



CAOA Seguros

Deal between Wiz and CAOA

January, 2021

WIZS
B3 LISTED NM

Disclaimer

This presentation contains information about Wiz (“Company”) and CAO A, its projects, strategies and its commercial partners. The statements mentioned in this presentation reflect the management’s understanding regarding the Companies, which may involve market risks and uncertainties. Wiz and CAO A are not held responsible for updating any estimate herein presented.

AGENDA

- ▶ **Transaction context: Why Wiz and CAO A?**
 - ▶ Wiz Conseg
 - ▶ CAO A
- ▶ **Transaction's structure**
- ▶ **Vision of the future for the business**

The logo for CAOA, featuring the letters 'CAOA' in a dark blue, bold, sans-serif font. The letter 'A' is stylized with a green square at its base.The logo for WIZ, featuring the letters 'WIZ' in a bold, orange, sans-serif font. The letter 'Z' is stylized with a green square at its base.

CAOA SEGUROS

THE LARGEST AUTOMOBILISTIC CONGLOMERATE IN LATIN AMERICA JOINS THE MAIN DISTRIBUTOR OF FINANCIAL AND INSURANCE PRODUCTS IN BRAZIL TO CREATE A REFERENCE OPERATION IN THE MARKETING OF INSURANCE AND FINANCIAL PRODUCTS IN THE AUTOMOTIVE SECTOR.

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Unit of the Wiz Group, Wiz Conseg operates on the auto insurance vertical outside the banking environment

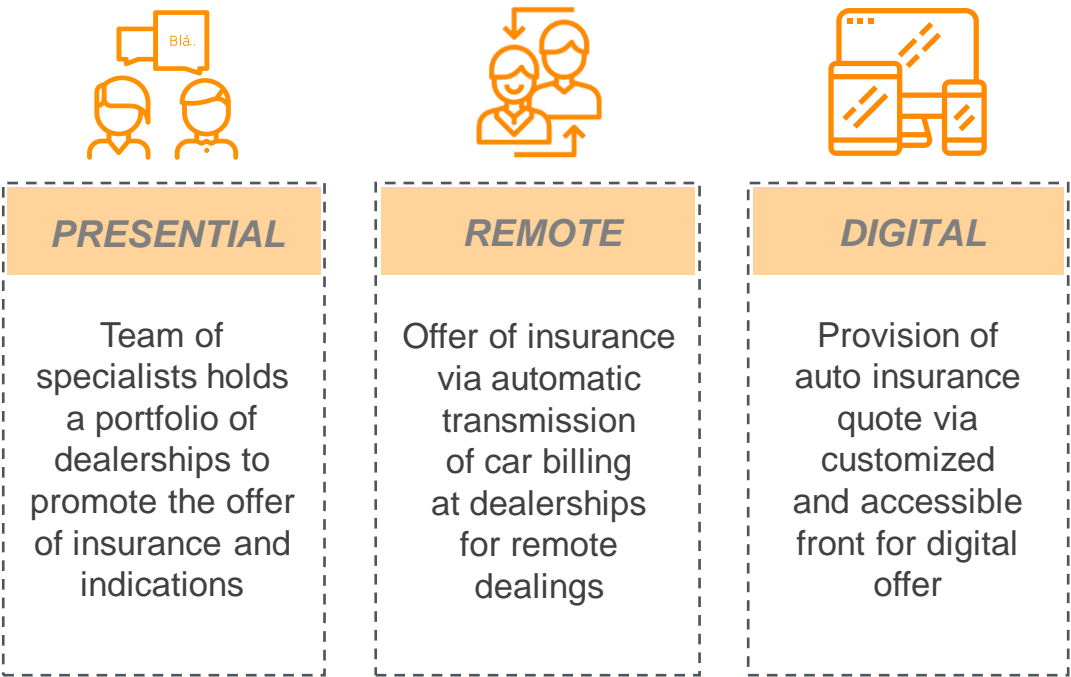


The **Wiz Conseg business unit** aims to expand the distribution of insurance and financial services in the **Auto Vertical** outside the bancassurance environment.

AUTO VERTICAL

MOTOR COMPANIES	Manufacturers motor companies, local and foreign.
INTEGRATORS	Platforms and operations that support the interface between motor companies and dealerships.
DEALERSHIP AND RETAIL	Dealership and wholesale Network that perform the distribution of new and used vehicles.

• Business Unit Performance Model



Wiz Conseg has process automation so that every sales opportunity is consumed by an omnichannel cell for the insurance advisory offer.

In addition, the Business Unit has a fully digital platform, Conexão Conseg, to support and connect the partner sales force connected to the strategy of promoting security products.

Operation with a broad portfolio of products associated with the automotive sector and increasing operating and financial results



The main products sold by Wiz Conseg



Auto Insurance



Life Credit Insurance



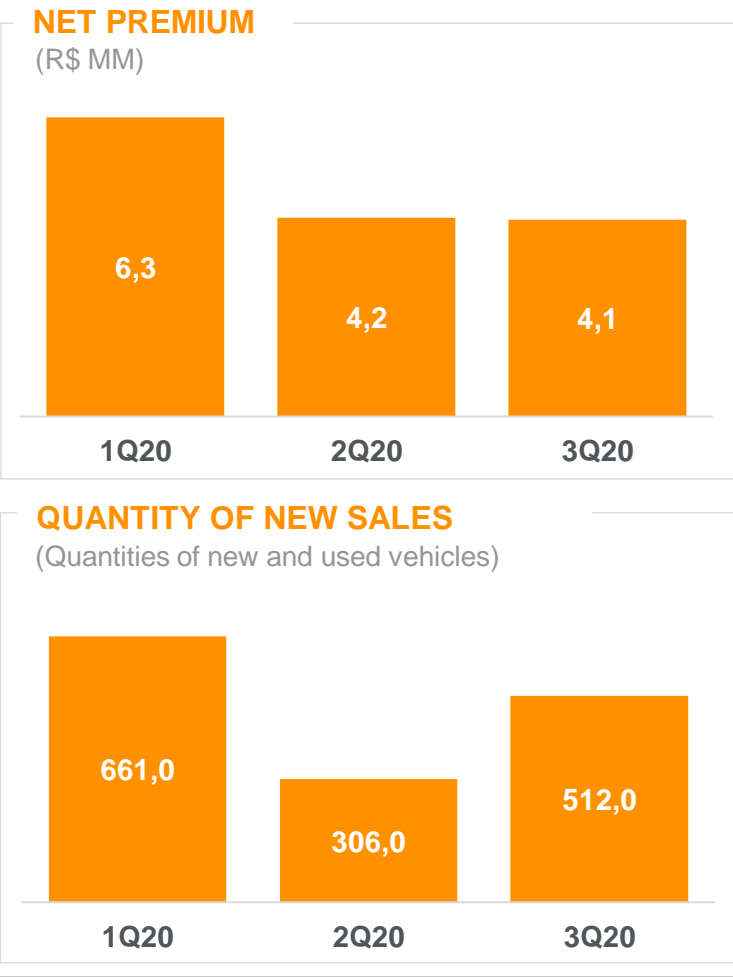
Residential Insurance



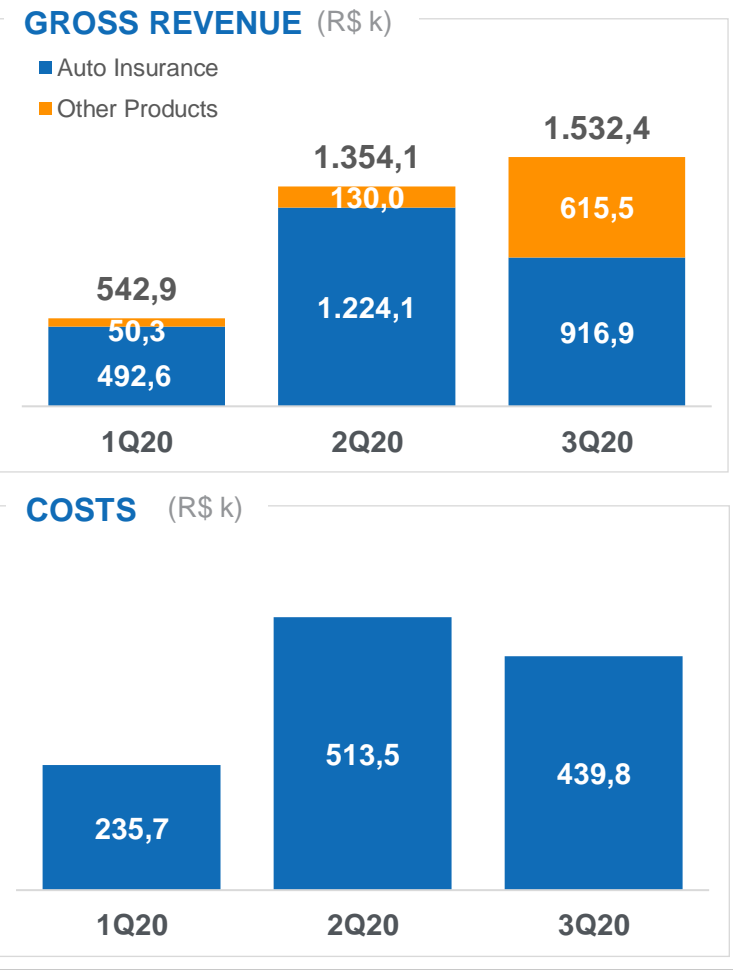
Auto + Vehicle Financing*

* Under Implementation

Operating Results



Financial Results



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Dealership network with 41 years and 156 own stores spread across Brazil

New Vehicles	Used Vehicles
Trucks	After Sales
Insurance	Consortium
Factory	Car Rental

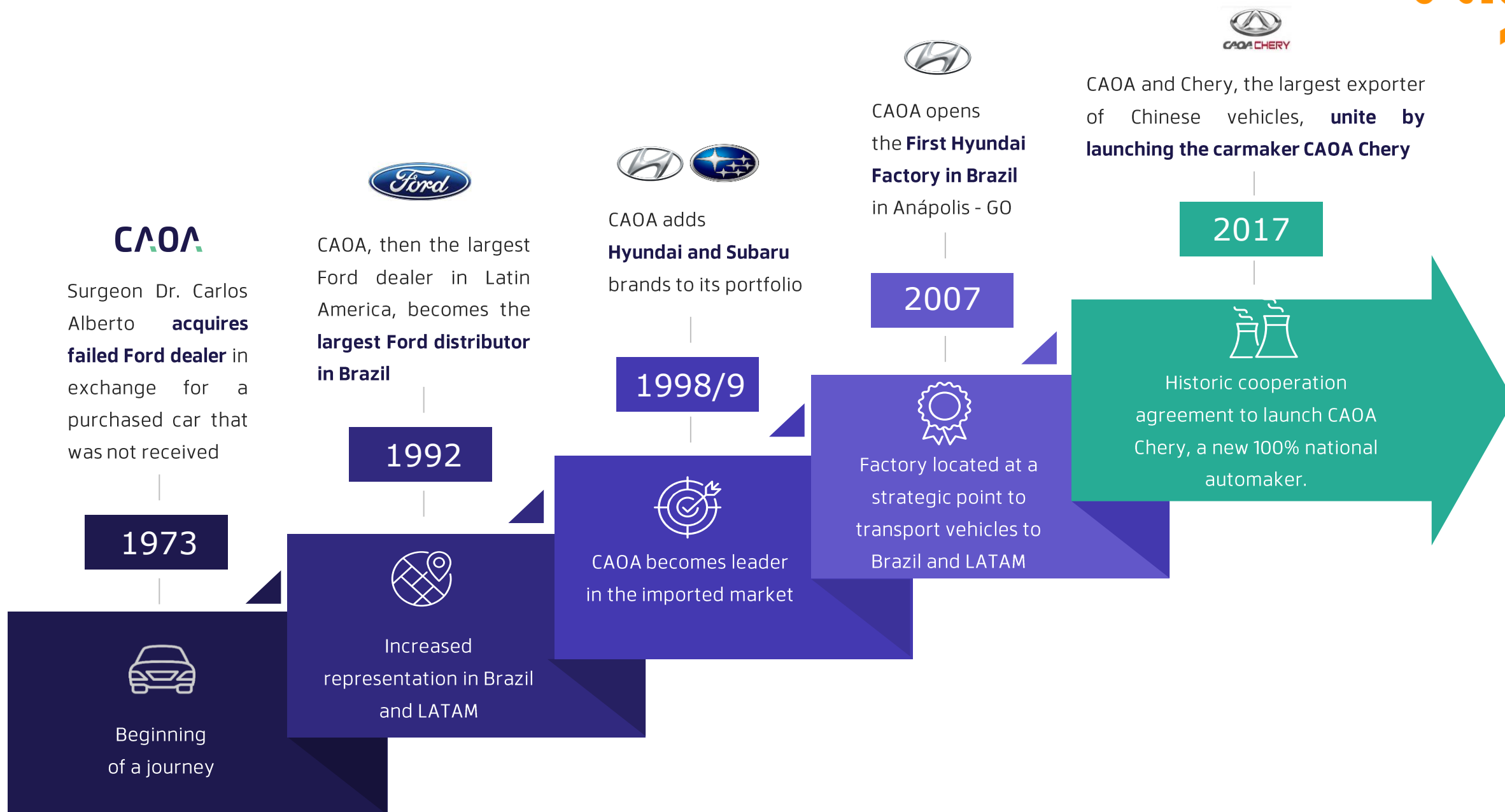
Partner Brands:



THE OPERATION CAOAA

- Present in all regions of Brazil with **156 owned dealerships** and **77 non-owned dealerships** (third-party dealerships selling CAOAA vehicles).
- Over 9 thousand vehicles sold monthly in its own stores in 2020, an exquisite performance in a year severely affected by the pandemic.
- Own factory in Anápolis / GO (opened in 2007).
- **Largest distributor** of FORD vehicles in Latin America.
- Country's largest representative of the Hyundai brand, including Creta and HB20, in addition to being the manufacturer of the New IX35 and New Tucson SUVs, the HR and HD80 light trucks, and the official importer of other vehicles from the Hyundai Motor Company.
- Owner of the **assembler CAOAA Cherry**, with an estimated investment of R\$ 2 billion between 2019 and 2024 (manufacture at its own plant in Anápolis and at the former Cherry plant in Jacareí).
- Official **Subaru** importer in Brazil.
- Twice the **first place** in the national ranking of customer satisfaction conducted by J.D. Power Institute.
- Car rental activity starts in 2019.

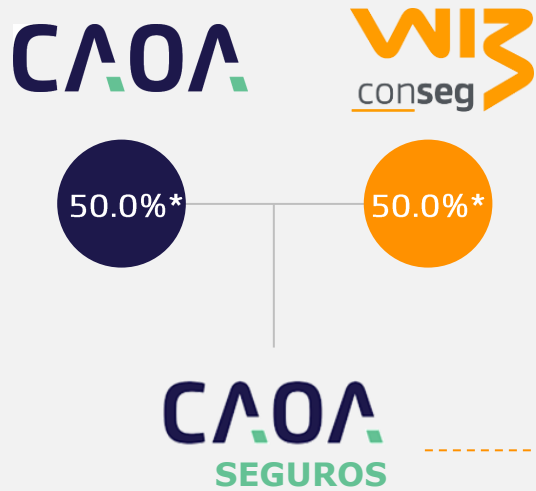
CAOA – A SUCCESS STORY



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DEAL CONSISTS OF CREATING A NEW COMPANY, CAO A SEGUROS, A JOINT VENTURE BETWEEN CAO A AND WIZ



PARTNERSHIP TERMS:

- CAOA Seguros will exclusively be responsible for the distribution of security products on the CAO A network and access to the group's customer base for the sale of these products.

PARTNERSHIP RATIONALE

- CAOA has granted Caa Seguros, for 20 years, the **exclusive right** to sell products through CAO A's distribution channels and exclusive access to its client base.
- The Joint Venture may sell all **security products**, of any type, and financial products, except consortium.
- Wiz, through Wiz Conseq, will act in the **structuring and operationalization** of the new company, providing financial and technological resources, in addition to all the know-how in the sale of financial and insurance products in the Auto vertical.

CONSTITUTION OF THE NEW OPERATION

Step 1

- The partnership will take place through a Joint Venture with 50% participation for CAO A and 50% participation for WIZ, **through Wiz Conseq.**

Step 2

- After the opening of the CNPJ, CAO A will grant CAO A Seguros an exclusive grant for the sale of insurance and other security products on its platforms and channels (the "CAOA branch") for 20 years.

Step 3

- Wiz will bear all the costs of structuring and operating CAO A Seguros** for 24 months, including financial, accounting, HR, planning, technology, connectivity platforms and engagement of dealers, employees and sales, among other necessary costs.

Additional Conditions - Exclusivity and Governance



■ Exclusivity

- Concession of exclusivity at the CAO A branch, with the exception of consortium, lasting 20 years, for the sale of security products, originating in the different channels of the CAO A.

■ Governance

- **Quotaholder Meetings:** The Quotaholders' Meetings will be held, ordinarily, in the first 4 (four) months following the end of the fiscal year, for discussion and voting on the matters listed in art. 1,078 of the Civil Code, and, extraordinarily, when social interests require it.
- **Management Board:** The Management Board will be composed of 4 members, being 2 members appointed by WIZ and 2 members appointed by CAO A. The Chairman of the Board of Directors will be appointed by CAO A.
- **Board of Directors:** The Board of Directors will be composed of 3 Directors, being: 1 (one) Chief Executive Officer (who will accumulate the duties of Financial Director), appointed by WIZ, with the prior and express consent of CAO A; 1 (one) Operational Director appointed by CAO A, and 1 (one) Marketing and Technology Director appointed by WIZ.

■ Quotaholders Agreement

- **Lock-Up:** Wiz and the CAO A will not be able to sell their interests in CAO A Seguros for a period of 5 years after the closing of the transaction. If any party wishes to do so after this period, there will be a minimum interest limit to be maintained by Wiz of 26.0% and 25.0% of the CAO A. The Parties may waive the compliance with the Lock-up rules to enable the sale of 100% of the Company's shares.
- **Tag-Along and Right of First Refusal:** Usual clauses for this type of operation.
- **Society Management:** The Company's financial, accounting and tax management will be conducted in accordance with guidelines and policies of Wiz Soluções.



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CAOA seguros

Structured and high performance exploration to fully exploit the Finance & Insurance business potential at the CAO A branch

Next Steps

- Operational strategy development
- Design of the commercial performance strategy
- Construction of business plan and roadmaps
- Definition of potential new products to be explored in the channel

Business Strategy

Operation Value proposal



Commercial performance model

I.

SMART OFFER

- Development of an insurance offer strategy **customized** to the specificities of the branch.

II.

RELATIONSHIP WITH PARTNERS

- **Closer relationship** between CAO A and **insurance** companies and banks through the partnership with Wiz.
- Development of **new products** and solutions

III.

DIGITAL SOLUTION - PLATFORM

- Sales, engagement and recognition **support tool** that solidifies commercial operations at the dealerships and partners counter.
- Feasibility of **offering days**, with functionalities suitable for vertical auto, delivering the **best user experience**, in addition to **connecting all players** of the operation.

IV.

MONETIZATION OF OPPORTUNITIES

- **Exclusive Omnichannel cell** to deal with all opportunities generated by the store flow management tool.
- **Strategies to monetize** opportunities derived from the branch: recovery, renewal, cross-sell, upsell, winback.

After-sales performance

V.

STRUCTURED AFTER-SALES

- **Service platform**, with a specialized team for customer support in questions, status / follow-up, among others.
- Welcome call structure, assistance and **monitoring of claims cases**.



Thank You

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