



COMPANY PRESENTATION

3Q25

We are **Wiz Co**

A complete insurance broker, specialized in bancassurance and distributor of consortiums and credit



+52 years of history

OUR OPERATION

INSURANCE

+R\$3.0 Bn

Premium issued in the 9M25³

CREDIT AND CONSORTIA

+R\$11.0 Bn

Commercialized in the 9M25

WIZC

B3 LISTED NM

R\$ 1.3 Bn

Market value²

OUR NUMBERS

10

Business Units¹

R\$ 1.5 Bn

9M25 Gross Revenue
+5.3% vs 9M24

SERVICES

solutions that cover the entire value chain of the insurance market



+26 states

Physical Presence¹

R\$ 225.1 mm

9M25 Net Income
+11.2% vs. 1H24

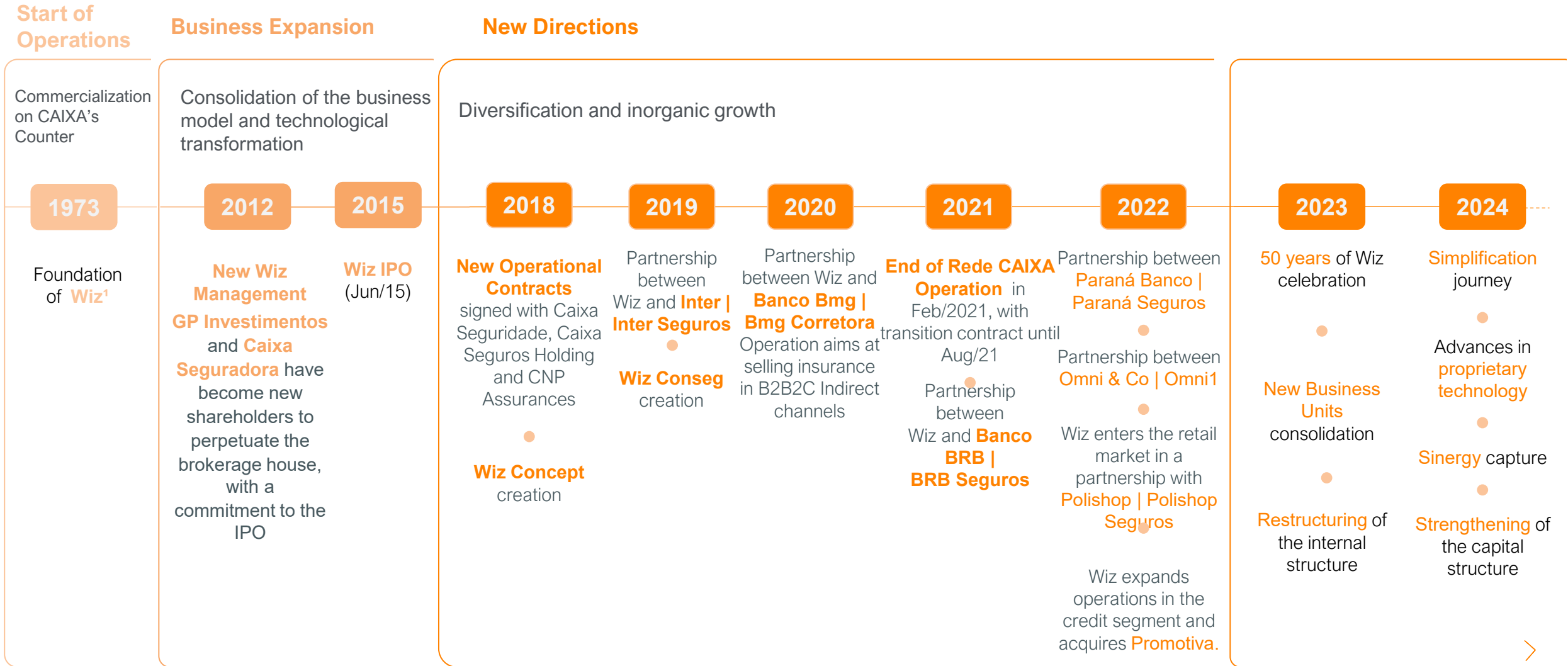
1.3 k

Employees¹

Notes: (1) Reference date: 09/30/25; (2) Reference date: 11/13/2025; (3) Includes insurance premiums issued, capitalization bonds and pension contributions

Our History

Wiz Co has a successful financial and operational history, supported by strategic partnerships



(1): Wiz was founded under the name "FENAE Corretora", and then "Par Corretora" before being called "Wiz"; (2): Formerly known as Caixa Seguros Holding.

Our Strategic Positioning

Wiz drives unique growth strategy through 3 complementary and synergistic business segments

3 SEGMENTS OF OPERATION

Insurance

Rentabilization of branches for the sale of insurance products

Bancassurance

 Inter seguros

 bmg | CORRETORA DE SEGUROS

 omni1
ASSISTÊNCIAS & SEGUROS

 BRB
SEGUROS

 Paraná
Seguros

Mar Aberto – B2B

 Wiz Corporate

Concessionárias

 Wiz Conseg

Credit and Consortium

Partner management for consortium and credit distribution

 Promotiva

 Wiz Parceiros

 banri
ponto

“A full-service insurance brokerage, specialized in bancassurance, and a distributor of consortia and credit products”

Corporate culture

Our Purpose

Ensuring companies and people have a positive impact on business and society.

Our Pillars

DEVELOPMENT PILLAR

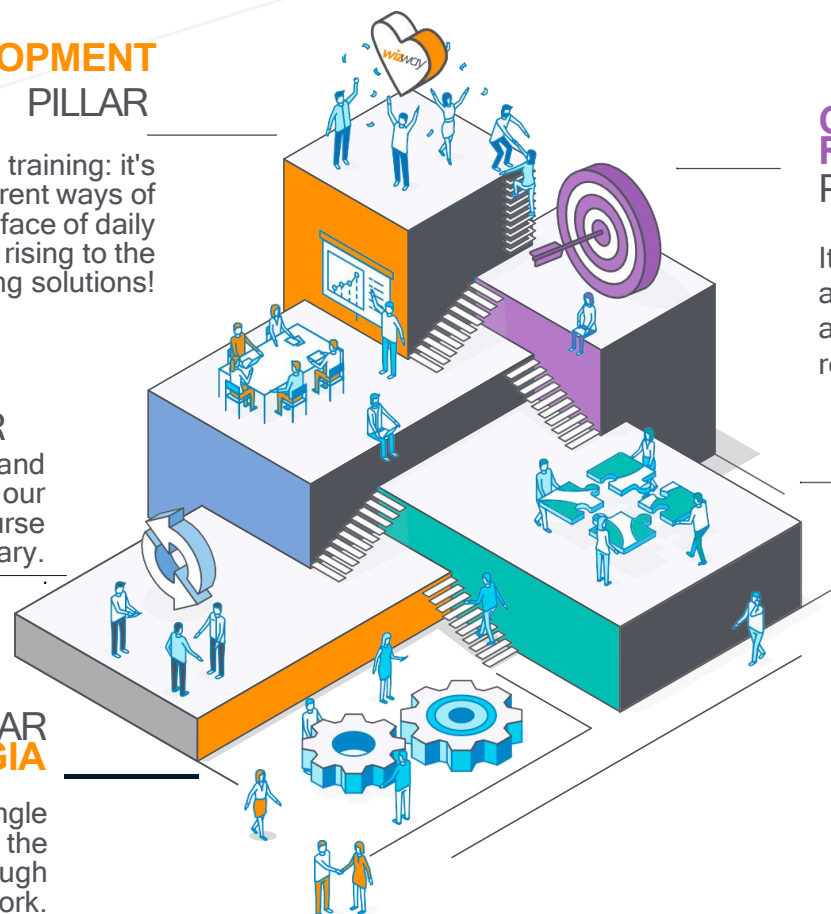
It goes far beyond training: it's about identifying different ways of developing in the face of daily challenges. It's about rising to the challenge and leading solutions!

DYNAMISM PILLAR

Reacting positively and proactively to the dynamism of our business, adjusting course whenever necessary.

PILAR SINERGIA

It's about being part of a single group and driving the business forward through teamwork.



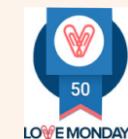
CONSISTENT RESULTS PILLAR

It's about directing enthusiasm and pride for Wiz into day-to-day actions that consistently boost results.

EQUITY AND INCLUSION PILLAR

It's about going beyond diversity and promoting equity through inclusion.

Our Awards



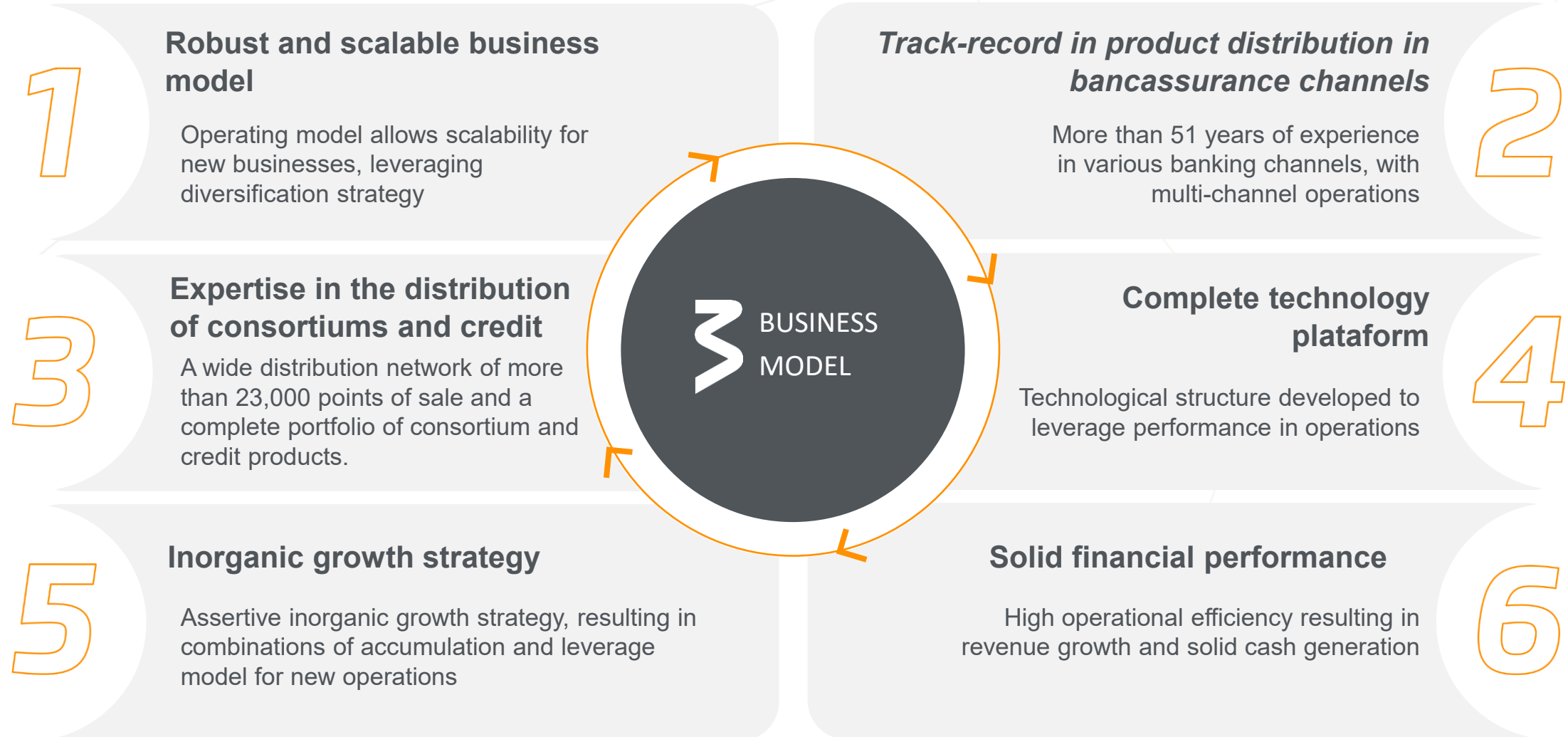
sousegura

Institutional Investor



Our Differentials

Wiz has a **unique business model** in the insurance and credit sector, with high expertise in bancassurance operations, aligning growth, diversification and high cash generation

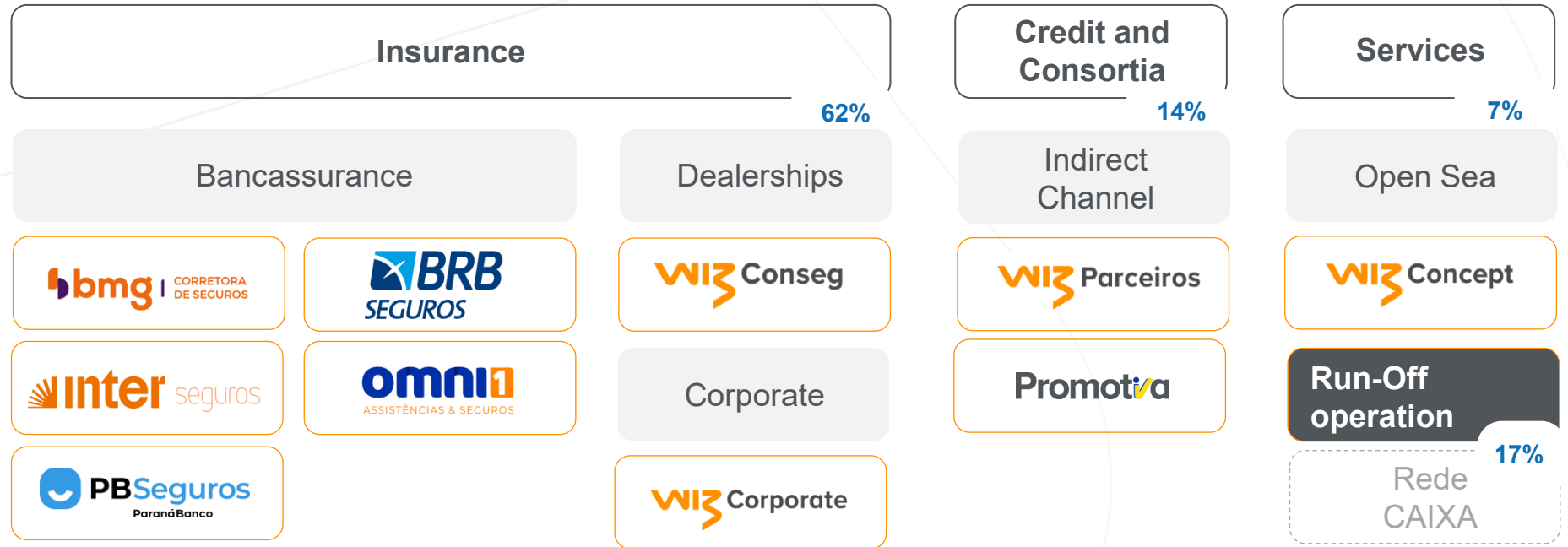


1 Robust business model, with a management method ensuring scalability

Wiz is one of the largest insurance and credit distributors in the country and operates in multiple channels through its Business Units

DIVERSIFIED BUSINESS MODEL

We operate through our Business Units, in models B2B2C and B2B2B, offering on-site, remote and digital solutions for sale and after-sales of insurance and financial products.



Our Partners

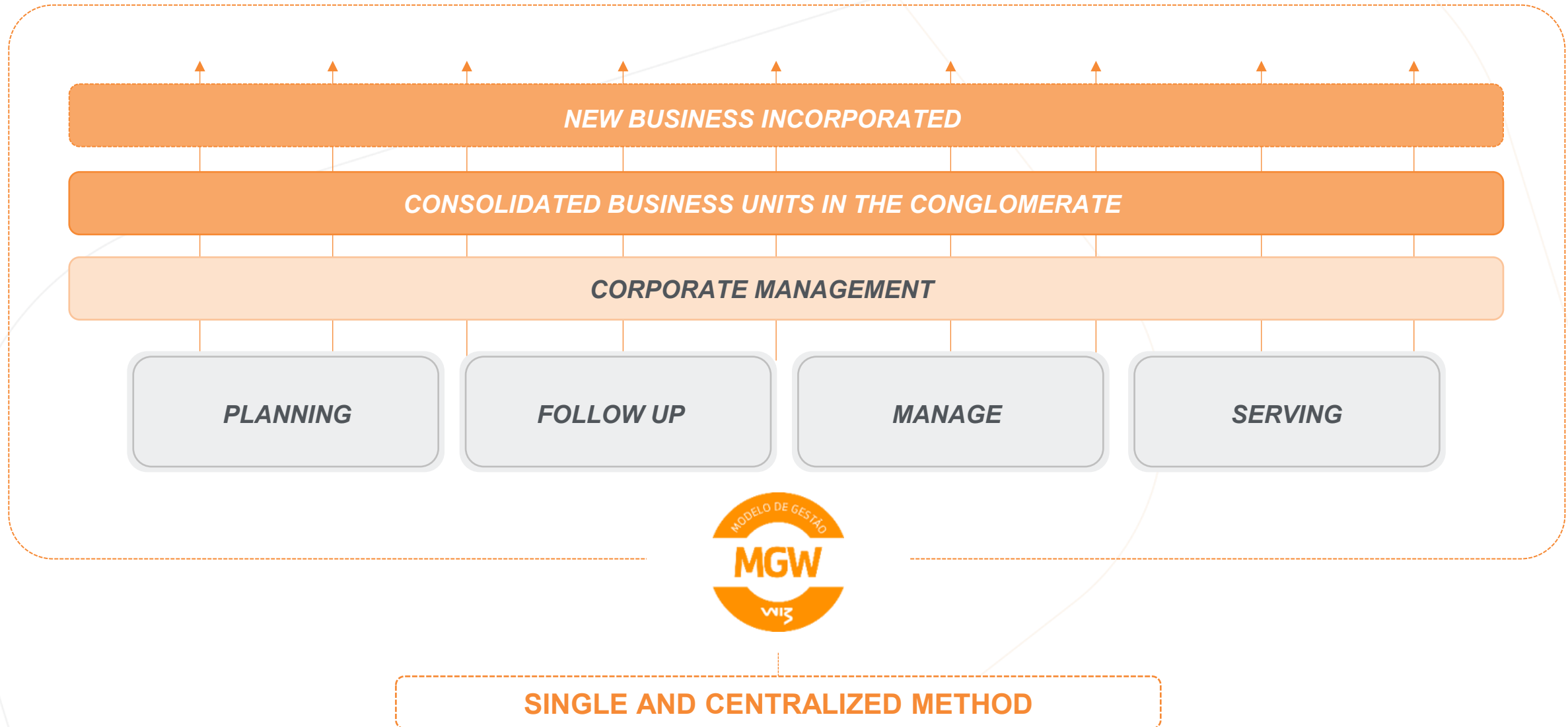


* Share of Pro-Forma Net Revenue Ex-Commissions in 9M25, still considering the Wiz Concept Business Unit as a continuing operation.

1

Robust business model, with a management method ensuring scalability

MGW is a method that ensures business management and scalability, fostering synergies without compromising the adaptability and speed of the Wiz ecosystem, getting us where we want to go



2 Track-record in distribution of **insurance products**

Successful bancassurance models attest to Wiz's ability to generate value quickly in the channels



The largest 100% digital insurance operation in the country..



The reference security operation in distribution via indirect channel.



Insurance operation specialized in multi-channel offering.

Operating Channels

- Digital

- Correspondent Banking +1,170 cobans
- Stores 834 Stores

- Correspondent Banking +1,000 Cobans
- Agencies +180 Agencies

Portfolio

10.7 million active contracts in Sep., 2025

9.6 million apolicies in Sep., 2025

301.7 thousand customers in Sep., 2025

Net Revenue

R\$167.6 million in FY24 +46.6 vs. FY23

R\$137.6 million in FY24 +37.0 vs. FY23

R\$233.4 million in FY24 +5.1 vs. FY23

Premium issued

R\$317.1 million in FY24 +50.3% vs. FY23

R\$980,0 million in FY24 +18.4% vs. FY23

R\$764.6 million in FY24 +46.3% vs. FY23

3 Expertise in the distribution of **credit** and **consortium**

Robust product portfolio, technology and wide distribution network, expanding its operations in credit distribution, exploiting the potential of leveraging results



Credit and consortium distribution, with a robust product portfolio, technology and a wide distribution network

ACTION MODEL



MAIN NUMBERS

+R\$5.4 Bn Consortiums letters sold in FY24 (+19.5% vs. FY23)

R\$31.8 m Net Revenue ex Commissions (-5.2% vs FY23)

Complete Technology Platform



Credit distribution, exploiting the potential to leverage results, being Banco do Brasil's largest network of correspondents banking

ACTION MODEL



MAIN NUMBERS

+R\$13.2 Bn Individual credit in FY24

+755 Active Cobans

R\$395.8 m Premiums issued (+56.9% vs FY23)

National Footprint

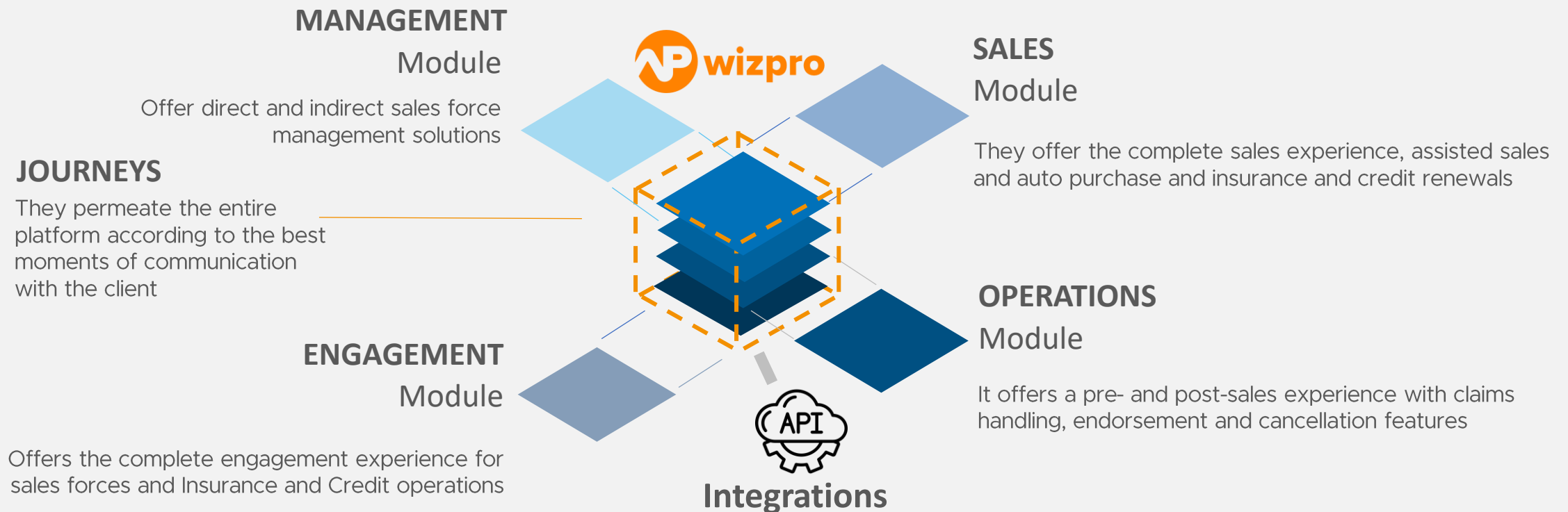


○ Cobans in production

4 Full Technology Platform

Full technology platform to operate in many branches and throughout the entire value chain of the insurance and credit markets

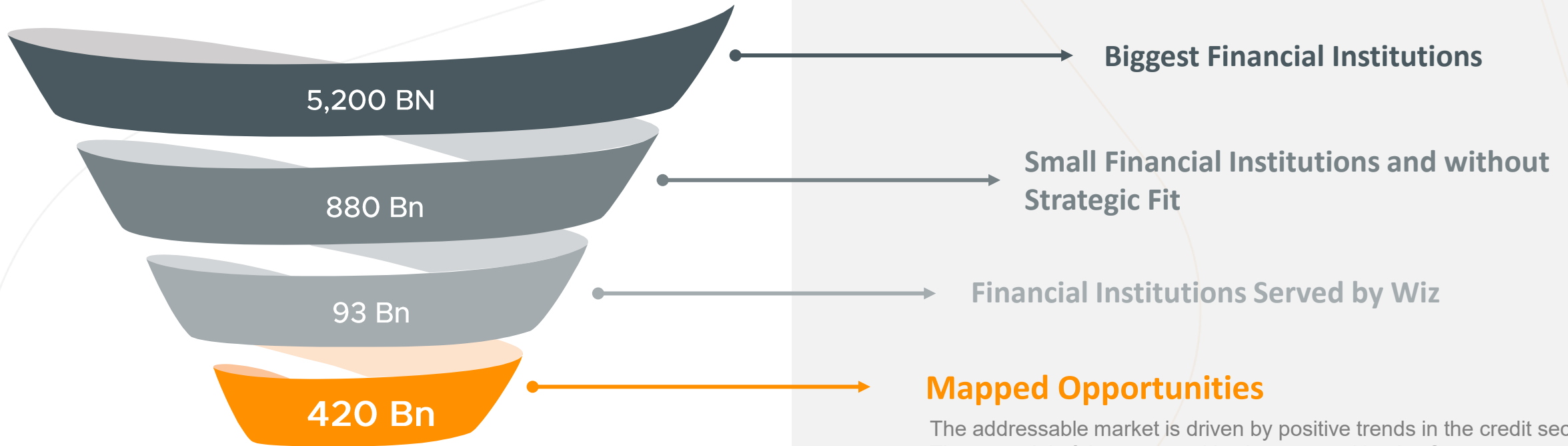
- **Purpose of the solution:** To provide the best technology experience for the sale and management of insurance, consortium and credit, guaranteeing optimization, agility and effective results for the Wiz Co distribution channels.
- **Value Proposition:** Complete solution to boost the sale and management of insurance, consortium and credit, integrating digital applications from structuring to operations in one place.



5 Inorganic growth strategy

Assertive inorganic growth strategy, resulting in combinations of accumulation and leverage model for new operations

Credit Portfolio in Brazil (SFN)¹
R\$Bn



≈ 30 institutions

Great structural opportunity to enrich our range of diversified operations

Mapped Opportunities

The addressable market is driven by positive trends in the credit sector. The potential of the opportunities is assessed by the Company according to 3 pillars:



Traffic



Context



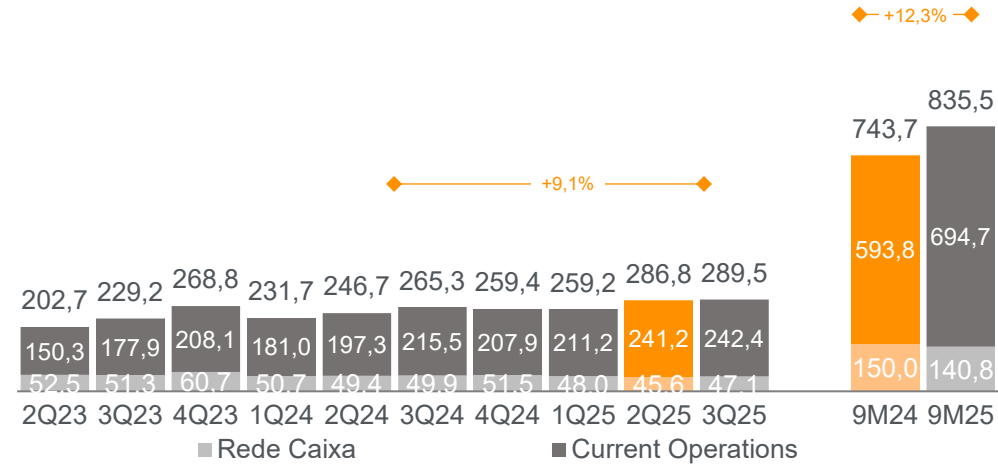
Diferenciation

(1) Source: Central Bank | Ref. sep/24. Data available in mar/25.

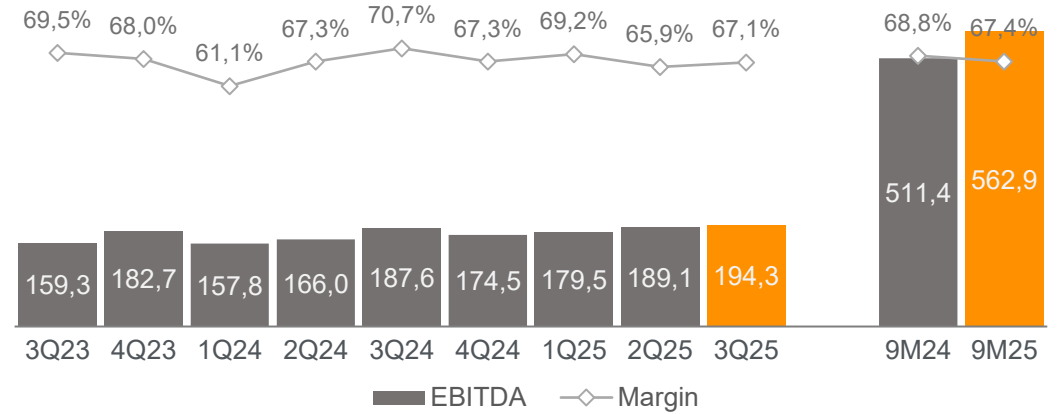
6 Solid financial performance

High operational efficiency resulting in revenue growth and solid cash generation

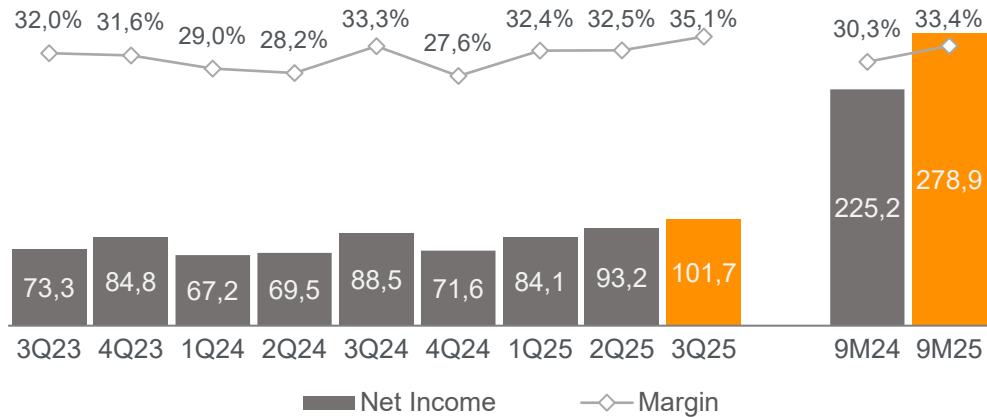
— Net Revenue, consolidated | R\$ million; Δ YoY



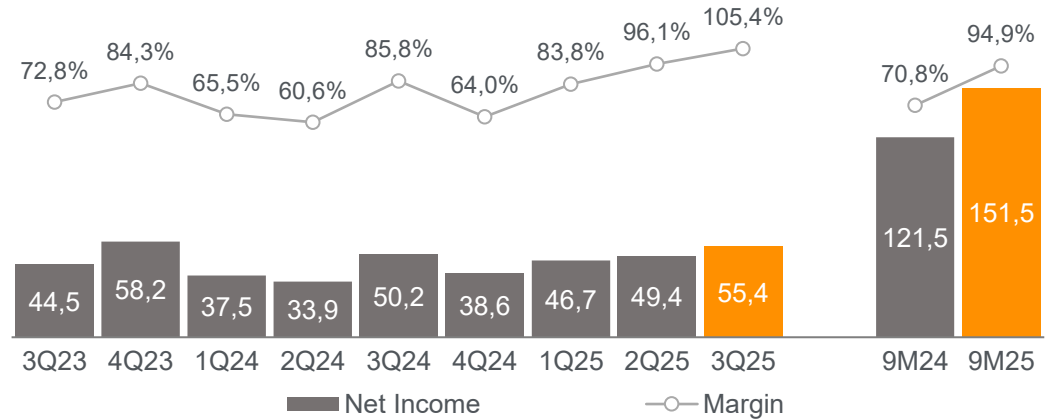
— EBITDA and EBITDA margin, consolidated | R\$ million; %



— Net Income and Net margin, consolidated | R\$ million; %



— Net Income and Net margin, parent company | R\$ million; %



6 Solid financial performance

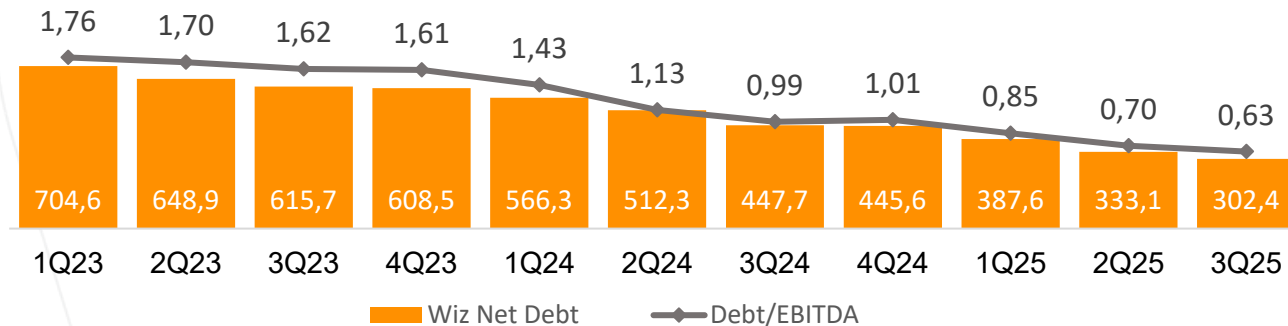
Reduction of Net Debt, with a significant impact on the Company's leverage

– Leverage metrics | R\$ million; Δ YoY

	4Q24	1Q25	2Q25	3Q25	LTM
EBITDA ¹ per interest	113,7	121,9	122,4	124,0	482,0
Debt parent company	(594,9)	(671,8)	(529,5)	(522,9)	(522,9)
Debt proportional subsidiaries	(37,7)	(32,7)	(27,6)	(24,7)	(24,7)
Cash parent company	18,7	144,0	53,6	94,1	94,1
Cash ² proportional subsidiaries	168,3	172,9	170,5	151,2	151,2
Net Debt	(445,6)	(387,6)	(333,1)	(302,4)	(302,4)

$$\text{Net Debt (302.4)} / \text{EBITDA Per interest 482.0} = 0.63x^3$$

– Dívida Líquida e Alavancagem | R\$ milhões



– Additional Comments

- Reduction of **57.1%** in the Company's Net Debt since 1Q23 (-R\$402.2 million);
- **Next steps** and opportunities:
 - ✓ Assessment of strategic M&As with high growth and profitability potential;
 - ✓ Review of the payout policy.

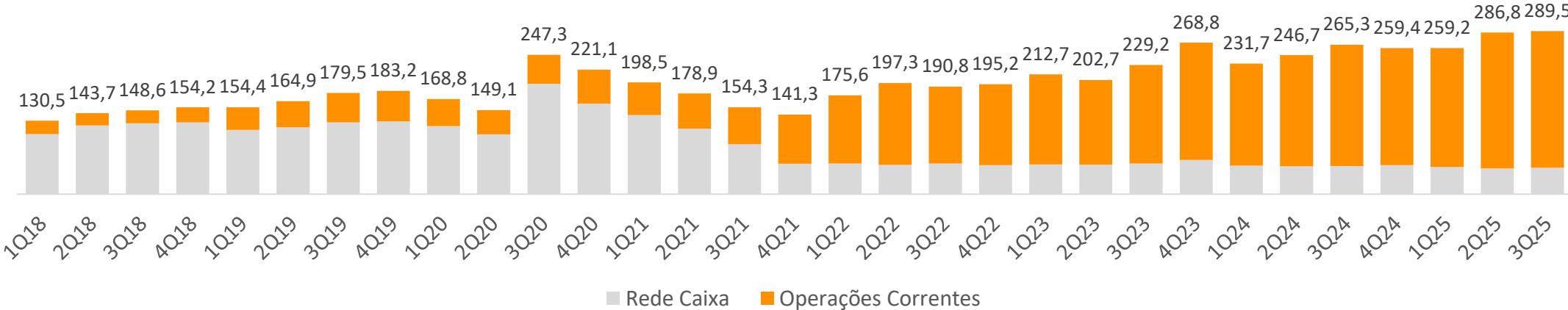
¹ Unaudited information, as per attachment 4.1 of our Results release. ² As per page 24 of the Results Release. ³ Pro forma information.

6 Solid financial performance

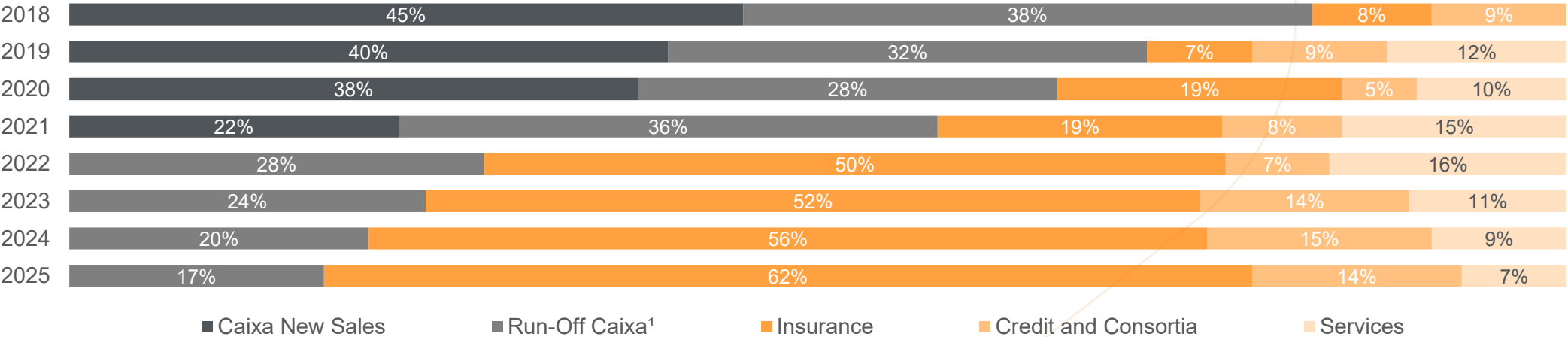
Success in the inorganic growth strategy, reflected in the evolution of Net Revenue

Company's Total Net Revenue Evolution

| R\$ million



Segments' Share of Consolidated Net Ex-Commission Revenue²



Source: the Company

Note: ¹ For the years 2018 to 2020, "Run-Off Caixa" is considered to be the Unit's Rede Wiz stock of revenue for the period. From 2021 onwards, the "Run-Off Cash" is composed only of the revenue earned on contracts sold up to February 14, 2021. ² From 2018 to 2023, the accumulated result for the year is considered.



Investor Relations

ri@wiz.co | www.ri.wiz.co

Exhibits

The page features two large, decorative, overlapping shapes. The first is an orange outline that starts at the top left, curves down and to the right, then back up and to the left, and finally down and to the right. The second is a grey outline that starts at the top right, curves down and to the left, then back up and to the right, and finally down and to the left. These shapes overlap in the center of the page.

Net Debt and Cash Flow

–Parent Company Net Debt

| R\$ million

Wiz Parent Company Net Debt (BRL MM)	3Q25	2Q25	1Q25	4Q24	3Q24
Parent Company Loans and Debentures ¹	339,3	352,7	344,5	278,4	274,0
Loan with Controlling Block	-	-	-	-	-
C.P. Parent Company Acquisitions ²	166,9	160,9	304,1	294,1	285,6
Subsidiary Loans - Int. Wiz ¹	24,7	27,6	32,7	37,7	36,4
C.P. Promotiva Acquisitions - Int. Wiz ²	16,8	16,0	23,3	22,4	21,5
Wiz Debt by Share	547,7	557,2	704,5	632,6	617,4
Parent Company Cash Balance ³	94,1	53,6	144,0	18,7	39,0
Subsidiaries Cash Balance ³	200,2	251,2	294,6	251,4	211,4
% Int. Wiz Subsidiaries Cash ⁴	54,4%	47,0%	44,0%	54,5%	51,2%
Non-Controlled Subsidiaries Cash Balance	42,3	52,4	43,4	31,2	22,5
Wiz Cash by Interest	245,3	224,1	316,9	187,0	169,7
Wiz Net Debt	302,4	333,1	387,6	445,6	447,7

–Payment Schedule (Consolidado) | R\$ million

Payment Schedule (BRL MM)	2025	2026	2027	2028	2029	2030
Loans and Debentures	10,9	90,4	168,1	114,7	101,5	46,0
Accounts Payable for Acquisitions (APV)	-	186,0	28,6	-	-	-
Total due	10,9	276,3	196,8	114,7	101,5	46,0