

## Index

1. Issuer's operations	
1.1 History of the issuer	4
1.2 Description of the main activities carried out by the issuer and its subsidiaries	7
1.3 Information on operating segments	9
1.4 Production/Marketing/Markets	11
1.5 Main customers	20
1.6 Significant effects of state regulation	21
1.7 Significant revenue in the issuer's home country and abroad	24
1.8 Significant effects of foreign regulation	25
1.9 Environmental, social and corporate governance (ESG) information	26
1.10 Information on government-controlled companies	31
1.11 - Acquisition or disposal of relevant asset	32
1.12 Corporate operations/Capital increase or reduction	33
1.13 Shareholders' Agreement	34
1.14 Significant changes in the conduct of business	35
1.15 Relevant agreements entered into by the issuer and its subsidiaries	36
1.16 Other relevant information	37
2. Comments from the Management	
2.1 Financial and equity conditions	38
2.2 Operating and financial results	46
2.3 Changes in accounting practices/Changed opinions and emphases	48
2.4 Material effects on the financial statements	55
2.5 Non-accounting measurements	57
2.6 Subsequent events to the financial statements	59
2.7 Allocation of net income	60
2.8 Material items not disclosed in the financial statements	61
2.9 Comments on items not disclosed	62
2.10 Business plan	63
2.11 Other factors that have had a significant influence on operating performance	65
3. Projections	
3.1 Released projections and assumptions	66
3.2 Monitoring of the projections	67
4. Risk factors	
4.1 Description of risk factors	68
4.2 Indication of the five (5) main risk factors	77
4.3 Description of the main market risks	78
4.4 Relevant non-confidential proceedings	80
4.5 Total amount provisioned for the relevant non-confidential proceedings	99
4.6 Relevant confidential proceedings	100
4.7 Other relevant contingencies	101

5. Risk management policy and internal controls	
5.1 Description of risk management and market risks	102
5.2 Description of internal controls	105
5.3 Integrity Program	108
5.4 Significant changes	111
5.5 Other relevant information	112
6. Control and economic group	
6.1/2 Shareholding position	113
6.3 Capital allocation	131
6.4 Interest in companies	132
6.5 Organizational chart of shareholders and economic group	133
6.6 Other relevant information	134
7. Shareholders' meeting and management	
7.1 Main characteristics of management bodies and fiscal council	135
7.1D Description of the main characteristics of management bodies and fiscal council	138
7.2 Information related to the Board of Directors	139
7.3 Structure and professional experiences of the management and the fiscal council	141
7.4 Composition of committees	165
7.5 Family relationships	172
7.6 Subordination, service provision or control relationships	173
7.7 Managers' agreements/insurance	195
7.8 Other relevant information	196
8. Management Compensation	
8.1 Compensation policy or practice	198
8.2 Total compensation per governance body	202
8.3 Variable compensation	207
8.4 Share-based compensation plans	211
8.5 Share-based compensation (Stock option plan)	212
8.6 Stock options grant	214
8.7 Outstanding options	215
8.8 Exercised options and shares delivered	216
8.9 Potential dilution by share grant	217
8.10 Share grant	218
8.11 Shares delivered	219
8.12 Share/option pricing method	221
8.13 Interest held by governance body	223
8.14 Pension plans	224
8.15 Lowest, average and highest compensation	225
8.16 Compensation/severance mechanisms	226
8.17 Percentage of related parties in compensation	227
8.18 Compensation – Other duties	228

8.19 Recognized compensation of controlling shareholder/subsidiary	229
8.20 Other relevant information	230
9. Auditors	
9.1/9.2 Identification and compensation	231
9.3 Auditor's independence and conflict of interests	232
9.4 Other relevant information	233
10. Human resources	
10.1A Description of human resources	234
10.1 Description of human resources	236
10.2 Relevant changes	237
10.3. Employee compensation policies and practices	238
10.4 Relationship between the issuer and trade unions	240
10.5 Other relevant information	241
11. Related-party transactions	
11.1 Rules, policies and practices	242
11.2 Related-party transactions	243
11.2 Items 'n.' and 'o.'	261
11.3 Other relevant information	262
12. Capital stock and Securities	
12.1 Information on capital stock	263
12.2 Foreign issuers - Rights and rules	264
12.3 Other securities issued in Brazil	265
12.4 Number of security holders	266
12.5 Trading markets in Brazil	267
12.6 Trading in foreign markets	268
12.7 Securities issued abroad	269
12.8 Allocation of public offering proceeds	270
12.9 Other relevant information	271
13. People responsible for the Form	
13.1 Identification of the people responsible for the content of the Form	272
13.1 Statement of the Chief Executive Officer	273
13.1 Statement of the Investor Relations Officer	274
13.2 Identification of the people responsible for the content of the Form if People responsible for it change after the annual submission	

## 1.1 History of the issuer

### (Amounts in thousands of Brazilian Reais, unless otherwise stated)

Odontoprev was founded in 1987 by dental care professionals who identified a demand from corporate customers for dental benefit plan with a high degree of professionalism, quality and technology.

In August 1998, private equity fund investors acquired the control of Odontoprev. The entry of new investors contributed significantly to the Company's strategic positioning as a sector leader and consolidator as well as to the development of innovative corporate governance practices for the Brazilian healthcare industry.

In 1999, the Company acquired Unidont and began to provide services to 224,316 members. In 2000, the Company merged Unidont and acquired Clínica Dentária Especializada Cura D'ars Ltda. ("Clidec"). Therefore, in that year, the membership base increased to around 446,750 members.

On December 1, 2006, Odontoprev completed its initial public offering ("IPO"), raising R\$171,411 net of placement expenses. The IPO resulted in the sale of 6,650,000 new shares, through a primary offering of 5,782,609 shares and a supplementary batch of 867,391 shares. Within this context, there was also a secondary offering of 10,429,540 shares and 1,564,433 shares added to the supplementary batch, both held by the selling shareholders. In total, 18,643,973 shares were sold at par value of R\$28.00, amounting to R\$522,031. As a result, 84.2% of Odontoprev's shares were free float.

On February 9, 2007, the acquisition of DentalCorp, a company commercially focused on small- and medium-sized companies, was completed for R\$25,244 and, on March 3, 2008, DentalCorp was merged into the Company.

On April 4, 2007, an auction was held for 2,741,312 shares, marking the withdrawal of the private equity investors. On October 8, 2007, Rede Dental was acquired for R\$7,584.

On February 18, 2008, the Care Plus group, one of the leaders in premium medical plans, and Odontoprev announced a strategic alliance in the oral health sector. The agreement between the two healthcare carriers began with the direct and indirect acquisition of 100% of Care Plus (Care Plus Dental Ltda., Biodent Assistência Odontológica S.A. and S.R.J.S.P.E. Empreendimentos e Participações Ltda.). The acquisition was completed on June 26, 2008, for a total amount of R\$29,670. On December 1, 2008, Care Plus was merged into the Company. On December 1, 2008, Care Plus was merged into the Company.

On July 8, 2008, Odontoprev Serviços, a subsidiary of Odontoprev, acquired a 51% stake of Easy Software, a sector leader in management systems for dental offices, clinics and carriers, for R\$3,100.

On October 31, 2008, the acquisition of Sepao Assistência Odontológica Empresarial Ltda. was completed. On December 1, 2009, Sepao was merged into the Company.

On January 8, 2009, the acquisition of Prontodente Odontologia Integral Ltda. was completed for R\$5,995. On December 1, 2009, Prontodente was merged into the Company.

On March 9, 2009, carriers OdontoServ Ltda. and ADCON Administradora de Convênios Odontológicos Ltda. were acquired for a total of R\$30,894. On December 1, 2009, OdontoServ was merged into the Company.

On November 14, 2008, Dental Partner Comércio de Produtos e Equipamentos Ltda. was created as a subsidiary of Clidec. Operations began in June 2009.

On October 18, 2009, the Company signed an association agreement with Bradesco Dental S.A. (Bradesco Dental), for combining both companies' operations, since their business models were complementary and together they would be better positioned to compete in the segment of private dental care plan carriers. On that date, according to a material fact, ZNT Empreendimentos, Comércio e Participações Ltda. ("ZNT"); funds managed by Dynamo, Investidor Profissional, M Square and Águas Claras; and members of Odontoprev's Management, joint holders of approximately 40% of the Company's capital stock (the remaining 60% was dispersed in the market), undertook to vote at the Extraordinary General Meeting ("EGM") in favor of the association.

Following the approval by the Brazilian National Health Agency ("ANS") and the EGM held on December 23, 2009, Odontoprev bought the shares issued by Bradesco Dental, which became a wholly owned subsidiary of the Company. An EGM held on July 1, 2010, approved the merger of Bradesco Dental into OdontoPrev. On April 17, 2013, the Brazilian Antitrust Agency ("CADE") unanimously approved the merger without any restrictions.

On August 19, 2010, Odontoprev signed a Memorandum of Understanding with BB Seguros Participações S.A. (BB Seguros), Bradesco Seguros S.A. ("Bradesco") and ZNT aimed at forming a strategic alliance for the development and marketing of dental products. On November 16, 2010, Odontoprev signed a provisional dental plan operation contract with Banco do Brasil ("BB"), in accordance with Law 8,666/93 and Banco do Brasil's Bidding Regulations, to begin providing dental benefit plans to employees and their dependents as from November 19, 2010.

On September 28, 2012, through its subsidiary Clidec, the Company entered into an agreement to acquire the Papaiz network of radiology clinics ("Grupo Papaiz"), in partnership with Grupo Fleury. The acquisition was completed on January 31, 2013, following approval by CADE. Pursuant to the Agreement, Fleury acquired 51% of Grupo Papaiz's capital stock, and Clidec took control of the company that owned the remaining 49%, as well as hired some of Grupo Papaiz's salespeople and executives.

On June 11, 2013, Odontoprev signed an Association Agreement and Other Covenants with BB Seguros Participações S.A. and BB Corretora de Seguros e Administradora de Bens S.A. aimed at developing and promoting dental plans, through a new corporation called Brasildental Operadora de Planos Odontológicos S.A., and distributing and marketing them under the BB Dental brand, through BB Corretora, exclusively in all BB's Channels across Brazil, for a period of 20 years, extendable for equal periods. The Agreement provided that Brasildental's initial capital stock would be R\$5 million, divided into 100,000 common shares and 100,000 preferred shares, with the following ownership structure: (i) BB Seguros shall hold 49.99% of common shares and 100% of preferred shares, representing 74.99% of the total capital stock, and (ii) Odontoprev holding 50.01% of common shares, representing 25.01% of the total capital stock. On August 5, 2013, CADE's Plenary approved the Agreement, without restrictions. On March 12, 2014, Brasildental Operadora de Planos Odontológicos S.A. ("Brasildental") was incorporated and the members of the Board of Directors and the Fiscal Council were elected at a General Meeting. Brasildental's executive officers were then elected by the Board of Directors. On August 25, 2014, all the conditions precedent set out in the Association Agreement and Other Covenants were fulfilled, and business activities began on that date.

On January 2, 2014, the Company's corporate reorganization was completed, as disclosed in a Material Fact of October 14, 2013. Randal Luiz Zanetti came to hold a direct stake of approximately 1% in the Company's capital stock, and Bradesco Saúde S.A. an indirect stake of 50.01% in the Company's total capital stock. In addition, Mauro Figueiredo was elected the Company's Chief Executive Officer.

At an Annual General Meeting held on April 1, 2014, Randal Zanetti was elected Chairman of the Company's Board of Directors. On the same date, the EGM held approved the merger of ADCON Administradora de Convênios Odontológicos Ltda.

On December 30, 2014, Odontoprev was informed by Bradesco Saúde S.A. about the merger of its subsidiaries, Santa Rita de Cássia Empreendimentos, Comércio e Participações S.A., an indirect Company's shareholder, and ZNT, a direct shareholder. The capital stock of these subsidiaries was wholly owned by Bradesco Saúde. As a result, Odontoprev

announced that, due to the merger of its subsidiaries, Bradesco Saúde had come to hold a direct stake in Odontoprev corresponding to 265,648,397 common shares, representing 50.01% of the Company's total capital stock.

On February 25, 2015, in a Notice to the Market, Odontoprev informed its shareholders that Brasildental Operadora de Planos Odontológicos S.A. had launched its individual dental plan nationwide.

On April 27, 2016, in a Material Fact, Odontoprev informed the resignation of Mauro Silvério Figueiredo as the Company's CEO and the election of Rodrigo Bacellar Wuerkert to that position. The changes became effective on June 1, 2016.

On September 1, 2017, the Company launched an e-commerce platform (<https://odontoprevonline.com.br>), entirely dedicated to the individual segment. The portal provides detailed information on the various plans offered by the Company, with navigability and interactivity, as well as allows beneficiaries to customize the benefit according to their needs.

On November 14, 2017, the Company announced the acquisition of the entire capital stock of Odonto System Planos Odontológicos Ltda. ("Odonto System"), headquartered in Fortaleza, state of Ceará. The transaction was approved and disclosed in a Material Fact in August 2018, for 9 times Odonto System's adjusted EBITDA for 2017, as well as variable amounts in 2019 and 2020, which depended on the achievement of Odonto System's adjusted EBITDA targets. At an EGM held on January 2, 2019, Odonto System was merged into the Company.

On March 25, 2020, as a result of the social distancing caused by the coronavirus (COVID-19) pandemic outbreak, the Company launched Dentista Online, a dental telemedicine solution through which beneficiaries can clear their doubts and receive guidance from a specialized dentist.

On December 22, 2020, Odontoprev announced the acquisition of the entire capital stock of Mogidonto Planos Odontológicos Ltda. ("Mogidonto") and, through its subsidiary Clidec, Boutique Dental Ltda., two companies headquartered in São Paulo, state of São Paulo. The transaction included a cash payment of R\$18.5 million, plus potential additional variable payments for achieving future targets, after 12 and 24 months from the Closing Date.

Rede Dental Operadora de Planos Odontológicos Ltda. was merged into the Company on January 4, 2021, after approval by an EGM on the same date.

Mogidonto was merged into the Company on January 3, 2022, date when it was approved by an EGM.

On August 16, 2022, Odontoprev exercised the right to convert a loan into a 10% equity stake in MaChiron Desenvolvimento de Sistemas Ltda. ("MaChiron"), pursuant to the Private Instrument of Convertible Loan and Other Covenants entered into on February 5, 2020, and made an investment raising Odontoprev Serviços' equity stake in MaChiron to 20%.

On October 3, 2022, the Company completed the acquisition of the remaining shares of its direct subsidiary, Odontored Seguros Dentales, S.A. de C.V., and its indirect subsidiary, OPREV Administradora, S.A. de C.V. DE C.V. As a result of the transaction, Odontoprev and its subsidiaries became the holders of all shares issued by said companies.

On December 8, 2022, through its subsidiary Clidec Participações S.A., Odontoprev announced the acquisition of the remaining shares representing 51% of Papaiz's capital stock, held until then by Grupo Fleury, for R\$19,181. The acquisition was completed on February 1, 2023, after approval by CADE, without any restrictions.

## 1.2 Description of the main activities carried out by the issuer and its subsidiaries

### 1.2. Briefly describe the main activities carried out by the issuer and its subsidiaries

The corporate purpose of Odontoprev S.A. (“Company” or “Odontoprev”) is to operate private dental care plans; manage, sell or make available these plans to legal entities and/or individuals; as well as to participate as a partner, shareholder or quota holder in other civil or commercial companies, in commercial ventures of any nature in Brazil and/or abroad; and to manage its own assets and/or those of third parties.

The Company is classified as a dental care operator in the tertiary segment in accordance with the National Supplementary Healthcare Agency (“ANS”)’s Executive Board Resolution (“RDC”) No. 39, of October 27, 2000.

Odontoprev’s shares are traded on B3 under the ticker “ODPV3” and it has been listed in the Novo Mercado corporate governance segment since December 1, 2006.

The Company has direct and indirect holdings in other entities, as shown in the table below:

	Interest in capital (%)							
	March 31, 2024				December 31, 2023			
	Subsidiaries		Indirect associated company	Joint control	Subsidiaries		Indirect associated company	Joint control
Direct	Indirect	Direct			Indirect			
<b>COMPANIES:</b>								
Odontoprev Serviços Ltda. (Odontoprev Serviços)	100.0	-	-	-	100.0	-	-	-
Easy Software S.A. (Easy Software)	-	51.0	-	-	-	51.0	-	-
Dental Partner Comércio de Produtos e Equipamentos Odontológicos Ltda. (Dental Partner)	-	100.0	-	-	-	100.0	-	-
SF 210 Participações Societárias S.A. (SF 210)	-	-	18.1	-	-	-	18.1	-
Clidec Participações S.A. (Clidec Participações)	-	100.0	-	-	-	100.0	-	-
Machiron Desenvolvimento de Sistemas S.A. (MaChiron)	-	-	20.0	-	-	-	20.0	-
<b>TERTIARY SEGMENT DENTAL OPERATOR – RN 531 ANS:</b>								
Brasilidental Operadora de Planos Odontológicos S.A. (Brasilidental)	-	-	-	25.0	-	-	-	25.0
<b>NETWORK OF DENTAL AND RADIOLOGICAL CLINICS:</b>								
Clidec - Clínica Dentária Especializada Cura D’ars Ltda. (Clidec)	100.0	-	-	-	100.0	-	-	-
Boutique Dental Ltda. (Boutique Dental)	-	100.0	-	-	-	100.0	-	-
Clínicas Radiológicas Papaiz (Papaiz) <sup>1</sup>	-	100.0	-	-	-	100.0	-	-
Lúmax Radiologia e Tomografia Odontológica Ltda (Lúmax) <sup>1</sup>	-	100.0	-	-	-	100.0	-	-
<b>COMPANIES IN MEXICO:</b>								
Odontored CV Sociedad Anónima de Capital Variable (Odontored)	100.0	-	-	-	100.0	-	-	-
Oprev Administradora Sociedad Anónima de Capital Variable (Oprev)	-	100.0	-	-	-	100.0	-	-

<sup>1</sup> Subsidiary acquired by Clidec Participações as of February 1, 2023.

**Clidec Ltda.:** Incorporated on July 2, 1970, Clidec is dedicated to providing clinical dental services.

**Odontoprev Serviços:** Incorporated on December 3, 1999, Odontoprev Serviços focuses on providing commercial advisory, consulting and business management services, as well as participating in other companies as a partner or shareholder.

**Easy:** incorporated on November 3, 1993. Controlled by Odontoprev Serviços, Easy is dedicated to the development and licensing of computer software, as well as participation in other companies as a partner or shareholder.

**Dental Partner:** incorporated on November 14, 2008. A subsidiary of Clidec Ltda., Dental Partner focuses on the wholesale and retail trade of products, equipment, sanitizers, drugs, medicines, pharmaceutical inputs and related supplies, as well as the provision of the following services: (i) technical and administrative programming and organization; (ii) overall management of goods and businesses; (iii) collection, dispatch or delivery of mail, documents, objects or goods; and (iv) storage, warehousing, loading, stowage and safekeeping of goods of any kind.

**SF 210:** Incorporated on October 29, 2020, SF 210 focuses on participating in other companies as a shareholder or quotaholder. Odontoprev Serviços' former stake in G2D was converted into this company, and it remains an Affiliate.

**Clidec Participações:** incorporated on June 11, 2012. Controlled by Clidec Ltda., Clidec Participações focuses its activities on participating in other companies as a shareholder or quotaholder.

**Brasildental:** incorporated on March 12, 2014. Jointly controlled with BB Seguros Participações S.A., Brasildental is dedicated to operating private dental care plans and to managing, marketing or providing said plans for legal entities and/or individuals.

**Boutique Dental:** incorporated on October 21, 2011. A subsidiary of Clidec Ltda., Boutique Dental focuses its activities on providing dental services and participating in other companies as a partner or shareholder.

**Grupo Papaiz:** incorporated on January 3, 1990. A subsidiary of Clidec Participações, Grupo Papaiz focuses on providing dental diagnostic imaging solutions.

On February 1, 2023, subsidiary Clidec Participações completed the acquisition of common shares representing 51% of Papaiz's capital stock. As a result, Clidec Participações came to hold 100% of this company's capital stock and control.

**Odontored:** incorporated on August 13, 2009. Based in Mexico, Odontored is dedicated to providing dental care plans including their operation, management and marketing, as well as the provision of dental care services directly or indirectly through third parties. It was authorized to operate as a specialized healthcare insurer by the Mexican Department of Health on June 6, 2013. On July 15, 2013, the National Insurance and Surety Commission ("CNSF," in Spanish) authorized Odontored to conduct accident and illness insurance operations in the healthcare and medical expenses branches.

On October 3, 2022, the Company completed the acquisition of the remaining shares of direct subsidiary Odontored Seguros Dentales, S.A. de CV ("Odontored"), and its indirect subsidiary Oprev Administradora, S.A. de CV ("Oprev"), under the terms of the put option exercised by minority shareholders in March 2020, the value of which had already been provisioned in the financial statements.

As a result of the transaction, Odontoprev and its subsidiaries became holders of all the shares issued by both subsidiaries located in Mexico.

**Oprev:** incorporated on December 12, 2019. A Mexico-based subsidiary of Odontoprev Serviços, Oprev focuses its activities on providing specialized services related to accidents and illnesses, as well as actuarial, financial, administrative, commercial and risk management services.

**Mogidonto:** Incorporated on June 24, 1976, and merged into Odontoprev on January 3, 2022, Mogidonto focuses on the operation, management, administration and marketing of its own or third-party private dental care plans.

**MaChiron:** incorporated on January 24, 2018. A subsidiary of Odontoprev Serviços, MaChiron focuses its activities on the integration of technologies through the application of artificial intelligence and machine learning for the development of innovative solutions in the field of dentistry.



### 1.3 Information on operating segments

#### a) products and services sold

Management has defined the operating segments of the Company and its Subsidiaries based on the reports used to make strategic decisions, approved by the Executive Board.

The activities of the Company and its Subsidiaries are organized into the following business segments:

- (i) pre-paid group plans: the costs of dental care for beneficiaries, all aspects relating to the administration of the plan and the oral health management of the beneficiaries are borne by the Company, in exchange for a monthly per capita fee;
- (ii) post-paid group plans: customers fully assume the actuarial risk of the contract, bearing the cost of the services provided. The administrative, support and health management services are basically the same as those provided in our prepaid products. In this model, Odontoprev receives a fixed monthly per capita fee for management services, as well as reimbursement of the cost of dental services provided in the reference month;
- (iii) pre-paid individual plans: the costs of dental care for beneficiaries, all aspects relating to the administration of the plan and the oral health management of the beneficiaries are borne by the Company, in exchange for a monthly per capita fee;
- (iv) other: includes various segments that account for a smaller share of the Company's total revenue:
  - dental care in own offices (Clidec and Boutique Dental);
  - administrative and advisory services provided (Odontoprev Serviços and Oprev);
  - acquisition and distribution of dental materials for the accredited network and others (Dental Partner);
  - development of computer programs (Easy);
  - Insurance (Odontored);
  - Use of artificial intelligence and machine learning in clinical auditing and IT processes (MaChiron); and
  - Dental diagnostic imaging (Papaiz).

The Company's business segments presented in items (i), (ii) and (iii) can also be grouped as follows:

- a) Corporate: customers with more than 200 beneficiaries;
- b) SME: customers with 3 to 199 beneficiaries;
- c) Individual: monthly and annual plans marketed to individuals.

#### b) revenue from the segment and its share of the Company's net revenue

Below we highlight the revenue by channel/operating segment of the Company and its subsidiaries:

**c) income or loss from the segment and its share of the Company's net revenue**

The performance numbers below maintain comparability with historical data and are not based on IFRS 17, which came into force on January 1, 2023, and applies to the Financial Statements.

Below we highlight the contribution margin by channel/operating segment of the Company and its subsidiaries:

	Contribution margin per operating segment - Consolidated									
	Corporate		SME		Individual customers		Other		Total	
	Fiscal year ended on Dec 31		Fiscal year ended on Dec 31		Fiscal year ended on Dec 31		Fiscal year ended on Dec 31		Fiscal year ended on Dec 31	
	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
Payments, net/ retained premiums	1,215,112	1,136,865	456,145	407,082	499,802	482,813	-	-	2,171,058	2,026,760
Sales of services and products	-	-	-	-	-	-	51,555	21,892	51,555	21,892
Insurance <sup>1</sup>	-	-	-	-	-	-	34,010	18,679	34,010	18,679
Direct taxes on the Operator's dental care operations	(45,084)	(41,014)	(23,657)	(21,891)	(28,603)	(27,928)	-	-	(97,346)	(90,833)
Taxes on sales of services and products	-	-	-	-	-	-	(16,582)	(14,813)	(16,582)	(14,813)
<b>Net Operating Revenue (NOR)</b>	<b>1,170,027</b>	<b>1,095,851</b>	<b>432,488</b>	<b>385,191</b>	<b>471,197</b>	<b>454,885</b>	<b>68,983</b>	<b>25,758</b>	<b>2,142,695</b>	<b>1,961,685</b>
Cost of services <sup>2</sup>	(601,100)	(546,930)	(122,195)	(103,512)	(96,321)	(131,571)	(29,687)	(7,332)	(849,303)	(789,345)
<b>Operating income</b>	<b>568,927</b>	<b>548,921</b>	<b>310,293</b>	<b>281,679</b>	<b>374,876</b>	<b>323,314</b>	<b>39,296</b>	<b>18,426</b>	<b>1,293,392</b>	<b>1,172,340</b>
Selling expenses	(80,581)	(75,532)	(51,612)	(48,949)	(87,407)	(87,107)	(1,049)	(504)	(220,648)	(212,092)
<b>Contribution margin</b>	<b>488,346</b>	<b>473,388</b>	<b>258,681</b>	<b>232,730</b>	<b>287,469</b>	<b>236,207</b>	<b>38,247</b>	<b>17,923</b>	<b>1,072,744</b>	<b>960,248</b>
Segment's Net Operating Revenue (NOR) / total (%)	54.6%	55.9%	20.2%	19.6%	22.0%	23.2%	3.2%	1.3%	100.0%	100.0%
Contribution margin / NOR (%)	41.7%	43.2%	59.8%	60.4%	61.0%	51.9%	55.4%	69.6%	50.1%	49.0%
Segment's contribution margin / total (%)	45.5%	49.3%	24.1%	24.2%	26.8%	24.6%	3.6%	1.9%	100.0%	100.0%

<sup>1</sup> Refers to Subsidiary Odontored's insurance revenue.

<sup>2</sup> Excludes incurred but not reported provision (IBNR) and technical reserves.

## 1.4 Production/Marketing/Markets

(Amounts in thousands of Brazilian Reais, unless otherwise stated)

### a) characteristics of the production process:

As of December 31, 2023, our accredited network included about 27,000 dentists, proportionally distributed across all Brazilian states according to the number of beneficiaries. We have team of field consultants who monitor and adjust the accredited network both in terms of quantity and quality to better serve our customers.

Our operations are structured to provide support and management to our accredited network nationwide. Therefore, in each region we serve, we operate under the supervision of a field consultant dentist assigned to a specific state. Field consultants are supported by dentists, internal consultant based in our central office, who are accessible via phone or internet to support various day-to-day activities. The local knowledge and expertise provided by these representatives allow us to develop highly accessible and specialized networks of dentists for beneficiaries, a factor we deem important when selecting a dental plan. All local efforts are backed by our centralized network management and quality control systems, through which we aim to provide differentiated service at competitive prices.

This process is fully integrated into our information systems, especially in CRM/workflow functionalities and clinical, risk management, and audit modules, to enable joint and coordinated action across our various departments, divided into: (i) management of the accredited network; (ii) quality management; and (iii) customer service (including the Call Center, Integrated Service Center, and Multifunctional Service Units). This enables field consultants have comprehensive analytical information about their supervisees regarding their technical, behavioral, and business profiles, using our nationwide structure to ensure reliable and secure operations for beneficiaries and dentists.

The primary process of the Company's operations begin with verifying beneficiary eligibility and ends with dentist payment. Here is a brief description of our production process:

- **Eligibility verification:** the procedure to verify member eligibility is conducted by the accredited dentist via the Odontoprev portal online or via the Call Center, to confirm the validity of the member's card.
- **Virtual clinical records:** clinical information from dental care provided to beneficiaries, including all clinical images (X-rays, photos, and records), is digitally converted directly by the accredited dentist.
- **Quality management:** it begins with analyzing each treatment plan using virtual records, continues with quality control of each treatment performed, and ends with authorization for payment of each clinical event.

Because of the health scenario initiated by the Coronavirus pandemic, our operations, in addition to involving accredited dentists, also started offering Dental Teleconsultation through our digital platform. With this feature, our beneficiaries can receive dental guidance without having to leave their homes, and in case any emergency procedure is required, we refer them to a nearby dental office.

### b) characteristics of the distribution process:

#### Marketing and sales

We believe that our diversified marketing strategy results in a competitive advantage, allowing us to market our products more efficiently to a wider range of potential customers, and our various distribution channels provide us with flexibility to meet the needs of the entire spectrum of customers.

We market our dental plans to companies, associations, and individuals through:

- Our internal sales team, operating nationwide, focusing on small, medium, and large groups such as companies and commercial organizations;
- A network of independent brokers;
- Business partnerships we have formed with medical-hospital plans, affinity groups including credit card issuers of retail networks, and insurers offering our dental plans as an additional benefit to their beneficiaries;
- Bradesco and Banco do Brasil distribution channels (including sales at branches, brokers, and call center platform);
- E-commerce platform; and
- Call center.

Our business partnerships with medical-hospital plan operators range from joint product distribution, where we handle the plan registration with Brazilian National Supplementary Health Agency (ANS) to the "risk assumed" model, where we take on the risk for plans whose registration with ANS is managed by the partner operator. Meanwhile, partnerships with insurers are aimed at cross-selling our products to traditional corporate customers of these insurers, operating in various sectors. These partnerships with high-quality, financially sound operators allow us to indirectly operate in segments they focus on, such as small businesses, limited regional activities, and individuals.

Our internal sales team offers our full range of products, including customized products for all customer profiles, primarily focusing on medium and large organizations. This team is highly qualified and specialized in dental plans, often with extensive industry experience both within and outside our Company. The profile of our internal sales team allows its members to act as business consultants to customers, assisting them in identifying needs and optimizing resource allocation. Our extensive accumulated knowledge allows our internal sales team to access a database that we consider unique in the country, featuring best practices in human resources and the most successful cases for each type of need. Our internal sales team is compensated according to our general policy, with no internal commission system.

Our strategy involves working with a limited number of non-exclusive partners, brokers, agents, and benefit consultants, partnering only with those who have proven experience in the general benefits and health sectors, particularly within the corporate segment. Our policy is to offer differentiated dental plans to our business partners, who have a highly qualified accredited network, a good value for money, and a fair, transparent professional relationship built over the long term. For this group, we provide an internal sales team dedicated exclusively to meet their needs, sharing our knowledge, training their respective teams, and assisting in the design of customized products. The range of products available to each partner depends on their customers' profiles and their level of expertise in the dental plans sector. Brokers are appointed by customers and are typically paid by us. Usually, there is a lifelong monthly commission percentage, determined on a case-by-case basis, based on portfolio revenue. There are also instances where the implementation of the benefit for the customer is managed by the broker. In such cases, an implementation fee may be added, which is a one-time payment, usually based on the customer's first billing. Commissions typically end only when the customer replaces the broker.

We adopt the same marketing strategy, tailored for the different distribution channels we use. The most significant of these adaptations relate to partnerships with medical-hospital plan operators, where the partner's brand is generally associated with ours and, in cases where the dental plan is registered with ANS by the partner, their brand takes precedence. Such situation may arise with associative corporate customers, especially affinity groups, with whom we have developed business relationships. We maintain very similar product lines and prices across different channels, with more sophisticated, customized products targeted at distinct audiences typically marketed under our main brand. Our advertising is typically institutional and relationship-oriented, aimed at our target audience, especially human resources managers. Furthermore, the fact that our customers are leading companies in their sectors contributes to the high degree of brand recognition in the Brazilian market. Over the past 24 years, Odontoprev has been elected 21 times as the “Top of Mind” company by human resources professionals in the Dental Plans category: in 1999, from 2001 to 2009, in 2011, and from 2014 to 2023.

We have a sustainability department responsible for measuring the satisfaction level of our various stakeholders, notably dentists, beneficiaries, customers, and employees. This department's mission is to engage with highly qualified research institutes to conduct field surveys. It is also responsible for converting collected data into management information and improvement opportunities for each area of the Company and each customer, while also contributing to the formulation and implementation of action plans.

#### **c) market characteristics:**

According to ANS data from March 2024, the supplementary health sector in Brazil comprises 914 active operators with beneficiaries, thousands of physicians, dentists, and other professionals, as well as hospitals, laboratories, and clinics. As of that date, the system had about 83.8 million members combining health plans and exclusively dental plans.

Premium revenues from all types of private health plans and insurance in Brazil reached R\$282.3 billion in 2023, as reported by ANS.

The dental segment, or exclusively dental plans segment, consists of group dental operators and dental cooperatives. As of March 2024, the dental plans segment had about 32.7 million beneficiaries, representing about 64.1% of the total beneficiaries of medical-hospital plans in the country.

#### **Dentistry in Brazil**

Following the higher education reform in Brazil during the 1980s and 1990s, numerous new dentistry courses were established nationwide, leading to the annual graduation of thousands of professionals. Currently, according to the Federal Council of Dentistry, there are over 639 university dental campuses operating nationwide, with 415,000 active dentists.

Despite the substantial number of qualified professionals and a population that values oral health care, evidenced by a per capita consumption of oral hygiene products comparable to that of certain developed countries, access to oral health care in Brazil remains precarious due to the lack of effective management and financing mechanisms within the system. As a good option for accessing oral health care, the dental plans sector has been steadily expanding, especially since the late 1990s.

## Dental plans in Brazil

The dental plans segment is nearly as old as the medical-hospital plans segment, but it was not until the late 1980s that certain companies began to present an attractive benefits option for large employers, offering more reliable and higher-quality services.

Unlike the medical segment, where there was a public system option, dental care until then was mainly provided directly by dentists, operating on a fee-for-service basis without management or financing mechanisms. This elite-oriented model led to highly advanced dental practices both technically and scientifically, with sophisticated and costly resources, but limited to a segment of the population who could afford high prices directly.

Therefore, the factors driving the growth of the dental plans sector have been primarily:

- **Structural imbalance between supply and demand for services:** one of the world's largest pools of dental professionals combined with a large portion of the population lacking access to services due to inefficient financing and management mechanisms;
- **Lack of a public system alternative:** the limited and inadequate provision of dental care by the State leaves most of the population without access to such care;
- **Increasing penetration of dental plans in corporate benefit packages:** initially limited to large corporations, dental benefits have been steadily growing in medium and small-sized organizations;
- **Opportunities represented by the growing interest of new distribution channels:** insurance brokers and benefits consulting firms; and
- **Regulation:** promoting sector development by reducing informality, and introducing better managerial practices and health care attention.

## Segment characteristics

**Beneficiary base growth and low penetration:** according to ANS, the exclusively dental plans segment had 7.3 million beneficiaries in 2006, reaching 32.7 million in March 2024, representing a compound annual growth rate of 20% over the period. In 2006, this segment covered about 3.6% of the Brazilian population, whereas by March 2024, this rate represented 16.1% of the population, an increase of 12.5 percentage points over these 17 years.

**Revenue growth:** the revenue of exclusively dental plan operators reached R\$4.3 billion in 2023, accounting for about 1.5% of the total revenue from all types of private health plans and insurance in Brazil, totaling R\$282.3 billion. Given the low representation of dental plans within the revenues of the health plan sector as a whole, we believe in the growth potential of the dental plans sector.

**Consolidation potential:** with 239 active operators and beneficiaries in March 2024, according to ANS, the dental plans segment shows potential for consolidation.

**Regional expansion potential:** according to ANS data from March 2024, the Southeast region of Brazil holds 56.6% of dental plan beneficiaries, followed by the Northeast with 20.8% and the South with 11.3%, with São Paulo state alone accounting for more than 34.4% of segment's beneficiaries. We believe there is significant growth potential in states and regions where operators' commercial presence is not yet so prominent.

**Group contracts:** the dental plans segment heavily relies on group plans, which represent about 83.0% of plans sold in the sector. This characteristic provides flexibility in pricing and negotiating direct adjustments with contract holders regarding their potential rate adjustments.

**Favorable claims profile:** the dental claims profile shows significant differences when compared to the medical claims profile. In medical-hospital plans, the aging of beneficiaries combined with the incorporation of new, more expensive, and non-substitutive technologies causes healthcare costs to increase over time. In dentistry in general, and particularly in the current Brazilian context, where growth is mainly driven by the inclusion of new segments of the population without a previous coverage history, healthcare costs undergo a strong growth at the beginning of the contractual period, given the pent-up demand for dental care. Following this initial period, healthcare costs decrease until reaching a maintenance level that tends to remain stable regardless of the age of the population. Achieving this maintenance level in dentistry, and consequently better management of the evolution of care costs, is favored by factors such as: (i) new technologies that tend to replace older ones without significant cost increases; (ii) greater effectiveness of disease prevention and health promotion programs processes; (iii) absence of major, high-cost, and unpredictable dental treatment events; (iv) aging of beneficiaries causing changes in disease profiles and treatment needs without leading to increasing costs; and (v) lower cost and demand for diagnostic resources for pathologies.

### **Brief comparison between the dental plans market in Brazil and the United States of America**

The American and Brazilian dental plans markets share significant similarities, and much of dental practice in Brazil is heavily influenced by and mirrors that in the United States of America. Key similarities between the two markets include:

- **Private system basis:** unlike other countries, dental care in both countries is based on the private system, with a deficient participation from the public sector;
- **Dominant care model in a network of accredited providers:** despite some differences, the group dental model in Brazil and the Dental Preferred Provider Organization (DPPO) model in the United States not only lead but also are the fastest-growing in both markets; and
- **Focus on benefits industry:** in both countries, the main growth driver has been the increasing demand and appreciation for dental care in company benefit packages.

Despite these similarities, some differences are also notable when comparing the two markets, including:

- **Professional supply:** in addition to the already considerably larger supply of dentists in Brazil, which is also growing, unlike what has been happening in the US market;
- **Vertical integration:** the US market stands out for operators focusing on a few layers of the value chain with high specialization. In Brazil, operations tend to be more integrated, often covering sales, assumption of dental treatment event risks, and health management. This characteristic has the potential to add higher margins throughout the chain, with final profitability exceeding that of the US market; and
- **Market operations and penetration:** in the US market, dental plan penetration is nearing maturity, closely tracking population growth, reaching about 78% of the total population. In Brazil, despite income differences, we believe the dental plans sector is in its early stages, with penetration of about 61% relative to medical-hospital plan beneficiaries and only about 15% of the total population.

### **(i) share in each market**

Odontoprev is the largest dental plan operator in Brazil, according to data released by ANS.

By March 31, 2024, we reached a milestone of 8,634,125 beneficiaries. Our market share, based on ANS data from March 2024, was around 26% in terms of number of beneficiaries.

**(ii) market competitive conditions**

We operate in a highly competitive environment, competing with other companies that offer dental plans with benefits similar to ours. We also compete with various health care sector companies in the healthcare sector, primarily including the major health insurance providers, dental cooperatives, and philanthropic entities, in addition to other exclusive dental operators.

Key competitive factors in this sector include: (i) quality and reliability of services provided; (ii) qualification, distribution, and accessibility of the accredited network; (iii) good cost-benefit ratio; (iv) technology supporting operations, improving communication and management, and simplifying service use; and (v) support and service teams and structures.

We believe we have competitive advantages in this sector due to: (i) professional and specialized management focused on value generation; (ii) larger and better network of dentists across the country; (iii) advanced in-house IT platform, internationally recognized; (iv) diversified and high-quality product portfolio; and (v) recognized quality by around 6 million corporate customers.

Our main competitors include: (i) Amil, focusing on medical-hospital plans and being one of the largest healthcare providers in the country, acquired by American company United Healthcare; (ii) MetLife, the world's largest life insurer with a presence in the dental plans sector; (iii) SulAmérica, the oldest insurance group in Latin America, operating in various sectors.

**d) eventual seasonality:**

**Seasonality**

Our business model is based on charging monthly fees to our customers under medium and long-term contracts. Therefore, our revenue is not subject to significant seasonal interference. However, we observe seasonality in the following aspects of our business:

- **Revenue growth:** over the past years, we have observed revenue growth as a result of new contract signings, notably in the second half-year; and
- **Dental care costs:** our healthcare costs in the first quarter are typically below the annual average for various reasons, including school breaks. Conversely, in August, September, and October, these costs generally exceed the annual average. This cost seasonality directly impacts our results.

**e) primary inputs and raw materials:**

The cost of services corresponds to dental treatment events related to the Company's activity, including both fixed and variable costs, and consists of:



**Net reimbursable events:** payments for dental services, according to contractual relations with our network of accredited dentists and the compensation stipulated in the current procedure fee schedule. It also includes reimbursements paid to beneficiaries for dental treatments performed outside the Accredited Network.

**Dental materials:** materials used by the accredited network and in our own clinics, as well as the sale of materials to the accredited network and others.

**Other operating expenses:** payment for services such as additional diagnostic tests and provision of services by dental prosthetic laboratories, as well as fixed costs related to personnel, leasing, and other expenses related to our own and in-company service units.

**(i) description of relationships maintained with suppliers, including whether they are subject to government control and regulation, specifying the agencies and the respective applicable legislation**

We believe that the correct sizing, quality, and accessibility of our network of accredited dentists have been essential elements in the growth of our plan enrollments. As of March 2024, our network consisted of about 27,000 professionals across Brazil, spread across all states and capitals, in about 2,500 cities. Our Accredited Network is one of the most extensive healthcare operations in the country. This broad reach and level of specialization ensure quality access for beneficiaries.

We believe we are an attractive choice for many dentists because we offer:

- A unique patient scale in the national market, which on average generates a good volume of patients for dentists;
- A flexible and personalized compensation system that recognizes experience, professional qualifications, and individual merit of the dentist;
- Broad, agile, and efficient technical and administrative support system for dentists, consisting of a specialized 24x7, toll-free call center, a wide range of administrative tools and internet-based information, field support by our consultants, and telephone support by consultants and the Integrated Customer Service Center;
- Partial replacement of dental supplies used in the care of our beneficiaries;
- Dental supplies at reduced costs;
- Participation in continuing education programs annually serving thousands of accredited professionals, sponsored by the most respected professional associations nationwide;
- Broad access to clinical information of beneficiary (electronic medical records) and specialized support in treatment planning;
- Clear and detailed reports and statements, outlining every aspect of the dentist's relationship with the Company; and
- A transparent, fair, professional relationship in line with the highest ethical standards.

Our operational department is responsible for the following activities regarding the accredited network:

- Building the accredited network, which includes the recruitment of dentists, evaluating their technical qualifications, as well as their office facilities and resources, negotiating compensation within pre-established regional parameters, or submitting exceptions to the Network Compensation Committee, and disenrolling professionals as required;
- Training dentists in our operational procedures and ensuring their adherence to such programs, as well as building relationships based on respect and trust;
- Ensuring effective communication between our Company and the accredited network, resolving operational issues, exceptions, and queries from dentists, acting as their liaison with our Company;
- Providing feedback to dentists, showing improvement opportunities and promoting best practices in the region, contributing to the improvement of their operations and their relationship with our Company; and
- Organizing eligibility for continuing education and relationship programs.

We believe that our accredited network is stable, reliable, and aims to offer continuous long-term assistance. We view our accredited dentists more as customers and business partners than service providers, and as a result, we allocate significant resources to assess and address issues and dissatisfaction among them. We conduct periodic satisfaction surveys with dentists in our network and continuously make operational adjustments based on their suggestions and feedback.

Every dentist, whether from the accredited network, chosen freely by beneficiaries, or our from own service units, is evaluated continuously and online by our information systems. This assessment is based on data generated by the quality management department for each dental treatment event, as well as beneficiary information provided through the call center, internet, or satisfaction surveys. Office environment assessments, techniques, resources available to beneficiaries, as well as their relationship with us are also conducted by field consultants. Thus, every interaction between us and the accredited dentist is logged, classified, and weighted using proprietary methods, generating technical and behavioral quality indicators that are assessed to determine the stay of accredited professionals and to guide fee negotiations.

We enter into accreditation contracts with each of our accredited dentists according in our network, in accordance with the regulations published by ANS. These contracts include as schedule the Odontoprev Accredited Manual, which outlines all operational and clinical aspects required by current legislation, good dental practice, and us. A significant portion of our dental care for beneficiaries is provided by the Accredited Network, thereby depending on accreditation contracts. Therefore, the termination of a significant number of these contracts may adversely affect our service delivery and consequently our results and operations.

The accreditation contracts we enter into are indefinite and may be terminated by either party with at least 60 days' prior written notice. The contracts may be terminated immediately in case of non-compliance with any of its clauses or the Accreditation Manual by either party. Unless otherwise decided by the beneficiary or us, in any case of termination, the accredited professional must complete ongoing treatments.

All dentists employed full or part-time at dental or administrative facilities of any of the group's companies under the Brazilian Labor Code (CLT, in Portuguese), whether as dentists themselves, Consultants, Auditors, or others, enter into employment contracts with us.

**(ii) potential dependence on a small number of suppliers**

As of March 2024, our network consisted of about 27,000 professionals across Brazil.

The size of our Accredited Network has the capacity to serve the current beneficiary portfolio (8.6 million as of March 2024) of Odontoprev, or an even larger number, as recommended by the World Health Organization, which suggests a ratio of 1,500 inhabitants per dentist. Therefore, we understand that there is substantial scalability in the current network, capable of absorbing significant growth with minimal investment, resulting in higher volumes of service for our dentists, enabling better fee negotiations where we currently lack ideal scale, and limiting administrative expenses in operational teams. Nevertheless, we maintain a database of thousands of dentists throughout our service area, continuously used to recruit new professionals for our Accredited Network, ensuring its expansion over the years.

**(iii) potential volatility in their prices**

We maintain a flexible and individualized compensation system enabled by our proprietary information technology systems, which serves as a competitive differentiation compared to some of our main competitors whose systems allow for only a single compensation policy, regardless of geographic region or professional qualification.

The compensation for each dentist in our Accredited Network is negotiated between them and the field consultant responsible for their recruitment. This negotiation starts from the regional average fee schedule but can be personalized by specialty or even by dental treatment event. Field consultants have autonomy to negotiate within certain parameters by specialty and region. Negotiations requiring deviation from these parameters are monthly submitted to the Network Remuneration Committee. Depending on the agreed compensation range, the accredited professional is assigned to a specific network level, available to customers according to the structure of marketed plans, which can form customized networks or be dedicated to specific customers.

Our dental care costs represented about 34.9% of our net revenue in the first quarter of 2024. Refer to Item 4 “Risk Factors - The results of our operations may be adversely affected if we fail to accurately estimate or control dental care costs or if we cannot raise fees to offset our costs increases.”

## 1.5 Main customers

### a) Total amount of revenue from the customer

The Company does not have customers that account for more than 10% of net revenue.

### b) Operating segments affected by revenue from the customer

None.

## 1.6 Significant effects of state regulation

### 1.6. Describe the significant effects of state regulation on the issuer's activities, commenting specifically on:

#### a) the need for government authorizations to carry out activities and the history of relations with the government in order to obtain such authorizations:

The Federal Constitution recognizes a series of fundamental rights and guarantees for citizens, including the right to health. To guarantee this right, the Federal Constitution created the Brazil's national health service, called the Unified Health System (SUS, in Portuguese), allowing the private sector to act in a supplementary capacity. The direct or indirect participation of foreign companies or capital in health care is prohibited by the Federal Constitution, except in the cases provided for by law.

Along these lines, the government enacted the Private Health Care Plan Act (Law 9,656/98), which defines the rules related to private health care plans, governing the formation, organization, operation and supervision of health care plan operators. The Private Health Care Plan Act authorized individuals or legal entities resident or domiciled abroad to own a stake in the capital of operators.

The Private Health Care Plan Act also establishes that operators must reimburse the SUS for health care services provided in public or private institutions that are part of this system to citizens who also have private health care plans.

In order to better structure the State's regulatory role in the private health sector, Federal Law 9,961 was enacted on January 28, 2000, creating the National Supplementary Health Agency (ANS, in Portuguese), which is responsible for defining the rules and regulations for the private health sector.

The ANS is linked to the Ministry of Health by a management contract which establishes the goals and standards to be followed by the ANS and which must be approved by the Supplementary Health Council (CONSU, in Portuguese), corroborating the State's model of regulatory control in view of its institutional purposes. The ANS has technical independence and budgetary autonomy; it is the body responsible for issuing all regulations and overseeing the sector.

Since its inception, the ANS has issued specific standards for the supplementary health sector, establishing its own rules to be followed by health care companies:

- Operators with more than 20,000 users in their portfolio must, for example, submit their accounts to independent auditors registered with the respective Regional Accounting Council and the Brazilian Securities and Exchange Commission (CVM, in Portuguese) and publish their opinion every year, along with the financial statements currently determined by Normative Resolution 173 of July 10, 2018.
- Personal liability for health plan managers and a ban on any financial transactions between operators and (i) members of their Executive Board, Board of Directors, Fiscal Council and advisory or similar boards; (ii) the respective spouses and relatives up to the second degree of the persons indicated in item (i); or (iii) a company in which any of the persons mentioned in item (i) has a stake; or (iv) a company in which any of the persons in items (i) and (ii) has a stake, provided that such persons are considered, jointly or separately, to be controlling shareholders of such company.
- Operators are not subject to the bankruptcy regime, only to the out-of-court liquidation regime, including the possibility of starting the fiscal management system in cases where the operator is in a situation of serious economic and financial imbalance.

ANS regulations also establish minimum requirements for the creation, operation and wind up of operators; minimum required technical reserves; plans of accounts; health fees; submission of periodic user information; standards of coverage and quality of health care; essential and specific attributes of health plans that serve as a reference for all contracts that may be signed; and specific definitions, such as minimum coverage, prices per age group, forms of access to the benefit plan, forms of access to treatments (access to members of an Accredited Network only or access to professionals freely chosen by users), regulation mechanisms, waiting periods or territorial coverage of each benefit plan.

Odontoprev is an operator and, according to ANS Collegiate Board Resolution 39, of October 27, 2000, it is classified as a "group dentistry" operator in the tertiary dental segment, applicable to operators that spend less than 10% of the cost of dental services related to its dental plans on their own network.

According to the Private Health Care Plan Act, benefit plans are divided into four specific segments: outpatient, obstetric, hospitalization and dental, which can be offered separately or in combination.

According to this regulation, Odontoprev is classified as an operator operating exclusively in the dental segment, directing its interests towards the group plan market (corporate and SME), where negotiations take place between legal entities and monthly fees are paid to the Company through monthly billing, as well as towards the individual and/or family plan market. Under the terms of ANS Normative Resolution 565, of December 16, 2022, which sets out the criteria for the application of adjustments to the pecuniary consideration of exclusively dental plans, prior authorization from ANS is not required to adjust the monthly fees of these contractually signed plans, considering a) group plans sponsored by the contracting legal entities, for which it is sufficient to notify the body of the adjustment and revision percentages applied; and b) individual and family plans, for which an official price index published by an external institution is chosen.

All benefit plans marketed are registered with the ANS and offer at least coverage for the list established in ANS Normative Resolution 465, of February 24, 2021.

#### **b) main aspects related to the issuer's compliance with legal and regulatory obligations related to environmental and social issues**

The Company aims to ensure that its activities comply with applicable legal requirements and environmental standards. However, the Company's business model does not entail any legal obligations directly linked to environmental issues.

If compliance with the legal and regulatory obligations of its dental offices (CLIDECs) is assessed, this must be aligned with the National Health Regulatory Agency (ANVISA, in Portuguese) and the National Environment Council (CONAMA, in Portuguese), agencies that guide, define rules and regulate the conduct of different agents with regard to the generation and management of health care waste, with the aim of preserving health and the environment, while also guaranteeing sustainability.

The Company recognizes its obligations and responsibilities in this matter and has a document that describes all the actions relating to the management of health care waste from its own dental offices (CLIDECs), the Health Care Waste Management Plan (PGRSS, in Portuguese). It also distributes a Sustainability Booklet to its entire accredited network, providing information on the correct destination and raising awareness of waste management and PPE disposal, among other topics.

However, we are committed to reducing the environmental impacts of our processes, products and services and encouraging research into new technologies, processes and inputs that minimize these impacts.

**c) dependence on patents, trademarks, licenses, concessions, franchises, royalty contracts relevant to the development of activities:**

In Brazil, the Company operates under several brands, the most important of which are Odontoprev, Bradesco Dental, Clidec, DentalCorp, Rede Dental, Prontodente, Sepao, OdontoServ, Odonto System, Mogidonto, Prívia and Rede Unna. We have also registered the intellectual property of our proprietary plan management software, known as DCMS, with the National Institute of Intellectual Property (INPI, in Portuguese).

Odontoprev has license agreements for the use of the Bradesco Dental brand, entered into with the owner of said brand, which is used in the Company's dental plan operations. This license became necessary after the Partnership Agreement with Bradesco Saúde S.A., under which Bradesco Dental S.A. became a subsidiary of Odontoprev S.A., which was later merged into the Company, in order not to generate any impact, as well as to maintain the sense of continuity with the characteristic of each operation for the brand's target audience.

Through our subsidiaries Odontoprev Serviços and Clidec, we own, respectively, 51% of Easy Dental and 100% of Dental Partner.

**d) financial contributions, indicating the respective amounts, made directly or through third parties: i. in favor of political office holders or candidates; ii. in favor of political parties; and iii. to fund the exercise of influence in public policy decisions, notably in the content of normative acts.**

Not applicable. Odontoprev does not make financial contributions to political office holders or candidates or to political parties.

## 1.7 Significant revenue in the issuer's home country and abroad

### 1.7 Significant revenue from foreign countries

#### a) revenue from customers attributed to the issuer's country of origin and its share in the issuer's total net revenue:

Net operating revenue from customers attributed to Brazil was R\$2,108,684 thousand, R\$1,943,006 thousand and R\$1,817,927 thousand, respectively, in the fiscal years ended 2023, 2022 and 2021. These amounts accounts for 98.4%, 99.0% and 98.7% of the Company's total net revenue in each fiscal year, respectively.

#### b) revenue from customers attributed to each foreign country and its share in the issuer's total net revenue:

	December 31, 2023		December 31, 2022		December 31, 2021	
	Net Revenue	Share	Net Revenue	Share	Net Revenue	Share
	(R\$ thousand)	%	(R\$ thousand)	%	(R\$ thousand)	%
North America (Mexico)	34,010	1.6%	18,679	1.0%	24,507	1.3%
<b>Total Revenue from Foreign Market</b>	<b>34,010</b>	<b>1.6%</b>	<b>18,679</b>	<b>1.0%</b>	<b>24,507</b>	<b>1.3%</b>



## **1.8 Significant effects of foreign regulation**

### **1.8 In relation to the foreign countries disclosed in item 1.7, describe the relevant impacts of these countries' regulations on the issuer's business**

The Company has a subsidiary in Mexico, which is subject to the laws and regulations of its respective jurisdiction, such as anti-corruption, competition, corporate, labor, civil, tax and environmental rules.

The Company's subsidiary abroad is also subject to the jurisdiction of the competent authorities of the country in which it operates - bodies such as the CNSF (*Comisión Nacional de Seguros y Fianzas* or National Insurance and Surety Commission) and the SAT (*Servicio de Administración Tributaria* or Tax Management Service). However, the regulations to which this subsidiary is subject do not materially affect the Company's business.

## 1.9 Environmental, social and corporate governance (ESG) information

### 1.9 In relation to environmental, social and corporate governance (ESG) information, indicate:

**a. Whether the issuer discloses ESG information in an annual report or in another specific document for this purpose**

Odontoprev is investing more and more in its sustainable development through innovative actions with its main stakeholders to boost quality dentistry in Brazil and support external initiatives. For the operator, sustainability is a continuous process of value creation, which intentionally and assertively seeks a balance between the economic, social and environmental spheres, with investments in innovation aimed at positively impacting society and the industry.

The concept of sustainability has been part of the organizational culture since the Company's inception and has been present in Odontoprev's actions long before the term became mainstream. Since its foundation, the Company has constantly monitored the level of satisfaction of its various stakeholders, mainly dental surgeons, beneficiaries, customers and employees. During 2023, we supported more than 30 Charitable Institutions by donating around 10,000 Dental Plans to socially vulnerable young people and children.

Making a commitment to Sustainability, on November 8, 2023, Odontoprev approved the revision of its Sustainability Policy, which aims to establish sustainability assumptions and guidelines, as well as its governance. The document aligns the Company's business strategy with its commitment to its obligations to society, ensuring that sustainability is inherent in all decision-making processes. The Policy also defines transparency with all stakeholders as one of the Company's core values.

Every year, Odontoprev discloses its Annual Sustainability Report on its portal, which also includes other important information on the Company's ESG practices, detailed below.

In addition, the consolidation of the Company's information on the Sustainable Development Goals occurs on a monthly basis along with internal disclosure and is monitored by our Sustainability department. Every quarter, environmental data are disclosed in the Company's earnings release, in order to ensure that actions are carried out as expected, and the team's goals includes carrying out actions related to social and environmental impact.

**b. The methodology or standard followed in preparing this report or document**

Since 2008, Odontoprev has been a signatory to the Ten Principles of the Global Compact, a United Nations (UN) initiative that aims to mobilize the business community to adopt internationally recognized and accepted values and business models in the areas of human rights, labor relations, the environment and anti-corruption.

As a result of joining the Global Compact, Odontoprev has incorporated the guidelines and principles into its business strategy, culture and day-to-day operations. To reinforce its support for the Global Compact, in 2020 the Company published its Communication on Progress (COP) on the Investor Relations website and on the initiative's official website.

In 2023, the Company published its seventh annual Sustainability Report, prepared in accordance with the guidelines of the Global Reporting Initiative (GRI), Standards version, Essential option, and the Sustainability Accounting Standards Board (SASB). To this end, it uses the International Integrated Reporting Council (IIRC), the Global Compact Principles and the 2030 Agenda and its Sustainable Development Goals (SDGs) as guidelines.

To prepare the Sustainability Report, Odontoprev reviewed its Materiality Matrix, making sure to include material topics in accordance with the Company's vision of social, economic and environmental aspects, as well as other relevant issues in the dental care sector.

Currently, the Company maintains active programs that can lead to a robust performance in the Sustainable Development Goals:

SDG 3 – Good health and well-being;

SDG 4– Quality education;

SDG 5– Gender equality;

ODS 8– Decent work and economic growth;

SDG 9– Industry, innovation and infrastructure;

ODS 10– Reduced inequalities;

SDG 12– Responsible consumption and production;

SDG 13 – Climate action;

SDG 14 – Life below water;

SDG 16– Peace, justice and strong institutions;

SDG 17– Partnerships for the goals.

**c. Whether this report or document is audited or reviewed by an independent entity, identifying this entity, if applicable.**

The document is not audited by an independent entity.

**d. The website where the report or document can be found**

The report can be found at [www.odontoprev.com.br/ri](http://www.odontoprev.com.br/ri), in the Sustainability section.

**e) whether the report or document produced considers the disclosure of a materiality matrix and key ESG performance indicators, and which indicators are material to the issuer**

As mentioned, in 2021, Odontoprev carried out the materiality process in accordance with the GRI guidelines. The Company's materiality was reviewed in 2024 for the release of the Report based on 2023 data.

The matrix development process was as follows:

1. Mapping the organization's stakeholders and list of impacts;
2. Prioritization: survey of stakeholder perceptions;

3. Analysis: results analysis and matrix design;
4. Validation of topics with leaders.

To draw up the list of topics, research was carried out on two fronts: industry studies and company assessments. In addition to companies focused on Healthcare, Odontoprev analyzed organizations that had Digital in their strategy, companies that stand out in ESG aspects and companies with a Marketplace business model.

After this phase, a list of topics was drawn up and the stakeholder consultation phase was carried out for the first time. Odontoprev selected groups with which it has stronger relationships, considering dependence, influence and relationship with the business, namely Shareholders, Suppliers, Corporate Customers, Individual Customers, SME Customers, Employees, Accredited Network, Brokers, Representatives of Civil Society, Trade Associations and the Regulatory Agency. This led to the following material topics:

1. Quality dental care;
2. Evolution of the business;
3. Relationships and trust;
4. Care for employees; and
5. Social and environmental impact.

As mentioned, Odontoprev's sustainability reports follow the guidelines of the GRI, Standards version, Essential option, and the Sustainability Accounting Standards Board (SASB). It uses the IIRC, the Global Compact Principles, the 2030 Agenda and the SDGs as guidelines. The content of the reports is also based on the Materiality Matrix and seeks a balance between reporting information on the ESG agenda, economic and financial performance, and the demands of stakeholders.

**f) whether the report or document takes into account the Sustainable Development Goals (SDGs) established by the United Nations and which SDGs are material to the issuer's business**

Odontoprev is aligned with the fundamental principles of sustainability, which include good practices in relation to human rights, labor issues, environmental management and anti-corruption measures. For this reason, since 2008, the Company has been a signatory to the UN Global Compact and has had active programs related to the SDGs promoted by the UN, a commitment that is expressed in its Corporate Sustainability Policy. In its Annual Sustainability Report, the Company presents initiatives and projects aligned with the SDGs and based on the assessment of the Materiality Matrix, highlights the following material SDGs:

SDG 3 – Good health and well-being: goal related to material topics 1, 3, 4 and 5;

SDG 4 – Quality education: goal related to material topics 3 and 4;

SDG 5 – Gender equality: goal related to material topic 4;

SDG 7 – Affordable and clean energy: goal related to material topic 5;

SDG 8 – Decent work and economic growth: goal related to material topics 1, 3 and 4;

SDG 9 – Industry, innovation and infrastructure: goal related to material topic 2;

SDG 10 – Reduced inequalities: goal related to material topics 4 and 5;

SDG 13 – Climate action: goal related to material topic 5; and

SDG 16 – Peace, justice and strong institutions: goal related to material topic 2.

**g) whether the report or document takes into account the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) or financial disclosure recommendations of other recognized entities related to climate issues**

As a way of monitoring its performance in relation to actions to mitigate the impact of climate change, Odontoprev responded to CDP's Climate Change questionnaire every year.

Based on 2023 data, the Company was recognized for implementing strategies and taking action on Climate Change.

In addition to CDP, since 2019, Odontoprev has reported its emissions in the Brazilian GHG Protocol Program, which qualifies registered companies with seals according to the reporting order.

**h) whether the issuer carries out greenhouse gas emission inventories, indicating, if applicable, the scope of the emissions inventoried and the website where additional information can be found**

Since 2008, Odontoprev has monitored its emissions from energy consumption, employee travel (by land or air) and freight.

Since 2015, the Company has disclosed its Greenhouse Gas (GHG) emissions inventory in its annual Sustainability Reports. Since 2019, Odontoprev has voluntarily published its inventory in the Public Registry of Emissions of the Brazilian GHG Protocol Program. The information is available at <https://registropublicodeemissoes.fgv.br/participantes/3154>.

In 2020, Odontoprev adopted a strategy to advance its sustainability agenda and offset all its emissions: the voluntary carbon market. Odontoprev conducted a study that estimated the historic emissions of its operations since 1987, its inception year, and subsequently issued certification offsetting these emissions through the voluntary cancellation of carbon credits under the Clean Development Mechanism (CDM), linked to the United Nations Framework Convention on Climate Change (UNFCCC), the Verified Carbon Standard (VCS), through the Amazon Forest Conservation Project. Since then, it has been committed to neutralizing its greenhouse gas emissions every year.

**i) the issuer's explanation of the following conduct, if applicable:**

**i. non-disclosure of ESG information;**

Not applicable.

**ii. non-adoption of a materiality matrix;**

Not applicable.

**iii. non-adoption of key ESG performance indicators;**

Not applicable.

**iv. not auditing or reviewing the ESG information disclosed;**

The ESG information and indicators reported by the Company are centralized and managed to be disclosed quarterly in the earnings release and annually in the Sustainability Report.

Although it is not audited, the information disclosed by the Executive Board is reviewed by a consultancy hired to prepare the Sustainability Reports.

**v. non-consideration of the SDGs or non-adoption of the recommendations related to climate issues issued by the TCFD or other recognized entities in the ESG information disclosed;**

Not applicable.

**vi. failure to carry out greenhouse gas emission inventories.**

Not applicable.

## **1.10 Information on government-controlled companies**

### **1.10 If the issuer is a government-controlled company, indicate:**

#### **a. Public interest that justified its creation**

Not applicable.

#### **b. Issuer performance in compliance with public policies, including universalization goals, indicating:**

- i. the government programs carried out in the previous fiscal year, those defined for the current fiscal year, and those planned for the next fiscal years, the criteria adopted by the issuer to classify this action as being developed to serve the public interest indicated in letter "a"**

Not applicable.

- ii. with regard to the public policies mentioned above, investments made, costs incurred and the source of the funds involved – own cash generation, transfer of public funds and financing, including the sources of funding and conditions**

Not applicable.

- iii. estimate of the impact of the public policies referred to above on the issuer's financial performance or statement that no analysis of the financial impact of the public policies referred to above has been carried out**

Not applicable.

#### **c. price formation process and tariff setting rules**

Not applicable.

## **1.11 - Acquisition or disposal of relevant asset**

### **1.11 Indicate the acquisition or disposal of any relevant asset that does not fall within the scope of the issuer's normal business operations.**

All acquisitions made by the Company have been focused on the dental sector and fall within the scope of its corporate purpose to operate private dental care plans; manage, sell or make available these plans to legal entities and/or individuals; as well as to participate as a partner, shareholder or quota holder in other civil or commercial companies, in commercial ventures of any nature in Brazil and/or abroad; and to manage its own assets and/or those of third parties.



## **1.12 Corporate operations/Capital increase or reduction**

**1.12 Indicate mergers, spin-offs, share mergers, capital increases or reductions involving the issuer and the documents in which more detailed information can be found.**

Not applicable. There were no mergers, spin-offs, share mergers, capital increases or reductions involving the issuer in the last financial year.

## **1.13 Shareholders' Agreement**

**1.13. Indicate when shareholder agreements have been signed, terminated or amended and the documents in which more detailed information can be found.**

There is currently no shareholders' agreement in force.

## **1.14 Significant changes in the conduct of business**

**1.14. Indicate significant changes in the way the issuer conducts its business.**

Not applicable.

## **1.15 Relevant agreements entered into by the issuer and its subsidiaries**

**1.15. Indicate the relevant agreements entered into by the issuer and its subsidiaries that are not directly related to its operating activities.**

Not applicable.

## **1.16 Other relevant information**

### **1.16. Provide other information that the issuer deems relevant**

The Company believes that all the relevant information has already been included in the previous items.

## 2.1 Financial and Equity Conditions

### 2.1 Executive Officers should comment on

#### a) General financial and equity conditions

**The performance comments below maintain comparability with historical data and are not based on IFRS 17, which came into force on January 1, 2023, and applies to the Financial Statements.**

#### 2023

Odontoprev's business model, supported by 36 years of experience, focuses **exclusively on dental plans** and is designed to ensure economies of scale, cost efficiency and maximum service quality and reliability.

In 2023, net revenue reached R\$2,143 million, an increase of 9.2% over the previous year, with an average ticket of R\$21.37 per beneficiary/month, up from R\$20.70 in 2022.

At year-end, the Company had 8,617,893 beneficiaries, having added 300,000 new customers in 2023. The portfolio was broken down as follows: 71% corporate customers and 29% non-corporate customers, i.e., small and medium-sized enterprises (SMEs) and individuals.

Non-corporate products, catering to small and medium-sized enterprises (SMEs) and individuals, for which Odontoprev has exclusive distribution channels, accounted for 29% of lives and 44% of consolidated revenue in 2023, in line with the Company's Strategic Plan.

Lately, one of Odontoprev's key competitive advantages has been its unique positioning with regard to leadership in the development and expansion of non-corporate segments, which have higher tickets, fewer competitors, fast growth and higher contribution margins. In addition, reinforcing the strategy, non-corporate products present significant entry barriers such as scale, distribution quality, credit risk of small or individual customers, adverse selection and management technology, all of which are clear differential advantages of Odontoprev's business model.

The cost of services, which relates to dental treatment events, represented 39.6% of net revenue in the year, down from 40.2% in 2022.

Administrative expenses, which basically refer to the personnel structure, corresponded to 15.4% of net revenue in both 2023 and 2022.

Cash generation, measured by adjusted EBITDA, was R\$647 million in 2023, 12.4% up from R\$576 million in 2022. The EBITDA margin was 30.2% , up from 29.4% in 2022.

Net income totaled R\$537 million in 2023, 19% more than in 2022, reaching a net margin of 25.0%.

Since the IPO, Odontoprev has generated R\$4,809 million in cash and distributed R\$3,545 million to shareholders, closing 2023 with a net cash position of R\$992 million, with no debt.

At the end of fiscal year 2023, the Company's equity was R\$1,432 million due to its capital allocation practice, which prioritizes regular dividend and interest on equity payments, in addition to share buyback programs.

Since going public in 2006, Odontoprev has adopted the highest standards of corporate governance, even exceeding the requirements of B3's Novo Mercado segment.

Odontoprev's relationship with its stakeholders is based on transparency. The Executive Board is committed to creating value for shareholders, with a long-term view, indispensable for the sustainability of the business.

In order to assess the Company's financial and equity situation, the Executive Board uses a number of indicators:

- Liquidity indicators: the Company's Executive Board believes that it has adequate financial and equity conditions to implement its business plan; and
- Net debt: since its inception, the Company has prioritized its own funds and internal cash generation; therefore, it has no liabilities to third parties.

Type	INDICATORS Formula	December 31, 2023		December 31, 2022		December 31, 2021		
		Data	Indicator	Data	Indicator	Data	Indicator	
L I Q U I D I T Y	Current	<u>Current Assets</u> 605,743 Current Liabilities 669,792	0.90	<u>498,898</u> 717,704	0.70	<u>582,488</u> 591,361	0.98	
	Quick ratio	<u>Current Assets - inventories - prepaid expenses</u> 564,563 Current Liabilities 669,792	0.84	<u>454,772</u> 717,704	0.63	<u>542,548</u> 591,361	0.92	
	General	<u>Current assets + long-term assets</u> 1,296,287 Current liabilities + long-term liabilities 805,378	1.61	<u>1,134,617</u> 834,335	1.36	<u>1,062,814</u> 812,592	1.31	
A V E R A G E T E R M	Receivable (DSO)	<u>(Healthcare receivables - unearned premiums reserves)x360</u> 50,311 Net payments 2,171,058	-8.3	<u>52,609</u> 2,026,760	-9.3	<u>39,950</u> 1,898,595	-7.6	
	Inventories (DIO)	<u>Inventories x 360</u> 1,423 Cost of services 828,085	0.6	<u>4,767</u> 791,707	2.2	<u>4,421</u> 731,477	2.2	
	Payable (DPO)	<u>Healthcare claims payable x 360</u> 70,172 Indemnifiable claims 775,156	32.6	<u>63,230</u> 734,532	31.0	<u>55,427</u> 688,291	29.0	
	Cash conversion cycle	(DIO + DSO) - DPO	-40.3		-38.2		-34.4	
W C	WC (Working capital)	Current Assets (-) Current Liabilities	605,743 669,792	- 64,049	498,898 717,704	- 218,806	582,488 591,361	- 8,873
W C R	WCR (working capital requirement) is less than 0, therefore, there is no onerous investment requirement to finance working capital, without risk.	Operating asset: Healthcare receivables Notes receivable Inventories Other assets (-) Operating liabilities; Technical provisions Labor liabilities Payroll charges Taxes payable Suppliers Other liabilities	214,707 94,377 79,150 1,423 39,757 669,792 303,112 63,525 9,163 25,570 30,571 237,851	(455,085)	258,992 174,567 40,299 4,767 39,359 717,704 407,589 56,439 7,538 35,792 27,834 182,512	(458,712)	231,014 157,193 33,881 4,421 35,519 591,361 365,971 48,688 7,820 26,579 26,222 116,081	(360,347)
A B	AB (available balance, when negative means the company needs working capital/leverage)	WC (-) WCR (or: Financial assets - financial liabilities)	64,049 (455,085)	391,036	218,806 (458,712)	239,906	8,873 (360,347)	351,474
T F R	TFR (total financing requirement)	WCR (+) permanent assets	(455,085) 940,982	485,897	(458,712) 885,236	426,524	(360,347) 871,027	510,680
O C F / E B I T D A	OCF (operating cash flow)/ EBITDA (cash conversion ratio)	<u>OCF</u> Adjusted EBITDA	487,869 647,382	75.4%	<u>515,033</u> 575,973	89.4%	<u>471,564</u> 581,077	81.2%

In assessing the cash cycle, we identified the assets and liabilities that best reflect the operator's activities and found that:

DSO: 0 days in 2021, 2022 and 2023.

DIO: 2 days in 2021 and 2022 and 1 day in 2023. Odontoprev keeps a limited inventory of dental supplies in a subsidiary.

DPO: 29 days in 2021, 31 days in 2022 and 33 days in 2023.

Changes in these timeframes can gradually impact the Company, implying possible working capital requirements given a mismatch between the settlement of accounts receivable and payment to the accredited network.

The short-term management of capital is balanced. The Company has a conservative profile, given that it has a negative working capital requirement and a positive available balance (NIG and SD, respectively, in Portuguese).

EBITDA refers to net earnings before income tax and social contribution, net financial expenses, depreciation and amortization. Operating Cash Flow (OCF) came in as effective cash generation, converting more than 80% of EBITDA into cash.

In 2021, the Company's financial investment portfolio migrated, in part, from current assets to long-term government bonds, with variable (70%) and fixed (30%) interest rates higher than the short-term remuneration, with the same credit risk profile. The Company maintains sufficient financial investments for operational management. At the end of 2023, net cash reached R\$992 million, up from R\$795 million in 2022. The Company does not use derivatives.

## **b) Capital structure**

The Executive Board believes that the current capital structure, measured as the ratio between equity and third-party capital, has low leverage, mainly because the Company does not have any loans and/or financing, but rather operates with its own funds and operating liabilities, most of which are short-term.

The Company's equity increased from R\$1,186 million on December 31, 2022, to R\$1,432 million on December 31, 2023.

The Company's subscribed and paid-up share capital was R\$851 million in 2022, divided into 568,465,803 common shares with no par value. In 2023, this amount was R\$851 million, divided into 552,495,663 common shares with no par value.

## **c) Ability to pay its financial commitments**

Considering the cash flow profile, we believe that we have sufficient liquidity and capital resources to fund investments, expenses and other amounts to be paid in the coming years, although we cannot guarantee that this situation will remain unchanged.

## **d) Sources of financing for working capital and investments in non-current assets**

The Company currently uses only its own funds and operating cash generation as a source of financing for working capital and investments in non-current assets.

## **e) Sources of financing for working capital and investments in non-current assets intended to cover liquidity deficits**



The Company currently has sufficient own funds and operating cash generation to finance working capital, with no need for financing.

**f) indebtedness levels and characteristics of such debts**

The Company has never taken out loans and/or financing since its inception.

**g) Financing limits and percentages already used**

The Company has never taken out loans and/or financing since its inception.

**h) Significant changes in income statement and cash flow items**

*Comparative analysis of operating results: fiscal year ended December 31, 2023, and fiscal year ended December 31, 2022.*

	2023	AV¹ 2023	2022	AV¹ 2022	Δ %
	R\$ '000	%	R\$ '000	%	2023/2022
(+) Payments, net	2,171,058	101.3	2,026,760	103.3	7.1
(+) Sales of services and products	51,555	2.4	21,892	1.1	135.5
(+) Odontored (Mexico)	34,010	1.6	18,679	1.0	82.1
<b>Gross operating revenue (GOR)</b>	<b>2,256,622</b>	<b>105.3</b>	<b>2,067,331</b>	<b>105.4</b>	<b>9.2</b>
(-) Direct taxes on dental care operations	97,346	4.5	90,833	4.6	7.2
(-) Taxes on sales of services and products	16,582	0.8	14,813	0.8	11.9
<b>Net Operating Revenue (NOR)</b>	<b>2,142,695</b>	<b>100.0</b>	<b>1,961,685</b>	<b>100.0</b>	<b>9.2</b>
<b>(-) Cost of services</b>	<b>828,085</b>	<b>38.6</b>	<b>791,707</b>	<b>40.4</b>	<b>4.6</b>
Indemnifiable claims, net	775,156	36.2	734,532	37.4	5.5
Odontored (Mexico)	7,672	0.4	5,769	0.3	33.0
Dental materials	15,834	0.7	6,349	0.3	149.4
Other operational costs and provisions/reversals	50,641	2.4	42,695	2.2	18.6
Incurred but Not Reported Provision (IBNR)	(22,026)	(1.0)	2,342	0.1	(1,040.5)
Technical reserves - Odontored (Mexico)	808	-	20	-	3,941.4
<b>Gross profit</b>	<b>1,314,609</b>	<b>61.4</b>	<b>1,169,979</b>	<b>59.6</b>	<b>12.4</b>
<b>(-) Selling expenses</b>	<b>220,648</b>	<b>10.3</b>	<b>212,092</b>	<b>10.8</b>	<b>4.0</b>
<b>(+) Other operating revenue</b>	<b>3,059</b>	<b>0.1</b>	<b>2,635</b>	<b>0.1</b>	<b>16.1</b>
<b>(-) General and administrative expenses</b>	<b>386,806</b>	<b>18.1</b>	<b>298,406</b>	<b>15.2</b>	<b>29.6</b>
<b>G&amp;A (adjusted at EBITDA base)</b>	<b>330,982</b>	<b>15.4</b>	<b>301,121</b>	<b>15.4</b>	<b>9.9</b>
Personnel	184,535	8.6	158,072	8.1	16.7
Third-party services	72,401	3.4	63,917	3.3	13.3
Rentals and operations	43,925	2.0	35,019	1.8	25.4
Taxes and fees	5,288	0.2	6,300	0.3	(16.1)
Publicity and advertising	18,451	0.9	15,994	0.8	15.4
Other	6,383	0.3	21,819	1.1	(70.7)
<b>G&amp;A (not adjusted at EBITDA base)</b>	<b>55,824</b>	<b>2.6</b>	<b>(2,715)</b>	<b>(0.1)</b>	<b>(2,156.1)</b>
Depreciation and amortization	49,226	2.3	32,395	1.7	52.0
Acquisitions	0	0.0	346	0.0	(100.0)
Other third-party services	0	0.0	381	0.0	(100.0)
Mogidonto incorporation expenses	0	0.0	177	0.0	(100.0)
Amortization of utilization rights	6,598	0.3	4,628	0.2	42.6
Reversal TSS/ ANS	0	0.0	(40,642)	(2.1)	(100.0)
<b>(-) Other operating expenses</b>	<b>105,172</b>	<b>4.9</b>	<b>95,134</b>	<b>4.8</b>	<b>10.6</b>
Allowance for doubtful receivables	50,000	2.3	47,951	2.4	4.3
Profit sharing	34,294	1.6	26,106	1.3	31.4
Long-term incentive plan	20,878	1.0	21,077	1.1	(0.9)
<b>(+) Equity in the earnings of subsidiaries</b>	<b>3,142</b>	<b>0.1</b>	<b>6,609</b>	<b>0.3</b>	<b>(52.5)</b>
<b>Income before financial income (expenses) and taxes</b>	<b>608,184</b>	<b>28.4</b>	<b>573,591</b>	<b>29.2</b>	<b>6.0</b>
<b>(+/-) Net financial income</b>	<b>82,220</b>	<b>3.8</b>	<b>72,667</b>	<b>3.7</b>	<b>13.1</b>
Financial income	107,351	5.0	88,843	4.5	20.8
Financial expenses	25,130	1.2	16,176	0.8	55.4
<b>Income before taxes</b>	<b>690,403</b>	<b>32.2</b>	<b>646,258</b>	<b>32.9</b>	<b>6.8</b>
<b>(-) Income and social contribution tax</b>	<b>207,736</b>	<b>9.7</b>	<b>194,897</b>	<b>9.9</b>	<b>6.6</b>
Current income and social contribution tax	190,068	8.9	176,014	9.0	8.0
Deferred income and social contribution tax	17,668	0.8	18,883	1.0	(6.4)
<b>Net income before participation of minority shareholders</b>	<b>482,668</b>	<b>22.5</b>	<b>451,361</b>	<b>23.0</b>	<b>6.9</b>
Participation of minority shareholders	196	-	(810)	-	(124.2)
<b>Net Income</b>	<b>536,554</b>	<b>25.0</b>	<b>452,171</b>	<b>23.1</b>	<b>18.7</b>

**Net operating revenue (NOR):** In 2023, the Company's net revenue reached R\$2,143 million, 9.2% higher than in 2022. In 2023, the average ticket was R\$21.37 per beneficiary/month, up 3.1% from R\$20.72 in 2022, due to the sales mix in non-corporate plans in the period. The number of Odontoprev beneficiaries reached 8,617,893 in 2023, with a net addition of 300,000 new lives. The portfolio was made up of 71% corporate customers and 29% SME and individual customers, with the latter having a higher average ticket.

**Cost of services (claims ratio):** The cost of services represented 39.6% of NOR in 2023, versus 40.2% in 2022, with management using electronic tools capable of attesting to the highest quality of dental procedures carried out throughout Brazil by around 27,000 accredited dental surgeons.

**Selling expenses:** Selling expenses corresponded to 10.3% of NOR in 2023, down from 10.8% of NOR in 2022, which means there was a 0.5 p.p. increase in efficiency, as the bank channel, which has a lower acquisition cost, accounts for a growing share of the customer portfolio. Odontoprev has several distribution channels, including independent brokers, an in-house sales team, digital channels and non-corporate channels catering to retail customers, especially SMEs and individuals.

**Administrative expenses (adjusted EBITDA calculation basis):** Administrative expenses, which basically refer to the personnel structure, corresponded to 15.4% of net revenue in 2022 and 2023.

**Allowance for doubtful receivables:** The allowance for doubtful receivables represented 2.3% of NOR in 2023, down from 2.4% of NOR in 2022, as a result of continued banking of individual plan revenue, reducing credit risk.

**EBITDA and adjusted EBITDA:** Adjusted EBITDA reached R\$647 million in 2023, up 12.4% from R\$576 million in 2022. The adjusted EBITDA margin was 30.2%, up from 29.4% in 2022. For the purposes of calculating adjusted EBITDA, Provision for Events Incurred but Not Reported (PEONA in Portuguese) has been excluded from the cost of services since the IPO, in 2006. The Executive Board points out that the cash generation observed in 2023 is a direct result of the successful commercial strategy, the unique quality of the services provided and the exclusive focus on the dental value chain.

	2023		2022		Var. %
	R\$ '000	% NOR	R\$ '000	% NOR	
<b>Net Income</b>	<b>536,554</b>	<b>25.0</b>	<b>452,171</b>	<b>23.1</b>	<b>18.7</b>
(+) Current income and social contribution tax	190,068	8.9	176,014	9.0	8.0
(+) Deferred income tax and social contribution tax	17,668	0.8	18,883	1.0	(6.4)
(-) Financial income	107,351	5.0	88,843	4.5	20.8
(+) Financial expenses	25,130	1.2	16,176	0.8	55.4
(-) Participation of minority shareholders	(196)	-	810	-	(124.2)
(+) Depreciation and amortization	49,226	2.3	32,395	1.7	52.0
(-) Equity in the earnings of subsidiaries	3,142	0.1	6,609	0.3	(52.5)
(+) Amortization of utilization rights	6,598	0.3	4,628	0.2	42.6
<b>EBITDA</b>	<b>714,947</b>	<b>33.4</b>	<b>604,004</b>	<b>30.8</b>	<b>18.4</b>
(+/-) Incurred But Not Reported Provision (IBNR)	(22,026)	(1.0)	2,342	0.1	(1,040.5)
(+) Technical reserves - Odontored (Mexico)	808	-	20	-	3,941.4
(+) Brasil dental EBITDA Pro Forma	7,734	0.4	9,343	0.5	(17.2)
(-) Reversal TSS/ ANS	(36,724)	(1.7)	(40,642)	(2.1)	(9.6)
(+) Acquisitions	-	-	346	0.0	(100.0)
(-) Other third-party services	-	-	381	0.0	(100.0)
(-) INSS Reversal	(12,564)	(0.6)	-	-	-
(-) ISS Reversal	(4,794)	(0.2)	-	-	-
(+) Mogidonto incorporation expenses	-	-	177	-	(100.0)
<b>Adjusted EBITDA</b>	<b>647,383</b>	<b>30.2</b>	<b>575,973</b>	<b>29.4</b>	<b>12.4</b>

**Net financial result:** The net financial result was R\$82.2 million, equivalent to 3.8% of NOR in 2023, an increase of 13.1%, from R\$72.7 million in 2022, or 3.7% of NOR. In 2021, the Company's financial investment portfolio migrated, in part, from current assets to long-term government bonds, with variable (70%) and fixed (30%) interest rates higher than the short-term remuneration, with the same credit risk profile. The Company maintains sufficient financial investments for operational management. At the end of 2023, net cash reached R\$992 million, up from R\$795 million in 2022. The Company does not use derivatives.

**Income tax and social contribution/deferred income tax and social contribution:** Current amounts totaled an expense of R\$190.1 million in 2023, while deferred amounts came to R\$17.7 million. The current effective tax rate was 29.0% in 2023, versus 28.4% in 2022.

	2023	2022	Δ%
<b>Income before taxes and profit sharing</b>	<b>690,404</b>	<b>646,258</b>	<b>6.8</b>
(-) Profit sharing	34,294	26,106	<b>31.4</b>
<b>(=) Tax base</b>	<b>656,110</b>	<b>620,152</b>	<b>5.8</b>
<b>Taxes</b>			
(-) Current income and social contribution taxes	190,068	176,014	<b>8.0</b>
(-) Deferred income and social contribution taxes	17,668	18,883	<b>(6.4)</b>
<b>Total taxes</b>	<b>207,736</b>	<b>194,897</b>	<b>6.6</b>
<b>Current effective tax rate (% NOR)</b>	<b>29.0%</b>	<b>28.4%</b>	<b>2.1</b>

**Net Income:** Net income totaled R\$537 million in 2023, up 18.7% from 2022. The Executive Board believes that the results recorded in 2023 reflect the business model and that, over time, results have demonstrated the competitive advantages of our business model.

(R\$'000)	2023	2022	Δ	Δ %
<b>CASH FLOW FROM OPERATIONAL ACTIVITIES</b>				
<b>Net income for the period</b>	<b>536,750</b>	<b>451,361</b>	<b>85,389</b>	<b>18.9%</b>
Reconciliation of net income with the cash generated by operations	177,152	331,430	-154,278	-46.5%
<b>NET CASH FROM OPERATIONAL ACTIVITIES</b>	<b>713,902</b>	<b>782,791</b>	<b>-68,889</b>	<b>-8.8%</b>
Decrease (increase) in operational assets	7,281	(71,533)	78,814	-110.2%
Increase (decrease) in operational liabilities	(233,314)	(196,225)	(37,089)	18.9%
<b>NET CASH PROVIDED BY (USED IN) OPERATIONAL ACTIVITIES</b>	<b>487,869</b>	<b>515,033</b>	<b>-27,164</b>	<b>-5.3%</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
Acquisition of property and equipment	(7,595)	(8,396)	801	-9.5%
System development, software licenses and other	(87,658)	(62,990)	(24,668)	39.2%
Deferred selling expenses	8,500	5,169	3,331	64.4%
Advance for future increase of invested capital	(21,307)	(44,819)	23,512	-52.5%
<b>NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES</b>	<b>(108,060)</b>	<b>(111,036)</b>	<b>2,976</b>	<b>-2.7%</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
Dividends paid	(119,998)	(100,519)	(19,479)	19.4%
Interest on capital paid	(62,893)	(69,258)	6,365	-9.2%
Share repurchased	-	(170,090)	170,090	-100.0%
<b>NET CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES</b>	<b>(182,891)</b>	<b>(339,815)</b>	<b>156,924</b>	<b>-46.2%</b>
<b>INCREASE (DECREASE) IN CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>	<b>196,918</b>	<b>64,182</b>	<b>132,736</b>	<b>206.8%</b>
Cash, Cash Equivalents and short-term investments				
Balance at the beginning of period	795,231	731,049	64,182	8.8%
Balance at the end of period	992,149	795,231	196,918	24.8%
<b>INCREASE (DECREASE) IN CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>	<b>196,918</b>	<b>64,182</b>	<b>132,736</b>	<b>206.8%</b>

**Cash flow:** In 2023, cash generation was R\$197 million, mainly due to a reduction in cash used in financing activities (decline of R\$157 million).

Historically, investments in fixed assets (capex) have not represented a significant share of internal cash generation, as shown in the table below:

(R\$'000)	2023	2022	Δ %
IT platform, acquisition/license of software	87,657	62,990	39.2
Computer equipment	5,172	1,353	282.4
Dental plan equipment, furniture and utensils	1,196	1,007	18.9
Installations	697	3,578	(80.5)
Others	525	2,458	(78.6)
<b>Total Capex</b>	<b>95,248</b>	<b>71,385</b>	<b>33.4</b>

The Executive Board makes sure that the Company has neither debt with banks nor any contractual obligation that implies a significant cash payment.

**Transactions not recorded in the balance sheet:** We did not carry out any transactions not recorded in the balance sheet.

## 2.2 Operating and financial results

### 2.2. Operating and financial results

The performance comments below maintain comparability with historical data and are not based on IFRS 17, which came into force on January 1, 2023, and applies to the Financial Statements.

#### a) Results of the issuer's operations, especially:

##### i) Description of any important components of revenue

The Company's net operating revenue or sales revenue comprises: (i) net consideration, (ii) sales of goods and services, (iii) direct taxes from operations with healthcare plans and (iv) taxes on sales of goods and services.

Net consideration is generated from monthly fees and payments for dental plans and, according to the chart of accounts of the Brazilian Supplementary Health Agency (ANS in Portuguese), excludes revenue from services rendered, such as those from the Company's own offices.

Revenue from the sale of goods and services come from the Company's subsidiaries.

The Company's Executive Officers believe that, in the fiscal year ended December 31, 2023, the main source of revenue was net consideration generated from monthly fees and payments for dental plans.

##### ii) Factors that materially affected operating results

The Executive Officers believe that the change in revenue in 2023 can be attributed to the following factors:

#### 2023

Net revenue increased by 9.2% in the period, from R\$1,962 million in 2022 to R\$2,143 million in 2023, due to the factors described in item 2.1 (a)(i) above.

Other factors that materially affected the Company's operating results are summarized below:

- Product mix, as non-corporate segments accounted for 29.1% of lives and 43.6% of revenue.

- Growth of 3.1% in the average ticket in 2023 and an increase of 3.6% in the number of beneficiaries in the year, adding 300,000 new lives.

#### b) Material changes in revenue attributable to the introduction of new products and services and changes in volumes, prices, exchange rates and inflation

The Company is not exposed to variations in exchange rates. The main changes in our revenue were chiefly driven by the average ticket, the number of new beneficiaries and product mix changes.

If inflation rates were to increase, any anti-inflationary policy adopted by the Federal Government could result in a slowdown in economic activity and a decline in the purchasing power of the population, generating negative consequences for our business, our financial condition and our operating results, as well as adversely affecting the

price of our common shares. In addition, if Brazil experiences high inflation rates, we may not be able to adjust our prices to offset the effects of inflation on our costs.

Over the last three years, we have adjusted the prices of monthly fees for corporate contracts at a rate marginally lower than inflation (IPCA). For individual contracts, the adjustment is based on market inflation indices, at the customer's choice.

**c) Significant impacts of inflation, changes in the prices of the main inputs and products, the exchange rate and the interest rate on the issuer's operating and financial result**

In the last fiscal year, the Company was impacted by higher service costs, i.e., the amount paid to accredited dental surgeons, on a non-linear basis.

The cost of services is the result of individual negotiations of compensation with each accredited professional, taking into account their academic background, availability for Odontoprev beneficiaries and geographic location.

In 2023, the cost of services represented 39.6% of revenue, down from 40.2% in 2022 and below historical levels, as the non-corporate segments, which have lower claims ratios, accounted for a larger share of the product mix, and the corporate segment recorded a claims ratio in line with the historical average.

The Company's pricing policy is not subject to changes arising from variations in the exchange rate. Our activities are entirely focused on the domestic market. The Company does not use derivative instruments of any kind. In addition, most of the costs related to the operation are linked to the use of the network by beneficiaries and are therefore not impacted by changes in the prices of inputs and products.

The Company also has a quality management department, responsible for controlling the quality of the treatments carried out and authorizing payment, which helps manage risks and control claims, making the Company less sensitive to the effects of inflation on its cost structure.

In recent years, the Company has had an adequate cash position to conduct its operations, ending 2023 with cash and cash equivalents of R\$992 million.

The Company and its subsidiaries have a financial investment portfolio that is mostly composed of long-term federal government bonds and is exposed to real interest on instruments indexed to inflation measured by the IPCA.

We believe that, if the current conservative capital structure is maintained, the Company will continue to show a positive financial result, which accounts for only a minor share of total annual net income.

## 2.3 Changes in accounting practices/ Modified opinions and emphases

### 2.3. Changes in accounting practices

- a) **Significant changes in accounting practices that have resulted in significant effects on the information provided in fields 2.1 and 2.2**

**The main new standards and interpretations affecting the Company and its subsidiaries are summarized below:**

#### 1.1. Insurance contracts

IFRS 17 has superseded IFRS 4 — Insurance Contracts as of January 1, 2023.

It is worth noting that the Company is a dental operator regulated by the National Supplementary Health Agency (ANS in Portuguese), which imposes regulatory limits deriving from the mandatory adoption of the risk-based capital model. As a result, the basis for calculation of income allocations, including mandatory minimum dividends and the proposed additional dividend, follows the ANS accounting standards, i.e., disregarding the effects of CPC 50 / IFRS 17, not approved by said regulatory agency, as well as the performance comments described in items 2.1 and 2.2.

##### **(a) Contracts within the scope of the standard**

The standard defines that every contract that meets the definition of insurance (insurance issued, reinsurance accepted and issued, and investment contracts with discretionary participation) must be measured in accordance with its guidelines. Odontoprev assessed its insurance contracts issued and considered that the Company's prepaid products are within the scope of CPC 50 / IFRS 17.

Prepaid products are those in which the monthly premium is calculated in advance on the basis of the coverage taken out by the dental plan customer (individual or company) and, therefore, there is a transfer of insurance risk to the Company.

Postpaid products do not fall within the scope of CPC 50 / IFRS 17 as there is no insurance risk and they are therefore measured in accordance with the rules established by CPC 47 / IFRS 15 as a service contract.

##### **(b) Contract aggregation level**

The standard defines that insurance contracts should be grouped based on similar risks and joint management, which are segregated into cohorts (annual periods) and then divided into categories: (i) groups of contracts that are onerous at initial recognition; (ii) groups of contracts that at initial recognition have no significant possibility of becoming onerous subsequently; and (iii) groups of non-onerous contracts that, at initial recognition, have a significant possibility of becoming onerous subsequently. Finally, in addition to the groups of contracts mentioned above, there are also the groups of remaining contracts in the portfolio.

An insurance contract is onerous at the date of initial recognition, according to the standard, if the fulfillment cash flows allocated to the contract, any previously recognized insurance acquisition cash flows and any cash flows arising from the contract at the date of initial recognition in total are a net outflow, i.e., they represent a loss that should be recognized in profit or loss for the net outflow for the group of onerous contracts, resulting in the carrying amount of the liability for the group being equal to the fulfillment cash flows and the contractual service margin of the group being zero. As they represents a loss on initial recognition, unlike contracts that are not onerous, and have a negative impact on profit or loss, onerous contracts must be considered separately, according to the standard, so that the



organization can more accurately manage them and know exactly the individual impact of the onerousness on its statements.

Each contract within the scope of the standard was assessed in order to classify the groups according to the definitions of the new standard. No onerousness was found in the Company's groups of contracts. Also, no contracts were identified as having a significant possibility of becoming onerous subsequently. The Company and its subsidiaries have a portfolio made up only of contracts that are not onerous and have no possibility of becoming onerous subsequently.

### **(c) Contract boundaries**

According to CPC 50 / IFRS 17, cash flows are within the boundary of an insurance contract if they arise from substantive rights and obligations that exist during the reporting period in which the entity can compel the policyholder to pay the premiums or in which the entity has a substantive obligation to provide the policyholder with insurance contract services.

Thus, for Individual plan portfolios, the contract boundary will be the moment in which the policyholder decides to leave the contracted plan, since the company that issues the insurance contract does not have the prerogative to cancel the contract unilaterally. This boundary is reflected in the flow through the permanence table. Meanwhile, for the Corporate and SME plan portfolios, the contract boundary based on premium projections is monthly, given that the contract is renewed monthly and can be cancelled by the two parties involved.

### **(d) Separating components from a contract**

IFRS 17 distinguishes three different types of components that must be accounted for separately if certain criteria are met:

- Embedded derivatives;
- Investment components; and
- Commitments to transfer separate non-insurance goods or services.

The analysis of the Company's insurance contracts did not identify any components that needed to be dealt with separately. In the Corporate segment, there is a plan with a service component called Concierge. The flow of this service is highly related to the flow of insurance, which means that it is not necessary to separate this component and that it can be assessed under CPC 50 / IFRS 17.

### **(e) Measurement of contracts**

The Liability for Remaining Coverage (PCR in Portuguese) represents the entity's obligation to investigate and pay for valid claims for insured events that have not yet occurred. PCR also comprises the entity's obligation to pay amounts under existing insurance contracts that are related to contract coverage not yet provided (obligations related to the future provision of insurance contract services) and any investment components or other amounts that are related to the provision of insurance contract services and that have not been transferred to the liability for incurred claims. The PCR reserve can be calculated using three methodologies: General Model (Building Block Approach — BBA), Variable Fee Approach (VFA) and Premium Allocation Approach (PAA).

The General Model (BBA) CPC 50 / IFRS 17 requires entities that issue insurance and reinsurance contracts to measure their insurance contracts on initial recognition, at the total estimated amount of the expected cash flow, adjusted for

the time value of money and the explicit risk related to the non-financial risk, in addition to the contractual insurance margin. Odontoprev applies the general model to Individual plan contracts.

In addition to the General Model, in order to simplify the measurement process, CPC 50 / IFRS 17 provides for the Premium Allocation Approach — PAA. According to the standard, this simplified model is applicable to contracts with a coverage period of up to one year or those that recognize profit or loss similarly to the General Model. Odontoprev applies the PAA simplified model for the groups of contracts of corporate and SME plans. However, given that these groups of contracts have short-term liabilities, but with a boundary of more than one year, as required by standard CPC 50 / IFRS 17, it was necessary to apply the adherence test to allow the simplified measurement approach to be applied. In this test, the Company assessed whether the measurement using PAA, a simplified approach, would result in a measurement similar to the one obtained using the standard BBA model. Adherence tests are carried out annually.

#### **(f) Future cash flow estimates**

Items considered as Odontoprev's future cash inflows and outflows within the boundary are: (i) premiums, with long-term contract cancellations reflected in the permanence rate (permanence table) of the brand/product; (ii) payments, including claims, claims incurred and not reported, and all future claims; (iii) allocation of cash flows from insurance acquisitions attributable to the portfolio to which the contract belongs, which should be understood as a selling expense; (iv) contract maintenance and administration costs, such as costs of premium billing and handling policy changes and claim processing costs, which should be understood as other operating costs; and (v) allocation of fixed and variable overheads (such as the costs of accounting, human resources, information technology and support, rent, and maintenance), called administrative expenses, directly attributable to fulfilling insurance contracts and transaction-based taxes.

#### **(g) Discount rate**

The discount rate is the rate used to reflect the time value of money. It can be determined using two approaches: Top-Down or Bottom-Up. In the Top-Down approach, the discount rate is calculated by analyzing the performance of assets specifically from the Asset Liability Management (ALM) perspective, obtaining the Internal Rate of Return (IRR) of the asset and then building a discount curve by interpolating the IRR of these assets. ALM represents a risk management technique designed to prevent a mismatch between assets and liabilities. In the Bottom-Up approach, the Discount Rate is calculated based on a risk-free rate, which in Brazil refers to the Time Structure of the Fixed Interest Rate of the Superintendence of Private Insurance (ETTJ PRE and SUSEP, respectively, in Portuguese), plus illiquidity risk. The illiquidity risk measures the risk exposed in the event of not receiving a given coupon, i.e., it measures the impact of this event on the fulfillment of the obligations of the company issuing insurance contracts.

The discount rate used by Odontoprev to discount cash flows for all products is the Bottom-Up approach.

#### **(h) Risk Adjustment (RA)**

Risk adjustment is the adjustment made by the entity to the estimate of the present value of future cash flows to compensate for the uncertainty about the amount and timing of the cash flows that arise from non-financial risk as the entity fulfills the insurance contract. According to CPC 50 / IFRS 17, the entity shall disclose the level of confidence used to determine the risk adjustment for non-financial risk. However, if the entity uses a technique other than the confidence level technique for calculating the risk adjustment, it shall disclose the technique used and the equivalent confidence level of this technique.

Considering the information available to Odontoprev, since it does not have an internal risk model to apply the confidence level methodology, the Cost of Capital methodology is used to calculate the risk adjustment for non-financial risk. Under this Cost of Capital calculation methodology, RA is the cost of providing an amount of eligible

funds equal to the capital needed to support the insurance commitments over the life of the contract. This methodology stands out for its simplicity in calculating regulatory capital and the fact that it is used in different countries with risk-based regulations. The disadvantages of the cost of capital method include the need to calculate the cost of capital for non-financial risks and the complexities of both projecting future capital requirements and estimating the equivalent percentile. The percentile representing the confidence level equivalent to the cost of capital used is shown below:

<u>Portfolio</u>	<u>PCR - RA</u>	<u>PSI - RA</u>
INDIVIDUAL	60.7%	60.7%
CORP	n/a	60.7%
SME	n/a	60.7%

<u>Portfolio</u>	<u>PSI Insurance - RA</u>	<u>PSI REINSURANCE - RA</u>
Odontored	61.4%	61.4%

RA is a new concept introduced by CPC 50 / IFRS 17 as part of the measurement of insurance contract liabilities, so its full effect on these liabilities represents a change from the previous standard (CPC 11 / IFRS 4).

#### **(i) Allocation of the contractual service margin (CSM)**

The amount of the service contract margin for each group of insurance contracts must be recognized in profit or loss in each period to reflect the insurance services provided. The amount is determined by identifying the coverage units in the group, allocating the contractual service margin at the end of the period equally to each coverage unit provided in the current period and expected to be provided in the future, and recognizing in profit or loss the amount allocated to coverage units provided in the period.

For the groups of contracts measured using the General Model (BBA), the entity should recognize the contractual service margin over the duration of the group of contracts in a systematic manner that reflects the transfer of insurance benefits in accordance with the contract. It is worth noting that CSM is only measured for contracts that follow the BBA or VFA methodology, so only Individual contracts measure CSM.

Odontoprev exercised judgment and considered all relevant facts and circumstances to determine a systematic and rational method for estimating the insurance contract services provided for each group of contracts. The basis for determining the amount of coverage provided for each product for the recognition of the CSM is determined based on inflows, the number of policyholders or the volume of provisions, depending on the contract group. Interest on the CSM will be recognized using the discount curve at initial recognition.

As regards CPC 11 / IFRS 4, similarly to RA, there have been significant changes compared to CPC 50 / IFRS 17, and from now on revenue will be recognized in profit or loss more slowly, as its recognition will be based on the provision of the service.

#### **(j) Initial recognition**

Odontoprev applies the Full Retrospective Approach for groups of insurance contracts issued from 2021 onwards. For groups of insurance contracts issued up to 2020, the fair value approach is applied, due to the impracticability of the other approaches. The two forms of measurement are detailed below:

### Full Retrospective Approach

The full retrospective approach consists of measuring insurance contracts from the moment they are issued, requiring the company to have data available to make cash flow projections, calculate the discount rate and Risk Adjustment from the initial recognition of the contracts. According to CPC 50 / IFRS 17, the entity shall:

- Identify, recognize and measure each group of insurance contracts, reinsurance contracts and investment contracts with discretionary participation as if IFRS 17 had always applied;
- Identify, recognize and measure any assets for the insurance acquisition cash flows as if IFRS 17 had always applied (unless the entity is not required to assess recoverability before the transition date);
- Derecognize any existing balances that would not exist had CPC 50 / IFRS 17 always applied (including some deferred acquisition costs, provisions for fees attributable to existing insurance contracts and intangible assets related to customers from acquired insurance contracts); and
- Recognize any resulting net difference in equity.

In sum:

- **Aggregation of contracts:** aggregation by underwriting year and characteristics at the time of initial recognition (onerous, non-onerous and non-onerous with the possibility of becoming onerous);
- **Initial expected cash flows:** estimate of the cash flows expected at the time the contract is sold, based on the current assumption at the time;
- **Discount rate:** use of the discount curve obtained in accordance with the requirements of CPC 50 / IFRS 17 (Top-Down x Bottom-Up) with information at the date of initial recognition; and
- **Risk Adjustment:** calculation based on the assumptions in force at the time of initial recognition.

### Fair Value Approach

The fair value approach has the following characteristics on transition:

- **Aggregation of contracts:** the aggregation of contracts underwritten in different years is allowed;
- **Initial expected cash flows:** future cash flows can be obtained based on realistic assumptions at the time of assessment;
- **Discount rate:** use of the discount curve obtained in accordance with the requirements of CPC 50 / IFRS 17 (Top-Down x Bottom-Up) with information at the date of transition;
- **Risk Adjustment:** calculation based on the assumptions in force at the date of transition; and
- **Use of Other Comprehensive Income (OCI):** income and expenses accrued in OCI at the date of transition.

For the groups of contracts measured using the simplified model (PAA), i.e., Corporate and SME groups, the transition methodology will be the Full Retrospective Approach.

For the Individual group, measured using BBA, we will use the Fair Value methodology specifically for contracts issued by 2020. For contracts issued from 2021 onwards, the transition methodology will be the Full Retrospective Approach. The Fair Value methodology will be applied for the period in question due to the lack of consistent data available for the use of the Full Retrospective Approach by group of contracts. Thus, the Full Retrospective Approach is applied from the period in which the contracts issued have all the information necessary for their measurement and accounting by group of contracts.

It is important to point out that, based on the fair value methodology, the contractual service margin (CSM) represents the difference between the Fair Value determined by the organization and the CPC 50 / IFRS 17 fulfillment cash flows on this date, plus the risk adjustment (RA) for non-financial risk.

Below is a summary of the contract groups and transition methodologies used:

Transition	
Contract group	Transition methodology
Plans - Individual (issue up to 2020)	Fair value
Plans - Individual (issue as of 2021)	Full retrospective
CORP Collective Plans	Full retrospective
PME/SPG/MPE Collective Plans	Full retrospective

The fair value transfer amounts will be obtained using the revenue approach in CPC 46 / IFRS 13.

**(k) Presentation**

The portfolios of insurance contracts that are assets and those that are liabilities are presented separately in the balance sheet. Any assets or liabilities recognized for cash flows prior to the recognition of the group of insurance contracts are included in the carrying amount of the related portfolios of contracts. Insurance expenses and income exclude any investment components and are recognized as follows.

**(i) Insurance revenue - Contracts calculated using BBA**

Odontoprev recognizes insurance revenue as it fulfills its performance obligations, i.e., as it provides services under groups of insurance contracts. For the contracts measured under BBA, insurance revenue relating to the services provided for each year represents all the changes in the liability for remaining coverage that relate to the current services for which Odontoprev expects to receive consideration and comprises the following items:

- Insurance service expenses incurred during the period;
- Changes to the risk adjustment for non-financial risk;
- The CSM amount to be released for the coverage provided in the period; and
- Other amounts, such as experience adjustments for premium receipts in the current period or prior periods, if any.

In addition, Odontoprev allocates the portion of the premiums that relate to recovering those cash flows to each reporting period in a systematic way on the basis of the passage of time. The Company recognizes the amount

allocated, adjusted for the interest accreted at the discount rates determined at the initial recognition of the related group of contracts, such as insurance revenue and an equal amount as insurance service expenses.

**(ii) Insurance revenue - Contracts calculated using PAA**

For contracts measured under PAA, insurance revenue for each period is the amount of expected premium receipts for services provided in the period.

**(iii) Insurance expenses**

Insurance service expenses arising from insurance contracts are recognized in profit or loss as they are incurred. They exclude amortizations of investment components and comprise the following items:

- Changes in the provision for claims incurred related to claims and expenses incurred in the period;
- Changes in the provision for claims incurred related to claims and expenses incurred in prior periods (related to past services);
- Other directly attributable insurance service expenses incurred during the period;
- Amortization of insurance acquisition cash flows;
- Loss component of onerous groups of contracts initially recognized in the period; and
- Changes in PCR related to future service that do not adjust CSM because they refer to changes to the loss component in the groups of onerous contracts.

**(iv) Insurance finance income or expenses**

The insurance finance income or expenses line comprises the change in the carrying amount of the group of insurance contracts arising from the effect of the time value of money, financial risk and changes in rates and assumptions. The Company adopts the segregation of finance income and expenses in compliance with paragraph 118 of IFRS 17 (CPC 50), recognizing interest from insurance contracts in the income statement and the amount related to the change in the rates and financial assumptions in other comprehensive income. The purpose of presenting the entity's finance income and expenses separately is to avoid greater volatility in the results for the period.

**b) Modified opinions and emphases of matter in the auditor's report**

In 2023, there were no qualifications or emphases of matter in the independent auditors' reports on the financial statements.

## 2.4 Material Effects on the Financial Statements

**2.4. Officers should comment on the material effects that the following events have had or are expected to have on the issuer's financial statements and results:**

**a) Introduction or disposal of an operating segment**

There were no significant effects from the introduction or disposal of an operating segment in the last fiscal year.

**b) Incorporation, acquisition or disposal of shares**

On February 1, 2023, Odontoprev completed the acquisition of a controlling interest in the form of common shares representing 51% of the share capital of Papaiz Associados Diagnósticos por Imagem S.A. (“Papaiz”), through its subsidiary Clidec Participações S.A. (“Transaction”), after the Brazilian antitrust authority (*Conselho Administrativo de Defesa Econômica* — CADE) approved the completion of the Transaction without any restriction.

Papaiz, located in São Paulo, was founded in 1989 and is one of the most respected companies in the dental radiology segment.

The assumptions used to calculate the Transaction's goodwill at R\$5,269 were in accordance with item 32 of CPC 15. Management expects that the goodwill recognized will be deductible for income tax purposes, following the corporate restructuring involving the parent company and subsidiary, under the terms of current tax legislation.

**Acquisition price, intangible assets and goodwill - Papaiz:**

The following table summarizes the transactions, the amounts of the assets acquired and liabilities assumed and recognized on the acquisition date, as well as their fair value on the acquisition date:

<b>February 01, 2023</b>	<b>Balances</b>
Consideration transferred	19,181
<b>Total consideration</b>	<b>19,181</b>
Equity value	6,612
<b>Goodwill + fair value of assets acquired and liabilities assumed</b>	<b>12,569</b>
<b>Intangible assets</b>	<b>5,666</b>
Brands	3,824
Non-Compete	1,842
<b>Property, plant and equipment</b>	<b>1,634</b>
Surplus	1,634
<b>Goodwill</b>	<b>5,269</b>

The Papaiz transaction totaled R\$19,181, paid cash by bank transfer.

	December 31, 2023				Interest in capital (%)			
	Subsidiaries		Indirect associated company	Joint control	Subsidiaries		Indirect associated company	Joint control
	Direct	Indirect			Direct	Indirect		
<b>COMPANIES:</b>								
Odontoprev Serviços Ltda. (Odontoprev Serviços)	100.0	-	-	-	100.0	-	-	-
Easy Software S.A. (Easy Software)	-	51.0	-	-	-	51.0	-	-
Dental Partner Comércio de Produtos e Equipamentos Odontológicos Ltda. (Dental Partner) <sup>2</sup>	-	100.0	-	-	-	100.0	-	-
SF 210 Participações Societárias S.A. (SF 210)	-	-	18.1	-	-	-	18.1	-
Clidec Participações S.A. (Clidec Participações)	-	100.0	-	-	-	90.6	-	-
Machiron Desenvolvimento de Sistemas S.A. (MaChiron) <sup>3</sup>	-	-	20.0	-	-	-	20.0	-
<b>TERTIARY SEGMENT DENTAL OPERATOR – RN 531 ANS:</b>								
Brasilidental Operadora de Planos Odontológicos S.A. (Brasilidental)	-	-	-	25.0	-	-	-	25.0
<b>NETWORK OF DENTAL AND RADIOLOGICAL CLINICS:</b>								
Clidec - Clínica Dentária Especializada Cura D'ars Ltda. (Clidec)	100.0	-	-	-	99.9	-	-	-
Boutique Dental Ltda. (Boutique Dental)	-	100.0	-	-	-	100.0	-	-
Papaiz Associados Diagnóstico por Imagem S.A. (Papaiz)	-	100.0	-	-	-	-	-	49.0
Lúmax Radiologia e Tomografia Odontológica Ltda (Lúmax)	-	100.0	-	-	-	-	-	-
<b>COMPANIES IN MEXICO:</b>								
Odontored CV Sociedad Anónima de Capital Variable (Odontored)	100.0	-	-	-	100.0	-	-	-
Oprev Administradora Sociedad Anónima de Capital Variable (Oprev)	-	100.0	-	-	-	100.0	-	-

<sup>1</sup>On September 06, 2022, it became a sole proprietorship, with Odontoprev as its parent company.  
<sup>2</sup>On May 24, 2022, it became a sole proprietorship, with subsidiary Clidec as its parent company.  
<sup>3</sup>Indirect associated company acquired by Odontoprev Serviços on August 16, 2022.  
<sup>4</sup>Subsidiary acquired by Clidec Participações as of February 01, 2023.

### c) Unusual events or operations

There were no unusual events or operations in the fiscal year ended December 31, 2023.



## 2.5 Non-accounting measurements

2.5. If the issuer has disclosed, during the last fiscal year, or wishes to disclose in this form non-accounting measurements, such as EBITDA (earnings before interest, taxes, depreciation and amortization) or EBIT (earnings before interest and income tax), the issuer must:

(Amounts in thousands of Brazilian Reais, unless otherwise stated)

### a) Report the amount of non-accounting measurements

In the last fiscal year, the Company disclosed the following non-accounting measurements: EBITDA and adjusted EBITDA. EBITDA totaled R\$714,948,000 and adjusted EBITDA came to R\$647,383,000 in the fiscal year ended December 31, 2023.

Reconcile the amounts disclosed with the amounts in the audited financial statements

	2023		2022		Var. %
	R\$ '000	% NOR	R\$ '000	% NOR	
<b>Net Income</b>	<b>536,554</b>	<b>25.0</b>	<b>452,171</b>	<b>23.1</b>	<b>18.7</b>
(+) Current income and social contribution tax	190,068	8.9	176,014	9.0	8.0
(+) Deferred income tax and social contribution tax	17,668	0.8	18,883	1.0	(6.4)
(-) Financial income	107,351	5.0	88,843	4.5	20.8
(+) Financial expenses	25,130	1.2	16,176	0.8	55.4
(-) Participation of minority shareholders	(196)	-	810	-	(124.2)
(+) Depreciation and amortization	49,226	2.3	32,395	1.7	52.0
(-) Equity in the earnings of subsidiaries	3,142	0.1	6,609	0.3	(52.5)
(+) Amortization of utilization rights	6,598	0.3	4,628	0.2	42.6
<b>EBITDA</b>	<b>714,947</b>	<b>33.4</b>	<b>604,004</b>	<b>30.8</b>	<b>18.4</b>
(+/-) Incurred But Not Reported Provision (IBNR)	(22,026)	(1.0)	2,342	0.1	(1,040.5)
(+) Technical reserves - Odontored (Mexico)	808	-	20	-	3,941.4
(+) Brasildental EBITDA Pro Forma	7,734	0.4	9,343	0.5	(17.2)
(-) Reversal TSS/ ANS	(36,724)	(1.7)	(40,642)	(2.1)	(9.6)
(+) Aquisitions	-	-	346	0.0	(100.0)
(-) Other third-party services	-	-	381	0.0	(100.0)
(-) INSS Reversal	(12,564)	(0.6)	-	-	-
(-) ISS Reversal	(4,794)	(0.2)	-	-	-
(+) Mogidonto incorporation expenses	-	-	177	-	(100.0)
<b>Adjusted EBITDA</b>	<b>647,383</b>	<b>30.2</b>	<b>575,973</b>	<b>29.4</b>	<b>12.4</b>

c) Explain why the Company believes that this measurement is more appropriate for a correct understanding of the financial condition and results of its operations:

EBITDA refers to net income plus current and deferred corporate income tax (IRPJ, in Portuguese), current and deferred social contribution tax (CSLL, in Portuguese), taxes on financial income (PIS/COFINS) recorded in administrative expenses, depreciation and amortization, and changes in technical provisions, less net financial income, stock option grants and other expenses. The Company has disclosed EBITDA in order to provide additional

information and a practical measure to assess its ability to make payments, maintain investments and cover working capital needs arising from its obligations, which is why it believes it is important to include it in the Reference Form. EBITDA is not included in the financial statements in accordance with accounting practices adopted in Brazil and does not represent the cash flow for the periods presented. **EBITDA has no standardized meaning and our definition of EBITDA may not be comparable to the definition used by other companies.**

Adjusted EBITDA is equivalent to EBITDA plus non-recurring expenses mainly related to: (i) professional services related to acquisitions; (ii) costs related to the absorption of acquired companies; (iii) the affiliated company in Mexico; (iv) a tax incentive sponsorship; (v) associations with Bradesco and Banco do Brasil and (vi) accounting adjustments determined by the Brazilian Supplementary Health Agency (ANS, in Portuguese), Adjusted EBITDA is not included in the financial statements in accordance with accounting practices adopted in Brazil and does not represent the cash flow for the periods presented. Adjusted EBITDA has no standardized meaning, and our definition of adjusted EBITDA may not be comparable to the definition used by other companies.

As financial expenses and income, IRPJ, CSLL, depreciation, amortization and non-recurring expenses are not included in its calculation, adjusted EBITDA serves as an indicator of our general economic performance, which is not affected by fluctuations in interest rates, changes in IRPJ and CSLL rates, or depreciation and amortization levels. Therefore, we believe that adjusted EBITDA serves as a significant tool for periodically comparing our operating performance, as well as for informing certain management decisions. We believe that adjusted EBITDA provides a better understanding not only of our financial performance but also of our ability to meet our liability obligations and to obtain funds for our capital expenditures and working capital.

## 2.6 Subsequent events to the financial statements

### 2.6. Identify and comment on any event subsequent to the latest year-end financial statements with a material impact on them.

*(Amounts in thousands of Brazilian Reais, unless stated otherwise)*

#### Subsequent events

The Company's financial statements for the year ended December 31, 2023, were approved by the Board of Directors at a meeting held on February 28, 2024. The following subsequent events are included in the financial statements:

(i) Dividends in addition to the mandatory minimum

At a meeting held on February 28, 2024, the Board of Directors approved a proposal for the allocation of net income for 2023, which will then be submitted for approval by the shareholders at the Annual Shareholders' Meeting to be held on April 3, 2024. The Company has informed its shareholders about the distribution of dividends totaling R\$242,000, which, once approved, will be paid as follows: R\$15,000 on August 21, 2024, and R\$237,000 on December 18, 2024.

(ii) Update on the return of amounts paid related to the Supplementary Health Fee (TSS, in Portuguese) by the Brazilian Supplementary Health Agency (ANS, in Portuguese)

In accordance with the Material Fact published on January 25, 2024, the Company became aware of a judicial deposit made by the Federal Government regarding the retroactive credit related to the non-enforceability of the Supplementary Health Fee (TSS) by the ANS and took the necessary measures to collect this amount.

In 2017, aligned with other providers and insurance companies in the supplementary health segment, the Company filed a lawsuit seeking to remove the obligation to pay the TSS and to recover the amounts paid in the last five years prior to the lawsuit filing.

The amount of R\$45,934, fully accrued, was reversed in these financial statements (note 10).

On February 6, 2024, an updated amount of R\$46,052 was transferred to the Company's bank account.

## 2.7 Allocation of net income

### 2.7. Officers must comment on the allocation of net income

		2023
<b>a) Rules on retained earnings</b>		In addition to the legal reserves, the Company's bylaws state that up to 5% of annual net income may be set aside as a legal reserve, up to the limit of 20% of the subscribed share capital, and that, when appropriate, an amount may be allocated to a statutory regulatory capital reserve and an investment and expansion reserve as needed. The Company will also maintain a statutory profit reserve.
<b>a.i. Retained earnings amounts (R\$ '000)</b>	<b>Annual Net Income</b>	R\$ 536,554,266.83
	<b>Legal Reserve</b>	R\$ 26,827,713.34
	<b>Statutory Reserves</b>	-
	<b>Investment and Expansion Reserve</b>	-
	<b>Interest on Equity</b>	R\$ 82,473,046.94
	<b>Dividends</b>	R\$ 427,253,506.55
<b>a.ii Percentage of total reported earnings</b>	<b>Legal Reserve</b>	5%
	<b>Statutory Reserves</b>	0%
	<b>Investment and Expansion Reserve</b>	0%
<b>b) Rules on dividend distribution</b>		Each year, shareholders will be entitled to receive a mandatory percentage of 50% of annual net income <sup>1</sup> as dividends, with the following adjustments: (i) deduction of the legal reserve and the contingency reserve; and (ii) the addition of the reversal, in the year, of previously recorded contingency reserves.
<b>c) Frequency of dividend distributions</b>		Interest on equity: quarterly / Dividends: at least annually
<b>d) Any restrictions on the distribution of dividends imposed by legislation or special regulations applicable to the issuer, as well as contracts and court, administrative or arbitration decisions.</b>		Not applicable.
<b>e) if the issuer has a formally approved profit allocation policy, state the body responsible for approving it, the date of approval and, if the issuer has published the policy, the internet address where the document can be found</b>		The Company does not have a profit allocation policy.

<sup>1</sup> The calculation base for the allocation of profit, including minimum mandatory dividends and proposed additional dividends, follows the accounting standards of the Brazilian Supplementary Health Agency (ANS, in Portuguese)

## **2.8 Material items not disclosed in the financial statements**

**2.8 – Officers must describe any material items not disclosed in the issuer's financial statements, indicating:**

- a) **Assets and liabilities held by the issuer, directly or indirectly, that do not appear on its balance sheet (off-balance sheet items).**

Not applicable, since there are no assets and liabilities not disclosed in our financial statements for the fiscal year ended December 31, 2023.

- b) **Other items not disclosed in the financial statements**

Not applicable, since there are no assets and liabilities not disclosed in our financial statements for the fiscal year ended December 31, 2023.

## **2.9 Comments on items not disclosed**

**2.9. In relation to each of the items not disclosed in the financial statements indicated in item 2.8, officers must comment on:**

- a) How such items affect or may affect revenue, expenses, operating income, financial expenses or other items in the issuer's financial statements**

Not applicable.

- b) Nature and purpose of the transaction**

Not applicable.

- c) Nature and amount of the obligations assumed and rights conferred on the issuer as a result of the transaction**

Not applicable.

## 2.10 Business plan

**2.10. Officers must indicate and comment on the main elements of the issuer's business plan, specifically exploring the following topics:**

**a) Capex**

<b>(R\$thousand)</b>	<b>2023</b>	<b>2022</b>	<b>Δ %</b>
IT platform, acquisition/license of software	87,657	62,990	39.2
Computer equipment	5,172	1,353	282.4
Dental plan equipment, furniture and utensils	1,196	1,007	18.9
Installations	697	3,578	(80.5)
Others	525	2,458	(78.6)
<b>Total Capex</b>	<b>95,248</b>	<b>71,385</b>	<b>33.4</b>

**i. Quantitative and qualitative description of ongoing and planned capex**

In the last fiscal year, the Company invested mainly in expanding systems development and software acquisition.

**ii. Source of funds invested in capex**

The Company uses its own funds. It has had zero debt since it was founded.

**iii. Significant divestments in progress and planned**

There are no significant divestments in progress or planned for the current fiscal year.

**b) If already disclosed, indicate the acquisition of plants, equipment, patents or other assets that may materially influence the issuer's production capacity.**

Not applicable, since there is no acquisition of plants, equipment, patents or other assets already disclosed that may materially influence the issuer's production capacity.

**c) New products and services, indicating:**

**i. description of ongoing research already disclosed**

Not applicable, as there is no ongoing research already disclosed.

**ii. total amounts spent by the issuer on research to develop new products or services**

Not applicable, as there is no research to develop new products or services already disclosed.

**iii. projects in development already disclosed**

Not applicable, as there are no projects in development already disclosed.

**iv. total amounts spent by the issuer on the development of new products or services**

Not applicable, as there are no new products or services under development.

**d) Opportunities related to ESG issues included in the issuer's business plan**

Odontoprev understands sustainability as a continuous process of value creation, which seeks a balance between the economic, social and environmental spheres, with investments in innovation aimed at positively impacting society and the industry. The search for sustainability takes place in collaboration with customers, beneficiaries, dentists, brokers, suppliers and employees, always aimed at innovation and the continuous improvement of services. Its main commitment, however, is to be an agent for expanding access to quality dentistry, encouraging mouth care and allowing Brazilians to smile.

The Company has initiatives related to technological innovation that also play a role in ESG issues.

- (i) It became Carbon Neutral in 2021, becoming the first healthcare operator with fully neutralized emissions. Since then, we have made a commitment to remain carbon neutral year after year. Studies to launch the project began in 2020, based on a study to estimate historical emissions from Odontoprev's operations since 1987, when it was founded;
- (ii) The Company has been investing in innovation and relying on apps to change the flow of records, medical charts and images, with the aim of reducing the use of disposable materials;
- (iii) It also monitors stakeholder satisfaction and sets corporate targets to improve satisfaction levels.

Odontoprev recognizes the importance of the issue and is considering incorporating specific ESG issues into its strategy and business plans.



## **2.11 Other factors that have had a significant influence on operating performance**

**2.11 Comment on other factors that have had a significant influence on operating performance and that have not been identified or commented on in the other items in this section.**

All the information has been described in the previous sections.

### **3.1 Released projections and assumptions**

#### **3. Projections**

##### **a) subject of the projection**

The Company did not release any projections or statistics for the reference year.

##### **b) projected period and projection period**

Not applicable.

##### **c) projection assumptions, indicating which can be influenced by the issuer's management and which are beyond its control**

Not applicable.

##### **d) Values of the indicators that are the subject of the projection**

Not applicable.

## **3.2 Monitoring of the projections**

**3.2. In the event that the issuer has released, during the last 3 fiscal years, projections on the progress of its indicators:**

**a) state which are being replaced by new projections included in the form and which are being repeated in the form;**

In the last 3 fiscal years, the Company has not released any projections on the progress of its indicators.

**b) with regard to projections for previous periods, compare the projected data with the actual performance of the indicators, clearly stating the reasons that led to deviations in the projections, and**

Not applicable.

**c) with regard to projections for currently ongoing period, state whether the projections are still valid on the date the form is submitted and, if so, explain why they were abandoned or replaced.**

Not applicable.

## 4. Description of risk factors

### a) Issuer:

#### We might not be able to fully execute our business strategy.

Our ability to implement the business strategy depends on several factors, including:

- maintaining economies of scale;
- successfully attracting new customers;
- maintaining the quality and efficiency of our accredited network, and continuing to efficiently manage the increasing demand from our customers and beneficiaries;
- identifying target companies for acquisition;
- entering into contracts and partnerships with third parties such as retail groups and insurers, to access population segments typically not covered by corporate dental plans;
- assessing the risks of entering into individual contracts to enter new market segments; and
- enhancing the Group's brands.

We cannot guarantee that any of the measures described above will be successfully or fully implemented. Failure to implement these measures could adversely affect our business, financial condition, and operational results.

#### Issues with information technology system.

We rely on our technology systems for data storage, processing, process automation, service quality management, and communication with our customers, suppliers, and employees.

Any disruption in the operation of our computer systems could significantly adversely affect our ability to manage the activities of our accredited network, customers, and beneficiaries. Given the volume of information processed by our computer systems, a temporary or prolonged interruption, despite document backup support, could adversely and significantly affect our operations. Such an interruption could increase the time required to process information about our accredited network and beneficiaries, service provision, and billing for dental care provided, affecting our gross operating revenue and operating results.

#### Cybersecurity risks.

The cyberspace has intensified social transformations across the most diverse fields of human activity, and we understand its essential role in providing services and maintaining relationships with our employees, accredited network, partners, and beneficiaries. However, the cyberspace also presents various risks associated with constantly evolving threats that pose daily challenges to security and privacy. For this reason, the Company has established a solid cybersecurity and information security risk management program aimed at ensuring that best practices are applied to protect our entire business ecosystem, including our employees, accredited network, partners, suppliers, beneficiaries, customers, and services provided in the cyberspace, while complying with current laws and regulatory requirements.

Our primary goal is to ensure the protection of information, regardless of its location, and the protection of human life within the cyberspace. To achieve our goals, we rely on 5 principles that form the solid foundation of our cybersecurity and information security program:

- Developing organizational understanding to manage cybersecurity and information security risks related to systems, people, assets, data, and resources through audits and recurring tests conducted by third-party firms;
- Developing and implementing necessary protections to ensure the delivery of critical services through the creation of processes, use of the best technologies, and raising awareness among people;
- Developing and implementing necessary activities to identify the occurrence of a cybersecurity or information security event by continuously monitoring our ecosystem, using processes and the best technologies to provide real-time information for decision-making;
- Developing and implementing appropriate activities to respond to and withstand a detected cybersecurity or information security incident;
- Developing and implementing appropriate activities to maintain resilience plans and restore any resources or services impaired due to a cybersecurity or information security incident.

These premises are supported by four (4) major principles:

- SAFETY - ensuring that a cybersecurity or information security incident does not escalate into an accident that physically affects human life;
- Confidentiality - ensuring that only authorized individuals have access to information;
- Availability - ensuring that information is available to authorized individuals whenever needed; and
- Integrity - ensuring the accuracy and completeness of information.

To achieve our premises and principles, we follow a set of best practices such as NIST CSF, ISO 27001, and CIS CONTROLS, always seeking compliance with regulations applicable to our business, investing in education to enhance awareness of cybersecurity risks for individuals, and using the best technological solutions in conjunction with solid business processes.

Despite the cybersecurity measures adopted, no cyberspace is invulnerable or immune to failures. A potential breach or failure of our systems could compromise personal information used for unlawful activities and/or unauthorized use, potentially exposing the Company to legal actions resulting from frauds and/or identity theft due to unauthorized use of disclosed data, as well as reputational damage.

*Operational results may be adversely affected if we fail to accurately estimate or control dental care costs or if we cannot raise fees (premiums) to offset cost increases.*

Operational results rely largely on the ability to accurately estimate or control future dental care costs, especially the compensation paid to our accredited network of dentists. The premiums we charge our customers are partly determined by projections of expected future dental care costs over a typically two-year period and may

be adjusted annually for inflation and changes in the loss ratio (service costs divided by net revenue) of our customers. Factors that may cause dental care costs to exceed estimates include, among others:

- an increase in dental care costs and dental supplies;
- higher-than-expected use of dental care services by our customers;
- inclusion of new dental treatment events in the minimum regulatory dental plan or regulatory changes leading to increased costs for us; and
- other unforeseeable events.

Despite our efforts to set rates based on accurate estimates of our future dental care costs, in addition to the robust processes we have in place to manage these costs, competition, regulatory changes, and other factors may prevent these costs from being fully covered by the rates in effect at the time. If we are unable to set rates at appropriate levels or adjust them proportionally to the increase in dental care costs, our financial situation and operational results may be adversely affected.

*We might not be able to maintain an adequate provider network.*

Our accredited network consists of about 28,000 dentists across 2,500 cities in Brazil, offering treatments in all dental specialties. Dentists are not employed by the Company but rather business partners who may have relationships with other competing companies. Through adequate management processes, we aim to size our network to follow the principles of sizing and balancing by specialty, in accordance with the coverage in localities and based on expected or verified treatment demand.

Negotiations are conducted individually with each provider, and we cannot guarantee that pricing conditions will be accepted by all, nor ensure the maintenance of the network under the ideal conditions desired by the Company, which may pose risks to customer and network provider satisfaction.

*Failure to capture commercial or other synergies in acquisition processes, as well as integration and incorporation of operational processes, may adversely affect the Company's financial results.*

The integration of operations from acquired companies and those we may acquire in the future may not occur at the expected speed or yield expected benefits, including risks of losing customers and/or employees from the target company and achieving lower-than-expected synergies.

Additionally, the time and effort required for evaluating and negotiating a proposed acquisition, and the need for analysis and prior approval of such acquisitions in some cases by government agencies like the Brazilian Antitrust Agency (CADE, in Portuguese), may result in substantial uncertainties regarding the successful completion of such acquisitions. Such uncertainties may, in turn, affect the value of our common stock.

*Odontoprev has adopted the provisions of CPC 32/IAS 12, which sets forth that deferred tax assets should be recognized for all deductible temporary differences to the extent that it is likely that taxable profit will be available against which such differences can be utilized.*

Such tax benefit is recorded in accordance with current accounting standards and is based on the future tax benefit generated in the ordinary course of the Company's business. However, if we experience a decrease in taxable income that renders impossible the utilization of the temporary difference or any other event that could affect expected tax benefits, we may be required to write down the asset already recognized, negatively impacting the results.

*Interruptions in digital operations at our central office may adversely affect our results and financial condition.*

Our operations are primarily managed from our headquarters (central office) in Barueri, State of São Paulo. Any interruption in the operation of the central office could significantly adversely affect our ability to manage the activities of our accredited network, customers, and beneficiaries. Such an interruption could increase the time required to process information about our accredited network and beneficiaries, service provision, and billing for dental care provided, affecting our gross operating revenue and operating results.

To mitigate the aforementioned risks, we have a mature business continuity program tested annually. Operationally, the vast majority of our central office employees work from home, allowing us to effectively address any situations that may hinder access to our headquarters.

*Our risk management framework may not be fully effective.*

To identify and mitigate risks, we incorporate risk management across all our activities and functions, developing and implementing methodologies, models, processes, and tools for identification and control, and promoting their continuous development and improvement. However, this framework may have limitations in anticipating and mitigating all risk events to which we are or may be subject in the future. If said framework is not fully effective in adequately predicting and mitigating risks, we may incur unexpected and significant losses, adversely affecting our financial condition and expected operational results.

*Failure to receive premiums and/or annual fees from customers (default)*

The Company operates in the sale of dental plans to three customer segments, namely: (i) Corporate (large companies), (ii) SME (small- and medium-sized enterprises), and (iii) Individual Plans (individuals). There is a risk of non-payment of premiums by customers. The Company sets up provisions in accordance with regulatory and accounting definitions. However, default may exceed expected levels, negatively impacting financial results.

**b) its shareholders, especially the controlling shareholder;**

*The interests of the controlling shareholder may conflict with those of minority shareholders.*

The Company has a controlling shareholder who has the authority to elect the majority of the Board of Directors and decide on corporate restructuring, delisting from public trading, divesting subsidiaries, among other matters. Therefore, it is capable of strongly influencing and/or exercising control over our decisions. Thus, the interests of our controlling shareholder may diverge or conflict with those of our minority shareholders, including in guiding our business, potentially adversely affecting our business and results.

*The sale, or the perceived potential sale, of significant quantities of our shares in a short period of time may cause the market price of our shares to decrease, albeit temporarily.*

The market price of our shares may fall if a significant quantity of our shares held by major shareholders is sold or if there is an expectation of such a sale.

**c) its subsidiaries and affiliates;**

We may not be able to integrate and standardize the operations of acquired interests into ours at the expected speed or achieve benefits within the estimated timeframe

We may fail to capture all commercial and operational synergies identified between Odontoprev and Group companies due to limited product alignment with various sales channels. It is also possible that market acceptance of these products may fall short of the Company's projections.

Furthermore, we may fail to capture all synergies identified in acquisitions, integrations, and consolidations, and may face challenges in managing different business models.

**d) its management;**

We may not be able to retain key members of our senior management or qualified employees.

We cannot guarantee that we will retain key members of our senior management and experienced managers in our Company. Furthermore, we cannot guarantee that we will attract qualified administrators and employees, potentially requiring us to offer higher-than-expected compensation, which may incur additional costs that may not be offset by an increase in the number of beneficiaries or our fees.

**e) its suppliers;**

The Company may be subject to misconducts by suppliers.

The Company's suppliers may encounter legal issues without the Company's proper knowledge — such as those related to labor and environmental matters, or engaging in unlawful acts. Therefore, the Company may incur significant financial, reputational, and image losses, leading to a negative impact on its customers, as well as a decrease in its stock value.

The Company may be subject to non-compliance with agreements and obligations from suppliers.

The Company's suppliers may fail to meet contractual obligations and formally contracted service level agreements (SLAs) with Management being unable to rectify such deficiencies in a timely manner, leading to potential delays and/or the Company's inability to fulfill its obligations. Therefore, the Company may incur significant financial, reputational, and image losses, leading to a negative impact on its customers, as well as a decrease in its stock value.

**f) its customers;**

A significant reduction in the number of customers and/or beneficiaries in our dental plans could negatively affect our financial position and operational results, including under adverse situations.

Factors that could contribute to the loss of customers include, among others:

- Inability to offer dental care at competitive prices;
- Inability to renew or renegotiate existing contracts;
- The customer's decision to no longer offer dental benefits to their beneficiaries; and



- The customer's decision to contract dental care from a competing company.

Factors that may contribute to the reduction in the number of our beneficiaries include, among others:

- Reduction in the number of companies offering dental plans to their employees, as companies are not required to offer dental benefits;
- Reduction in the number of beneficiaries of our customers;
- Increased fees or reduction in dental benefits offered;
- Lower fees or increase in dental benefits offered by competitors;
- Discontinuation of one or more dental plans; and
- Our delisting from a specific market.

**g) economy sectors in which the issuer operates;**

*We face significant competition in a fragmented market, both from current competitors and potential new entrants looking to enter this sector, which could adversely affect our market share, financial condition, and operational results.*

We compete with other group dental care providers that offer dental plans with benefits similar to ours, as well as various other types of health plan operators, including insurers, medical and dental cooperatives, and self-management entities. Given the low penetration of dental plans in the Brazilian population, we believe competition will continue to grow in the future, with insurers and medical-hospital plans potentially expanding their presence in the dental segment, thereby potentially increasing their market share. Furthermore, new competitors may enter the dental plans segment, potentially changing the current competitive environment.

We rely on non-exclusive independent agents and brokers to market and sell some of our dental care products and benefits, primarily targeting small and medium-sized businesses and associations. These independent agents and brokers generally do not provide us with exclusivity, lack long-term contracts with us, and often sell competing dental care products. Therefore, we face intense competition for the services and loyalty of these independent agents and brokers. Thus, we cannot guarantee that the independent agents and brokers with whom we work will continue to market our products fairly and consistently, or that they will continue to charge commissions that we can afford. If such independent agents and brokers cease to market our products fairly and responsibly, or if they begin to charge commissions that we cannot afford, our financial and business condition may be adversely affected.

**h) regulation of the sectors in which the issuer operates;**

*Changes in Brazilian tax laws and regulations by the National Supplementary Health Agency (ANS, in Portuguese) and/or the Brazilian Securities and Exchange Commission (CVM, in Portuguese) may adversely affect our operating revenue.*

Any changes in Brazilian tax laws may directly impact our business. The Brazilian government is making efforts to implement a comprehensive tax reform, which may result in additional taxes applicable to our business and changes in how taxes are calculated. Given that certain tax bills are pending in the National Congress, we cannot predict whether new tax laws will come into effect in the near future. Should these laws take effect and result in increased tax rates or new taxes affecting our business, our financial condition and operational results may be materially adversely affected if we are unable to pass on these increases to our customers.

Furthermore, we are subject to federal, state, and local laws and regulations from various government agencies related to environmental protection, human health and safety, and particularly to regulations from ANS, which establishes standards, including those regarding the dental plans we offer to our customers, such as certain clauses in our customer contracts, actuarial calculations, and other issues.

In addition to its regulatory role, ANS also acts as a supervisory body, responsible for: (i) granting our operational license; (ii) granting registration of our dental plans; and (iii) analyzing information about our customers and beneficiaries as well as our economic and financial standing.

Furthermore, the government may enact stricter rules or adopt more restrictive interpretations of applicable laws and regulations, which may require dental sector companies, including us, to allocate additional resources to comply with these new rules. Any such action by the government may negatively impact the dental sector and have an adverse effect on our results. Our operations could potentially be adversely affected by new government regulations, including regulations that establish a dental care system subsidized by the Federal Government.

The Federal Government is responsible for providing a public dental care system accessible to all citizens. However, the current system offers limited dental care, and the resources available are insufficient to meet the needs of a significant portion of the population. If the Federal Government improves these resources, quality, and coverage of the current dental system to the extent that our customers opt for the public system, our growth and ability to retain our customers could be compromised.

Furthermore, group dentistry, regulated by ANS, operates with unrestricted pricing. Should ANS begins regulating the pricing of group dentistry, this may negatively affect our gross operating revenue, financial condition, and operational results. We may also incur losses related to individual contracts.

Since 2009, through normative resolution RN 195/09, amended by RN 200/09 and RN 204/09, ANS reclassified as individual plans contracts previously marketed as collective plans by adhesion. Regulation of individual plans differs from that of collective plans by adhesion, resulting, among other effects, in the establishment of provisions for credit loss. With the future growth of individual plans, we may have to increase expenses related to provisions for credit losses in line with specific regulations for this market, which require maintaining individual customers for 60 days after the start of default, and entails characteristics of higher credit risk inherent to the individual market.

Finally, we are a publicly traded company and, therefore, subject to CVM regulations, and there is a risk of non-compliance with the regulator.

*Risk of non-compliance with regulatory capital norms.*

The Company follows criteria determined by ANS on minimum regulatory capital requirements for the segment, carrying out risk management activities in its operations. However, adverse and/or unforeseen conditions may affect the maintenance of mandatory regulatory capital, thereby impacting the Company's solvency margin.

**i) foreign countries where the company operates:**

*The Company may encounter difficulties in implementing the dental product and face negative impacts associated with local regulations.*

The Company operates in Mexico, aiming at operating dental care plans, and therefore is subject to that country's regulations. There is a risk that the operation may not perform as expected due to difficulties in entering the Mexican market, as well as the risk of regulatory changes by CNSF (*Comisión Nacional de Seguros y Fianzas*) and SAT (*Servicio*

*de Administración Tributaria*) —Mexican regulatory agencies, equivalent to ANS and IRS, respectively—, and finally, currency risk, which could affect our financial and business conditions.

**j) social issues;**

*Actions diverging from human rights and fundamental rights principles and/or disregarding the purpose, values, or legislation may result in legal proceedings, financial losses, and damage to the Company's reputation and image*

We consider social risk any type of conduct attributed to the Company that has the potential to violate principles of human rights, fundamental rights, or is not in accordance with the guidelines of the Code of Ethical Conduct, in respect to our relationships with our employees and the communities affected by our operations, which if materialized, could result in financial losses such as fines and penalties, as well as damage to the Company's image.

We consider the following social issues relevant:

Human Rights and community relations

Fighting force or compulsory labor practices

Fighting child labor

Respect for labor relations

Occupational Safety and Health

Promoting diversity and non-discrimination

Despite the social risk mitigation measures we have in place, any internal violation or one committed by our suppliers and partners could result in reputational damage and is factored into our processes and interactions with these stakeholders.

**k) environmental issues;**

The Company does not cause significant social and environmental impacts due to the nature of its activities and its fundamentally digital operation. Nevertheless, the Company is committed to preventive approaches to environmental challenges, as well as promoting environmental responsibility in its operations through awareness initiatives, environmental education, and education for conscious consumption, reaffirming its commitment through the Sustainability Policy, in which it outlines its commitment to reconcile its activities with environmental conservation within the principles of Sustainable Development.

All its activities, products, and services are in harmony with the environment, always aiming for its conservation for future generations, aiming at ensuring that activities meet applicable legal requirements and environmental standards, while continuously improving efforts to prevent environmental degradation. Additionally, it is committed to reducing the environmental impacts of its processes, products, and services, promoting research into new technologies, processes, and inputs that minimize these impacts, and is dedicated to maintaining open dialogue with the community, customers, and suppliers to exchange information on relevant environmental issues.

The Company consistently manages its emissions, waste, and water and energy consumption. To mitigate the impact of its greenhouse gas emissions, for example,

a tree planting project has been carried out since 2007, with over 13,000 seedlings planted in parks. Since 2020, the Company has undertaken the commitment to neutralizing its emissions. In the same year, the Company neutralized 100% of its historical greenhouse gas emissions since its establishment in 1987, using a strategy of acquiring carbon credits through the voluntary market.

*Risk of improper handling and disposal of solid waste generated in dental care*

Among the waste generated in dental care, those requiring greater attention from handling and storage to final disposal are infectious waste and sharps. Infectious materials, which may contain biological agents, pose risks of infection, while sharps can cause cuts or punctures.

If environmental laws are not complied with, the Company may face fines and administrative sanctions. Furthermore, improper management of these waste can have consequences for public health and the environment, potentially leading to negative impacts on Odontoprev's operations, image, and reputation.

The Company recognizes its obligations and responsibilities in this matter and has a document that describes all the actions relating to the management of health care waste from its own dental offices (CLIDECs and Boutique Dental), the Health Care Waste Management Plan (PGRSS, in Portuguese). It also distributes a Sustainability Booklet to its entire accredited network, providing information on the correct destination and raising awareness of waste management and PPE disposal, among other topics.

**I) climate issues, including physical and transition risks;**

Climate change poses a long-term threat to the economy. The current warming scenario is around 2.9 °C, and as a result, the global economy is expected to retract by 18% over the next 30 years.

Climate changes affect health, including oral health. Raising awareness about these impacts is essential to managing the climate impacts affecting the population and their communities.

*Transition risks related to climate issues*

The Company understands that it must monitor the development and updates of issues related to the transition to a low-carbon economy. Risks can bring regulatory, reputational, and market-related aspects.

Regulatory risks involve government policies for climate change mitigation and adaption. In this context, we can mention carbon pricing policies and taxation of greenhouse gas (GHG) emissions. Within this scenario, Odontoprev manages its emissions and neutralizes them through carbon credits.

Odontoprev operates with significant investment in technological and innovative initiatives, increasingly promoting operations with low environmental impact, low emissions, and waste generation.

Aiming to monitor its performance on actions to mitigate its impact on climate change, every year Odontoprev answers the Climate and Water questionnaire of the Carbon Disclosure Project (CDP). In the items reported, the Company was recognized for aspects such as transparency of its environmental initiatives. In addition to the CDP, for the second consecutive year, Odontoprev published its emissions inventory in the Brazil GHG Protocol Program, which ranks the companies registered with seals according to the reporting order, in the case of Odontoprev, Bronze (partial) seal.

## **4.2 Indication of the five (5) main risk factors**

**4.2 - Indicate the 5 (five) main risk factors, among those listed in field 4.1, regardless of the category in which they fall.**

Among the risk factors listed in field 4.1, the Company considers the following to be the main ones, in descending order of relevance:

1. Cybersecurity risks.
2. We might not be able to fully execute our business strategy.
3. Operational results may be adversely affected if we fail to accurately estimate or control dental care costs or if we cannot raise fees (premiums) to offset cost increases.
4. We may not be able to retain key members of our senior management or qualified employees.
5. Failure to capture commercial or other synergies in acquisition processes, as well as integration and incorporation of operational processes, may adversely affect the Company's financial results.

### 4.3 Description of the main market risks

#### 4.3 Describe, quantitatively and qualitatively, the main market risks to which the issuer is exposed, including exchange rate and interest rate risks.

These risks arise from the possibility that Company and its direct and indirect Subsidiaries be subject to changes in interest rates that may have impacts on the fair value of the financial investment portfolio.

The Company does not enter into derivative financial instruments for speculative purposes. As of December 31, 2023, neither the Company nor its subsidiaries directly operated or held positions, whether active or passive, resulting from transactions involving derivative financial instruments.

The Company and its Subsidiaries adopt an investment policy in accordance with internal assessment criteria and limits established based on qualitative and quantitative information, including the requirement to allocate funds in accordance with ANS's NR 521/2022 to guarantee the technical provisions. The Company and its Subsidiaries have a financial investment portfolio that is mostly composed of long-term federal government bonds and is exposed to real interest on instruments indexed to inflation measured by the IPCA.

As of December 31, 2023, 81.0% and 79.6% (86% and 83.7% as of December 31, 2022) of total funds of the Company and Consolidated were invested in federal government bonds, 19% and 20.4% (14% and 16.3% as of December 31, 2022) were invested in investment funds, substantially impacted by changes in the Selic/CDI rate.

In compliance with CPC 40 (R1) / IFRS 7 – Financial instruments: disclosures, the Company and its Subsidiaries performed a sensitivity analysis of their financial instruments, as shown in the table below:

Company										
December 31, 2023										
	Indexed to		Indexed to			Earnings				Total interest earning bank deposits
	SELIC/CDI (p.a.) <sup>1</sup>	Fixed income inv. fund	Fixed rate <sup>3</sup>	IPCA (p.a.) <sup>2</sup>	NTN-B	Fixed rate <sup>3</sup>	NTN-F	Fixed rate <sup>3</sup>	LTN	
Hierarchical level <sup>2</sup>	-	2	-	-	2	-	2	-	-	-
Investments	-	180,916	-	-	604,660	-	153,350	-	10,845	949,771
Projection of profitability in the next 12 months:										
Probable	9.00%	16,282	4.60%	3.88%	51,259	10.10%	15,494	12.52%	19,199	102,234
2.0 p.p. decrease	7.00%	12,664		1.88%	39,166		15,494		19,199	86,523
3.0 p.p. decrease	6.00%	10,855		0.88%	33,119		15,494		19,199	78,667
2.0 p.p. increase	11.00%	19,901		5.88%	63,352		15,494		19,199	117,946
3.0 p.p. increase	12.00%	21,710		6.88%	69,399		15,494		19,199	125,802

<sup>1</sup>Based on the FOCUS report disclosed by the Central Bank of Brazil on December 29, 2023.

<sup>2</sup>Hierarchical level classification

<sup>3</sup>The investment in question is not exposed to fluctuations in indices as it has fixed yields.

Consolidated											
December 31, 2023 (Note 7)											
	Indexed to		Indexed to		Indexed to			Earnings			Total interest earning bank deposits
	SELIC/CDI (p.a.) <sup>1</sup>	Fixed income inv. fund	Mexican bond (BM)	CETES	Fixed rate <sup>4</sup>	IPCA (p.a.) <sup>1</sup>	NTN-B	Fixed rate <sup>4</sup>	NTN-F	Fixed rate <sup>4</sup>	
Hierarchical level <sup>2</sup>	-	2	-	2	-	-	2	-	2	-	-
Investments	-	199,104	-	9,799	-	-	604,660	-	153,350	-	10,845
Profitability projection for the next 12 months:											
Probable	9.00%	17,919	11.20%	1,097	4.60%	4.02%	52,105	10.10%	15,494	12.52%	19,199
2.0 p.p. decrease	7.00%	13,937	9.20%	902		2.02%	40,012		15,494		19,199
3.0 p.p. decrease	6.00%	11,946	8.20%	804		1.02%	33,966		15,494		19,199
2.0 p.p. increase	11.00%	21,901	13.20%	1,293		6.02%	64,198		15,494		19,199
3.0 p.p. increase	12.00%	23,892	14.20%	1,391		7.02%	70,245		15,494		19,199

<sup>1</sup>Based on the FOCUS report disclosed by the Central Bank of Brazil on December 29, 2023.

<sup>2</sup>Hierarchical level classification (note 2.4.3).

<sup>3</sup>Rates available from the Central Bank of Mexico.

<sup>4</sup>The investment in question is not exposed to fluctuations in indices as it has fixed yields.

The Company adopted in its valuation the percentages 2.0 p.p. and 3.0 p.p., considering changes in the Selic rate over the last 12 months and considers the exposure of its investments to this variation to be reasonable. As of December 31, 2023, total of financial investments of R\$949,771 (R\$748,416 on December 31, 2022) refer to the Company and R\$27,987 (R\$30,978 on December 31, 2022) refer to the other Subsidiaries.

	December 31, 2023			December 31, 2022			Ratings of financial institutions					
	Company	Consolidate d	Average yield	Company	Consolidate d	Average yield	Fitch		Moody's		S&P	
			% CDI			ST	LT	ST	LT	ST	LT	
Banco Bradesco S.A.	180,916	199,104	98.3%	104,614	127,381	94.9%	F1 +	AAA	PN	Ba1	brA-1 +	brAAA
Brazilian Government	768,855	768,855	70.2%	643,802	643,802	72.6%		BB		Ba2		BB
Mexican government	-	9,799	-	-	8,211	-	-	BBB-	-	Baa2	-	BBB
	<b>949,771</b>	<b>977,758</b>		<b>748,416</b>	<b>779,394</b>							

## **4.4 Relevant non-confidential proceedings**

**4.4. Describe the judicial, administrative or arbitration proceedings in which the issuer or its subsidiaries are a party, discriminating between labor, tax, civil, environmental and others: (i) that are not confidential, and (ii) that are relevant to the business of the issuer or its subsidiaries, indicating:**

The Company and its subsidiaries, as of December 31, 2023, were involved in 5,883 judicial and administrative proceedings. For the proceedings under the aforementioned terms, the Company and its subsidiaries estimate that they will provision an amount sufficient to support possible losses.

We have listed below the proceedings considered relevant to the Company and its subsidiaries, to which they are a party as of December 31, 2023. Considering the business of the Company and its subsidiaries, the proceedings in course, for the most part, cover amounts that do not significantly impact their assets or financial capacity:



**Civil Cases**

<b>Case #</b>	<b>1079080-36.2013.8.26.0100</b>
a. court	Court of Origin: 14 <sup>th</sup> Civil Court of São Paulo
b. judicial body	Appellate Court
c. date of initiation	10/15/2013
d. parties to the proceedings	Plaintiff: ODONTOPREV S.A. Defendant: INNOVATIVE CONSULTORIA EM SISTEMAS DE INFORMÁTICA LTDA.
e. values, assets or rights involved	Original value in dispute: R\$2,647,993.95 (Dec-14) Corrected value in dispute: R\$4,859,722.18 Value of the sentence determined in the revised sentence: R\$91,432,485.55
f. main facts	On 10/15/13, ODONTOPREV filed its complaint. On 12/6/13, INNOVATIVE filed an objection. On 1/27/14, ODONTOPREV filed a response. Subsequently, the evidence was detailed, and a decision was issued to dismiss the preliminaries and accept the production of the accounting evidence. On 6/13/18, an expert report was presented and subsequently duly supplemented. On 10/13/20, a decision was rendered partially accepting the action to sentence INNOVATIVE to pay a fine of 13% for breach of contract. On 10/27/20, ODONTOPREV and INNOVATIVE filed motions for clarification. On 6/8/21 the motions for clarification from both parties were rejected. On 7/1/21, ODONTOPREV and INNOVATIVE filed appeals. After presenting a response to the appeals, the case files were sent to the Court of Appeals of São Paulo State and assigned to Appellate Judge Sérgio Leite Alfieri Filho. On 8/12/22 the case files were sent to the reporting judge under advisement. On 11/28/23, ODONTOPREV'S appeal was partially accepted and INNOVATIVE's appeal was dismissed. On 4/12/24, INNOVATIVE filed a special appeal.
g. summary of decisions rendered on the merits	On 10/13/20, a decision was rendered partially accepting the action to sentence INNOVATIVE to pay a fine of 13% for breach of contract. On 10/27/20, ODONTOPREV and INNOVATIVE filed motions for clarification. On 6/8/21 the motions for clarification from both parties were rejected. On 7/1/21, ODONTOPREV and INNOVATIVE filed appeals. On 11/28/23, ODONTOPREV'S s appeal was partially accepted, recognizing (a) INNOVATIVE'S contractual breach, with the reduction of the fine for termination foreseen from 25% to 13% of the contract value, (b) INNOVATIVE'S duty to compensate ODONTOPREV for the costs spent hiring the company UNIONE to complete the services that should have been performed by the contractor and (c) the unenforceability of the fourth installment of the contract (invoice # 1185) and supposed service overtime billed in invoice # 1186, maintaining the invalidity of the action in relation to ODONTOPREV'S other requests. INNOVATIVE'S appeal was dismissed.
h. stage of the process	Awaiting ODONTOPREV to be notified for the issuing of a response to the special appeal filed by INNOVATIVE.

i. whether the chance of loss is probable, possible or remote	Possible.
j. reason why the case is considered relevant	The purpose of the action is to have the defendant be sentenced to pay compensation, termination fine, costs and legal fees, in view of INNOVATIVE'S serious and successive contractual breaches.
l. analysis of the impact in case of losing the case	Loss of the amount sought, costs of loss of suit and court costs.

<b>Case #</b>	<b>0027378-64.2010.8.05.0001</b>
a. court	Court of Origin: 7 <sup>th</sup> Consumer Relations Court of the Judicial District of Salvador, BA
b. judicial body	Trial Court
c. date of initiation	03/25/2010
d. parties to the proceedings	Plaintiff: Prosecution Service of Bahia State Defendants: Odontoprev S.A and others.
e. values, assets or rights involved	Original value in dispute: R\$ 250,000.00 (Mar-10) Corrected value in dispute: R\$561,269.04
f. main facts	The action was filed on 3/25/10 by the PROSECUTION SERVICE OF THE STATE OF BAHIA, with a motion for interlocutory relief and shifting the burden of proof. A decision was then made that initially determined shifting the burden of proof. After being summoned, ODONTOPREV filed objection and appeal against the decision that determined shifting the burden of proof. Afterwards, objections were filed by LOJAS RIACHUELO and C&A. Subsequently, the PROSECUTION SERVICE delivered a rebuttal. On 6/27/16, a petition was filed by LOJAS RIACHUELO contesting the arguments raised in the PROSECUTION SERVICE's rebuttal, requesting the dismissal of the injunction and fully reiterating the terms of its objection so that the preliminary argument of lack of standing could be accepted, with the termination of the action without prejudice. On 3/6/21, a pretrial decision was issued rejecting the preliminaries and notifying the parties to comment on the evidence they intended to produce, assigning the burden of "proving the occurrence of a fact constituting their claim" to the PROSECUTION SERVICE and the burden of "proving the non-occurrence of the irregularities pointed out in an initial pleading" to the defendants. On 3/16/21, ODONTOPREV filed a motion for clarification to rectify the obscurity and contradiction regarding the reassignment of the burden of proof. On 3/4/21, the PROSECUTION SERVICE filed an appeal against the decision that reassigned the burden of proof. On 3/30/21, C&A filed a motion for the production of additional oral and documentary evidence. On 3/31/21, ODONTOPREV filed a motion for the production of additional documentary evidence. On 4/9/21, RIACHUELO filed a motion for the production of additional oral and documentary evidence. On 1/11/22, the PROSECUTION SERVICE filed a response to the motion for clarification filed by ODONTOPREV. On 5/19/22, a letter from the Court was produced stating that the interlocutory appeal filed by the PROSECUTOR SERVICE to discuss shifting the burden of proof was dismissed. On 1/12/23 the PROSECUTION SERVICE filed another

	<p>motion for the reassignment of the burden of proof. On 3/2/23 the case files were sent to the judge. On 8/28/23, an order was issued notifying the parties to comment on the production of evidence. On 8/31/23, the PROSECUTOR SERVICE filed a motion reiterating the request to reassign the burden of proof. Afterwards, the parties filed a motion summary judgment on the merits. On 3/27/24, a ruling was rendered fully dismissing the action. On 4/2/23 the PROSECUTOR SERVICE filed an appeal.</p>
g. summary of decisions rendered on the merits	<p>On 3/27/24, a ruling was rendered fully dismissing the action.</p>
h. stage of the process	<p>The parties will be notified to file a response to the appeal. The case files will then be sent to the Court of Appeals for judgment on the appeal.</p>
i. whether the chance of loss is probable, possible or remote	<p>Possible.</p>
j. reason why the case is considered relevant	<p>The purpose of the action is to obtain the declaration of invalidity of alleged unconscionable clauses in relation to the partnership established between ODONTOPREV S.A. and Lojas Riachuelo and C&amp;A.</p>
l. analysis of the impact in case of losing the case	<p>There is a risk that ODONTOPREV will be compelled, under penalty of a daily fine of R\$ 20,000.00, to: (i) stipulate the value of the individual monthly fee for the group plan in accordance with current regulations and ANS determinations; (ii) not use the prepayment system; (iii) insert into the list of coverage the procedures listed in Resolution 154 of the ANS; (iv) readjust the monthly value on the anniversary date of the group dental plan, not applying any increase in a period of less than one year; (v) exclude the contractual clause according to which if there is any change in legislation regarding the annual frequency of increases, consumers are obliged to accept them; (vi) require, if necessary, co-participation in a percentage not exceeding 20% of the value of the procedures performed; (vii) in case of non-payment of any monthly fee, on the due date, respect the rules established in Art. 13, item II, of the Health Plan Law; (viii) not create obstacles to the voluntary exclusion of the beneficiary; and (ix) in case of voluntary exclusion of the beneficiary, stipulate a termination fine in the amount of a monthly payment.</p>

<b>Case #</b>	<b>0003566-71.2016.4.03.6144</b>
a. court	1 <sup>st</sup> Federal Court of Barueri
b. judicial body	Appellate Court
c. date of initiation	04/07/2016
d. parties to the proceedings	Plaintiff: ANS Defendant: ODONTOPREV S.A.
e. values, assets or rights involved	Original value in dispute: R\$1,047,485.26 Corrected value in dispute: R\$1,837,128.64
f. main facts	ANS filed a tax-collection action, aiming compliance with the fine imposed in administrative process No. 25789.077.462/2009-72, on charges of: (a) an alleged demand by the plaintiff operator that

	periapical radiographic examinations be carried out on the beneficiary before and after the beneficiary's dental procedure, to prove the procedure was carried out and enable the dental surgeon to receive compensation; and (b) the charging of co-participation for the radiography procedure performed on him; the amount of which would have been paid directly to the dentist.
g. summary of decisions rendered on the merits	After being summoned in the tax-collection action, ODONTOPREV filed a surety letter to post bond and filed an appeal against the tax-collection, assigned under No. 0006782-40.2016.403.6144, aiming to cancel it. The debtor's motion to stay execution were partially accepted by the judgement in the following way: (i) it maintained the application of the fine of R\$30,000.00 related to item "a" (the matter of the alleged requirement to perform an x-ray); (ii) it removed the fine of R\$ 30,000.00 related to item "b" (the charging of co-participation) and; (iii) it reduced the fine related to item "c" (the payment of co-participation directly to the provider) to the amount of R\$ 30,000.000, because it understood there was no grounds to the actual occurrence of effects of a collective nature that could result in the application of the multiplier effect of the fine. Both ANS and ODONTOPREV appealed.
h. stage of the process	Currently: on 09/13/2023, the appeal was reassigned by lottery due to the creation of a judicial unit.
i. whether the chance of loss is probable, possible or remote	POSSIBLE.
j. reason why the case is considered relevant	The loss of the action could result in substantial economic losses for Odontoprev.
l. analysis of the impact in case of losing the case	An unfavorable judgment against Odontoprev will have an impact on the company's profits.

<b>Case #</b>	<b>0004242-53.2015.4.03.6144</b>
a. court	Court of Origin: 2 <sup>nd</sup> Federal Court of Barueri
b. judicial body	Appellate Court
c. date of initiation	03/10/2015
d. parties to the proceedings	Plaintiff: ANS Defendant: ODONTOPREV S.A.
e. values, assets or rights involved	Original value in dispute: R\$1,404,736.95 Corrected value in dispute: R\$2,775,636.61
f. main facts	The administrative process filed by the ANS, which culminated in the fine, resulted from the investigation of an alleged irregularity in the conduct of ODONTOPREV when marketing the products called "IBIODONTO OURO" and "IBIODONTO PRATA" during 2007,

	in an operational condition different from that registered at the ANS.
g. summary of decisions rendered on the merits	After Odontoprev was summoned, it filed a debtor's motion to stay execution, case file No. 0010619-40.2015.40.3.6144, to cancel the fine applied due to several defects in the administrative process. Judgment of dismissal of ODONTOPREV's debtor's motion to stay execution. We filed an appeal on 6/21/2022.
h. stage of the process	Currently, the case file of the appeal is held by the judge, to be taken under advisement since 3/2/2023.
i. whether the chance of loss is probable, possible or remote	POSSIBLE.
j. reason why the case is considered relevant	The loss of the action could result in substantial economic losses for Odontoprev.
l. analysis of the impact in case of losing the case	An unfavorable judgment against Odontoprev will have an impact on the company's profits.

**Tax-Judicial Cases**

<b>Case #</b>	<b>0177567-78.2021.8.19.0001</b>
a. court	Court of Origin: 12 <sup>th</sup> Public Treasury Court of the Judicial District of Rio de Janeiro  Currently: 12 <sup>th</sup> Public Treasury Court of the Judicial District of Rio de Janeiro
b. judicial body	Trial Court
c. date of initiation	08/06/2021
d. parties to the proceedings	Plaintiff: ODONTOPREV S.A.  Defendant: The City of Rio de Janeiro
e. values, assets or rights involved	Original value in dispute: R\$2,527,014.38  Corrected value in dispute: R\$3,363,679.15  Corrected value established in the judgment /appellate decision: none
f. main facts	<p>Annulment action to cancel Deficiency Notice No. 101,878, issued by the City of Rio de Janeiro seeking to charge ISS tax for the period from January 2004 to December 2007, under the allegation that the Plaintiff's commercial office located in the capital of Rio de Janeiro State – which has been extinct – was the one that actually provided services related to the marketing of private dental care plans for clients based in the capital.</p> <p>The fact is that the services offered by the Plaintiff are actually provided at its headquarters, located in Barueri/SP, the entity for which it collects the ISS tax.</p> <p>We argue that the City of Rio de Janeiro does not have jurisdiction to demand the collection of the ISS tax from the Company, since, in line with the precedents of the Superior Court of Justice (STJ), the place of the actual provision of services is the establishment where the economic unit of the legal entity with sufficient decision-making powers to operate dental plans is located – <i>in casu</i>, Barueri/SP;</p> <p>We also argue that the Public Treasury violated Article 142 of the CTN by failing to consider, for the purposes of deducting gross revenue, the transfers allocated by the Plaintiff to dental care service providers, in violation of what was decided by the Federal Supreme Court (STF) in RE 651/703 on general repercussion in the sense that <i>“the calculation of the tax base of the ISSQN is levied solely on the commission, that is to say: the revenue earned on the difference between the value received by the contractor and what is passed on to third-party service providers”</i>.</p>

	<p>Finally, we also argue that the fines are confiscatory in nature and that interest is required at a level higher than the SELIC interest rate.</p> <p>The petition requests the annulment of the notice of deficiency, and secondarily (i) the reduction of the amounts required; (ii) the removal of the fine or its reduction; and (iii) limiting the evolution of the tax liability to the SELIC interest rate.</p> <p>On 8/15/2021, an interlocutory relief to suspend the enforceability of the tax liability and dismiss any acts leading to collection was denied. The Company filed Interlocutory Appeal No. 0074132-91.2021.8.19.0000.</p> <p>The City filed a response, followed by the presentation of a guarantee insurance policy by the Company.</p> <p>On 1/23/2022, relief was granted to determine the immediate issuance of a Certificate of Suspended Debt with the City, without the restrictions arising from ISS tax debts subject to No.101.878, PAF No. 04/351.178/2008 registered as an overdue tax liability under CDA No. 10/186.828/2021, as well as to determine that the Treasury is to refrain from carrying out any coercive or punitive practices in relation to the Company during the course of the present action and in relation to those debts, including the noting of such debts in CADIN and the protesting of a negotiable instrument.</p> <p>A rebuttal was delivered with a request for the production of accounting evidence.</p> <p>On 10/20/2022, the production of accounting evidence was accepted and an accountant was appointed.</p> <p>The parties raised questions and the Company was ordered to deposit the fee amount so that the expert could begin the work.</p>
g. summary of decisions rendered on the merits	Same as above.
h. stage of the process	At the evidentiary stage (accounting evidence)
i. whether the chance of loss is probable, possible or remote	Possible
j. reason why the case is considered relevant	Nature of the facts discussed (tax nature) and value involved (greater than R\$1,000,000.00).
k. analysis of the impact in case of losing the case	We will lose the cancellation of the notice of deficiency, the debt of which must be paid as per its corrected amount at the time of

	payment. Attorney fees will also be due to be defined in the sentencing. Currently the debt amount is R\$4,130,838.28, excluding fees.
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Case #	0000888-33.2013.4.03.6130
a. court	Court of Origin: 2 <sup>nd</sup> Federal Court of Osasco/SP
b. judicial body	Appellate Court
c. date of initiation	02/26/2013
d. parties to the proceedings	Plaintiff: ODONTOPREV S.A. Corporate Taxpayers' ID (CNPJ): 58.119.199/0001-51 Defendant: The Federal Government
e. values, assets or rights involved	Original value in dispute: R\$3,955,030.94
f. main facts	<p>2/26/2013 – Writ of Mandamus filed.</p> <p>3/1/2013 - Decision partially Accepting the motion for an injunction.</p> <p>8/14/2013 - Judgment: The mandamus was partially granted to declare the non-existence of a legal-tax relationship regarding the application of social security tax and third-party contributions, on the costs of (a) paid vacations; b) vacation pay increased pay one third; c) sick leave pay or work accident leave pay in the first 15 (fifteen) days; d) paid notice of termination and its effects on the year-end bonus salary; e) daycare allowance.</p> <p>3/9/2013 - Appeal filed by the Company.</p> <p>1/24/2014 – Appealed filed by the Federal Government (untimely).</p> <p>3/7/2016 – Appellate Decision - denial of the entertainment of the appeals and the mandatory review.</p> <p>6/27/2017 - Decision: denial of the Interlocutory Appeal.</p> <p>4/20/2016 - Interlocutory Appeal filed by the Federal Government.</p> <p>10/6/2016 - Special and Extraordinary Appeals filed by the Company.</p> <p>10/23/2017 - Special and Extraordinary Appeals filed Federal Government.</p> <p>2/9/2018 - Decision published suspending the process until final judgment of RE No. 576.967.PR, linked to topic No. 72 of general repercussion (Inclusion of maternity pay in the calculation the tax basis for Social Security Contribution levied on compensation).</p> <p>6/15/2021 - Company's appeal suspended, awaiting judgment of Extraordinary Appeal No. 576.967.PR, linked to topic No. 72 of general repercussion.</p> <p>11/16/2021 – End of suspension.</p>



	<p>8/31/2021 - Decision of retraction partially granting the Company's Appeal to recognize the non-application of social contributions on maternity pay and the right to compensation in the five years prior to the filing of the action.</p> <p>10/1/2021 - Motion for Clarification filed by the Company, to remedy the inaction regarding the contribution of third parties.</p> <p>10/26/2021 – Statement produced by the Federal Government.</p> <p>5/13/2022 - Decision did not accept the company's Motion for Clarification.</p> <p>6/6/2022 - Interlocutory Appeal filed by the Company.</p> <p>7/5/2022 - Decision that granted the interlocutory appeal filed by the company, recognizing the unenforceability of maternity pay and the right to compensation for it.</p> <p>7/18/2022 - Statement from the Federal Government reiterating its exceptional appeals for a decision of retraction.</p> <p>3/3/2023 – Decision that ordered the suspension of the case file.</p> <p>11/23/2023 – Case file suspended.</p>
<p>g. summary of decisions rendered on the merits</p>	<p>3/1/2013 - Decision partially Accepting the motion for an injunction.</p> <p>8/14/2013 - Judgment: The mandamus was partially granted to declare the non-existence of a legal-tax relationship regarding the application of social security tax and third-party contributions, on the costs of (a) paid vacations; b) vacation pay increased pay one third; c) sick leave pay or work accident leave pay in the first 15 (fifteen) days; d) paid notice of termination and its effects on the year-end bonus salary; e) daycare allowance.</p> <p>3/7/2016 – Appellate Decision - denial of the entertainment of the appeals and the mandatory review.</p> <p>6/27/2017 – Decision by Trial Court: denial of the Interlocutory Appeal.</p> <p>8/31/2021 - Decision of retraction partially granting the Company's Appeal to recognize the non-application of social contributions on maternity pay and the right to compensation in the five years prior to the filing of the action.</p> <p>5/13/2022 - Decision did not accept the company's Motion for Clarification.</p> <p>7/5/2022 - Decision that granted the interlocutory appeal filed by the company, recognizing the unenforceability of maternity pay and the right to compensation for it.</p> <p>3/3/2023 – Decision that ordered the suspension of the case file.</p>
<p>h. stage of the process</p>	<p>On appeal</p>
<p>i. whether the chance of loss is probable, possible or remote</p>	<p>Possible</p>
<p>j. reason why the case is considered relevant</p>	<p>Values involved</p>

I. analysis of the impact in case of losing the case	Impossibility of refunding undue payment of the taxes and avoiding future taxation.
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<b>Case #</b>	<b>5000338-03.2016.4.03.6144</b>
a. court	Court of Origin: 1 <sup>st</sup> Federal Court of Barueri
b. judicial body	Appellate Court
c. date of initiation	08/18/2016
d. parties to the proceedings	Plaintiff: Odontoprev S.A and Brasildental Operadora de Planos Odontológicos S.A.  Defendant: The Federal Government
e. values, assets or rights involved	Original value in dispute: R\$3,726,981.69
f. main facts	<p>This is a Writ of Mandamus which aims to exclude the ISS tax from the tax base calculation of PIS and COFINS taxes;</p> <p>Application by analogy to what was decided by the Federal Supreme Court in RE No. 574.706;</p> <p>RE 592.616, topic 118 - Inclusion of the ISS tax in the tax base calculation of PIS and COFINS taxes;</p> <p>On 1/20/2017, a judgment was rendered which denied the claimed mandamus, because it understood, in summary, that the matter would not yet have been settled by the Federal Supreme Court (STF);</p> <p>On 6/24/2019, the Court reversed the previously rendered judgment and granted the company's Appeal to rule out the inclusion of ISSQN in the composition of the PIS/COFINS tax base calculation, as well as to declare the petitioner's right to compensation of the amounts unduly collected under this pretense within the statute of limitations of 5 (five) years prior to the filing of this case.</p> <p>The Public Treasury filed an Extraordinary Appeal, which is currently pending judgment.</p>
g. summary of decisions rendered on the merits	<p>On 1/20/2017, a judgment was rendered which denied the claimed mandamus, because it understood, in summary, that the matter would not yet have been settled by the Federal Supreme Court (STF);</p> <p>On 6/24/2019, the Court reversed the previously rendered judgment and granted the company's Appeal to rule out the inclusion of ISSQN in the composition of the PIS/COFINS tax base calculation, as well as to declare the petitioner's right to compensation of the amounts unduly collected under this pretense within the statute of limitations of 5 (five) years prior to the filing of this case.</p> <p>The Public Treasury filed an Extraordinary Appeal.</p>

	Decision was issued determining the suspension of the case until the final judgment of RE 592.616 (Topic 118), by the STF.  Case files suspended.
h. stage of the process	Awaiting judgment of the Extraordinary Appeal from the Public Treasury.
i. whether the chance of loss is probable, possible or remote	Remote
j. reason why the case is considered relevant	RE 592.616, topic 118 - Inclusion of the ISS tax in the tax base calculation of PIS and  COFINS
l. analysis of the impact in case of losing the case	Method of taxation

<b>Case #</b>	<b>5141583-46.2018.8.13.0024</b>
a. court	Court of Origin: 2 <sup>nd</sup> Tax Court of the Municipality of Belo Horizonte
b. judicial body	Trial Court
c. date of initiation	10/05/2018
d. parties to the proceedings	Plaintiff: Garcia Pedrosa Ltda.  Defendant: The City of Belo Horizonte
e. values, assets or rights involved	Original value in dispute: R\$63,514.20  Corrected value in dispute: R\$96,617.46
f. main facts	<p>This is a declaratory judgement action of the non-existence of a legal tax relationship claiming the right to collect the ISS tax levied on the services provided for in items 4.22 and 4.23 of the list of services attached to Complementary Law No. 116/03, based on the effective value of the service price, disregarding the restrictions provided for in Article 13-B of City Law nº 8,725/03.</p> <p>The refund of amounts unduly collected in favor of the city since March/2018 was also requested, including in relation to amounts that may be collected during the course of the process.</p> <p>A ruling was issued on 07/27/2021 which, on the merits, judged the claim to be valid, recognizing that the ISS tax levied on dental care plan operation services could not contain, in its tax base calculation, the amounts passed on to third parties providing health services. The City was ordered to pay procedural costs possibly paid in advance and legal fees, arbitrated at 15% of the value of the sentence.</p> <p>The City filed an appeal, which was partially granted by the Court on 08/03/2021, solely to determine that the arbitration of the fees owed by it takes place in the sentence settlement phase, maintaining the first-degree decision in everything else.</p> <p>The City filed a Special Appeal, which was rejected based on the STJ's settled precedents. An appeal was filed in a Special Appeal, which was not heard, and the final judgment was issued on 11/30/2022.</p>

	The execution of the sentence is waited for reimbursement of costs and fees, to be initiated after definition of IRDR No. 1.0000.21.1354915/001, where it will be decided whether Public Treasurys can be sentenced to pay costs related to summons/notification occurring in the process.
g. summary of decisions rendered on the merits	Description above.
h. stage of the process	The execution of the sentence is awaited for reimbursement of costs and fees, to be initiated after definition of IRDR No. 1.0000.21.1354915/001, where it will be decided whether Public Treasurys can be sentenced to pay costs related to summons/notification occurring in the process.
i. whether the chance of loss is probable, possible or remote	Remote
j. reason why the case is considered relevant	Method of taxation
k. analysis of the impact in case of losing the case	Method of taxation

<b>Case #</b>	1012050-55.2023.4.01.3400
a. court	Origin: 4 <sup>th</sup> Civil Court of the Federal District
b. judicial body	Appellate Court
c. date of initiation	02/13/2023
d. parties to the proceedings	Plaintiff: Odontoprev Defendant: The Federal Government
e. values, assets or rights involved	R\$24,685,448.67
f. main facts	Action filed to annul the fine issued in deficiency notice No. 15983.720160/2015-14.  Injunction granted through an appeal, to suspend enforceability.  Judgment for plaintiff and subsequent appeal from the Federal Government.
g. summary of decisions rendered on the merits	Judgment for plaintiff. Cancellation of the fine.
h. stage of the process	Awaiting judgment on the Federal Government's appeal.
i. whether the chance of loss is probable, possible or remote	Possible
j. reason why the case is considered relevant	Values involved

k. analysis of the impact in case of losing the case	Values involved
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**Tax-Administrative Cases**

<b>Case #</b>	<b>13896.000852/2010-91</b>
a. court	Administrative Process
b. judicial body	Higher Chamber of Tax Appeals ("CSRF")
c. date of initiation	05/14/2010
d. parties to the proceedings	Plaintiff: ODONTOPREV S.A. Defendant: The Federal Revenue Service
e. values, assets or rights involved	Original value in dispute: R\$2,895,027.77 Corrected value in dispute: R\$3,781,354.95
f. main facts	This is a formalized administrative process for the analysis of electronic PER/DCOMP No. 23027.00804.170504.1.7.02-5793, No. 24567.57255.170504.1.7.02-0889, No. 0386.88619.270205.1.3.02-4711 and No. 21566.66495.170504.1.3.02-3367, through which the Taxpayer aims to offset tax liability arising from the Company Income Tax Return ("IRPJ") calculated in the tax year 2002, with tax debts administered by the Federal Revenue Service.
g. summary of decisions rendered on the merits	5/14/2010 – Opinion No. 220/2010 (decisional order), issued by the Tax Guidance and Analysis Service of the Brazilian Federal Revenue Office in Barueri, which approved the compensation object of DCOMP No. 07029.02955.250804.1.3.02-1222 and did not approve the compensations objects of DCOMP No. 09127.94518.040409.1.7.02-4055, No. 28481.58167.131006.1.8.02-7675, No. 09458.64309.160505.1.3.02-6948 and No. 8.160505.1.3.02-6427.  11/21/2013 – Appellate Decision No. 14-46,867 by the 15 <sup>th</sup> Panel of the Federal Revenue Service Judgment Office in Ribeirão Preto - SP, which dismissed the Statement of Discontentment.  11/16/2022 - Appellate Decision No. 1301-006.172 by the 1st Ordinary Panel of the 3 <sup>rd</sup> Chamber of the 1 <sup>st</sup> Judgment Section of the Tax Appeals Authority, which partially granted the voluntary appeal to: (i) cancel the disallowance of costs, operational expenses and financial expenses and maintain the IRPJ calculation, carried out by the Appellant in the calendar year 2002, in the amount of R\$206,106.68 and, (ii) approve the compensations up to the limit of the recognized credit right.
h. stage of the process	5/14/2010 - Acknowledgment of Opinion No. 220/2010, issued by the Tax Guidance and Analysis Service of the Brazilian Federal Revenue Office in Barueri, which approved the compensation object of DCOMP No. 07029.02955.250804.1.3.02-1222 and did not approve the compensations objects of DCOMP No. 09127.94518.040409.1.7.02-4055, No. 28481.58167.131006.1.8.02-

	<p>7675, No. 09458.64309.160505.1.3.02-6948 and No. 8.160505.1.3.02-6427.</p> <p>6/14/2010 – Statement of Discontentment filed.</p> <p>11/21/2013 - Appellate Decision No. 14-46,867 by the 15<sup>th</sup> Panel of the Federal Revenue Service Judgment Office in Ribeirão Preto - SP, which dismissed the Statement of Discontentment.</p> <p>4/2/2015 – Voluntary Appeal filed.</p> <p>11/16/2022 – Filing of Appellate Decision No. 1301-006.172 by the 1st Judgment Section of the 3<sup>rd</sup> Chamber of the 1<sup>st</sup> Ordinary Panel, which by majority of votes partially granted the Voluntary Appeal to: (i) cancel the disallowance of costs, operational expenses and financial expenses and maintain the IRPJ calculation, carried out by the Appellant in the calendar year 2002, in the amount of R\$206,106.68 and, (ii) approve the compensations up to the limit of the recognized credit right.</p> <p>8/7/2023 – Motion for Clarification filed in view of Appellate Decision No. 1301-006.172.</p> <p>8/14/2023 – Respondent’s briefs filed against the Special Appeal filed by the Public Treasury Attorney General’s Office.</p> <p>The case files are at the Office of Federal Revenue Service for Virtual Tax Administration Virtual-SP, possibly notifying the Company of the decision that did not accept the opposing Motion for Clarification.</p>
i. whether the chance of loss is probable, possible or remote	Possible
j. reason why the case is considered relevant	Financial relevance.
l. analysis of the impact in case of losing the case	R\$3,781,354.95

<b>Case #</b>	<b>15983.720159/2015-90</b>
a. court	Administrative Process
b. judicial body	Higher Chamber of Tax Appeals (“CSRF”)
c. date of initiation	08/31/2015 – Issuance of Deficiency Notice
d. parties to the proceedings	Plaintiff: The Federal Revenue Service Defendant: ODONTOPREV S.A.
e. values, assets or rights involved	Original value in dispute: R\$26,847,892.34 Corrected value in dispute: R\$43,083,392.53
f. main facts	These are deficiency notices issued to claim social security contributions, relating to the calendar years 2010, 2011 and 2012, cumulated with late payment interest and ex officio fine. According to the information extracted from the Tax Verification Instrument, Odontoprev S.A. would have remunerated its administrators and employees through the granting of share purchase options, within

	<p>the scope of the Share Purchase Option Plan, approved at the General Meeting of 4/19/2007.</p>
<p>g. summary of decisions rendered on the merits</p>	<p>4/13/2016 - Judgment No. 14-60.089 rendered by the 9<sup>th</sup> Panel of the Federal Revenue Service's Judgment Office in Ribeirão Preto ("DRJ"), which judged the challenge to be partially valid, determining the exclusion of the portion of the benefit offered to workers corresponding to shares subject to the "lock up" clause.</p> <p>5/8/2019 – Appellate Decision No. 2402-007.208 issued by the 2<sup>nd</sup> Ordinary Panel of the 4<sup>th</sup> Chamber of the 2<sup>nd</sup> Judgment Section of the Tax Appeals Authority ("CARF"), which accepted the Mandatory Review, reestablishing the application of the social security contribution on the shares subject to the "lock up" clause from the date of exercise of the options and dismissing the Voluntary Appeal filed by the Company.</p>
<p>h. stage of the process</p>	<p>8/31/2015 – Issuance of deficiency notices.</p> <p>10/2/2015 – Filing of objection.</p> <p>4/13/2016 - Appellate Decision No. 14-60.089 rendered by the DRJ, which judged the challenge to be partially valid, determining the exclusion of the portion of the benefit offered to workers corresponding to shares subject to the "lock up" clause.</p> <p>6/7/2016 – Voluntary Appeal filed.</p> <p>5/8/2019 – Appellate Decision No. 2402-007.208 issued by the 2<sup>nd</sup> Ordinary Panel of the 4<sup>th</sup> Chamber of the 2<sup>nd</sup> Judgment Section of the Tax CARF, which accepted the Mandatory Review, reestablishing the application of the social security contribution on the shares subject to the "lock up" clause from the date of exercise of the options and dismissing the Voluntary Appeal filed by the Company.</p> <p>1/31/2020 – Filing of Special Appeal.</p> <p>4/17/2020 - Order of Admissibility of Special Appeal issued by the 2<sup>nd</sup> Judgment Section of the 4<sup>th</sup> Chamber of CARF, which partially entertained the Special Appeal filed in relation to the matter (i) Presence of Elements that Define a Commercial Contract. According to the Order, the divergence in relation to the matters of the items was not proved: (i) Nullity of the Deficiency Notice: Matter of Public Order, due to the lack of indication of a paradigmatic appellate decision; (ii) Nullity of the Deficiency Notice: Error in the Election of the Generating Event; (iii) Nullity of the Deficiency Notice - Incorrect Determination of the Tax Base Calculation; and (iv) Possibility of Review of all Matters Raised in Special Appeal (Precedent No. 528 of the STF and Art. 1034 of the CPC), due to the lack of indication of a paradigmatic appellate decision.</p> <p>5/11/2022 - Inclusion of the Special Appeal in the judgment agenda for the session of 5/26/2022, at 9 a.m.</p> <p>5/19/2022 - Files removed from the agenda by order of the Presiding Judge.</p>

	<p>Session suspended due to the participation of advisors representing the Public Treasury in the strike of their professional category.</p> <p>12/8/2022 – Case files included in the judgement agenda for the session of 12/19/2022 at 2:00 p.m.</p> <p>12/19/2022 - Case files removed from the agenda.</p> <p>2/1/2023 – Case files included in the judgement agenda for the session of 2/15/2023 at 9:00 a.m.</p> <p>2/15/2023 - CARF/MF Ordinance No. 1490 suspended the CARF judgment sessions for the week from February 14<sup>th</sup> to 16<sup>th</sup>.</p> <p>9/28/2023 - The files are in the 2<sup>nd</sup> Panel of the Superior Chamber of Tax Appeals of the Tax Appeals Authority-MF-DF, assigned for the reporting of the Taxpayer's Special Appeal to Advisor Mário Hermes Soares Campos.</p> <p>3/28/2024 – Case files included in the judgement agenda for the session of 04/16/2024, at 2:30 p.m.</p> <p>4/16/2024 – Judgment result: The Taxpayer's Special Appeal was not heard.</p> <p>Waiting for the formalization of the Appellate Decision.</p>
i. whether the chance of loss is probable, possible or remote	Possible.
j. reason why the case is considered relevant	Financial relevance and the nature of the facts discussed
l. analysis of the impact in case of losing the case	R\$43,083,392.53

<b>Case #</b>	<b>15983.720160/2015-14 – PAF closed – valid action to annul</b>
a. court	Administrative Process
b. judicial body	N/A
c. date of initiation	8/31/2015 – Issuance of Deficiency Notice
d. parties to the proceedings	Plaintiff: The Federal Revenue Service Defendant: ODONTOPREV S.A.
e. values, assets or rights involved	Original value in dispute: R\$14,424,986.59 Corrected value in dispute: R\$24,805,175.91 (04/2024)
f. main facts	This is an administrative process consolidated in a deficiency notice constituting tax liability related to a single fine, due to the alleged failure to withhold income tax at source, regarding the tax calculation periods of 09/2010, 11/2010, 04/2011, 05/2011, 08/2011, 04/2012 and 07/2012.
g. summary of decisions rendered on the merits	4/13/2016 – Appellate Decision No. 14-63,369 issued by the 9th Panel of the Judgment Office of the Federal Revenue Service in Ribeirão Preto (“DRJ”), which ruled on the partially valid objection, excluding from the tax base for calculating the single fine the



	<p>shares subject to a lock-up clause from the date of exercising the options.</p> <p>5/08/2019 - Appellate Decision No. 2201-005.285 issued by the 2nd Ordinary Panel of the 4th Chamber of the 2nd Judgment Section of the Tax Appeals Authority ("CARF"), which granted the Mandatory Review, reestablishing the application of the single fine of the tax base calculation for shares subject to the "lock up" clause from the date of exercise of the options and dismissed the Voluntary Appeal filed by the Company.</p> <p>12/16/2021 - Appellate Decision No. 9202-010.327 by the 2<sup>nd</sup> Panel of the Superior Chamber of Tax Appeals of the Tax Appeals Authority, which dismissed the Special Appeal filed by the Company.</p>
<p>h. stage of the process</p>	<p>8/31/2015 – Issuance of Deficiency Notice.</p> <p>10/2/2015 – Filing of objection.</p> <p>11/10/2016 – Appellate Decision No. 14-63,369 was issued, which judged the Objection to be partially valid, dismissing [sic]</p> <p>12/27/2016 – Voluntary Appeal filed.</p> <p>7/11/2019 - Appellate Decision No. 2201-005.285 was issued by the 2nd Judgment Section of the 2<sup>nd</sup> Chamber of the 1<sup>st</sup> Ordinary Panel, which granted the Mandatory Review, reestablishing the application of the single fine related to the tax base calculation for shares subject to the "lock up" clause from the date of exercise of the options, and dismissing the Voluntary Appeal.</p> <p>1/22/2020 – Filing of Special Appeal.</p> <p>5/18/2020 - Order issued on the Examination of Admissibility of a Special Appeal by the 1st Judgment Section of the Tax Appeals Authority, which entertained the Special Appeal regarding the following topics: (i) Lack of Legal Provision for Claiming a Single Fine in the Present Case; (ii) Non-application of IRRF upon Exercise of the Option - Application of the "Cash Method"; (iii) Non-application of IRRF on Shares Subject to the "Lock up" Clause; and (iv) Presence of the Elements that Define a Commercial Contract, and denied to entertain the difference addressed in the topic "Nullity of the Deficiency Notice due to the Illiquidity and Uncertainty of the Tax Liability".</p> <p>12/16/2021 – Appellate Decision No. 9202-010.327 was issued by the 2<sup>nd</sup> Panel of the Superior Chamber of Tax Appeals of the CSRF, which partially heard the Special Appeal filed by the Taxpayer, dismissing the part that was heard.</p> <p>2/21/2022 – Filing of Motion for Clarification.</p> <p>5/01/2023 - Acknowledgment of the admissibility order that denied the Motion for Clarification.</p> <p>The case is closed at the administrative level, with the matter being the subject of Annulment Action No. 1012050-55.2023.4.01.3400.</p>
<p>i. whether the chance of loss is probable, possible or remote</p>	<p>N/A – Case closed in the administrative level.</p>

j. reason why the case is considered relevant	Financial
l. analysis of the impact in case of losing the case	Financial

**Labor Cases:** There are no relevant labor cases.

**Environmental Cases:** There are no relevant environmental cases.

## **4.5 Total amount provisioned for the relevant non-confidential proceedings**

### **4.5. Indicate the total amount provisioned, if any, for the proceedings described in item 4.4**

The Company and its Subsidiaries assess their contingent liabilities based on the provisions of accounting pronouncement CPC 25/IAS 37 "Provisions, Contingent Liabilities and Assets", according to which only lawsuits assessed as "probable losses", based on the assessment of internal and external legal advisors, the similarity with previous disputes, the complexity of the lawsuit and the opinion of legal courts, are provisioned 100% of the intended amounts.

The estimated loss of the lawsuits described in item 4.4 were classified as "possible loss" or "remote loss". Therefore, in accordance with the Policy, no provision was recorded for these lawsuits.

## **4.6 Relevant confidential proceedings**

**4.6. In relation to relevant confidential proceedings to which the issuer or its subsidiaries are a party and which have not been disclosed in item 4.4, analyze the impact in the event of a loss and report the amounts involved.**

There are no relevant confidential cases.

## **4.7 Other relevant contingencies**

### **4.7. Describe other relevant contingencies not covered by the previous items**

*(Consolidated amounts in thousands of Brazilian Reais, unless otherwise stated)*

Potential risks identified in the due diligence carried out during acquisition processes are provisioned and guaranteed by deposits in a linked account, holdback deposits, guarantee insurance and surety bond.

As of December 31, 2023, they amounted to R\$11,146.

## 5.1 Description of risk management and market risks

### 5.1. Regarding the risks specified in items 4.1 and 4.3, please provide:

- a. **Whether the issuer has an official risk management policy, highlighting, if so, the approving authority and the date of approval, and if not, the reasons why the issuer has not adopted one**

Odontoprev has an "Institutional Policy on Corporate Governance, Risk Management, and Internal Controls." The current version of the document was approved by the Board of Directors on March 4, 2020. This document has as purpose to introduce the concepts, guidelines, and responsibilities concerning corporate governance practices, risk management processes, and internal controls adopted to clarify the phases of identification, categorization, assessment, treatment, and monitoring of risk arising from the Company's and its subsidiaries' business activities, categorized into strategic, image, legal, underwriting, credit, market, liquidity, and operational risks.

- b. **The goals and strategies of the risk management policy, if any, including:**

i. **the risks targeted for protection**

The risks arising from the Company's and its subsidiaries' business activities are categorized into strategic, image, legal, underwriting, credit, market, liquidity, and operational risks.

ii. **the instruments used for protection**

Odontoprev employs the following risk mitigation instruments: a) standardization of risk managers' knowledge concerning the main risks of their activities; b) decision-making with appropriate risk treatment and monitoring; c) promotion of ensuring compliance with the Company's mission; d) internal processes safeguarding the Company from significant losses resulting from risk events; e) function segregation within activities; f) review and approval of transactions, activities, or processes—whether operational or administrative; g) definition of approval thresholds; h) execution of general reconciliations; i) prior risk assessment of processes, products, and services; j) physical asset protection mechanisms; k) logical security mechanisms in systems; l) operational performance reviews; m) sensitivity analysis of financial instruments; n) business continuity management program; and o) monitoring of activities, processes, and performance related to products and services.

Regarding Market risk, the Company emphasizes that it does not engage in derivative financial instruments for speculative purposes. As of December 31, 2023, neither the Company nor its subsidiaries directly operated or held positions, whether active or passive, resulting from transactions involving derivative financial instruments.

**the risk management organizational structure**

All management members and employees are responsible for managing risks at Odontoprev and its subsidiaries, proactively identifying new risks, monitoring them, and implementing response actions to avoid, eliminate, or control known risks.

Furthermore, the Company adopts the following organizational structure for risk control and monitoring:

- 1) Board of Directors: A body established and governed under articles 12 to 18 of Odontoprev's Bylaws, responsible, among other duties, for: (i) approving the Institutional Policy on Corporate Governance, Risk Management and Internal Controls; (ii) establishing the limits of risks that the Company may face in its business operations; (iii) periodically monitoring and reassessing strategic and image risks; and (iv) assessing, when requested by the Audit Committee or the Executive Board, the Company's position regarding various risks.
- 2) Audit Committee: A statutory body supporting the Board of Directors, primarily responsible for (i) evaluating the Institutional Policy on Corporate Governance, Risk Management, and Internal Controls; and (ii) periodically monitoring and reassessing legal, underwriting, credit, market, liquidity, and operational risks, with the support of Internal Audit and Independent Audit.
- 3) Personnel Management Committee: A statutory body supporting the Board of Directors, whose duties includes (i) overseeing and reviewing compensation policies and practices, proposing to the Board of Directors the Management compensation; (ii) advising the Board of Directors in its responsibilities to elect, evaluate, and dismiss the CEO and other Executive Officers of the Company; (iii) ensuring that the Company prepares with the necessary advance for the succession of Executive Officers and other key positions in its senior management; (iv) monitoring the Company's talent attraction and retention programs, satisfaction and organizational climate indicators; and (v) monitoring the experience and competency profile of the Management Members, focusing on improvement opportunities.
- 4) Fiscal Council: A statutory body responsible for periodically monitoring and reassessing operational risk, conducting financial statement analysis with the support of Independent Audit.
- 5) Information Security and Data Privacy Committee, reporting to the CEO's Office, is tasked with ensuring the effective dissemination and implementation of the corporate information security and data privacy policies' concepts and guidelines within the Company, mitigating operational risk.
- 6) Investigation and Ethics Committee, reporting to the CEO's Office, is entrusted with safeguarding the Code of Ethical Conduct and the Anti-Corruption and Other Wrongful Acts Policy, aiming at protecting the Company from image, legal, and operational risks.
- 7) Risk Management Committee, reporting to the CEO's Office, seeks to assess and monitor risk exposures and governance practices, risk management, and internal controls within the Company, providing technical support to the Audit Committee in monitoring all risks categories.
- 8) Compliance, an area linked to the CEO's Office, responsible for coordinating, monitoring, and overseeing legal risk management activities.
- 9) Risk Management and Internal Controls, an area linked to the CEO's Office, responsible for coordinating, monitoring, and overseeing the management of strategic, image, underwriting, credit, market, liquidity, and operational risks (except information security).
- 10) Information Security and Data Privacy, an area linked to the CEO's Office, responsible for coordinating, monitoring, and overseeing the management of risks associated with information security and data privacy.
- 11) Internal Audit, a department linked to the Board of Directors and overseen by the Audit Committee, responsible for assessing risk management processes, internal control systems, and internal mechanisms and procedures to ensure compliance with laws, resolutions, regulations, and the Company's bylaws. The

Internal Audit unit has the necessary conditions for independent, autonomous, and impartial assessment of the quality and effectiveness of the Company's internal control systems and risk management processes.

**c. The adequacy of the operational structure and internal controls to confirm the effectiveness of the adopted policy**

The effectiveness of compliance with the Institutional Policy on Corporate Governance, Risk Management, and Internal Controls is measured by monitoring the evolution of the Company's Risk Matrix by both the Risk Management Committee and the Audit Committee.

The effectiveness of said policy correlates directly with the level of exposure of identified residual risks. The lower the exposure level to such risks, the better the quality of risk management, governance, and existing controls.



## 5.2 Description of internal controls

### 5.2. Regarding the controls adopted by the issuer to ensure the preparation of reliable financial statements, please specify:

**a. the key internal control practices and their effectiveness level, pointing out any flaws and the measures taken to correct them**

Odontoprev has established Corporate Policies as the basic rules guiding the strategic and operational conduct of its management members and employees. Corporate Policies reflect the mindset of the Company's Senior Management, aiding defining standards, parameters, criteria, conduct, responsibilities, and authority limits. Corporate Policies assist the Company in reinforcing its internal controls, managing risks, and complying with laws and regulations in force.

Procedures are developed based on the Corporate Policies to outline their basic rules. Detailing is indispensable to ensure that every employee has the capability of acquiring a reasonable understanding of a process and, consequently, replicating it in their daily activities. As a rule, procedures are documented, for example, in manuals, whether physical or electronic.

Control practices are implemented across all organizational levels of the Company and include, among other aspects, the review and approval of Corporate Policies and procedures; the segregation of duties in activities and procedures; the conduction of various checks; the review and/or approval of activities, processes, products, and services; the setting of authority limits by level; the conduction of general reconciliations; the prior legal or regulatory assessment of activities, processes, products, and services; the installation of physical asset protection mechanisms; the implementation of logical security in systems; the review of operational performance; the establishment and application of a business continuity management program; and, especially, the monitoring of activities, processes, products, and services by corporate governance bodies (refer to item 5.1 hereof) and independent audit.

Regarding financial statements, the primary controls over their preparation and monitoring include:

- Receipt and compliance with standards issued by regulatory bodies;
- Access controls to technology systems, especially financial and accounting systems; and
- Accounting analyses and reconciliations between records and operational supports.

The monitoring, evaluations, and audits conducted by department managers, corporate governance bodies, and independent audit did not indicate significant deficiencies in the internal controls that ensure the reliable and proper preparation of the Company's financial statements, thus indicating a high level of effectiveness of such controls.

**b. the involved organizational structures**

The manager of each area of the Company is responsible for preparing the Corporate Policies and procedures for that area, as well as overseeing, with the assistance of the Executive Board, the compliance with such rules and procedures by their subordinates.

In turn, the Risk Management and Internal Controls department, Internal Audit, and the independent audit assess and audit the effectiveness and efficiency of the internal controls outlined in the Corporate Policies and procedures across the various departments of the Company.

The Executive Board and the Audit Committee monitor the state of internal controls, relying on information provided by the Risk Management and Internal Controls department, Internal Audit, and independent audit.

On a monthly basis, financial information is submitted to the Executive Board and the Audit Committee for monitoring purposes. Furthermore, quarterly, financial information is also sent to the independent audit, the Fiscal Council, and the Board of Directors for evaluation.

**c. whether and how the effectiveness of internal controls is overseen by the issuer's management, specifying the positions of the individuals responsible for such oversight**

The effectiveness of internal controls aimed at ensuring reliable financial statements is assessed by the Risk Management and Internal Controls department and Internal Audit, as well as the independent audit. The results of such assessments are reported to the Executive Board and the Audit Committee, which are responsible for monitoring such control environment.

**Risk Management and Internal Controls:** department responsible for providing technical support to department managers in designing and implementing their internal controls and assessing their application, reporting to the CEO's Office and monitored by the Audit Committee. All audit findings are accompanied by action plans. These findings are logged in a specific risk management system. The Risk Management and Internal Controls department also monitors the implementation of each action plan, periodically reporting the status to the Executive Board and the Audit Committee, and validating whether the implemented actions effectively address the identified deficiencies.

**Internal Audit:** functionally reports to the Board of Directors, with oversight provided by the Audit Committee. Internal Audit is responsible for ensuring that Corporate Policies and procedures are observed by the Company's employees and Executive Officers, as well as for assessing the effectiveness of the implemented risk management, internal controls, and governance procedures. The department has internal regulations, and its work plan and budget are approved by the Audit Committee and the Board of Directors.

**Independent Audit:** KPMG is the independent auditor. The findings of the internal controls assessment is presented in a comprehensive annual report on deficiencies in internal controls.

**d. deficiencies and recommendations regarding internal controls present in the comprehensive report, prepared and submitted to the issuer by the independent auditor, in accordance with the regulations issued by the Brazilian Securities Commission (CVM, in Portuguese) governing the registration and exercise of the independent audit activity**

Following the examination of Odontoprev's financial statements for the year ended December 31, 2023, and in compliance with item 6.3.9 of Normative Resolution 528/22 of the National Supplementary Healthcare Agency (ANS, in Portuguese), the independent auditor provided recommendations and observations on deficiencies and adequacy of internal controls, exclusively resulting from aspects or issues identified in the execution of procedures to determine, at that time, the extent and nature of the audit procedures on the financial statements, in accordance with Brazilian and international auditing standards.

The internal control assessment procedures did not reveal any significant deficiencies. Recommendations for improving internal controls and accounting procedures (non-significant deficiencies) included: (i) items

related to the technology environment; (ii) improvements in documentation; (iii) safeguarding of documents.

Complying with ANS Resolution 528/22, the audit procedures did not reveal any observations related to controls, processes, and transactions to be reported as mentioned in item 6.3.9.1, Chapter I, of said resolution: (i) sales and commission processes; (ii) contracting of providers and intermediating operators in the indirect network; (iii) beneficiary registration; (iv) billing of consideration; (v) accounting of technical provisions or other provisions; (vi) financial control and limits for amounts payable and receivable from the operator; and (vii) transactions with related parties, advances, and loans.

**e. executive officer's comments on the deficiencies noted in the comprehensive report prepared by the independent auditor and on the corrective measures taken**

The Company's Management agrees with the independent auditors' assessment regarding the absence of significant deficiencies in the internal controls report for the fiscal year 2023.

Management reviewed the independent auditors' recommendations, monitoring and overseeing any deficiencies and recommendations, and implemented action plans, when necessary, to address such recommendations.

The action plans include: (i) adjustment of procedures and structural investments in the technology department; (ii) inclusion of qualitative elements in support reports; (iii) optimization of document safeguarding procedures.

## 5.3 Integrity program

**5.3. Regarding the internal mechanisms and procedures of integrity adopted by the issuer to prevent, detect, and remedy deviations, fraud, irregularities, and wrongful acts against the national or foreign public administration, please provide:**

**a. if the issuer has rules, policies, procedures, or practices aimed at preventing, detecting, and remedying fraud and wrongful acts against the public administration, identifying them, if so:**

The Company has an Anti-Corruption and Other Wrongful Acts Policy and a Code of Ethics. Both documents are public and available on the Investor Relations (IR) website: <https://ri.odontoprev.com.br/governanca-corporativa/estatuto-social-e-politicas/>. Furthermore, the Company has established a structured process for monitoring suspicious payments, along with a manual of internal procedures related to the activity, in compliance with current regulations regarding money laundering prevention (ANS Normative Resolution - RN No. 529/2022).

**i. the main integrity mechanisms and procedures adopted and their adequacy to the issuer's profile and identified risks, indicating how often risks are reassessed and policies, procedures, and practices are adapted;**

The Company encourages and fully supports the reporting of any act or omission that may constitute a violation of its Code of Ethics, its Anti-Corruption and Other Wrongful Acts Policy, and/or current legislation, including anti-corruption and bidding laws.

The main integrity mechanisms involve (a) monitoring by Odontoprev's management of all transactions, interrupting and reporting suspicious actions by subordinates, peers, and suppliers of goods and services; (b) approval, management, and monitoring of brokers, accredited network, and other suppliers by specific departments of Odontoprev; (c) control by the sales and after-sales departments of procedures for participating in public tenders, with prior analysis by the legal department of all public bidding processes; (d) adoption of a set of rules, procedures, and controls by the procurement department for the approval and review processes for suppliers of goods and services to prevent the hiring or maintenance of unreliable companies, suspected of unlawful activities, or with a corporate or administrative structure that may create conflicts of interest with the Company; (e) monitoring by the Company's finance department of payments to high-risk suppliers; (f) existence of a Code of Ethics; (g) maintenance of an ethical channel (whistleblowing channel) ensuring whistleblowers anonymity and whose reception of incidents is the responsibility of the Compliance department, reporting directly to the Board of Directors, whether directly or indirectly, through the Audit Committee, and free from responsibility or operational authority over the Organization's activities; (h) Investigation and Ethics Committee; (i) independent audit of financial statements; and (j) mandatory training on Ethical Conduct, Compliance, and the content of the Anti-Corruption and Other Wrongful Acts Policy, overseen by the Compliance department.

Risks, policies, and practices are periodically evaluated, within at most 02 years or, if necessary, at any time due to regulatory, normative, or legislative updates.

**ii. the organizational structures involved in monitoring the operation and efficiency of internal integrity mechanisms and procedures, specifying their responsibilities, whether their creation was formally approved, the issuer's bodies to which they report, and mechanisms to ensure the independence of their leaders, if any;**

The Compliance department was appointed by the Board of Directors, according to Odontoprev's Bylaws and corresponding regulations, to coordinate, monitor, and manage the Company's Integrity Program, formalized through the Anti-Corruption and Other Wrongful Acts Policy. In this sense, the Compliance department is responsible for managing and controlling legal mechanisms and internal integrity procedures and other actions related to ethical conduct outlined in said policy and the Code of Ethics, as well as managing the Company's ethics channel.

The Compliance department, reporting to the CEO's Office, also provides periodic reports to the Company's Statutory Audit Committee and Board of Directors, acting independently in reviewing and assessing the Company's Compliance issues.

The Risk Management & Internal Controls and Internal Audit departments, representing the second and third lines of defense, conduct periodic assessments of the key integrity mechanisms implemented in the Company, aiming at assessing the efficiency of such mechanisms.

**iii. whether the issuer has a formally approved code of ethics or conduct, indicating:**

Yes, it is a public document (<https://ri.odontoprev.com.br/governanca-corporativa/estatuto-social-e-politicas/>), duly approved by the Board of Directors, with the latest update approved in the minutes of a meeting of said body on June 28, 2022.

- **whether it applies to all executive officers, fiscal council members, board members, and employees, and also covers third parties such as suppliers, service providers, intermediaries, and associates**

Yes, as described in item 2.1 of said document.

For every new elected management member and hired employee, it is required, upon taking office and/or hiring, to undergo mandatory training on ethics and the content of the Anti-Corruption and Other Wrongful Acts Policy, as well as to adhere to the Company's Code of Ethics, signing an attachment to the document. The Compliance department is responsible for ensuring that such training is provided.

- **the applicable sanctions in case of violation of the code or other regulations related to the subject, identifying the document where these sanctions are outlined**

Both the Code of Ethics and the Anti-Corruption and Other Wrongful Acts Policy provide for the application of sanctions to management members, employees, and suppliers in case of non-compliance with said documents.

- **the body that approved the code, date of approval, and, if the issuer discloses the code of conduct, locations on the web where the document can be accessed**

The latest version of the Code of Ethical Conduct was approved by the Board of Directors on June 28, 2022, and is available for consultation on Odontoprev's website <https://ri.odontoprev.com.br/governanca-corporativa/estatuto-social-e-politicas/>.

**b. whether the issuer has a whistleblowing channel, indicating, if so:**

Yes.

**i. whether the whistleblowing channel is internal or if it is managed by third parties**

The Company's Whistleblowing Channel, in October 2021, was renamed “Canal Ético” (“Ethics Channel”). The change is based on a strategy focused on transparency and best market practices. In addition to being renamed, the channel was outsourced.

The outsourced company receives the reports, conducts initial screening, and then forwards them to the Compliance department. The Compliance department, in turn, is responsible for directing the internal investigation of the reports received.

**ii. whether the channel is open to receiving reports from third parties or it only receives reports from employees**

In addition to employees and management members, the channel receives reports from third parties, whether customers or not, beneficiaries, accredited network, partners, and suppliers of Odontoprev, as well as its subsidiaries and affiliates.

**iii. whether there are mechanisms for anonymity and protection of good-faith whistleblowers**

Yes, as reports are received by the outsourced company and by Odontoprev's Compliance department, which is linked to the Board of Directors.

**iv. issuer's body responsible for investigating reports**

Investigation and Ethics Committee.

**c. number of confirmed cases over the last three (3) fiscal years of deviations, frauds, irregularities, and wrongful acts against the public administration and corrective measures adopted**

During the mentioned period, there were no confirmed cases of deviations, frauds, irregularities, and misconducts against the public administration and corrective measures adopted.

**d. if the issuer does not have rules, policies, procedures, or practices aimed at preventing, detecting, and remedying deviations, frauds, irregularities, and wrongful acts against the public administration, specify the reasons why the issuer did not adopt controls in this regard.**

Not applicable.

## 5.4 Significant changes

**5.4. Inform whether, in relation to the last fiscal year, there were any significant changes in the main risks to which the issuer is exposed or in the risk management policy adopted, also commenting on any expectations of a reduction or increase in the issuer's exposure to such risks.**

The Risk Management Committee ("Committee"), created in 2022, assesses and monitors the Company's risk exposure as well as its governance, risk management and internal control practices. The Committee's responsibilities include, among others, to:

- I. Monitor the progress of awareness-raising and capacity building programs on risk management and internal controls;
- II. Review any policies and procedure manuals related to risk management;
- III. Analyze the progress of Regulatory Capital and the Company's economic and financial situation;
- IV. Analyze the outcomes presented by the Risk Managers in relation to the minimum risk management practices determined by specific ANS regulations, in addition to the sufficiency of such practices;
- V. Analyze the evolution of operating losses;
- VI. Analyze the findings of the risk and control assessments carried out by the Company's second line of defense areas; and
- VII. Monitor the progress of the Company's Risk Matrix, ensuring that Risk Managers have given adequate and timely treatment to the recommendations for improvements or corrections to procedures presented by the control bodies, Internal Audit, Actuarial department, Independent Audit and regulatory bodies.

Within its duties, the Committee compared the risks presented in this Reference Form with the Company's Risk Matrix and concluded that there was no need to include or exclude any of the risks reported in item 4.1.

Nevertheless, the Company understands that there have been no changes to its exposure to the risks reported in item 4.1 hereof and expects that there will be no such changes in the short term.

## **5.5 Other relevant information**

### **5.5. Provide other information that the issuer deems relevant**

All relevant information has already been mentioned.



## 6.1/2 Shareholding position

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement	Controlling Shareholder	Last amendment	
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person	CPF/CNPJ		
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
<b>BRADESCO SAÚDE S/A</b>					
92.693.118/0001-60	Brazil	No	Yes	04/28/2023	
No					
292,213,236	52.890	0	0.000	292,213,236	52.890
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
<b>SPRUCEGROVE INVESTMENT MANAGEMENT</b>					
00.000.000/0000-00	Canada	No	Yes	06/07/2024	
Yes	XP – São Paulo		Legal entity	02.332.886/0001-04	
27,671,300	5.008	0	0.000	27,671,300	5.008
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
<b>TREASURY SHARES</b>					
4,966,100	0.899	0	0.000	4,966,100	0.899
<b>OTHER</b>					
227,645,027	41.203	0	0.000	227,645,027	41.203
<b>TOTAL</b>					
552,495,663	100.000	0	0.000	552,495,663	100.000

CONTROLLING SHAREHOLDER/INVESTOR						
SHAREHOLDER						
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment	
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ		
Number of shares (Units)						
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %	
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure		
BRADESCO SAÚDE S/A		92.693.118/0001-60				
BRADESCO GESTÃO DE SAÚDE S.A.						
41.774.199/0001-92	Brazil	No		Yes	04/28/2023	
No						
668,219,946	100.000	0	0.000	668,219,946	100.000	
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock		
TOTAL	0	0.00				
TREASURY SHARES						
0	0.000	0	0.000	0	0.000	
OTHER						
0	0.000	0	0.000	0	0.000	
TOTAL						
668,219,946	100.000	0	0.000	668,219,946	100.000	

CONTROLLING SHAREHOLDER/INVESTOR						
SHAREHOLDER						
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment	
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ		
Number of shares (Units)						
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %	
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure		
BRADESCO GESTÃO DE SAÚDE S.A.		41.774.199/0001-92				
BRADSEG PARTICIPAÇÕES S.A.						
02.863.655/0001-19	Brazil	No		Yes	04/28/2023	
No						
12,251,025,598	100.000	0	0.000	12,251,025,598	100.000	
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock		
TOTAL	0	0.00				
TREASURY SHARES						
0	0.000	0	0.000	0	0.000	
OTHER						
0	0.000	0	0.000	0	0.000	
TOTAL						
12,251,025,598	100.000	0	0.000	12,251,025,598	100.000	

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
BRADSEG PARTICIPAÇÕES S.A.		02.863.655/0001-19			
BANCO BRADESCO S.A.					
60.746.948/0001-12	Brazil	No	Yes	04/28/2023	
No					
5,330,304,681	100.000	5,311,865,547	100.000	10,642,170,228	100.000
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
0	0.000	0	0.000	0	0.000
TOTAL					
5,330,304,681	100.000	5,311,865,547	100.000	10,642,170,228	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
BANCO BRADESCO S.A.		60.746.948/0001-12			
<b>CIDADE DE DEUS COMPANHIA COMERCIAL DE PARTICIPAÇÕES</b>					
61.529.343/0001-32	Brazil	No		Yes	02/22/2022
No					
2,445,219,983	45.874	1,292,135	0.024	2,446,512,118	22.989
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>FUNDAÇÃO BRADESCO</b>					
60.701.521/0001-06	Brazil	No		Yes	10/06/2023
No					
914,471,634	17.156	3	0.000	914,471,637	8.593
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>NCF PARTICIPAÇÕES S.A.</b>					
04.233.319/0001-18	Brazil	No		Yes	04/22/2022
No					
451,890,822	8.478	119,774,968	2.255	571,665,790	5.372
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>TREASURY SHARES</b>					
11,970,600	0.225	10,589,200	0.199	22,559,800	0.212
<b>OTHER</b>					
1,506,751,642	28.268	5,180,209,241	97.521	6,686,960,883	62.835
<b>TOTAL</b>					
5,330,304,681	50.087	5,311,865,547	49.913	10,642,170,228	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
CIDADE DE DEUS COMPANHIA COMERCIAL DE PARTICIPAÇÕES		61.529.343/0001-32			
<b>FUNDAÇÃO BRADESCO</b>					
60.701.521/0001-06	Brazil	No		Yes	10/06/2023
No					
2,779,096,924	35.439	0	0.000	2,779,096,924	35.439
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>NOVA CIDADE DE DEUS PARTICIPAÇÕES S.A</b>					
04.866.462/0001-47	Brazil	No		Yes	10/28/2020
No					
3,758,724,093	47.931	0	0.000	3,758,724,093	47.931
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>TREASURY SHARES</b>					
0	0.000	0	0.000	0	0.000
<b>OTHER</b>					
1,304,138,507	16.630	0	0.000	1,304,138,507	16.630
<b>TOTAL</b>					
7,841,959,524	100.000	0	0.000	7,841,959,524	100.000

<b>CONTROLLING SHAREHOLDER/INVESTOR</b>					
<b>SHAREHOLDER</b>					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
<b>CONTROLLING SHAREHOLDER/INVESTOR</b>		<b>Shareholder's CPF/CNPJ</b>		<b>Capital stock structure</b>	
<b>NCF PARTICIPAÇÕES S.A.</b>		<b>04.233.319/0001-18</b>			
<b>CIDADE DE DEUS COMPANHIA COMERCIAL DE PARTICIPAÇÕES</b>					
61.529.343/0001-32	Brazil	No		Yes	12/21/2023
No					
1,367,843,225	74.722	0	0.000	1,367,843,225	39.509
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>FUNDAÇÃO BRADESCO</b>					
60.701.521/0001-06	Brazil	No		Yes	12/21/2023
No					
460,004,645	25.129	1,631,492,454	100.000	2,091,497,099	60.412
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>NOVA CIDADE DE DEUS PARTICIPAÇÕES S.A</b>					
04.866.462/0001-47	Brazil	No		Yes	12/21/2023
No					
2,738,642	0.150	0	0.000	2,738,642	0.150
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>TREASURY SHARES</b>					
0	0.000	0	0.000	0	0.000
<b>OTHER</b>					
0	0.000	0	0.000	0	0.000
<b>TOTAL</b>					
1,830,586,512	52.875	1,631,492,454	47.125	3,462,078,966	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
TOTAL					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
CIDADE DE DEUS COMPANHIA COMERCIAL DE PARTICIPAÇÕES		61.529.343/0001-32			
FUNDAÇÃO BRADESCO					
60.701.521/0001-06	Brazil	No		Yes	10/06/2023
No					
2,779,096,924	35.439	0	0.000	2,779,096,924	35.439
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
NOVA CIDADE DE DEUS PARTICIPAÇÕES S.A					
04.866.462/0001-47	Brazil	No		Yes	10/28/2020
No					
3,758,724,093	47.931	0	0.000	3,758,724,093	47.931
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1,304,138,507	16.630	0	0.000	1,304,138,507	16.630
TOTAL					
7,841,959,524	100.000	0	0.000	7,841,959,524	100.000



<b>CONTROLLING SHAREHOLDER/INVESTOR</b>					
<b>SHAREHOLDER</b>					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement	Controlling Shareholder	Last amendment	
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person	CPF/CNPJ		
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
<b>CONTROLLING SHAREHOLDER/INVESTOR</b>		<b>Shareholder's CPF/CNPJ</b>		<b>Capital stock structure</b>	
<b>NOVA CIDADE DE DEUS PARTICIPAÇÕES S.A</b>		<b>04.866.462/0001-47</b>			
<b>BBD PARTICIPAÇÕES S.A.</b>					
07.838.611/0001-52	Brazil	No	Yes	12/30/2019	
No					
189,425,112	53.698	0	0.000	189,425,112	26.072
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>FUNDAÇÃO BRADESCO</b>					
60.701.521/0001-06	Brazil	No	Yes	12/30/2019	
No					
163,332,621	46.302	373,794,914	100.000	537,127,535	73.928
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
<b>TREASURY SHARES</b>					
0	0.000	0	0.000	0	0.000
<b>OTHER</b>					
0	0.000	0	0.000	0	0.000
<b>TOTAL</b>					
352,757,733	48.552	373,794,914	51.448	726,552,647	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
NOVA CIDADE DE DEUS PARTICIPAÇÕES S.A.		04.866.462/0001-47			
BBD PARTICIPAÇÕES S.A.					
07.838.611/0001-52	Brazil	No		Yes	12/30/2019
No					
189,425,112	53.698	0	0.000	189,425,112	26.072
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
FUNDAÇÃO BRADESCO					
60.701.521/0001-06	Brazil	No		Yes	12/30/2019
No					
163,332,621	46.302	373,794,914	100.000	537,127,535	73.928
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
0	0.000	0	0.000	0	0.000
TOTAL					
352,757,733	48.552	373,794,914	51.448	726,552,647	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
TOTAL					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
<b>TOTAL</b>					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
BBD PARTICIPAÇÕES S.A.		07.838.611/0001-52			
NCD PARTICIPAÇÕES LTDA					
48.594.139/0001-37	Brazil	No	Yes	11/07/2023	
No					
67,114,094	30.266	141,898,399	64.045	209,012,493	47.149
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
TREASURY SHARES					
45,919,796	20.708	18,727,526	8.453	64,647,322	14.583
OTHER					
108,710,981	49.025	609,343,01	27.502	169,645,282	38.268
<b>TOTAL</b>					
221,744,871	50.021	221,560,226	49.979	443,305,097	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
BBD PARTICIPAÇÕES S.A.		07.838.611/0001-52			
NCD PARTICIPAÇÕES LTDA					
48.594.139/0001-37	Brazil	No		Yes	11/07/2023
No					
67,114,094	30.266	141,898,399	64.045	209,012,493	47.149
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
TREASURY SHARES					
45,919,796	20.708	18,727,526	8.453	64,647,322	14.583
OTHER					
108,710,981	49.025	60,934,301	27.502	169,645,282	38.268
TOTAL					
221,744,871	50.021	221,560,226	49.979	443,305,097	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
NOVA CIDADE DE DEUS PARTICIPAÇÕES S.A.		04.866.462/0001-47			
BBD PARTICIPAÇÕES S.A.					
07.838.611/0001-52	Brazil	No		Yes	12/30/2019
No					
189,425,112	53.698	0	0.000	189,425,112	26.072
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
FUNDAÇÃO BRADESCO					
60.701.521/0001-06	Brazil	No		Yes	12/30/2019
No					
163332621	46.302	373794914	100.000	537127535	73.928
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					

0	0.000	0	0.000	0	0.000
<b>TOTAL</b>					
352,757,733	48.552	373794914	51.448	726552647	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
TOTAL					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
TOTAL					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
<b>TOTAL</b>					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
BBD PARTICIPAÇÕES S.A.		07.838.611/0001-52			
NCD PARTICIPAÇÕES LTDA					
48.594.139/0001-37	Brazil	No	Yes	11/07/2023	
No					
67,114,094	30.266	141,898,399	64.045	209,012,493	47.149
<b>Share class</b>	<b>Number of shares (Units)</b>	<b>Shares %</b>	<b>Shares (%) of the type</b>	<b>Shares (%) capital stock</b>	
TOTAL	0	0.00			
TREASURY SHARES					
45,919,796	20.708	18,727,526	8.453	64,647,322	14.583
OTHER					
108,710,981	49.025	60,934,301	27.502	169,645,282	38.268
<b>TOTAL</b>					
221,744,871	50.021	221,560,226	49.979	443,305,097	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
NCD PARTICIPAÇÕES LTDA		48.594.139/0001-37			
FUNDAÇÃO BRADESCO					
60.701.521/0001-06	Brazil	No		Yes	12/30/2019
No					
793303109	100.000	0	0.000	793303109	100.000
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	0.000	0	0.000	0	0.000
TOTAL					
793,303,110	100.000	0	0.000	793303110	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
NCD PARTICIPAÇÕES LTDA		48.594.139/0001-37			
FUNDAÇÃO BRADESCO					
60.701.521/0001-06	Brazil	No		Yes	12/30/2019
No					
793,303,109	100.000	0	0.000	793,303,109	100.000
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	0.000	0	0.000	0	0.000
TOTAL					
793,303,110	100.000	0	0.000	793,303,110	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
TOTAL					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent	Type of person		CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
NCD PARTICIPAÇÕES LTDA		48.594.139/0001-37			
FUNDAÇÃO BRADESCO					
60.701.521/0001-06	Brazil	No		Yes	12/30/2019
No					
793,303,109	100.000	0	0.000	793,303,109	100.000
Share class	Number of shares (Units)	Shares %	Shares (%) of the type	Shares (%) capital stock	
TOTAL	0	0.00			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	0.000	0	0.000	0	0.000
TOTAL					
793,303,110	100.000	0	0.000	793,303,110	100.000



CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
<b>TOTAL</b>					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
<b>TOTAL</b>					
1	100.00	0	0.000	0	100.000

CONTROLLING SHAREHOLDER/INVESTOR					
SHAREHOLDER					
Shareholder's CPF/CNPJ	Nationality - State	It participates in a shareholder's agreement		Controlling Shareholder	Last amendment
Shareholder resident abroad	Name of Legal Representative or Agent		Type of person	CPF/CNPJ	
Number of shares (Units)					
Number of common shares (Units)	Common shares (%)	Number of preferred shares (Units)	Preferred shares (%)	Total number of shares (Units)	Total shares %
CONTROLLING SHAREHOLDER/INVESTOR		Shareholder's CPF/CNPJ		Capital stock structure	
FUNDAÇÃO BRADESCO		60.701.521/0001-06			
TREASURY SHARES					
0	0.000	0	0.000	0	0.000
OTHER					
1	100.00	0	0.000	0	100.000
<b>TOTAL</b>					
1	100.00	0	0.000	0	100.000

### 6.3 Capital allocation

<b>Date of last meeting/ Date of last amendment</b>	04/03/2024
<b>Number of individual shareholders</b>	42,364
<b>Number of corporate shareholders</b>	196
<b>Number of institutional investors</b>	309

#### OUTSTANDING SHARES

*Outstanding shares corresponding to all of the issuer's shares except those held by the controlling shareholder, its related persons, the issuer's management and treasury shares*

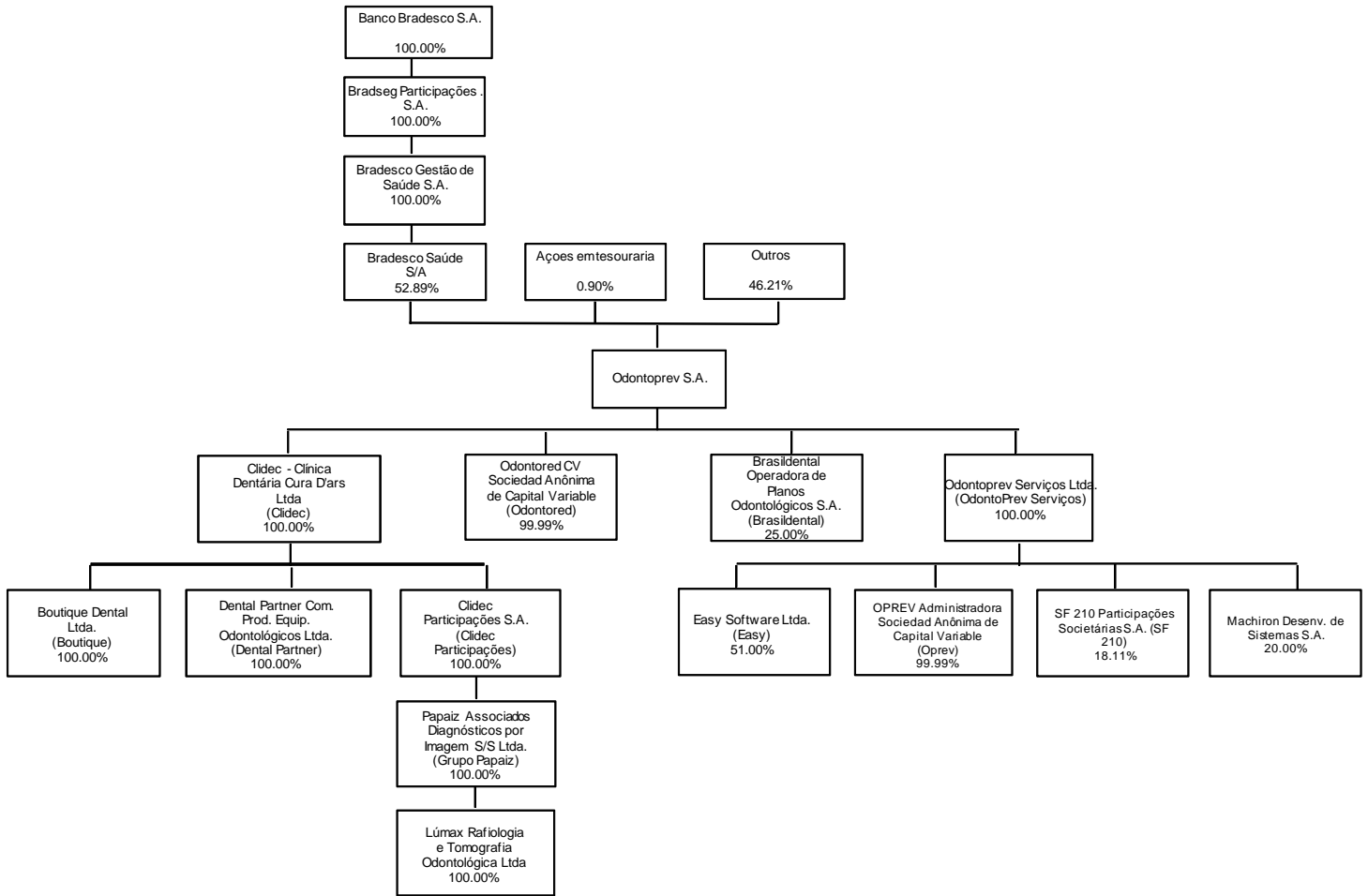
<b>Number of common shares</b>	253,822,668	45.941%
<b>Number of preferred shares</b>	0	0.000%
<b>Total</b>	253,822,668	45.941%

## 6.4 Interest in companies

Corporate name	Corporate Taxpayers' ID (CNPJ)	Issuer's interest (%)
BOUTIQUE DENTAL LTDA. (BOUTIQUE DENTAL)	14.576.103/0001-09	100
BRASILDENTAL OPERADORA DE PLANOS ODONTOLÓGICOS S.A. (BRASILDENTAL)	19.962.272/0001-09	25
CLIDEC – CLÍNICA DENTÁRIA ESPECIALIZADA CURA DARS LTDA. (CLIDEC)	17.453.895/0001-12	100
CLIDEC PARTICIPAÇÕES S.A. (CLIDEC PARTICIPAÇÕES)	16.577.641/0001-43	100
DENTAL PARTNER COMÉRCIO DE PRODUTOS E EQUIPAMENTOS ODONTOLÓGICOS LTDA. (DENTAL PARTNER)	10.555.312/0001-15	100
EASY SOFTWARE LTDA. (EASY)	72.995.848/0001-09	51
ODONTOPREV SERVIÇOS LTDA. (ODONTOPREV SERVIÇOS)	03.569.844/0001-46	100
ODONTORED CV SOCIEDAD ANÔNIMA DE CAPITAL VARIABLE (ODONTORED)	00.000.000/0000-00	99.99
OPREV ADMINISTRADORA SOCIEDAD ANÔNIMA DE CAPITAL VARIABLE (OPREV)	00.000.000/0000-00	99.99
PAPAIZ ASSOCIADOS DIAGNÓSTICOS POR IMAGEM S/S LTDA. (GRUPO PAPAIZ)	62.020.367/0001-24	100
SF 210 PARTICIPAÇÕES SOCIETÁRIAS S.A. (SF 210)	37.623.580/0001-83	18.11
MACHIRON DESENVOLVIMENTO DE SISTEMAS S.A.	29.518.783/0001-81	20

## 6.5 Organizational chart of shareholders and economic group

### Shareholding position on 05/28/2024



## **6.6 Other relevant information**

### **6.6. Provide other information that the issuer deems relevant**

Odontoprev S.A. informs, in accordance with a material fact published on February 28, 2024, that the Board of Directors has approved a new Share Buyback Program, without reducing the Company's capital stock, aimed at maximizing value creation for shareholders, given that, in Odontoprev's view, the current share value does not reflect the fundamentals of its business model, assets and prospects for future returns and generation of results.

## 7.1 Main characteristics of management bodies and fiscal council

### 7. Shareholders' meeting and management

#### 7.1. Describe the main characteristics of the issuer's management bodies and fiscal council, identifying:

a. the main characteristics of the policies for nominating professionals and filling positions, if any, and, if the issuer discloses them, the internet addresses where the document can be found

The Company has a nomination policy for members of the Board of Directors, Fiscal Council, Advisory Committees and Executive Board. The latest revision of this policy was approved at a Board of Directors' Meeting held on August 31, 2021, and is available on its IR website, or at [this link](#).

According to this policy, the Board of Directors shall be made up of a minimum of eight (8) and a maximum of eleven (11) members, with one (1) Chair and one (1) Vice Chair, all elected and removed by the Shareholders' Meeting, with a unified term of office of up to two (2) years, re-election being permitted.

Of the members of the Board of Directors, at least two (2) or twenty percent (20%), whichever is greater, must be Independent, as defined in the Novo Mercado Regulations, and expressly declared as such in the minutes of the Shareholders' Meeting that elects them.

The Fiscal Council shall be made up of three (3) to five (5) members, whether shareholders or not, and an equal number of alternates, elected at the Shareholders' Meeting that decides on its installation, with a unified term of office of one (1) year ending at the Shareholders' Meeting that approves the accounts for the fiscal year in which they were elected, re-election being permitted.

With regard to the Board of Directors' Advisory Committees ("Advisory Committees"), the Company currently has two (2) Advisory Committees, namely: (i) Statutory Audit Committee and (ii) People Management Committee. Both have a one-year term of office and one (1) Coordinator, elected by the Board of Directors and whose duties will be determined in the respective Committee's internal regulations.

The People Management Committee is made up of at least three (3) members, with at least one (1) Independent Director.

The Audit Committee must have an annual budget approved by the Board of Directors, under the terms of the Novo Mercado Regulations, and shall be made up of at least three (3) members, at least one (1) of whom must be an Independent Director, as defined in the Novo Mercado Regulations. Nominations to the Audit Committee comply with the guidelines of the Novo Mercado Regulations of B3 S.A. regarding the profile of the members.

Lastly, the Executive Board shall be made up of a minimum of four (4) and a maximum of ten (10) Officers, necessarily including a Chief Executive Officer, a Chief Financial Officer and an Investor Relations Officer. If any other members are elected, they will have the title of Corporate Officer. The Officers shall be elected for a two-year term of office years and may be re-elected. The Company's Board of Directors will be responsible for nominating and electing candidates for Officer positions.

b. whether there are any performance evaluation mechanisms in place, stating if so:

i. the frequency of evaluations and their scope

ii. methodology used and the main criteria used in the evaluations

On November 27, 2019, at a Board of Directors' Meeting, the Company approved the methodology for evaluating the Board of Directors.

The Board of Directors is evaluated annually, using a methodology in which each member fills in an evaluation form, considering the Board as a body and not its individual members. The results of each Board member are tabulated, generating a consolidated report. This report is submitted to the Chair of the Board of Directors, highlighting the strengths and points for improvement, so that an action plan can be drawn up for the suggested improvements.

The form includes questions about the Fiscal Council and the Board of Directors' Advisory Committees, with the aim of evaluating these bodies and drawing up plans for improvement, if necessary.

The statutory officers, as well as the other employees, undergo a six-monthly evaluation of targets, following the Objective and Key Results (OKR) methodology. In this process, individual targets are set and achievement is measured through the attainment of each key result linked to the objective. To this end, the key results must be specific, measurable, achievable, relevant and time-bound. In addition, the statutory officers also take part in the biennial competency assessment process, in 360-degree format (assessors: manager, subordinates, peers, internal customers and self-assessment). This process aims to evaluate the employee's behavior in each of the five organizational competencies, with four possible levels (competency not observed, competency under development, consolidated competency and reference in the competency).

iii. whether external consultancy or advisory services have been hired

No external consultancy or advisory services were hired in 2023.

c. rules for identifying and managing conflicts of interest

In accordance with Brazilian Corporate Law, anyone whose interests conflict with those of the Company may not be elected as a member of management, unless waived by the Shareholders' Meeting.

In addition, the law prohibits members of management from intervening in any corporate operations in which they have a conflict of interest, as well as in the resolutions that other members take in this regard. It also states that such members of management must inform the other members of their impediment and that the nature and extent of their interest must be recorded in the minutes of the Board of Directors' or the Executive Board's meeting that decides on the matter. However, members of management can enter into contracts with the Company under reasonable conditions or on an arm's length basis.

With specific regard to members of management who are also shareholders of the Company, Brazilian Corporate Law states that shareholders may not vote on the resolutions of Shareholders' Meetings relating to the valuation report of assets they contribute to the share capital and the approval of their accounts as a member of management, nor on any others that may specifically benefit them, or in which they have a conflict of interest. Any decision taken as a result of a vote by a shareholder whose interests conflict with those of the Company is voidable, and said shareholder will be liable for any damage caused, as well as being obliged to transfer any advantages gained to the Company.



d. by body:

e) specific goals that the issuer has in relation to diversity of gender, color or race or other attributes among the members of its management bodies and its Fiscal Council, if any

Odontoprev is a signatory to the UN Global Compact. In May 2022, Odontoprev made an important commitment to the Equity is Priority Program, an initiative of the Global Compact with the support of UN Women. The Company has committed to having 30% and 50% of senior leadership positions held by women by 2025 and 2030, respectively.

f) the role of management bodies in assessing, managing and supervising climate-related risks and opportunities

The Company's Sustainability Policy sets out defined corporate guidelines, roles and responsibilities, ranging from the operational areas to the supervision of the issue by management, in addition to the public commitments to which Odontoprev is a signatory.

With regard to assessing risks and opportunities in relation to the climate, the process is the same as for the other risks assessed by the Institutional Policy on Corporate Governance, Risk Management and Internal Controls, which describes the role of the management bodies.

### 7.1 D Description of the main characteristics of management bodies and fiscal council

#### Number of members by self-reported gender

	Women	Men	Non-binary	Other	I prefer not to say
Executive Board	1	5	0	0	0
Board of Directors – sitting members	1	7	0	0	0
Board of Directors – alternates	0	3	0	0	0
Fiscal Council – sitting members	0	3	0	0	0
Fiscal Council – alternates	1	2	0	0	0
<b>TOTAL = 24</b>	<b>3</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>

#### Number of members by self-reported color and race

	Yellow	White	Black	Brown	Indigenous people	Other	I prefer not to say
Executive Board	0	5	0	1	0	0	0
Board of Directors – sitting members	1	3	0	0	0	0	4
Board of Directors – alternates	0	2	0	0	0	0	1
Fiscal Council – sitting members	0	3	0	0	0	0	0
Fiscal Council – alternates	0	2	0	1	0	0	0
<b>TOTAL = 24</b>	<b>1</b>	<b>15</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>5</b>

## 7.2 Information related to the Board of Directors

### 7.2. With specific regard to the board of directors, please indicate:

#### a. Permanent bodies and committees that report to the board of directors

Odontoprev has bodies and committees that report directly and indirectly to the Board of Directors.

The bodies and committees that report directly to the Board of Directors are: (i) the Fiscal Council; (ii) the People Management Committee; (iii) the Statutory Audit Committee; (iv) the External Audit; and (v) the Executive Board.

The Internal Audit reports to the Board of Directors and is supervised by the Statutory Audit Committee; it is responsible for evaluating risk management processes, internal control systems and internal mechanisms and procedures for compliance with laws, resolutions, rules, charters and regulations of the Company.

The Internal Audit unit has the necessary conditions for independent, autonomous, and impartial assessment of the quality and effectiveness of the Company's internal control systems and risk management processes. The Audit Committee must carry out periodic audit tests to ensure that the mechanisms adopted by the Company to fight corruption and other illegal acts are working properly.

The Fiscal Council is the statutory body responsible for monitoring and periodically reassessing operational risk, analyzing the financial statements with the support of the Independent Audit.

In recent years, the Audit Committee and the Fiscal Council have met once at the end of each quarter, while the Fiscal Council and the Board of Directors have met once a year. The meetings planned for the current fiscal year maintain the same logic seen in previous years: quarterly meetings between the Audit Committee and the Fiscal Council and annual meetings between the Fiscal Council and the Board of Directors to approve the annual financial statements.

The bodies and committees that report indirectly the Board of Directors are (i) the Risk Management Committee; and (ii) the Investigation and Ethics Committee.

#### b. how the board of directors evaluates the work of the independent auditor, indicating whether the issuer has a policy for the provision of non-audit services by the independent auditor and, if the issuer discloses the policy, the internet addresses where the document can be found

There is no approved policy, but there is an internal process under which prior approval of the Audit Committee is required for contracting services that do not fall within the main purpose of reviewing the financial statements. In addition, the contracted audit firm will have to undergo an internal conflict of interest review for all new services.

Every quarter, the controller is notified of the services contracted, in order to comply with the Corporate Standard for Contracting an Independent Audit Firm - 05.1190 (internal standard).

#### c. channels established for critical issues related to ESG and compliance topics and practices to come to the attention of the board of directors, if any

In October 2021, the Company's Whistleblowing Channel was renamed the "Whistleblowing Hotline". The change is based on best market practices. The channel was also outsourced. The outsourced company receives the complaints, carries out the initial screening and submits them to the Compliance department.

The Compliance department and the Investigation and Ethics Committee are responsible for directing the internal investigation of complaints received. After the internal investigation, the issues are taken to meetings of the Board of Directors and Executive Board, as appropriate.

### 7.3 Structure and professional experiences of the management and the fiscal council

#### Operation of the fiscal council: Permanent

<b>Name:</b> AMÉRICO PINTO GOMES		<b>Individual Taxpayers' ID (CPF):</b> 749.510.847-91		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Insurance agent	<b>Date of Birth:</b> 01/30/1963
<b>Professional Experience:</b>	<p>He holds a bachelor's degree Entrepreneurial Management from Universidade Paulista (UNIP), a graduate degree in Marketing from Universidade Paulista and lato sensu MBA with Specialization in Finance from Faculdade FIA de Administração de Negócios (FIA). He completed a Program for Management Development (PMD) at the IESE Business School. He has been working in the insurance market for 35 years, having joined Grupo Segurador in 1987. He currently holds the position of Managing Director at Bradesco Seguros S.A., Bradesco Auto/Re Companhia de Seguros, Bradesco Capitalização S.A., Bradesco Vida e Previdência S.A., Bradesco Saúde S.A., Mediservice Operadora de Planos de Saúde S.A., Atlântica Companhia de Seguros, Bradesco Saúde – Operadora de Planos S.A., Bradseg Promotora de Vendas S.A., Bradesco SegPrev Investimentos Ltda., Ipê Holdings Ltda., Marília Reflorestamento e Agropecuária Ltda., Nova Marília Administração de Bens Móveis e Imóveis Ltda., Novamed Gestão de Clínicas Ltda., Neon Holdings Ltda. and BSP Affinity Ltda. He is also an alternate member of the Board of Directors of Odontoprev S.A. and Vice Chairman of the Board of Directors of FenaCap.</p> <p>Bradesco Seguros S.A., Bradesco Auto/Re Companhia de Seguros, Bradesco Capitalização S.A., Bradesco Vida e Previdência S.A., Bradesco Saúde S.A., Mediservice Operadora de Planos de Saúde S.A., Atlântica Companhia de Seguros, Bradesco Saúde – Operadora de Planos S.A., Bradseg Promotora de Vendas S.A., Bradesco SegPrev Investimentos Ltda., Novamed Gestão de Clínicas Ltda. and BSP Affinity Ltda. are part of the economic group of Banco Bradesco S.A.</p> <p>Mr. Américo Pinto Gomes declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Américo Pinto Gomes declared not to be a politically exposed person, in accordance with the applicable regulations.</p>						
	<b>Management Bodies:</b>						
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board Directors (alternate)		04/03/2024	Yes	04/28/2020
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> ANDRÉ CHIDICHIMO DE FRANÇA		<b>Individual Taxpayers' ID (CPF):</b> 253.070.168-75	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Lawyer	<b>Date of Birth:</b> 04/24/1975				
<b>Professional Experience:</b>	<p>He joined the Company in 2005. He holds a bachelor's degree in Law from Univem – Centro Universitário Eurípides de Marília, a graduate degree in Constitutional Law from Escola Superior de Direito Constitucional and an International Executive MBA in Leadership and Management from Saint Paul/ESMT. He studied at the London School of English (London/UK). Before joining Odontoprev, he worked as a corporate lawyer in the civil aviation sector. At the Company, he developed his career and improved his skills, being responsible for other departments in addition to the Legal Department, such as Compliance, Corporate Governance, Data Protection and Privacy.</p>									
<b>Management Bodies:</b>										
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date			
Executive Board	02/28/2024	11/28/2025	Other officers	Corporate Officer (Legal, Compliance Officer, DPO and Corporate Governance Officer)	02/28/2024	Yes	02/28/2024			
<b>Convictions:</b>										
Conviction type		Conviction description								

<b>Name:</b> CÉSAR SUAKI DOS SANTOS		<b>Individual Taxpayers' ID (CPF):</b> 076.350.928-04	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Production Engineering	<b>Date of Birth:</b> 09/11/1962	
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Production Engineering from the Polytechnic School of the University of São Paulo and a master's degree in Business Administration from the University of São Paulo. He was a Market Officer at Ultragas (Ultra Group), served as General Logistics Officer at the ALL (América Latina Logística) holding company and was responsible for Procurement and Planning at the Martins Group. He was an Executive Commercial &amp; Supply Chain Officer at Companhia Brasileira de Distribuição (Pão de Açúcar Group), served as Chief Executive Officer (CEO) of Martins Comércio e Serviços de Distribuição and was a member of the Advisory Board of Directors of DPaschoal, Lopes Supermercados and Wickbold Alimentos. He is currently a Founding Partner of Maestà Gestão Patrimonial and sits on the Board of Directors of OdontoPrev S.A., Hubprepaid S.A. (Vale Presente) and Elekeiroz S.A., as well as the Advisory Board of Directors of Mundo Verde Franquias, Ocrim Alimentos, Grupo Hindiana and Scanntech.</p> <p>Mr. César Suaki dos Santos declares that none of the companies mentioned above are part of the Company's economic group. Furthermore, none of the companies mentioned are controlled by a shareholder of the Company who holds a direct or indirect interest equal to or greater than 5% of the same class or type of security issued by the Company.</p> <p>Mr. César Suaki dos Santos declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. César Suaki dos Santos declared not to be a politically exposed person, in accordance with the applicable regulations.</p> <p>Mr. César Suaki dos Santos is considered an independent member, under the terms of the specific regulations applicable to the matter, as well as based on the independence criterion defined by the Novo Mercado Regulations of B3 S.A. - Brasil, Bolsa, Balcão.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board of Directors - Independent (sitting member)		04/03/2024	Yes	05/31/2006
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> EDUARDO DA GAMA GODOY		<b>Individual Taxpayers' ID (CPF):</b> 395.416.650-04	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Accountant	<b>Date of Birth:</b> 06/15/1963
<b>Professional Experience:</b>	<p>He holds bachelor's degree in Accounting and Business Administration from Faculdade Porto Alegrense and completed a university extension program in Corporate Law at the Federal University of Rio Grande do Sul. He is an executive partner at HB Audit - Auditores Independentes S/S. and a founding partner at Godoy Empresarial Serviços Contábeis. He is a sitting member of the Fiscal Council of Padtec S.A., a company engaged in the industrialization, marketing, import and export of electronic communications and information technology materials, components and products and in the provision of consulting services. He is also an alternate member of the Fiscal Council of Odontoprev S.A. He was a sitting member of the Fiscal Council of Ideiasnet S.A., a company that holds interests in other companies, businesses and ventures in the Technology, Media and Telecommunications sector. He was a sitting member of the Fiscal Council and a member of the Audit Committee of Officer Distribuidora S.A., a company engaged in the distribution of software and hardware in the domestic market, as well as the provision of consulting services in Information Technology. He was also a sitting member of the Fiscal Council of Tupy S.A., Marisol S.A. and Trafo Componentes Elétrico S.A. None of the companies in which he works or has worked are part of the Company's economic group. Mr. Eduardo da Gama Godoy declares he has not received any criminal conviction; any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM); or another final and unappealable conviction in the judicial or administrative sphere, which has suspended or disqualified him from practicing any professional or commercial activity. Mr. Eduardo da Gama Godoy declared not to be a politically exposed person, in accordance with the applicable regulations.</p>					
<b>Management Bodies:</b>						
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date Investiture	of Member was elected by the Controlling Shareholder? First term starting date
Fiscal Council	April 03, 2024	2025 ASM	Fiscal Council (Alternate) Elected by the controlling shareholder		04/03/2024	Yes 04/29/2008
<b>Convictions:</b>						
Conviction type		Conviction description				



<b>Name:</b> ELSEN CHRISTIAN DE CARVALHO CARMO		<b>Individual Taxpayers' ID (CPF):</b> 024.934.937-02	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Economist.	<b>Date of Birth:</b> 11/19/1972		
<b>Professional Experience:</b>	Mr. Elsen has a Bachelors degree in Economics from UFRJ, MBA in Coppead/UFRJ, and OPM program at the Harvard Business School. He has a wide experience in commercial and expanding strategies. He has worked at investment banking and retail companies, and was also a partner, commercial director and member of the Investment Committee of Investidor Profissional (IP Capital Partners). Mr. Elsen joined Odontoprev in 2017, as Commercial Director.							
<b>Management Bodies:</b>								
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date	
Executive Board	08/28/2024	11/28/2025	Other officers	Chief Executive Officer (CEO)	08/28/2024	Yes	06/01/2017	
<b>Convictions:</b>								
Conviction type		Conviction description						

<b>Name:</b> IVAN LUIZ GONTIJO JUNIOR		<b>Individual Taxpayers' ID (CPF):</b> 770.025.397-87	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Lawyer	<b>Date of Birth:</b> 10/08/1958	
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Law from the Catholic University of Petrópolis, and he taught Commercial Law at the Catholic University of Petrópolis and Insurance Law at the Cândido Mendes Law School. He has been working in the insurance market for 35 years, having joined Grupo Bradesco Seguros in 1985. In 1998, he was elected Chief Legal Officer of Grupo Segurador. He currently serves as Chief Executive Officer at Bradseg Participações S.A., Bradesco Seguros S.A., BSP Affinity Ltda., Bradseg Promotora de Vendas S.A., Bradesco SegPrev Investimentos Ltda., Marília Reflorestamento e Agropecuária Ltda., Nova Marília Administração de Bens Móveis e Imóveis Ltda. and Ipê Holdings Ltda., as well as Director General of Neon Holdings Ltda. and a member of the Strategic Committee of BSP Empreendimentos Imobiliários S.A. He is a sitting member of the Board of Directors of Bradesco Saúde S.A., Odontoprev S.A., Companhia Brasileira de Gestão de Serviços (Orizon) and Fleury S.A; an alternate member of the Board of Directors of Brasidental Operadora de Planos Odontológicos S.A.; Vice-Chairman of the Board of Directors and a member of the Managing Board of the Brazilian National Confederation of General Insurance, Pension, Life Insurance, Health Insurance, and Prize-Linked Savings Companies (CNSeg); and a member of the Board of Directors of the National Federation of Insurance Companies (FENASEG).</p> <p>Bradseg Participações S.A., Bradesco Seguros S.A., BSP Affinity Ltda., Bradseg Promotora de Vendas S.A., Bradesco SegPrev Investimentos Ltda., BSP Empreendimentos Imobiliários S.A, Bradesco Saúde S.A., Companhia Brasileira de Gestão de Serviços (Orizon) and Fleury S.A. are part of Banco Bradesco S.A.'s economic group.</p> <p>Mr. Ivan Luiz Gontijo Junior declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Ivan Luiz Gontijo Junior declared not to be a politically exposed person, in accordance with the applicable regulations.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board of Directors (sitting member)		04/03/2024	Yes	12/23/2009
<b>Convictions:</b>							
Conviction type		Conviction description					
<b>Name:</b> IVAN MALUF JUNIOR		<b>Individual Taxpayers' ID (CPF):</b> 022.154.758-46	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Civil Engineer	<b>Date of Birth:</b> 09/29/1964	

<b>Professional Experience:</b>	<p>He holds a bachelor’s degree in Civil Engineering from the Polytechnic School of the University of São Paulo, a graduate degree from FGV - CEAG and an International Executive MBA from FEA - USP. He worked at Sobral Invicta, Philips Consumer Electronics and GE Capital IT Solutions in functions related to Controllershship, Treasury and Financial and Tax Planning, having participated in negotiations for mergers, acquisitions and sales of companies. From June 2001 to March 2007, he was the Chief Financial Officer of Grupo Semco, an investment holding company whose portfolio includes joint ventures with international companies (Cushman &amp; Wakefield, RGIS, Pitney Bowes, ERM), and his main function was the financial management of the group's companies, including the treasury and controlling departments of the joint ventures. From May 2007 to the present day, he has been the Chief Financial Officer of Day Brasil S.A., an industrial company that manufactures products for the printing industry and distributes industrial and construction plastics and tapes. His main role is to manage the treasury, controlling (including accounting and tax), human resources, information technology, legal, supplies and logistics departments.</p> <p>He declares that none of the companies mentioned above are part of the Company’s economic group. Furthermore, none of the companies mentioned are controlled by a shareholder of the Company who holds a direct or indirect interest equal to or greater than 5% of the same class or type of security issued by the Company. Mr. Ivan Maluf Junior declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Ivan Maluf Junior hereby declares not to be a politically exposed person, in accordance with the applicable regulations.</p>							
<b>Management Bodies:</b>								
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date Investiture	of	Member was elected by the Controlling Shareholder?	First term starting date
Fiscal Council	April 03, 2024	2025 ASM	Fiscal Council (sitting member) Elected by the controlling shareholder		04/03/2024		Yes	04/19/2007
<b>Convictions:</b>								
Conviction type		Conviction description						

<b>Name:</b> JOSÉ MAURO DEPES LORGA		<b>Individual Taxpayers' ID (CPF):</b> 711.509.277-04		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Economist.	<b>Date of Birth:</b> 11/05/1960
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Economics from the Brenett Institute, Rio de Janeiro, and an Executive MBA in Finance from IBMEC-RJ. He is currently an independent member of the Board of Directors and the Coordinator of the Audit Committee of Grupo Vamos S.A., a member of the Audit Committee of Marfrig S.A. and Movida S.A., and a guest professor at the Fundação Dom Cabral (FDC).</p> <p>Mr. José Mauro Depes Lorga declares that none of the companies mentioned above are part of the Company's economic group. Furthermore, none of the companies mentioned are controlled by a shareholder of the Company who holds a direct or indirect interest equal to or greater than 5% of the same class or type of security issued by the Company.</p> <p>Mr. José Mauro Depes Lorga declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. José Mauro Depes Lorga declared not to be a politically exposed person, in accordance with the applicable regulations.</p> <p>Mr. José Mauro Depes Lorga is considered an independent member, under the terms of the specific regulations applicable to the matter, as well as based on the independence criterion defined by the Novo Mercado Regulations of B3 S.A. - Brasil, Bolsa, Balcão.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board of Directors - Independent (alternate)		04/03/2024	Yes	08/09/2023
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> JOSÉ ROBERTO BORGES PACHECO		<b>Individual Taxpayers' ID (CPF):</b> 239.571.311-20		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Economist.	<b>Date of Birth:</b> 11/20/1961		
<b>Professional Experience:</b>	<p>He joined the Company in 2006. He holds a bachelor's degree in Economics from the National University of Brasília, a graduate degree from the Stockholm School of Economics, Sweden, and a master's degree in Business Administration from the São Paulo School of Business Administration of Fundação Getúlio Vargas. He worked at Caemi Mineração e Metalurgia S.A., Banco ABN-Amro and Gol Linhas Aéreas S.A., in functions related to corporate finance, treasury and investor relations. Since May 2024, he has served as Market Relations Officer at Bradseg Participações S.A. He declares that he has not received any criminal conviction, any conviction in a CVM administrative proceeding or any final and unappealable conviction in the judicial or administrative sphere that has suspended or disqualified him from engaging in any professional or commercial activity.</p>								
<b>Management Bodies:</b>									
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	of	Member was elected by the Controlling Shareholder?	First term starting date	
Executive Board	11/28/2023	11/28/2025	Other officers	Chief Financial and Investor Relations Officer	11/28/2023		Yes	05/09/2006	
<b>Convictions:</b>									
Conviction type		Conviction description							

<b>Name:</b> LUIZ CARLOS TRABUCO CAPPI		<b>Individual Taxpayers' ID (CPF):</b> 250.319.028-68		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Bank employee	<b>Date of Birth:</b> 12/21/1943	
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Philosophy and a graduate degree in Socio-Psychology from the São Paulo School of Sociology and Politics Foundation. He began his career at Banco Bradesco S.A. in 1969, dedicating his entire professional life to the Bradesco Organization. He served as Investor Relations Officer and Executive Vice-President of Banco Bradesco from 1999 to 2009. He was also the Chief Executive Officer of Grupo Bradesco Seguros for six (6) years. He was Chief Executive Officer of Banco Bradesco from March 2009 to March 2018, also holding the position of Vice-Chairman of the Board of Directors until October 2017, when he was elected Chairman of the Board of Directors. He is the Chairman of the Board of Directors of Odontoprev S.A., Bradespar S.A., Next Tecnologia e Serviços Digitais S.A. and Companhia Brasileira de Gestão de Serviços (Orizon) and a sitting member of the Board of Directors of Fleury</p> <p>S.A. He was a member of the Board of Directors of ArcelorMittal Brasil; a member of the Strategic Committee of Vale S.A.; Chairman of the National Funding and Marketing Commission of the Brazilian Association of Real Estate Loans and Savings Companies (ABECIP), President of the National Private Pension Association (ANAPP); President of the National Federation of Supplementary Health (FENASAÚDE); Chairman of the Board of Representatives and the Executive Board the National Confederation of Financial Institutions (CNF); a member of the Superior Council and Vice-President of the Brazilian National Confederation of General Insurance, Pension, Life Insurance, Health Insurance, and Prize-Linked Savings Companies (CNSeg); a member of the Board of Directors and Advisory Board of the Brazilian Federation of Banks (FEBRABAN); and a sitting member of the Association Internationale pour l'Etude de l'Economie de l'Assurance - Association de Genève, Geneva, Switzerland.</p> <p>Bradespar S.A., Next Tecnologia e Serviços Digitais S.A., Companhia Brasileira de Gestão de Serviços (Orizon) and Fleury S.A. are part of Banco Bradesco S.A.'s economic group. Mr. Luiz Carlos Trabuco Cappi declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Luiz Carlos Trabuco Cappi declared not to be a politically exposed person, in accordance with the applicable regulations.</p>							
<b>Management Bodies:</b>								
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date	
Board of Directors	04/03/2024	2026 ASM	Board of Directors Chairman		01/03/2024	Yes	12/23/2009	
<b>Convictions:</b>								
Conviction type		Conviction description						

<b>Name:</b> MANOEL ANTONIO PERES		<b>Individual Taxpayers' ID (CPF):</b> 033.833.888-83		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Physician	<b>Date of Birth:</b> 02/16/1962
<b>Professional Experience:</b>	<p>He holds bachelor's degrees in Biology from Faculdade de Santo Amaro and Medicine from the Valença School of Medicine; a specialization degree in Health Services Administration - Hospital Administration from the University of São Paulo (USP); and an Executive MBA in Finance from IBMEC. He is an Experienced Board Member certified by the Brazilian Institute of Corporate Governance (IBGC) and qualified as a Specialist in Health Administration by the Federal and Regional Councils of Medicine. He has been working in the insurance market for 25 years, having joined Grupo Bradesco Seguros in 2007.</p> <p>He is currently the Chief Executive Officer of Bradesco Saúde S.A., Mediservice Operadora de Planos de Saúde S.A., Bradesco Saúde Operadora de Planos S.A., Bradesco Diagnóstico em Saúde S.A., Bradesco Gestão de Saúde S.A. and Novamed Gestão de Clínicas Ltda. He is the Director General of Bradesco Seguros S.A., Bradseg Promotora de Vendas S.A., BSP Affinity Ltda., Ipê Holdings S.A. and Nova Marília Administração de Bens Móveis e Imóveis Ltda. He is the Vice-Chairman of the Board of Directors of Odontoprev S.A. and Brasildental Operadora de Planos Odontológicos S.A., a sitting member of the Board of Directors of Companhia Brasileira de Gestão de Serviços (Orizon) and an alternate member of the Board of Directors of Fleury S.A. He is the Chairman of the Board of Directors of Fenasaúde and the Institute of Complementary Health Studies (IESS).</p> <p>Mediservice Operadora de Planos de Saúde S.A., Bradesco Saúde Operadora de Planos S.A., Bradesco Diagnóstico em Saúde S.A., Bradesco Gestão de Saúde S.A., Novamed Gestão de Clínicas Ltda., Bradesco Seguros S.A., Bradseg Promotora de Vendas S.A. and BSP Affinity Ltda. are part of Banco Bradesco S.A.'s economic group.</p> <p>Mr. Manoel Antônio Peres declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Manoel Antonio Peres declared not to be a politically exposed person, in accordance with the applicable regulations.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Vice Chairman of the Board of Directors		01/03/2024	Yes	04/02/2018
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> MARCOS PIMENTEL DE VIVEIROS		<b>Individual Taxpayers' ID (CPF):</b> 440.556.253-91		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Lawyer	<b>Date of Birth:</b> 01/27/1972		
<b>Professional Experience:</b>	<p>He graduated <i>magna cum laude</i> in Law from the Federal University of Ceará (UFC) and Accounting from the University of Fortaleza (UNIFOR), where he also completed a Specialization program in Controllership and Accounting Management. He earned an MBA in Business Law from PUC-SP, an MBA in Business Management from FGV-RJ and an MBA in Finance from IBMEC-RJ. He was the Chief Executive Officer of Odonto System until it was acquired by OdontoPrev. He was the CFO of Companhia de Alimentos do Nordeste - CIALNE, Controller and Legal Officer of M. Dias Branco, Chief Financial Officer of Hapvida and Legal and Controllership Superintendent of Caixa de Previdência do Banco do Nordeste do Brasil - CAPEF. He was a partner at Tozzini e Freire Advogados and Abreu, Barbosa e Viveiros Advogados.</p>								
<b>Management Bodies:</b>									
Management body	Election date	Term of office	Elective held position	Description of position/duty	of other	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date	
Executive Board	11/28/2023	11/28/2025	Other officers	Corporate (Customer Service, New Business and Products Director)	Officer	11/28/2023	Yes	05/01/2019	
<b>Convictions:</b>									
Conviction type		Conviction description							



<b>Name:</b> MAURÍCIO MACHADO DE MINAS		<b>Individual Taxpayers' ID (CPF):</b> 044.470.098-62	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Bank employee	<b>Date of Birth:</b> 07/01/1959	
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Electrical Engineering from the Polytechnic School of the University of São Paulo (Poli/USP) and a specialization degree in Data Communication and Software Development from NCR, USA. He also completed a university extension program in Finance from Wharton Business School, USA, an Executive Development program from Columbia University, New York, USA, and a program for Corporate Directors from Harvard Business School, Boston, USA. He joined Banco Bradesco S.A. in July 2009 as Managing Executive Officer. In January 2014, he was elected Executive Vice President. From March 2018 to January 2019, he was a member of the Board of Directors and Executive Vice President. Since January 2019, he has only held the position of member of the Board of Directors. He has served as Chief Executive Officer of Scopus Tecnologia Ltda; Chairman of the Board of Directors of BBC Processadora S.A.; a member of the Board of Directors of NCR Brasil - Indústria de Equipamentos para Automação S.A.; and a member of the Board of Directors of Fidelity Processamento e Serviços S.A., Aquarius Participações S.A., Chain Serviços e Contact Center S.A. and MPO - Processadora de Pagamentos Móveis S.A.. He is also currently a member of the Managing Board and Managing Director of Fundação Bradesco; a member of the Advisory Board of IBM Corporation; a member of the Board of Directors of B3 S.A. - BRASIL, BOLSA, BALCÃO, Bradespar, Bradseg Participações S.A., Bradesco Saúde S.A., Next Tecnologia e Serviços Digitais S.A. and EFMA; and a Strategic Partner of the World Economic Forum (WEF).</p> <p>Fundação Bradesco, Bradespar, Bradseg Participações S.A., Bradesco Saúde S.A., and Next Tecnologia e Serviços Digitais S.A., are part of Banco Bradesco S.A.'s economic group.</p> <p>Mr. Maurício Machado de Minas declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Maurício Machado de Minas declared not to be a politically exposed person, in accordance with the applicable regulations.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board of Directors (Alternate)		04/03/2024	Yes	04/04/2022
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> MURILO CÉSAR LEMOS DOS SANTOS PASSOS	<b>Individual Taxpayers' ID (CPF):</b> 269.050.007-87	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Engineer	<b>Date of Birth:</b> 07/06/1947		
<b>Professional Experience:</b>	<p>He earned a bachelor's degree in Chemical Engineering from the Federal University of Rio de Janeiro (UFRJ) in 1971. Between 1970 and 1977, worked at the Ministry of Industry, in the Industrial Development Board (Conselho de Desenvolvimento Industrial - CDI). From 1977 to 1992, worked as an employee and later Officer of Forest Products, Environment and Metallurgy at Companhia Vale do Rio Doce and as Chief Executive Officer of Celulose Nipo-Brasileira S.A. (Cenibra) and Florestas Rio Doce S.A. Between 1993 and 2006, he was a Superintendent Director at Bahia Sul Celulose S.A. and Suzano Papel e Celulose S.A. He was a member of the Board of Directors of Brasil Agro Cia. Brasileira de Propriedades Agrícolas between 2007 and 2010. He is currently a sitting member of the Board of Directors of CCR - Camargo Correa Group and a member of the Management Committee of the Board of Directors of Suzano Papel e Celulose S.A., the Board of Notables of the National Quality Foundation (FNPQ), the Superior Council of Instituto Ecofuturo, the Advisory Board of the Brazilian Association of Pulp and Paper Producers (BRACELPA), the Board of Directors and the Financial Committee of São Martinho S.A. and the Board of Directors of Odontoprev S.A., in addition to being the Chairman of the Board of Directors of Tegma Gestão Logística S.A.</p> <p>Mr. Murilo César Lemos dos Santos Passos declares that none of the companies mentioned above are part of the Company's economic group. Furthermore, none of the companies mentioned are controlled by a shareholder of the Company who holds a direct or indirect interest equal to or greater than 5% of the same class or type of security issued by the Company.</p> <p>Mr. CMurilo César Lemos declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Murilo César Lemos Dos Santos Passos declared not to be a politically exposed person, in accordance with the applicable regulations.</p> <p>Mr. Murilo César Lemos dos Santos Passos is considered an independent member, under the terms of the specific regulations applicable to the matter, as well as based on the independence criterion defined by the Novo Mercado Regulations of B3 S.A. - Brasil, Bolsa, Balcão.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board of Directors - Independent (sitting member)		04/03/2024	Yes	04/29/2008
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> OCTAVIO DE LAZARI JUNIOR		<b>Individual Taxpayers' ID (CPF):</b> 044.745.768-37		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Bank employee	<b>Date of Birth:</b> 07/18/1963
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Economics from the Faculdade de Ciências Econômicas e Administrativas de Osasco, São Paulo state, and completed specialization programs in Financial Strategies and Marketing at the School of Economics, Business and Accounting of the University of São Paulo (FEA/USP), Financial Management at Fundação Getulio Vargas (FGV), Strategies in Finance at Fundação Dom Cabral, Bradesco Advanced Management Program at Fundação Dom Cabral and AMP - Advanced Management Program at the IESE Business School - University of Navarra, São Paulo. He began his career at Banco Bradesco S.A. in September 1978. He was elected Deputy Executive Officer in January 2012, Managing Executive Officer in February 2015 and Executive Vice-President in May 2017. Since March 2018, he has served as Chief Executive Officer. He is also a member of the Managing Board and Managing Director of Fundação Bradesco; a member of the Board of Directors of BBD Participações S.A and Cidade de Deus - Companhia Comercial de Participações; a member of the Board of Directors and the Strategic Committee of BSP Empreendimentos Imobiliários S.A.; an alternate member of the Board of Directors of Fleury S.A.; a member of NAT - Núcleo de Altos Temas; a member of the Board of Directors and Advisory Board of the Brazilian Federation of Banks (FEBRABAN); a sitting member of the Board of Directors of Odontoprev S.A.; the Chief Executive Officer of Bradesco Leasing S.A. - Arrendamento Mercantil; and the Chief Executive Officer of NCF Participações S.A. It is also worth noting that he was the Chief Executive Officer of Bradesco Seguros S.A. from June 2017 to June 2018.</p> <p>Fundação Bradesco, BBD Participações S.A, Cidade de Deus - Companhia Comercial de Participações, BSP Empreendimentos Imobiliários S.A., Fleury S.A., Bradesco Leasing S.A. - Arrendamento Mercantil, are part of Banco Bradesco S.A.'s economic group.</p> <p>Mr. Octavio de Lazari Junior declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Octavio de Lazari Junior declared not to be a politically exposed person, in accordance with the applicable regulations.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board of Directors (sitting member)		04/03/2024	Yes	05/03/2019
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> PAULO ROBERTO FRANCHESI	<b>Individual Taxpayers' ID (CPF):</b> 171.891.289-72	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Accountant and economist	<b>Date of Birth:</b> 06/12/1951		
<b>Professional Experience:</b>	<p>He holds bachelor's degrees in Accounting from Fundação de Estudos Sociais do Paraná and Economics from the FAE Business School. He is a partner at AUDICONTROL Auditoria e Controle, being responsible for the strategic management of the business, the technical aspects of the work together with the other partners and the general management of the company. He worked at Citibank for four years. He worked for an international auditing firm, PriceWaterhouseCoopers, for 18 years. He is a sitting member of the Fiscal Council at Equatorial Energia S.A., Triunfo Participações e Investimentos S.A., Centrais Elétricas do Pará S.A. CELPA and CEMAR Companhia Elétrica do Maranhão, as well as an alternate member at Odontoprev S.A., Banco do Brasil S.A., BB Seguridade Participações S.A., Cia. Energética de Pernambuco - CELPE, TECNISA S.A. WEG S.A. and SCHULZ S.A. He declares that none of the companies mentioned above are part of the Company's economic group.</p> <p>Furthermore, none of the companies mentioned are controlled by a shareholder of the Company who holds a direct or indirect interest equal to or greater than 5% of the same class or type of security issued by the Company. Mr. . Paulo Roberto Franceschi s declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Paulo Roberto Franceschi declared not to be a politically exposed person, in accordance with the applicable regulations.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Fiscal Council	April 03, 2024	2025 ASM	Fiscal Council (Alternate) Elected by the controlling shareholder		04/03/2024	Yes	04/06/2015
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> RENATO ALVES COSTA		<b>Individual Taxpayers' ID (CPF):</b> 360.452.528-45		<b>Passport:</b>	<b>Nationality:</b> Brazil		<b>Occupation:</b> IT Technician	<b>Date of Birth:</b> 10/02/1986	
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Information Technology with emphasis on Business Management (FATEC) and an MBA in Strategic Business Management (FIAP). He has 15 years of experience in IT, having worked for large national and multinational companies, including Alcatel-Lucent, LATAM, AES Brasil, Eletropaulo and BRK Ambiental. He is a technology executive specializing in business, IT transformation, innovation and digital implementation. He is responsible for managing operations, services and projects. He has experience in managing people, contracts and finance, as well as international experience working on global projects and interacting with offshore operational structures. He has a very solid academic background and extensive experience abroad, having lived and studied in the United States for six years.</p>								
<b>Management Bodies:</b>									
Management body	Election date	Term of office	Elective held position	Description of position/duty	of other	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date	
Executive Board	11/28/2023	11/28/2025	Other officers	Corporate Marketing and Sustainability Officer)	(IT, and	11/28/2023	Yes	08/08/2019	
<b>Convictions:</b>									
Conviction type		Conviction description							

<b>Name:</b> ROSE GABAY		<b>Individual Taxpayers' ID (CPF):</b> 066.214.998-09	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Psychologist	<b>Date of Birth:</b> 08/25/1963
<b>Professional Experience:</b>	She holds a bachelor's degree in Psychology from Faculdades Metropolitanas Unidas and an MBA in Human Resources from the School of Economics, Business and Accounting of the University of São Paulo (FEA/USP). She served as Human Resources Superintendent at Banco Real - ABN-Amro, Human Resources Officer at Real Seguros - ABN-Amro and Human Resources Consultant at Grupo Ultra. She declares that she has not received any criminal conviction, any conviction in a CVM administrative proceeding or any final and unappealable conviction in the judicial or administrative sphere that has suspended or disqualified her from engaging in any professional or commercial activity.					
<b>Management Bodies:</b>						
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder? First term starting date
Executive Board	11/28/2023	11/28/2025	Other officers	Corporate Officer (Human Resources Officer)	11/28/2023	Yes 09/01/2008
<b>Convictions:</b>						
Conviction type		Conviction description				

<b>Name:</b> SAMUEL MONTEIRO DOS SANTOS JUNIOR		<b>Individual Taxpayers' ID (CPF):</b> 032.621.977-34		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Lawyer	<b>Date of Birth:</b> 02/05/1946
<b>Professional Experience:</b>	<p>He holds bachelor's degrees in Accounting and Business Administration from the Federal University of Rio de Janeiro (UFRJ) and Law from Universidade Candido Mendes (UCAM). He has vast experience in the insurance market, having begun his career in 1969 at SulAmérica Seguros. In December 1999, he became Vice-President at Bradesco Seguros S.A., where worked until March 2011. Between November 2011 and April 2014, he was the Chief Executive Officer of BSP Empreendimentos Imobiliários S.A., where he is currently a member of the Board of Directors. He was elected as an Officer at Bradesco Dental S.A., currently Odontoprev S.A., in 2007 and as a member of the Board of Directors in 2014. In March 2020, he was elected as a member of the Board of Directors of Banco Bradesco S.A. He is also currently a member of the Board of Directors of Bradesco Saúde S.A., Bradseg Participações S.A., BSP Park Estacionamentos e Participações S.A. and Fleury S.A. Previously, he was a member of the Board of Directors of Swiss RE Solutions Brasil Seguros S.A, EABS Serviços de Assistência e Participações S.A., Europ Assistance Brasil Serviços de Assistência S.A., Integritas Participações S.A., IRB Brasil Resseguros S.A. and Brasidental Operadora de Planos Odontológicos. He was also Vice-President of Bradesco Argentina de Seguros S.A., Bradesco Capitalização S.A., Bradesco SegPrev Investimentos Ltda., Bradesco Seguros S.A., Bradseg Participações Ltda., Bradesco Vida e Previdência S.A., Bradesco Auto/RE Companhia de Seguros and Atlântica Companhia de Seguros.</p> <p>Bradesco Seguros S.A, BSP Empreendimentos Imobiliários S.A, Bradesco Saúde S.A., Bradseg Participações S.A., Fleury S.A, Bradesco Argentina de Seguros S.A., Bradesco Capitalização S.A., Bradesco SegPrev Investimentos Ltda., Bradesco Seguros S.A., Bradseg Participações Ltda., Bradesco Vida e Previdência S.A., Bradesco Auto/RE Companhia de Seguros and Atlântica Companhia de Seguros are part of Banco Bradesco S.A.'s economic group.</p> <p>Mr. Samuel Monteiro dos Santos Junior declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Samuel Monteiro dos Santos Junior declared not to be a politically exposed person, in accordance with the applicable regulations.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board of Directors (sitting member)		04/03/2024	Yes	12/23/2009
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> SERGIO MORENO		<b>Individual Taxpayers' ID (CPF):</b> 639.382.788-20	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Economist.	<b>Date of Birth:</b> 03/15/1952
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Economics from Universidade Mackenzie and a graduate degree in Management with an emphasis on Finance and Accounting (CEAG) from FGV/SP. He is a former Partner Director and Leader of the Management Consulting area at KPMG Brasil, where he worked for 39 years, being responsible for the Insurance, Reinsurance, Pension and Health segments. He is currently the Chairman of the Fiscal Council of Bradesco Saúde S.A., the Company's parent company; a member of the Audit Committee of Prudential do Brasil Seguros de Vida S.A., Tóquio Marine Seguradora S.A. and Marisa Lojas S.A.; and a member of the Fiscal Council of Academia Nacional de Seguros e Previdência. He is a professor at the IBGC, a member of the IBGC's Health Governance Commission and a professor in Insurance and Pension MBA programs at FIA. Mr. Sergio Moreno declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity. Mr. Sergio Moreno hereby declares not to be a politically exposed person, in accordance with the applicable regulations.</p>					
<b>Management Bodies:</b>						
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date Investiture	of Member was elected by the Controlling Shareholder? First term starting date
Fiscal Council	April 03, 2024	2025 ASM	Fiscal Council (sitting member) Elected by the controlling shareholder		04/03/2024	Yes 04/28/2020
<b>Convictions:</b>						
Conviction type		Conviction description				



<b>Name:</b> SIBELLI DE JESUS SANTANA FACCHIN		<b>Individual Taxpayers' ID (CPF):</b> 322.202.018-30	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Accountant	<b>Date of Birth:</b> 02/23/1983		
<b>Professional Experience:</b>	<p>She holds a bachelor's degree in Accounting from Fundação Escola de Comércio Álvares Penteado, a graduate degree in Insurance and Pension from Universidade Presbiteriana Mackenzie and a specialization degree in Management from the ISE Business School. She began her career at Bradesco Seguros, a member of Banco Bradesco S.A.'s economic group, in 2005 as a Controllership intern. She is currently the Controllership Superintendent. She is a sitting member of the Fiscal Council of Companhia Brasileira de Gestão de Serviços (Orizon); a member of the Audit Committee of Europ Assistance Brasil Serviços de Assistência S.A.; an alternate member of the Fiscal Council of Odontoprev S.A.; an alternate member of the Fiscal Council of Brasildental Operadora de Planos Odontológicos S.A.; and an alternate member of the Fiscal Council of Instituto de Estudos de Saúde Suplementar-IESS. Mrs. Sibelli de Jesus Santana Facchin declares that, over the last five years, she has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified her from practicing any professional or commercial activity.</p> <p>Mrs. Sibelli de Jesus Santana Facchin declared not to be a politically exposed person, in accordance with the applicable regulations.</p>							
<b>Management Bodies:</b>								
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date Investiture	of	Member was elected by the Controlling Shareholder?	First term starting date
Fiscal Council	April 03, 2024	2025 ASM	Fiscal Council (Alternate) Elected by the controlling shareholder		04/03/2024		Yes	04/05/2021
<b>Convictions:</b>								
Conviction type		Conviction description						

<b>Name:</b> THAIS JORGE DE OLIVEIRA E SILVA		<b>Individual Taxpayers' ID (CPF):</b> 074.060.777-42		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Physician	<b>Date of Birth:</b> 02/11/1977
<b>Professional Experience:</b>	<p>She holds a bachelor's degree in Medicine from Faculdade de Medicina de Campos and completed her medical residency in Otorhinolaryngology, as well as an Executive MBA in Business Management with an emphasis on Health from IBMEC. She currently serves as an Officer at Bradesco Saúde S.A., Mediservice Operadora de Planos de Saúde S.A., Bradesco Saúde Operadora de Planos S.A., Bradesco Gestão de Saúde S.A., Bradesco Diagnóstico em Saúde S.A., Atlântica Hospitais e Participações S.A. and Novamed Gestão de Clínicas Ltda. She is a member of the Board of Directors of Beep Cayman Limited; the Vice-Chairwoman of the Healthcare Affairs Committee and second alternate member of the Health Technology Assessment Committee of Fenasaúde; and a member of the Health Committee of American Chamber of Commerce in Rio de Janeiro (AMCHAM/RJ).</p> <p>Bradesco Saúde S.A, Mediservice Operadora de Planos de Saúde S.A., Bradesco Saúde Operadora de Planos S.A., Bradesco Gestão de Saúde S.A., Bradesco Diagnóstico em Saúde S.A., Atlântica Hospitais e Participações S.A. and Novamed Gestão de Clínicas Ltda, are part of Banco Bradesco S.A.'s economic group.</p> <p>Mrs. Thais Jorge de Oliveira e Silva declares that, over the last five years, she has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified her from practicing any professional or commercial activity.</p> <p>Mrs. Thais Jorge de Oliveira e Silva declared not to be a politically exposed person, in accordance with the applicable regulations.</p>						
<b>Management Bodies:</b>							
Management body	Election date	Term of office	Elective position held	Description of position/duty	Date of Investiture	Member was elected by the Controlling Shareholder?	First term starting date
Board of Directors	04/03/2024	2026 ASM	Board of Directors (sitting member)		04/03/2024	Yes	04/04/2022
<b>Convictions:</b>							
Conviction type		Conviction description					

<b>Name:</b> VANDERLEI DOMINGUEZ DA ROSA		<b>Individual Taxpayers' ID (CPF):</b> 422.881.180-91	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Accountant	<b>Date of Birth:</b> 09/09/1963
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Accounting from the Federal University of Rio Grande do Sul and graduate degrees in Capital Markets from the Federal University of Rio Grande do Sul and Cost Accounting from the Pontifical Catholic University of Rio Grande do Sul. He is currently a sitting member of the Fiscal Council of Odontoprev S.A., Weg S.A., Equatorial Energia S.A., Companhia Energética do Maranhão, Centrais Elétricas do Pará S.A. and Valid Soluções e Serviços de Segurança em Meios de Pagamento e Identificação S.A., as well as an alternate member of the Fiscal Council of Marcopolo S.A., Ideiasnet S.A., and Padtec S.A. He has been a member of the Audit Committee Institute (ACI) since 2015.</p> <p>He declares that none of the companies mentioned above are part of the Company's economic group. Furthermore, none of the companies mentioned are controlled by a shareholder of the Company who holds a direct or indirect interest equal to or greater than 5% of the same class or type of security issued by the Company.</p> <p>Mr. Vanderlei Dominguez da Rosa declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Vanderlei Dominguez da Rosa declared not to be a politically exposed person, in accordance with the applicable regulations.</p>					
<b>Management Bodies:</b>						
Management body	Election date	Term of office	Elective position held	Description of other position/duty	Date of Investiture	Member was elected by the Controlling Shareholder? First term starting date
Fiscal Council	April 03, 2024	2025 ASM	Fiscal Council (sitting member) Elected by the controlling shareholder		04/03/2024	Yes 04/19/2007
<b>Convictions:</b>						
Conviction type		Conviction description				

## 7.4 Composition of committees

<b>Name:</b> CÉSAR SUAKI DOS SANTOS		<b>Individual Taxpayers' ID (CPF):</b> 076.350.928-04		<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Engineering	Production	<b>Date of Birth:</b> 09/11/1962		
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Production Engineering from the Polytechnic School of the University of São Paulo and a master's degree in Business Administration from the University of São Paulo. He was a Market Officer at Ultragaz (Ultra Group), served as General Logistics Officer at the ALL (América Latina Logística) holding company and was responsible for Procurement and Planning at the Martins Group. He was an Executive Commercial &amp; Supply Chain Officer at Companhia Brasileira de Distribuição (Pão de Açúcar Group), served as Chief Executive Officer (CEO) of Martins Comércio e Serviços de Distribuição and was a member of the Advisory Board of Directors of DPaschoal, Lopes Supermercados and Wickbold Alimentos. He is currently a Founding Partner of Maestà Gestão Patrimonial and sits on the Board of Directors of OdontoPrev S.A., Hubprepaid S.A. (Vale Presente) and Elekeiroz S.A., as well as the Advisory Board of Directors of Mundo Verde Franquias, Ocrim Alimentos, Grupo Hindiana and Scanttech.</p> <p>Mr. César Suaki dos Santos declares that none of the companies mentioned above are part of the Company's economic group. Furthermore, none of the companies mentioned are controlled by a shareholder of the Company who holds a direct or indirect interest equal to or greater than 5% of the same class or type of security issued by the Company.</p> <p>Mr. César Suaki dos Santos declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. César Suaki dos Santos declared not to be a politically exposed person, in accordance with the applicable regulations.</p> <p>Mr. César Suaki dos Santos is considered an independent member, under the terms of the specific regulations applicable to the matter, as well as based on the independence criterion defined by the Novo Mercado Regulations of B3 S.A. - Brasil, Bolsa, Balcão.</p>									
<b>Management Bodies:</b>										
Type of Committee	Audit Type	Position Held	Date of Investiture	Term of Office	Description of other committees	Description of other position/duty	Election date	Member was elected by the Controlling Shareholder?	First term starting date	
Audit Committee	Statutory Committee as per CVM Resolution no. 23/21	Audit Committee Chairman	05/15/2024	05/15/2025			05/15/2024	Yes	05/29/2019	
<b>Convictions:</b>										

Conviction type	Conviction description

<b>Name:</b> JULIANO RIBEIRO MARCÍLIO	<b>Individual Taxpayers' ID (CPF):</b> 253.578.878-02	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Bank employee	<b>Date of Birth:</b> 04/25/1973
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<b>Professional Experience:</b>	He began his career at Citigroup Inc. in 1994. He worked at Citibank Brasil, São Paulo; NA BankCards - New York, USA; Citibank Mexico - Mexico City; Citibank Global Corporate & Investment Bank - Milan, Italy; and Banco Citibank SA - São Paulo. From 2002 to 2012, he worked at UNIBANCO - União de Bancos Brasileiros S.A., Teleperformance Brasil and Experian (Serasa Experian). In November 2013, he joined HSBC Bank Brasil S.A. - Banco Múltiplo, as Head of Human Resources, remaining there until October 2016, when the institution was acquired by Banco Bradesco S.A., where he was the Officer in charge of the Human Resources Department. In August 2023, he was promoted to Deputy Executive Officer.
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**Management Bodies:**

Type of Committee	Audit Type	Position Held	Date of Investiture	Term of Office	Description of other committees	Description of other position/duty	Election date	Member was elected by the Controlling Shareholder?	First term starting date
Other Committees		Committee member (sitting member)	05/15/2024	05/15/2025	People Management Committee		05/15/2024	Yes	08/31/2023

**Convictions:**

Conviction type	Conviction description

<b>Name:</b> LEONARDO DE ASSIS PORTUGAL		<b>Individual Taxpayers' ID (CPF):</b> 029.268.337-50	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Accountant	<b>Date of Birth:</b> 02/01/1973			
<b>Professional Experience:</b>	He holds a bachelor's degree in Accounting from the Federal University of Rio de Janeiro and an MBA in Finance from FIPECAFI (incomplete). He has experience in corporate accounting. He has been the Chairman of the Audit Committee of Swiss Re Corporate Solutions Brasil Seguros S.A., a subsidiary of Swiss Re and Bradesco Seguros, since February 2019; a member of the Audit Committee of Allianz Global Corporate & Specialty Re (AGCS), a reinsurer of the Allianz Group, since June 2017; a member of the Audit Committee of Bradesco Saúde, a subsidiary of Bradesco Seguros, since February 2017; and a Partner at SiGN Audit & Advisory, a consulting, auditing and tax services firm, since December 2016. He served as Executive Superintendent of Controllershship at GRUPO BB E MAPFRE, an insurance group, from August 2015 to March 2016; and Chief Financial Officer of RSA Seguros, an insurance service company, from August 2013 to August 2015.								
<b>Management Bodies:</b>									
Type of Committee	Audit Type	Position Held	Date of Investiture	Term of Office	Description of other committees	Description of other position/duty	Election date	Member was elected by the Controlling Shareholder?	First term starting date
Audit Committee	Statutory Audit Committee as per CVM Resolution no. 23/21	Committee member (sitting member)	05/15/2024	05/15/2025			05/15/2024	Yes	05/27/2020
<b>Convictions:</b>									
Conviction type		Conviction description							

<b>Name:</b> MARCELO SANTOS DALL'OCCO		<b>Individual Taxpayers' ID (CPF):</b> 054.500.438-13	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Accountant	<b>Date of Birth:</b> 08/11/1966			
<b>Professional Experience:</b>	<p>He holds a bachelor's degree in Accounting from the Pontifical Catholic University of São Paulo (PUC-SP). He completed an Executive MBA in Finance at the Brazilian Institute of Capital Markets (IBMEC/SP) and a Program for Management Development (PMD) at the ISE Business School. He has experience in corporate accounting. He served as Tax Auditing and Accounting Departmental Officer at Banco Bradesco S.A. He was a member of the Board of Directors of RBC Investimentos S.A. and a member of the Managing Board of Fundação Bradesco. He was a member of the Fiscal Council of Cielo S.A. (2012-2020), Elo Participações S.A. (2014-2017), Companhia Brasileira de Soluções e Serviços (2011-2016), BBC Processadora S.A. (2011-2016), Top Clube Bradesco, Segurança, Educação e Assistência Social (2018-2021) and Aquarius Participações S.A.(2016). He was also the Chairman of the Fiscal Council of Instituto Kirton Solidariedade (2020-2021) and a member of the Supervisory Committee of the Credit Guarantee Fund (FGC) (2009-2013). He is also an alternate member of the Fiscal Council of Elo Serviços S.A.</p>								
<b>Management Bodies:</b>									
Type of Committee	Audit Type	Position Held	Date of Investiture	Term of Office	Description of other committees	Description of other position/duty	Election date	Member was elected by the Controlling Shareholder?	First term starting date
Audit Committee	Statutory Audit Committee as per CVM Resolution no. 23/21	Committee member (sitting member)	05/15/2024	05/15/2025			05/15/2024	Yes	05/25/2021
<b>Convictions:</b>									
Conviction type		Conviction description							

<b>Name:</b> MURILO CÉSAR LEMOS DOS SANTOS PASSOS		<b>Individual Taxpayers' ID (CPF):</b> 269.050.007-87	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Engineer	<b>Date of Birth:</b> 07/06/1947			
<b>Professional Experience:</b>	<p>He earned a bachelor's degree in Chemical Engineering from the Federal University of Rio de Janeiro (UFRJ) in 1971. Between 1970 and 1977, worked at the Ministry of Industry, in the Industrial Development Board (Conselho de Desenvolvimento Industrial - CDI). From 1977 to 1992, worked as an employee and later Officer of Forest Products, Environment and Metallurgy at Companhia Vale do Rio Doce and as Chief Executive Officer of Celulose Nipo-Brasileira S.A. (Cenibra) and Florestas Rio Doce S.A. Between 1993 and 2006, he was a Superintendent Director at Bahia Sul Celulose S.A. and Suzano Papel e Celulose S.A. He was a member of the Board of Directors of Brasil Agro Cia. Brasileira de Propriedades Agrícolas between 2007 and 2010. He is currently a sitting member of the Board of Directors of CCR - Camargo Correa Group and a member of the Management Committee of the Board of Directors of Suzano Papel e Celulose S.A., the Board of Notables of the National Quality Foundation (FNPQ), the Superior Council of Instituto Ecofuturo, the Advisory Board of the Brazilian Association of Pulp and Paper Producers (BRACELPA), the Board of Directors and the Financial Committee of São Martinho S.A. and the Board of Directors of Odontoprev S.A., in addition to being the Chairman of the Board of Directors of Tegma Gestão Logística S.A.</p> <p>Mr. Murilo César Lemos dos Santos Passos declares that none of the companies mentioned above are part of the Company's economic group. Furthermore, none of the companies mentioned are controlled by a shareholder of the Company who holds a direct or indirect interest equal to or greater than 5% of the same class or type of security issued by the Company.</p> <p>Mr. CMurilo César Lemos declares that, over the last five years, he has not received (i) any criminal conviction, even if not final and unappealable; (ii) any conviction in an administrative proceeding of the Brazilian Securities and Exchange Commission (CVM), the Central Bank of Brazil or the Superintendence of Private Insurance, even if not final and unappealable; or (iii) another final and unappealable conviction in the judicial sphere or subject to a final administrative decision, which has suspended or disqualified him from practicing any professional or commercial activity.</p> <p>Mr. Murilo César Lemos Dos Santos Passos declared not to be a politically exposed person, in accordance with the applicable regulations.</p> <p>Mr. Murilo César Lemos dos Santos Passos is considered an independent member, under the terms of the specific regulations applicable to the matter, as well as based on the independence criterion defined by the Novo Mercado Regulations of B3 S.A. - Brasil, Bolsa, Balcão.</p>								
<b>Management Bodies:</b>									
Type of Committee	Audit Type	Position Held	Date of Investiture	Term of Office	Description of other committees	Description of other position/duty	Election date	Member was elected by the Controlling Shareholder?	First term starting date
Other Committees		Committee member (sitting member)	05/15/2024	05/15/2025	People Management Committee		05/15/2024	Yes	05/29/2019
<b>Convictions:</b>									
Conviction type		Conviction description							



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<b>Name:</b> VALDIRENE SOARES SECATO		<b>Individual Taxpayers' ID (CPF):</b> 131.402.398-58	<b>Passport:</b>	<b>Nationality:</b> Brazil	<b>Occupation:</b> Insurance agent	<b>Date of Birth:</b> 6/23/1971			
<b>Professional Experience:</b>	She holds a bachelor's degree in Business Administration from Faculdades Integradas UNIA and completed a specialization program in Management Development at the ISE Business School. She began her career at Banco Nacional, having worked in the banking network. From 1995 to 1997, she worked at the Controllership Office at Unibanco. Between 1997 and 2003, she worked at Banco Excel Econômico S.A. as Deputy Structure and Ownership Officer and Deputy Regional Management Officer. In 2003, she joined Bradesco in the Organization and Methods department. She became the Human Resources Superintendent in 2013. Since 2019, she has been an Officer at Bradseg Participações S.A.								
<b>Management Bodies:</b>									
Type of Committee	Audit Type	Position Held	Date of Investiture	Term of Office	Description of other committees	Description of other position/duty	Election date	Member was elected by the Controlling Shareholder?	First term starting date
Other Committees		Comittee Chairman	05/15/2024	05/15/2025	People Management Committee		05/15/2024	Yes	05/27/2020
<b>Convictions:</b>									
Conviction type		Conviction description							

## 7.5 Family relationships

**Justification for not providing the information:**

There is no marital relationship, stable union or kinship relationship up to the second degree between:

a) members of the issuer's management:

b) (i) issuer's managers and (ii) issuer's direct or indirect subsidiaries' managers

c) (i) issuer's managers or its direct or indirect subsidiaries' managers and (ii) issuer's direct or indirect controlling shareholders; and

d) (i) issuer's managers and (ii) issuer's direct or indirect subsidiaries' managers

**7.6 Subordination, service provision or control relationships**

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b>Fiscal Year December 31, 2021</b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Direct Controlling Shareholder
Board of Directors Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Indirect Controlling Shareholder
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Indirect Controlling Shareholder
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
MANOEL ANTONIO PERES	033.833.888-83	Subordination	Direct Controlling Shareholder
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Chief Executive Officer	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MANOEL ANTONIO PERES	033.833.888-83	Subordination	Indirect Controlling Shareholder
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO GESTÃO DE SAÚDE S.A.	41.774.199/0001-92		
Chief Executive Officer	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MANOEL ANTONIO PERES	033.833.888-83	Subordination	Direct Controlling Shareholder
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SEGUROS S/A	33.055.146/0001-93		
Managing Director	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
IVAN LUIZ GONTIJO JUNIOR	770.025.397-87	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
IVAN LUIZ GONTIJO JUNIOR	770.025.397-87	Subordination	Indirect Controlling Shareholder
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
THAIS JORGE DE OLIVEIRA E SILVA	074.060.777-42	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Executive Officer	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Indirect Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Direct Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Indirect Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			



Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
AMÉRICO PINTO GOMES	749.510.847-91	Subordination	Direct Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60	Brazilian - Brazil	
Managing Director	N/A		
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12	Brazilian - Brazil	
Chief Executive Officer	N/A		
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60	Brazilian - Brazil	
Board of Directors' Member	N/A		
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SERGIO MORENO	639.382.788-20	Subordination	Direct Controlling Shareholder
Sitting member of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Coordinator of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SIBELLI DE JESUS SANTANA FACCHIN	322.202.018-30	Subordination	Indirect Controlling Shareholder
Alternate member of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SEGUROS S/A	33.055.146/0001-93		
Superintendent	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b>Fiscal Year December 31, 2022</b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Indirect Controlling Shareholder
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Direct Controlling Shareholder
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Indirect Controlling Shareholder
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
MANOEL ANTONIO PERES	033.833.888-83	Subordination	Direct Controlling Shareholder
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60	Brazilian - Brazil	
Chief Executive Officer	N/A		
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MANOEL ANTONIO PERES	033.833.888-83	Subordination	Indirect Controlling Shareholder
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO GESTÃO DE SAÚDE S.A.	41.774.199/0001-92	Brazilian - Brazil	
Chief Executive Officer	N/A		
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
IVAN LUIZ GONTIJO JUNIOR	770.025.397-87	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60	Brazilian - Brazil	
Board of Directors' Member	N/A		
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
IVAN LUIZ GONTIJO JUNIOR	770.025.397-87	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
THAIS JORGE DE OLIVEIRA E SILVA	074.060.777-42	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Executive Officer	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Indirect Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Direct Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Indirect Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
AMÉRICO PINTO GOMES	749.510.847-91	Subordination	Direct Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Managing Director	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Chief Executive Officer	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			



Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
SERGIO MORENO	639.382.788-20	Subordination	Direct Controlling Shareholder
Sitting member of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Coordinator of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SIBELLI DE JESUS SANTANA FACCHIN	322.202.018-30	Subordination	Indirect Controlling Shareholder
Alternate member of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SEGUROS S/A	33.055.146/0001-93		
Superintendent	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b>Fiscal Year December 31, 2023</b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Direct Controlling Shareholder
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b>Fiscal Year December 31, 2022</b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Indirect Controlling Shareholder
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
LUIZ CARLOS TRABUCO CAPPI	250.319.028-68	Subordination	Indirect Controlling Shareholder
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Chairman	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MANOEL ANTONIO PERES	033.833.888-83	Subordination	Indirect Controlling Shareholder
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO GESTÃO DE SAÚDE S.A.	41.774.199/0001-92		
Chief Executive Officer	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
MANOEL ANTONIO PERES	033.833.888-83	Subordination	Direct Controlling Shareholder
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60	Brazilian - Brazil	
Chief Executive Officer	N/A		
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
IVAN LUIZ GONTIJO JUNIOR	770.025.397-87	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60	Brazilian - Brazil	
Board of Directors' Member	N/A		
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
IVAN LUIZ GONTIJO JUNIOR	770.025.397-87	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19	Brazilian - Brazil	
Board of Directors' Member	N/A		
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADERIA SAUDE S/A	92.693.118/0001-60		
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SAMUEL MONTEIRO DOS SANTOS JUNIOR	032.621.977-34	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Vice Chairman of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
THAIS JORGE DE OLIVEIRA E SILVA	074.060.777-42	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Executive Officer	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Indirect Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Direct Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
MAURÍCIO MACHADO DE MINAS	044.470.098-62	Subordination	Indirect Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
AMÉRICO PINTO GOMES	749.510.847-91	Subordination	Direct Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Managing Director	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
AMÉRICO PINTO GOMES	749.510.847-91	Subordination	Direct Controlling Shareholder
Alternate member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SEGUROS S/A	33.055.146/0001-93		
Managing Director	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BANCO BRADESCO S.A.	60.746.948/0001-12		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Direct Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
OCTAVIO DE LAZARI JUNIOR	044.745.768-37	Subordination	Indirect Controlling Shareholder
Sitting member of the Board of Directors	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADSEG PARTICIPAÇÕES S.A.	02.863.655/0001-19		
Board of Directors' Member	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			

Identification	Corporate Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)	Type of relationship of the Manager with the related person	Type of relationship of the Manager with the related person
Position	Passport	Nationality	
<b><u>Issuer's Manager</u></b>			
SERGIO MORENO	639.382.788-20	Subordination	Direct Controlling Shareholder
Sitting member of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SAÚDE S/A	92.693.118/0001-60		
Coordinator of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			
<b><u>Issuer's Manager</u></b>			
SIBELLI DE JESUS SANTANA FACCHIN	322.202.018-30	Subordination	Indirect Controlling Shareholder
Alternate member of the Fiscal Council	N/A	Brazilian - Brazil	
<b><u>Related Person</u></b>			
BRADESCO SEGUROS S/A	33.055.146/0001-93		
Superintendent	N/A	Brazilian - Brazil	
<b><u>Observation</u></b>			



## **7.7 Managers' agreements/insurance**

**7.7. Describe the provisions of any agreements, including insurance policies, which provide for the payment or reimbursement of expenses borne by members of management, arising from compensation for damage caused to third parties or the issuer, penalties imposed by state agents, or agreements with the aim of terminating administrative or court proceedings, due to the exercise of their functions.**

Every year, Odontoprev takes out Directors & Officers (D&O) Liability Insurance for a period of twelve months. The purpose of the insurance is to protect the members of management hired by the Company from the risks of liability arising from a harmful act committed during the term of the insurance or on a date no earlier than the retroactive coverage date.

As the Company has taken out this insurance, insured persons who are held liable for damages by virtue of a court decision, arbitration or agreement previously approved by the Insurance Company shall be entitled to the compensation provided for under the terms and conditions set out in the Policy. In this regard, the Policy stipulates that the injured third party must submit a claim to the insured persons and the latter or the policyholder to the Insurance Company during the term of the insurance and during the supplementary period or additional period, if applicable.

The Civil Liability Insurance Policy for Directors, Officers and/or Managers of Chubb Seguros Brasil S.A. extends to subsidiaries, with coverage of R\$60,000,000.00, and a net premium of R\$89,685.93.

With regard to the payment of fines by the Insurance Company, in accordance with CVM/SEP Circular Letter 2/2020, the Company's Management believes that such payments are appropriate and aim to promote the best interests of the Company, as they provide the members of management with greater confidence in carrying out their duties and activities. It is worth noting that Insurance Companies do not provide coverage in the event of any malice, fraud or bad faith on the part of the member of management, among other cases set out in greater detail in the contracted policy.

## 7.8 Other relevant information

### 7.8. Provide other information that the issuer deems relevant

*In compliance with CVM/SEP Annual Circular Letter 2023, the Company provides the other information required below:*

#### General information on the Company's organizational structure

The Board of Directors is evaluated annually, using a methodology in which each member fills in an evaluation form, considering the Board as a body and not its individual members. The results of each Board member are tabulated, generating a consolidated report. This report is submitted to the Chair of the Board of Directors, highlighting the strengths and points for improvement, so that an action plan can be drawn up for the suggested improvements.

The form includes questions about the Fiscal Council and the Board of Directors' Advisory Committees, with the aim of evaluating these bodies and drawing up plans for improvement, if necessary.

On November 27, 2019, at a Board of Directors' Meeting, the Company approved the methodology for evaluating the Board of Directors.

The statutory officers, as well as the other employees, undergo a six-monthly evaluation of targets, following the Objective and Key Results (OKR) methodology. In this process, individual targets are set and achievement is measured through the attainment of each key result linked to the objective. To this end, the key results must be specific, measurable, achievable, relevant and time-bound. In addition, the statutory officers also take part in the biennial competency assessment process, in 360-degree format (assessors: manager, subordinates, peers, internal customers and self-assessment). This process aims to evaluate the employee's behavior in each of the five organizational competencies, with four possible levels (competency not observed, competency under development, consolidated competency and reference in the competency).

With regard to the Board of Directors' Advisory Committees, the Company currently has two Advisory Committees, namely: (i) Statutory Audit Committee and (ii) People Management Committee. Both committees are statutory bodies.

The agenda with the items to be discussed at the Board of Directors' meeting, together with the respective material, is sent to the members at least five days before the date of each meeting. In addition, all meetings of the Board of Directors have an agenda, which the Investor Relations Officer communicates to the members of the Board of Directors including market information that may prove useful for improving strategic planning and risk control (operational, systemic, market, etc.).

#### Dates and quorum for Shareholders' Meetings:

2024

Annual and Extraordinary Shareholders' Meetings on April 3, 2024, with approximately 83% of the share capital with voting rights at the Annual Shareholders' Meeting and approximately 90% of the share capital with voting rights at the Extraordinary Shareholders' Meeting.

2023

Annual and Extraordinary Shareholders' Meetings on April 5, 2023, with approximately 87% of the share capital with voting rights.

2022

Annual and Extraordinary Shareholders' Meetings on April 4, 2022, with approximately 87% of the share capital with voting rights.

2021

Annual and Extraordinary Shareholders' Meetings on April 5, 2021, with approximately 88% of the share capital with voting rights.

2020

Annual Shareholders' Meetings on April 28, 2020, with approximately 84% of the share capital with voting rights.

2019

Annual and Extraordinary Shareholders' Meetings on April 1, 2019, with approximately 80% of the share capital with voting rights at the Annual Shareholders' Meeting and approximately 85% of the share capital with voting rights at the Extraordinary Shareholders' Meeting.

2018

Annual and Extraordinary Shareholders' Meetings on April 2, 2018, with approximately 84% of the share capital with voting rights.

2017

Annual Shareholders' Meetings on March 28, 2017, with approximately 75% of the share capital with voting rights.

2016

Annual Shareholders' Meetings on April 11, 2016, with approximately 75% of the share capital with voting rights.

2015

Annual and Extraordinary Shareholders' Meetings on April 6, 2015, with approximately 70% of the share capital with voting rights. Extraordinary Shareholders' Meetings on May 20, 2015, with approximately 73% of the share capital with voting rights. 2014

Annual Shareholders' Meetings on April 1, 2014, with approximately 70% of the share capital with voting rights.

2013

Annual Shareholders' Meetings on April 02, 2013, with approximately 71% of the share capital with voting rights.

2012

Annual and Extraordinary Shareholders' Meetings on April 2, 2012, with approximately 72% of the share capital with voting rights.

2011

Annual Shareholders' Meetings on April 15, 2011, with approximately 76% of the share capital with voting rights.

2010

Annual and Extraordinary Shareholders' Meetings on March 25, 2010, with approximately 76% of the share capital with voting rights. Extraordinary Shareholders' Meetings on April 1, 2010, with approximately 73% of the share capital with voting rights.

## 8.1 Compensation policy or practice

### 8.1. Describe the compensation policy or practice for the Board of Directors, statutory and non-statutory Executive Board, the Fiscal Council, statutory committees, and the audit, risk, financial and compensation committees, addressing the following aspects:

a) goals of the compensation policy or practice, stating whether the compensation policy has been formally approved, the body responsible for approving it, the date of approval and, if the issuer has published the policy, the internet address where the document can be found:

At a meeting of the People Management Committee held on July 27, 2021, and at a Board of Directors' Meeting held on August 31, 2021, the Company approved its Management Compensation Policy ("Compensation Policy"), available on the Company's IR website ([www.odontoprev.com.br/ri](http://www.odontoprev.com.br/ri)), as well as on the websites of the Brazilian Securities and Exchange Commission ([www.gov.br/cvm](http://www.gov.br/cvm)) and B3 ([www.b3.com.br](http://www.b3.com.br)), with the following goals:

- (i) to establish a compensation strategy for members of management, the Fiscal Council and the Board of Directors advisory committees (Audit and People Management Committees);
- (ii) to encourage professionals to achieve results in their job and to retain and attract qualified talent, ensuring alignment with organizational values and strategies;
- (iii) to reward the professionals' performance in accordance with their duties and responsibilities and in line with market practices, so as to ensure the Company's competitiveness in terms of human resources; and
- (iv) to ensure alignment between the interests of the organization, management and other people covered by the Compensation Policy, focusing on the Company's perpetuity.

b) Practices and procedures adopted by the Board of Directors to define the individual compensation of the members of the Board of Directors and the Executive Board, indicating

(i) the issuer's bodies and committees that participate in the decision-making process, identifying how they participate:

The People Management Committee, as an independent advisory body to the Board of Directors, is responsible for reviewing and supervising the compensation policies and practices of the Company's management, including fixed (fixed monthly salary and benefits) and variable (short and long-term incentives) components.

Thus, the People Management Committee is responsible for (i) periodically assessing the competitiveness of management compensation policies in relation to market practices; (ii) proposing to the Board of Directors the annual management compensation to be submitted to the Shareholders' Meeting; (iii) selecting, under the terms of the long-term incentive program approved by the Board of Directors, the Officers who should receive the bonus related to a given calculation period; and (iv) proposing and monitoring the corporate indicators used to pay bonuses to Officers.

The overall compensation of the members of the Board of Directors, Executive Board and Fiscal Council is set at the Shareholders' Meeting, and the Board of Directors is responsible for deciding on the individual amounts, as provided for in the Company's bylaws.

Any change to the amounts or criteria of the management compensation package must be analyzed by the People Management Committee and submitted to the Board of Directors for approval, observing the overall compensation amount approved at the Shareholders' Meeting.

(ii) criteria and methodology used to set individual compensation, indicating whether studies are used to assess market practices and, if so, the comparison criteria and the scope of these studies

Every year, a percentage adjustment is applied to the base fixed management compensation, in line with best market practices, based on compensation surveys (comparison studies based on size, revenue and segment). The People Management Committee is also responsible for periodically assessing the competitiveness of management compensation policies in relation to market practices.

The compensation of the Fiscal Council members is fixed and calculated in accordance with article 162, paragraph 3 of Corporate Law, which stipulates that their compensation should be calculated based on 10% of the average compensation of the Executive Board, excluding benefits, representation fees and profit sharing.

Officers are covered by a benefit plan including post-employment benefits; such benefits are adjusted annually in line with inflation, supplier adjustments and market practices indicated by external surveys.

The members of the Audit and People Management Committees are compensated for their actual participation in meetings, as defined by the Board of Directors.

(iii) how often and how the Board of Directors assesses the suitability of the issuer's compensation policy

Every year, the People Management Committee sends the proposal for the overall management compensation to the Board of Directors, which will then assess its suitability and submit it for approval by the shareholders at the Annual Shareholders' Meeting. During this process, the Board of Directors will also assess the adequacy of the Compensation Policy compared to market standards, in accordance with the surveys mentioned in the item above, while also reserving the right to review, modify, alter or revoke the Compensation Policy at any time, especially in the event of any material or relevant change to the laws or regulations applicable to the Company, while respecting the rules of corporate governance.

c) composition of compensation, indicating the content requirements of items i. to iii.:

Board of Directors	Statutory Executive Board	Fiscal Council	Committees <sup>1</sup>
<p><b>1. Fixed management compensation:</b> fixed monthly compensation related to the scope of the position</p> <p>The fixed annual compensation paid to the Board of Directors is the same for all members</p>	<p><b>1. Fixed management compensation:</b> fixed monthly compensation related to the scope of the position</p> <p><b>2. Short-term incentive:</b> variable portion linked to the achievement of pre-established annual targets.</p> <p><b>3. Long-term incentive:</b> variable portion linked to the achievement of three-year targets, with a pre-established vesting period.</p> <p><b>4. Benefits:</b> in line with market practices and Company policies medical and dental assistance, life insurance, meal voucher and vehicle.</p> <p><b>5. Post-employment benefits:</b> in line with market practices and Company policies Private Pension Plan</p>	<p><b>1. Fixed management compensation:</b> fixed monthly compensation related to the scope of the position</p>	<p>The members of the Audit and Personnel Management Committees are compensated for their actual participation in meetings, as defined by the Board of Directors.</p>

<sup>1</sup>Committees: Audit Committee (statutory) and Personnel Management Committee

(i) a description of the various components of compensation, including, for each of them:

- its goals and alignment with the issuer's short, medium and long-term interests

The composition of compensation aims to balance short, medium and long-term interests, aligning the interests of management with the goals of the Company and its shareholders. In this sense, variable compensation can be divided into two portions: (i) an annual bonus program, linked to pre-established targets for achieving results, designed to ensure this alignment in the short and medium term; and (ii) a three-year long-term incentive program, which promotes the alignment of interests in the long term, including by establishing vesting periods.

- its percentage of total compensation over the last three years

	2021	2022	2023
<b>Board of Directors</b>	In 2021, compensation items were as follows: (refer to item 8.2) <b>1. Fixed management compensation: 100%</b>	In 2022, compensation items were as follows: (refer to item 8.2) <b>1. Fixed management compensation: 100%</b>	In 2023, compensation items were as follows: (refer to item 8.2) <b>1. Fixed management compensation: 100%</b>
<b>Statutory Executive Board</b>	In 2021, compensation items were as follows: (refer to item 8.2) <b>1. Fixed management compensation: 29.3%</b> <b>2. Bonus: 35.4%</b> <b>3. Benefits: 3.1%</b> <b>4. LTI: 32.2%</b>	In 2022, compensation items were as follows: (refer to item 8.2) <b>1. Fixed management compensation: 28.35%</b> <b>2. Bonus: 34.14%</b> <b>3. Benefits: 3.07%</b> <b>4. LTI: 34.44%</b>	In 2023, compensation items were as follows: (refer to item 8.2) <b>Fixed management compensation: 26.05%</b> <b>Bonus: 42.68%</b> <b>Benefits: 3.21%</b> <b>LTI: 28.07%</b>
<b>Fiscal Council</b>	In 2021, compensation items were as follows: (refer to item 8.2) <b>1. Fixed management compensation: 100%</b>	In 2022, compensation items were as follows: (refer to item 8.2) <b>1. Fixed management compensation: 100%</b>	In 2023, compensation items were as follows: (refer to item 8.2) <b>1. Fixed management compensation: 100%</b>
<b>Committees<sup>1</sup></b>	The the Audit and Personnel Management Committees are compensated for participation in meetings.	The the Audit and Personnel Management Committees are compensated for participation in meetings.	The the Audit and Personnel Management Committees are compensated for participation in meetings.

<sup>1</sup>Committees: Audit Committee (statutory) and Personnel Management Committee

- its calculation and adjustment methodology

	Board of Directors	Statutory Executive Board	Fiscal Council	Committees <sup>1</sup>
<b>Calculation and adjustment methodology for each compensation item</b>	<b>1. Fixed management compensation:</b> by recommendation of the Personnel Management Committee and approval by the Board of Directors.	<b>1. Fixed management compensation:</b> market research, by recommendation of the Personnel Management Committee and approval by the Board of Directors. <b>2. Short-term Incentive:</b> Focused on results, and its evaluation base includes company, individual and service team results. The definition of the amount will be proportional to growth, efficiency and satisfaction indicators <b>3. Long-term Incentive:</b> by resolution of the Board of Directors and the Personnel Management Committee. (refer to item 13.1 c). <b>4. Benefits:</b> market research.	<b>1. Fixed management compensation:</b> market research, by recommendation of the Personnel Management Committee and approval by the Board of Directors.	<b>1. Participation in meetings:</b> market research, by recommendation of the Personnel Management Committee and approval by the Board of Directors.

<sup>1</sup>Committees: Audit Committee (statutory) and Personnel Management Committee

- key performance indicators taken into account, including, where appropriate, indicators linked to ESG issues

The fixed compensation of members of the Executive Board, Board of Directors, Audit Committee and Fiscal Council is defined based on studies of market practices and is not directly linked to performance indicators.

With regard to the variable portions attributable to Officers, the criteria used to assess their performance are based on financial and quality indicators. These financial indicators include growth in the number of beneficiaries, net operating revenue, adjusted EBITDA margin and net income.

In addition, the portion of compensation focused on attention to Odontoprev's stakeholders considers satisfaction surveys carried out with client companies, beneficiaries and the accredited network of dental surgeons.

In addition to the financial and quality indicators, Officers have individual targets linked to the Company's strategic goals.

All compensation items are described below:

**Fixed management compensation:** degree of responsibility, impact on results.

**Short-term incentive (bonus):** variable compensation driven by results, including financial and quality indicators for the annual targets set. Its assessment basis comprises:

(a) *Company results:* growth in the number of beneficiaries, net operating revenue and adjusted EBITDA margin (see breakdown in the reference form — item 2), and satisfaction surveys of client companies, beneficiaries and the accredited network of dental surgeons.

(b) *Executive board results:* linked to area-specific operational performance targets, measured by performance gains, process optimization and economies of scale.

(c) *Individual and service team results.*

The short-term incentive will not be paid if any of the above results fails to reach at least 80% of the annual target. The payment cycle for the short-term incentive is annual with half-yearly advances.

**Long-term incentives:** In 2019, the Company implemented the Long-Term Incentive Program (LTI or LTI Program), which establishes criteria for the payment of cash bonuses to the Executive Board. The Long-Term Incentive Program comprises the achievement of corporate targets related to the Company's results metrics, based on three-year calculation period.

**Direct and indirect benefits:** The benefit plan for Officers consists of medical assistance, dental assistance, meal vouchers, life insurance, fuel vouchers, a company car and parking.

**Post-employment benefits:** Private pension.

(ii) reasons justifying the composition of compensation and (iii) the existence of non-compensated members and the reason for this fact

	Board of Directors	Statutory Executive Board	Fiscal Council	Committees <sup>1</sup>
<b>ii) Reasons that justify the compensation items</b>	The compensation of Odontoprev's Board of Directors members is 100% fixed.	Ensure the balance between short-, medium- and long-term, aligning the interests of executives and shareholders.	The compensation of Odontoprev's Fiscal Council members is 100% fixed.	The compensation of the members of the Audit and Personnel Management committees is fixed per meeting.
<b>iii) Existence of members not compensated by the issuer and the reason for this</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.

<sup>1</sup>Committees: Audit Committee (statutory) and Personnel Management Committee

**d) the existence of compensation paid by subsidiaries, controlled companies or direct or indirect controlling shareholders:**

Not applicable, since there is no compensation for members of the Company's management, Fiscal Council or Committees supported by its subsidiaries, controlled companies or its direct or indirect controlling shareholders.

**e) the existence of any compensation or benefit linked to the occurrence of a given corporate event, such as the sale of the Company's ownership control:**

Not applicable, since there is no provision for compensation/benefits linked to the occurrence of a corporate event.



## 8.2 Total compensation per governance body

<b>Total compensation expected for the current Fiscal Year December 31, 2024 - Annual Amounts</b>				
	Board of Directors	Statutory Executive Board	Fiscal Council	Total
Total No. of members	8	7	3	18.00
No. of members receiving compensation	8	7	3	18.00
Clarification				
Annual fixed compensation				
Salaries or officers' compensation	3,630,000.00	8,720,083.00	540,000.00	12,890,083.00
Direct and indirect benefits	0.00	987,166.00	0.00	0.00
Participation in Committees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Description of other fixed compensation				
<b>Variable compensation</b>				
Bonus	0.00	13,103,179.00	0.00	13,103,179.00
Profit sharing	0.00	0.00	0.00	0.00
Attendance at meetings	220000.00	0.00	0.00	220000.00
Commissions	0.00	0.00	0.00	0.00
Other	0.00	8327608.00	0.00	8327608.00
Description of other variable compensation		Long-Term Incentive: variable portion linked to the achievement of three-year targets, with a pre-established vesting period.		
Post-employment	0.00	371,964.00	0.00	371,964.00
Termination of office	0.00	0.00	0.00	0.00
Share-based compensation (including stock options)	0.00	0.00	0.00	0.00
Observation	The number of members of the Board of Directors (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places.	The number of Executive Board members (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places.	The number of Fiscal Council members (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places	
<b>Total Compensation</b>	<b>3,850,000.00</b>	<b>35,900,000.00</b>	<b>540,000.00</b>	<b>35,900,000.00</b>

<b>Total Compensation for Fiscal Year ended on December 31, 2023– Annual Amounts</b>				
	Board of Directors	Statutory Executive Board	Fiscal Council	Total
Total No. of members	8	7	3	18.00
No. of members receiving compensation	8	7	3	18.00
Clarification				
Annual fixed compensation				
Salaries or officers' compensation	3,360,000.00	6,829,420.00	522,000.00	1,0711,420.00
Direct and indirect benefits	0.00	730,209.00	0.00	730,209.00
Participation in Committees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Description of other fixed compensation				
<b>Variable compensation</b>				
Bonus	0.00	11,189,514.00	0.00	11,189,514.00
Profit sharing	0.00	0.00	0.00	0.00
Attendance at meetings	220,000.00	0.00	0.00	220,000.00
Commissions	0.00	0.00	0.00	0.00
Other	0.00	7,359,627.00	0.00	7,359,627.00
Description of other variable compensation		Long-Term Incentive: variable portion linked to the achievement of three-year targets, with a pre-established vesting period.		
Post-employment	0.00	110,311.00	0.00	110,311.00
Termination of office	0.00	0.00	0.00	0.00
Share-based compensation (including stock options)	0.00	0.00	0.00	0.00
Remarks	The number of members of the Board of Directors (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places.	The number of Executive Board members (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places.	The number of Fiscal Council members (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places	
<b>Total Compensation</b>	<b>3,850,000.00</b>	<b>35,900,000.00</b>	<b>540,000.00</b>	<b>35,900,000.00</b>

<b>Total Compensation for Fiscal Year ended on December 31, 2022– Annual Amounts</b>				
	Board of Directors	Statutory Executive Board	Fiscal Council	Total
Total number of members	8	7	3	18.00
No. of members receiving compensation	8	7	3	18.00
Clarification				
Annual fixed compensation				
Salaries or officers' compensation	2,966,592.00	6057472.00	503316.00	9527380.00
Direct and indirect benefits	0.00	656980.00	0.00	656980.00
Participation in Committees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Description of other fixed compensation				
<b>Variable compensation</b>				
Bonus	0.00	7294966.00	0.00	7294966.00
Profit sharing	0.00	0.00	0.00	0.00
Attendance at meetings	188000.00	0.00	0.00	188000.00
Commissions	0.00	0.00	0.00	0.00
Other	0.00	7359627.00	0.00	7359627.00
Description of other variable compensation		Long-Term Incentive: variable portion linked to the achievement of three-year targets, with a pre-established vesting period.		
Post-employment	0.00	110311.00	0.00	110311.00
Termination of office	0.00	0.00	0.00	0.00
Share-based compensation (including stock options)	0.00	0.00	0.00	0.00
Remarks	The number of members of the Board of Directors (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places.	The number of Executive Board members (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places.	The number of Fiscal Council members (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places	
<b>Total Compensation</b>	<b>3,154,592.00</b>	<b>21369045.00</b>	<b>503316.00</b>	<b>25026953.00</b>

<b>Total Compensation for Fiscal Year ended on December 31, 2021– Annual Amounts</b>				
	Board of Directors	Statutory Executive Board	Fiscal Council	Total
Total No. of members	8	7	3	18.00
No. of members receiving compensation	8	7	3	18.00
Clarification				
Annual fixed compensation				
Salaries or officers' compensation	2,599,167.00	5,571,971.00	469,473.00	8,640,611.00
Direct and indirect benefits	0.00	595,956.00	0.00	595,956.00
Participation in Committees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Description of other fixed compensation				
<b>Variable compensation</b>				
Bonus	0.00	6735621.00	0.00	6735621.00
Profit sharing	0.00	0.00	0.00	0.00
Attendance at meetings	168000.00	0.00	0.00	168000.00
Commissions	0.00	0.00	0.00	0.00
Other	0.00	6119261.00	0.00	6119261.00
Description of other variable compensation		Long-Term Incentive: variable portion linked to the achievement of three-year targets, with a pre-established vesting period.		
Post-employment	0.00	110311.00	0.00	110311.00
Termination of office	0.00	0.00	0.00	0.00
Share-based compensation (including stock options)	0.00	0.00	0.00	0.00
Remarks	The number of members of the Board of Directors (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places.	The number of Executive Board members (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places.	The number of Fiscal Council members (letter "b") was calculated according to the annual average of the number of members of each body calculated monthly, to two decimal places	
<b>Total Compensation</b>	<b>2,767,167.00</b>	<b>19022809.00</b>	<b>469473.00</b>	<b>22259449.00</b>

### 8.3 Variable compensation

Fiscal Year: December 31, 2024

	Board of Directors	Statutory Executive Board	Fiscal Council	Total
<b>Total No. of members</b>	8	7	3	<b>18.00</b>
<b>No. of members receiving compensation</b>	0	7	0	<b>7.00</b>
<b>Clarification</b>	The Board of Directors does not receive variable compensation.		The Fiscal Council does not receive variable compensation.	
<b>REGARDING BONUS</b>				
<b>Minimum amount foreseen in the compensation plan</b>	0.00	7641000.00	0.00	<b>7641000.00</b>
<b>Maximum amount foreseen in the compensation plan</b>	0.00	14,327,000.00	0.00	<b>14,327,000.00</b>
<b>Amount foreseen in the compensation plan, if targets are achieved</b>	0.00	9551000.00	0.00	<b>9551000.00</b>
<b>Amount effectively recognized in the income statement for the fiscal year</b>	0.00		0.00	
<b>REGARDING PROFIT SHARING</b>				
<b>Minimum amount foreseen in the compensation plan</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Maximum amount foreseen in the compensation plan</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Amount foreseen in the compensation plan, if targets are achieved</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Amount effectively recognized in the income statement for the fiscal year</b>	0.00	0.00	0.00	<b>0.00</b>

**Fiscal Year: December 31, 2023**

	Board of Directors	Statutory Executive Board	Fiscal Council	Total
<b>Total number of members</b>	8	7	3	<b>18.00</b>
<b>No. of members receiving compensation</b>	0	7	0	<b>7.00</b>
<b>Clarification</b>	The Board of Directors does not receive variable compensation.		The Fiscal Council does not receive variable compensation.	
<b>REGARDING BONUS</b>				
<b>Minimum amount foreseen in the compensation plan</b>	0.00	6953000.00	0.00	<b>6953000.00</b>
<b>Maximum amount foreseen in the compensation plan</b>	0.00	13036000.00	0.00	<b>13036000.00</b>
<b>Amount foreseen in the compensation plan, if targets are achieved</b>	0.00	8691000.00	0.00	<b>8691000.00</b>
<b>Amount effectively recognized in the income statement for the fiscal year</b>	0.00	11189154.00	0.00	<b>11189154.00</b>
<b>REGARDING PROFIT SHARING</b>				
<b>Minimum amount foreseen in the compensation plan</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Maximum amount foreseen in the compensation plan</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Amount foreseen in the compensation plan, if targets are achieved</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Amount effectively recognized in the income statement for the fiscal year</b>	0.00	0.00	0.00	<b>0.00</b>

**Fiscal Year: December 31, 2022**

	Board of Directors	Statutory Executive Board	Fiscal Council	Total
<b>Total number of members</b>	8	7	3	<b>18.00</b>
<b>No. of members receiving compensation</b>	0	7	0	<b>7.00</b>
<b>Clarification</b>	The Board of Directors does not receive variable compensation.		The Fiscal Council does not receive variable compensation.	
<b>REGARDING BONUS</b>				
<b>Minimum amount foreseen in the compensation plan</b>	0.00	5408000.00	0.00	<b>5408000.00</b>
<b>Maximum amount foreseen in the compensation plan</b>	0.00	10140000.00	0.00	<b>10140000.00</b>
<b>Amount foreseen in the compensation plan, if targets are achieved</b>	0.00	6760000.00	0.00	<b>6760000.00</b>
<b>Amount effectively recognized in the income statement for the fiscal year</b>	0.00	7295000.00	0.00	<b>7295000.00</b>
<b>REGARDING PROFIT SHARING</b>				
<b>Minimum amount foreseen in the compensation plan</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Maximum amount foreseen in the compensation plan</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Amount foreseen in the compensation plan, if targets are achieved</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Amount effectively recognized in the income statement for the fiscal year</b>	0.00	0.00	0.00	<b>0.00</b>

**Fiscal Year: December 31, 2021**

	Board of Directors	Statutory Executive Board	Fiscal Council	Total
<b>Total number of members</b>	8	7	3	<b>18.00</b>
<b>No. of members receiving compensation</b>	0	7	0	<b>7.00</b>
<b>Clarification</b>	The Board of Directors does not receive variable compensation.		The Fiscal Council does not receive variable compensation.	
<b>REGARDING BONUS</b>				
<b>Minimum amount foreseen in the compensation plan</b>	0.00	4895000.00	0.00	<b>4895000.00</b>
<b>Maximum amount foreseen in the compensation plan</b>	0.00	9179000.00	0.00	<b>9179000.00</b>
<b>Amount foreseen in the compensation plan, if targets are achieved</b>	0.00	6119000.00	0.00	<b>6119000.00</b>
<b>Amount effectively recognized in the income statement for the fiscal year</b>	0.00	6736000.00	0.00	<b>6736000.00</b>
<b>REGARDING PROFIT SHARING</b>				
<b>Minimum amount foreseen in the compensation plan</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Maximum amount foreseen in the compensation plan</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Amount foreseen in the compensation plan, if targets are achieved</b>	0.00	0.00	0.00	<b>0.00</b>
<b>Amount effectively recognized in the income statement for the fiscal year</b>	0.00	0.00	0.00	<b>0.00</b>



## **8.4 Share-based compensation plans**

### **8.4. Regarding share-based compensation plan for the Board of Directors and Statutory Executive Board, in force in the last fiscal year and that expected for the current fiscal year, describe:**

At the Extraordinary General Meeting held on May 20, 2015, the Company approved a stock option plan. Considering that, under the aforementioned plan, (a) the last option grant took place in 2016; and (b) all outstanding options were exercised, expired and/or were canceled in 2022, we consider that, in the last fiscal year, no share-based compensation plan was in force, nor is it in force in the current fiscal year. Furthermore, there are no plans to establish a new plan and/or program in the current fiscal year.

## 8.5 Share-based compensation (Stock option plan)

Fiscal Year: December 31, 2024

	Board of Directors	Statutory Executive Board	Fiscal Council	Total
Total No. of members	8	7	3	18.00
No. of members receiving compensation	0	0	0	0.00
Potential dilution in case of exercise of all outstanding options	n/a	n/a	n/a	0.00
Clarification	The Board of Directors does not receive share-based compensation.	The Executive Board does not receive share-based compensation.	The Fiscal Council does not receive variable compensation.	--
<b>WEIGHTED AVERAGE EXERCISE PRICE OF EACH OF THE FOLLOWING OPTION GROUPS</b>				
Options outstanding in the beginning of fiscal year	0.00	0.00	0.00	0.00
Options lost and expired during the fiscal year	0.00	0.00	0.00	0.00
Options exercised during the fiscal year	0.00	0.00	0.00	0.00

Fiscal Year: 12/31/2023

	Board of Directors	Statutory Executive Board	Fiscal Council	Total
Total number of members	8	7	3	18.00
No. of members receiving compensation	0	0	0	0.00
Potential dilution in case of exercise of all outstanding options	n/a	n/a	n/a	0.00
Clarification	The Board of Directors does not receive share-based compensation.	The Executive Board does not receive share-based compensation.	The Fiscal Council does not receive variable compensation.	--
<b>WEIGHTED AVERAGE EXERCISE PRICE OF EACH OF THE FOLLOWING OPTION GROUPS</b>				
Options outstanding in the beginning of fiscal year	0.00	0.00	0.00	0.00
Options lost and expired during the fiscal year	0.00	0.00	0.00	0.00
Options exercised during the fiscal year	0.00	0.00	0.00	0.00

**Fiscal Year: December 31, 2022**

	Board of Directors	Statutory Executive Board	Fiscal Council	Total
<b>Total number of members</b>	8	7	3	<b>18.00</b>
<b>No. of members receiving compensation</b>	0	0	0	<b>0.00</b>
<b>Potential dilution in case of exercise of all outstanding options</b>	n/a	n/a	n/a	<b>0.00</b>
<b>Clarification</b>	The Board of Directors does not receive share-based compensation.	The Executive Board does not receive share-based compensation.	The Fiscal Council does not receive variable compensation.	--
<b>WEIGHTED AVERAGE EXERCISE PRICE OF EACH OF THE FOLLOWING OPTION GROUPS</b>				
<b>Options outstanding in the beginning of fiscal year</b>	0.00	0.00	0.00	0.00
<b>Options lost and expired during the fiscal year</b>	0.00	0.00	0.00	0.00
<b>Options exercised during the fiscal year</b>	0.00	0.00	0.00	0.00

**Fiscal Year: December 31, 2021**

	Board of Directors	Statutory Executive Board	Fiscal Council	Total
<b>Total number of members</b>	8	7	3	<b>18.00</b>
<b>No. of members receiving compensation</b>	0	0	0	<b>0.00</b>
<b>Potential dilution in case of exercise of all outstanding options</b>	n/a	n/a	n/a	<b>0.00</b>
<b>Clarification</b>	The Board of Directors does not receive share-based compensation.	The Executive Board does not receive share-based compensation.	The Fiscal Council does not receive variable compensation.	--
<b>WEIGHTED AVERAGE EXERCISE PRICE OF EACH OF THE FOLLOWING OPTION GROUPS</b>				
<b>Options outstanding in the beginning of fiscal year</b>	0.00	0.00	0.00	0.00
<b>Options lost and expired during the fiscal year</b>	0.00	0.00	0.00	0.00
<b>Options exercised during the fiscal year</b>	0.00	0.00	0.00	0.00

## **8.6 Stock options grant**

**8.6. Regarding each grant of stock options carried out in the past three fiscal years and expected for the current fiscal year of the Board of Directors and the Statutory Executive Board, draw up a table with content requirements for items a. to j.**

Not applicable. There have been no new stock option grants issued by the Company in the last three fiscal years and there are no grants expected in the current fiscal year.

## **8.7 Outstanding options**

**8.7. Regarding outstanding options of the Board of Directors and the Statutory Executive Board at the end of the past fiscal year, draw up a table with the following content:**

Not applicable. There were no outstanding stock options issued by the Company at the end of the last fiscal year.

## **8.8 Exercised options and shares delivered**

**8.8. Regarding the options exercised relating to the share-based compensation of the Board of Directors and the Statutory Executive Board, in the past three fiscal years, draw up a table with the following content [...]**

Not applicable. No stock options issued by the Company were exercised in the past three fiscal years.

## **8.9 Exercised options and shares delivered**

**8.9. Regarding share-based compensation in the form of shares to be directly delivered to the beneficiaries, recognized in the income statement of the last three fiscal years and that expected for the current fiscal year, of the board of directors and statutory executive board:**

Not applicable. In the last three fiscal years, no shares issued by the Company were delivered directly to the members of the Executive Board and the Board of Directors as compensation. Similarly, such type of compensation is not expected for the current fiscal year.

## 8.10 Share grant

**8.10. Regarding each grant of shares carried out in the past three fiscal years and expected for the current fiscal year of the Board of Directors and the Statutory Executive Board, draw up a table with the following content:**

Not applicable. In the last three fiscal years, no shares issued by the Company were delivered directly to the members of the Executive Board and the Board of Directors as compensation. Similarly, such type of compensation is not expected for the current fiscal year.



## 8.11 Shares delivered

**Fiscal Year: December 31, 2024**

	Board of Directors	Statutory Executive Board	Fiscal Council
<b>Total No. of members</b>	8.00	7.00	
<b>No. of members receiving compensation</b>	0.00	0.00	
<b>No. of Shares</b>	0	0	
<b>Weighted average acquisition price</b>	0.00	0.00	
<b>Weighted average market price of acquired shares</b>	0.00	0.00	
<b>Multiplying the total number of acquired shares by the difference between the weighted average acquisition price and the weighted average market price of acquired shares</b>	0.00	0.00	
<b>Clarification</b>	The Board of Directors does not receive share-based compensation.	The Executive Board does not receive share-based compensation.	

**Fiscal Year: 12/31/2023**

	Board of Directors	Statutory Executive Board	Fiscal Council
<b>Total No. of members</b>	8.00	7.00	
<b>No. of members receiving compensation</b>	0.00	0.00	
<b>No. of Shares</b>	0	0	
<b>Weighted average acquisition price</b>	0.00	0.00	
<b>Weighted average market price of acquired shares</b>	0.00	0.00	
<b>Multiplying the total number of acquired shares by the difference between the weighted average acquisition price and the weighted average market price of acquired shares</b>	0.00	0.00	
<b>Clarification</b>	The Board of Directors does not receive share-based compensation.	The Executive Board does not receive share-based compensation.	

**Fiscal Year: December 31, 2022**

	Board of Directors	Statutory Executive Board	Fiscal Council
<b>Total number of members</b>	8.00	7.00	
<b>No. of members receiving compensation</b>	0.00	0.00	
<b># Shares</b>	0	0	
<b>Weighted average acquisition price</b>	0.00	0.00	
<b>Weighted average market price of acquired shares</b>	0.00	0.00	
<b>Multiplying the total number of acquired shares by the difference between the weighted average acquisition price and the weighted average market price of acquired shares</b>	0.00	0.00	
<b>Clarification</b>	The Board of Directors does not receive share-based compensation.	The Executive Board does not receive share-based compensation.	

**Fiscal Year: December 31, 2021**

	Board of Directors	Statutory Executive Board	Fiscal Council
<b>Total number of members</b>	8.00	7.00	
<b>No. of members receiving compensation</b>	0.00	0.00	
<b># Shares</b>	0	0	
<b>Weighted average acquisition price</b>	0.00	0.00	
<b>Weighted average market price of acquired shares</b>	0.00	0.00	
<b>Multiplying the total number of acquired shares by the difference between the weighted average acquisition price and the weighted average market price of acquired shares</b>	0.00	0.00	
<b>Clarification</b>	The Board of Directors does not receive share-based compensation.	The Executive Board does not receive share-based compensation.	

## 8.12 Share/option pricing method

### 8.12. Summary description of the information necessary to understand the data disclosed in items 8.5 to 8.11, such as an explanation of the pricing method for shares and options, indicating at least:

The information below refers only to item 8.5, since items 8.6 to 8.11 do not apply, according to the justifications given in the respective items. It should also be noted that (i) there have been no grants under the preferred stock option plan in item 8.4 since 2016; (ii) all outstanding options were exercised, expired and/or canceled in 2022; and (iii) there are no plans for new grants under the plan this year.

#### a) pricing model:

The options granted were priced using the Black & Scholes model.

#### b) data and assumptions used in the pricing model, including the weighted average share price, exercise price, expected volatility, lifetime of the option, expected dividends and the risk-free interest rate:

The definitions of the aforementioned plan, as well as its assumptions for calculating the option pricing model, can be found in the tables below.

##### (i) Stock option plan (Plan)

Stock option plan definitions	Grants awarded in accordance with the stock option plan (Plan) <sup>1</sup>	
	1st to 8th (2007 to 2014)	9th to 12th (2015 onwards)
Strike price	Monetarily restated by IGP-M of Fundação Getúlio Vargas, after deduction of remuneration paid to shareholders. Its settlement will be made with the beneficiary's own resources	Monetary restatement and deductions no longer apply Its settlement will be made with the beneficiary's own resources
Vesting period (permanence of the beneficiary in the Company)	3 years from the date of the granting of the options	3 years from the date of the granting of the options
Deadline for exercising	6 years, with full or partial exercise with written communication 1 month in advance of each BDM or term communicated	5 years, with full or partial exercise with written communication 1 month in advance of each BDM or term communicated
Lock-up (blocking period)	3 years from the exercise date of the option	2 years from the exercise date of the option

<sup>1</sup>Approved at the AGM held on April 19, 2007, and amended at the AGM held on May 20, 2015. Managed by the Board of Directors and limited to 5% of total capital.

No.	Year	Date of approval	Recommendation <sup>1</sup>	Approval	Quantity	Strike price	Original		After splits <sup>2</sup>		Risk-free rate (%)	benefit upon grant		
							Market price	Quantity	Strike Price	Market Price		Expected annualized volatility (%)	Original	After Splits <sup>3</sup>
1st	2007	08/02/2007	P	BD	221,859	44.85	53.79	2,662,308	3.74	4.48	11.3	33.9	20.18	1.68
2nd	2008	02/28/2008	P	BD	353,494	32.42	45.85	4,241,928	2.70	3.82	11.4	24.3	19.72	1.64
3rd	2009	03/25/2009	P	BD	255,002	17.60	24.30	3,060,024	1.47	2.03	9.3	40.6	14.17	1.18
4th	2010	08/11/2010	HRC	BD	698,707	12.93	16.88	2,096,121	4.31	5.63	4.0	26.6	7.00	2.33
5th	2011	09/20/2011	HRC	BD	583,815	20.87	28.20	1,751,445	6.96	9.40	5.3	30.1	13.23	4.41
6th	2012	09/20/2012	HRC	BD	1,609,097	8.22	11.60	1,609,097	8.22	11.60	0.4	36.1	5.01	5.01
7th	2013	08/20/2013	HRC	BD	3,000,000	7.44	9.25	3,000,000	7.44	9.25	5.1	36.2	3.66	3.66
8th	2014	02/25/2014	P	BD	228,497	7.30	8.70	228,497	7.30	8.70	5.7	33.4	3.25	3.25
9th	2015	05/26/2015	HRC	BD	2,679,397	10.79	11.31	2,679,397	10.79	11.31	12.9	28.2	4.43	4.43
10th	2015	11/19/2015	HRC	BD	2,572,186	9.81	10.18	2,572,186	9.81	10.18	15.4	27.3	4.29	4.29
11th	2016	07/01/2016	HRC	BD	392,680	11.41	13.55	392,680	11.41	13.55	12.2	29.5	6.03	6.03
12th	2016	10/26/2016	P/HRC	BD	2,889,498	13.03	12.35	2,889,498	13.03	12.35	11.4	29.2	4.04	4.04
								27,183,181						

P = President / HRC = Human Resources Committee / BD = Board of Directors.

<sup>1</sup>In the first seven grants Randal Luiz Zanetti (former President since April 1, 2014, and Chairman of the Board of Directors until April 2, 2019) was voluntarily a non-beneficiary.

<sup>2</sup>Splits of shares on July 1, 2010 and April 2, 2012.

<sup>3</sup>Estimate based on the Black & Scholes option valuation model.

#### c) Method and assumptions used to incorporate the expected effects of early exercise:

The vesting period for exercising the options is three years, and the options granted will be valid for six years after the grant date for grants made in 2015 and for five years for grants from 2016 onwards. This characteristic was

incorporated into the pricing model so that, for both grants, we used 4.5 years as the time for the option to be exercised.

**d) How to determine expected volatility:**

The Company used the historical volatility referring to trading sessions prior to the date of each of the grants.

**e) If any other characteristic of the option has been incorporated into the measurement of its fair value:**

All the characteristics of the option taken into account in pricing are mentioned above.

## 8.13 Interest held by governance body

### 8.13 -Information, by governance body, of interest held by members of the Board of Directors, Statutory Executive Board and Fiscal Council

<b>ODONTOPREV'S SHAREHOLDING POSITION ON 12/31/2023</b>	<b>Number of common shares</b>	<b>(%)</b>
Total	552,495,663	100.000%
<b>Management</b>	<b>1,422,360</b>	<b>0.257%</b>
Board of Directors	23,896	0.004%
Statutory Executive Board	1,398,464	0.253%
<b>Fiscal Council</b>	-	-

## 8.14 Pension plans

### 8.14 – Pension plans in force for members of the Board of Directors and Statutory Officers

<b>Total No. of members</b>	<b>8.00</b>	<b>7.00</b>
<b>No. of members receiving compensation</b>	<b>-</b>	<b>6.00</b>
Name of the plan	n/a	BradesconPrivate Pension Plan
Number of management members that are eligible to retire	n/a	0
Conditions to early retirement	n/a	- Be at least 60 years old; - Have been a member of the plan for at least 5 years; - Dismissal from the position
Updated accrued amount of contributions up to the end of the last fiscal year, minus the portion relating to contributions made directly by management members.	n/a	110,311.00
Total accrued amount of contributions made during the last fiscal year, minus the portion relating to contributions made directly by management members.	n/a	110,311.00
Whether early redemption is possible and under what conditions	n/a	See content below

#### i) Whether early redemption is possible and under what conditions

While **active**, the member of management may redeem all or part of the amount invested in the pension fund account subject to the following criteria:

- Sixty (60) days after joining, in accordance with CNSP Resolution 349/17;
- Waiting period of sixty (60) days between redemptions, in accordance with CNSP Resolution 349/17;
- Taxation will be based on the tax regime chosen;
- If the basic account is redeemed before the end of the term of office, the amount redeemed will be transferred from the Company's account balance and will not be returned to the account of the member of management;
- The redemption or portability of the total balance of the account of the member of management will result in the immediate cancellation of membership of the private pension fund;
- The voluntary account can be redeemed at any time, within 60 days, and will not imply any action on the part of the Company.

In the event of **removal from office**, the percentage of the participant's provision will be available for redemption from his/her pension account in accordance with the criteria below:

- Redemption of the entire balance of the participant's share;
- Partial or total redemption of the balance of the Company's portion, provided it meets the pre-established criteria, according to internal vesting tables.

### 8.15 Lowest, average and highest compensation

	Statutory Executive Board			Board of Directors			Fiscal Council		
	December 31, 2023	December 31, 2022	December 31, 2021	December 31, 2023	December 31, 2022	December 31, 2021	December 31, 2023	December 31, 2022	December 31, 2021
No. of members	7	7	7	8	8	8	3	3	3
No. of members receiving compensation	7	7	7	8	8	8	3	3	3
Highest individual compensation (R\$)	10,291,494.00	7,899,319.00	6,728,409.00	540,000.00	456,824.00	412,896.00	174,000.00	167,772.00	156,491.00
Lowest individual compensation (R\$)	2,463,093.00	1,994,936.00	1,826,572.00	420,000.00	370,824.00	324,896.00	174,000.00	167,772.00	156,491.00
Average individual compensation (R\$)	3,745,583.00	3,052,722.00	2,717,544.00	447,500.00	394,324.00	345,896.00	174,000.00	167,772.00	156,491.00

### Observations and clarifications

	Statutory Executive Board	
	Remarks	Clarification

	Board of Directors	
	Remarks	Clarification
<b>December 31, 2021</b>	As of Apr/21, directors who are members of committees began to receive variable compensation for attending committee meetings.	

	Fiscal Council	
	Remarks	Clarification

## **8.16 Compensation/severance mechanisms**

### **8.16. Contractual arrangements, insurance policies or other instruments that structure compensation or severance mechanisms for members of management in the event of removal from office or retirement, indicating the financial consequences for the issuer**

Without prejudice to the D&O insurance coverage described in item 7.7 of this Reference Form, for the applicable period and cases, Odontoprev does not have contractual arrangements, insurance policies or other instruments that structure compensation or severance mechanisms for members of management in the event of removal from office or retirement.



## 8.17 Percentage of related parties in compensation

8.17. Regarding the past three fiscal years and the forecast for the current fiscal year, indicate the percentage of the total compensation of each body recognized in the issuer's income statement referring to members of the board of directors, statutory executive board or fiscal council who are parties related to the direct or indirect controlling shareholders, as defined by the accounting rules addressing this matter

GOVERNANCE BODY (%)	2020	2021	2022	2023	2024
Board of Directors	75.0	75.0	75.0	75.0	75.0
Statutory Executive Board	0.0	0.0	0.0	0.0	0.0
Fiscal Council	0.0	0.0	0.0	0.0	0.0

## **8.18 Compensation – Other duties**

**8.18. Regarding the past three fiscal years and the forecast for the current fiscal year, indicate the amounts recognized in the issuer's income statement as compensation for members of the board of directors, statutory executive board or fiscal council, grouped by body, for any reason other than their position in the company, such as, for example, commissions and consulting or advisory services provided**

Item not applicable, considering that in the last three fiscal years no member of the Company's Board of Directors, Statutory Executive Board or Fiscal Council received compensation for any reason other than the position held. Likewise, such practice is not expected in the current fiscal year.

## **8.19 Recognized compensation of controlling shareholder/subsidiary**

**8.19. Regarding the past three fiscal years and the forecast for the current fiscal year, indicate the amounts recognized in the income of direct or indirect controlling shareholders, companies under common control and companies controlled by the issuer as compensation of members of the issuer's board of directors, statutory executive board or fiscal council, grouped by body, specifying the title to which such amounts were attributed to such individuals**

Not applicable. In the last three fiscal years, no compensation was paid to members of the Board of Directors, Statutory Executive Board or Fiscal Council recognized in the income of direct or indirect controlling shareholders, companies under common control or subsidiaries of the Company. Likewise, such practice is not expected in the current fiscal year.

## **8.20 Other relevant information**

### **8.20. Provide other information that the issuer deems relevant**

All the information has been described in the previous sections.

**9.1/9.2 Identification and compensation**

<b>Auditor's CVM Code</b>	002100	
<b>Corporate Name</b>	<b>Auditor Type</b>	<b>Individual Taxpayer's ID (CPF)/ Corporate Taxpayer's ID (CNPJ)</b>
KPMG AUDITORES ASSOCIADOS	Legal	52.803.244/0001-06
<b>Service retention date</b>	<b>Start date of the services provision</b>	
03/04/2021	03/31/2021	
<b>Description of the services provided</b>		
External audit of financial statements		
<b>Inform the total amount of compensation of the independent auditors in the last fiscal year, breaking down per services</b>		
In 2023, compensation for audit fees was R\$2,055,595, of which R\$1,845,845 for Odontoprev and R\$209,750 for Brasildental. In addition, fees for non-audit services totaled R\$528,477 in 2023.		
<b>Justification for the replacement</b>		
Alignment with the Controlling Group's audit		
<b>Any reasons submitted by the auditor in the event of disagreement with issuer's justification</b>		
N/A		

### **9.3. Auditor’s independence and conflict of interests**

**9.3 - If the auditors or persons related to them, according to the independence rules of the Federal Accounting Council, have been hired by the issuer or persons in its economic group to provide services other than auditing, describe the policy or procedures adopted by the issuer to avoid the existence of a conflict of interest, loss of independence or objectivity of its independent auditors.**

The Company has no policy for contracting non-audit services. However, there is an internal process under which prior approval of the Audit Committee is required for contracting services that do not fall within the main purpose of reviewing the financial statements. In addition, the contracted audit firm conducts an internal conflict of interest review for all new services.

Every quarter, the controller is notified of the services contracted, in order to comply with the Corporate Standard for Contracting an Independent Audit Firm - 05.1190 (internal standard).

## **9.4 Other relevant information**

### **9.4- Provide other information that the issuer deems relevant**

In 2023, the Company did not change its auditor, only renewed the contract, so that since 2021 KPMG has been the auditor in charge.

## 10.1A Description of human resources

### Number of employees by self-reported gender

-	Women	Men	Non-binary	Other	I prefer not to say
Leadership	82	49	1	2	53
Non-leadership	844	305	2	7	521
<b>TOTAL = 1,906</b>	<b>926</b>	<b>354</b>	<b>3</b>	<b>9</b>	<b>574</b>

### Number of employees by self-reported color or race

-	Yellow	White	Black	Brown	Indigenous People	Other	I prefer not to say
Leadership	4	131	6	33	0	0	13
Non-leadership	22	889	128	599	3	0	78
<b>TOTAL = 1,906</b>	<b>26</b>	<b>1020</b>	<b>134</b>	<b>632</b>	<b>3</b>	<b>0</b>	<b>91</b>

### Number of employees by position and age group

-	< 30 years old	30 - 50 years old	> 50 years old
Leadership	6	130	51
Non-leadership	555	1003	161
<b>TOTAL = 1,906</b>	<b>561</b>	<b>1133</b>	<b>212</b>

### Number of employees by position and geographic location

-	North	Northeast	Midwest	Southeast	South	Abroad
Leadership	0	23	0	151	1	12
Non-leadership	16	411	9	1201	27	55
<b>TOTAL = 1,906</b>	<b>16</b>	<b>434</b>	<b>9</b>	<b>1352</b>	<b>28</b>	<b>67</b>

### Number of employees by geographic location and self-reported gender

-	Women	Men	Non-binary	Other	I prefer not to say
North	9	4	0	0	3
Northeast	231	88	1	5	109
Midwest	2	1	0	0	6
Southeast	704	258	1	4	385
South	20	3	1	0	4
Abroad	0	0	0	0	67
<b>TOTAL = 1,906</b>	<b>966</b>	<b>354</b>	<b>3</b>	<b>9</b>	<b>574</b>

### Number of employees by geographic location and self-reported color or race

-	Yellow	White	Black	Brown	Indigenous People	Other	I prefer not to say
North	0	4	3	9	0	0	0
Northeast	4	115	47	265	1	0	2
Midwest	0	4	0	5	0	0	0
Southeast	22	871	83	352	2	0	22
South	0	26	1	1	0	0	0
Abroad	0	0	0	0	0	0	67
<b>TOTAL = 1,906</b>	<b>26</b>	<b>1020</b>	<b>134</b>	<b>632</b>	<b>3</b>	<b>0</b>	<b>91</b>



**Number of employees by geographic location and age group**

-	< 30 years old	30 - 50 years old	> 50 years old
North	3	12	1
Northeast	123	279	32
Midwest	0	9	0
Southeast	415	767	170
South	3	19	6
Abroad	17	47	3
<b>TOTAL = 1,906</b>	<b>561</b>	<b>1133</b>	<b>212</b>

## 10.1 Description of human resources

### 10. Human resources

10.1. Describe the issuers' human resources, providing the following information:

b. Number of outsourced employees (total and by groups, based on the activity performed and geographic location):

On December 31, 2023	Operational staff	Administrative staff	Overall total
Northeast	13		13
Southeast	31	3	34
South	1		1
	<b>38</b>	<b>7</b>	<b>48</b>

Every year Mexico is not included in the number of outsourced employees.

c. Turnover 2023

26.2%

## **10.2 Relevant changes**

**10.2. Comment on any relevant changes to the figures disclosed in item 10.1 above**

None.

## 10.3. Employee compensation policies and practices

### 10.3. 10.3. Describe the issuer's employee compensation policies and practices, stating:

#### a. salary and variable compensation policy:

Odontoprev's employee compensation policy seeks to adequately reward the responsibilities of each professional, taking into account individual and collective results.

The composition of compensation includes (i) a fixed monthly salary, (ii) benefits, (iii) a short-term incentive (Profit Sharing Program/Bonus), and (iv) a long-term incentive (based on the Company's results and performance over a three-year period).

Odontoprev's compensation policy is based on market research conducted by renowned human resources consultancies that compares its compensation package with pre-selected companies with comparable revenue and size operating in a similar segment.

The fixed portion of compensation is based on the positions held and grouped according to the complexity of their activities and degree of responsibility. For each position, a salary range is set with minimum, maximum and average amounts obtained through market research. In addition, Odontoprev grants individual pay rises based on merit or promotion, taking into account the employee's performance.

The salary ranges are updated once a year, according to the percentage determined in the category's collective bargaining agreement, and applied to the salary scale.

The short-term variable applies to all employees, through the Profit Sharing Program ("PPR", in Portuguese), and considers both collective and individual performance. Corporate and individual targets are set annually and assessed at the end of each year. The payment is divided into two stages, an advance and a final installment. If a minimum of 80% is achieved in each of the categories (corporate and individual), employees receive additional earnings, depending on their level in the job structure. The Profit Sharing Program is agreed upon and ratified with the representative trade unions and all the rules are negotiated and disclosed. The Company's targets are defined based on three indicators: Growth, Efficiency and Satisfaction, which in turn guide individual targets.

In the case of senior management, compensation is approved by the People Management Committee and the Board of Directors. Senior management is not entitled to the Profit Sharing Program, but they receive bonus payments, following identical rules.

#### The goals of Odontoprev's compensation policy are:

- To align employee goals with shareholder goals;
- To ensure competitiveness in attracting and retaining professionals vis-à-vis the market; and
- To balance short-, medium- and long-term goals.

Compensation comprises:

1. Fixed monthly salary: related to the scope, duties and responsibilities of the position;
2. Profit sharing or bonus: related to performance and results achieved during the year; and

3. Long-term incentive: related to outstanding performance and the retention of key and strategic professionals for the organization.

**b. benefits policy**

The benefits are compatible with market practices, which the Company compares and updates based on compensation surveys.

The benefits offered to employees are (i) medical and dental assistance, (ii) life insurance, (iii) transportation vouchers, (iv) meal allowance, (v) food allowance, (vi) private pension, (vii) parking expenses, (viii) childcare allowance and (ix) other benefits arising from collective bargaining agreements. In addition, members of senior management are provided with a car for professional use.

**c. characteristics of share-based compensation plans for non-management employees, identifying:**

None

**i. groups of beneficiaries**

None

**ii. conditions for exercise**

None

**iii. exercise prices**

None

**iv. exercise terms**

None

**v. number of shares committed to the plan**

No shares were committed to the plan, as there was no exercise.

**d. ratio between (i) the highest individual compensation (considering the composition of compensation with all the items described in field 8.2.d) recognized in the issuer's income statement in the last fiscal year, including the compensation of statutory officers, if applicable; and (ii) the median individual compensation of the issuer's employees in Brazil, excluding the highest individual compensation, as recognized in the income statement in the last fiscal year.**

Highest Individual Remuneration	Median Individual Remuneration	Pay ratio
10,172,064.78	155,368.67	65.47

Explanation		

## **10.4 Relationship between the issuer and trade unions**

### **10.4. Describe the relationships between the issuer and trade unions, indicating whether there have been walkouts or strikes in the last three fiscal years.**

At the end of 2023, the Company had seven unionized employees (paying members). The Unified Union of Employees of Health Services Establishments of Osasco and Region (SUEESSOR, in Portuguese) represents the main category in collective bargaining agreements entered into with Odontoprev. The National Union of Group Dentistry Companies (SINOG, in Portuguese) is the Company's union of employers.

There have been no walkouts or strikes in the last three fiscal years.

## **10.5 Other relevant information**

### **10.5. Provide other information that the issuer deems relevant**

All relevant information has been mentioned.



## 11.1 Rules, policies and practices

**11.1. Describe the issuer's rules, policies and practices regarding transactions with related parties, as defined by the accounting rules that address this matter, indicating, if the issuer adopts a formal policy, the body responsible for the policy's approval, date of approval and, if the issuer discloses the policy, sites on the world wide web where the document may be consulted.**

The Company has a Related-Party Transaction Policy, approved by the Board of Directors on September 26, 2023.

The Related-Party Transaction Policy sets out rules to ensure that all decisions and transactions involving related parties are communicated to its shareholders and the market in general in a transparent manner, and that said decisions and transactions comply with the best corporate governance practices, applicable laws and regulations, as well as the Company's Bylaws and internal policies.

The Policy complies with: (i) the Company's Bylaws; (ii) Odontoprev's Code of Ethical Conduct in force; (iii) the Parent Company's Related-Party Transaction Practices; (iv) the Brazilian Corporation Law; (v) the Securities and Exchange Commission's rules on the subject; (vi) the Accounting Pronouncements Committee's Technical Pronouncements Nos. 05, 35 and 45; (vii) B3 S.A.'s *Novo Mercado* Regulations; and (viii) the best Corporate Governance practices adopted by the market.

Transactions between the Company and its related parties (Subsidiaries and Affiliates) are formalized in contracts of different natures whose amounts, terms and rates are negotiated and applied under market conditions, i.e., similarly to contracts with unrelated parties. These transactions consist mainly of contracts for the provision of dental and administrative services, as well as the acquisition of dental supplies.

The Company and its Subsidiaries have transactions with Bradesco Group's companies. Bradesco Saúde, Odontoprev's shareholder, is a part of said group.

The Company also entered into a dental plan distribution contract with Banco Bradesco, which was hired as a bookkeeping agent for its shares, and has started operations with Bradesco Capitalização S.A.

The Company and its Subsidiaries grant profit-sharing to their employees and Management members, linked to the achievement of operating targets and specific goals, established and approved at the beginning of each fiscal year.

Executive Board members hold options under the Company's Stock Option Plan.

In 2019, the Company implemented the Long-Term Incentive Program (LTI Program), which sets the criteria for the payment of bonuses in cash, corresponding to multiples of salaries, to be made by the Company and its Subsidiaries to eligible beneficiaries after the calculation period, provided that the targets and conditions established in the terms and for the purposes thereof are met. The stock option program remains in force.

The Board of Directors, Fiscal Council and the People Management Committee comprise members of Banco Bradesco S.A. and Bradesco Seguros management.

The Board of Directors and Fiscal Council are not entitled to variable compensation.

For more information on the Related-Party Transaction Policy, please go to: <https://ri.odontoprev.com.br/governanca-corporativa/estatuto-social-e-politicas/>

## 11.2 Transactions with Related Parties

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradescard S.A.	12/31/2023	3,800,385.96	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Commission expenses					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relationship at market conditions					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Cartões S.A.	12/31/2023	0.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Travel and lodging - Executive Board and Employees					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relationship at market conditions					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	2,162,652.10	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Travel and lodging – Executive Board and Employees					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relationship at market conditions					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	178,600.85	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Travel and lodging – Executive Board and Employees – Liabilities					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relationship at market conditions					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	362,840.19	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with investment management					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relationship at market conditions					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	287,893.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Rental expenses – Branches					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relationship at market conditions					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	82,729,739.08	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Revenue from financial investments					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relationship at market conditions					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	0.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Considerations receivable					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relationship at market conditions					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	967,958,728.80	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Financial investments – Related to ANS and free					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Saúde S.A.	12/31/2023	0,00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Direct shareholder					
<b>Subject matter of the contract</b>	Healthcare insurance for employees					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	277,976.93	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Bookkeeping services from January to December 2023					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	3,228,802.74	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with banking fees					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	38,599,666.18	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Considerations issued – Revenue					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Banco Bradesco S.A.	12/31/2023	1,069,422.40	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Deposit in checking account, remunerated investments, service provided by the related party					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
BOUTIQUE DENTAL LTDA. (BOUTIQUE DENTAL)	12/31/2023	4,724,813.56	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Issuer's subsidiary					
<b>Subject matter of the contract</b>	Administrative services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
BOUTIQUE DENTAL LTDA. (BOUTIQUE DENTAL)	12/31/2023	26,153.31	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Issuer's subsidiary					
<b>Subject matter of the contract</b>	Dental materials					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Auto RE Companhia de Seguros	12/31/2023	0,00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with casualty insurance and insurance guarantees					
<b>Warranty and insurance</b>	0					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Capitalização S.A.	12/31/2023	4,353,376.29	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Savings bonds - assets					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Saúde S.A.	12/31/2023	18,952,878.49	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Direct shareholder					
<b>Subject matter of the contract</b>	Expenses with employees' healthcare plans					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Saúde S.A.	12/31/2023	108,075,865.18	0.00	0.00	02/16/2024 to 08/21/2024	0.000000
<b>Relationship with the issuer</b>	Direct shareholder					
<b>Subject matter of the contract</b>	Dividends and Interest on Equity - Liabilities					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Corporate relationship					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						



Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Vida e Previdência S/A.	12/31/2023	5,600.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with employees' life insurance – Liability					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Vida e Previdência S/A.	12/31/2023	489,087.53	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with employees' life insurance					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Vida e Previdência S/A.	12/31/2023	349,514.36	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with employees' private pension plans					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Vida e Previdência S/A.	12/31/2023	119,200.67	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Employees' private pension plans - Liabilities					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						
Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Vida e Previdência S/A	12/31/2023	0.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Service supplier – Employees' life insurance					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						
Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Corretora de Seguros Ltda.	12/31/2023	5,508.49	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Commission expenses - Liabilities					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradesco Corretora de Seguros Ltda.	12/31/2023	98,588.35	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Commission expenses					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						
Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bradeseg Promotora de Vendas S.A.	12/31/2023	25,911,945.79	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Commission expenses					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						
Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Braspag - Tecnologia em Pagamento Ltda.	12/31/2023	65,326.18	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with financial services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Alelo S.A.	12/31/2023	5,019,176.78	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with employees' benefits					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						
Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Brécia Empreendimentos e Participações Ltda	12/31/2023	18,911.86	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Rental expenses - branches					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						
Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bsp Empreendimento Imobiliário D166 Ltda.	12/31/2023	67,012.77	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Rental expenses - branches					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Bsp Park Estacionamentos E Participações S.A.	12/31/2023	6,300.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Parking expenses					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Reno Empreendimentos E Participações Ltda.	12/31/2023	0.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Parking expenses					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Santecorp Holding Ltda	12/31/2023	456,821.84	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with medical/outpatient services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Stelo S.A.	12/31/2023	174,930.23	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with management fees					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Swiss Re Corporate Solutions Brasil Seguros S.A.	12/31/2023	231,070.75	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Expenses with legal protection insurance					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Clidec - Clínica Dentária Especializada Cura Dars Ltda. (Clidec)	12/31/2023	43,386.62	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Dental materials and services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					

**Specify contractual position**

<b>Related party</b>	<b>Transaction Date</b>	<b>Transaction amount (Reais)</b>	<b>Existing balance</b>	<b>Interest amount (Reais)</b>	<b>Term</b>	<b>Interest rate charged</b>
Clidec - Clínica Dentária Especializada Cura Dars Ltda. (Clidec)	12/31/2023	464,168.28	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Dental materials					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					

**Specify contractual position**

<b>Related party</b>	<b>Transaction Date</b>	<b>Transaction amount (Reais)</b>	<b>Existing balance</b>	<b>Interest amount (Reais)</b>	<b>Term</b>	<b>Interest rate charged</b>
Clidec - Clínica Dentária Especializada Cura Dars Ltda. (Clidec)	12/31/2023	26,451,621.99	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Net payments from dental plans, materials and services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Dental Partner Comércio de Produtos e Equipamentos Odontológicos Ltda. (Dental Partner)	12/31/2023	9,887,403.80	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Dental materials and services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Dental Partner Comércio de Produtos e Equipamentos Odontológicos Ltda. (Dental Partner)	12/31/2023	72,615.88	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Net payments from dental plans, materials and services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						



Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Easy Software Ltda. (Easy)	12/31/2023	46,890.07	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Administrative expenses related to dental services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Debtor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Fundação Bradesco	12/31/2023	0.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Donation expenses					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Mediservice Operadora de Planos de Saúde S/A.	12/31/2023	252,383.40	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Indirect shareholder, through Bradesco Saúde S.A.					
<b>Subject matter of the contract</b>	Management fee					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Odontoprev Serviços Ltda. (OdontoPrev Serviços)	12/31/2023	735,215.44	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Administrative services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Odontoprev Serviços Ltda. (OdontoPrev Serviços)	12/31/2023	58,873,566.44	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Net payments from dental plans, materials and services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					

**Specify contractual position**

Related party	Transaction Date	Transaction amount (Reais)	Existing balance	Interest amount (Reais)	Term	Interest rate charged
Odontoprev Serviços Ltda. (OdontoPrev Serviços)	12/31/2023	0.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Administrative expenses related to dental services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					

**Specify contractual position**

<b>Related party</b>	<b>Transaction Date</b>	<b>Transaction amount (Reais)</b>	<b>Existing balance</b>	<b>Interest amount (Reais)</b>	<b>Term</b>	<b>Interest rate charged</b>
Papaiz Associados Diagnósticos Por Imagem S.A. (Papaiz)	12/31/2023	4,916,925.00	0.00	0.00	Indefinite	0.000000
<b>Relationship with the issuer</b>	Subsidiary					
<b>Subject matter of the contract</b>	Management services					
<b>Warranty and insurance</b>	N/A					
<b>Termination or extinction</b>	N/A					
<b>Nature and reason for the transaction</b>	Commercial relations at market value					
<b>Contractual position of the issuer</b>	Creditor					
<b>Specify contractual position</b>						

## **11.2 Items 'n.' and 'o.'**

**11.2. With the exception of transactions that fall within the hypotheses of Article 3, II, "a", "b" and "c" of Attachment F, in relation to transactions with related parties that, according to accounting standards, must be disclosed in the individual or consolidated financial statements of the issuer and that have been entered into in the last fiscal year or are in force in the current fiscal year, inform:**

### **n. measures taken to address conflicts of interest**

Through its Related-Party Transaction Policy, the Company has structured processes to avoid situations in which its actions and decisions are influenced by personal interest and conflict or may conflict with the interests of the Odontoprev Group or of its customers, partners, suppliers and shareholders, or may cause damage to its image and reputation.

### **o. demonstrate the arm's length nature of the conditions agreed or the appropriate compensatory payment**

Transactions between Related Parties are carried out at the usual market values, rates and terms or values, rates and terms agreed on previous negotiations, under arm's length conditions. Management has an internal controls structure to ensure that transactions are carried out under conditions similar to those that could be established with unrelated parties. Should any violations occur, they will be referred to the Investigations and Ethics Committee, which will decide and adopt the appropriate penalties.

### **11.3 Other relevant information**

#### **11.3 Provide other information that the issuer deems relevant**

All relevant information has already been mentioned.

## 12.1 Information on capital stock

Type of Capital	Paid-up capital	
Date of authorization or approval	Payment term	Capital amount
April 5, 2023		851,016,554.14
Number of common shares	Number of preferred shares	Total number of shares
552,495,663		552,495,663

## **12.2 Foreign issuers - Rights and rules**

**12.2. Foreign issuers must describe the rights of each class and type of share issued and the rules of their country of origin and the country in which the shares are held in custody with regard to:**

Not applicable.

### **12.3 Other securities issued in Brazil**

**Justification for not providing the information:**

The Company does not hold other securities issued in Brazil.



## **12.4 Number of security holders**

### **Justification for not providing the information:**

The Company does not hold other securities issued in Brazil.

The Company only holds common shares issued in Brazil and no other securities.

## **12.5 Trading markets in Brazil**

### **12.5. Indicate the Brazilian markets in which the issuer's securities are admitted to trading**

The Company's common shares are listed on the Novo Mercado segment of B3 S.A. under the ticker "ODPV3".

## 12.6 Trading in foreign markets

### **Justification for not providing the information:**

The Company only trades its securities in its country of origin.

## **12.7 Securities issued abroad**

### **Justification for not providing the information:**

The Company only holds common shares issued in Brazil and no other securities.

## **12.8 Allocation of public offering proceeds**

**12.8. If the issuer has made a public offering of securities in the last 3 fiscal years, please indicate:**

Not applicable.

## **12.9 Other relevant information**

### **12.9. Provide other information that the issuer deems relevant**

None.

### 13.1 Identification of the people responsible for the content of the Form

Name of the person responsible for the content of the form	Position held
RODRIGO BACELLAR WUERKERT	CEO
JOSÉ ROBERTO BORGES PACHECO	IRO

## 13.1 Statement of the Chief Executive Officer



Barueri/ SP, May 29, 2024.

### Odontoprev S.A.

Statement of review of the Reference Form by the Chief Executive Officer (CEO)

I, **Rodrigo Bacellar Wuerkert**, declare that I have reviewed the Reference Form of Odontoprev S.A. 2023; that all the information contained in the Form complies with CVM Resolution 80, in particular articles 15 to 20; and that the information contained therein is a true, accurate and complete picture of the economic and financial situation of Odontoprev S.A., the risks inherent in its activities and the securities issued by the Company.

Rodrigo Bacellar Wuerkert

Chief Executive Officer

Odontoprev  
Alameda Araguaia, 2104 - 21º andar  
Tamboré – Barueri - SP. CEP: 06455-000.

Phone: (55 11) 4878- 8893  
[www.odontoprev.com.br](http://www.odontoprev.com.br)



### 13.1 Statement of the Investor Relations Officer



Barueri/ SP, May 29, 2024.

#### Odontoprev S.A.

Statement of review of the Reference Form by the Investor Relations Officer (IRO)

I, **José Roberto Borges Pacheco**, declare that I have reviewed the Reference Form of Odontoprev S.A. 2023; that all the information contained in the Form complies with CVM Resolution 80, in particular articles 15 to 20; and that the information contained therein is a true, accurate and complete picture of the economic and financial situation of Odontoprev S.A., the risks inherent in its activities and the securities issued by the Company.

José Roberto Borges Pacheco

Chief Financial and Investor Relations Officer

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Alameda Araguaia, 2104 - 21º andar  
Tamboré – Barueri - SP. CEP: 06455-000.

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