odontoprev

Webcast

3Q24

New growth cycle and value innovation

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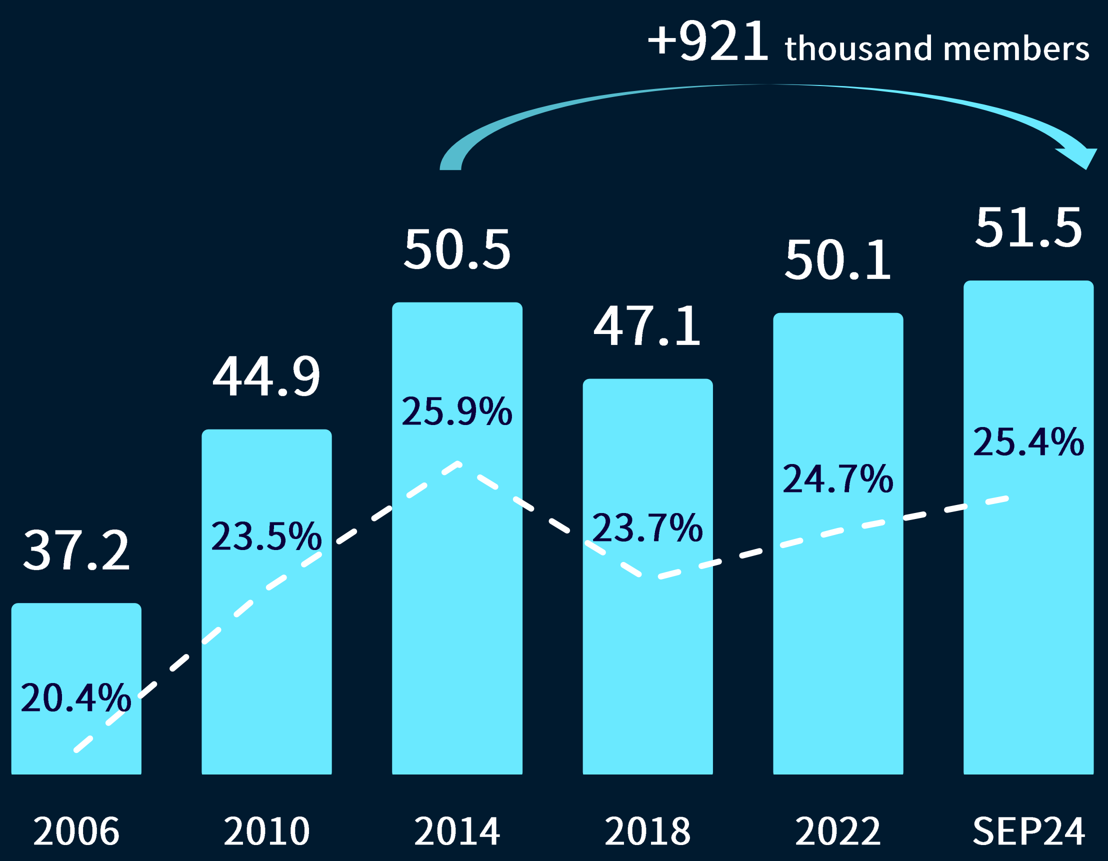
The information contained in this presentation concerning market estimates. The Brazilian dental and healthcare industry and our participation in it as well as our position in relation to our competitors was obtained from established public sources including the ANS. the Ministry of Health (Ministério da Saúde) and other market sources. We consider these sources to be reliable, but we have not independently verified the competitive position market share production and market size market growth data and other market estimates and therefore cannot provide any assurances regarding the accuracy and completeness of the information contained therein.

Medical and dental plans: different penetration profiles

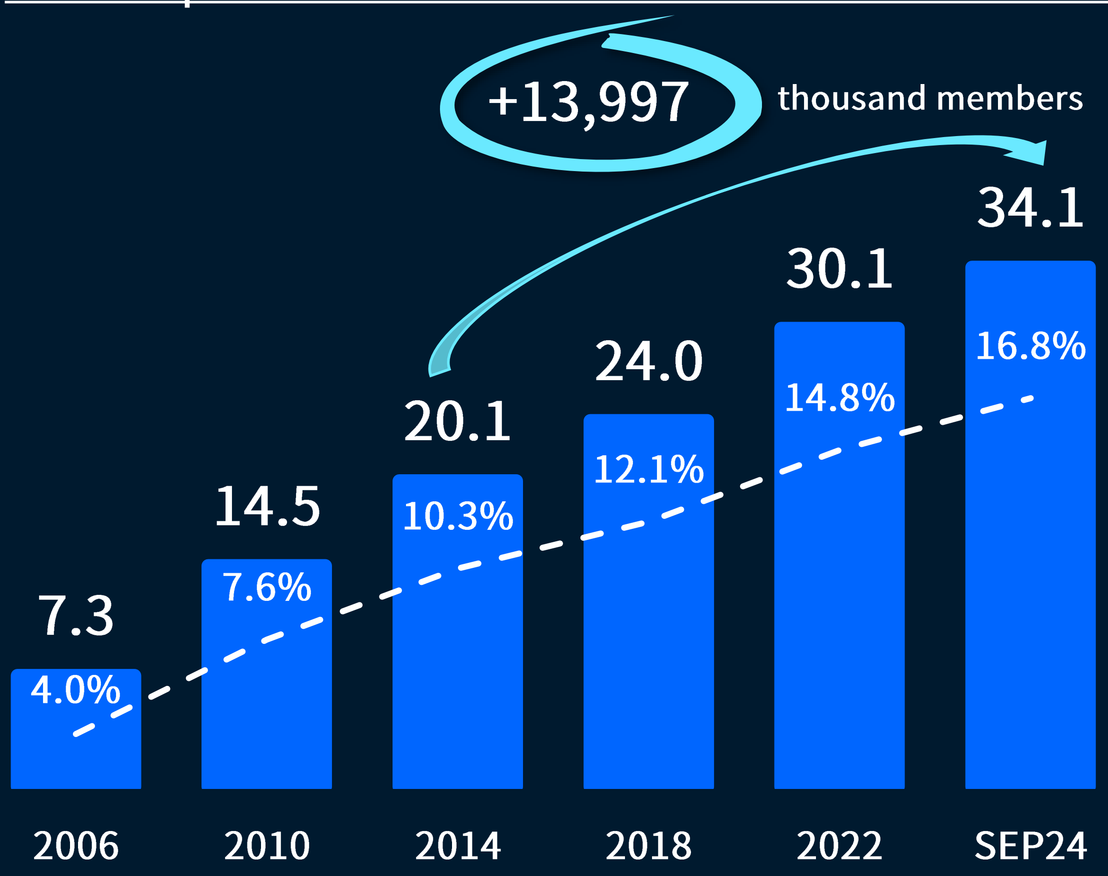
Million members

– – % total brazilian population

Medical plans



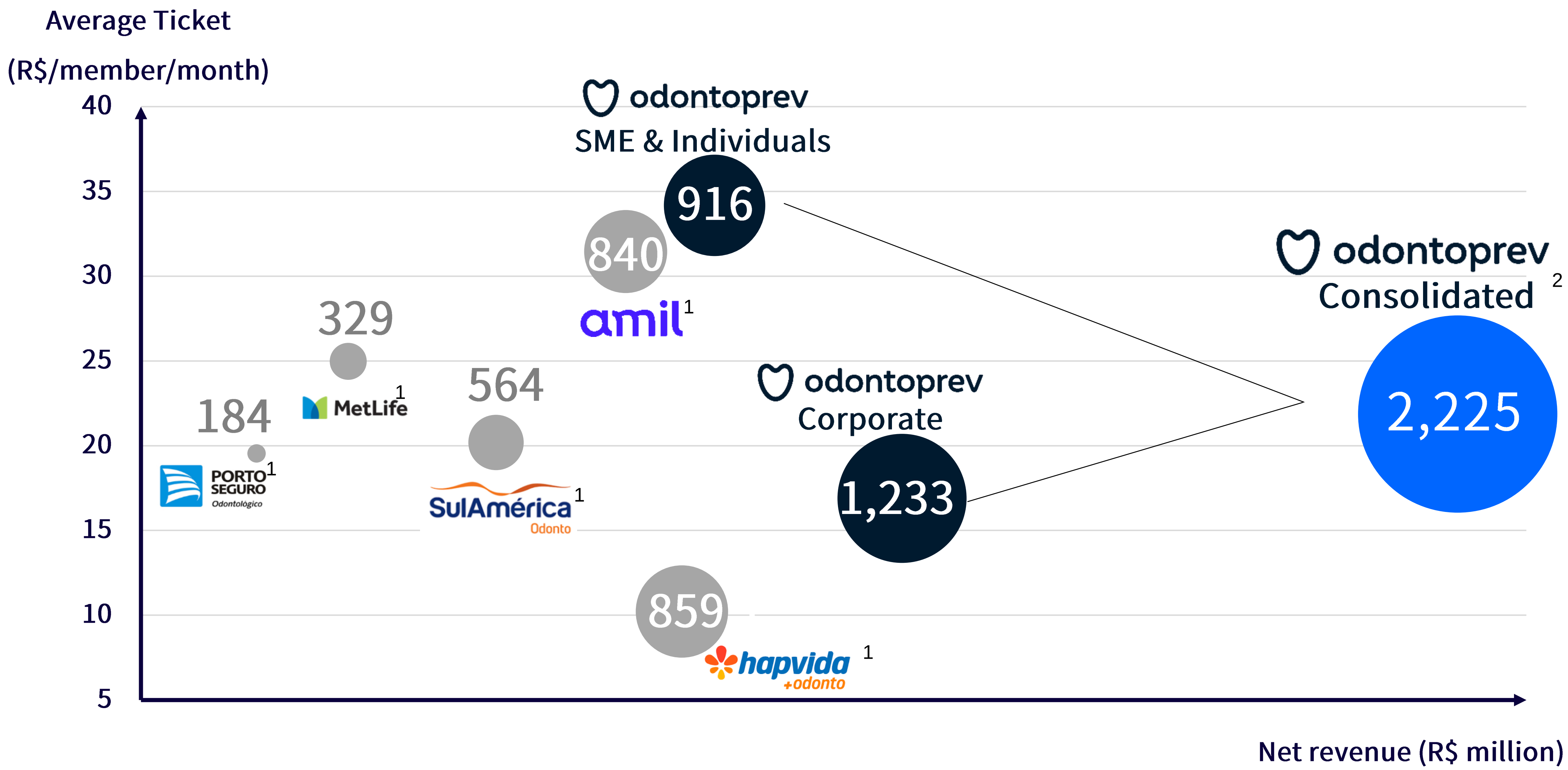
Dental plans: + 14 million members since 2014



Source: ANS and IBGE Census

Dental plans: net revenue and average ticket profile

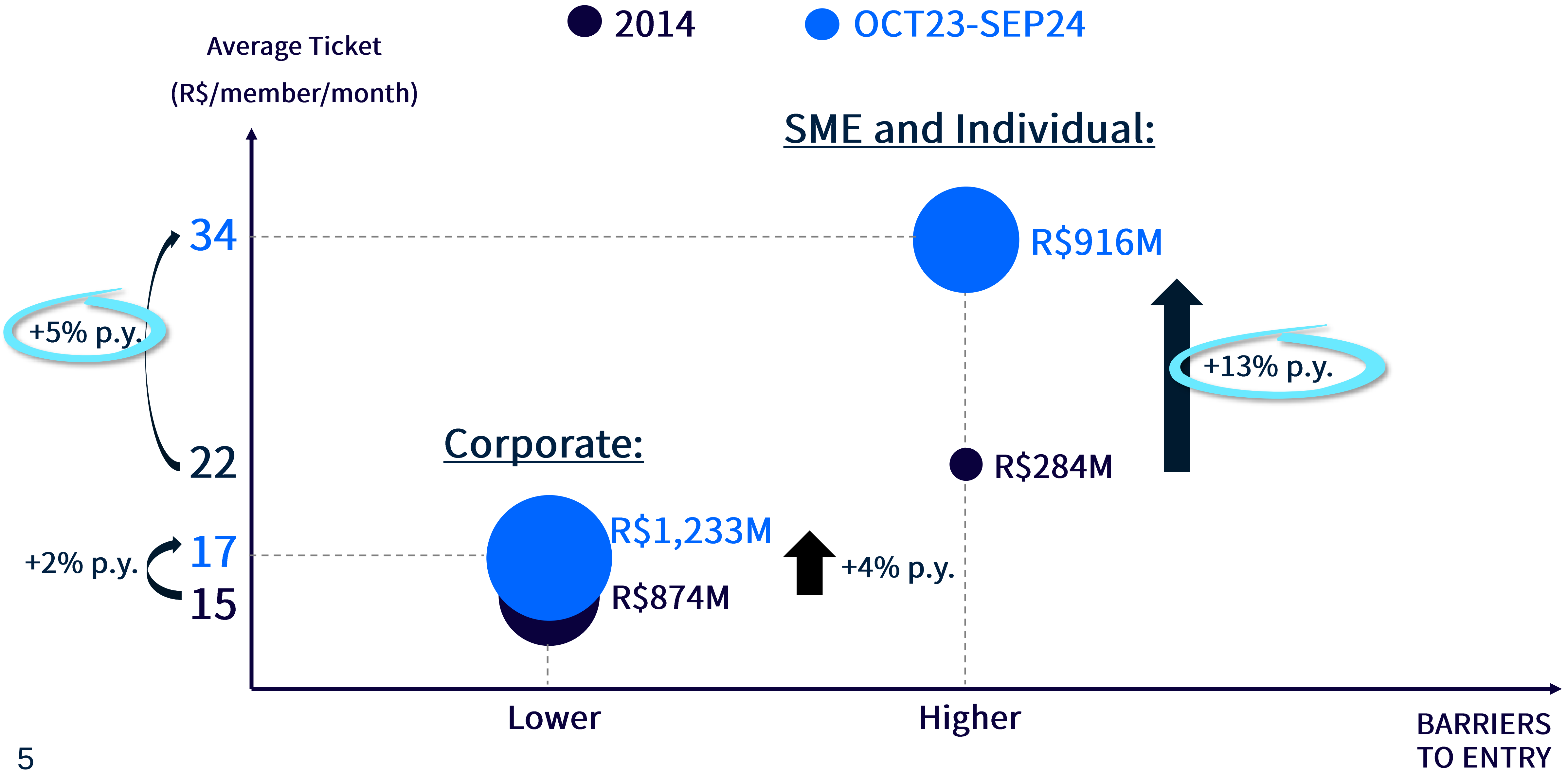
R$ million – OCT23-SEP24



Source: Odontoprev and ANS

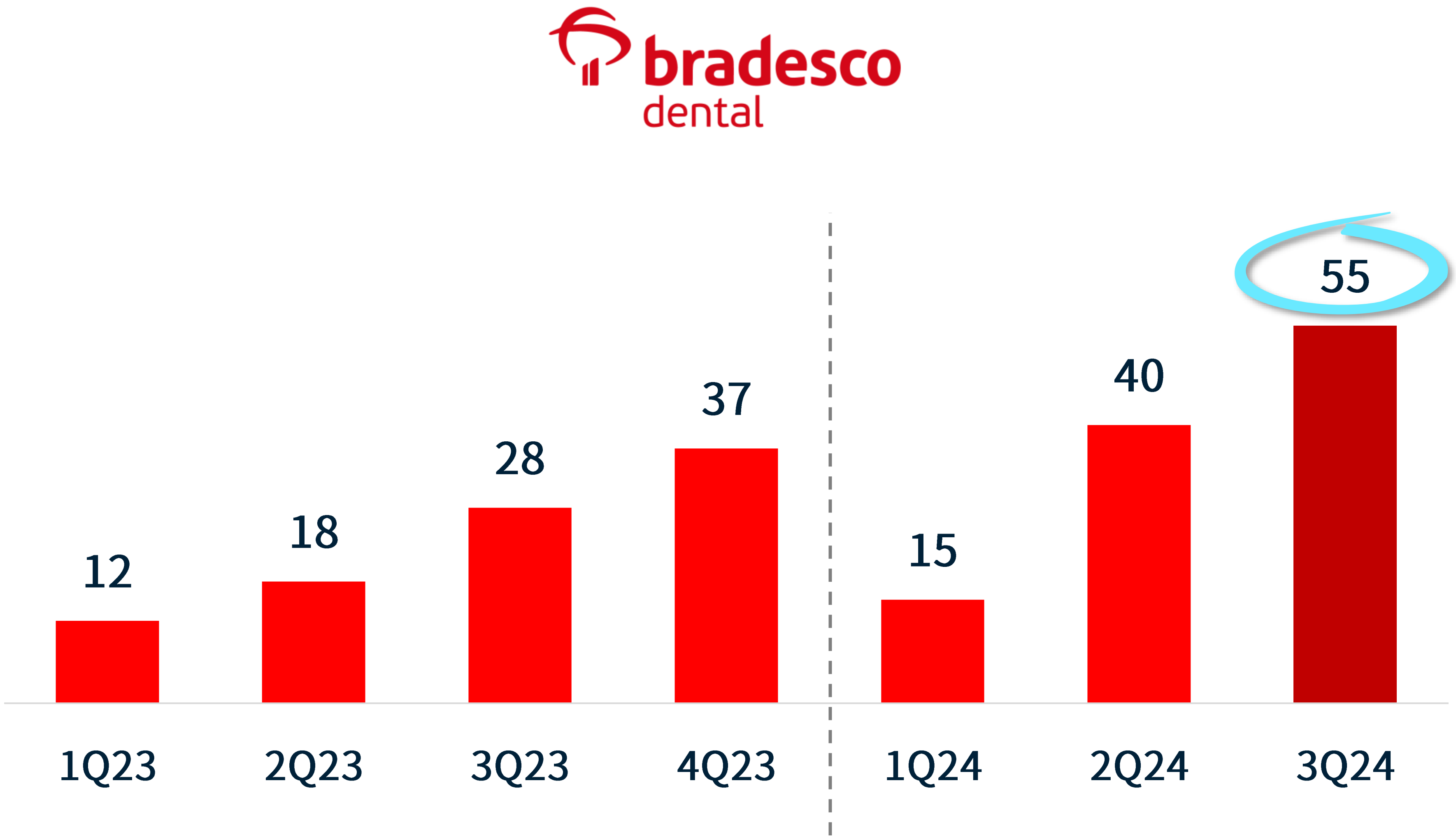
[1] JUL23-JUN24; [2] Inlcudes R$78 million in other revenues

Value innovation: SME and Individual plans revenue CAGR of 13% since 2014



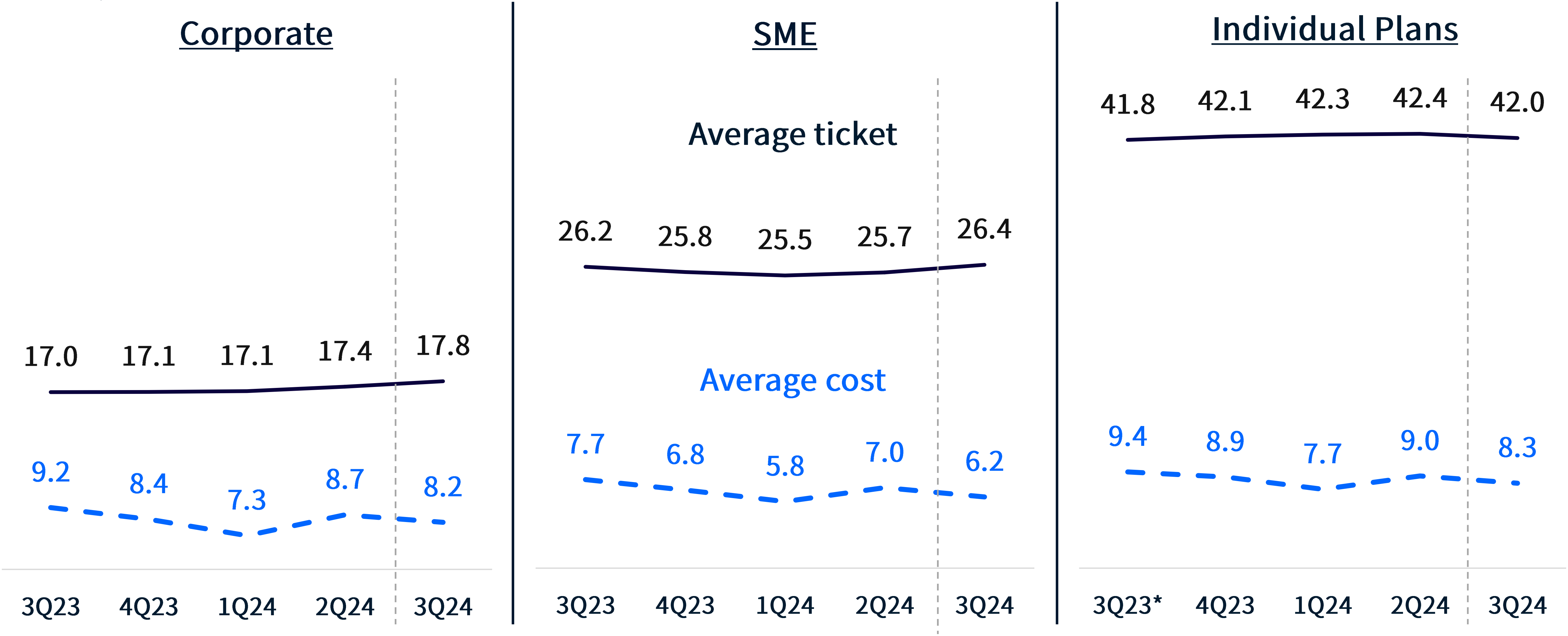
Bradesco Dental SME net additions: a record in 3Q24

Thousand lives



Average ticket versus Average cost per beneficiary

R$/member/member

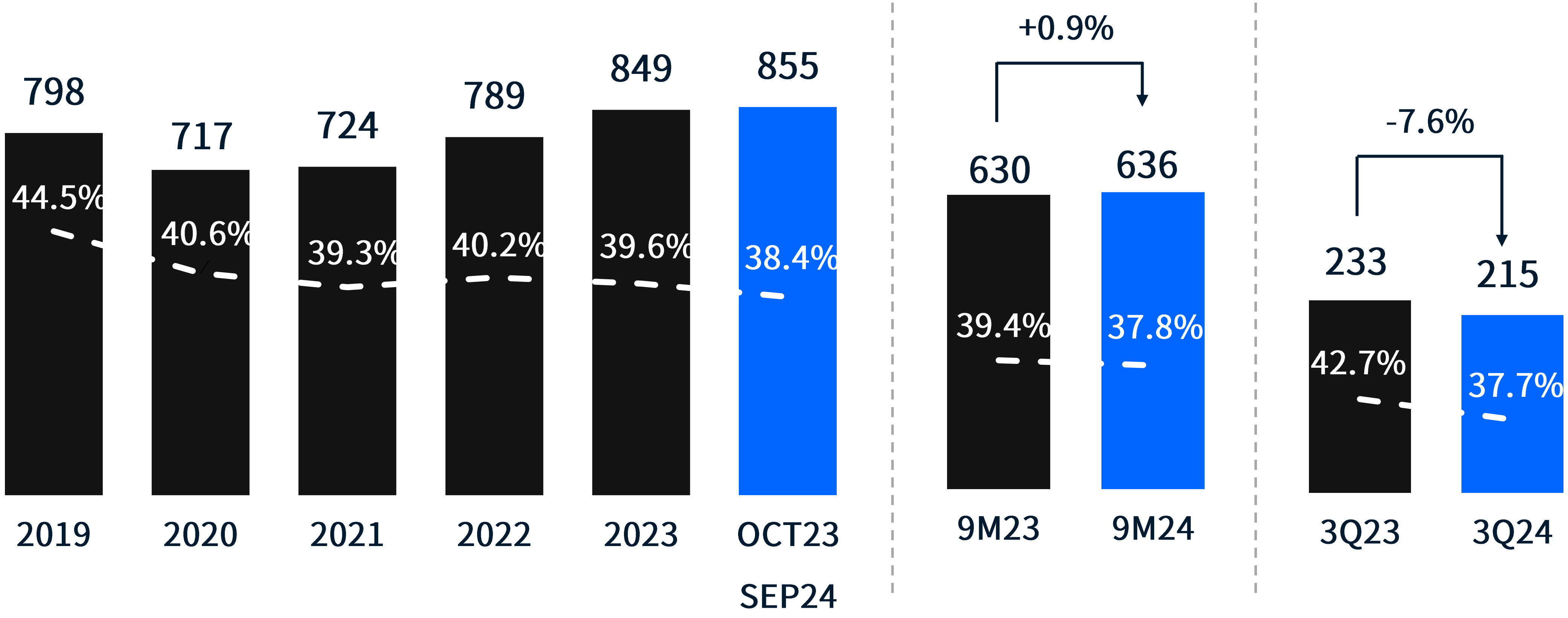


- The three business segments have a similar average cost of services. But pricing of non-corporate products, in particular Individual plans, assumes a higher risk related to adverse selection, contract cancellations and bad debt.

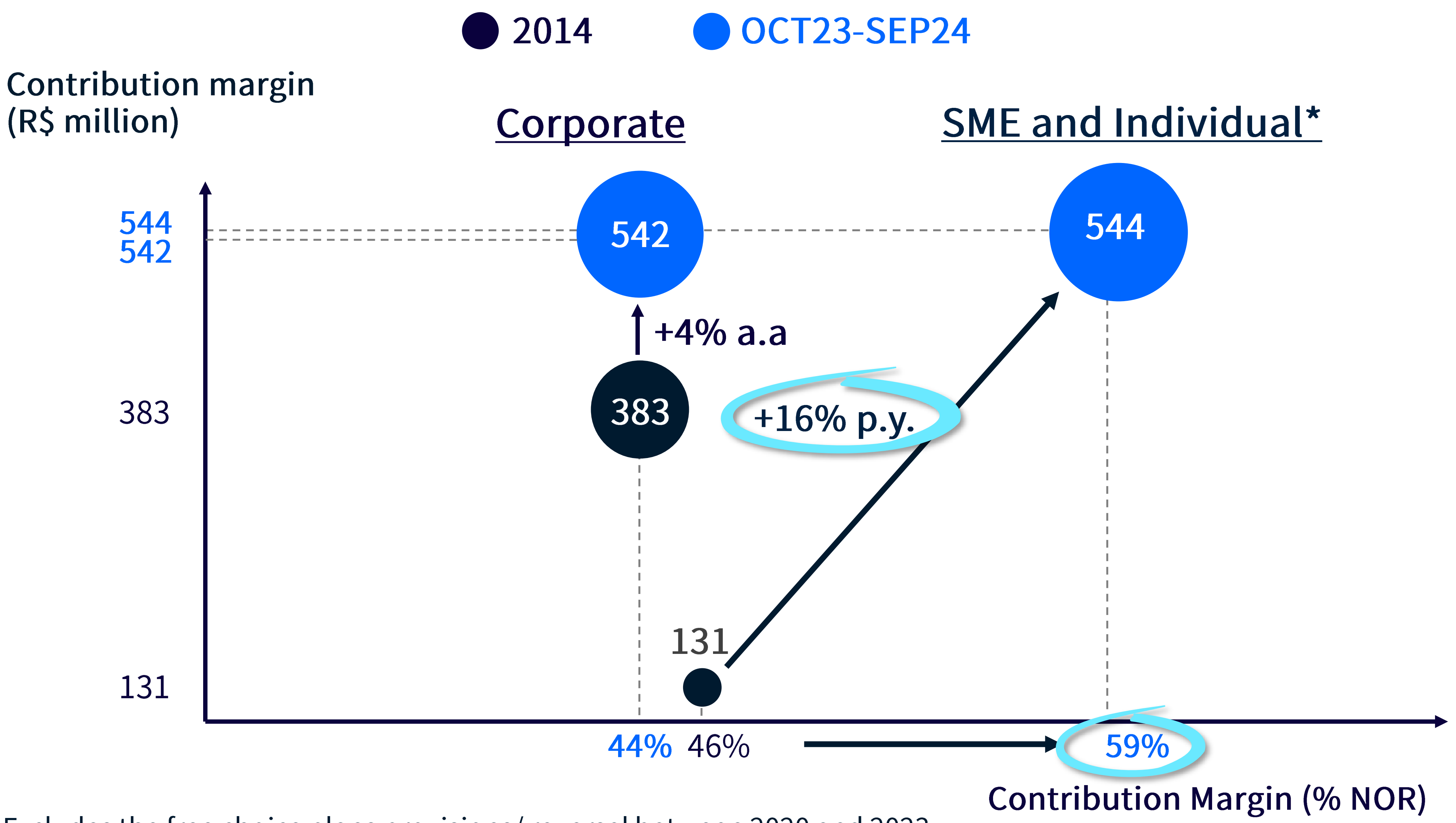
* Excludes reversal of free choice plans

Cost of Services

R$ million and % NOR

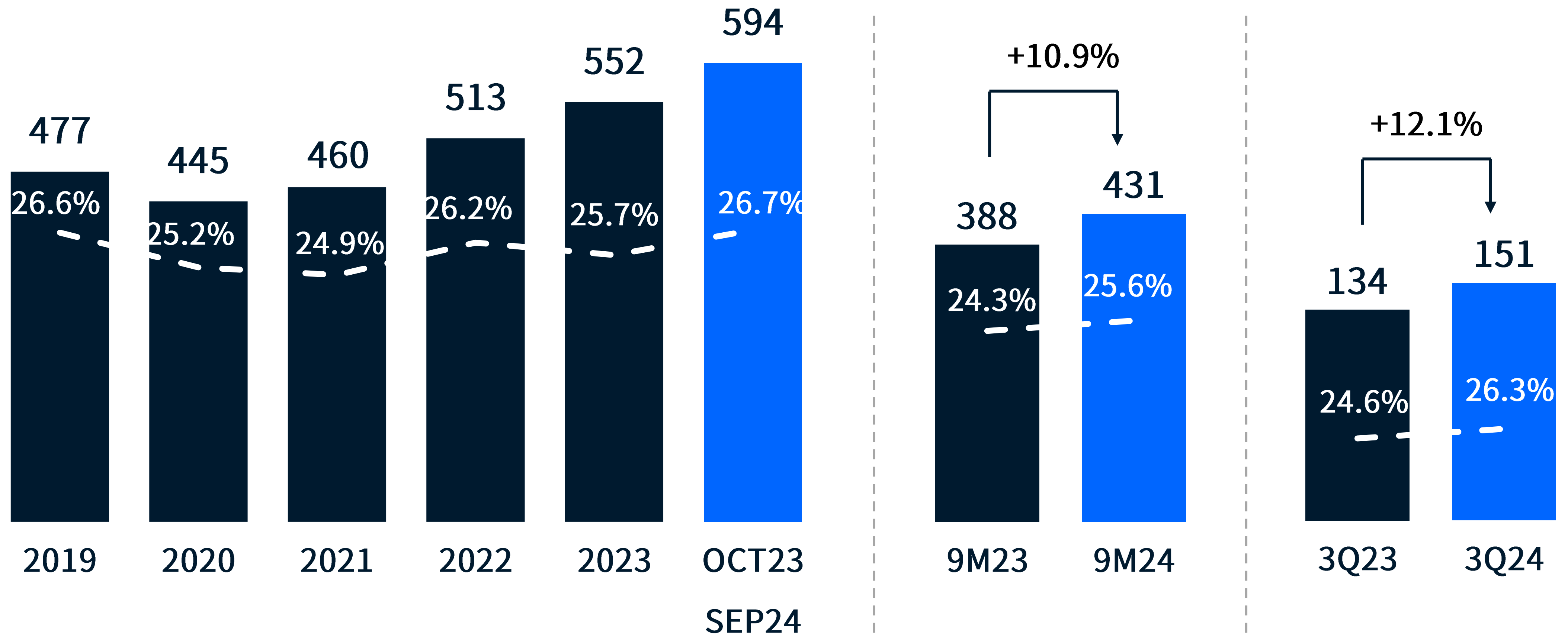


Contribution margin per segment: 2014 x OCT23-JUN24



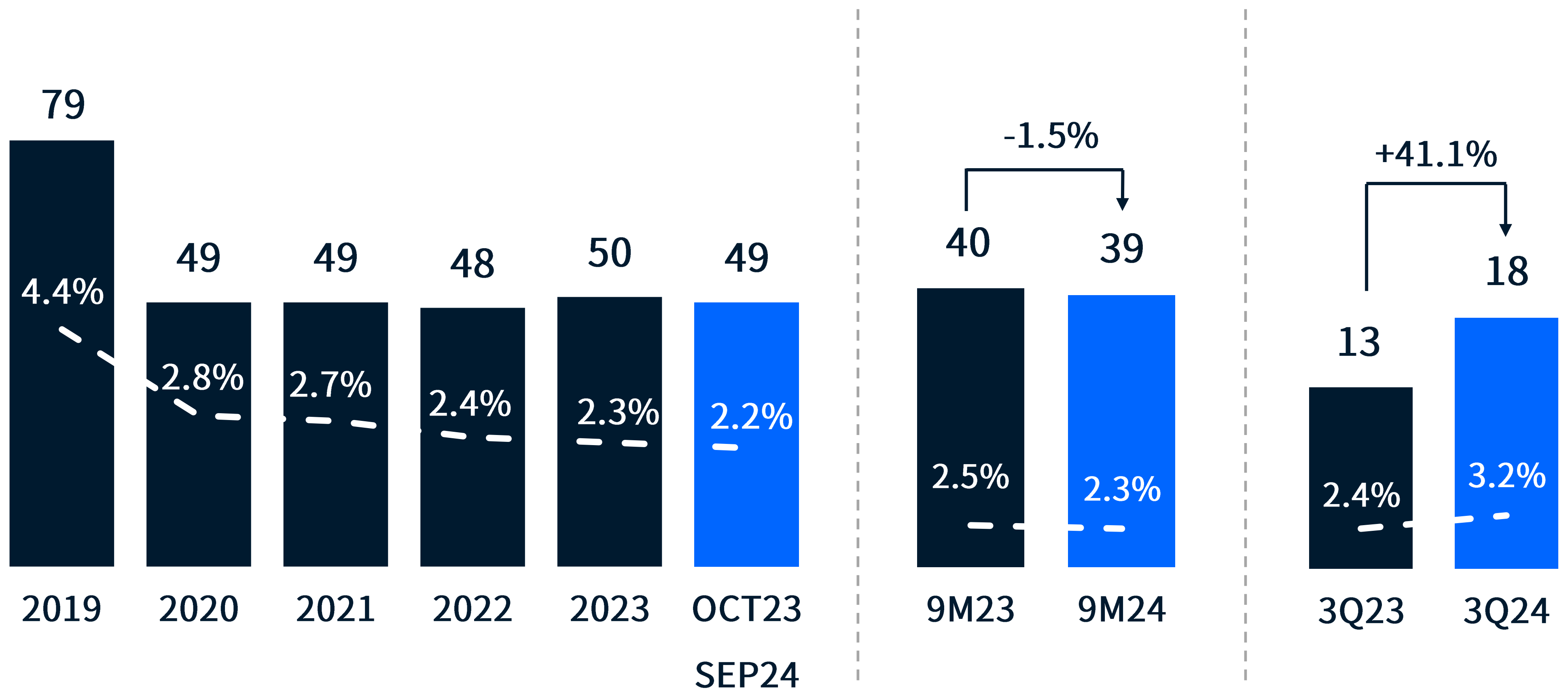
* Excludes the free choice plans provisions/ reversal between 2020 and 2023

SG&A
R$ million and % NOR



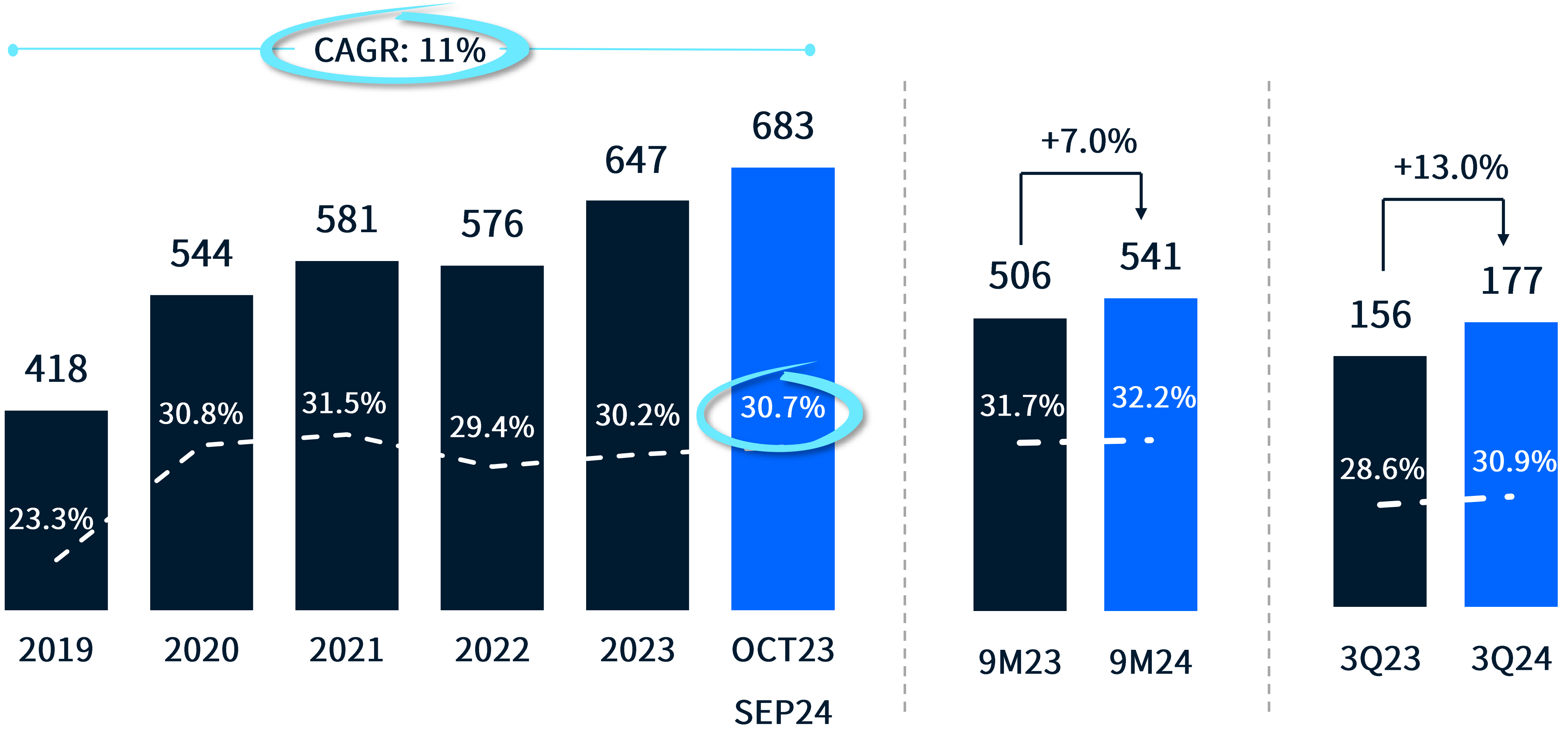
Allowance for doubtful receivables

R$ million and % NOR



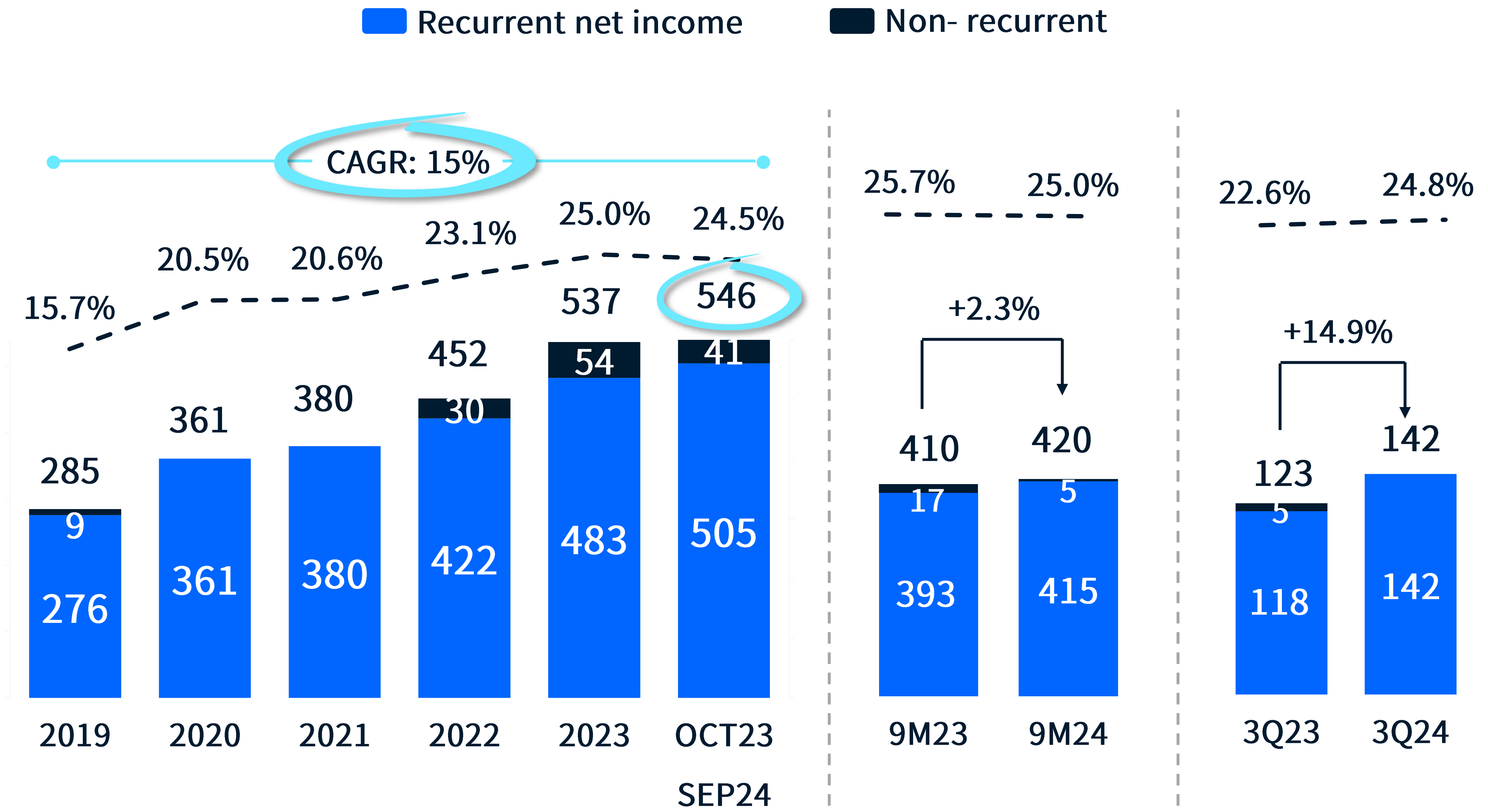
Adjusted EBITDA

R$ million and % NOR



Net Income and Net margin

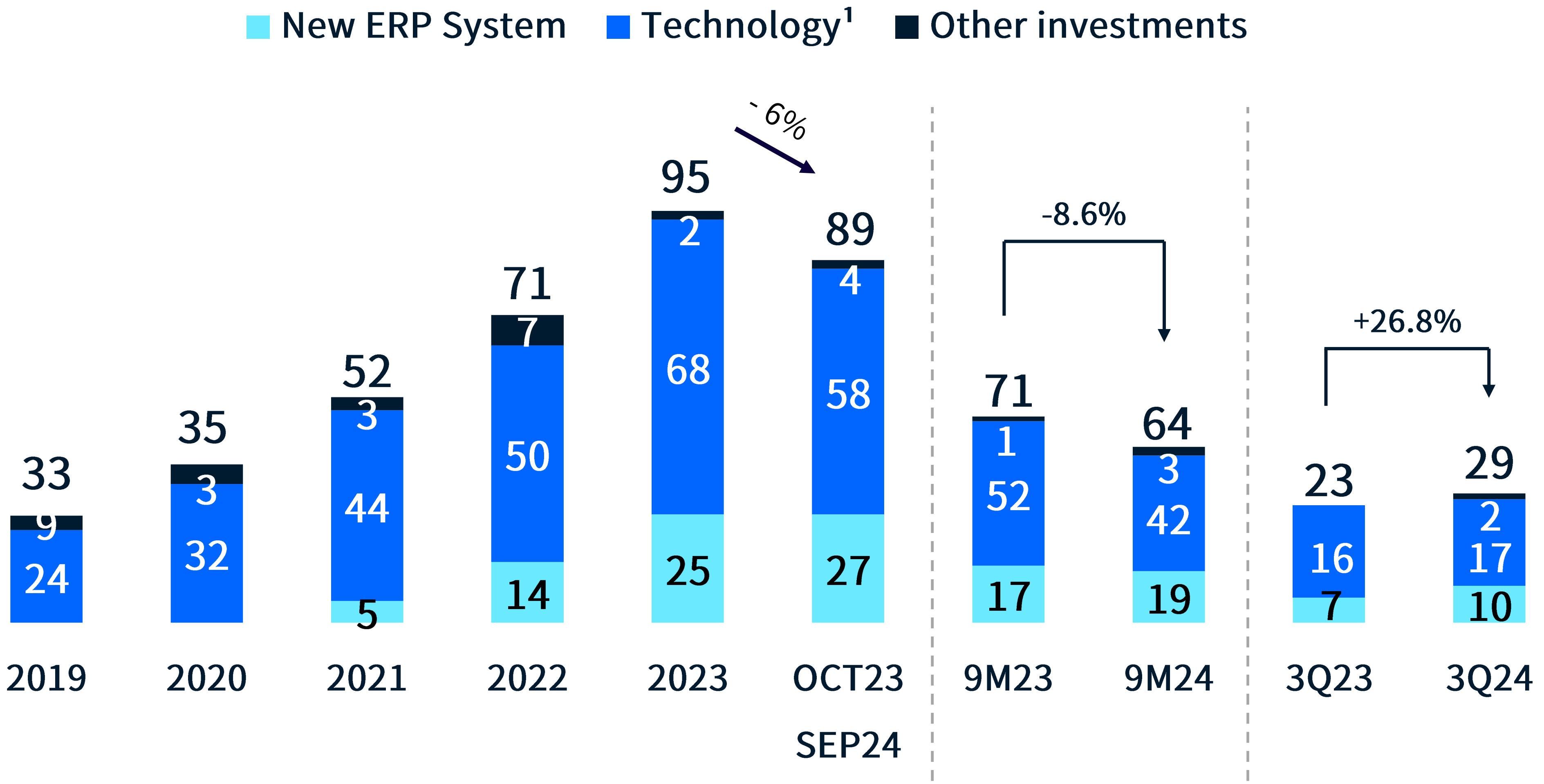
R$ million and % NOR



CAPEX: Technology represents the bulk of investments

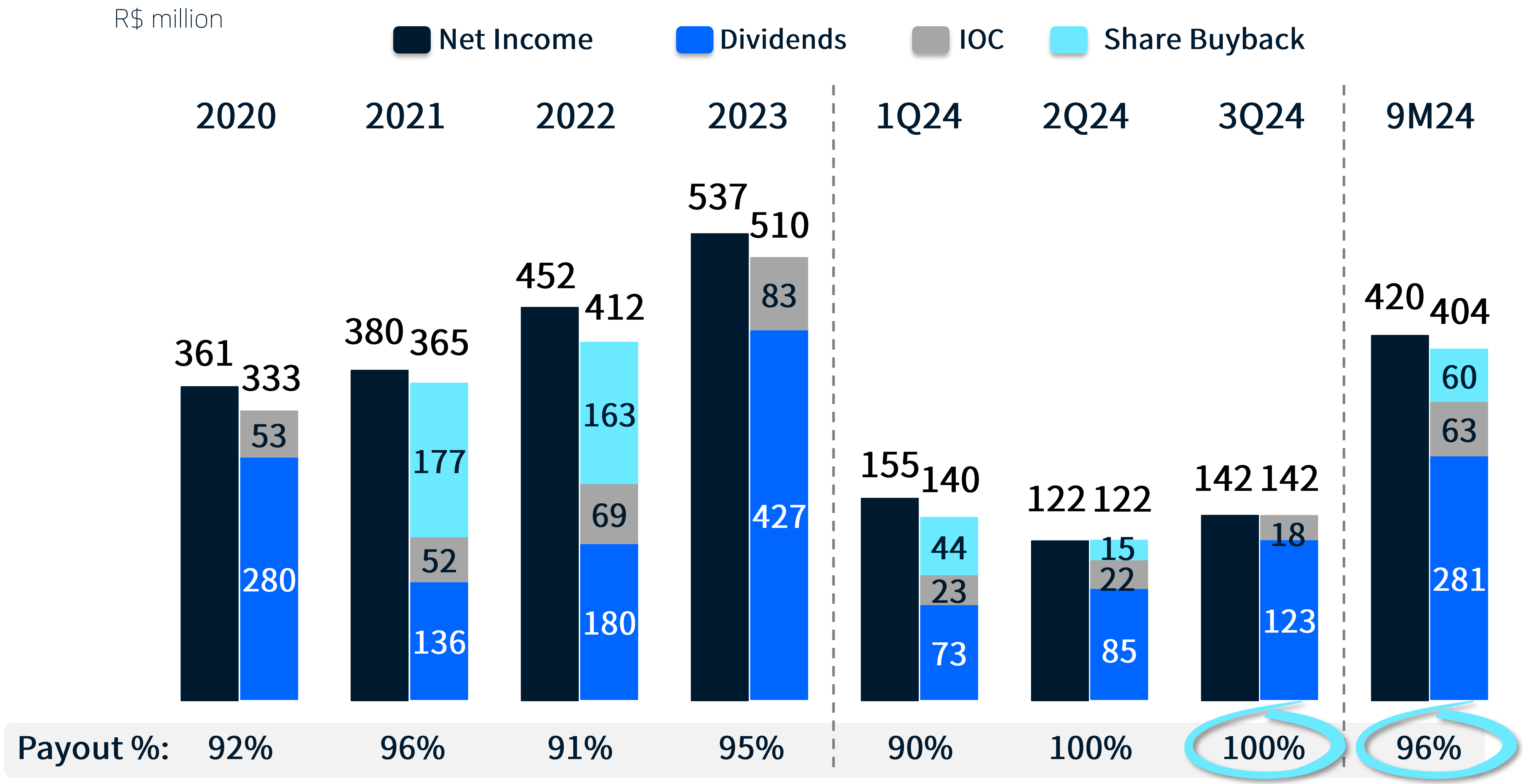
R$ million

The annual CAPEX level demonstrates the Company's digital initiatives, most of them maturing in 2024.



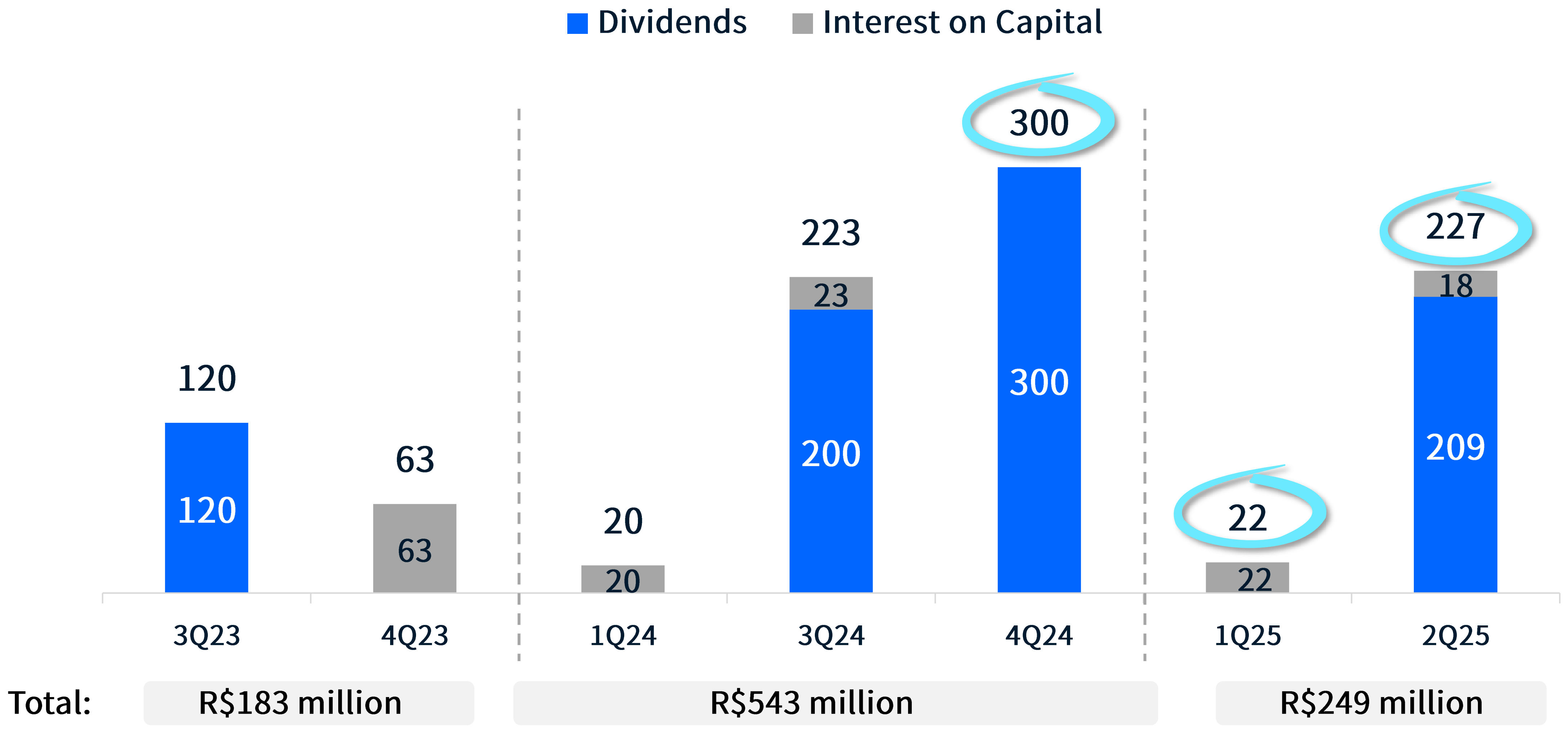
[1] IT platform. acquisition/licence of software and computer equipment

Total shareholder remuneration of R$142 million in 3Q24, 100% payout



Cash dividends to Shareholders total R$549 million, to be paid until 2Q25

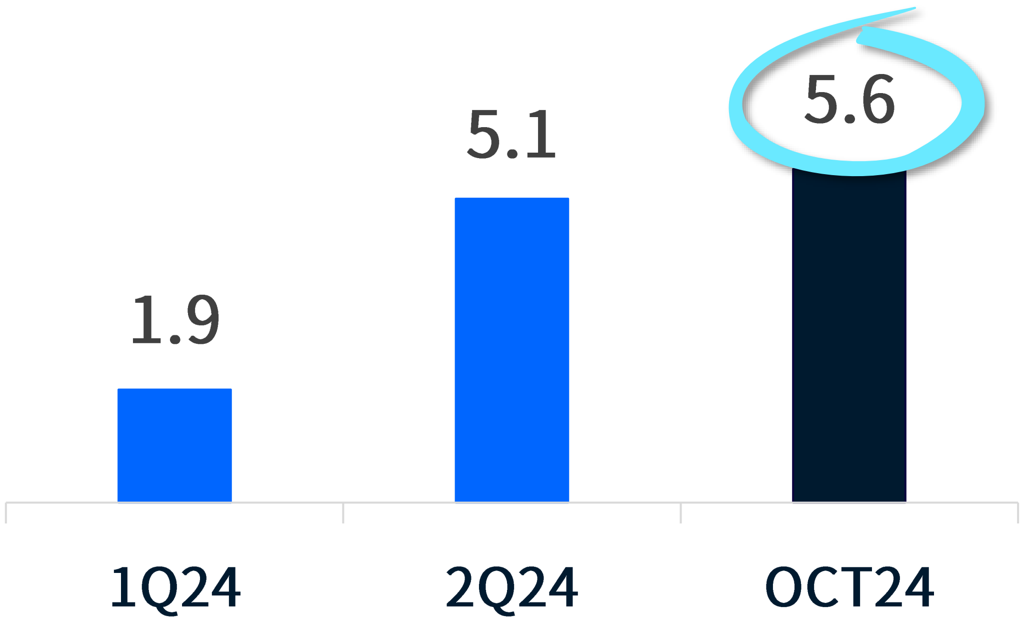
R$ million



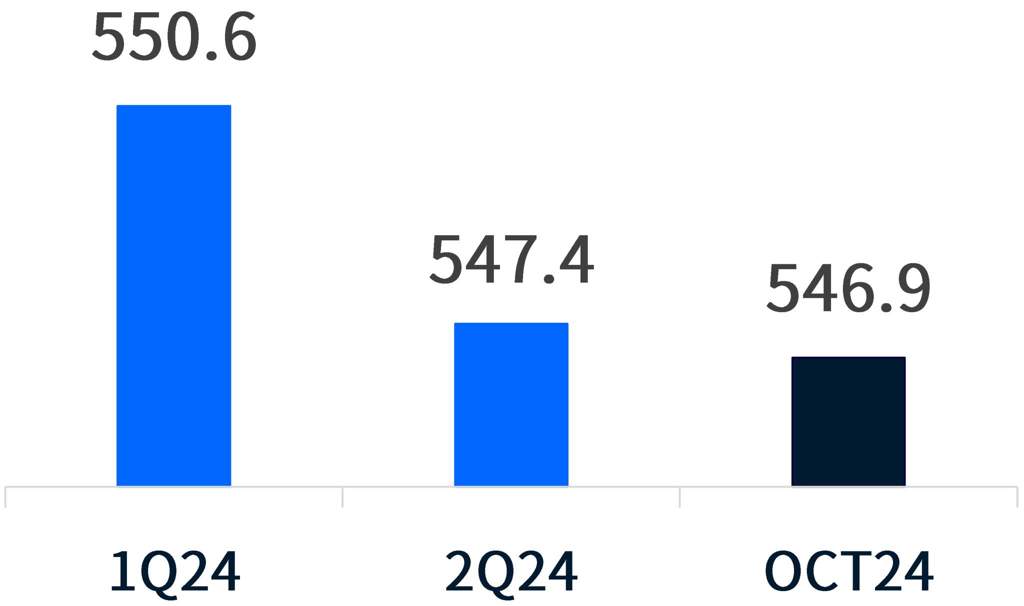
Treasury shares reach 5.6 million as per OCT24

Million shares

Treasury Shares



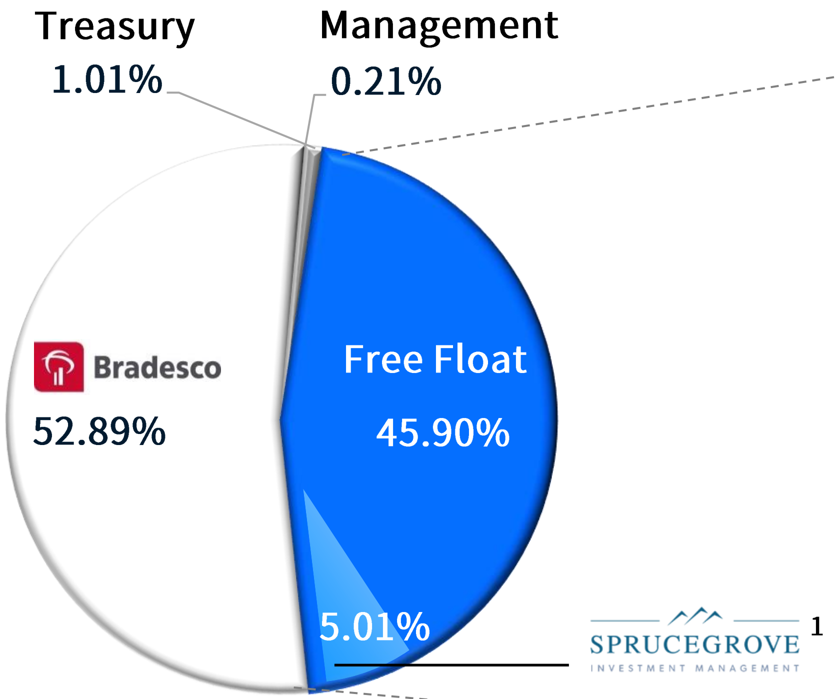
Total Capital ex - Treasury

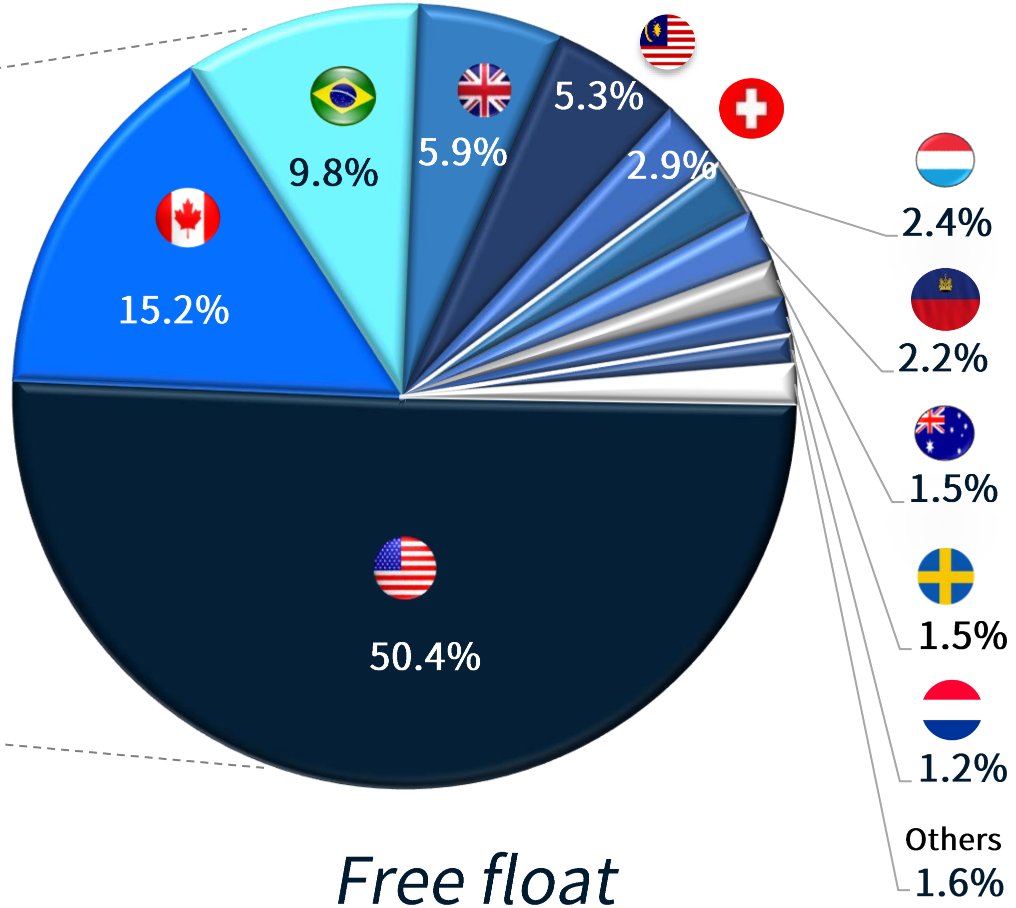


Source: Odontoprev

Global shareholder structure: investors from more than 30 countries

OCT/24





<u>Total Capital</u>

552,495,663 shares

<u>Treasury</u>

5,568,000 shares

<u>Free float</u>

253,578,449 shares

Source: Odontoprev; [1] According to the Notice to the Market of 06.07.24.

Recent recognitions

Odontoprev has won the GPTW (Great Place to Work) seal and is recognized as one of the best companies to work for in Brazil.

Odontoprev was awarded at the 27th Top of Mind RH edition: dental plan of choice #1 by HRs professionals, for 11 years in a row.

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