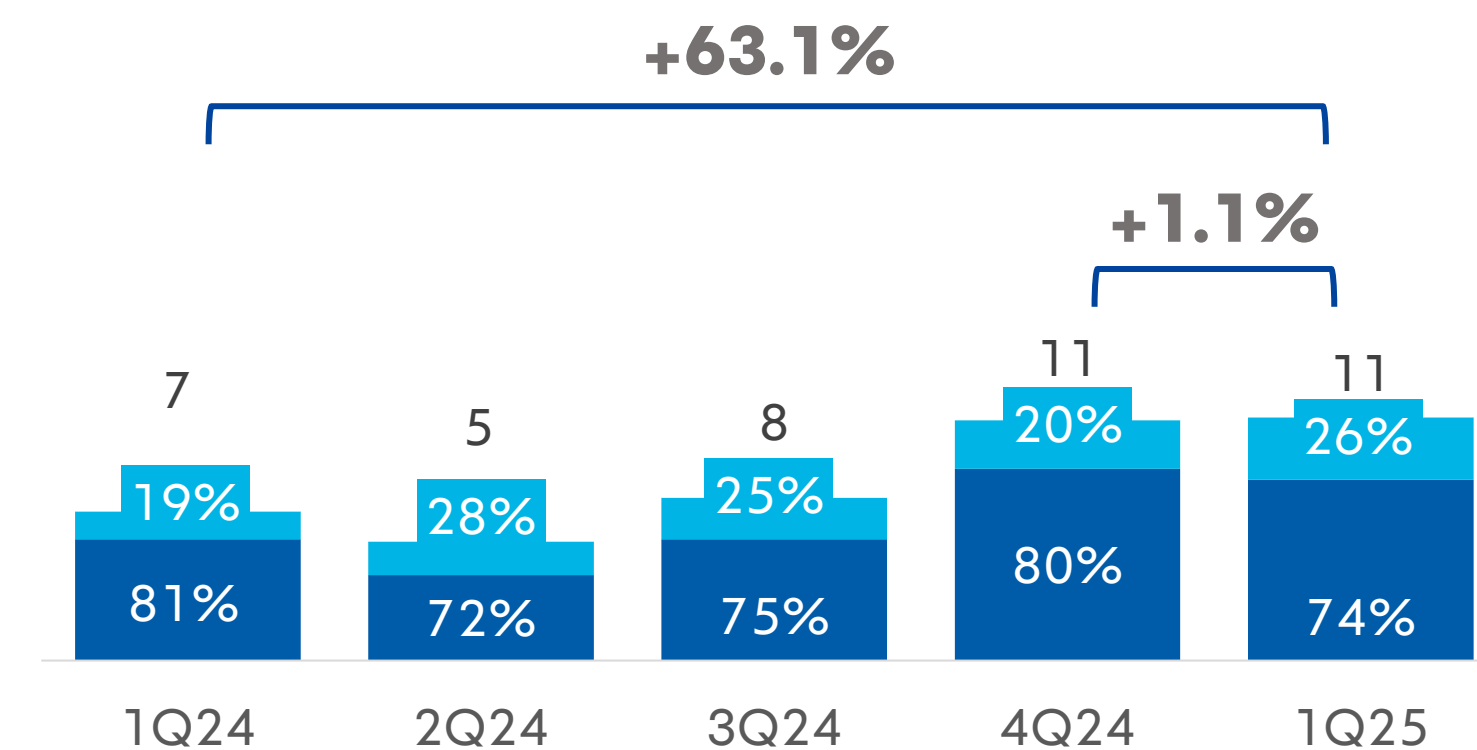


Net Income (Operating vs. Financial)

Caixa Assistência

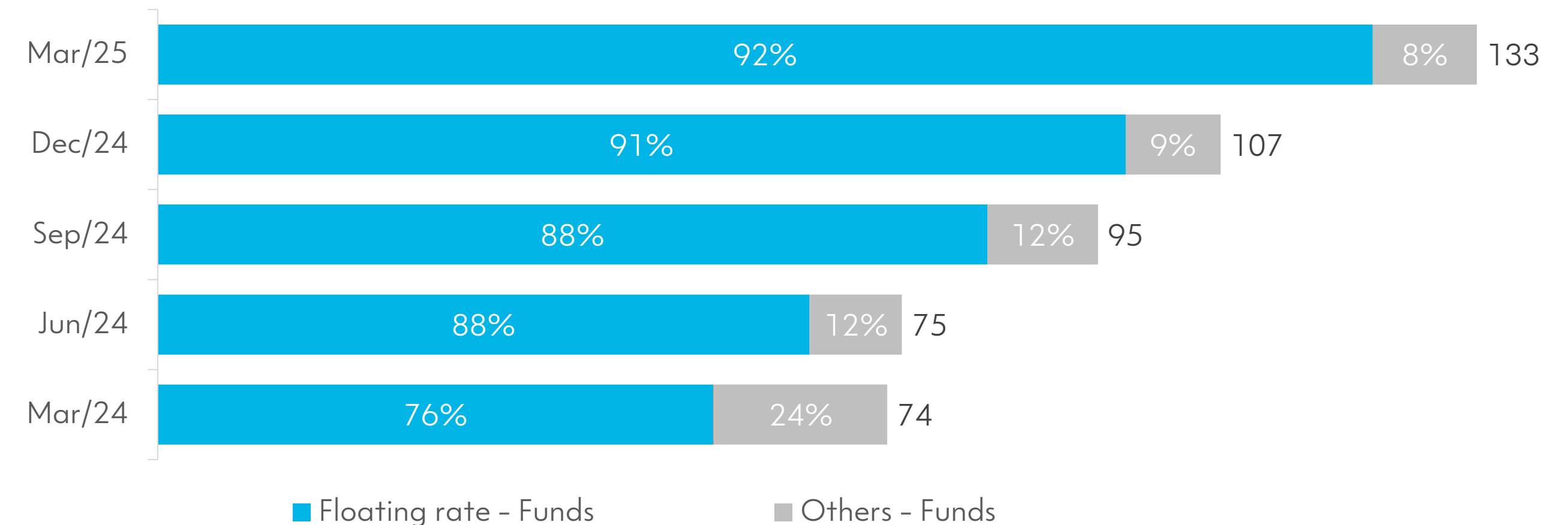
BRL million

■ Financial Result ■ Results from the Operation



Investment Portfolio Composition – Caixa Assistência

% Financial investments (million)



This presentation contains forward-looking statements relating to the prospects of the business, estimates for operating and financial results, and those related to growth prospects of CAIXA Seguridade. These are merely estimates and projections and, as such, are based exclusively on the expectations of CAIXA Seguridade's management. Such forward-looking statements depend, substantially, on external factors, in addition to the risks disclosed in CAIXA Seguridade's other disclosure documents and are, therefore, subject to change without prior notice. The Company's non-financial information and estimates were not reviewed by the independent auditors.

The verbs "anticipate", "believe", "estimate", "expect", "forecast", "plan", "predict", "project", "target" and other similar verbs are intended to identify these forward-looking statements, which involve risks and uncertainties that could cause actual results to differ materially from those projected in this presentation and do not guarantee any future CAIXA Seguridade's performance. The factors that might affect performance include, but are not limited to: (i) market acceptance of CAIXA Seguridade's services; (ii) volatility related to the Brazilian economy and financial and securities markets, and the highly competitive industry CAIXA Seguridade operates in; (iii) changes in domestic and foreign legislation and taxation, and government policies related to the social security markets; (iv) increasing competition from new entrants to the Brazilian markets; (v) ability to keep up with rapid changes in technological environment; (vi) ability to maintain an ongoing process for introducing competitive new products and services, while maintaining the competitiveness of existing ones; and (vii) ability to attract clients. Other factors that could materially affect results can be found in CAIXA Seguridade's annual report.

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