

2025 Annual Letter on Public Policies and Corporate Governance

CAIXA
Seguridade

CAIXA SEGURIDADE PARTICIPAÇÕES S.A.

ANNUAL LETTER ON PUBLIC POLICIES AND CORPORATE GOVERNANCE

GENERAL IDENTIFICATION

CNPJ [EIN] No. 22.543.331/0001-00 NIRE No. 53.3.0001645-3
Head office: Setor Hoteleiro Norte, Quadra 1, Conjunto A, Bloco E, Edifício CNP, 17º Andar, Asa Norte, Brasília/DF, CEP: 70701-050
Type of state-owned company: Non-wholly owned subsidiary of a public company
Controlling shareholder: Caixa Econômica Federal (“CAIXA”)
Corporate type: Corporation
Capital structure: Open
Area of activity: Holding company of the insurance sector
Chief Financial and Investor Relations Officer: Edgar Vieira Soares ri@caixaseguridade.com.br
Current Independent Auditors of the company: BDO RCS Auditores Independentes S.S. LTDA (“BDO Brasil”) / 55 (61) 3322-5190 Technician Responsible: Ismael Nicomedio dos Santos 55 (11) 99738-4634 / ismael.nicomedio@bdo.com.br
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Disclosure date: May 28, 2026

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ANNUAL LETTER ON PUBLIC POLICIES AND CORPORATE GOVERNANCE

Law No. 13,303/16, in items I, III, and VIII of Article 8, requires the preparation of this annual letter, signed by us, the members of the Board of Directors, outlining the commitments to achieve public policy objectives by Caixa Seguridade, a clear definition of the resources to be used for this purpose, as well as relevant information, particularly regarding control structure activities, risk factors, economic and financial data, management's comments on performance, corporate governance policies and practices, and a description of the composition and compensation of management. This information is detailed below.

Considering the provisions of Article 14 of Decree No. 8,945, dated December 27, 2016, Caixa Seguridade Corretagem e Administração de Seguros S.A. "Caixa Corretora," registered with Corporate Taxpayer Registry (CNPJ) under No. 38.122.281/0001-28 and Caixa Holding Securitária S.A., registered with Corporate Taxpayer Registry (CNPJ) under No. 22.556.669/0001-05, wholly owned subsidiaries of the Company, comply with the requirement established by Law No. 13,303/16 through the sharing of this annual letter.

1. Company Presentation

CAIXA, the controlling shareholder of Caixa Seguridade, is a financial institution in the form of a public company, with private law legal nature, its own assets and administrative autonomy, linked to the Ministry of Finance, governed by Law No. 4.595, of December 31, 1964. Law No. 6,404, dated December 15, 1976 ("Corporations Law"); Law No. 13.303 of June 30, 2016; Decree No. 8,945 dated December 27, 2016; and other applicable legislation, in compliance with the provisions of Article 173 of the Federal Constitution of October 5, 1988 ("FC/88"), which authorizes the direct exploitation of economic activity by the State due to relevant collective interest.

CAIXA is an institution that is part of the National Financial System and assists in the implementation of the Federal Government's policies, in accordance with the provisions of items III and V¹, of Article 4 of its Bylaws. Also according to this article, CAIXA's corporate purpose consists of engaging in banking activities, lotteries, civil pledge operations, the provision of services delegated by the Federal Government, operations in the financial and capital markets, foreign exchange operations, insurance and securities brokerage, the promotion of culture, acting as a financial agent for official housing, sanitation, and infrastructure programs, acting as a mortgage loan company to facilitate access to housing, as the operating agent and principal financial agent of the Severance Indemnity Fund ("FGTS"),

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Article 4. In addition to the duties provided for by law, CEF's corporate purpose shall include engaging in all active, passive, and ancillary banking operations, providing banking services, intermediation, and financial supply in their multiple forms, and carrying out any activities permitted to institutions that are members of the National Financial System and the Capital Markets, including through digital platforms, and it shall also be competent to:

(...)

III. To act as an instrument for the implementation of the Federal Government's public policies, to manage funds and to act as a financial agent and operator of programs delegated by the Federal Government or granted through contracts or agreements entered into with other federal entities and bodies, subject to return conditions that must, at a minimum, reimburse the operational costs of fundraising and allocated capital.

(...)

V. to provide advisory, consulting, management and administration services for economic activities, public policies, pension plans, valuation of assets and real estate properties, and other matters related to its field of activity, directly or through agreements, contracts or consortia with government bodies, entities or companies.

in fund management, and in supporting socio-environmental projects that primarily benefit the low-income population, in addition to operating in the receipt of judicial deposits, among other activities, subject to the rules and decisions of the competent authorities and the supervision of the Central Bank of Brazil (“BACEN”).

In turn, Caixa Seguridade was incorporated on May 21, 2015, pursuant to the authorization set forth in Law No. 11,908, of March 3, 2009, with the purpose of consolidating CAIXA's holdings in insurance-related activities, which encompass the businesses of insurance, open complementary pension plans, premium bonds, credit letters, assistance services, health plans and insurance, dental plans and insurance, and insurance brokerage, including any future expansions of these activities, whether organic or not, in Brazil or abroad, thereby providing efficiency in operations, scale gains in these activities and their respective operations, cost and expense reductions in the insurance segment, in compliance with the constitutional principle of efficiency (FC/88, art. 37, head provision), as well as assisting CAIXA in fulfilling its objectives expressly set forth in its Bylaws and, consequently, in implementing the pertinent public policies expressed in the Federal Constitution. Through its activities and a focused approach, it fosters the improvement of insurance and related products offered to society and the enhancement of service quality for customers, affiliates, and partners.

1.1 Caixa Corretora

Caixa Seguridade Corretagem e Administração de Seguros S.A. (“Caixa Corretora”) was incorporated on August 17, 2020, as a privately held corporation, a wholly owned subsidiary of Caixa Seguridade Participações S.A. Its operations began in 2021, after the structuring of the operational model and the selection of co-brokerage partnerships, starting to record revenue and results from that fiscal year.

The strategy of Caixa Corretora is aligned with Caixa Seguridade and, in turn, with CAIXA, regarding the public interest in the implementation of Federal Government policies, since its businesses aim to protect life and property, raise awareness about acquiring products suitable to the population’s needs, and ensure full returns to its shareholder.

Further information can be obtained in Section 1 of the Company’s Reference Form, available at: Reference Form - Caixa Seguridade.

2. Contributions to Public Policies

2.1 Delivery of Public Value

The strategy of Caixa Seguridade aims to define a clear and inspiring plan that guides the organization’s decisions towards achieving the desired future in a sustainable manner and creating value for all its stakeholders.

The Company implemented a new 2025-2030 strategy, in which it carried out a simplified revision of the 2024-2029 strategy, making tactical adjustments to ensure that the Company

remains aligned with its long-term Vision and is able to respond agilely to changes in the business environment.

The new strategy establishes a clearer alignment with the strategy of CAIXA and the invested companies, and directs the focus towards commercial actions and enhancing results.

The following elements comprise the Strategic Identity of Caixa Seguridade:

- Purpose: Contribute to the well-being of people and the achievement of their dreams.
- Vision: To be the main choice of Brazilians in the insurance market, with personalized, agile, and innovative service, returning profitability and value to society.
- Corporate Values:
 - o Customer focus: We prioritize the needs and expectations of customers in all decisions and actions.
 - o Innovation: We are creative, adaptable, and seek original solutions to challenges.
 - o Excellence: We constantly strive for improvement and quality in everything we do through continuous learning.
 - o Integrity: We act with honesty and ethics in all situations.
 - o Collaboration: We work as a team and respect and value the diversity of ideas and outlooks.
 - o Sustainability: We act in contribution to Sustainable Development, promoting solutions with a positive impact on the economy, society, environment, and climate.
 - o Transparency: We work with transparency in communication with all stakeholders;

To achieve the long-term vision, Caixa Seguridade's corporate strategy for 2025-2030 is based on eight major challenges, distributed across four business outlooks, the achievement of which is measured through indicators and strategic projects:

- Financial or value outlook:
 - o Ensuring sustainable results and efficiency: aims to ensure the sustainability of Caixa Seguridade, strengthening productivity growth and the generation of economic value for its shareholders.
- Customer perspective:
 - o Expand the customer base: seeks to strengthen the market presence of Caixa Seguridade through increased penetration in CAIXA's customer base and the loyalty of existing customers;

- o Achieve excellence in sales and after-sales journeys: aims to transform the consumption experience, with a focus on the customer, in all its phases, through the qualification of relationships, agility in problem-solving, and commitment to customer satisfaction.

- Outlook of internal processes:

- o Offer innovative channels and products that meet customer needs: seeks to develop new relationship channels and improve existing channels, as well as expand the product portfolio through innovation and filling gaps based on a deep understanding of the specific profiles and needs of consumers and clients;

- o Strengthen the brand in the markets where Caixa Seguridade operates: aims to enhance brand recognition and trust in the market where Caixa Seguridade operates through the construction of a clear and cohesive identity, and a strong connection with consumers;

- o Develop practices and businesses with a positive social, environmental, and climate impact: seeks to enhance the maturity of Caixa Seguridade in Sustainability, with its gradual incorporation into the processes and insurance business, proportionally to its operating model and in contribution to the fair transition of society to a new economy: solidarity-based, inclusive, low-carbon, and with biodiversity preservation.

- Learning and growth outlook:

- o Strengthen governance, communication, and people: aims to promote the optimization and transparency of decision-making processes, value and develop people, and enhance internal and external communication through open and effective dialogue;

- o Boost the digital transformation of Caixa Seguridade: aims to promote a cultural change through the enhancement of digital skills at both the individual and organizational levels, and to drive the adoption of digital technologies in the development of innovative solutions to overcome organizational challenges and create value for the customer.

Pursuant to §2 of Article 8 of Law No. 13,303/16, Public Policies shall be understood as “any obligations and responsibilities assumed by public companies and mixed-economy companies that engage in economic activities under conditions different from those of any other private sector company...”

Caixa Seguridade, aligned with the public interests of CAIXA as a financial system agent and executor of public policies, offers, through its invested companies, insurance products and services suitable to these objectives.

Some of the products offered are associated with social programs of the Federal Government, such as the *Minha Casa Minha Vida* Program and the National Support Program for Micro and Small Businesses (“PRONAMPE”), offering more affordable coverage aligned with the needs of the beneficiaries.

Driven by the goal of promoting inclusion and financial education through Assistance

products, insurance, and Private Pension, which protect the family and present and future assets, the Company remains aligned with CAIXA's principles in the pursuit of ensuring personal and asset protection for all Brazilians.

Caixa Seguridade's portfolio offers low-cost products aimed at providing financial protection for people living in economic vulnerability, becoming an important tool for social inclusion; among them, it is worth mentioning:

- **Amparo: Single Payment (SP) microinsurance**, with premiums ranging from BRL 40 to BRL 80, which can be contracted by an Individual, whether or not they have an account at CAIXA, and who is at least 16 (sixteen) years old and at most 70 years old. It includes individual funeral assistance and basic food basket assistance.
- **Rapidex Assistance**: It consists of a group of assistances that include services for homes, cars, and motorcycles in a quick and agile manner, such as roadside assistance, towing, locksmith, tire change for cars, and towing for motorcycles; hydraulic, electrical, locksmith, and glazier labor for residences; and monthly drawings.
- **Rapidex Women Assistance**: Ensure women receive specialized and exclusive assistance services, offering the main benefits found in vehicle, home, and life insurance policies, without the need to purchase insurance coverage. Moreover, it allows the holder to compete for prizes through monthly drawings throughout the entire term of the title. In addition to all the assistance for home, car, and motorcycle, it offers exclusive assistance for women, such as nutritional assistance (specialized information on nutrition, menu models, etc.); education portal (revision of subjects, exercises, online teachers, etc.); and support for women (legal guidance, safe channel, urgent protective measures, referral to protection services).
- **Premium Bonds - Cap Ganhador**: Designed to help promote a culture of financial planning, it aims to provide a way to save by purchasing premium bonds and also offers the chance to win prizes through monthly drawings.
- **Residencial Fácil Insurance**: It covers the main protections for home property, providing security for the house and the well-being of the family. This insurance guarantees protection for the property and the internal objects, including the possibility of activating various assistance services, such as locksmith, plumber, electrician, unclogging, and glazier. In the case of a covered event, house cleaning, house guarding/surveillance, moving and furniture storage, temporary roof coverage, lodging, restaurant and laundry expenses, early return, vehicle recovery, urgent message transmission, information service, as well as monthly raffles.
- **Rapidex do Bem Assistance**: Product with Assistance for cars, motorcycles similar to the Traditional, Extended Home, and Funeral Assistance products. Additionally, 1% of the profit from this product will be donated to a Non-Governmental Organization (NGO).
- **Consórcio da Gente**: Credit Letters for low-income customers with payment installment

facilities that enable, through self-financing, individuals with a monthly family income of up to BRL 7,000 reais and micro-entrepreneurs with annual revenue of up to BRL 360,000 to acquire real estate and light vehicles, with reduced installments and extended terms, promoting customer access to the product.

- **Prev Mulher Private Pension:** For the woman who wants to invest in the future, take even better care of herself and her family, and ensure, in addition to financial planning, specific assistance for her needs, as well as special coverage to better care for her health. In addition, it offers assistance such as gynecological consultation with a Pap smear test and Hello Med – price reductions of up to 65% on medical and dental consultations for the client, spouse, and children up to 21 years old, as well as assistance aimed at serving trans women.
- **Life Insurance:** New Life Insurance option for CAIXA customers who are company administrators/partners, available in monthly payment, advance payment, or single payment options.
- **Home Insurance:** provision of assistance plans and services with nationwide coverage.
- **Rapidex MEI Assistance:** Product that offers assistance enabling the entrepreneur to take even better care of their business, as well as participate in monthly raffles. The MEI entrepreneur can count on traditional Assistance for Residence and Vehicles (car and motorcycle) as well as assistance for their business, such as Technological Assistance and Financial Consulting.

In 2025, the Company continued structuring new differentiated products in the market and revision of the portfolio. Among the main releases, we highlight:

- The **Debt Zero Unemployment Protection insurance** offers coverage for income loss due to involuntary unemployment, guaranteeing payment of up to three installments of the contract, with a limit of BRL 2,000.00 per installment. The product also offers assistance services for homes and job placement, including resume preparation, psychological counseling, and access to job opportunities, providing financial protection and support for quality of life.
- **Income Loss Protection** provides coverage for accidental death, with indemnities ranging from BRL 20,000 to BRL 2 million, and protection against income loss due to involuntary unemployment or temporary or total physical disability caused by accident or illness, guaranteeing up to 6 monthly installments with amounts between BRL 500.00 and BRL 5,000.00, according to the client's choice. The product contributes to economic inclusion, social stability, and risk reduction of exclusion, aligning with the social pillar of sustainability.
- The **Prev Mulher** and the **Seguro Vida Mulher** now serve all women, including trans women, with a flexible coverage structure: a basic protection combined with additional options, allowing customization according to the life stage and the policyholder's needs. The portfolio also incorporated assistance focused on health and social protection, such as discounts on medical consultations and exams and support for women in situations of domestic violence.

- **Viagem Protegida Insurance:** 100% digital enrollment, with national and international plans, comprehensive coverage including medical, hospital, and dental expenses, trip cancellation, loss or damage to luggage; and differentiated assistance such as 24-hour telemedicine, concierge, legal guidance, support in case of document loss, pet accommodation, and access to the VIP lounge, according to the contracted plan.
- **Rapidex + CAIXA Tag** includes the vehicle tag, which automates payments at tolls, parking lots, drive-thrus, car washes, and gas stations, in addition to a range of assistance services, offering the main benefits of Rapidex related to home, motorcycle, and car services. The product includes raffles worth BRL 10,000 (ten thousand reais) throughout the entire term of the bond.
- **X Cap Singular:** single payment title, aimed at the Singular wallet audience, with different terms ranging from 12 to 96 months. It has a minimum value of BRL 5,000 and a maximum of BRL 100,000. The customer participates in monthly drawings and can win up to 20 times the value of the bond.
- **X Cap Empresarial:** single payment title, aimed at the corporate audience, with differentiated terms ranging from 12 to 96 months. Has a minimum value of BRL 5 thousand and a maximum of BRL 100 thousand. The customer participates in monthly drawings and can win up to 20 times the value of the bond. The bond may be given as collateral in credit operations.
- **Performance in the Secondary Market of Credit Letters:** Availability of a feature on the Credit Letters portal for registering the sale of canceled or delinquent shares in credit letters.
- **Home Insurance:** inclusion of optional water damage coverage, provision of assistance for victims of domestic violence in all plans, and an option for guaranteed renewal so that the client avoids being left without coverage due to lack of response in the renewal process.
- Inclusion of Domestic Violence Assistance in the **Caixa Home Insurance and Exclusive** products, in all assistance plans: Basic, Plus, Special, and Special+. This unprecedented Assistance in the Brazilian market includes the following services for policyholders who are victims of physical, psychological, sexual, patrimonial, and moral violence: Psychological Support, Legal Support, and Social Assistance.

With 165 years of history, CAIXA is the largest Brazilian bank in number of customers, with 157.2 million account holders and savers. There are more than 84,000 CAIXA employees, in addition to interns, apprentices, contractors, and partners serving the Brazilian population.

CAIXA also has the largest distribution network in Brazil, with 24,800 physical service locations as of December 31, 2025, totaling nearly 3,900 branches and service points, over 20,900 CAIXA Aqui banking correspondents and Lottery Outlet units, 21,800 exclusive self-service machines, as well as service points such as trucks and boat branches and Banco 24 horas Network terminals.

Caixa Seguridade is one of the leading companies in the insurance sector in Brazil,

offering insurance in the mortgage, credit life, life, home, business, among others. The Company operates mainly through the bancassurance² system in the CAIXA distribution network ("Balcão CAIXA").

Caixa Seguridade values the sustainable development of the insurance market, offering products and channels tailored to customers' needs, with transparency and information dissemination, and a commitment to continuous process improvement, aware of its role in the social and economic development of the Brazilian population. The insurance products and services offered by the Company are aligned with the public interest of CAIXA, an agent of the financial system and executor of public policies. Accordingly, both Caixa Seguridade and its Invested Companies are engaged in disseminating information that highlights the importance of insurance products for social welfare, demystifying the concept and contributing to a more conscious and critical society.

One of Caixa Seguridade's main competitive advantages is the exclusive right it holds, until 2050, renewable for successive periods of 35 years, to access CAIXA's customer base and to economically exploit the "CAIXA" brand and the network of its own branches, lottery outlets, banking correspondents, Internet Banking, CAIXA Tem, ATMs, and other CAIXA distribution channels.

As one of its strengths, the Company believes there is significant potential for increased penetration of insurance products within CAIXA's customer base, given the relevance of the CAIXA brand and its leading position in segments such as mortgage loans. The management of Caixa Seguridade understands that these fundamentals, combined with the commercial model, have been essential for the increased penetration of insurance products within the CAIXA customer base.

Regarding the pricing process, the Company and its Invested Companies consider the revenue and cost structure of each product, aiming for a balance between value generation for the customer and for the said companies, offering products under competitive conditions and in accordance with the best market practices.

Still within the scope of commercial strategies, the "Sales Team Program" created by Caixa Seguridade stands out with the following objectives:

- Recognize the sales performance of insurance products;
- Mobilize teams by engaging employees in the trading of insurance products and services, recognizing the best individual and collective performances, identifying result dispersion, and promoting best practices;
- Measure the quality marketing of products, aligned with strategic objectives;
- Qualify sales to increase customer satisfaction and reduce cancellations, chargebacks,

² It is defined as a partnership between a bank and an insurance company, so that the insurance company can offer and market its products through the bank's distribution channels.

and complaints.

Another relevant aspect to consider relates to investment in training, aiming at improving sales skills and customer satisfaction. The Company conducted nationwide training sessions, with more than 290 thousand participations, including CAIXA employees and partner network members, namely: CAIXA Aqui and Lottery Outlet Correspondents.

By the end of 2025, the Program maintained a high level of engagement, ending the year with 25,009 employees and 4,585 qualified partners.

In the year 2025, the Company reached a total of 12.9 million customers, highlighting growth of 42.6% in Assistance, 16.6% in Credit Letters, and 15.9% in Premium Bonds.

In the constant evolution of the sales process of its products, Caixa Seguridade maintains its prominent market leadership position in mortgage insurance.

Considering the segments regulated by the Superintendence of Private Insurance (“SUSEP”), among insurance written premiums, contributions received of private pension, and collections of premium bonds, BRL 37.8 billion were billed in the year.

These results reflect the set of solutions that the Company offers to the market, such as portfolio expansion, continuous improvements in customer journeys, product sales systems, and information management.

Finally, it is worth highlighting that Caixa Seguridade, in the daily planning and execution of its activities, seeks to ensure the financial sustainability of the company without relinquishing social responsibility, which serves as a basis for its actions, contributing to the achievement of the desired results of public policies aimed at improving the overall conditions of society.

Further information can be obtained in section 1 of the Company’s Reference Form, available at: [Reference Form - Caixa Seguridade](#).

2.1.1 Caixa Corretora:

Within Caixa Corretora, the sale of Corporate, Large Risks, Rural, and Automobile Insurance through Co-brokers, who have been operating in the CAIXA distribution network since 2021. Enables the commercialization of insurance products that, strategically, are not offered by Caixa Seguridade’s partners, complementing its portfolio, as described below:

- Auto Insurance: Protection for car, truck, or motorcycle against theft/robbery, fire, and collision, with additional services (24-hour assistance, reserve car, safe return, home assistance, among others). Simplified contracting through the Multicálculo (MDS) platform, with simultaneous quotes from up to 6 insurers.
- Rural Insurance: It protects the producer against losses, especially due to adverse weather

events, and can serve as collateral for financiers and investors. It covers agricultural and livestock activities, assets, products, and credit for marketing.

- Corporate multiple peril insurance: Indemnifies, up to the maximum indemnity limit (LMI) provided in the policy, losses duly proven due to damage to the insured property, resulting from the risks covered in the general and special conditions.
- Equipment insurance: Holds the asset given as collateral in a credit operation for Legal Entities at CAIXA. Provides basic coverage for fire, lightning, and explosion.
- Builder's guarantee insurance (SGC): Guarantees the completion of the construction until the obtaining of the "Habite-se" (Certificate of Completion of Works) and not a simple indemnity, except in the case of total impossibility of completion by the insurer and provided that it is agreed upon between the insurer and the policyholder.
- Post-delivery guarantee insurance (SGPE): Covers damages related to Article 618 of the Civil Code and Article 26 of the Consumer Protection Code, including maintenance and repair costs due to malfunction and construction inadequacies, defects and failures in materials, finishing, and design (except structural damages). Term of 5 years from the "Habite-se" enforceable when the builder refuses to act and fulfill responsibilities towards the Individual/Legal Entities purchasers of the units in the development.
- Engineering Risk insurance: Provides coverage for claims arising from engineering risks, mitigating impacts that could compromise the progress and completion of the works. Compensates for damages caused by accidents occurring during execution, resulting in damage or destruction of civil engineering works, effective throughout the entire construction phase of the project.

Among the actions conducted in 2025, the highlights are as follows:

- Participation, in partnership with CNSeg and SEPPI, in a multidisciplinary working group aimed at strengthening sustainability and innovation practices in the insurance sector. As a result of this initiative, the Practical Guide for the project "Insurance and Premium Bonds for Concession Contracts and Public-Private Partnerships (PPP)" was developed and launched, officially presented at COP30, held in November 2025. The material consolidates guidelines, best practices, and recommendations aimed at promoting collaborative models between the public and private sectors.
- In the Home Insurance segment, growth of approximately 67% was driven by the expansion of the base of partner construction companies, contacted and integrated into the operation.
- For Insurance linked to the Rural segment, conducting road shows with Insurers, ensuring the offer of more advantageous products to customers and aligned with CAIXA's guidelines, increasing competitiveness in the sector.
- Participation in the main agricultural fairs in the country, strengthening institutional presence

and relationships with the sector.

- Participation in Agribusiness events, which brought together Agro Service Units nationwide.
- Significant commercialization in new specialized sectors such as Transportation, D&O, Aeronautics, and Operational Risks.
- Replacement of MDS's multi-calculation platform, promoting the modernization of Cocorretora's Information Technology infrastructure in the marketing of Auto Insurance. The update enhanced the efficiency and reliability of sales, after-sales, and support processes, contributing to a faster and more integrated experience for customers and partners.
- Caixa Corretora, in partnership with the User Experience (UX) team of the controlled company CAIXA, developed the sales journey for Auto Insurance on the *plataforma.caixa* channel, aiming to expand the product offering in new channels and strengthen the customer experience. Usability tests were conducted throughout the development process, which confirmed the effectiveness of the proposed journey and its adherence to best navigation practices, resulting in a more intuitive, agile, and conversion-oriented flow.

Launch of incentive campaigns for the commercialization of the Automobile Insurance product, aiming to boost sales in the CAIXA distribution network. The initiatives called 'Accelerate and Win' and 'Sell and Win' promoted the distribution of incentives to the Units and engaged employees, encouraging commercial mobilization and increasing the product's visibility.

2.2 Statement of Funds

The operation of Caixa Seguridade and Caixa Corretora is fully funded by the generation of operational cash flow, whose main sources are those derived from investments in holdings, brokerage or intermediation revenues, and fees for access to the CAIXA distribution network and use of the brand, as a result of the Company's right to economically exploit access to the CAIXA distribution network for the purpose of distributing and selling insurance products.

2.3 Adherence to the SDGs and ESG initiatives

2.3.1 Sustainability Practices

Caixa Seguridade aims to improve the Insurance Business, aligning itself with the "new economy" that prioritizes inclusion, low carbon emissions, and biodiversity preservation.

In the face of a global scenario that demands effective solutions to challenges related to climate change, social inequality, and ethical governance, Caixa Seguridade integrates sustainability into its operations and strategic decisions, reinforcing its commitment to investors, customers, and society.

2.3.2 Adherence to Voluntary Commitments in Sustainability

In 2025, Caixa Seguridade maintained its adherence to the voluntary commitments made in 2024, reaffirming its alignment with internationally recognized principles and good corporate sustainability practices. The Company remained a signatory of the UN Global Compact, reinforcing its commitment to the ten principles related to human rights, labor relations, the environment, and anti-corruption, integrated into its strategy, risk management, and responsible business conduct.

The Company also maintained its participation in the Racial Equity Pact, an initiative that promotes racial equality and addresses inequalities in the Brazilian corporate environment. This commitment reflects Caixa Seguridade's purpose of fostering a more diverse and inclusive work environment, with positive impacts on human rights and the reduction of social inequalities.

Also in 2025, Caixa Seguridade expanded its role in sustainability by joining the Brazilian Business Council for Sustainable Development, strengthening its participation in strategic discussions on sustainable development, climate, governance, and social inclusion, in collaboration with business leaders and international benchmarks.

In the same period, the Company became a signatory of the Principles for Sustainability in Insurance, an initiative of the United Nations Environment Program aimed at the insurance sector, reinforcing the incorporation of environmental, social, and governance aspects in risk management, product development, and relationships with customers and partners.

These initiatives demonstrate Caixa Seguridade's strategy to strengthen its governance and its contribution to sustainable development in a consistent manner and aligned with recognized standards.

2.3.3 Strengthening Governance and Sustainable Planning

Aligned with its Strategic Planning, the Executive Board approved the 2025-2026 Sustainability Plan, which establishes goals and indicators aimed at the progressive incorporation of sustainable processes. The plan aims to improve the insurance business, aligning with the "new economy," which prioritizes inclusion, low carbon emissions, and biodiversity preservation.

2.3.4 Social, Environmental and Climate Management

In the environmental and climate pillar, the year featured significant milestones, such as the offsetting of emissions through the acquisition of carbon credits, the completion — with external verification — of the GHG Emissions Inventory, and the disclosure of information in the Brazilian GHG Protocol Program, reinforcing transparency and climate governance. There were also significant structural advances, such as the approval of the Sustainability Plan 2025–2026.

As part of its activities at COP30, Caixa Seguridade inaugurated an exclusive area at the Ver-o-Peso Branch in Belém (PA), in addition to coordinating and publishing five new studies, in collaboration with its invested companies, on climate risks and opportunities, thereby reinforcing the Company's strategic alignment with the challenges and opportunities of the climate transition. The Company also engaged in discussions at Casa do Seguro and formalized memberships in CEBDS and the Principles for Sustainable Insurance (PSI), strengthening its environmental governance.

2.3.5 ESG Practices Disclosures and Reporting

In the years 2015, 2016, and 2017, Caixa Seguridade disclosed its information through CAIXA's Sustainability Report. In 2018, it began publishing its own report according to the Global Reporting Initiative (GRI) methodology.

Starting in 2021, with the company's initial public offering, the document began to follow the Sustainability Accounting Standards Board (SASB) Standards guidelines, which allowed for greater robustness in the disclosure of financial information related to sustainability analyses.

The Integrated Report is a document prepared annually and published in the year following the fiscal year to which it refers. In this format, Caixa Seguridade's Integrated Report for the fiscal year from January 1, 2024, to December 31, 2024, was published in 2025 and demonstrated, once again, the Company's transparency, integrity, and commitment regarding the prioritized climate, social, environmental, and governance aspects.

As a fundamental part of the publication of an Integrated Report, the Caixa Seguridade document was submitted to independent auditors, complying with the guidelines of Resolution No. 14 of the Brazilian Securities and Exchange Commission (CVM), dated December 9, 2020, which follows CPC Guidance No. 9 – Integrated Report, issued by the Accounting Pronouncements Committee (CPC), who provided assurance of the document and ensured the accuracy and transparency of the reported information. The audit contracted by Caixa Seguridade for the fulfillment of this purpose was BDO RCS Independent Auditors SS Ltda.

The Report reflects Caixa Seguridade's Social, Environmental and Climate Responsibility Policy (PR SAC) and is available for consultation on the Company's Investor Relations website at: [Sustainability - Caixa Seguridade](#).

The document complies with the State-Owned Companies Law (Law 13,303/2016) and reports the Sustainable Development Goals (SDGs), outlined through the Impact Matrix of the Company's material topics.

The Material Topics and the defined SDGs are:

MATERIAL TOPIC	S D G
Attraction, development and retention of employees	8 – Decent Work and Economic Growth
Diversity, inclusion, and equity	5 – Gender Equality and 10 – Reduced Inequalities
Financial Education, accessibility of products, services, and positive impacts on Human Rights	5 – Gender Equality and 10 – Reduced Inequalities
Climate Strategy	13 – Action against global climate change
Ethics, Integrity and Compliance	16 – Peace, Justice and Strong Institutions
Innovation and resilience in business	9 – Industry, Innovation and Infrastructure
Product and service quality	8 – Decent Work and Economic Growth
Transparency and relationship with priority audiences	16 – Peace, Justice and Strong Institutions

The companies of the Caixa Seguridade group issue their own Sustainability Reports, allowing them to demonstrate a high level of maturity in governance, sustainability, and strategic management, as well as the value generated in the short, medium, and long term by the entire group.

Caixa Corretora, in the Institutional Strategic Planning (PEI 2025-2030), shared with the controlled company, defined Sustainability as one of its values, acting in contribution to sustainable growth, promoting solutions with a positive impact on the economy, society, environment, and climate.

In this conception, the company seeks to enhance its maturity in sustainability, with its gradual incorporation into the processes and insurance business, proportionally to its operating model and in contribution to the fair transition of society to a new economy: solidarity-based, inclusive, low-carbon, and with biodiversity preservation.

3. Corporate Governance

3.1 Corporate information and corporate governance

The business model of Caixa Seguridade includes the commercialization of products³ in

³ i) mortgage insurance and home insurance, through XS3 Seguros S.A., in partnership with Tokio Marine; (ii) assistance services, within the scope of XS6 Assistance S.A., in partnership with USS Managed Solutions S.A. ("Tempo"); (iii) credit letters, from XS5 Administradora de Consórcios S.A., in partnership with CNP; (iv) premium Bonds, through XS4 Capitalização S.A., in partnership with Icatu - these partnerships add to the announcement held on December 2020 regarding the products of (v) life Insurance, credit life, and supplementary private pension, within the scope of Holding XS1 S.A., in partnership with CNP.

CAIXA bancassurance, through companies in which it holds equity interests, as well as through the activities of Caixa Corretora and its co-brokerage partnerships.

At the end of the fiscal year, the Company held a direct interest in the companies Caixa Holding Securitária S.A. (“Caixa Holding”), Caixa Seguridade Corretagem e Administração de Seguros S.A. (“Caixa Corretora”), XS5 Administradora de Consórcios S.A. (“XS5” or “Caixa Consórcio”) and XS6 Assistência S.A. (“XS6” or “Caixa Assistência”), as well as in Holding XS1 S.A. (“XS1” or “Caixa Vida e Previdência”) and in the company CNP Seguros Holding Brasil S.A.

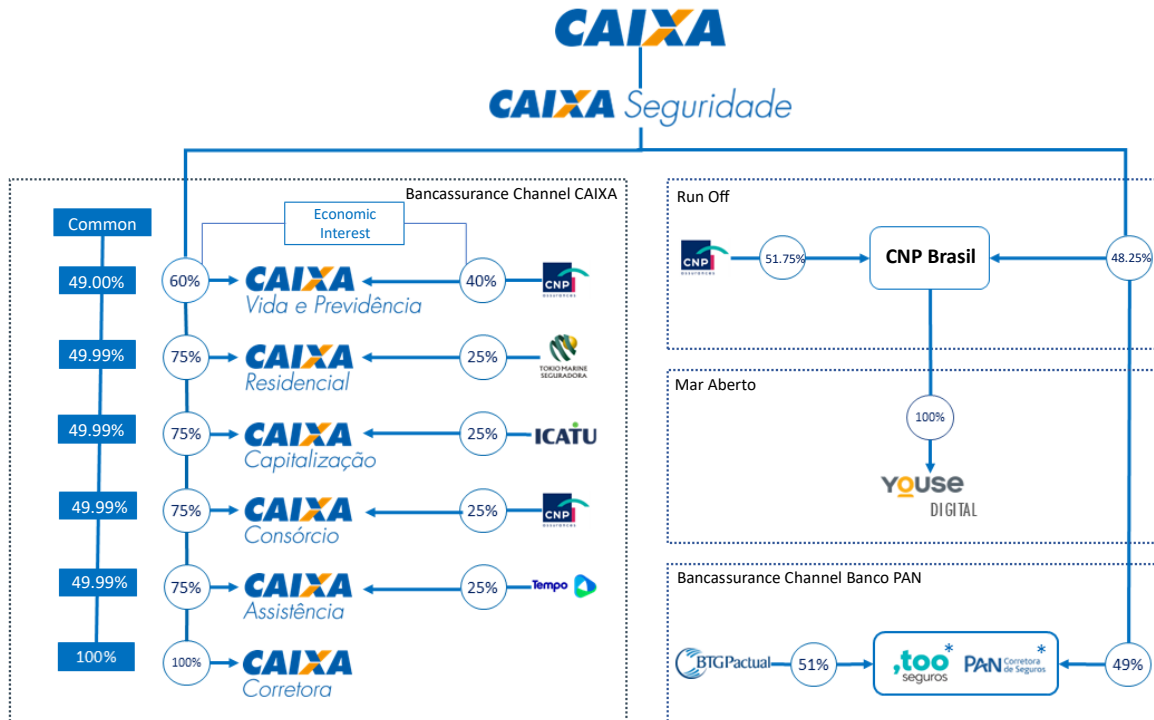
Caixa Corretora is a corporation, a wholly-owned subsidiary of Caixa Seguridade, and its corporate purpose is (i) to hold interests in other companies, national or foreign; (ii) advisory and consulting services in the insurance sector; and (iii) brokerage and management of insurance in all modalities permitted by current legislation, supplementary private pension plans, premium bonds, units of credit letters, assistance services, health and dental plans, as well as any contracts distributed or marketed within CAIXA’s distribution network or outside CAIXA’s distribution network.

Caixa Corretora acts as the proprietary broker of the Caixa Seguridade Group in the various lines of business operated, as well as having operational agreements with co-brokerages to operate in the following segments:

- Insurance products: MDS Corretora e Administradora de Seguros S.A.;
- Automobile: MDS Corretora e Administradora de Seguros S.A.;
- Health and Dental: Alper Consultoria e Corretora de Seguros S.A.; and
- Major Risks and Corporate: Willis Affinity Corretores de Seguros Ltda.

Caixa Holding Securitária S.A., a wholly-owned subsidiary of Caixa Seguridade, has holdings in Too Seguros S.A., Pan Corretora de Seguros Ltda., XS3 Seguros S.A. (“XS3” or “Caixa Residencial”), and XS4 Capitalização S.A. (“XS4” or “Caixa Capitalização”).

The corporate structure of Caixa Seguridade is summarized below:



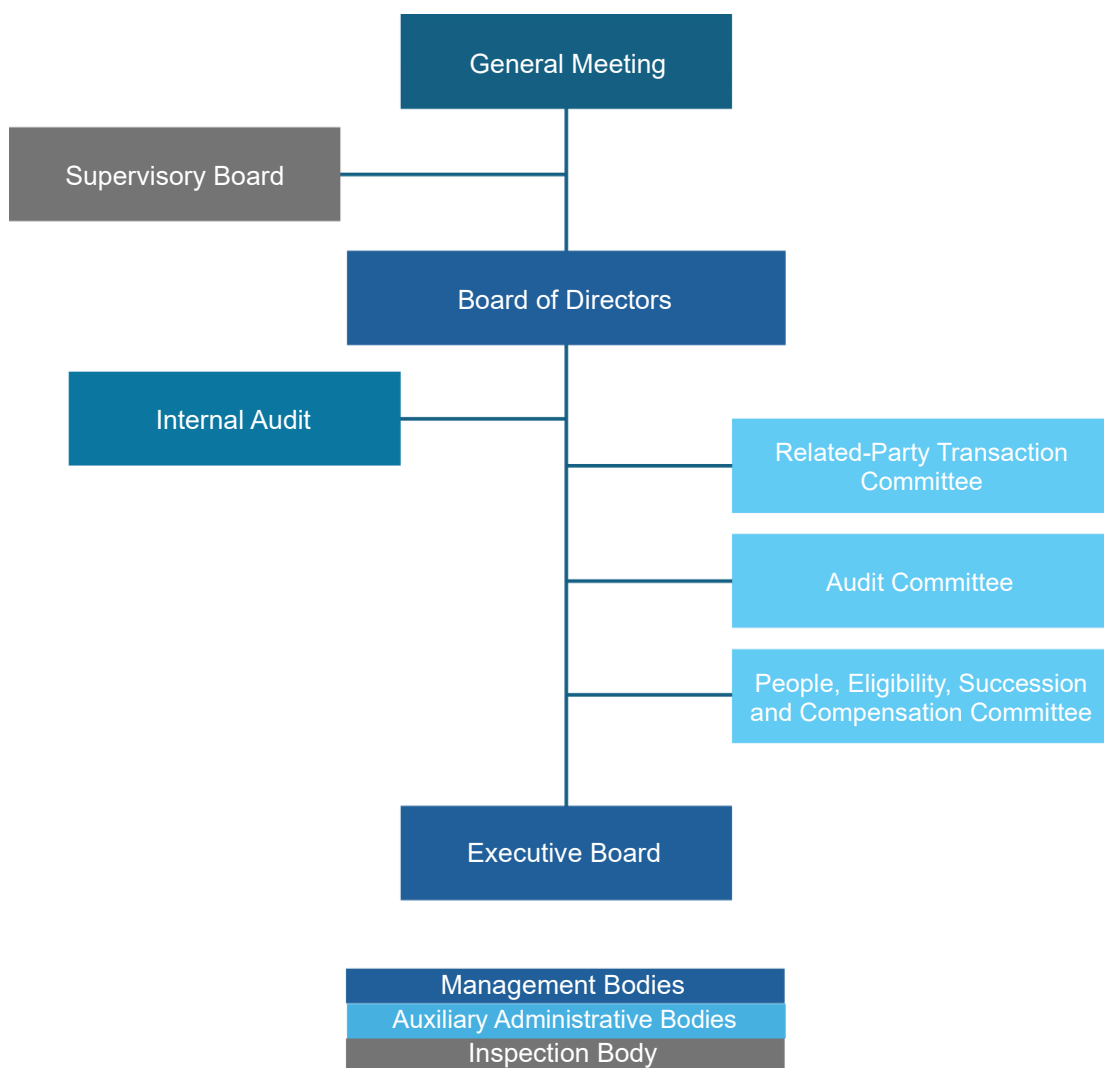
* Invested Companies through Caixa Holding Securitária (paper company)

Further information about the history and current configuration of the corporate holdings can be obtained in Caixa Seguridade’s Reference Form, especially in Section 1.1, available at [Reference Form - Caixa Seguridade](#).

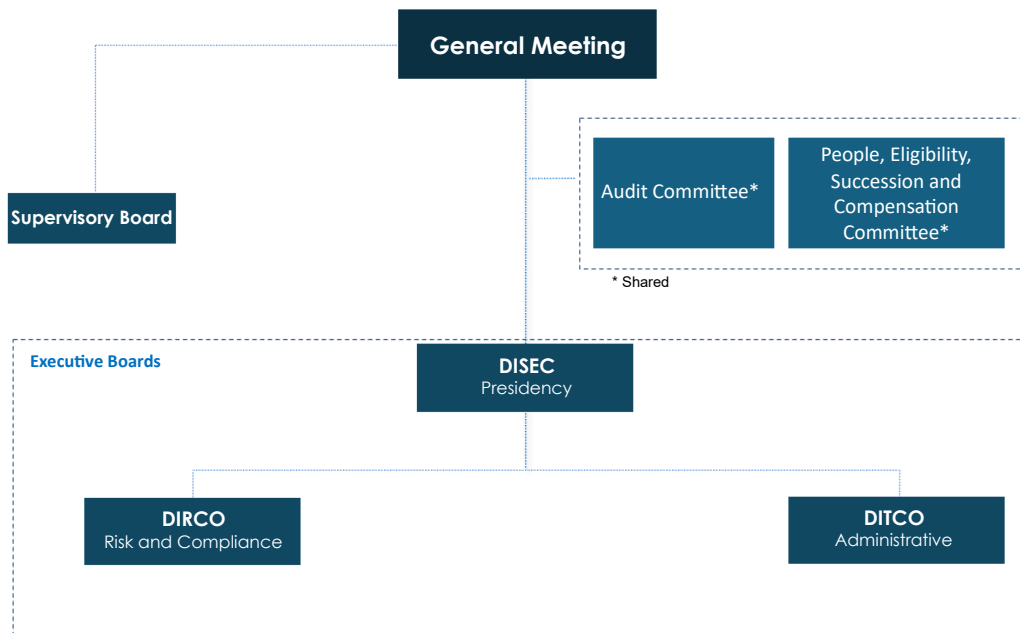
Caixa Seguridade has a robust corporate governance structure, with several active committees and boards fulfilling their respective roles, namely: General Shareholders’ Meeting, statutory administrative bodies (Board of Directors and Executive Board), oversight (Supervisory Board), auxiliary administrative bodies (Audit Committee, People, Eligibility, Succession and Compensation Committee, and Related-Party Transaction Committee), as well as internal audit. In this regard, the performance of the Governance and Risk Board stands out, focused on the improvement of processes and governance instruments.

Linked to the Governance and Risk Board, the Superintendency of Governance of the Invested Companies consolidates the mandates of corporate governance, general secretariat, corporate management, and Mergers and Acquisitions (M&A) processes.

The management of Caixa Seguridade is governed by the provisions of the Corporations Law, the Company’s Bylaws, and its Internal Regulations, presenting the composition of its governance bodies as follows:



The governance structure of Caixa Corretora is composed of the General Meeting, Executive Board, and Supervisory Board. Regarding the Management’s auxiliary bodies, they are shared with Caixa Seguridade, namely the Audit Committee and the People, Eligibility, Succession and Compensation Committee, as follows:



Further information about the statutory bodies can be found in Section 7 of the Company's Reference Form, in the Bylaws of Caixa Seguridade and its Internal Regulations, available at: [Reference Form - Caixa Seguridade](#), [Bylaws, Policies and Codes - Caixa Seguridade](#) and [Executive Board, Councils and Committees - Caixa Seguridade and CAIXA Corretora Seguridade Portal](#).

3.2 Economic and financial data, administrators' comments, and risk factors

3.2.1 Economic and financial data

Caixa Seguridade conducts quarterly monitoring of the objectives and indicators defined in the institutional strategic plan and business plan. As determined by Law No. 13,303/16 and Decree No. 8,945/16, the Board of Directors undertakes to analyze the achievement of the goals and results of the Company's Strategic Planning.

The analysis of meeting the goals and results in the execution of the business plan and long-term strategy was part of the agenda of the Board of Directors meetings in 2025, which monitored quarterly the performance in meeting the goals and exceeding the projected results.

The conclusions of the Board of Directors regarding the 2025 strategy will be published by the end of 2026, as provided in the aforementioned law. Information about Caixa Seguridade's results for the period is available in the Results Center on the Company's Investor Relations website, which can be accessed through the page [Results Center - Caixa Seguridade](#).

Aiming to ensure the implementation of the corporate strategy and the achievement of sustainable results, the Company's Board of Directors approved the Variable Compensation

Program for Caixa Seguridade Executives (“RVD”) for the fiscal year 2025, which aims to link a portion of the compensation to the performance of its executives.

The RVD Program presents general and specific indicators for each Board, based on Caixa Seguridade’s current Strategic Planning, in order to align the strategic direction with the indicators and the results expected by the Company, with the payment of variable compensation made in four installments, one installment upfront and three deferred installments, aiming to ensure the sustainability of the Company.

The lump sum payment is made in the year following the Program, at a percentage defined within the scope of the annual regulations of each RVD Program. The deferred installments – 1st, 2nd, and 3rd installments – are paid in the fiscal years following the year of the RVD Program and follow percentages defined in the respective regulations, depending on the results achieved annually by the Company, which encourages the executives to constantly strive for the best results.

In the year 2026, the lump-sum payment was made for the 2025 RVD installment, the 1st deferred installment of the 2024 RVD, the 2nd deferred installment of the 2023 RVD, and the 3rd deferred installment of the 2022 RVD, totaling BRL 2,627,703.28 thousand.

Further information about Caixa Seguridade’s compensation practices can be found in Section 8 of the Company’s Reference Form, available at [Reference Form - Caixa Seguridade](#).

The corporate purpose of Caixa Seguridade described in the third paragraph of item 1 of this Letter is aligned with the objective stated in the head provision of Article 4 of CAIXA’s Bylaws: *CEF’s corporate purpose, in addition to the duties provided by law, includes the practice of all active, passive, and ancillary banking operations, the provision of banking services, intermediation, and financial supply in its multiple forms, and the exercise of any activities permitted to institutions that are part of the National Financial System and the Capital Market, including through digital platforms.”*

Considering the adoption of the accounting standard CPC 50 (IFRS 17) from 2023, Caixa Seguridade’s consolidated assets totaled BRL 14,765,001 thousand in December 2025, up 5.3% compared to December 2024 (BRL 14,024,016 thousand). The line of investments in corporate holdings stands out, accounting for 86.0% of the assets (BRL 12,708,995 thousand) and a growth of 5.4% compared to the previous year, mainly due to the equity method result amounting to BRL 3,279,914 thousand, which was offset by the highlight of dividends and interest on equity in the amount of BRL 2,883,770 thousand.

As of December 31, 2025, the Company’s consolidated liabilities totaled BRL 1,214,517 thousand, an increase of 7.0% compared to December 2024 (BRL 1,134,692 thousand), mainly due to the increase in the balance of dividends payable during the period.

The consolidated shareholders’ equity of Caixa Seguridade was BRL 13,550,484 thousand as of December 31, 2025, accounting for an increase of 5.1% compared to 2024 (BRL 12,889,324 thousand). As of December 31, 2023, the shareholders’ equity was

BRL 12,585,880 thousand.

In 2025, the Company's consolidated accounting net income was BRL 4,291,560 thousand, 14.0% higher than in the fiscal year 2024 (BRL 3,765,184 thousand). This result was mainly due to the 14.4% growth in operating revenues, especially as a result of the new brokerage model, as well as the sales performance in the credit life, home, and credit letters sectors. In 2023, net income totaled BRL 3,582,244 thousand.

The financial data of the activities related to the Company's corporate purpose can be verified in the Explanatory Notes to the Financial Statements, specifically regarding the information presented in the notes "Amounts Receivable," "Investments in Holdings," and "Distribution Revenue."

Furthermore, considering that Caixa Seguridade plays a supporting role in CAIXA's objectives and, consequently, in its public policies, as an objective indicator, the Company also has the Recurring Return on Equity ("Recurring ROE") indicator, representing the return provided by the company to shareholders, which reached 56.9% in 2025 considering the CPC 50 accounting standard (IFRS 17).

As of December 31, 2025, Caixa Seguridade's debt ratio was 8.2%, an increase of 0.1 p.p. compared to the same period in 2024, when it was 8.1%.

3.2.1.1 Caixa Corretora:

Caixa Corretora also monitors the objectives and indicators defined in the institutional strategic plan and business plan.

The analysis of meeting the goals and results in the execution of the business plan and long-term strategy was part of the Executive Board's agenda in 2025, which monitored the performance in achieving the goals and exceeding the projected results.

The General Meeting approved the Variable Compensation Program for the Subsidiary's Executives, referring to the fiscal year 2025, in order to link part of the compensation to the performance of its executives.

The conclusions of the General Meeting regarding the 2025 strategy will be published by the end of 2026, as provided for in Law No. 13,303/16 and Decree No. 8,945/16. Information about Caixa Corretora's results for the period can be found on the page: [Download Center - Caixa Seguridade](#).

The RVD Program presents general and specific indicators for each Executive Board, based on the current Corporate Strategy of Caixa Corretora (2025-2028), in order to align the strategic direction with the indicators and the results expected by the Company, as provided in Article 37, §5 of Decree No. 8,945/2016, with the payment of variable compensation made in immediate and deferred installments, aiming to ensure the sustainability of the Company.

The lump sum payment is made in the year following the Program, at a percentage defined within the scope of the annual regulations of each RVD Program. The deferred installments – 1st, 2nd, and 3rd installments – are paid in the fiscal years following the year of the RVD Program and follow percentages defined in the respective regulations, depending on the results achieved annually by the Company, which helps ensure that the executives are constantly striving for the best results.

In the year 2026, the lump-sum payment of the 2025 RVD installment, the 1st deferred installment of the 2024 RVD, the 2nd deferred installment of the 2023 RVD, and the 3rd deferred installment of the 2022 RVD was made, amounting to BRL 1,064,791.41 thousand.

Caixa Corretora's net income in 2025 was BRL 913.1 million, 3.2% lower than in the fiscal year 2024 (BRL 943.2 million). The Company's Operating Revenues reached BRL 2,254.6 million. By deducting operating costs (service cost and bonus fee), we reach a net brokerage revenue amounting to BRL 1,636.1 million.

The accounting result earned in the fiscal year 2025, totaling BRL 913.1 million, was fully distributed to Caixa Seguridade.

Further information can be obtained in Section 2 of the Company's Reference Form, available in administrators' comments: [Reference Form - Caixa Seguridade](#) and [CAIXA Corretora Insurance Portal](#).

3.2.2 Administrators' comments

Caixa Seguridade, as a publicly traded company registered with the Brazilian Securities and Exchange Commission ("CVM"), annually publishes the Reference Form, which can be accessed on the Company's Investor Relations website.

The Board members of Caixa Seguridade comment in Section 2 of the Reference Form on the main results of the Company in the last three fiscal years ended December 31, 2025 and 2024, in accordance with the Resolution of the Brazilian Securities and Exchange Commission ("CVM") No. 80, dated March 29, 2022, as amended ("CVM Resolution 80"), and declare that the information is true, complete, and consistent.

The discussed performance is based on the Company's consolidated financial statements, prepared in accordance with the accounting practices adopted in Brazil and the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), except where otherwise specified.

Further clarifications regarding the Company's financial statements can be accessed in Section 2 of the Company's Reference Form, available at [Reference Form - Caixa Seguridade](#).

3.2.3 Risk factors

As a holding company, the risks to which the invested companies are exposed can impact Caixa Seguridade's results through equity method accounting.

Information about the Company's risk factors can be found in Section 4 of the Reference Form, available at [Reference Form - Caixa Seguridade](#).

3.3 Composition and compensation of management

Caixa Seguridade's compensation practice for its statutory members consists of the Global Compensation of Executives – RGD, payable to Directors, members of the Board of Directors, Supervisory Board, Audit Committee, and external members of the People, Eligibility, Succession and Compensation Committee, during their term of office at the Company, with a compensation period from April 1st of the current year to March 31st of the following year, and amount set by the General Meeting, after approval by the Board of Directors.

The RGD of Caixa Seguridade is prepared based on the guidelines and parameters of the controlling company CAIXA and the orientations of the Secretariat of Coordination and Governance of State-Owned Companies (SEST), linked to the Ministry of Management and Innovation in Public Services (MGI), which has the authority to provide prior opinions on the compensation of the statutory members of federal state-owned companies, with the compensation subsequently set by the General Meeting of the Company.

The RGD proposal includes the budget projection for the following items:

- Fees: For the Directors, members of the Board of Directors, the Supervisory Board, the Audit Committee, and external members of the People, Eligibility, Succession and Compensation Committee;
- Variable compensation (RVD): Exclusive to the Directors, according to specific regulations approved by the Board of Directors of Caixa Seguridade, by the controlling company CAIXA, and by SEST;
- Benefits: Exclusive for Directors.

The compensation paid in the fiscal year 2025, approved at the General Meeting, for the Executive Board, Board of Directors, and Supervisory Board is presented below:

Total compensation in the Year ended 12/31/2025 - Annual amounts				
Management body	Board of Directors	Statutory Executive Board	Supervisory Board	Total
Total number of members	7.00	4.00	5.32	16.32
Number of remunerated members	6.00	3.85	2.99	12.84
Annual fixed compensation				
Salary or directors' fees	435,012.66	2,573,962.01	216,498.99	3,225,473.66
Direct and indirect benefits	0.00	459,834.45	0.00	459,834.45
Participations in committees	0.00	0.00	0.00	0.00
Other fixed amounts	0.00	291,235.73	0.00	291,235.73
Description of other fixed compensation	The item "Others" includes the thirteenth salary and one-third vacation pay.			
Variable remuneration				
Bonus	0	0	0	0.00
Profit sharing	0	2,433,359.37	0.00	2,433,359.37
Participation in meetings	0	0	0	0.00
Commissions	0	0	0	0.00
Other	0	0	0	0.00
Post-employment	0	0	0	0.00
Cessation of the job position	0	0	0	0.00
Share-based compensation (including shares)	0	0	0	0.00
Total remuneration	435,012.66	5,758,391.56	216,498.99	6,409,903.21
Description of other variable compensations				
Observation:	<p>In accordance with Circular/Annual Official Letter-2026-CVM/SEP, the total number of members of each body corresponds to the annual average of the number of members calculated monthly.</p> <p>Quantitative data is provided on the annual compensation granted to the Board of Directors, the Statutory Executive Board, and the Supervisory Board, segregated between their different fixed and variable components.</p> <p>The social charges borne by the employer are not covered by the concept of "benefit of any kind" provided for in Article 152 of the Corporations Law, which is why they are not included in the amounts of global or individual compensation subject to approval by the General Meeting.</p> <p>The profit-sharing considers the amounts paid as Variable Compensation to the Executives during the fiscal year 2024, corresponding to the amounts effectively settled in the payroll, including deferred (postponed) installments for future payment under programs approved in previous fiscal years.</p>			

The fixed compensation of the Directors consists of a monthly fee and a Christmas bonus, with the CEO's fee limited to the fee of the Vice-Chairperson of CAIXA, and the fees of the Executive Directors limited to the fee of the Executive Director of CAIXA.

For the members of the Board of Directors, the Supervisory Board, and the Audit Committee, the amount of the monthly fee corresponds to a percentage of the average monthly fee of the executives.

The members of the Board of Directors and the Supervisory Board have compensation set at 10% of the average monthly fee of the Executive Board, including in this average calculation the Christmas bonus paid to the directors.

The external members of the People, Eligibility, Succession and Compensation Committee have compensation set at 80% of the monthly fee of the Board Members.

The fixed monthly compensation of the CEO and other members of the Audit Committee corresponds to 40% and 30% (respectively) of the average monthly compensation of the members of the Executive Board, including in this average calculation the Christmas bonus paid to the directors.

The amount paid to the Directors as Variable Compensation has a ceiling set in regulations prepared annually, including indicators and the respective targets to be achieved by the Company and within each Executive Board, as well as individual Performance Evaluations and a specific indicator defined by SEST.

The RVD Program proposal is reviewed by the Company's Board of Directors and submitted to the controlling company CAIXA for approval of the rules, indicators, and targets, which in turn, leads to SEST for a Resolution regarding the maximum amounts of variable compensation payment.

Regarding the RVD Program for the 2025 fiscal year, the execution of the goals related to the indicators provided in the respective regulation is presented below:

RVD 2025			
INDICATOR	SIGNAL	TARGET	REALIZED
Base RVD			
Economic-financial dimension (DISEG / DICOP / DIRIF)			
Return on Recurring Equity	+	64.5%	70.36%
Recurring Operating Efficiency Ratio	-	2.7%	2.68%
Payout	+	90%	91.1%
Operating Revenue Achievement Ratio – IRO	+	100%	101.00%
Economic-Financial Dimension (DIRIG)			
Return on Recurring Equity	+	64.5%	70.36%
Recurring Operating Efficiency Ratio	-	2.7%	2.68%
Solution for Regulatory Compliance	+	100%	100%
Assessment Index of the risk environment and internal controls, compliance, and information security of the invested companies	+	100%	100%

Executive Board Indicators Dimension			
DISEG			
IMD – Average Ratio of the group of specific indicators of the Executive Boards	+	100%	99.92%
DIRIF			
Budget efficiency ratio (IEOrç)	-	≤ 95%	73.85%
Accounting Consistency Indicator (ICC)	+	100%	100%
Investment portfolio profitability (RCI)	+	95%	100.76%
Financial Capacity Ratio (ICF-M)	+	≥ 1 unit	4.06 units
Dividend distribution during the year	+	4x	4x
Research reports covering CXSE3 published in the fiscal year	+	36x	144x
DIRIG			
Greenhouse Gas Emissions Management	+	≥80%	100%
Financial Education Culture	+	≥60%	62%
Implemented PDIs	+	30%	34%
Revision of the Strategic Model	+	100%	100%
IMRP – Risk Maturity	+	100%	100%
IMGP – Governance Maturity Index of the Invested Companies	+	100%	100%
SISEG – Governance System (Module I - Stage 2)	+	100%	100%
DICOP			
Churn Rate	-	< 4%	1.79%
Post-Sale NPS	+	≥71.0%	71.2%
Customer Satisfaction Index – Sales	+	≥95.0%	97.5%
Number of Training Participations	+	≥88,000	289,992
Number of New Features	+	35 functionalities	80 functionalities
Number of Marketing Shares	+	10 actions	29 actions*
Sustainable Revenue Growth	+	≥100%	98.98%
DIRIF / DIRIG / DICOP			
IMD _(DE) – Average Index of the specific indicator group of the Executive Boards	+	100%	99.92%
Corporate Governance Dimension			
Individual Performance Evaluation of Directors**	+	90%	76.24%*
SEST Compliance Indicator (IC-SEST)	+	900 points	1,000 points
RVD Bonus			
Return on Recurring Equity	+	71.0%	70.36%
Recurring Operating Efficiency Ratio	-	2.4%	2.68%

* DISEG – Executive Board and Presidency of Caixa Seguridade; DIRIF – Financial and Investor Relations Board; DIRIG – Governance and Risk Executive Board; DICOP – Commercial and Products Board.

** Simple average of the individual “Achieved” results of each Director, considering the individual performance evaluation of each manager.

Detailed information about the total compensation paid in the fiscal year 2025 to the holders of the positions of CEO, Executive Director, Board Member, and Supervisory Board member, individually, is available on the [Transparency page](#) of Caixa Seguridade's website, under the section "Compensation of Executives."

Further information about the compensation of administrators can be obtained in Section 8 of the [Company's Reference Form](#)

Within Caixa Corretora, the compensation period for the Global Compensation of Executives (GRE) runs from April 1st of the current year until March 31st of the following year, with an amount set by the General Meeting.

The RGD proposal includes the budget projection for the following items:

- Fees: for the Directors and Supervisory Board.
- Variable Compensation (RVD) – exclusive to the Directors, according to the specific regulation approved by the General Meeting of Caixa Corretora, by the controlling company CAIXA, and by SEST.
- Benefits: Exclusive for Directors.

Detailed information about the compensation paid in the fiscal year 2025 to the holders of the positions of CEO, Executive Director, Technical Director, and Supervisory Board Member, individually, is available on the [Caixa Corretora website](#), under the "Documentation" section.

3.4 Innovations in corporate governance

In accordance with the Brazilian Institute of Corporate Governance ("IBGC"), corporate governance is a system composed of principles, rules, structures, and processes through which organizations are directed and monitored, aiming at generating sustainable value for the organization, its partners, and society in general. This system guides the actions of governance agents and other individuals within an organization in the pursuit of balancing the interests of all parties, contributing positively to society and the environment. The basic principles that guide this practice are: (i) integrity (ii) transparency; (iii) equity; (iv) accountability; and (v) sustainability.

By the principle of integrity, Management must practice and promote the continuous improvement of the ethical culture within the organization, avoiding decisions influenced by conflicts of interest, maintaining consistency between words and actions, and preserving loyalty to the organization as well as care for its stakeholders, society at large, and the environment. In terms of transparency, it should foster the desire to inform not only the company's economic and financial performance but also all other factors (even intangible ones) that guide business actions. Equity is understood as the fair treatment of all partners and stakeholders, motivated by a sense of justice, respect, diversity, inclusion, pluralism, and equality of rights and opportunities. In turn, accountability is characterized by performing duties

with diligence, independence, and with a view to generating sustainable value in the long term, as well as providing clear, concise, understandable, and timely reports, taking responsibility for all actions taken with regard to the impact of those actions and decisions on the organization, its stakeholders, and the environment.

Aligned with the Parent Company CAIXA, Caixa Seguridade adopts the best and most up-to-date practices of corporate governance and integrity, as evidenced by its adherence, which occurred in April 2021, to the Novo Mercado listing segment of B3, which includes companies that meet the highest corporate governance requirements in the Brazilian market.

Among the corporate governance practices recommended by IBGC in its Brazilian Corporate Governance Code, Caixa Seguridade adopts the following:

- Share capital composed solely of common shares, granting voting rights to all shareholders;
- Mandatory public offer to acquire shares upon the occurrence of transactions that constitute the transfer of shareholding control to all shareholders and not only to the holders of the control block. All shareholders must have the option to sell their shares at the same price and under the same conditions. The transfer of control must be made at a transparent price;
- Hiring an independent audit firm that has provided internal audit services to the Company for more than 3 years;
- Board of Directors composed of at least 1/3 independent members;
- No accumulation of the position of CEO and Chairperson of the Board of Directors;
- Adoption of Risk Management Policy, Code of Ethics and Conduct, and Securities Trading Policy and Disclosure of Material Acts or Events;
- Definition of an annual calendar with a forecast of a thematic annual agenda covering relevant topics and discussion dates, including the dates of regular meetings;
- Minutes of the Board of Directors meetings drafted with clarity, recording the decisions made, the persons present, dissenting votes and abstentions. and
- Use of the General Shareholders' Meeting to communicate the management of the Company's business, with the minutes allowing full understanding of the discussions held at the Meeting and providing identification of the votes cast by the shareholders.

It is emphasized that since December 2019, the Company has been a signatory of the Business Pact for Integrity and Against Corruption (Clean Company Pact), which includes a set of guidelines and procedures that must be adopted by the signatory companies and entities in their relationship with public authorities. Its principles are based on the Charter of Principles for Social Responsibility, the United Nations Convention against Corruption, the 10th principle of the Global Compact, and the guidelines of the Organization for Economic Cooperation and Development.

In 2025, Caixa Seguridade was recognized and awarded the 30% Club Brazil Award, a global nonprofit movement present in G20 countries dedicated to promoting gender balance. The initiative encourages the presence of at least 30% women on the Board of Directors of the 100 largest publicly traded companies in the 19 member countries of the group. Diversity on

the Board strengthens governance by broadening outlooks, enriching the decision-making process, and promoting more inclusive and sustainable environments.

As company practice, the corporate governance documents, which consolidate the current rules and guide the actions of governance agents, are periodically improved. Thus, in 2025, the corporate governance documents were updated, which consolidate the current rules and guide the actions of governance agents - employees, board members, administrators, and committee members. Among the documents approved by the Board of Directors, the highlights include the update and disclosure of the Report on the Brazilian Corporate Governance Code of Caixa Seguridade, the Annual Letter on Public Policies and Corporate Governance, and the Related-Party Transactions Policy of Caixa Seguridade.

Moreover, as a governance advancement, the Executive Board of Caixa Seguridade approved, in September 2025, the Internal Regulations of the Information Security Committee. The Committee is a non-statutory, permanent body, with the purpose of advising the Company on matters related to information security, personal data protection, and privacy within the company, and is composed of managers responsible for the areas of Information Security Management, Information Technology, and Commercial.

The governance of Caixa Seguridade has as one of its essential pillars the preparation of documents that provide guidelines for the company's conduct in its relationships with its various stakeholders – always in adherence to the best practices of transparency, corporate governance, and socio-environmental responsibility. The internal policies and standards guide the Company's actions and must be followed by all employees, Board Members, committee members, and Senior Management members. The following internal regulations currently in force are highlighted:

- Internal Controls Policy establishes principles, guidelines, and responsibilities to be followed to ensure the effectiveness of the Internal Control System of Caixa Seguridade, as well as to strengthen the culture of internal controls, in order to reasonably ensure the achievement of Company's objectives.
- The Compliance and Integrity Policy establishes principles, guidelines, and responsibilities for the compliance and integrity function, aiming to prevent, detect, correct, and combat of non-compliance with internal and external regulations and occurrences of illicit acts and fraud. Aims to foster the integration of compliance with the other processes of the organization, fostering a culture of compliance. Furthermore, it establishes the commitment of the Company and the general principles to be observed by the Compliance Management System ("CMS").
- The Risk Management Policy promotes the management of the risks to which Caixa Seguridade is exposed, aiming to keep exposure to these risks at levels considered acceptable by Senior Management, ensuring its business model, performance, solvency, liquidity, and sustainability.
- The Information Security Policy establishes principles and guidelines, including those

related to Cybersecurity, with the purpose of ensuring the availability, integrity, confidentiality, and authenticity of information, as well as the prevention of incidents.

- The Securities Trading Policy and Disclosure of Material Act or Fact Policy establish rules and guidelines for the communication and disclosure of Material Acts or Events or other information considered sensitive within Caixa Seguridade, for the protection of Insider Information and for the trading of the Company's securities.
- The Financial Investment Policy establishes the guidelines that guide the management of investment of financial resources of Caixa Seguridade.
- The Social, Environmental and Climate Responsibility Policy guides Caixa Seguridade's actions in incorporating social, environmental and climate responsibility into its strategy, management, business, products, services, processes, operations, activities, and relationships with stakeholders, aiming to foster sustainability and sustainable development.
- The Related-Party Transactions Policy establishes principles and guidelines to support the decision-making process for transactions involving related parties, considering the Company's strategies and the current laws and regulations, as well as following the principles of competitiveness, compliance, transparency, equity, and commutativity, in accordance with good corporate governance practices.
- The Holdings Policy establishes principles, general guidelines, and responsibilities regarding investments and/or divestments in holdings in other companies, to guide corporate governance and the management of these investments, pursuant to the provisions of Article 9 of Decree No. 8,945/16.
- The Spokespersons Policy regulates the communication of Caixa Seguridade and the adhering Subsidiaries to the press, capital market agents, and other interested parties.
- People Management and Compensation Policy establishes principles and guidelines that guide the management of people, the remuneration of administrators, Board Members, members of the tax committees, and employees of the Company, to achieve organizational and individual objectives.
- The Code of Ethics and Conduct aims to systematize ethical standards that guide the conduct and relationships of Statutory Members, employees, collaborators, and nominees, based on respect, ethical behavior, transparency, and commitment to morality and truth.
- The Dividend Distribution Policy defines rules and guidelines for the dividend distribution by Caixa Seguridade.
- The Nomination and Eligibility Policy establishes principles and guidelines that govern the nomination and eligibility process for executive officers, supervisory board members,

and members of statutory committees of the Company and its subsidiaries, in addition to requiring an analysis of the profiles of the top non-statutory officers of Internal Audit and the area responsible for risk, internal control, and compliance, to support the Board of Directors' appointment, with such analysis required to comply with the regulations of the parent company CAIXA.

- The Corporate Governance Policy establishes the principles and guidelines of corporate governance adopted by Caixa Seguridade, reflecting the commitment to good corporate governance practices in order to add value to stakeholders.

- The Data Protection Policy establishes principles and guidelines for the management, processing, and use of personal data at Caixa Seguridade, following best governance practices, alignment with the Company's strategy, and compliance with the General Data Protection Law ("LGPD").

- The Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) defines guidelines to guide actions, in accordance with applicable laws and regulations, and to prevent the Company from being used in the practice of money laundering, financing of terrorism and financing of the proliferation of weapons of mass destruction, mitigating the Risks of Contagion, Compliance, Reputational or Image, and Legal risks.

- The Policy on Sponsorship establishes principles and guidelines to guide Caixa Seguridade's actions regarding granting sponsorships to projects carried out by third parties, aiming to add value to the Caixa Seguridade brand, consolidate positioning, generate identification and recognition, and strengthen relationships with Stakeholders.

- The Risk Appetite Statement formalizes and presents the alignment of the strategy with risk management, encompassing the types of risks and respective limits that the Company is willing to assume.

More information about the corporate governance policies and practices can be found in sections 1, 5, and 7 of the Company's Reference Form and in the Management Report - Fiscal Year 2025 (part of the Financial Statements), available at [Reference Form - Caixa Seguridade](#) and [Results Center - Caixa Seguridade](#).