

2021 ●●● ANNUAL REPORT

**Environmental, Social and
Governance (ESG) Indicators**


SulAmérica



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This document is part of our Annual Report, a publication aimed to maintain transparency and constant dialogue with our customers, employees, shareholders and the society. Through its pages, we gathered and presented our main Environmental, Social and Governance (ESG) indicators.



Message from ●●●
Management



As we went through the toughest phases of the worst health crisis of the last century, we will certainly remember 2021 as one of the most challenging years in history. The severe second wave of the pandemic brought several impacts to society. Considering the segments in which we operate – in particular Health and Life – our performance was deeply impacted by the COVID-19 dynamics and its direct and indirect effects. However, even in a tough scenario, with many uncertainties given the higher frequency, severity and atypical volatility of claims, we continued committed to our role, always together with our beneficiaries and clients, ensuring support and assistance with an increasingly comprehensive offer of Integral Health. At the same time, we once again proved the resilience and strength of our business model that has emphasized its capacity to face adverse scenarios, as we have shown in many other crisis throughout our 126-year history.

It is important to emphasize that recent results – particularly the performance in 2021, which presented a loss ratio above historical levels at 84.9% – are widely atypical and should not be extrapolated to future periods. We are confident in our capacity to gradually go back to the Company's usual levels of return and profitability, resuming the

consistent track record seen until 2019, as we see a progressive normalization of COVID-19 claims and elective procedures in the Health segment. In the Life portfolio, we could see an even faster recovery, given that the recent increase in COVID-19 cases did not affect the number of deaths in equal proportions.

In the last two months, we saw the progression of the omicron variant, which brings short-term impacts, in addition to the possibility of the emergence of new strains. However, the continuity of the vaccination process – which was very well accepted in the country, in spite of the slow start when compared to global peers – and the progressive control of the pandemic both in Brazil and worldwide bring us confidence that we will gradually observe the normalization of our results.

Coupled with this awaited recovery, we will continue investing in the growth of the Company and, in this aspect, we had very positive results in 2021. We continued with a solid organic development, driven by good performances in new sales and high client retention rates. Furthermore, expansion was also boosted by the growth of the Direto line, with more affordable products that have been accelerating growth and expanding our

addressable market. We also have an active M&A agenda, with investments in Santa Casa de Ponta Grossa and Sompo Saúde, the latter pending conclusion. It is also worth highlighting the growth of Paraná Clínicas after our acquisition in 2020, achieving record high gross adds in 2021 and organically reaching 100 thousand lives. In 2022, we will remain focused on organic and inorganic expansion movements.

2021 was also a year of evolution and recognitions in ESG topics. In addition to our contributions made during the pandemic, we issued our first sustainability-linked bond (SLB) – an R\$1.5 billion debenture – linked to an emotional health KPI, a very relevant theme for society which became more important and urgent during the pandemic. We were also included in the new portfolio of B3's Corporate Sustainability Index (ISE), the most relevant sustainability index in Brazilian capital markets. We will remain committed to incorporate ESG aspects in our strategy, in addition to being signatories of several important commitments such as: the Principles for Responsible Investment (PRI), the Principles for Sustainable Insurance (PSI) and the Global Compact, all initiatives supported by the United Nations (UN).

The sustainability of our strategy also involves continued investments in innovation, technology and the improvement of customer, broker, provider, and employee experience. SulAmérica was recognized for having the best NPS (net promoter score) for healthcare plans in Brazil¹, won the Reclame AQUI Awards for the third year in a row and achieved 87% of favorability in its Employee Engagement Survey. These are just some examples that show that we are on the right path to seek satisfaction, quality and positive impacts on society.

Thus, in such a challenging year, but still full of important achievements, I would like to thank the engagement and resilience of everyone. Our employees measured no efforts to support our clients and deliver even more Integral Health. I would also like to thank all stakeholders, who are essential in this journey: brokers, providers, suppliers, business partners, investors and shareholders. I hope we can be together again in 2022 to benefit from the improvement of the pandemic scenario, the gradual recovery of our profitability and the continuity of SulAmérica's growth strategy.

Ricardo Bottas
CEO

¹ NPS Awards, carried out by EXAME and SoluCX, a satisfaction and NPS survey company.

About the
Report ●●●



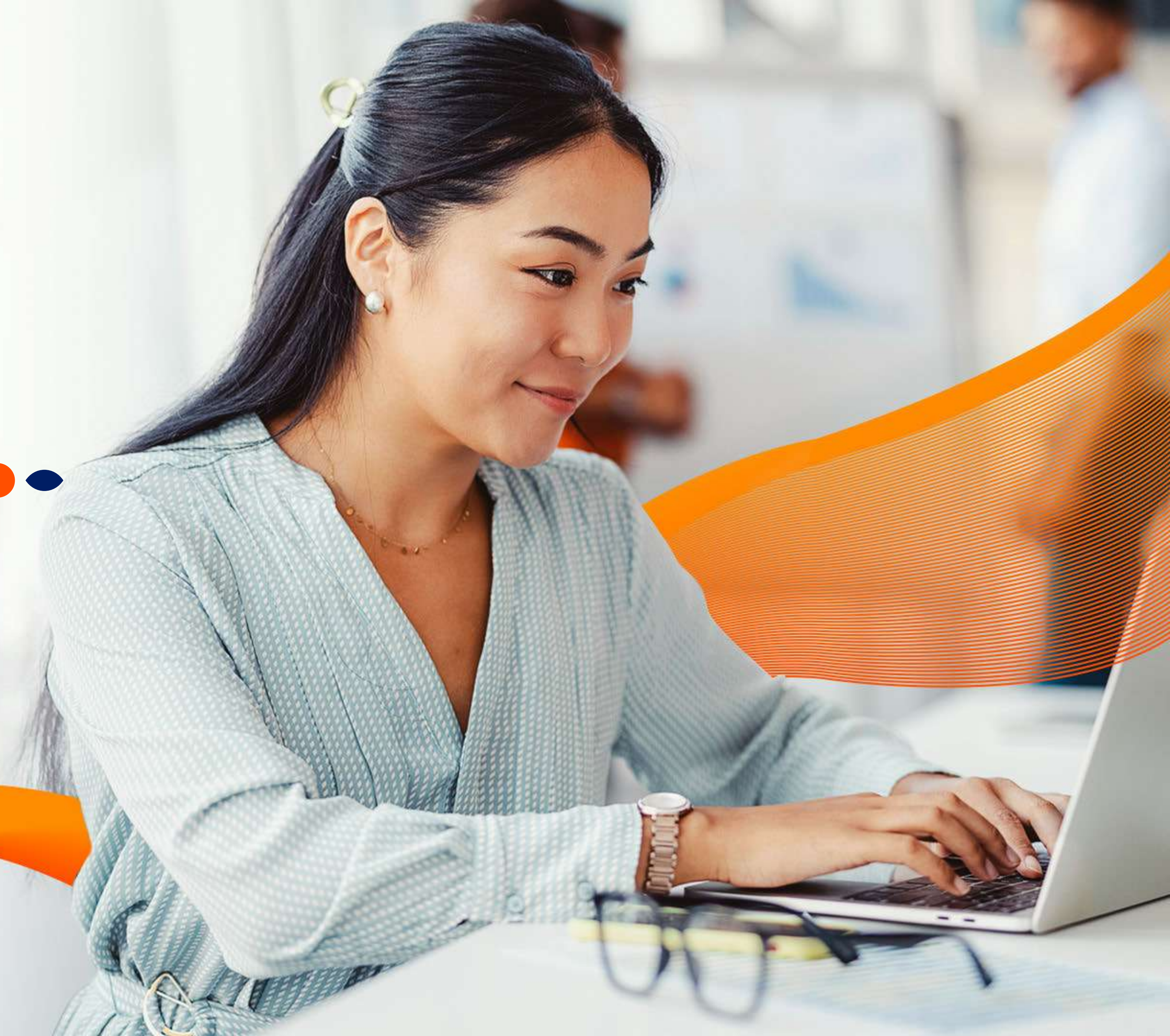
This Report...

has been prepared following the guidelines and principles of the Global Reporting Initiative (GRI), Principles for Sustainable Insurance (PSI), and the reporting standards of the Sustainability Accounting Standards Board (SASB). It also considered the alignment of initiatives and their contributions to the Sustainable Development Goals (SDG).

We have also used an internal methodology of indicators, called SULA indicators, which make the convergence among the disclosure standards used for reporting the Company's performance and management over the period between January 1 and December 31, 2021, considering its material topics.



How to read ●●●
this Report



Opening chapters

Provides the highlights and the most relevant information on topics.

SULA indicators

In each chapter, we provide a table that shows our performance indicators, correlating with the indicators of the GRI Standards, SASB, Global Compact Principles, Principles for Sustainable Insurance and the impacted SDG.



| | SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------|---|--|--------|------|----------------|-----|-----|
| SULA 171 | Process for defining the report content | <p>In order to prepare this Report and identify the topics to be addressed, we conducted a study on materiality, which may be accessed on our Investor Relations' website.</p> <p>The economic and financial information includes the information on the Company and all of its subsidiaries, according to the SULA 68 indicator.</p> | 102-46 | - | - | 16 | - |
| SULA 172 | Report of any specific limitation regarding scope or report boundary. | <p>The social and environmental information available in this report includes the information on the Company and its subsidiaries, listed in the Financial Statements of SulAmérica S.A.</p> <p>The social and environmental information, in certain cases, does not cover all units, due to the lack of indicators or impossibility of monitoring. In such cases, explanatory notes were included in tables, charts, and texts.</p> <p>The social and environmental information does not include Docway Aplicativo para Serviços em Saúde, which represents 0.3% of the company's operating income. Therefore, the social and environmental information represents 98.6% of the Company's operating income.</p> | 103-1 | - | - | - | - |
| SULA 173 | For each topic report its boundary outside the organization. | To learn about the material topics identified by the Company and its boundaries, access the Investor Relations' website. | 103-1 | - | - | - | - |
| SULA 174 | Report the effect of any restatements of information given in previous reports, and the reasons for such restatements | In the case of any measurement methodology change, we included an explanatory note on the nature of such change. For information on the main events of the Company, see SULA 1 . | 102-48 | - | - | - | - |

| | SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------|--|---|--------|------|----------------|-----|-----|
| SULA 175 | Significant changes in the scope, boundary or measurement methods applied in the report. | All significant changes in the measurement methods are notified in the respective text, spreadsheet, or chart. For information on the main events of the Company, see SULA 1 . | 102-49 | - | - | - | - |
| SULA 176 | Reporting period for the information provided | From 01.01.2021 to 12.31.2021. | 102-50 | - | - | - | - |
| SULA 177 | Date of most recent previous report. | The report was published on 3.29.2021, related to the year 2020. | 102-51 | - | - | - | - |
| SULA 178 | Reporting cycle | Annual | 102-52 | - | - | - | - |
| SULA 179 | The contact point for questions regarding the report or its contents. | Corporate Website. Investor Relations' Website. For questions about social and environmental information: sustentabilidade@sulamerica.com.br / +55 (11) 3779-5027. For other information: ri@sulamerica.com.br | 102-53 | - | - | - | - |

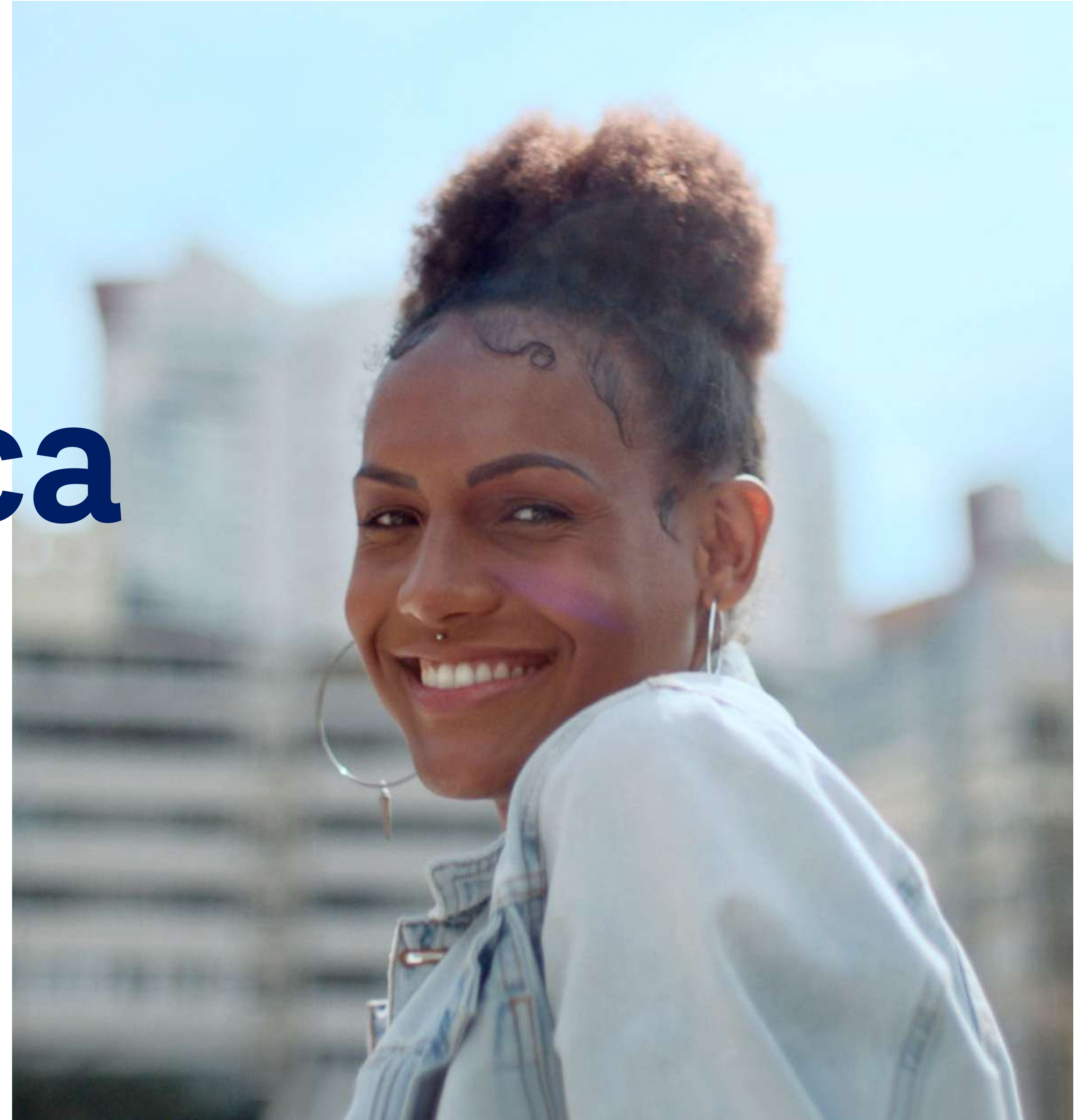
| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|--|---|-----------------------------|----------|----------------|----------|-----------|
| <p>SULA 180</p> <p>Content index that specifies where the information can be found in the report.</p> | <p>This report was prepared according to the GRI Standards: Core option.</p> <p>As of 2008 this report has been prepared in accordance with the criteria, assumptions, and methodologies of the Global Reporting Initiative (GRI), considering that since 2017 we have adopted the GRI Standards' version.</p> <p>This document - Environmental, Social and Governance indicators - contains information on indicators, or provide links to the websites of the Company that contain the responses.</p> | <p>102-54</p> <p>102-55</p> | <p>-</p> | <p>-</p> | <p>-</p> | <p>IV</p> |
| <p>SULA 181</p> <p>The policy and current practice with regard to seeking external assurance for the report</p> | <p>SulAmérica's management is responsible for the preparation and presentation of the information contained in the Annual Report.</p> <p>Since 2011, we have external assurance of our annual report. The data of this report and the greenhouse gases inventory have been submitted to external assurance.</p> <p>The contract is carried out by the Purchase and Sustainability areas, in which Purchase checks the financial and compliance criteria, while Sustainability checks technical issues. Click here to read the assurance report.</p> | <p>102-56</p> | <p>-</p> | <p>-</p> | <p>-</p> | <p>-</p> |

Who we
●●● are



SulAmérica

We are a manager of integral health with 126 years of history. We are present throughout the national territory and operate in the lines of health & dental, life and accident insurance, asset management and private pension products.





Health



Dental



Pension



Life and
Accident



Asset
Management

7 mi

customers

54

Number of subsidiaries based
on commercial distribution

4,356

Employees

R\$ 21 bi

Income operating



MISSION

Protect and take care of the health and well-being of people

VISION

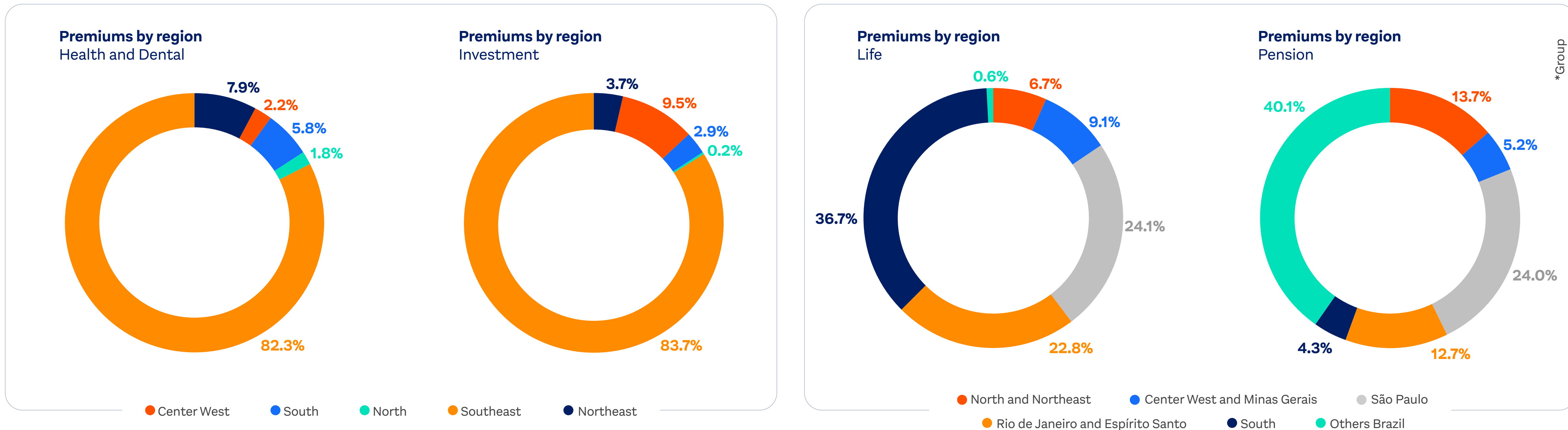
Together with our partners, deliver the best for your well-being

VALUES

- Customer satisfaction
 - Sustainability and ethics
 - Excellence and innovation
 - Partnership DNA
 - Collaboration and agility
-

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|--------|--|--|-----------------------------------|----------------|-----|-----|---|
| SULA 1 | Significant changes during the period covered by the report. | <p>The main events of the Company throughout its history are described on the Investor Relations' website.</p> <p>Among the main highlights in 2021 are the following:</p> <ul style="list-style-type: none"> • On December 30, 2021, entering into a contract with Sompo Seguros Saúde S.A. This transaction is pending completion, waiting for the fulfillment of certain usual conditions precedent established in the respective contract, including the approval from the competent regulatory bodies. • On October 1, 2021, completion of the acquisition of the private healthcare plans of Santa Casa de Misericórdia de Ponta Grossa by Paraná Clínicas – Planos de Saúde S.A., a company indirectly controlled by the Company. | 102-10 | - | - | - | |
| SULA 2 | Location of the organization's headquarters, countries where it operates, and where it has significant operations. | <p>Our operations cover Brazil. The main offices of the Company are located in Rio de Janeiro and São Paulo.</p> <p>Rio de Janeiro: Rua Beatriz Larragoiti Lucas, 121 - Cidade Nova - RJ São Paulo: Rua dos Pinheiros, 1,673 - Pinheiros - SP</p> <p>Access the company's corporate website</p> | 102-3 102-4 | - | - | - | - |
| SULA 3 | The organization's name, scale, and legal form, and the percentages of the portfolios per region. | <p>SulAmérica Seguros, Previdência, Investimentos e Capitalização (trade name)/ Sul América S.A. (legal name) is a joint-stock company, publicly-held corporation.</p> <p>We are a large-sized Company, with R\$ 21.0 billion in revenue, 8.1 billion in Shareholders' Equity and over 4,300 employees in 2021.</p> <p>According to the market capitalization classification, we are considered Smallcap.</p> | 102-1 102-5 102-7 G4-FS6 | - | - | - | - |

SULA 3: The portfolio percentage of business line per specific region, scale (e.g. micro/small and medium/large), and industry. (GRI FS6)



| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------------|--------------------------------------|---|------------------|----------------|-------------|-----|
| SULA 5 | Message from the CEO and key events. | The Message from Management is on page 4 and also on the Investor Relations' website. | 102-14 102-15 | - | CEO message | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------------------|---|--------|------|----------------|-----|-----|
| <p>SULA 6</p> | <p>The organization's values, principles, standards, and norms of behavior, such as the codes of conduct and ethics.</p> <p>Our Mission, Vision and Values are stated in the SulAmérica chapter.</p> <p>According to our Code of Ethical Conduct, employees shall have zeal in any and all internal or external relationships, so that they are based on respect and transparency, in full compliance with our values, the Code itself, and the applicable laws and regulations.</p> <p>The Code requires adherence (electronic acceptance) from all employees, including interns, upon employment or when changes are made in its contents.</p> <p>Percentage of employee adherence to the Code of Ethical Conduct:</p> <p>Senior management: 100% (adherence/approval of the code, in addition to adherence clause contained in the contract)</p> <p>Own employees: 99% (adherence to the code, in addition to the adherence clause contained in the contract)</p> <p>Third-party employees: 100% (adherence clause contained in the contract)</p> <p>Suppliers: 100% (adherence clause contained in the contract)</p> <p>Business partners: 100% (adherence clause contained in the contract)</p> <p>This indicator also considers data about Paraná Clínicas</p> | 102-16 | - | 7 and 10 | 16 | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|--------|---|--------|------|----------------|-----|-----|
| SULA 9 | <p>List of membership of associations.</p> <p>SulAmérica is an active member of trade entities and bodies that regulate the areas in which it operates, contributing to the most relevant discussions that help positioning with regard to standards and development of good practices.</p> <p>SulAmérica has seats in all Federations of the insurance market and participates in many debate forums about the regulations of its activities.</p> <p>We are members of the National Confederation of Insurance, Private Pension and Life Insurance, Private Health Insurance and Savings Bonds Companies (CNSeg), in addition to other bodies that represent the industry.</p> <p>We also have professionals dedicated to regulatory matters and relationship with government bodies, such as the National Regulatory Agency for Private Health Insurance and Plans (ANS), the Central Bank of Brazil (Bacen), the Brazilian Securities and Exchange Commission (CVM) and the Superintendence of Private Insurance (Susep).</p> <p>In the international level, we are represented in discussions through participation in the Board of the Principles for Sustainable Insurance (PSI) of the United Nations Environment Programme Finance Initiative (UNEP-FI), and in the CDP's technical board of Latin America.</p> | 102-13 | - | - | 17 | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|---|--------|------|----------------|-----|-----|
| | <p>We have some sort of participation or representation in the following entities: CNSEG, Fenasaúde, Fenaprevi, Susep, SindSeg, Abrasca, Geneva Association, IBGC, IESS, ANS, and Asap.</p> <p>We also have relations with trade union organizations, having made the following contributions to the entities listed below.</p> <ul style="list-style-type: none"> • Trade union of São Paulo: R\$ 313.5 thousand • Trade union of Rio de Janeiro: R\$ 87.6 thousand • Other trade unions: R\$ 28.9 thousand (Alagoas, Amazonas, Bahia, Blumenau, Ceará, Federal District , Espírito Santo, Florianópolis, Goiás, Joinville, Maranhão, Mato Grosso, Mato Grosso do Sul, Minas Gerais , Pará , Paraíba, Pernambuco, Ribeirão Preto, Rio Grande do Norte, Rio Grande do Sul, Rondônia, and Sergipe). | | | | | |
| SULA 10 | <p>Externally-developed charters, principles, or other initiatives</p> <p>SulAmérica is a member of national and international organizations that contribute towards the guidelines, indicators, principles and goals of the sustainable management of its businesses. The Company is committed to management practices that enforce human rights, labor rights, environmental preservation, anti-corruption, besides ethical and transparent relationships with the society. Some of the commitments and initiatives are the following:</p> <ul style="list-style-type: none"> • Principles for Sustainable Insurance (PSI) • Principles for Responsible Investment (PRI) • Global Compact | 102-12 | - | - | 17 | - |

- [Sustainable Development Goals \(SDG\)](#)
- [CDP](#)
- [Ethos Institute](#)

Also in 2021, reaffirming its commitment to non-violation and promotion of Human Rights, the Company signed the [Business Community's Charter for Human Rights and Promotion of Decent Work of Instituto Ethos](#).

In addition, we share our commitment to sustainability by signing manifestos and voluntary statements:

- **Paris Pledge for Action**

Signed in the COP-21, the UN's Conference on Climate Change, it reinforces the Global Agreement on Climate, established in Paris. Its focus is to mobilize many sectors of the society all over the world to reduce global warming by controlling GHG emissions.

- **Climate Risk Statement of the Geneva Association**

The Geneva Association is an organization focused on research and performs forward-looking work on insurance industry around the world. SulAmérica signed its statement in 2014 and undertook to apply a series of principles to actions aimed to combat climate change and its effects on society and businesses.

- **Investor Statement on Green Bonds**

Idealized by the Climate Bonds Initiative (CBI) in partnership with the PRI and SITAWI's Finance for Good, the document stimulates the creation of bonds focused on projects that produce positive environmental impact on Brazil. SulAmérica Investimentos signed the statement, which also has a global version.

- **Investor Statement on Amazon Deforestation and Fires**

SulAmérica Investimentos signed in 2019 the Investor Statement on Amazon deforestation and fires organized by the PRI and the non-governmental organization CERES that requires greater commitment and effort from companies to combat deforestation.

- **Statement in support of resilient and low-carbon transition Policies**

Statement in support of resilient and low-carbon transition Policies SulAmérica Investimentos, the asset management arm of SulAmérica S.A., signed, in 2021, together with other managers the Declaration of Investors in support of policies of resilient, low-carbon transition calling for attention immediate response from public entities - especially the federal government - for the transition to a more inclusive, circular and low carbon.

In 2021, the Company was included for the fifth consecutive year in the FTSE4Good sustainability index and was announced to make up the B3's Corporate Sustainability Index (ISE) for 2021/2022.

Also in 2021, the company was confirmed in the Bloomberg's Gender-Equality Index, B3's Carbon Efficient Index (ICO2), S&P/B3 Brasil ESG, besides being featured in the S&P Sustainability Yearbook, the latter because of its performance in the Corporate Sustainability Assessment (CSA).

To access the recognitions and rating assessments of the Company regarding Sustainability access the [Investor Relations'](#) website.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|--|-----------------|--|----------------|-----|-----|
| SULA 68 | List of all entities included in the organization's consolidated financial statements or equivalent documents. | | HC-MC-000.A | | | |
| | Direct economic value generated and distributed. | 102-45 201-1 | HC-MC240a.1 FN-IN-410a.1 FN-IN-000.A | - | 8 | - |
| | Further information in the Financial Statements . | | | | | |
| SULA 69 | Markets served. | 102-6 | - | - | - | - |

SULA 68: Financial Highlights

| (R\$ in millions) | 2021 | 2020 | Δ |
|---|-------------|-------------|-----------|
| Operating Revenues | 21,003.5 | 20,032.6 | 4.8% |
| Loss Ratio (%) | 84.9% | 76.4% | -8.5 p.p. |
| Operating Gross Margin | 1,296.9 | 2,611.1 | -50.3% |
| Operating Gross Margin (%) | 6.2% | 13.0% | -6.9 p.p. |
| General & Administrative Expenses (ex-extraordinary items)* (%) | 7.4% | 7.4% | 0.0 p.p. |
| Combined Ratio | 102.7% | 95.7% | -7.0 p.p. |
| Insurance Operating (R\$ in millions) | 2021 | 2020 | Δ* |
| Health & Dental | 19,351.8 | 18,376.3 | 5.3% |
| Life & Personal Accident | 523.8 | 494.5 | 5.9% |
| Private Pension | 783.2 | 889.4 | -11.9% |
| Health ASO Plans | 80.2 | 73.1 | 9.7% |
| Asset Management | 71.8 | 67.4 | 6.5% |
| Other Revenues | 192.8 | 131.9 | 45.4% |
| Total | 21,003.5 | 20,032.6 | 4.8% |

> Total revenue - R\$ 21.0 Billions (+ 5%) driven by beneficiaries growth.

> Atypical loss ratio (84.9%) reflecting COVID-19 scenario

> Administrative Expenses (7.4%, ex-extraordinary items) focusing in operational efficiency.

> Net income R\$ 332.5 Millions

*Calculated as ratio of total operating revenue, excluding extraordinary items, as detailed in the earnings release.

* p.p. = Change in percentage points.

Value

●●● *Creation*



*We believe that seeking the **balance** of physical, emotional and financial health must be pursued continuously to have **integral health** and be able to live longer and better.*

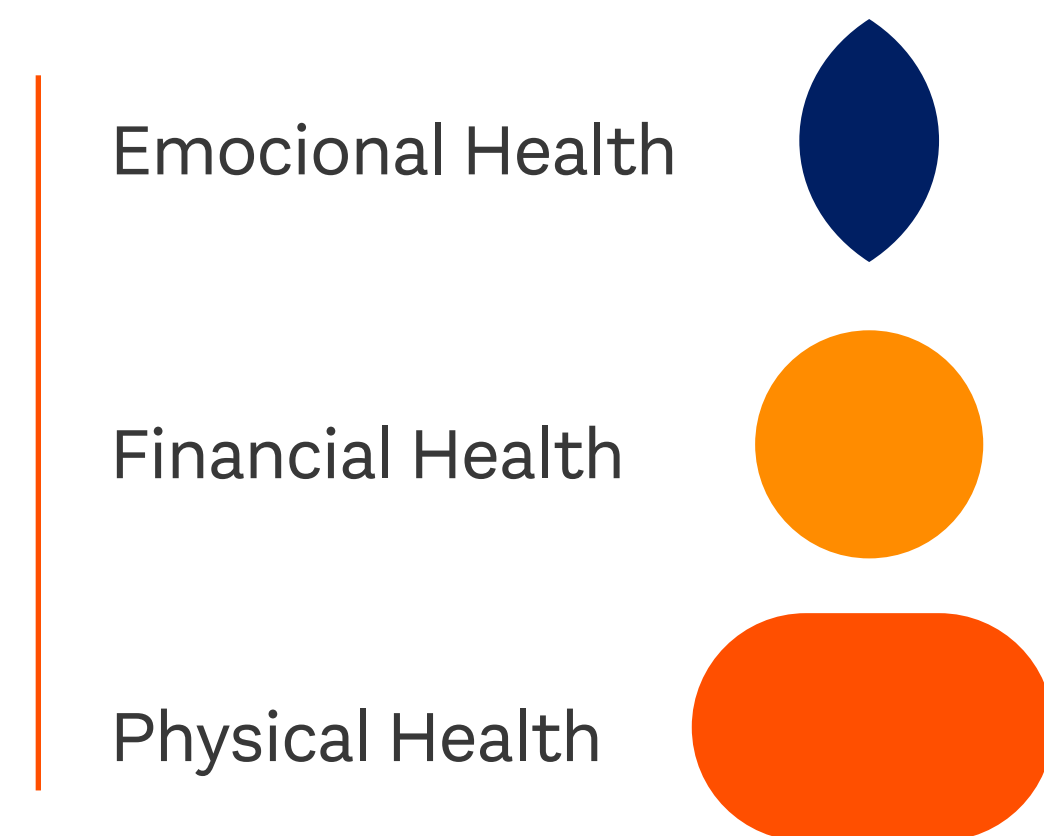
**We have a strong purpose
behind this positioning**

Improve
people's
lives

Our ability to create more and more positive impact on the society is directly related to this purpose's ambition.

With this mentality, we use innovative technologies and solutions that make agile processes and routines viable in platforms that help us understand not only the needs of customers and partners, but also those of the society as a whole.

Integral Health



Our purpose is carry out Integral Health operations, offering solutions to improve people’s lives in all aspects of health – physical, emotional, and financial. As integrated health manager, we aim to be present in all dimensions and all moments of the insured’s life.

This positioning is a natural evolution from the business lines that we have developed over recent years, with products aimed to take care of physical health, focused on prevention and coordinated care, support to mental and emotional health and investment in the future, together with our efforts in guidance and financial education.

After seeing this portfolio from a broader perspective, bringing people into the focus of care services, we started to perform a more effective, connected and digital monitoring, offering integrated health solutions in all of our segments. For this purpose, we have to maintain the human eye and a digital soul, using more and more technology to be connected and coordinating care.

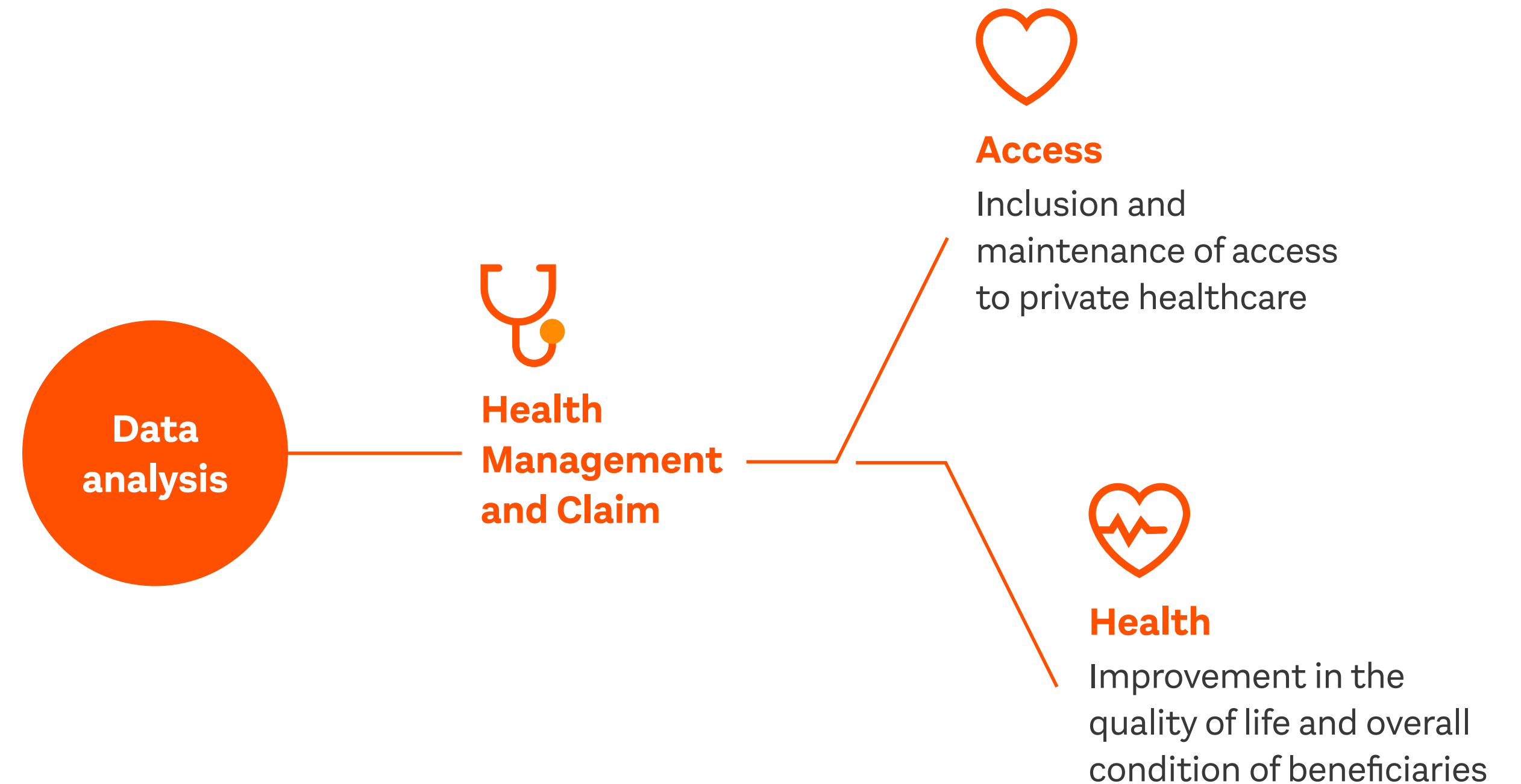
Our positioning is aligned with our commitment to incorporate ESG best practices into our strategy and operations. It is also in line with the United Nations’ Sustainable Development Goas (SDG), particularly SDG 3 – Health and Well-being.

[Learn more about this positioning in our page of integral health.](#)

Our impact on health

Through our model focused on integral health and development of innovative solutions, **we offer integrated platforms of physicians, patients, hospitals, outpatient facilities, healthcare programs and advice services**, so that the coordinated patient care generates more and more positive results to all.

It is actually this approach that makes it possible to increase access to quality healthcare, through plans that are more accessible, and guarantee the best clinical outcome for beneficiaries.



This approach provides benefits to people, master policyholders (business customers) and also to the Company.

Promotion, Prevention and Management of Health



Waste reduction

- Hospitalization
- Event rate
- Illness rate
- Risks related to cost of living



Health improvement

- + Healthy habits and behaviors
- Health-related risks
- + Optimized care for health conditions and illness



Improvement in Performance

- + Productivity
- + Engagement
- Absentee rate
- Loss at work



Increase in Social Impact

- + Healthy population
- + Inclusion in Private Healthcare
- + Health management
- Social costs

To learn more about the main results of our healthcare management front, through the Saúde Ativa (active health) Program, and the adherence to the Sustainable Development Goal 3 (SDG3 - health and well-being), access the [Sula 80 indicator](#).

2021

HIGHLIGHTS

Employees



SulAmérica's new work model. A combination between **moments of remote work and moments that matter**. Improving the quality of life of employees.



Implementation of the **Inclusion and Diversity Program**.



Viver Bem, a support platform for our employees, provided **239 psychological consultations** and **137 social assistance consultations**.



Única Mente, support for prevention, diagnosis and treatment of illnesses such as anxiety, depression, panic disorder and burnout, provided assistance to **639 employees**.



Immunization against flu of **4,368 employees and dependents**.

Society

R\$ 6.1 million
in direct social investments

R\$ 3.2 million
in investment through incentive laws

2021

HIGHLIGHTS

Operations

2.6 million
beneficiaries in health

2 million
beneficiaries in dental

4 million
insured lives

R\$ 48.3 billion
in managed assets

R\$ 9.2 billion
in private pension reserves



Evolution of our **customer service digital tools** – PS Fácil (easy ER).



Provision of **expert service** through “Saúde na Tela” (telemedicine) and NPS of 82.



NPS of Coordinated Care in the excellence zone reaching 87.



Three new ESG Funds of Corporate Bonds, using ESG metrics to guide investments.



SulAmérica Total ESG FIA – Stock fund with accessible amounts and **donation of management fee** to Vaga Lume. **R\$ 193 thousand donated in 2021.**



Over **2 million App users** and **4.7 rating.**

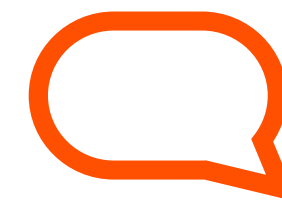


Materiality



The content of this report was chosen based on our Materiality Matrix, built based on a process of consultation with senior management and the stakeholders of our business. As a result, we arrived at five material topics that guide our sustainability strategy:

Material topics



Assistance and services quality



Products and services innovation



Responsibility in the value chain



Human capital development



Financial education and conscious use of insurance

[See further information about materiality and its limits on the Investor Relations' website.](#)

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------------|--|--|----------|----------------|----------|----------|
| <p>SULA 12</p> | <p>List of the material topics identified in the process for defining report content.</p> <p>The report considers, according to the materiality, the five topics listed as strategic in the Corporate Sustainability Policy, prepared in a process that had the participation of internal and external stakeholders.</p> <p>The Materiality Matrix brings for discussion with the top management and main external stakeholders (brokers, customers, regulatory bodies, investors, shareholders, and service providers) of SulAmérica the matters of highest relevance to the Company according to its business strategy. After consulting these stakeholders, the following five topics were prioritized in its operations: Assistance and Services Quality, Products and Services Innovation, Human Capital Development, Responsibility in the Value Chain, and Financial Education and the Conscious Use of Insurance.</p> <ul style="list-style-type: none"> • Assistance and Services Quality: SulAmérica is always open to talk with customers and network of business partners. Constant dialogs help to identify demands and improve everybody's experience with products and services. For this purpose, several customer service channels, customer satisfaction surveys, and tools for customers, brokers and service providers were created. Our management approach can be found in the Assistance and Services Quality chapter. • Products and Services Innovation: The solutions are conceived not only to meet the needs of customers and partners, but also those of the society as a whole. The most innovative products and services respond to economic, environmental and social challenges, and this is SulAmérica's way to transform the world. Our management approach can be found in the Products and Services Innovation chapter. | <p>102-47</p> <p>103-1</p> <p>103-2</p> <p>103-3</p> | <p>-</p> | <p>-</p> | <p>-</p> | <p>-</p> |

- **Human Capital Development:** Employees, customers, brokers, service providers and the society as a whole are fundamental to make SulAmérica the largest independent insurer group in Brazil. Each and every one matters, therefore, the Company values, respects and encourages the development of the people involved in its businesses. Our management approach can be found in the [Human Capital Development](#) chapter.
- **Responsibility in the Value Chain:** The diversity and number of partnerships are the reason why SulAmérica has great capacity to offer products to different needs of people. From broker to service provider, including suppliers, sales teams, marketing areas and customers in the middle, there is an established relationship of trust, ethic and responsibility. It is this relationship that makes it possible that the products and services are used according to the established social and environmental requirements, contributing actively and positively to Society. Our management approach can be found in the [Responsibility in the Value Chain](#) chapter.
- **Financial Education and Conscious Use of Insurance:** Encouraging financial responsibility is our priority, because our products and services contribute to the financial security and stability of our customers. We invest in initiatives, products and services to help our customers and brokers to take care of their capital in the present and future. It also includes raising awareness of the appropriate use of insurance, which has a fundamental social and economic role in our society. For further information, access the [Stakeholders and Materiality](#) section on the Investor Relations' website. Our management approach can be found in the [Financial Education and Conscious Use of Insurance](#) chapter.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|------|----------|-----|------|----------------|-----|-----|
|------|----------|-----|------|----------------|-----|-----|

SULA 13

List of stakeholder groups engaged by the organization, basis for identifying and selecting stakeholders with whom to engage, and approaches to stakeholder engagement.

SulAmérica has specific guidelines on stakeholder engagement, established in our [Stakeholder Engagement Policy](#), which introduces the approach adopted to engage our stakeholders and the boundaries of these interactions. Based on this policy, we have specific actions and practices on the engagement of our value chain, considering brokers, customers, suppliers, service providers, and employees.

In addition, we directly and indirectly (through Confederation of Insurance, Private Pension and Life Insurance, Private Health Insurance and Savings Bonds Companies - CNSeg) engage the stakeholders of regulatory agencies and the Judicial Branch to increase awareness of the challenges and dilemmas of the industry.

For further information on engaged groups, access the Company's [Investor Relations'](#) website.

The main means to engage our stakeholders are the following:

Employed Sales and Broker Force

- Communication through the Broker Portal, service centers, and official releases issued by the Marketing and Press Relations channels.
- Consultations through surveys carried out in service channels (NPS standard) and digital means (portal, survey forms).
- Business customer service provided by the sales team, capacity building through training and business events (all of which in virtual format over the pandemic period).

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102-43

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Suppliers

- Communication through the Supplier Portal and newsletter, website, primer, training, etc.
- Consultation (researches, meetings, surveys, reporting channels)
- Dialogue (forums, workshops and events)

Regulatory bodies

- Through access to the tools provided by the ANS for consulting the agency's rules and positioning.
- Participation in workshops held by ANS in official meetings (regarding public consultations, for example).

National Consumer Protection System (Procon, Government Prosecution Office, Public Defender's Office, Judicial Branch)

- Dialogue with these bodies through communication channel using digital and physical platforms, as well as in-person meetings.

Health and Dental Care Service Providers

- Communication by sending circulars and releases, marketing e-mails, e-news (quarterly editions), and Operational Manual for Service Providers, which can be accessed through the Service Provider Portal.
- Consultation through in-person and virtual visits to the Health and Dental network.
- Carry out of NPS and IBOPE surveys on service providers.
- Dialogue in events and webmeetings.

Life & Pension customers

- Communication by sending monthly VIPNews, with Life & Pension product contents.
- Publication of the Income Tax Primer, an instruction booklet on completion of income tax return regarding the PGBL and VGBL products.
- Pension customers have an online customer space (Prev-Invest Online), where they can consult proposal data and make transfers between funds in the same proposal, among other functionalities.

Investors and Shareholders

- Communication through the Investor Relations' website.
- Mailing with relevant releases to shareholders and investors.
- Consultation through perception studies.
- Dialogue in public meetings and meetings with the Company's investors and executives.

SULA 14

Key topics and concerns that have been raised through stakeholder engagement.

The key topics raised were the following: Assistance and Services Quality, Human Capital Development, Products and Services Innovation, Responsibility in the Value Chain, and Financial Education and the Conscious Use of Insurance. For further information, access the Company's [Investor Relations'](#) website.

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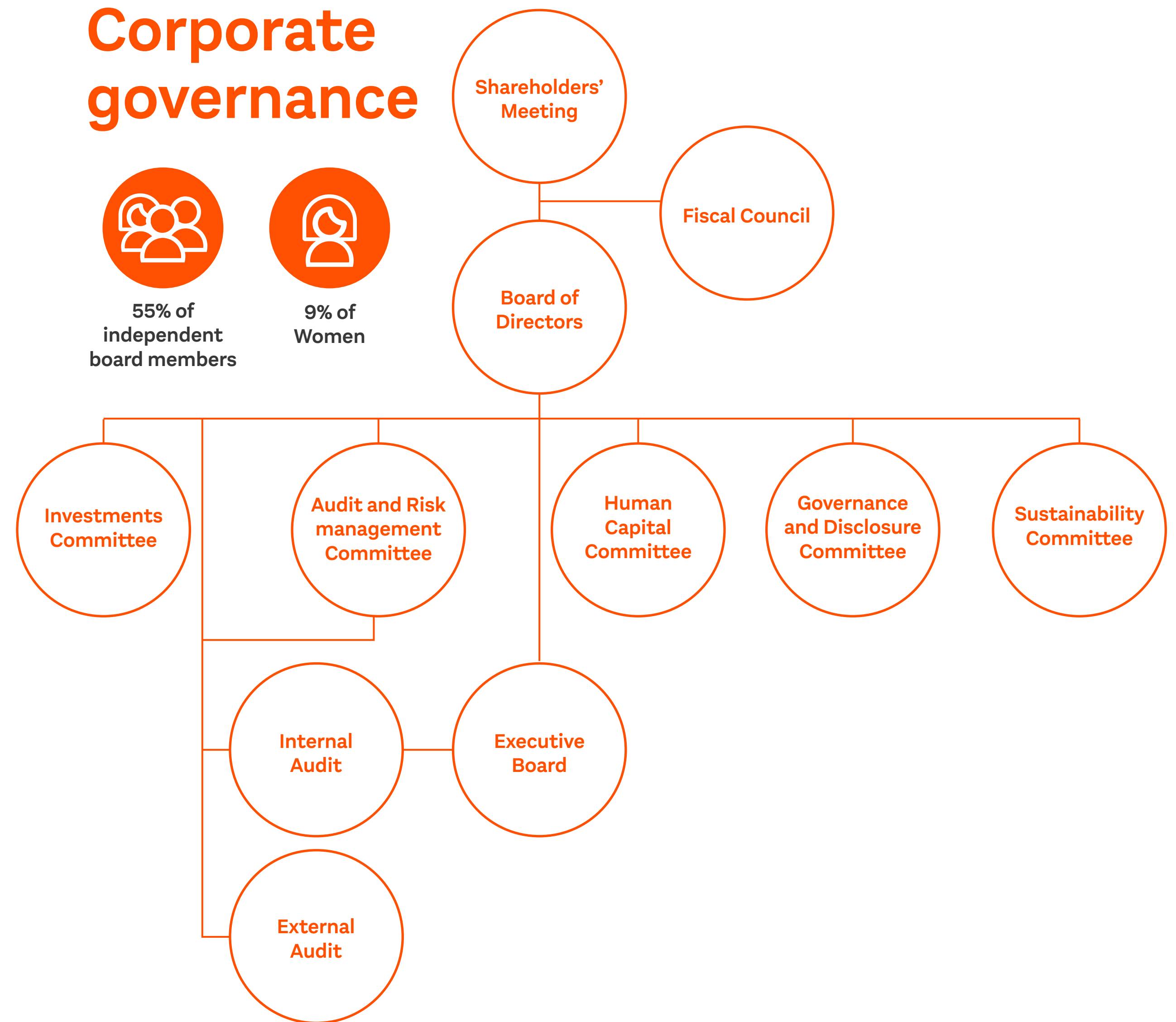
Governance



At SulAmérica, we are committed to the best corporate governance practices and follow the recommendations of the IBGC's Code of Best Practices of Corporate Governance, which comprise the principles of transparency, fairness, accountability, and corporate responsibility.

Our Board of Directors and its five Advisory Committees actively promote the Company's strategy and continuous improvement, with solid ESG practices.

[For further information, access the Investor Relations' website.](#)



Ethics and Anti-Corruption

The work of our management members and employees follows the Code of Ethical Conduct, which aims at reaffirming and fostering our values, so that they guide their working practices and are present in the day-to-day activities.

Among other guidelines, the document establishes that all of our relationships shall be based on three pillars:

respect

transparency

compliance with the laws

We also have an Anti-corruption Policy, which establishes the guidelines to be followed by our employees and management members in the relationship with public administration representatives, partners, customers, brokers, service providers and competitors, with the aim to avoid any corruption practices.

Both documents can be accessed on the [Investor Relations'](#) website.

Training in ethics and anti-corruption

23,919 hours of training provided.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|---|---------------------------|------|----------------|-----|-----|
| SULA 17 | <p>Report whether and how the organization applies the precautionary principle or approach.</p> <p>The Company has a product analysis process that assesses, on several aspects, the risks and opportunities associated with each project.</p> <p>The Product Assessment and Review Procedure (PARP) was implemented by the area of actuarial controllership as a component of responsible behavior, aiming at tangible gains over time, producing additional encouragement for internal improvements such as transparency, agility and consensual decisions.</p> <p>The process consists of several multidisciplinary analyses, seeking to mitigate the risks and evaluate the opportunities for new initiatives or partnerships, contributing to the Company's good corporate governance practices.</p> | 102-11 | - | - | 16 | I |
| SULA 18 | <p>Structure and composition of the governance body and its committees.</p> <p>The structure and composition of the Board of Directors and Advisory Committees can be accessed on our Investor Relations' website.</p> | 102-18 102-22 405-1 | - | - | - | I |
| SULA 19 | <p>Report whether the chair of the highest governance body is also an executive officer in the organization (and, in the case of the latter, describe his or her function within the organization's management and the reasons for this arrangement)</p> <p>In line with the best corporate governance practices, the positions of CEO and Chair of the Board of Directors of the Company are occupied by different people, the CEO being Ricardo Bottas Dourado dos Santos while the Chair of the Board is Patrick Antonio Claude de Larragoiti Lucas.</p> | 102-23 | - | - | - | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|--|---|--------|----------------|-----|-----|
| SULA 21 | Delegation of authority for economic, environmental, and social topics, and executive-level position or positions responsible for such topics. | | | | | |
| | Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental, and social topics. | <p>To keep the Board of Directors always informed and attentive to the social and environmental risks and opportunities, since 2020 a quarterly report is prepared to Board members, containing sustainability information that is relevant to business and regulatory trends, besides the monitoring of the Company's advances towards sustainability and stakeholder demands.</p> <p>In 2020, a sustainability workshop was held in the Board of Directors, aimed to debate the main work fronts regarding Environmental, Social and Governance (ESG) risks and opportunities, besides seeking to further engage board members in the theme.</p> <p>Since 2009 SulAmérica has a Sustainability Committee formed by the main executives of the Company, an external specialist, and a member of the Board of Directors. In 2011, the body started to have an Advisory Committee of the Board of Directors.</p> <p>Since then, it has focused on the formulation of a sustainability strategy aligned with the Company's strategic plan, so that the organization's risks and opportunities are considered beyond the traditional business boundaries, including in the leadership discussions a sustainability vision developed around the social and environmental challenges that are in the agendas and priorities of its stakeholders.</p> | 102-19 | - | - | - |
| SULA 27 | | | | | | |

SULA

RESPONSE

GRI

SASB

GLOBAL
COMPACT

SDG

PSI

Our Sustainability Committee holds meetings four times per year, and in every session there is a time to share trends and material issues. In addition, one of the Committee's independent members with renowned expertise on the theme is responsible for providing information and updates in all sessions.

These information and trends are periodically taken to the Board of Directors and an annual presentation is made to increase the level of the Board's knowledge and engagement to the theme.

In addition, the Sustainability Committee meetings started to include a time dedicated to talks and debates with sustainability experts to address matters that are material to the company. In these sessions, SulAmérica's executives and key leaders on these topics were also invited.

The Sustainability Committee is assisted by the Sustainability Superintendence, which compiles the demands and information collected by the Company's several communication and service channels, and in many interactions with strategic stakeholders, and also presents the social and environmental risks and opportunities, for definition of the Company's initiatives and projects, and presentation of the most relevant ones to the Board.

| | SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------------|--|--|--------|------|----------------|-----|-----|
| SULA 22 | Report the processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom it is delegated and how the resulting feedback is provided to the highest governance body. | <p>All of the attained results of the information gathered by the Company's several communication and service channels and in the many interactions with strategic stakeholders are reported to the Sustainability Committee, responsible for advising the Board of Directors and Executive Management.</p> <p>The Sustainability Committee is assisted by the Sustainability Superintendence, which organizes and carries out actions on the theme.</p> | 102-21 | - | - | - | I |
| SULA 24 | Nomination and selection process for the highest bodies and committees. | <p>The composition of the Board of Directors and its Advisory Committees shall be according to the number of members established in the Bylaws and/or Internal Rules of Committees. The bodies shall be formed by natural persons, either resident in Brazil or not, elected or removable at the Shareholders' Meeting (in case of Board members) or Board of Directors (in case of members of the Board's Advisory Committees).</p> <p>The nomination of members to the Board of Directors shall be made by its management, on the initiative of the Board of Directors' Chair or shareholders, under the terms of the Brazilian Corporate Law, the Bylaws, or applicable legislation. The Bylaws establishes that a minimum of 20% of its Board of Directors shall be independent members.</p> <p>The composition of the Executive Board shall be according to the provisions of the Bylaws, formed by natural persons, resident in Brazil, elected and removable by the Board of Directors at any time.</p> | 102-24 | - | - | - | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------------|---|--------------|----------|----------------|-----------|----------|
| | <p>The nomination of candidates to the Executive Board and the Board of Directors' Advisory Committees can be made by the CEO or Chair of the Board of Directors.</p> <p>In all cases, the requirements established in the Management Nomination Policy shall be met, besides legal, regulatory requirements, and those included in the Bylaws and/or Internal Rules of Committees, the Human Capital Committee being able to assist in this process.</p> <p>The composition of such bodies may be reviewed at the end of each tenure, based on assessment processes adopted by SulAmérica, with the aim to best meet the criteria provided in the Management Nomination Policy for the following terms.</p> | | | | | |
| <p>SULA 25</p> | <p>Processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether the conflicts of interest are disclosed to stakeholders</p> | <p>102-5</p> | <p>-</p> | <p>10</p> | <p>16</p> | <p>I</p> |
| | <p>SulAmérica has a Policy on Transactions with Related Parties and Other Situations Involving Conflicts of Interest, that establishes the procedures to be followed by shareholders and management members, in transactions to be performed with related parties as well as other situations in which there is potential conflict of interests, in compliance with the best practices of Corporate Governance and prioritizing the interests of the Company and its controlled companies, both direct and indirect ones.</p> <p>This policy establishes that the operations entered into by the Company with related parties shall be performed according to market conditions, in order to assure that it is performed on arm's length.</p> | | | | | |

The aforementioned policy forbids the following transactions with related parties of the Company: (i) those conducted on conditions other than the market ones; and (ii) granting of loans or advances to its parent, a key management member, and other related parties established in item 1.3 of such Policy. It is also forbidden, under the terms of the Company's Code of Ethics, the participation of key management members and employees in businesses of private or personal nature that interfere or conflict with the interests of the Company or that lead to the use of insider information obtained in view of the performance of the position or job that she/he holds in the SulAmérica.

The Company's Policies are available on the Investor Relations' website, in the section [Policies and Charters](#).

In case of conflict of interest with Related Parties in relation to a certain matter to be deliberated at meeting or shareholders' meeting, one should timely express the conflict or particular interest, declaring oneself impeded from participating and leaving, even physically, the discussions and deliberations on the matter. In case one fails to do so, the other party attending the meeting may report the existing conflict.

The report on the conflict of interest situation and subsequent abstention and temporary leave from the meeting shall be included in the minutes of the respective meeting.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|--|--|--------|------|----------------|-----|-----|
| <p>SULA 26</p> <p>Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value, vision or mission statements, strategies, policies, and goals related to economic, environmental, and social topics</p> | <p>The Board of Directors periodically reviews the Company's strategic planning, which will drive the establishment of the Company's values, mission and vision, besides the policies and goals related to environmental and social impacts of the Company, as it is the management body responsible for approving the sustainability strategy of the Company and its subsidiaries, following the recommendations from the Sustainability Committee.</p> <p>SulAmérica understands that, together with its stakeholders, it has an important role in incorporating environmental, social and governance (ESG) matters into the business. To meet this goal, it has a Corporate Sustainability Policy aimed to guide the actions and procedures required to implement the sustainability strategy, besides containing the guiding principles of Company's operations.</p> | 102-26 | - | - | - | - |
| <p>SULA 28</p> <p>Report the processes for evaluating the highest governance body's performance with respect to governance of economic, environmental, and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment.</p> | <p>The Company's Executive Board has a performance review mechanism based on financial and operational performance indicators, as well as satisfaction rates of the main stakeholders and sustainability goals. Moreover, the Company's Executive Board's members are annually evaluated by the Board of Directors or the Human Capital Committee based on the targets set in the management contracts, aligned with the Company's strategies.</p> <p>In addition, the variable pay of the Company's Executive Committee is tied, among other goals, to the engagement of employees and the progress in the integration of ESG topics into the Company's strategy. The ESG development target comprises a set of indicators that consider the company's progress in human rights, climate changes, inclusion and diversity, and greater inclusive products.</p> | 102-28 | - | - | - | - |

Report the actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental, and social topics, including, as a minimum, changes in membership and organizational practices

Meanwhile, the members of the Board of Director and its Advisory Committees take part in an annual evaluation process, undertaken internally, aimed at analyzing not only the activities of the collective decision-making authority, but also the performance of each of its members.

The evaluation made by the members of the Board of Directors also includes those of the Board's Chair, the advisory committees, the corporate governance department, and peer evaluation, aimed at identifying and proposing actions that contribute towards the continuous improvement of its performance.

The evaluation processes are carried out internally, being conducted by the Company's Corporate Governance area.

The main opportunities for improvement in the practices and dynamics of the Board and its Committees, found during such evaluation processes, are consolidated and discussed with their members, based on a structured and individualized feedback, to strengthen one commitment and engagement with the continuous improvement in the Company's governance. Finally, the results of the evaluation processes are collectively discussed to propose and validate an action plan aimed to guide the body's activities over the year.

The process of evaluation of the Board of Directors, including its results, is available in the Management section of the [Investor Relations'](#) website.

| | SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|---|--|--|--------|----------------|-----|-----|
| SULA 30 | Report the highest governance body's role in identifying and managing economic, environmental, and social topics and their impacts, risks, and opportunities. | The Company has a Sustainability Committee, formed by the main executives, which advises the Board of Directors. Its main duty is to work on the alignment with the strategic plan, so that the organization's risks and opportunities are considered beyond the traditional business boundaries, including in the leadership discussions a sustainability vision developed around the social and environmental challenges in the agendas and priorities of its stakeholders. So the Board of Directors monitors the theme and is regularly updated on the progress of mitigation and control actions. | 102-29 | | | | |
| | Mention the highest governance body's role in the implementation of due diligence processes. | | | | | | |
| | Report whether stakeholder consultation and relationship processes are used to support the highest governance body's identification and management of economic, environmental, and social topics and their impacts, risks, and opportunities. | The information discussed and presented to the Board of Directors and Sustainability Committee directly or indirectly results from stakeholders consultation and dialogue processes. The direct one is the data about surveys and specific demands. Indirect consultations consider the information collected from third parties and organized as public documents, reports or interviews, in which the information is from a known source, however, it was not directly generated by the Company. | 102-30 | - | - | - | - |
| | The highest governance body's role in reviewing the effectiveness of the risk management processes for economic, environmental, and social topics. Frequency of the highest governance body's review of economic, environmental, and social topics and their impacts, risks, and opportunities. | | In addition, the materiality process, which defined the five topics listed as strategic in the Corporate Sustainability Policy, had the participation of internal and external stakeholders. | 102-31 | | | |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|--|---|--------|----------------|-----|-----|
| | The Board of Directors addresses the theme annually, during the meeting dedicated to the sustainability theme. The Sustainability Committee, on the other hand, addresses the theme at least four times a year, according to its rules. The Executive Committee addresses it more intensively, once the Human Capital, Administrative and Sustainability Vice-presidency permanently serves on the collective board that meets weekly to take resolutions on the company's issues. | | | | | |
| SULA 31 | Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material topics are covered | CEO | 102-32 | - | - | - |
| SULA 32 | Report the process for communicating critical concerns to the highest governance body. | SulAmérica has a solid Corporate Governance structure that assures the flow of information between the Company's Executive Board and Board of Directors. | 102-33 | - | - | - |
| | Report the total number and nature of critical concerns that were communicated to the highest governance body, and the mechanism(s) used to address and resolve them | Additionally, the Board of Directors makes available on the Company's Investor Relations' website the channel called Fale com o Conselho (Talk to the Board) , a tool that provides to its shareholders the possibility of proposing to the Board of Directors topics to be included in the agenda of Shareholders' Meetings, and also expressing doubts and putting forward suggestions. In 2021, no critical concern was reported. | 102-34 | - | - | - |

| | SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|--|---|--------|------|----------------|-----|-----|
| SULA 33 | <p>Report the remuneration policies for the highest governance body and senior executives for the following types of remuneration:</p> <ul style="list-style-type: none"> • Fixed pay and variable pay • Performance-based pay • Equity-based pay (share or stock options) • Bonus • Deferred or vested shares • Sign-on bonuses or recruitment incentive payments • Termination payments • Clawbacks • Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees. <p>Report how performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental, and social topic</p> | <p>The main purpose of the Company's Compensation Policy is to align the interests of the key management personnel with the Company's goals, based on the best market practices.</p> <p>The global remuneration of the key management personnel may include the following elements:</p> <ul style="list-style-type: none"> i. fixed pay; ii. variable pay; iii. post-employment benefits; iv. benefits provided when resigning from job; v. share-based payment; and vi. other that the Board of Directors or Compensation Committee determines. <p>The Board of Directors or Compensation Committee shall be responsible for determining the proportion of each element of the key management personnel compensation, among which those listed above.</p> <p>The Compensation Policy does not detail the targets associated with economic, social, or environmental aspects.</p> | 102-35 | - | - | - | - |

| SULA | | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|--|---|--------|------|----------------|-----|-----|
| SULA 34 | Report the process for determining remuneration. | As set forth in the applicable legislation, the Company's management annually submits to the Shareholders' Meeting a proposal for global remuneration amount. Therefore, the responsibility for the final resolution rests with the Company's shareholders. | | | | | |
| | Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. | When votes contrary to this matter or abstentions are identified, the Company seeks to find the reasons of such votes and to offer clarifications that provide a better understanding of the remuneration metrics adopted. | 102-36 | - | - | - | - |
| | Report any other relationships that the remuneration consultants have with the organization. | Additionally, the Company has a Compensation Policy and a Human Capital Committee, which has, among its competencies, the proposition of remuneration compatible with the best practices noted in the market. | 102-37 | | | | |
| SULA 36 | Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable. | For the remuneration of employees, SulAmérica participates in union negotiations to define the Collective Bargaining Agreement of Insurance Workers (CCT in Portuguese) using as benchmark the market salary surveys, and the results of climate and engagement surveys with employees. | | | | | |
| SULA 38 | Political contributions | The Company does not make any contribution to political parties. This indicator also considers data about Paraná Clínicas | 415-1 | - | - | - | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------------|--|------------------------|----------|----------------|-----------|----------|
| <p>SULA 39</p> | <p>Confirmed incidents of corruption and actions taken</p> <p>We have a series of policies with anti-corruption guidelines, such as the following:</p> <ul style="list-style-type: none"> • Code of Ethical Conduct; • Code of Ethical Conduct for Service Providers and Suppliers; • Anti-corruption Policy; <p>The policies are public and are available on our Investor Relations website.</p> <p>The employees are required to make electronic adherence to the Code of Conduct and Anti-corruption Policy and the adherence of new employees is periodically monitored. For further information see SULA 6.</p> <p>In addition, we also have an Anti-Money Laundering and Anti-Terrorism Financing Policy, Policy on Interaction with Public Administration, Policy on Bids and Entering into Contracts with Public Administration, and Policy on Fraud Prevention and Fight.</p> <p>To firmly introduce anti-corruption concepts, the Company has mandatory interactive e-learning training for all employees. There are also in-person training for the areas most susceptible to the risk of corruption, in view of the interaction with the public administration.</p> | <p>205-1 205-3</p> | <p>-</p> | <p>10</p> | <p>16</p> | <p>I</p> |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------|--|--------|------------------------------|----------------|-----|----------------|
| SULA 170 | Policies with specific environmental and social components applied to business lines | G4-FS1 | FN-IN-450a.3 FN-AC-410a.2 | 1 to 10 | 12 | I and II |
| | <p>At present, the risks related to the theme are mapped through mechanisms such as reporting channels and reporting of unusual transactions made by business units.</p> <p>Additionally, it is worth noting the following current mitigating mechanisms:</p> <ul style="list-style-type: none"> • training and actions on acculturation of GRC; • due diligence of third parties and Mergers and Acquisitions (M&A) operations; • monitoring of politically exposed person (PEP); • monitoring of related party transactions <p>In 2021, there was no case confirmed involving corruption or money laundering filed against SulAmérica or any of its employees</p> <p>This indicator also considers data about Paraná Clínicas.</p> | | | | | |
| | <p>Environmental Policy</p> <p>Corporate Sustainability Policy</p> <p>Social and Environmental Risk Policy</p> <p>Responsible Investment and Social Responsibility Policy</p> <p>Social Interest Donations and Investment Policy</p> | | | | | |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|--|---|--------|--------------|----------------|-----|-----|
| <p>Report the organization's internal and external mechanisms for requesting advice about ethical behaviors and in compliance with the legislation</p> <p>SULA 155 Report the organization's internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and organizational integrity, like reporting concerns by hierarchical means, mechanisms for reporting irregularities or reporting channels</p> | <p>SulAmérica has many internal and external mechanisms for ethical, legal, and corruption issues, besides the law firms that provide legal advisory services, when necessary. These are the following:</p> <ul style="list-style-type: none"> • Reporting Channel – through the website: www.contatoseguro.com.br/sulamerica or by phone: 0800 512 7713; • Fala Comigo (talk to me) – reporting channel available on the corporate website, intranet portal and other official platforms, which enables any stakeholder to report any possible breach of the guidelines of the Code of Ethical Conduct; • Internal and external policies, which will be addressed by the Ethics Committee (joint forum); • E-mail: compliance@sulamerica.com.br (informed in the Code of Ethical Conduct, available for the public in general). <p>Any person who use these channels may opt to remain anonymous. No employee who, in good faith, reports suspected breach of laws, regulations and internal rules of SulAmérica shall suffer any reprisal or retaliation.</p> <p>This indicator also considers data about Paraná Clínicas.</p> | 102-17 | FN-AC-510a.2 | - | 16 | - |



Risk ●●●
management

Our risk management process is aimed at supporting the attainment of our strategic goals, identifying potential events that may affect the results for the following periods.

Risks considered in the process



Stages considered in the risk management process

Risk identification



Process of identification and prioritization of risks that may affect the short or long-term results

Risk quantification



The risks are quantified through specific modelling involving their likelihood of occurring and possible impacts

Risk response



According to the results of the assessment process and aligned with the current risk appetite, risk-response action plans are devised

Monitoring and reporting

The information on each risk and its respective response action plans are monitored and managed by means of indicators and reports by the enterprise risk area, which reports to the Risk Committee, Audit and Risk Management Committee and Board of Directors, according to a pre-established frequency or whenever deemed necessary.

Additionally, for each subsidiary we determine the sufficiency of Equity in relation to the capital according to the required regulatory capital and own internal models, based on the best risk management practices.

For further information on the Company's risk management, see Note 5 (Risk Management) of the latest version of SulAmérica's [Financial Statements](#), or access the latest version of the [Company's Reference Form](#), items 4 (Risk Factors) and 5 (Risk and Internal Control Management).

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|------|----------|-----|------|----------------|-----|-----|
|------|----------|-----|------|----------------|-----|-----|

Our risk management process is aimed at supporting the attainment of the organization’s strategic goals, identifying potential events that may affect the expected results for the following periods, and managing such risks, guaranteeing adequate capital to support operations in unexpected scenarios, according to the current risk appetite.

The social and environmental risk assessment is annually performed.

The risk management program is structured using the line of defense concept, through which it is possible to effectively establish the roles and responsibilities of each area involved in risk management and internal controls. The monitoring of social and environmental risks is performed by the Sustainability Superintendence, which takes on the second line of defense role in the Company’s integrated risk management system, and reported to the Sustainability Committee, which duty is to advise the Board of Directors.

In addition, to implement SulAmérica’s Investments long-term responsible investment strategy, social risk and opportunity management, and corporate governance, we have the following guidelines, among others:

- Inclusion of ESG aspects and social and environmental risk management in investment analyzes and decision-making processes;
- Work as portfolio and investment fund manager and adopters of ESG aspects in asset management policies and practices;
- Monitoring of transparency of invested companies regarding ESG aspects.
- Promotion of Principles for Responsible Investment with institution investors.

SULA 55

Coverage and frequency of audits to assess implementation of environmental and social policies, and risk assessment procedures

G4-FS9

-

-

-

|

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|------|----------|-----|------|----------------|-----|-----|
|------|----------|-----|------|----------------|-----|-----|

- Disclosure of its activities and progresses on the implementation of Principles.
- Observation of the compatibility of the Social and Environmental Risk and Responsible Investment Policy with the nature of its institution and complexity of its activities and investment products and services.
- Continuous strategies on actions that guarantee an appropriate integration of this Policy into the other policies of the institution.
- The conditions and actions to keep making viable the participation, capacity building and engagement of its internal and external stakeholders in the process of formulation and implementation of this Policy.

| | | | | | | | |
|----------------|--|--|--------|---|---------|---|----------|
| SULA 58 | Procedures for evaluation and classification of environmental and social risks in business lines | Complementing the follow up within the scope of the Audit and Risk Management Committee and Sustainability Committee, the Company has a Product and Partnership Assessment Process (PARP), which considers, on several aspects, the risks and opportunities associated with each project or product. Among other items, it evaluates the adherence of products and services to voluntary commitments, the Sustainability and Environmental Policies, as well as its contribution to the Principles for Sustainable Insurance (PSI). | G4-FS2 | - | 1 to 10 | - | I and II |
|----------------|--|--|--------|---|---------|---|----------|

| | | | | | | | |
|----------------|--|---|-------|---|----|----|---|
| SULA 60 | Total number and percentage of operations assessed for risks related to corruption, and the significant identified risks | The actions on prevention and fight against money laundering and corruption crime are monitored by the Compliance area. According SUSEP Circular 445/12, effective through April 2021, 188 events were reported by the Life & Pension unit to the Council for Financial Activities Control (COAF), of which 186 were related to transactions which, due to the amounts, are parameterized in systems, not depending on the analysis for reporting, and 2 were reported after the analysis by the Compliance and resolution by the AML and other Illicit Acts Committee. | 205-1 | - | 10 | 16 | I |
|----------------|--|---|-------|---|----|----|---|

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------------|--|-------|------|----------------|-----|-----|
| | <p>In the second half of 2021, 8 transactions were reported, of which 2 were related to redemption payments, indemnities, through foreign account, at amount equal to or over R\$ 100,000.00, and 6 were reported after analysis by the Compliance and resolution by the Risk Committee, which replaced the AML and other Illicit Acts Committee.</p> <p>This indicator also considers data about Paraná Clínicas.</p> | | | | | |
| SULA 61 | <p>Significant fines and non-monetary sanctions for non-compliance with laws and/or regulations</p> <p>The fines considered significant to SulAmérica have amounts equal to or over one million reais.</p> <p>In the period, the payment of a fine imposed by ANS was identified in the amount of R\$ 1 million, because of the supposed resizing of the hospital network, due to reduction, without the Agency's prior authorization.</p> | 419-1 | - | - | - | - |
| SULA 64 | <p>Total number of incidents of non-compliance with regulations and/or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, broken down by type of results.</p> <p>No incident of non-compliance with regulations and codes concerning marketing communication, advertising, promotion and sponsorship was identified</p> | 417-3 | - | - | 16 | - |

Products and
●●● services
innovation



Our insurance portfolio is the main way we create value and fulfill our purpose of taking care of the integral health of people. Therefore, when we develop our solutions, we seek to meet the needs of our customers and partners, while we respond to the economic, environmental and social challenges faced by the society.

Our products and services are connected to offer integral health in all moments of life, covering the needs in the scope of physical, emotional and

financial health. In addition, we analyze the risks and opportunities related to the inclusion of ESG aspects in all lines, to increase our positive impact.

Our digital tools showed to be extremely important during the Covid-19 pandemic, when it was impossible to make personal contact with customers, employees, service providers, brokers and partners. By means of these investments, we have developed more accessible technology products and solutions, making viable

connections that create value to all our stakeholders and allowing us to provide integral health to all insureds. Over the past years, the virtual service has been increasingly used by our beneficiaries to access our services.

We promoted the evolution of Fast Track, developed for emergency services during the crisis, into **PS Fácil, connecting SulAmérica's digital healthcare services** with partner hospitals, speeding up customer service.

“Saúde na Tela” (health on screen) provided insureds with appointments with on-duty doctors or physicians of over 50 specialties, besides counting on therapies with psychologists, nutritionists, speech therapists, and other healthcare professionals, including with drug prescription, test orders, and medical certificates, which could be sent digitally. **Over 1.4 million virtual appointments in 2021 and 90% without requiring subsequent in-presence appointment.**

The ESG Impact of our products and services

As they are focused on integral health, our products and services create value, supporting customers, community, the society, and even the environment. See some examples below.



Médico na Tela for Life & Pension Customers

Médico na Tela (telemedicine) for Life & Pension customers, offering them the possibility of consulting a series of specialists in the virtual format.



SOS Prev

Credit facility that aids customers who have active pension plan and need an emergency financial aid, without breaking the investment discipline in the future.



SulAmérica Total ESG FIA

Stock fund that adopts social and environmental criteria for selecting assets, besides promoting the donation of 100% of the management fee to an organization that has social impact on the Amazon.



ESG Fund of Corporate Bonds

SulAmérica has three corporate bond funds targeted at different customers and which composition adopts the ESG approach. These funds adopt the best-in-class approach and only invest in companies that have the highest ESG ratings in their industries.

Our Products and Services



Health

- 2.6 million beneficiaries
- Business, SME and Affinity Lines
- Launch of New lines of regional products: SulAmérica Direto
- Focus on prevention and Coordinated Care
- Use of digital technologies and tools



Life and Accident

- 4 million insured lives
- Group and SME, Individual, Credit Life and Travel Lines
- Access to Médico na Tela (telemedicine)
- Covid-19 coverage



Dental

- 2 million beneficiaries



Asset Management

- R\$ 48.3 billion in managed assets
- Fixed income, stocks and multi-asset
- Maximum rating by S&P: AMP -1- Very Strong
- Signatory of Principles for Responsible Investment (PRI)



Pension

- R\$ 9.2 billion in private pension reserves
- Group and Individual Lines
- Offers combined value proposal
- Access to Médico na Tela (telemedicine)

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|---------|---|---|--------------------|----------------|-----|---------------|---|
| SULA 77 | Primary brands, products and/or services | We operate in the health & dental, life and accident insurance, asset management and private pension product lines. To learn more about our products and services, access SulAmérica's website. | 102-2 | - | - | - | - |
| SULA 78 | <p>Initiatives to improve access to financial services for persons with disabilities.</p> <p>Access to financial services in low-populated or economically-disadvantaged areas by access type.</p> <p>Initiatives to improve access to financial services for low-income population</p> | <p>Our business areas have initiatives to facilitate access to our products and services, including:</p> <ul style="list-style-type: none"> • Health and Dental: We have in the portfolio products with national coverage, comprising many plan levels that meet the needs of businesses for benefits to all hierarchical levels. From 2019, we started to develop and sell regional health plans, which have streamlined networks, in partnership with strategic partners, aiming to serve a lower income group for which we did not have options. With this new line, we provide a wider range of customers with opportunity to have access to our products. <p>In the dental line, we have a dental insurance which starting price is R\$ 20.50 for Small and Medium-sized Companies, and R\$ 43.90 for individuals.</p> <p>As distribution channels of health and dental plans, besides brokers, we are forming partnerships with banks.</p> <p>As to dental plans, sales are also performed through the websites Odonto Fácil (for businesses) and SulAmérica Odonto Individual (for individuals).</p> | G4-FS13 G4-FS14 | - | 1 | 3,8 and 11 | I |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------------|--|--|---|---------------------------------|----------|----------|
| | <ul style="list-style-type: none"> • Pension: For selling products, we have partnership with some distributors, like Órama and XP. • Investments: The investment funds managed by SulAmerica are distributed in different channels, and their shares can be purchased in services that best meet the customer's needs. The funds have different profiles and we offer products with initial and minimum investment of R\$ 100.00, such as SulAmerica Total ESG FI Ações. <p>Aimed at providing access to people with hearing or speech impairment, in our customer service there is an exclusive phone number for them.</p> | | | | | |
| SULA 80 | <p>Monetary value of products and services designed to deliver a specific social and environmental benefit for each business line broken down by purpose</p> <p>In recent years, we have tried to integrate social and environmental benefits into the development of our products and services. The integration is performed to follow the Social and Environmental Risk Policy and during the Product Assessment and Review Procedure (PARP), aligning the business strategy and production of positive impact by promoting integral health.</p> <p>Some examples of products with such benefits are as follows:</p> <p>SulAmérica Total ESG FIA Launched in 2019 by SulAmérica Investimentos, it is a Stock Fund that adopts social and environmental criteria for selecting assets and promotes the donation of 100% of the management fee to an organization that has social impact on the Amazon.</p> | <p>203-2</p> <p>G4-FS7</p> <p>G4-FS8</p> | <p>HC-MC-260a.1</p> <p>HC-MC-260a.2</p> <p>HC-MC-260a.3</p> <p>FN-IN-410b.2</p> | <p>1,3,4,5</p> <p>6,7 and 8</p> | <p>3</p> | <p>I</p> |

ESG Fund of Corporate Bonds

SulAmérica has three corporate bond funds targeted at different customers and which composition adopts the ESG approach. These are the following: SulAmérica Crédito ESG FI RF CP LP, for accredited investors who are natural persons; SulAmérica Crédito Institucional ESG FI RF CP LP, for institutional investors; and SulAmérica Prev Crédito ESG FI RF CP, which is a pension fund. These funds adopt the best-in-class approach and only invest in companies that have the highest ESG ratings in their industries.

SOS Prev

Credit facility that can aid customers who have active pension plan and need an emergency financial aid, without breaking the investment discipline in the future.

Health Insurance - Coordinated Care

The strategy puts the beneficiary in the center of the care through a coordinated health management model that follows the patient usage of the accredited network, sending to professional appointments, tests and health management programs. Each patient's data is then integrated, enabling us to devise an integral and assertive care plan, besides establishing a connection between professionals, and seeking improvement in the healthcare system quality.

In 2021, we had about 3.6 thousand active physicians and health professionals in the Program, with over 826 thousand coordinated beneficiaries.

Saúde na Tela (telemedicine)

Saúde na Tela is a telemedicine service that provides direct access between the patient and the health professional, through videoconferencing, in the SulAmérica app. Beneficiaries have quick, safe and unbureaucratic access to emergency care, which can be accessed 24 hours a day, every day of the week, including holidays, being an important alternative for clarifying doubts and health symptoms, avoiding unnecessary exposure to an emergency room. In addition, doctors in more than 50 specialties can also be consulted in a practical way from anywhere.

Saúde Ativa (active health)

We offer to all health insureds the Active Health Program, a set of initiatives focused on the integrated health management. The Program is targeted at insureds who are healthy as well as those that have more complex cases. With actions on promotion of health, well-being, prevention of diseases and their complications, it helps companies to take care of their most valuable assets: people.

The initiatives are implemented according to the insured needs and the company's maturity in health and well-being management, either by behaviors that impact health and well-being or more complex cases, like patients who have cancer, risky pregnancy, spinal and articulation pathologies, among others.

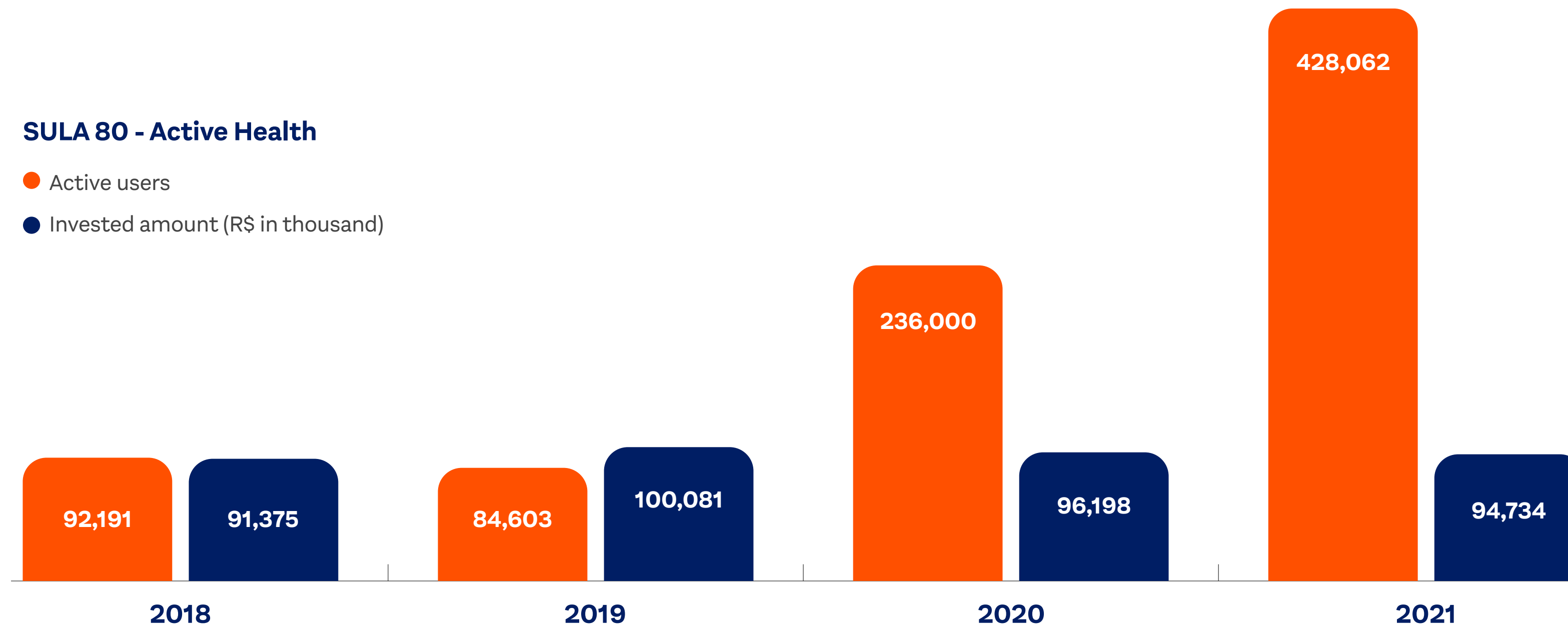
The Program's initiatives are aligned with the UN's Sustainable Development Goal 3; to access each of the national goals, [click here](#). See our results in the following table.

In addition, SulAmérica issued its ninth simple non-convertible debentures in 2021. The debentures were classified as sustainability-linked bonds. The Company committed to promote access to emotional health by raising awareness, offering diagnosis or treatment to 30,000 people until 2024 and 150,000 people until 2026.

SULA 80: Monetary value of products and services designed to deliver social and environment benefit

SULA 80 - Active Health

- Active users
- Invested amount (R\$ in thousand)



| Active Health Program's Initiatives | Description | Main results | Alignment SDG 3 | | | | | | | | | | | | | |
|---|---|---|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|---|
| | | | Target 3.1 | Target 3.2 | Target 3.3 | Target 3.4 | Target 3.5 | Target 3.6 | Target 3.7 | Target 3.8 | Target 3.9 | Target 3.A | Target 3.B | Target 3.C | Target 3.C | |
| Atenção no Alto Fisco (high risk care) | The High Risk Care Program provides guiding support to beneficiaries pre-hospital discharge in case of higher complexity. We assist with recovery at home with comfort and safety, and resolve doubts such as, for example, the use of dressings, medications, catheters, among others. return to inpatient care of beneficiaries pre-discharge. | <ul style="list-style-type: none"> 24,946 beneficiaries impacted since the beginning of the program 4,014 beneficiaries impacted in the year | | | | X | | | | | X | | X | | | |
| Coluna ativa / Coluna in Company (active spine / in-company spine) | The Active Spine Program is focused on reducing and controlling complications related to back problems through conservative treatment of cases. A qualified multiprofessional team works to improve the beneficiary's clinical picture with services focused on the personal needs of each insured. | <ul style="list-style-type: none"> 16,393 beneficiaries impacted since the beginning of the program 5,516 beneficiaries impacted in the year | | | | X | | | | | X | | | | | |
| Chronic diseases | The Chronic Disease Program is aimed to maintain the clinical control of chronic diseases, such as diabetes, cardiopathies, or chronic pulmonary diseases with signs of complication. In addition, it works on the reduction of clinical instability periods, emergency hospital appointments, and inpatient care, and encourages healthy lifestyles and better living with the pathology | <ul style="list-style-type: none"> 93,482 beneficiaries impacted since the beginning of the program 17,644 beneficiaries impacted in the year <p>Note: The number of beneficiaries impacted since the beginning of the program stood at 90,266</p> | | | | X | X | | | X | | X | | | | |
| Única Mente (unique mind) | Única Mente is a program aimed to guarantee individual therapeutic measures for mental disorder treatments, according to each case's particularities and needs, providing access and quality of psychiatric and psychological treatment, as well as following it through all stages of diagnosis, monitoring and treatment. | <ul style="list-style-type: none"> 2,279 beneficiaries impacted since the beginning of the program 1,759 beneficiaries impacted in the year | | | | X | X | | | X | | X | | | | |
| Futura Mamã (future mother) | The Future Mother program proposes the clinical monitoring of pregnant women, advising her about the necessary care with food, physical activity, the importance of prenatal appointments, and the need for undergoing preventative tests. In addition, it also advises parents in relation to baby care and breastfeeding until babies become six-month old. | <ul style="list-style-type: none"> 20,761 beneficiaries impacted since the beginning of the program 6,732 beneficiaries impacted in the year | X | X | X | X | | | | X | X | | X | | | |
| Oncology | The Oncology program offers support and guidance to beneficiary with cancer from diagnosis, during treatment, until remission, or recommendation of palliative care. It provides emotional comfort and support to the patient and respective family, guidance on the evolution of health state, care to prevent complications and minimizing the side effects of the treatment. It monitors the integration of the doctor-patient relationship, reinforcing doctor conducts and preventing complications and descompensations of clinical picture through the health team guidance. | <ul style="list-style-type: none"> 9,429 beneficiaries impacted since the beginning of the program 3,950 beneficiaries impacted in the year | | | | | | X | | | X | | X | | | |
| Idoso Bem Cuidado / Envelhecimento Saudável (well cared elder / Health aging) | Idoso Bem Cuidado and Envelhecimento Saudável are programs aimed to provide care services to the 65+ elder population, promoting the preservation of autonomy and maintenance of functional ability of elders by raising awareness of healthy lifestyles, by means of a qualified team who monitors the journey of each elder. | <p>Idoso Bem Cuidado</p> <ul style="list-style-type: none"> 38,976 beneficiaries impacted since the beginning of the program 29,268 beneficiaries impacted in the year <p>Envelhecimento Saudável</p> <ul style="list-style-type: none"> 74,554 beneficiaries impacted since the beginning of the program 31,799 beneficiaries impacted in the year | | | | | | | | | X | | X | | | X |

| Services | Description | Main results | Alignment SDG 3 | | | | | | | | | | | | | | |
|------------------------------------|--|--|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--|---|
| | | | Target 3.1 | Target 3.2 | Target 3.3 | Target 3.4 | Target 3.5 | Target 3.6 | Target 3.7 | Target 3.8 | Target 3.9 | Target 3.A | Target 3.B | Target 3.C | Target 3.C | | |
| Medical guidance by phone | The Medical appointment by phone works 24 hours a day, 7 days a week, without usage limit. With this service, the beneficiary can clarify doubts about health related to illness symptoms, domestic accidents, emergency situations, and medications, among others. | <ul style="list-style-type: none"> • 206,517 phone calls since the beginning of the service • 155,405 beneficiaries impacted since the beginning of the program • 62,379 phone calls • 51,238 beneficiaries impacted in the year | x | x | x | x | | | | | x | x | x | x | | | x |
| Network of basic health care | <p>With the Basic Health Care's accredited network, we offered beneficiaries services with family physician and nurses, with broad and integrated training, capacity to resolve about 80% of the reasons that caused people to seek healthcare service, without requiring exposure to hospital and emergency room environments, and inspiring loyalty to health professionals, prevention and care in all age groups.</p> <p>Primary care is a service model that provides entry in the system to all new needs and issues, provides attention to the person (not directed to the illness), to all conditions, except those that are very unusual or rare, and coordinates or integrates the attention to some other place or third parties.</p> | <ul style="list-style-type: none"> • 20,328 Beneficiaries impacted since the beginning of the Primary Healthcare Network • 15,491 Impacted in the year | x | x | x | x | x | | | x | x | x | x | | | | x |
| Exclusive COVID -19 Service Center | In response to COVID-19, SulAmérica made available an exclusive call center for health service related to coronavirus, with physicians and nurses. | <ul style="list-style-type: none"> • 27,628 Phone calls in 2021 | | | | x | x | | | | | | | | | | x |
| Education in Health | SulAmérica, through the Saúde Ativa (active health) Program, is engaged to share knowledge of health, creating opportunities for the population to know and understand the importance of taking care of health, transforming your daily file into a healthier lifestyle. | <ul style="list-style-type: none"> • 2,309,672 views of the website • 1,619,586 users • 70 posted content • 6,600 self-indication to initiatives | x | x | x | x | x | x | x | x | x | x | x | x | x | | x |



Assistance and services

●●● *quality*

We use the Net Promoter Score (**NPS**) to measure the satisfaction and loyalty level of our customers with our services.

NPS of our services

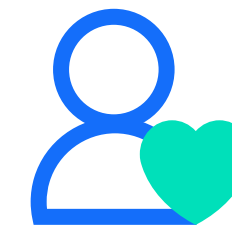
Scores ranging from 0 to 10



- 0 to 6 - detractor customers
- 7 and 8 - neutral customers
- 9 and 10 - promoter customers



Médico na Tela
82



Coordinated care
87



Coordinated
care physicians
88 in-presence
92 Virtual

Digital experience

To ensure the best service to our customers, in recent years we have continuously invested in the structuring of our digital transformation. We aim to develop and offer new technologies focused on promoting access to private healthcare and thousand improving the quality of life.

We have, for example, on the SulAmérica Saúde app and the Online Health Portal, which are integrated with our digital platform and give agility to the beneficiary journey, enabling the digital relationship between groups that use the device.

Highlights of digital channels



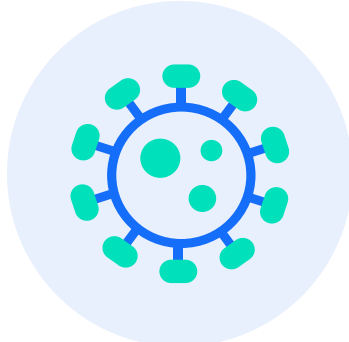
Physician on Screen



Psychologist on Screen



QR Code for physician's test orders



Covid Screening through App



Coronavirus Button in the healthcare app



Phone service with expert

Information Security and Data privacy

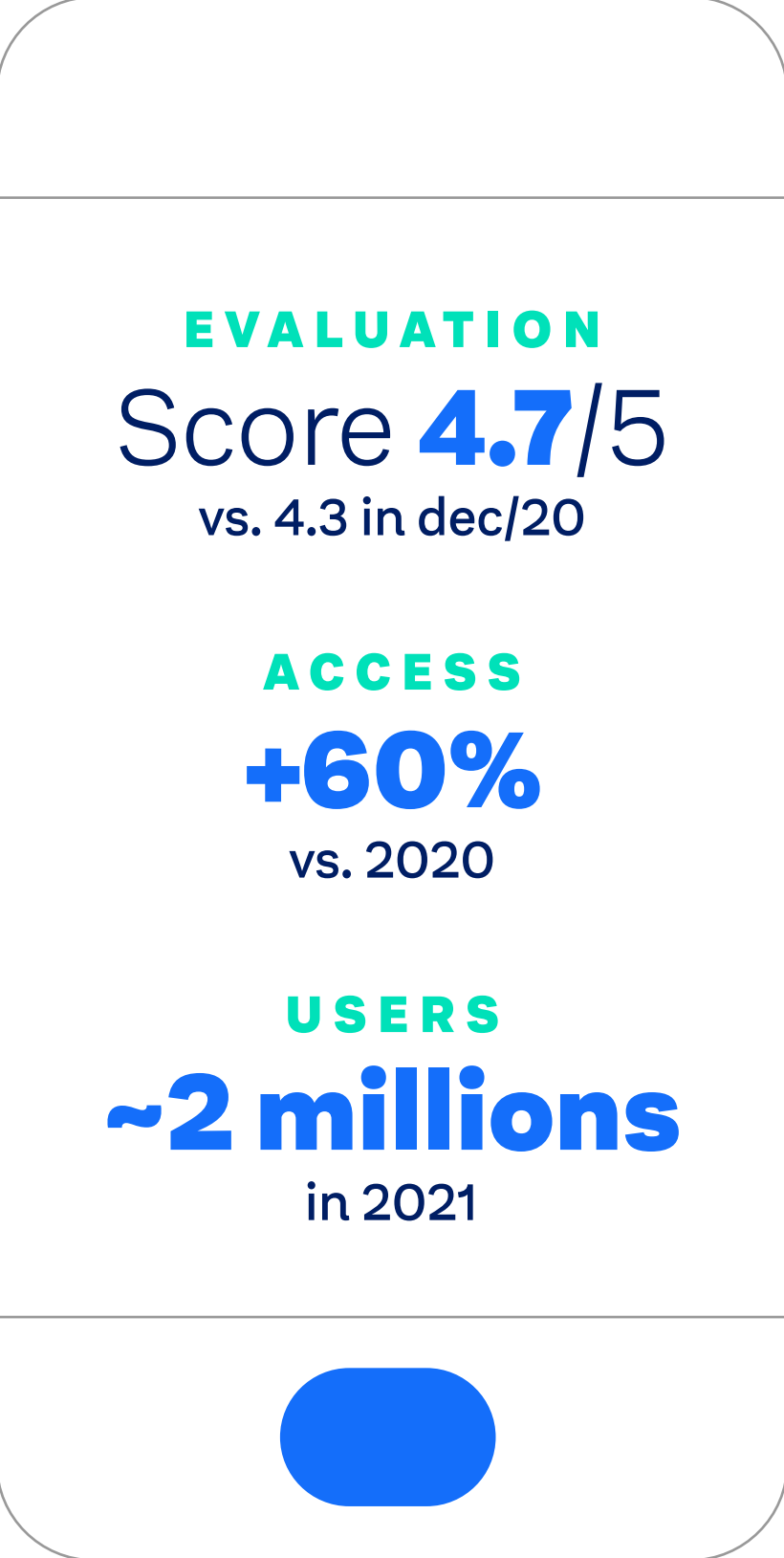
Guidelines and practices

Risk Management

Data privacy

Security and protection culture

Health App




Information Security and Data Privacy

Continuous improvements in processes and data management


Risk management

Continuous assessment of emerging **cyber security risks**:

 Review of procedures on **cyber threats**

 **Security program** enhancement

Guidelines and practices

 **Policies and regulations**

- Periodically reviewed and widely disclosed
- Applicable to the entire Company and its suppliers


 **Incident response plan**

 **Periodic analysis of vulnerabilities**

Safety and security culture


Data protection and cyber security culture program, reaching all hierarchical levels:

 **Training and workshops**


 **Campaigns and simulations** (e.g. phishing prevention)


Addressed topics: data security and access management, personal data processing, LGPD.

Data privacy LGPD

 **Constant assessment** of impacts and privacy risks

 **LGPD* Working Group** to address issues and demands

 **Data-mapping** across all business units

 Development of **data privacy policy**

(*) Refers to the new Brazilian data privacy regulation (LGPD).

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|--|--|--------------|----------------|--------------|-----|
| SULA 84 | Substantiated complaints concerning breaches of customer privacy and data loss | We have a privacy governance program to maintain the adherence to the National Data Protection Law (LGPD), supported by established internal policy and mandatory corporate training. | | | | |
| | | The Information Security Policy is disclosed to all employees in the company's platform. | | | | |
| | | Our strategies are periodically reviewed and updated, based on the information security policies and standards. | | | | |
| | | We have a multidisciplinary team focused on monitoring and managing personal data flows, third-party management, and incident management, as well as an information security structure to ensure protection of and zeal for personal data. | | | HC-MC-230a.3 | |
| | | Besides the permanent monitoring actions, we periodically implement systemic, preventative and predictive updates, in addition to constantly review the hardware solutions and software used in our environment, according to the best information security practices. | 418-1 | HC-MC-230a.2 | - | - |
| | Throughout the year, we organized a series of initiatives to strengthen our work on the theme: | | HC-MC-230a.1 | | | |
| | <ul style="list-style-type: none"> • engagement of personnel through actions on culture and training; • specialization of the privacy team with external training; • periodic meetings with the executive management on strategic monitoring of the theme; • continuity of the Privacy Program, contemplating the controls established in the legislation and technology needs • monitoring and adaptation of technological developments; • monitoring the guidelines of the ANPD and other bodies regulators (Ex.: ANS, SUSEP). | | | | | |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|------|----------|-----|------|----------------|-----|-----|
|------|----------|-----|------|----------------|-----|-----|

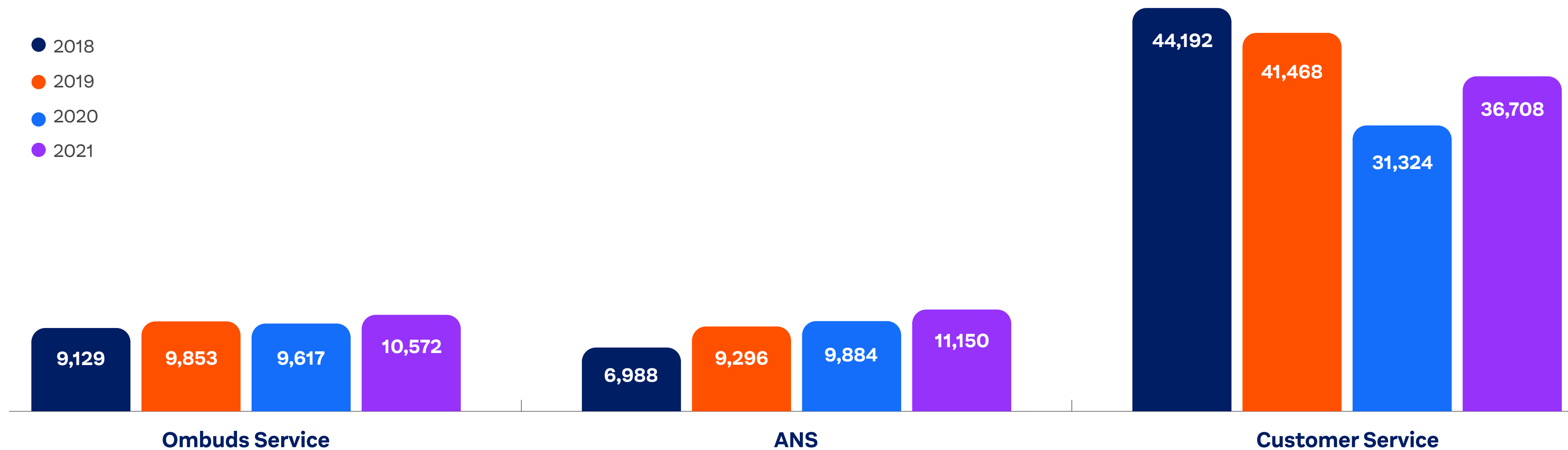
With the result of our actions, we have not noted any breach of data security over the past three years.

| | | | | | | | |
|----------|--|---|--------|--------------|---|---|---|
| SULA 160 | Results of customer satisfaction surveys | <p>To measure the quality of our products, services and relationship channels, evaluate our evolution over time, and improve our processes, we conduct several quality and satisfaction surveys into our strategic target groups. For this purpose, we use the Net Promoter Score (NPS) methodology, which measures customer satisfaction and loyalty level. Its result is included in the executive management contract, comprising the Company's strategic indicators. It is also related to team and business area result metrics for assessing performance and result.</p> <p>The main types of survey that we conduct are the following:</p> <ul style="list-style-type: none"> • Relationship NPS: in which mapping is made based on the complete customer experience cycle. In it we ask, on a scale from 0 to 10, how likely the person would recommend SulAmérica to a friend or relative. • Transactional NPS: where mapping of experience assesses a certain step in the experience journey. In this case, the question would be, for example, how likely the person would recommend the Medical Guidance by Phone service to a friend or relative. • CSAT: Mapping of the experience in a certain specific point in the customer experience cycle. In this case, we ask how satisfied the person was with the service. <p>Based on the score, customers are classified into detractors, neutral or promoters (NPS), or into Satisfied/Unsatisfied (CSAT). In the case of Detractors or Unsatisfied, we contact by phone those who accept to talk about their experiences. With this, we enrich even more the understanding of their pain, so that, based on information, action plans are formulated with the business areas. To check the NPS of our services, click here.</p> | 102-43 | FN-IN 270a.2 | - | 8 | I |
| | | 102-44 | | | | | |

We also regularly monitor our ReclameAqui score, based on our ability to respond and handle customer demands and complaints. We were recognized as the best NPS in Brazil in Healthcare Plans and won the Reclame Aqui award for the third consecutive year.

In 2020, the evaluation by the National Regulatory Agency for Private Health Insurance and Plans (ANS) was postponed, and we do not have their results to measure satisfaction with our services.

SULA 160: Grievance received



Besides the above channels, grievances are received by PROCON (1,124 grievances), SUSEP (720 grievances), Press (65 grievances), and Other Channels (1,244 grievances)



Human

●●● *capital
development*

Human Capital Development

As a manager of integral health, in SulAmérica we are aware that each employee is fundamental for us to fulfill our purpose of improving people's lives in all aspects of their physical, emotional and financial health, providing support, safety and autonomy in each moment and decision of their lives. For this reason, we seek to value, respect and encourage the development of our people – each and every one is important.

In 2021, the assumptions about SulAmérica's Work Model were set. In this model, the entire team will work in hybrid format as of 2022, combined in-presence and remote moments. This became possible with the consolidation of an increasingly digital culture. The onboarding process of over 900 admitted employees was 100% digital and with NPS in the excellence zone.

To ensure a safe and belonging environment, which values diversity and respect, SulAmérica implemented the Inclusion and Diversity Program, with strong support from the top management and the Board of Directors. The Program is divided into five fronts: Gender Equity, LGBTI+, Race and Ethnicity, Generations and Persons with Disabilities. We also adhered to the Empresa Cidadã program, assuring 180 days of leave for primary carers and, extending for 20 days the period established in the regulation, 40 days for secondary carers.

The year also marked the launch of SulaAprende, a learning experience platform. Events like CarreiraCon and DigitalWeek strengthened the employee development actions. Online actions focused on topics such as the new business model, leading remote teams, digital transformations, diversity and inclusion, self-knowledge and emotional health.

Integral Health

Emotional health is one of the pillars of Integral Health. The Viver Bem (live well) Program had 239 psychological appointments and 137 social assistance appointments. Única Mente (unique mind), initiative that provides professional support for prevention, diagnosis and treatment of illnesses such as anxiety, depression, panic disorder and burnout, provided assistance to 639 employees. There were also 791 nutritional consultations. The campaign of vaccination against flu immunized 4,368 employees and dependents. Finally, the incentive to vaccination against covid ensured that over 97% of the team are immunized.

239
Psychological
appointments

137
Social assistance
appointments

791
Nutritional
consultations

Única Mente (unique mind)

Única Mente is a program aimed to guarantee individual therapeutic measures for mental disorder treatments, according to each case's particularities and needs, providing access and quality of psychiatric and psychological treatment, as well as following it through all stages of diagnosis, monitoring and treatment.

639 employees
participated

DIVERSITY

Number of employees

4,176

hired according to the CLT and Executives

180

Interns and Young Apprentices

New hires

905

Employees by Gender

 36%  64%

37% Women in executive positions
9% women in the boardroom

Employees by Age Group

9% Up to 25 years

37% From 26 to 35 years

35% From 36 to 45 years

15% From 46 to 55 years

3% From 56 to 65 years

>1% Over 65 years

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|--|--|---|------------------------|---------------------|----------------|----------|----------|
| <p>SULA 85 SULA 89</p> | <p>Total number of employees by employment type, employment contract, gender, and region</p> | <p>SulAmérica’s aspiration is to be a company recognized for promoting inclusion and diversity, fostering respect, representativeness and equity among all of its stakeholders. Therefore, in 2021 we launched the Inclusion and Diversity Program in a collective creation process that counts on the participation and involvement of the entire top management of the Company.</p> <p>We believe that through inclusion and diversity we create a safe and belonging environment that fully values and respect people. Also, inclusion and diversity are drivers of creation of innovative products and services that provide transforming solutions for our customers and partners. Inclusion and diversity take us beyond our results, positively impacting the society and promoting a transformation based on fair relations and opportunities for all people.</p> <p>We thus created affinity groups - called Pollination Groups in SulAmérica - in five fronts: gender equity, LGBTI+, people with disabilities, race and ethnicity, and generations. These groups are going to develop projects on engagement, education and cultural change in the company as of 2022. Some action plans have already been established and will address the revision of internal policies and processes, actions on talent development and retention, actions on talent recruitment and selection, internal and external journeys, and physical and digital accessibility.</p> <p>We also had mentoring sessions with the company’s executives. External experts work with executives on inclusion and diversity topics considering the contexts of these groups, the inclusive leadership work, and developing critical thinking about the theme. Besides mentoring, training in some topics were provided, among which were the diversity value, unconscious bias, recruitment and selection in the light of diversity and inclusion, inclusive communication, diversity in compliance, inclusive leadership, anti-racist education, and inclusion beyond quota.</p> | <p>102-8 405-1</p> | <p>FN-AC-330a.1</p> | <p>1 and 6</p> | <p>8</p> | <p>I</p> |

SULA

RESPONSE

GRI

SASB

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COMPACT

SDG

PSI

Composition of the governance bodies, and breakdown per employee category according to gender, age group, and other indicators of diversity

In addition, we maintained a series of corporate programs that promote diversity and performed new actions mainly focused on topics of persons with disabilities. See below some of the initiatives undertaken in the year.

- **Inclusive Leadership Training:** Created in partnership with the consulting firm Talento Incluir, this training was provided to SulAmérica’s leaders, to raise awareness and clear up doubts about the particularities of managing persons with disabilities.
- **Training in Attracting, Selecting and Employing Professionals with Disabilities:** Targeted at the recruitment and selection team, we held in partnership with the consulting firm Talento Incluir four workshops focused on this theme.
- **“Massoterapeutas” (massotherapists) Project:** In this project, we have a group of five massotherapists, all of whom with vision disability, that performed actions focused on employee’s health in different premises of the Company. They even worked during the social distancing period, through virtual self-massage classes.
- **Vieses Inconscientes (unconscious bias):** We included the Inclusive Leadership theme in our actions on development for leadership.
- **Policy on Diversity in the Board of Directors:** The company approved its Policy on Nomination of Members to the Board of Directors, in which it encourages the composition of a board considering diversity and complementarity of knowledge, experiences and profiles, including age group, ethnic origin and gender, among others.

SULA 85: Total number of employees by employment type, employment contract, gender, and region (GRI 102-8)

| EMPLOYMENT TYPE | GENDER AND REGION | | | | | | | | | | | |
|----------------------|-------------------|-----------|-----------|-----------|-----------|----------|--------------|--------------|-----------|-----------|--------------|--------------|
| | CENTER WEST | | NORTHEAST | | NORTH | | SOUTHEAST | | SOUTH | | TOTAL | |
| | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE |
| Executive Management | - | - | - | - | - | - | 10 | 17 | - | - | 10 | 17 |
| Management | 4 | 6 | 9 | 8 | 2 | 1 | 244 | 220 | 9 | 3 | 268 | 238 |
| Specialist | 25 | 6 | 52 | 23 | 15 | 3 | 1,550 | 1,000 | 35 | 15 | 1,677 | 1,047 |
| Administrative | 5 | - | 12 | 7 | - | - | 258 | 105 | 5 | 2 | 280 | 114 |
| Operational | - | - | - | 1 | 1 | - | 436 | 87 | - | - | 437 | 88 |
| Total | 34 | 12 | 73 | 39 | 18 | 4 | 2,498 | 1,429 | 49 | 20 | 2,672 | 1,504 |

| EMPLOYMENT TYPE | GENDER AND REGION | | | | | | | | | | | |
|-----------------|-------------------|------|-----------|------|--------|------|-----------|-------|--------|------|--------|-------|
| | CENTER WEST | | NORTHEAST | | NORTH | | SOUTHEAST | | SOUTH | | TOTAL | |
| | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE | FEMALE | MALE |
| Full time | 34 | 12 | 73 | 39 | 17 | 3 | 2,494 | 1,427 | 49 | 20 | 2,667 | 1,501 |
| Part time | - | - | - | - | 1 | 1 | 4 | 2 | - | - | 5 | 3 |

¹ Interns, apprentices, board members and temporary workers are not included. ² It considered the collaborator base in December 2021. ³ SulAmérica categorizes jobs according to the PWC methodology.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---------|---|--------|------|----------------|---------|-----|
| | <ul style="list-style-type: none"> • Accessibility in Development Actions: We provided accessibility in all development actions whose target group included any person with disability. A highlight was the Digital Week, which provided its participants with a platform 100% accessible through mobile devices and computers, with translation into Brazilian sign language in real time in all talks, workshops and talk shows held. | | | | | |
| SULA 86 | <p>Report the percentage of total employees covered by collective bargaining agreements</p> <p>100% of employees hired according to the CLT are covered by collective bargaining agreements</p> <p>Access the Collective Bargaining Agreement of São Paulo and the Collective Bargaining Agreement of Rio de Janeiro, where most of SulAmérica’s employees are based.</p> | 102-41 | - | 8 | - | - |
| SULA 87 | <p>Total number and rate of new employee hires and employee turnover, by age group, gender and region</p> <p>Table below</p> | 401-1 | - | 6 | 5 and 8 | - |

SULA 87: Total number and rate of new employee hires and employee turnover, by age group, gender and region (GRI 401-1)

| AGE GROUP | | | |
|---------------------|------------|-------------|---------------|
| | NEW HIRES | TERMINATION | TURNOVER |
| Up to 25 years | 170 | 81 | 36.76% |
| From 26 to 35 years | 399 | 305 | 23.73% |
| From 36 to 45 years | 250 | 207 | 15.97% |
| From 46 to 55 years | 79 | 79 | 12.75% |
| From 56 to 65 years | 7 | 34 | 14.29% |
| Over 65 years | - | 13 | 36.28% |
| REGION | | | |
| | NEW HIRES | TERMINATION | TURNOVER |
| Center West | 5 | 7 | 12.90% |
| Northeast | 11 | 19 | 13.33% |
| North | 2 | 14 | 26.74% |
| Southeast | 876 | 664 | 20.38% |
| South | 11 | 15 | 18.53% |
| GENDER | | | |
| | NEW HIRES | TERMINATION | TURNOVER |
| Female | 528 | 399 | 17.86% |
| Male | 377 | 320 | 24.18% |
| Total | 905 | 719 | 20.11% |

SULA 89: Composition of the governance bodies, and breakdown of employees per employee category according to gender, age group, minorities and other indicators of diversity*

| RACE | | | | | | |
|---------------------|----------------------|------------|--------------|----------------|-------------|--------------|
| | EXECUTIVE MANAGEMENT | MANAGEMENT | SPECIALIST | ADMINISTRATIVE | OPERATIONAL | TOTAL |
| Yellow | 1 | 6 | 15 | 2 | 1 | 25 |
| White | 23 | 386 | 1,585 | 163 | 227 | 2,384 |
| Biracial | 3 | 102 | 963 | 192 | 244 | 1,504 |
| Black | - | 8 | 118 | 33 | 50 | 209 |
| Not Informed | - | 4 | 43 | 4 | 3 | 54 |
| Total | 27 | 506 | 2,724 | 394 | 525 | 4,176 |
| AGE GROUP | | | | | | |
| | EXECUTIVE MANAGEMENT | MANAGEMENT | SPECIALIST | ADMINISTRATIVE | OPERATIONAL | TOTAL |
| Up to 25 years | - | 1 | 256 | 61 | 69 | 387 |
| From 26 to 35 years | - | 89 | 1,112 | 152 | 180 | 1,533 |
| From 36 to 45 years | 9 | 234 | 914 | 108 | 199 | 1,464 |
| From 46 to 55 years | 12 | 149 | 357 | 50 | 69 | 637 |
| From 56 to 65 years | 6 | 30 | 79 | 20 | 7 | 142 |
| Over 65 years | - | 3 | 6 | 3 | 1 | 13 |
| Total | 27 | 506 | 2,724 | 394 | 525 | 4,176 |
| GENDER | | | | | | |
| | EXECUTIVE MANAGEMENT | MANAGEMENT | SPECIALIST | ADMINISTRATIVE | OPERATIONAL | TOTAL |
| F | 37.04% | 52.96% | 61.56% | 71.07% | 83.24% | 63.98% |
| M | 62.96% | 47.04% | 38.44% | 28.93% | 16.76% | 36.02% |

| | DEGREE | | | | | |
|--------------------------------|----------------------|------------|--------------|----------------|-------------|--------------|
| | EXECUTIVE MANAGEMENT | MANAGEMENT | SPECIALIST | ADMINISTRATIVE | OPERATIONAL | TOTAL |
| Middle school diploma | - | 2 | 2 | 3 | 2 | 9 |
| High school diploma | - | 65 | 775 | 249 | 388 | 1,477 |
| Higher education diploma | 12 | 300 | 1,586 | 127 | 128 | 2,153 |
| Postgraduate degree/Master/MBA | 15 | 139 | 350 | 9 | 6 | 519 |
| P.h.D. | - | - | 4 | - | - | 4 |
| Total | 27 | 506 | 2,724 | 394 | 525 | 4,176 |

¹ Interns, apprentices, board members and temporary workers are not included.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------------|---|-------|------|----------------|---------|-----|
| SULA 88 | <p>Return to work and retention rates of employees that took parental leave, by gender</p> <p>In 2020, 83 employees took maternity leave, and all of them returned to work after it. Of this total, 71 continued in the Company 12 months after returning. We had a return to work rate of 100% and retention rate of 85.54%. In 2021, 78 employees took leave.</p> <p>In case of paternity leave, 64 employees were benefitted during the year 2020. All of them returned to work after the period, and 62 continued in the company 12 months after returning. A return to work rate of 100% and retention rate of 96.88%. In 2021, 61 employees took leave.</p> | 401-3 | - | 1, 2 and 6 | 5 and 8 | I |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|---------|---|--|-------|----------------|-----|-----|---|
| SULA 90 | Average hours of training per year per employee, broken down by gender and employee category. | <p>In order to improve the competences and abilities of our employees, we carry out several development programs, which include internally-developed training, talks, grants to attend external training courses and events, among others. To hold training sessions, we use our learning platform, SulAprende. In 2021, the company invested about R\$ 4.8 million in these initiatives.</p> <p>See below some of the initiatives undertaken in 2021:</p> <ul style="list-style-type: none"> • Corporate Development: Targeted at our employees, the program addresses contents related to self-knowledge, self-development, integral health (emotional, physical and financial), well-being, behavioral and technical skills in in-person and online, live and e-learning sessions. • Leadership Development: Created having a group comprising the Company's leaders (coordinators/supervisors, managers and superintendents) in mind, it addresses contents related to self-knowledge, self-development, team management, leadership and leadership trends in in-person, live and e-learning sessions. • Internship Program: Our internship program does not establish a maximum age for application or universities. In 2021, we performed actions exclusively targeted at interns focused on SulAmérica's behaviors and topics essential to begin the career in the company. • Apprentice Program: We maintained our apprentice program focused on preparing youths to perform professional activities in the labor market. Participants have access to courses with interdisciplinary approach in proactivity, ethics, diversity, prejudice, professionalization, life project, and other subjects. | 404-1 | - | - | 4 | I |

SULA

RESPONSE

GRI

SASB

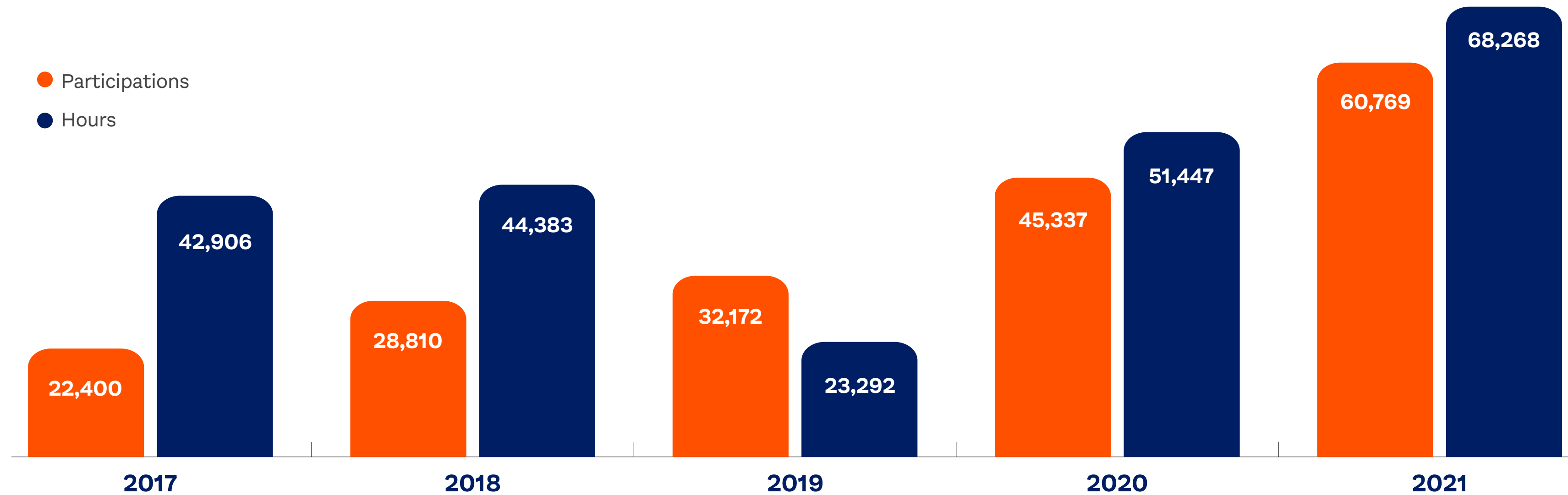
GLOBAL
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PSI

- **Sua Estrada (your road):** Program created to develop a small group of employees in topics relevant to the company's business. The last group, which began in 2020 and ended in 2021, mainly focused on employee development in the data analysis theme. The capacity building was performed in partnership with University of São Paulo (USP).
- **Corporate Events:** In this category, there are two large annual events of SulAmérica that were 100% held in virtual format: CarreiraCon, focused on self-knowledge and personal development of employees, and Digital Week, which purpose is to raise awareness and mobilize employees of the changes in the company and market.
- **Regulatory Track:** With online content only, Regulatory Track explores topics of ethics, human rights, consumer protection code, privacy, information security, governance, risks and compliance, including training in our code of ethics, being mandatory to all employees.

SULA 90: Participation in and Hours of Training



SULA 90: Average hours of training per year per employee, broken down by gender and employee category (GRI 404-1)

| POSITION | TRAINING HOURS | | PARTICIPATION | |
|----------------------|----------------|---------------|---------------|---------------|
| | FEMALE | MALE | FEMALE | MALE |
| Executive Management | 37 | 65 | 29 | 47 |
| Management | 4,529 | 3,087 | 3,546 | 2,548 |
| Specialist | 33,890 | 13,299 | 27,530 | 12,096 |
| Administrative | 4,522 | 1,148 | 4,418 | 1,063 |
| Operational | 4,783 | 785 | 6,708 | 1,038 |
| Intern | 1,174 | 950 | 926 | 820 |
| Total | 48,936 | 19,333 | 43,157 | 17,612 |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|---|---|--------|------|----------------|-------------|-----|---|
| SULA 91a Total number of hours devoted to employee training in human rights policies concerning aspects of human rights that are relevant to the operations of the organization's procedures, including the percentage of employees that received training. Communication and training in anti-corruption policies and procedures. Procedure(s) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines | We have a series of training to develop ESG knowledge among our employees: <ul style="list-style-type: none"> Training in compliance and anti-corruption: We offer our employees several e-learning courses in the Regulatory Track, which includes mandatory courses that explore the following topics: Governance, Risk Management and Compliance (GRC), Ethical Conduct, Fraud Prevention and Combat, Anti-corruption and Money Laundering Prevention. The online courses available in our knowledge platform can also be accessed by third parties. | | | | | | |
| | We perform the periodic monitoring of courses through a Track completion indicator of mandatory e-learning course. In the in-person format, we provide courses in GRC, Prevention and Combat of Illicit Acts, and Code of Ethical Conduct, among others. The courses are targeted at the Company's employees, brokers and suppliers. | 412-2 | | | 1,2,3,4 | 4 | I |
| | In 2021, we had 12,917 participations, among employees of Paraná Clínicas, Docway and Third Parties, in GRC training. In addition, in partnership with the GRC's focal points, we also had six modules of training, Cybersecurity, Privacy, ESG, Risk Management, Business Continuity Management, all of which 100% on-line. <ul style="list-style-type: none"> Training in Inclusion and Diversity: SulAmérica has a series of training courses on inclusion and diversity offered to employees. There are 30 courses such as unconscious biases, inclusive communication, inclusive leadership, anti-racist education, among others. There were 3,022 participations, totaling 4,389 hours of training. | 205-2 | - | | 5, 6 and 10 | | |
| | | G4-FS4 | | | | | |

- **Training in Sustainability:**

In recent years, we have invested in the dissemination of Environmental, Social and Governance (ESG) concepts in our business lines, mainly to the teams of the asset management and administration, products, control and Investor Relations (IR) areas. Until December 2021, we recorded 3,669 participations in the ESG course in SulAmérica available in SulAprende, the company's learning platform.

In addition, the company tries to include Environmental, Social and Governance topics in development events, podcasts and training, targeted at the leadership as well as other employees. In 2021, the following topics were addressed: Inclusion and Diversity, Social and Environmental Risks, Innovation, Social Action, Climate Change, and Positive Social Impact.

Also, the sustainability superintendence develops and implement development actions aimed at engaging and disseminating sustainability knowledge applied to specific areas of the Company.

Aiming at promoting a welcoming and inclusive work environment and in line with the launch of the Company's Inclusion and Diversity Program, we held workshops, courses, talks and lives on the theme targeted at employees and specific workshops targeted at the leaderships that more than 2,146 people joined. These courses on the theme also aimed to reach key areas of the company with specific actions targeted at the Compliance, Communication, Human Resources and recruitment and selection teams.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|-----------------|---|---|--------|----------------|-----|-----|---|
| SULA 91b | <p>The reporting organization shall report the following information: a. Total number and percentage of operations that have been subject to human rights reviews or human rights impact assessments, by country.</p> | <p>The assessment, with a focus on employees, was carried out in all companies that make up the SulAmérica group: Traditio Companhia de Seguros (“TRADITIO” 1), Sul América Companhia de Seguro Saúde (“CIA SAÚDE”), Sul América Seguros de Pessoas and Pension SA (“SULASEG”), Sul América Serviços de Saúde S.A (“SULAMED”), Sul América Odontológico S.A. (“SULAODONTO”), Prodent - Assistência Odontológica Ltda. (“PRODENT”), Sul América Investimentos DTVM S.A. (“SAMI”), Sul América Investimentos Gestora de Recursos S.A. (“SAGA”), Rio’s Capitalização S.A. (“RIOSCAP”1), with the exception of Paraná Clínicas. This mapping generated improvement actions. It was done through analysis of qualitative and quantitative sources through interviews with key areas. The result was recommendations for strengthening labor rules, the culture of integrity and people management in the Company.</p> <p>In addition, in 2021 we signed the Business Community’s Charter for Human Rights and Promotion of Decent Work of Ethos Institute, an important step for the Company and that reaffirms our commitment to this matter. The charter establishes positive agendas for promotion of human rights, related to decent work and inclusion and diversity.</p> | 412-1 | - | - | - | - |
| SULA 97 | <p>Ratio of the annual total compensation for the organization’s highest-paid individual to the median annual total compensation for all employees (excluding the highest-paid individuals) in the same country.</p> | <p>The ratio of annual compensation (salary) for SulAmérica’s highest-paid individual to the median annual compensation for all employees is 9.26.</p> <p>Meanwhile, the ratio of the annual total compensation (salary + variable pay) for the organization’s highest-paid individual to the median annual total compensation for all other employees is 7.95.</p> | 102-37 | - | - | 8 | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------------|--|-------|------|----------------|---------|-----|
| | Ratio of the percentage increase in annual total compensation for the organization's highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individuals) | | | | | |
| | And the ratio of the increase in annual total compensation for the highest-paid individual to the increase in annual total compensation for all other individuals is 33.49%. | | | | | |
| SULA 98 | Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation | 405-2 | - | 1 and 6 | 5 and 8 | I |

SULA 98: Ratio of the basic salary and remuneration of women to men by employee category and significant locations of operations (GRI 405-2)

| | SALARY | | RATIO |
|----------------|---------------------|---------------------|----------------|
| | FEMALE | MALE | |
| Management | R\$ 16,238.99 | R\$ 18,917.05 | -14.16% |
| Specialist | R\$ 5,784.30 | R\$ 7,228.41 | -19.98% |
| Administrative | R\$ 2,784.19 | R\$ 2,642.41 | 5.37% |
| Operational | R\$ 1,836.86 | R\$ 1,883.78 | -2.49% |
| Total | R\$ 5,762.76 | R\$ 8,308.15 | -30.64% |

¹ The methodology of total ratio calculation has been reviewed. Therefore, by way of comparison, it must consider as 28.09% the ratio in 2020.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------------|---|-------|------|----------------|-----|-----|
| SULA 99 | <p>Percentage of total employees by gender and by employee category who received a regular performance and career development review</p> <p>We annually review the performance of our employees, according to the performance in relation to targets, and the development of their skills and competencies. In 2021, 99.37% of employees were reviewed and received Performance analysis.</p> <p>The Commercial teams are reviewed by the Sales Bonus Program (ReX), which offers bonus tied to the achievement of sales targets. Performance is quarterly assessed and the bonus is paid every six months.</p> <p>The other employees are reviewed by the Performance and Development Management (GPD in Portuguese) system.</p> | 404-3 | - | - | - | - |

SULA 99: Percentage of total employees who received regular performance and career development reviews, by gender and employee category - Commercial Area Employees (GRI 404-3)

| | PERFORMANCE REVIEW | | |
|--------------|--------------------|------------|-------------|
| | FEMALE | MALE | TOTAL |
| Management | 100% | 100% | 100% |
| Specialist | 100% | 97% | 99% |
| Total | 100% | 98% | 100% |

SULA 99: Percentage of total employees who received regular performance and career development reviews, by gender and employee category - Other employees (GRI 404-3)

| | PERFORMANCE REVIEW | | |
|----------------|--------------------|------------|------------|
| | FEMALE | MALE | TOTAL |
| Management | 96% | 94% | 95% |
| Specialist | 94% | 88% | 92% |
| Administrative | 95% | 92% | 94% |
| Operational | 93% | 95% | 93% |
| Total | 94% | 90% | 93% |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------|--|-------|------|----------------|-----|-----|
| SULA 101 | <p>Worker participation in formal occupational health and safety committees, comprising workers from different job levels.</p> <p>To discuss and make advances in occupational health and safety, we have an Internal Commission for Occupational Accident Prevention (CIPA), formed by members who were either invited by the Company or elected by employees. At present, we have three commissions, as follows:</p> <ul style="list-style-type: none"> • RJ: Formed by eight members • SP: Formed by 12 members (+ 2 members invited by the board) • BR: Formed by 15 designated members (regional representatives at national level, equally qualified by the CIPA course) <p>Monthly (SP and RJ CIPA) and timely meetings are held (BR CIPA)</p> | 403-1 | - | - | 3 | - |

We also have Emergency Brigades, as follows:

- RJ: 23 members
- SP: 38 members
- BR: 47 members

Both (CIPA and Brigade) are voluntary, have capacity-building course and are formed by employees from several job levels committed to prevention and engaged in the dissemination of safety culture.

In addition, we have a team in the Marketing, Human Capital and Sustainability Vice-presidency, dedicated to the Health Management of employees, which besides the occupational test duties, has health and well-being initiatives.

In 2021, we kept monitoring employees according to a strategy on coordinated care and basic healthcare, with a multidisciplinary team where family physicians, occupational physicians, gynecologist, nurses, nutritionists, psychologist and massotherapists coexist.

We continued to invest in the early identification of risky conditions to the health of our executives, performing checkups, structured and aligned with the basic healthcare strategy.

We also continued the activities in the areas of mental health, autism, oncology, healthy gestation, physical activity, telepsychology, orthopedics, and healthy food in our units, providing health and dental plans and travel insurance, even during vacation, to employees and their relatives.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|--|--|----------------------------|----------|----------------|----------|----------|
| | <p>As to the financial health theme, we kept monitoring employee's relatives who took capacity-building training in this theme in previous years. We also implemented a digital financial health program and extended the activity to all employees, to build the capacity of more people and reduce their debt level.</p> | | | | | |
| <p>SULA 102</p> <p>Safety risks</p> <p>Types of injury, injury rate, occupational disease rate, lost day rate, absentee rate, and work-related fatalities, per region and gender.</p> | <p>In relation to the identified risks, the following can be mentioned: Physical (Noise), Biological (Virus, bacteria, etc.) Ergonomic and accidents (same-level falls, excoriations, fracture, collisions, etc.)</p> <p>Actions on identification and control are:</p> <ul style="list-style-type: none"> • PPRA • PPE Supply • Ergonomics and Safety Course • Corporate Safety Platform (Lives, books, contents, talk to us, etc.) • Risk Map • Training (NR5, NR6) • Workplace Ergonomics Analysis • PGRSS • Accessibility Report • Health Hazard Report <p>Table below</p> | <p>403-9</p> <p>403-10</p> | <p>-</p> | <p>-</p> | <p>-</p> | <p>-</p> |

SULA 102: Injury, lost workday, and absentee rates (GRI 403-9)

| REGION | | | |
|-------------|------------------|-------------------------|--------------------|
| | INJURY RATE (IR) | LOST WORKDAY RATE (LWR) | ABSENTEE RATE (AR) |
| Center West | - | 0.20 | 1.43 |
| Northeast | - | 0.19 | 1.30 |
| North | - | 0.34 | 2.24 |
| Southeast | 0.14 | 0.15 | 1.00 |
| South | - | 0.27 | 1.70 |
| GENDER | | | |
| | INJURY RATE (IR) | LOST WORKDAY RATE (LWR) | ABSENTEE RATE (AR) |
| Female | - | 0.19 | 1.25 |
| Male | 0.36 | 0.09 | 0.65 |

¹ The absentee rate considers the hours of sick leave/ scheduled hours x 100.

² The injury rate refers to (number of accidents x 1,000,000) / worked hours, not including commuting accidents.

³ The lost workday rate is calculated by lost workdays due to accidents, from the first day away from work until the day prior to return x 100/worked hours)

SULA 102: Injuries, WRMD and deaths (GRI 403-9)

| | 2019 | 2020 | 2021 | CHANGE |
|---------------------|------|------|------|--------|
| Number of accidents | 18 | 3 | 1 | -67% |
| WRMD cases | - | - | - | - |
| Work-related deaths | - | - | - | - |

¹ The number of reported accidents refers to commuting accidents. ² WRMD stands for Work-Related Musculoskeletal Disorders.

³ There were no accident with serious consequences. ⁴ Does not include third party employees

SULA 102: Diseases related to Mental Health (GRI 403-10)

| REGION | |
|-------------|-----|
| Center West | - |
| Northeast | 1 |
| North | - |
| Southeast | 230 |
| South | 1 |
| GENDER | |
| Female | 118 |
| Male | 114 |

¹Considered the number of incidents.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------|--|-------|------|----------------|-----|-----|
| SULA 103 | In relation to occupational safety actions aimed to guarantee accident prevention targeted at employees, environmental risk prevention programs are annually devised in the São Paulo and Rio de Janeiro head offices, and subsidiaries and companies in Brazil. In cases of changes in layout, risks or function in the site, programs are timely revised to include the risks and estimate the control measures through training, technical reports, guidance, PPEs and direct reporting channels with the Safety, Asset and Occupational Management through the corporate safety platform. In addition, we provide expert technical support to employees on individual basis. | 403-3 | - | - | - | - |
| | The organization provides healthcare plan to all employees, without cost, from the first day of employment. | 403-6 | - | - | - | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|--|--|---------------------------|------|----------------|---------|-----|
| <p>An explanation of how the organization facilitates workers' access to non-occupational medical and healthcare services, and the scope of access provided.</p> <p>A description of any voluntary health promotion services and programs offered to workers to address major non-work-related health risks, including the specific health risks addressed, and how the organization facilitates workers' access to these services and programs.</p> | <p>The benefit is also provided to the employee's legal dependents, and give access to local and national accredited network, the healthcare plan type provided according to job eligibility.</p> <p>The company has program of promotion of health and quality of life called "Bem+Estar" (well+being), with free access to all employees. In this program, we have many initiatives, among which are the "Bem+Mamãe" (well+mom), targeted at female employees and spouses of male employees over the gestation period and beginning of babies' lives, "Viver Bem" (live well), focused on the mental and emotional health and social assistance, "Bem+noAzul" (well+in the black), focused on the employee and respective relative financial health, Nutrition, focused on physical, mental and emotional health, massotherapy, focused on well-being, among others. All these initiatives do not incur cost to employees and are free of charge to access, as of the first day of employment.</p> | | | | | |
| <p>SULA 105</p> <p>Benefits granted to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation</p> | <p>The benefits offered by SulAmérica are available in the section Faça parte do time (join the team), on the Company's corporate website. The temporary employees receive meal and commuting allowance.</p> <p>Among the benefits related to employee's health, we offer health plan, dental plan and nutritionists, psychologist, and massotherapist for virtual appointment across the national territory. In our São Paulo and Rio de Janeiro units, we have a breastfeeding room. And, in the Pinheiros unit, we have a first aid outpatient department with multidisciplinary monitoring team.</p> | <p>201-3</p> <p>401-2</p> | - | - | 3 and 8 | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------|--|-------|------|----------------|-----|-----|
| | <p>In addition, we provided the “Viver Bem” (live well) program to employees, dependents and parents, which consists of phone support guidance, available 24 hours a day, on psychology, social assistance, legal, physical activity and other topics.</p> <p>In 2021, we joined empresa cidadã, a government program that extends the leave of primary carers from 120 days to 180 days, and of secondary carers to 20 days, however, the company decided to give an additional 20-day period of this benefit, totaling 40 days of leave.</p> <p>In 2021, we also organized over 35 lives on health-related topics, with average participation of over 200 people per event.</p> <p>SulAmerica also has the Saúde Ativa (Active Health) Program, which is a set of initiatives focused on prevention and promotion of health, according to the need of each person.</p> <p>We also offered employees a digital financial health program, described in SULA 101 indicator.</p> | | | | | |
| SULA 106 | <p>Minimum notice period prior to the implementation of operational changes, and whether they are specified in collective agreements.</p> | 402-1 | - | 3 | - | - |

| SULA | | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------|--|--|-------|------|----------------|-----|----------|
| SULA 107 | Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms. | <p>In 2021, SulAmérica was faced with 139 new labor claims, of which 34 cases migrated from Paraná Clínicas. Of these, 62 labor claims were filed by former employees, 72 labor claims were filed by third parties, five claims involve other themes, like pensions, and 15 have already been settled in 2021.</p> <p>Also in 2021, 163 grievances that had been reported in the previous years were resolved</p> | 419-1 | - | - | 8 | I and II |
| SULA 92 | Cases of discrimination | <p>SulAmérica has Policies and Rules to handle cases reported to Reporting Channels, in addition to training that strengthens the importance of human rights and a more ethical professional environment.</p> <p>The cases are examined according the information provided by the person who reported them. The analyses are made based on documents and interviews. In case they are considered with grounds, the case is submitted to the Ethics Committee for deliberation. Finally, aiming at remediating the breach and preventing new cases, disciplinary and/or educative measures are implemented.</p> <p>In 2021, no discrimination case was reported.</p> <p>This indicator also considers data about Paraná Clínicas.</p> | 406-1 | - | - | - | - |

A smiling man with a beard, wearing a light blue button-down shirt, is shown from the chest up. He is looking towards the right. The background is a bright, out-of-focus outdoor setting. There are decorative orange wavy lines on the left and right sides of the image. The text 'Responsibility in the value chain' is overlaid on the left side, with 'Responsibility' in a bold orange font and 'in the value chain' in a blue italicized font. Three small circles (orange, orange, blue) are positioned to the right of the text.

Responsibility

in the value chain ●●●

To fulfill our purpose of taking care of the health of people and create value to the society and environment, it is fundamental to establish a series of partnerships with our stakeholders, among which the brokers, service providers, suppliers, employees and customers.

By establishing relationships that are trustful, ethical and responsible, we ensure that our products and services are used according to the established social and environmental requirements, mitigating their negative impacts and increasing the positive ones.

To evolve more and more on this theme, the discussion on the Company's impacts and value creation is included in our strategic agenda, being a matter of the top management in the Sustainability Committee, an advisory body of the Board of Directors.

Track of Sustainability in Health

Aware that a more sustainable world is built collectively and of our role in promoting a sustainable health chain, in 2021, we launched an Education track of Sustainability in Health targeted at our service providers that had four meetings attended by over 700 people, with average NPS in the zone of excellence, reaching 87.

Responsible Suppliers

We have a base of approximately 3,000 suppliers of materials and services, mostly located in Brazil.

To increase our impact on the society and environment, we encourage suppliers to adopt an environmental and socially-responsible management model.

For this purpose, during the purchase and engagement process, all potential suppliers are submitted to an assessment in which sustainability criteria are included. In case of suppliers with social and environmental assessment below expectations, the Company advises them on the need for improvement and encourages them to adopt initiatives aligned with the best practices.

Environmental impact

The care about the environmental and the attention to the risks and opportunities related to climate changes are present in many voluntary commitments that we took on, described in SULA 10 indicator. They were an inspiration to formulate our Environmental Policy and Environmental Management Program. **To control the impact of our business on nature, we publicly committed to meet the following targets for optimization of natural resources consumption by 2023, considering the base date for calculation as 2014. These are the following:**

Energy 60% reduction between 2014 and 2023, considering the head offices in RJ and SP. In 2021, the company reached a 64% reduction.

Water 75% reduction between 2014 and 2023, considering the head offices in RJ and SP. In 2021, the company reached a 80% reduction.

Recyclable waste 35% increasing between 2014 and 2023, considering the head offices in RJ and SP.
In 2021, the waste percentage sent to recycling increased 66%.

Non-recyclable waste 12% reduction between 2014 and 2023, considering the head offices in RJ and SP. In 2021, the company reached a 91% reduction.

In 2019, we committed to the absolute reduction in GHG emission of our operations. The target for CO2 emission reduction set encompasses the scopes 1, 2 and 3, and uses the base year of 2014, and is shall also be achieved by 2023:

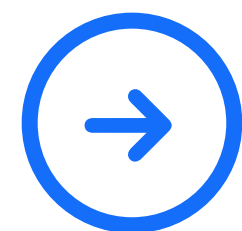
GHG emission 40% reduction between 2014 and 2023 in the company's emissions. In 2021, the reduction stood at 77%.

The targets were exceeded before the planned period because of the eco-efficiency measures implemented in the company, sale of the Auto and mass operations, and mainly due to the Covid-19 pandemic and implementation of a new way of working: the SulAmérica Work Model. This model evolved from the learnings over recent years and all employees started to work according to the hybrid format. Considering this new scenario that still brings uncertainties over the environmental metrics of operations, the Company opted for not yet revising the targets that had been set. This revision will be made later on.

Social Investment

We take a proactive approach in the support of social, cultural and sports projects, covering all Brazilian states.

Social Investments

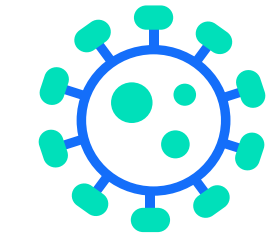


Direct Investments
R\$ 6.1 million



Investments through incentive law
R\$ 3.2 million

Social actions on fighting Covid-19



Donation with employees

Two campaigns were conducted to raise funds among its employees, which was subsequently added by SulAmérica's donation, in the amount of R\$ 1.3 million, towards the distribution of food to vulnerable population, strongly impacted by the effects of the pandemic. These actions totaled R\$ 1.4 million.



Emergency donations.

Donation of about R\$ 4.5 million in emergency actions to fight Covid-19 such as supply of inputs, building of hospital beds and support to emotional health.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|---------|---|--|---------|--|---------|-----|---------------|
| SULA 71 | <p>Percentage of assets subject to environmental or social screening, positive or negative.</p> | <p>SulAmerica Investimentos uses social and environmental metrics in the assessment of investees, applied to 100% of assets under management, and has a Responsible Investment Policy, approved by top management, which covers 100% of its assets under management.</p> <p>The ESG criteria assessed are as follows:</p> <ul style="list-style-type: none"> • Environmental: Water, energy and materials; Biodiversity and soil use; Climate change; Residue management. • Social: Relationship with workers; Relationship with communities; Relationship with customers; Relationship with suppliers. <p>The assessment methodology is based on a qualitative analysis that includes the following:</p> <ul style="list-style-type: none"> • ESG Issues (red flag indicators of potential risk, ESG agenda in meetings, ESG surveys sent to companies, SWOT analysis, centralized survey dashboard). • Building of portfolio considering ESG issues (ESG profile, asset diversification, analysis of scenarios in the portfolio). • Allocation of assets considering ESG issues (strategic asset allocation, tactical asset allocation). <p>In addition, we have four vehicles dedicated to ESG investments, with approximately R\$ 420 million, representing 0.86% of assets under management.</p> | G4-FS11 | <p>FN-IN- 410a.2</p> <p>FN-AC- 410a.2</p> <p>FN-AC- 410a.1</p> | 1 to 10 | - | I, II and III |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|-----------------|---|---|-------|----------------|-----------|-----|---|
| SULA 115 | Materials used, broken down by weight or volume | SulAmérica is a big consumer of paper and has adopted a series of consumption reduction actions, particularly the digitalization of processes (further information in the SULA 119 indicator). In 2021, we consumed 13 thousand printed papers in our operations. | 301-1 | - | 8 | - | - |
| SULA 116 | Energy consumption within the organization | Aiming to improve our ecoefficiency, we seek to reduce the consumption of electric energy and fuel in our operations. Among the actions undertaken in 2021 are the installation of presence sensors in the second floor; the reduction in the operation of escalators; revision of the garage lighting times and only maintaining the essential circuits on; activation of lighting for the cleaning team only at the request of supervision; activation of lighting of floors only when maintenance team is doing rounds; turning off of IT splits of hack; adjustment of setpoint of air conditioning equipment of the Data Processing Center. | 302-1 | | | | |
| | Reduction in energy consumption | In the head office in Rio de Janeiro, we work with the installation of lighting system with presence sensors and LED lamps. Additionally, in 2019, we completed the delivery of the first half of the New RJ Head Office Project, with a significant portion to achieve such reduction. | 302-4 | - | 7,8 and 9 | 7 | I |
| | Reductions in energy consumption related to products and services | In addition, in the fleet there are incentives for the use of electric cars and there was a change in the policy with an increase in the subsidy of the executive fleet, in order to encourage the use of sustainable cars. For the year 2021, we had an energy consumption reduction target of 55%, totaling 5,810 MWh, considering the head offices in RJ and SP. We had a reduction of 64% in relation to the established goal and a reduction of 84% in relation to 2014. | 302-5 | | | | |

SULA

RESPONSE

GRI

SASB

GLOBAL
COMPACT

SDG

PSI

In total, we spent R\$ 3.4 millions in energy purchase, including fuels and electricity.

SULA 116: Energy consumption within the organization (GRI 302-1, 302-4)

| RENEWABLE ENERGY (MWH) | | | | | |
|-----------------------------------|---------------|-------------------|--------------|--------------|--------------------|
| ELECTRIC ENERGY | 2018 | 2019 ¹ | 2020 | 2021 | CHANGE (2020-2021) |
| Head office - Rio de Janeiro | 6,142 | 4,523 | 1,115 | 790 | -29.1% |
| Head office - Pinheiros/São Paulo | 2,280 | 2,194 | 1,573 | 1,278 | -18.8% |
| Branches | 2,141 | 2,385 | 976 | 314 | -67.8% |
| Subtotal | 10,563 | 9,101 | 3,664 | 2,382 | -35.0% |
| ETHANOL | 2018 | 2019 ¹ | 2020 | 2021 | CHANGE (2020-2021) |
| Own fleet | 874 | 822 | 198 | 85 | -57.2% |
| NON-RENEWABLE ENERGY (MWH) | | | | | |
| DIESEL | 2018 | 2019 ¹ | 2020 | 2021 | CHANGE (2020-2021) |
| Head office - Rio de Janeiro | 11 | - | - | 10 | - |
| Head office - Pinheiros/São Paulo | 14 | 14 | 5 | 8 | 60% |
| Own fleet | - | - | - | - | - |
| Subtotal | 25 | 14 | 5 | 18 | 260% |
| GASOLINE | 2018 | 2019 ¹ | 2020 | 2021 | CHANGE (2020-2021) |
| Own fleet | 2,951 | 2,207 | 569 | 405 | -28.8% |
| Total | 14,413 | 12,144 | 4,436 | 2,890 | -34.9% |

¹ In the second half of 2019, changes were made in the layout of the head office in RJ, and half of the building was no longer used and returned to the landlord, resulting in reduction in electric energy consumption.

² In 2021, part of the floors of the RJ Headquarters building were no longer used and were returned to the lessor.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|------|----------|-----|------|----------------|-----|-----|
|------|----------|-----|------|----------------|-----|-----|

| | | | | | | | |
|-----------------|---|--|-------|---|---|---|---|
| SULA 117 | Energy consumption outside of the organization. | In 2021, home office significantly impacted our energy consumption outside the organization, as it decreased employee commuting and document transportation. | 302-2 | - | 8 | 7 | - |
|-----------------|---|--|-------|---|---|---|---|

SULA 117: Energy consumption outside of the organization (GRI 302-2)

| EMISSION SOURCES (GJ) | 2018 | 2019 | 2020 | 2021 | CHANGE (2020-2021) |
|--------------------------------------|--------|--------|-------|-------|--------------------|
| AUTO Locksmith | 422 | 339 | - | - | - |
| AUTO Mechanic | 5,556 | 5,154 | - | - | - |
| AUTO Tow Trucks | 96,573 | 99,557 | - | - | - |
| AUTO Taxi | 4,069 | 4,644 | - | - | - |
| Reimbursement for ride in km | 10,358 | 7,611 | 1,343 | 252 | -81.2% |
| Health Ambulance ³ | 146 | 46 | 60 | - | - |
| Document transportation ² | 13,543 | 11,617 | 3,763 | 5,636 | 49.8% |
| Taxi for employees | 1,416 | 2,564 | 766 | 343 | -55.3% |

(1) SulAmérica will not report Solid Waste disposal emissions because it is impossible to convert such emission into Gigajoule. Such amounts can be found in the GHG Emission Inventory on the GHG Protocol Brasil's website. (2) In 2018, we started to report the source "document transportation", carried out by truck by the various SulAmérica units throughout Brazil by a third part. (3) For the Health Ambulance service, used the quantities of services used multiplied by the average km of the last three years and we do not have measurable data from 2020. (4) With the discontinuity of the Auto and Massified businesses. Since 2020 we do not have AUTO services (Locksmith, Mechanic, Tow Trucks and Taxi)

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|----------|--|-------|------|----------------|-----|-----|
| SULA 118 | Total water withdrawn by source. | 303-1 | | | | |
| | | 303-3 | - | 7,8 and 9 | 6 | I |
| | Total percentage and volume of water recycled and reused | 303-5 | | | | |

We tried to reduce our water consumption through ecoefficiency initiatives and technologies in our head offices in São Paulo and Rio de Janeiro, such as the installation of washbasin flow reduction, dual flush in toilets, and use of reclaimed water in flushes and toilet bowls. In São Paulo, we also optimized the reuse system.

The target for reduction in water consumption for 2021 compared to 2014 was set at 75% in the head offices in RJ and SP, reaching 15,000 m³. As a result of our ecoefficiency initiatives and the Covid-19 pandemic, which decreased circulation in offices, we achieved an 80% reduction below the target, that is, a 2,887 m³ reduction.

SULA 118: Total water withdrawn by source (GRI 303-1, 303-3, 303-5)

| WATER CONSUMPTION (M³) | 2018 | 2019 | 2020 | 2021 | CHANGE (2020-2021) |
|---|---------------|---------------|---------------|--------------|--------------------|
| Head office Rio de Janeiro - Network | 14,436 | 11,236 | 1,157 | 263 | -77.3% |
| Head office Rio de Janeiro - Reuse (303-3) | 3,708 | 2,970 | 1,519 | 495 | -67.4% |
| Subtotal Head Office in Rio de Janeiro | 18,144 | 14,205 | 2,676 | 757 | -71.7% |
| Head office in Pinheiros/São Paulo - Network | 6,441 | 6,262 | 3,749 | 2,624 | -30.0% |
| Head office in Pinheiros/São Paulo - Reuse (303-3) ¹ | 7,822 | 11,497 | 5,540 | 2,401 | -56.7% |
| Subtotal head office in Pinheiros/São Paulo | 14,263 | 17,759 | 9,289 | 5,025 | -45.9% |
| Branches - Network | 8,397 | 8,168 | 4,023 | 1,161 | -71.1% |
| Total | 40,805 | 40,132 | 15,988 | 6,943 | - 56.6% |

(1) In 2018, water consumption in Branches decreased, because two units were closed down and organic reduction.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|------|----------|-----|------|----------------|-----|-----|
|------|----------|-----|------|----------------|-----|-----|

| | | | | | | | |
|------------------------|---|---|--------------|----------|----------|----------|----------|
| <p>SULA 119</p> | <p>Environmental Impact Mitigation Initiatives.</p> <p>Number of grievance related to environmental impacts filed, processes and resolved by formal mechanism</p> | <p>To mitigate our environmental impacts, we have an environmental management system that considers own operations and in the value chain.</p> <p>In administrative operations, we set targets for reduction in water, energy and fuel consumption, as well as for increase in percentage of recycling and/ or waste reuse. Our performance in such items is described in indicators SULA 115, SULA 116, SULA 117 and SULA 118.</p> <p>These commitments have been achieved through a series of ecoefficiency initiatives in our offices, besides engagement actions, targeted at employees, for the conscious consumption of resources.</p> <p>In 2021, we operated with a significant share of our workforce working from home. To support the employees in adjusting to the new work model, we shared a series of practical tips, which included guidance on conscious consumption of resources.</p> <p>In addition, we developed many programs and initiatives to reduce paper consumption in our operations and value chain, among which are the following:</p> <ul style="list-style-type: none"> • Digital Signature: We implemented a digital signature template for employment contracts of employees. • Digital reimbursement: functionality available in SulAmérica’s app and on the OnLine Health portal, which provides the option to apply for reimbursement by sending images of requests and bills or invoices. • Digital individual income tax statement: statement for completion of the annual income tax return, available for the latest years, in the app and OnLine Health. • Digital use statement: available in both app and Online Health, which shows all procedures made by the insured over a certain period, as well as the charged co-participation amounts. | <p>103-2</p> | <p>-</p> | <p>-</p> | <p>-</p> | <p>-</p> |
|------------------------|---|---|--------------|----------|----------|----------|----------|

- **Request and tracking of chemotherapy and immunobiological drugs using the app:** Functionality available in SulAmérica's app through which insureds undergoing treatment can request and track the sending of oral chemotherapy and immunobiological drugs, receiving them at home.
- **Médico na Tela (telemedicine):** Functionality available in SulAmérica's app that provides direct contact between patient and physician, through video conference. It is described in SULA 80 indicator.
- **Pension:** The broker makes available online purchase to customer, by digital signature, and after the proposal is accepted, all documentation (payment forms, product rules, certificates) is digitally sent to the insured.
- **Client Portal (Client Space):** In the logged area, all information on the purchased insurance is provided (such as policy/ insured card). We also provided the client option for resending the digital kit email containing all information on the respective insurance, if no email is found in the e-mail box.
- **Psychologist on screen:** Number of sheets saved in prescriptions in digital service.
- **Digital guides:** number of sheets saved in digital guides of the dental team medical bills.
- **Employee Journey:** number of sheets saved in document signatures.
- **On-duty Doctors:** number of sheets saved in prescriptions in the digital service.
- **Electronic document management:** number of sheets saved in documents between SulAmérica and partners.
- **Administrative:** number of sheets saved in brochures.
- **Life Insurance:** number of sheets saved in kits and policies.
- **Private pension:** number of sheets saved in the income statement.
- **Sulamérica ON:** number of sheets saved in the card.
- **Specialist:** avoided amount of carbon emitted during travel due to digital service.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------|--|----------------------------------|--------------|----------------|-----|-----|
| | No grievance was reported in relation to our environmental impacts in 2021. | | | | | |
| SULA 121 | <p>Financial implications and other risks and opportunities to the organization's activities due to climate change.</p> <p>The Company considers the social and environmental risks of its business, including those arising from climate change, working on their mitigation and control. To learn more about the risks, management methods and impacts, access our Reference Form.</p> <p>We know, for example, that climate change may have financial implications on health and dental plans to the extent they affect the physical health of customers, whether by metabolic changes or catastrophic consequences of extreme events, which could result in inpatient or outpatient care treatment.</p> <p>Therefore, it was not possible to identify the financial impact arising from climate events on the life, pension, investment, health and dental portfolios.</p> | 201-2 | FN-IN 450a.2 | 7 and 8 | 13 | I |
| SULA 122 | <p>Direct (Scope 1) GHG emissions</p> <p>Indirect (Scope 2)</p> <p>GHG emissions from energy acquisition. (Scope 2).</p> <p>Other indirect (Scope 2)</p> <p>GHG emissions (Scope 3)</p> <p>Reduction of GHG emissions.</p> <p>For the calculation of the GHG emission inventory, the Brazilian Program GHG Protocol (version 2022.0.1) was used and the operational control approach was adopted.</p> | 305-1 305-2 305-3 305-5 | - | 7, 8 and 9 | 13 | I |

SULA 122: GHG emissions by scope (GRI 305-1, 305-2, 305-3, 305-5)

| | 2018 | 2019 | 2020 | 2021 | VARIAÇÃO 2020-2021 |
|---|----------|----------|--------|--------|--------------------|
| Scope 1 - Direct emissions (CO2e) | 968.55 | 528.00 | 110.12 | 189.90 | 72.4% |
| Scope 2 - Indirect emissions related to energy purchase (tCO2e) | 781.51 | 682.97 | 226.22 | 301.12 | 33.1% |
| Scope 3 - Indirect emissions of the value chain (tCO2e) | 9,267.83 | 9,958.32 | 556.95 | 501.49 | -10.0% |

SULA 122: GHG emissions detailed by scope in 2021 (GRI 305-1, 305-2, 305-3, 305-5)

| SCOPE 1 - DIRECT EMISSIONS | | | | | | |
|--|---------------|-------------|-------------|-------------|---------------|----------------------------|
| | CO2 (t) | CH4 (t) | N2O (t) | HFC (t) | CO2e (t) | Biogenic CO2 emissions (t) |
| Combustion stationary | 4.34 | 0.00 | - | - | 4.36 | 0.51 |
| Combustion mobile | 73.01 | 0.04 | 0.01 | - | 76.38 | 39.45 |
| Emissions fugitive | - | - | - | 0.06 | 109.16 | - |
| Total Scope 1 | 77.35 | 0.04 | 0.01 | 0.06 | 189.90 | 39.96 |
| SCOPE 2 - INDIRECT EMISSIONS RELATED TO ENERGY PURCHASE (LOCATION-BASED) | | | | | | |
| | CO2 (t) | CH4 (t) | N2O (t) | HFC (t) | CO2e (t) | Biogenic CO2 emissions (t) |
| Electric energy | 301.12 | - | - | - | 301.12 | - |
| Total Scope 2 | 301.12 | - | - | - | 301.12 | - |
| SCOPE 3 - INDIRECT EMISSIONS IN THE VALUE CHAIN | | | | | | |
| | CO2 (t) | CH4 (t) | N2O (t) | HFC (t) | CO2e (t) | Biogenic CO2 emissions (t) |
| Category 1: Purchased goods and services | 374.29 | 0.05 | 0.03 | - | 382.93 | 42.97 |
| Category 5: Waste generated in operations | - | 0.31 | - | - | 8.71 | - |
| Category 6: Business travel | 107.84 | 0.01 | 0.01 | - | 109.86 | 7.07 |
| Total Scope 3 | 482.13 | 0.37 | 0.04 | - | 501.5 | 50.04 |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|---|--|-------|------|----------------|-----|-----|
| SULA 127 Total weight of waste, by type and disposal method | <p>In our units, we develop a series of initiatives to reduce waste production in our operations and increase recycling. In this sense, we trained outsourced personnel in recycling collection, qualifying waste collection, we substituted disposable cups for individual reusable ones, we performed the reverse logistics of disposed Nespresso capsules, separated the recyclable waste for disposal with correct disposal certificate.</p> <p>Further information on the amount of produced waste is shown in the table below.</p> | 306-2 | - | 8 | - | - |

SULA 127: Total weight of waste, by type and disposal method (GRI 306-2)

| Sanitary landfill (t) | 2018 | 2019 | 2020 | 2021 | Change (2020-2021) |
|--|--------------|--------------|-------------|--------------|---------------------------|
| SulAmérica (head offices in Rio de Janeiro and Pinheiros in São Paulo) | 118 | 83 | 20 | 7.20 | -64.0% |
| Subtotal - Sanitary landfill (t) | 118 | 83 | 20 | 7.20 | -64.0% |
| Recycling (t) | 2018 | 2019 | 2020 | 2021 | Change (2020-2021) |
| SulAmérica (head offices in Rio de Janeiro and Pinheiros in São Paulo) | 37 | 75 | 22 | 12.45 | -43.4% |
| Nespresso capsules | - | 2 | 0.53 | - | -100.0% |
| Crushed vehicles | 1,096 | 893 | - | - | - |
| Automobile parts | 45 | 33 | - | - | - |
| Telephone and IT cables | - | - | 0.25 | 0.98 | 290.0% |
| Glasses | 430 | 704 | - | - | - |
| Subtotal - Recycling (t) | 1,607 | 1,707 | 23 | 13.43 | -41.1% |
| Proper disposal/ Decontamination (units) | 2018 | 2019 | 2020 | 2021 | Change (2020-2021) |
| Lamps (head offices in Rio de Janeiro and Pinheiros in São Paulo) | 3,500 | - | - | 3,050 | - |
| Reuse/ Donation | 2018 | 2019 | 2020 | 2021 | Change (2020-2021) |
| Furniture (units) | 84 | 87 | - | 255 | - |
| Equipment (t) | - | - | - | 4 | - |

(1) The collection of lamps by the supplier is only made for a minimum amount of 1,500 units, which are stored until SulAmérica reaches such minimum quantity. (2) The reduction in the waste sent to landfill and increase in recycling in the Pinheiros head office is a consequence of actions on training and awareness of recycling collection. (3) The recycling of auto parts reported in this indicator refers to the state of São Paulo.”

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|--|--|-------|------|----------------|-----|-----|
| <p>SULA 137</p> <p>Percentage of operations with implemented local community engagement, impact assessments, and/or development</p> | <p>Guided by the Social Investment Policy and in line with the purpose of improving people’s lives by supporting Integral Health, we operate proactively in the transfer of funds from incentive to social, cultural and sports projects with high social impact and located in cities where we operate.</p> <p>With these transfers, we aim to foster the following:</p> <ul style="list-style-type: none"> • Physical health: Prevention, survey and increase in healthcare area services. • Emotional health: Prevention and promotion of emotional health and well-being. • Financial health: Capacity building, income generation and financial education. <p>In this context, in 2021 the Sustainability area was responsible for leading the selection of organizations/projects through the National Elderly Fund (Act 12,213/2010) and Child and Adolescent Right Fund (Act 8,069/90), besides the National Oncology Care Support Program (PRONON) and the National Support Program of People with Disability Care (PRONAS/PCD), established by Act 12,715/2012.</p> <p>The selection was based on a strategy of active screening of all projects eligible to receive investments through the aforementioned laws. For this purpose, we had the support of Incentiv.me, a Start Up that developed a technology for mapping and selecting projects and funds according to a matrix of technical valuation of projects, which facilitated project prospecting and curatorial work that better adjust to our social investment policy.</p> <p>We describe below the flow of social project selection for transfer through incentive laws:</p> <ol style="list-style-type: none"> 1. Formalization of amounts available for donation and alignment of the selection process with Incentiv.me. | 413-1 | - | 1 | 11 | III |

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2. Calibration of criteria for “social match”, including regions of interest (cities where SulAmérica has operations/business); synergy with the business; high impact on the community; effectiveness and continuity of plans; possibility of connection with SulAmérica’s Volunteer Program.
3. Technical Valuation Matrix that considers factors such as engagement, adherence, impact, execution capacity, and risk.
4. For the National Elderly Fund and Child Right Fund, we actively search in all funds to check which ones are active for receiving donation, which ones allow project recommendation and which have approved projects. Then we curate the available projects in mapped funds as “valid” and “with approved projects”, for preparing a portfolio proposal.
5. For PRONAS and PRONON, as there is no expectation of when or which projects will be approved by the Ministry of Health, we analyze and select accredited projects, rank them by priority, negotiate reserve of share with the applicant, and await approval for making the contribution.
6. Validation of portfolio with the Technical and Commercial areas to check any conflict of interest and/or opportunities.
7. In partnership with Compliance and Data Records area, we analyze the documents and reputation of organizations, selected projects and funds for checking whether there is any risk to SulAmérica.
8. Approval of portfolio proposal with the Executive Committee.
9. After the beginning of the payments, we periodically monitor the supported projects.
10. In 2021, in line with the Social Investment Policy, SulAmérica supported 11 social projects through incentive laws.

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- **ELDERLY FUND:**

Lar Torres de Melo - Fortaleza/CE

Project: Longevity with Dignity: Care, Protect and Promote

Project description: Served 200 elders, assuring humanization in finitude process. Besides timely paying the salary of 136 collaborators, who will provide full service in health areas.

Institutional Welcoming: care, protect and promote life with dignity to 200 elders in the institution.

Provision of appropriate living and usual habituality conditions: provide supplies and services with high quality and appropriate hygiene standards.

Service with qualified team: cover the payment of personnel and third-party services - individuals and businesses - observing the legal aspects.

Target group: Elders, who are 60 years old or older, of either gender, in situation of breach of rights

Amount: R\$75,200.00

Instituto Ânima -Belo Horizonte, MG

Project: OPEN UNIVERSITY FOR ELDERLY – TRABALHABILIDADE SENIOR CENTER

Project description: Promotion of elderly employability by offering capacity building, guidance on reentrance into the labor market, consulting in career management, among other actions, through a journey of professional training. Tailored vocational track, with capacity building, mentoring, professional guidance and seizing employment opportunities; Courses and workshops in the areas of Entrepreneurship; Business Plan; Computer Skills for Work; Social Networks; Resume writing; Interview preparation.

Target group: 840 elders of each benefitted municipality - 4,200 in aggregate

Amount: R\$ 73,667.00

**Sociedade Hospitalar Angelina Caron - metropolitan region of Curitiba, PR
Better Care for Elderly**

Project description: Make viable, based on the pillars of Assertive Care, Innovation and Research and Knowledge Dissemination, a cutting-edge infrastructure and technology, narrowing the gap between the public and private network services.

Improvement in infrastructure and acquisition of surgical instruments equipment;

Consolidation and continuity of the teaching department and research into epidemiological studies (incidence and prevalence) about the conditions and determining factors of the elderly health;

Stimulate the continuing education of students and professionals of the involved areas, including the municipal health public units.

Target group: about 126 thousand patients per year: elders who are 50 years old or older of Curitiba's metropolitan network.

Amount: R\$76,733.00

Hospital de Base de São José do Rio Preto - São José do Rio Preto, SP

Project: Adopt a hospital bed for elders | 2021/2022 Cycle

Project description: The implementation of the Adopt a Hospital Bed Project aims at providing full care to elder patients in the Hospital de Base in São José do Rio Preto, as a way to improve the provided service, supplying equipment, furniture, infrastructure resources, materials, inputs and the professionals necessary to quality, humanized and assertive healthcare to the elderly.

Pay for the Geriatrics service with adequate facilities and capacity to offer 14 beds for the care of the elderly, as well as investing in the comfort of patients and their families, prioritizing the establishment of symptoms for a dignified death;

Maintain the Palliative Care Unit with appropriate installations and capacity to provide 12 hospital beds to the care of the elderly, as well as supply hospital materials, drugs and inputs during the 12 months of the project;

Perform 360 internments of elders in the Palliative Care Unit, 1,008 internments of elders in the Geriatrics Unit, and facilitate the integration of elders into the service network and the community.

Perform Responsible Discharge and build the capacity of the technical team.

Target group: 360 elders in palliative care and 1,008 elders in geriatrics.

Amount: R\$75,200.00

Cancer Hospital of Pernambuco - Recife, PE

Project: Expansion of the Oncological Treatment of the Cancer Hospital of Pernambuco

Project description: Increase the quality of the oncological services provided and its treatment capacity to the population considering that the pandemic scenario does not exempt healthcare service providers from offering their services, thus re-adjusting the individual safety parameters.

Support the increase in the oncological treatment by opening new surgery rooms, modernizing ICU beds and implementation of bone marrow transplant service;

Cover the current expenses for oncological treatment;

Acquire medical material, supplies and other materials;

Broaden the hospital's technological integration for the purpose of providing comfort to patients, environmental sustainability and reduction in infection risk arising from contact and circulation;

Increase environmental comfort and safety to patients, companions and professionals

Target group: Elderly population diagnosed with cancer, of all Administrative Political Regions (RPA) of Recife in process of diagnosis, treatment, rehabilitation and assistance segment. Approximately 25 thousand care/year.

Amount: R\$75,200.00

- **CHILD AND ADOLESCENT FUND**

**STEPS – Sociedade Tênis, Educação e Participação Social - Porto Alegre, RS
WimBelemDon 2019-2021**

Project description: Promote social inclusion of children and adolescents in vulnerable situation, using sports, education and culture as empowering, growth and social transformation tools, aiming to guarantee equal opportunities to all and reduce inequalities

Hold social and emotional, sports, educational and cultural workshops;

Provide two balanced meals during the period other than school hours;

Provide pedagogical, psychological support and family monitoring.

Target group: 100 Children and adolescents (between 6 and 18 years old) from the extreme southern region, in situation of risk and/or social vulnerability.

Amount: R\$ 94,000.00

Instituto de Reciclagem Do Adolescente - São Paulo, SP

Project: Creative Workshops of Solutions

Project description: Provide full-time education, learning relevant to life and work, social and emotional development and respect to singularity in a creative, collaborative and welcoming environment, enabling to develop emotional and intellectual autonomy in permanent evolution. Also provide technical-professional training combining theory and practice, understanding and exciting discovery of the world of social interactions and labor, and resourcefulness in making acquaintances and social participation, perception of the other and respect to diversity by managing conflicts and undertaking common projects.

Target group: 120 adolescents with ages between 15 and 17 years old, public school students, from low-income families (average of 1/2 minimum wage) and in high social vulnerability condition.

Amount: R\$94,000.00

Associação de Apoio à Criança com Câncer - São Paulo, SP

Project: Preparing for the Labor Universe

Project description: Provide full-time education, learning relevant to life and work, social and emotional development and respect to singularity in a creative, collaborative and welcoming environment, enabling to develop emotional and intellectual autonomy in permanent evolution. Also provide technical-professional training combining theory and practice, understanding and exciting discovery of the world of social interactions and labor, and resourcefulness in making acquaintances and social participation, perception of the other and respect to diversity by managing conflicts and undertaking common projects.

Perform innovative activities related to the development of technical, social and emotional skills, support workshops, as well as issues related to the labor world and protagonist role;

Support the entrance in the labor market by providing technical training;

Increase community activities and professional possibilities through mentoring activities and putting in the labor market.

Target group: 40 adolescents, with ages between 15 and 17 years old, not living at home, and facing child & teenager cancer

Amount: R\$94,000.00

Associação Brasileira de Educacao e Cultura -abec - Metropolitan region of São Paulo, SP

Project: Education. O Futuro é Para Todos (Marista Escolas Sociais)

Project description: It aims to provide qualification of activities and spaces in five marista social schools located in vulnerable territories in the state of São Paulo.

Creation of spaces for learning;

Acquire equipment, furniture and toys for renewing school spaces;

Acquisition of over 4,000 books for Community Libraries;

Capacity building/replication of teaching methodology for teachers of the public network and other institutions;

Democratize access to culture by holding classes, workshops, and providing access to education events and groups.

Target group: 2,120 children and adolescents in vulnerability condition.

Amount: R\$94,000.00

- **PRONON**

Hospital das Clínicas of the College of Medicine in Ribeirão Preto of Universidade de São Paulo (Ribeirão Preto/SP)

Project: Implementation of the Specialized Center for Diagnosis and Treatment of Head and Neck Cancer

Project description: The project aims to implement a specialized center in Hospital das Clínicas of the College of Medicine in Ribeirão Preto-USP, for accurate and early diagnosis of head and neck cancer cases, as well as provide full care and service to the population served by the public system (SUS).

Implement a specialized center in Hospital das Clínicas of the College of Medicine in Ribeirão Preto of Universidade de São Paulo;

Promote the improvement and broadening of full care offered to the population served by SUS regarding prevention, early diagnosis, including its staging;

Develop interdisciplinary treatment (surgical, radiation therapy and/or chemotherapy and palliative care) and rehabilitation/habilitation of voice, speech and deglutition, more appropriated to head and neck cancer cases, particularly mouth, larynx and/or pharynx, and thyroid;

Aims at survival, quality of life, dignity and re-insertion of patient into society

Target group: Patients with head and neck cancer of the HCFMRP-USP.

Amount: R\$ 250,000.00

- **PRONAS**

Associação de Pais, Amigos e Pessoas com Deficiência, of Banco do Brasil's Employees and Community (Brasília/DF)

Project: Movement and Health Project – Corporal Expression and Inclusive Exports

Project description: The project aims to provide sports activities to persons with disabilities, thus promoting changes in learning, behavior, social relationships, stimulating independence and self-esteem, develop physical abilities and improve the quality of life and well-being of all participants.

Martial arts, corporal expression and sports initiation;

Develop the participant's physical and interpersonal skills;

Increase the social life of participants;

Stimulate independence and self-esteem;

Build a dialogue with families and the ones responsible for more dependent persons with disabilities.

Target group: 60 persons with multiple disabilities who are 8 years old or older

Amount: R\$ 334,441.63

In 2021, SulAmérica once more worked on emergency actions aimed to face the Covid-19 pandemic impacts. The donations totaled R\$5,9 M, reaching a group estimated at 37,5 thousand people. Among others, the actions on purchase of medical supplies and equipment, maintenance of hospital beds, Oxygen plants and fight to hunger through staple donations are worthy of note.

Supported/participated in the following initiatives: Juntos pelo Amazonas, Oxigênio para o Amazonas (Fiocruz and other companies). National Federation of Private Insurance and Reinsurance, Savings Bonds, Private Pension Brokers and Insurance and Reinsurance Brokerage Firms (FENACOR), Pacote do Bem (União BR), Donation campaign: Juntos Somamos (União BR), Doação Fundo Einstein na Luta contra Covid - Sociedade Beneficente Israelita Brasileira Hospital Albert Einstein, donation campaign: #EuMelhoroVidas - ONG Banco de Alimentos (OBA)

- **SulAmérica Total ESG FIA**

SulAmérica Total ESG FIA is a stock fund of companies committed to good social and environmental management practices. In addition, 100% of its management fee is donated to Vaga Lume (<https://vagalume.org.br/>), an institution that empowers children of rural communities in Amazonas by promoting reading.

The total amount transferred in 2021 was R\$ 193 thousand.

- **Donation of several materials**

After restructuring the work environments of SulAmérica's subsidiaries across the country, we donated to social organizations the office supplies that would no longer be used and were in perfect conditions for use.

Benefitted organizations:

- Associação Fraternidade e Esperança Santa Maria/ BH: 87 office chairs, 80 beneficiaries.
- Associação Beneficente Dos Agostinianos De Fortaleza - Fortaleza: 48 office chairs, 50 beneficiaries
- A Casa Para Velhice Luiza De Marilac - Maceió: 14 office chairs, 28 beneficiaries
- Amamos - Casa De Acolhimento De Crianças E Adolescentes - Osasco: 15 office chairs, 28 beneficiaries.
- Abrigo Cristo Redentor - Centro De Convivência De Idosos De Pernambuco - Recife: 35 office chairs, 106 beneficiaries.
- Instituição Assistencial Beneficente Conceição Macedo - Ibcm - Salvador: 56 office chairs, about 75 beneficiaries

SULA 137: Social Investment

| | DIRECT AND INDIRECT BENEFICIARIES | BENEFITTED ORGANIZATIONS | INVESTMENT WITHOUT INCENTIVE | INVESTMENT WITH INCENTIVE |
|--------------|-----------------------------------|--------------------------|------------------------------|---------------------------|
| 2011 | 13,830 | 41 | 478,309.00 | 1,186,995.85 |
| 2012 | 4,319 | 35 | 177,117.71 | 1,031,272.43 |
| 2013 | 5,206 | 58 | 178,256.04 | 1,139,943.08 |
| 2014 | 4,855 | 18 | 196,000.00 | 3,882,730.00 |
| 2015 | 408,313 | 6 | 143,348.37 | 6,218,116.00 |
| 2016 | 18,400 | 5 | 124,367.78 | 6,981,568.00 |
| 2017 | 341,474 | 8 | 172,704.02 | 6,294,450.76 |
| 2018 | 330,265 | 24 | 292,314.38 | 6,446,758.66 |
| 2019 | 44,859 | 39 | 395,687.04 | 7,847,735.20 |
| 2020 | 335,946 | 40 | 10,676,844.65 | 29,064,892.44 |
| 2021 | 230,777 | 25 | 6,140,027.46 | 3,214,145.58 |
| Total | 1,738,244 | 299 | 18,974,976.45 | 73,308,608.00 |

*In 2020, we increased the amount of investment with incentive due to the sale of Auto and Mass operations, and we also started to report the investments with incentive arising from the law on sports and culture incentive with social and cultural and social and sports purposes.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI | |
|-----------------|---|--|----------------|----------------|-----|-----|------------|
| SULA 138 | <p>Number of grievance related to impacts on society filed, processes and resolved by formal grievance mechanism.</p> | <p>Our reporting channel is managed by an outsourced company, with specialized attendants, service available 24 hours a day, 7 days a week, which guarantees confidentiality and anonymity (optional).</p> <p>The Compliance and Fraud Prevention Department is dedicated to the process of examining grievances, analyzing reports and devising investigation plans. After the examination is completed, the analysis is submitted to the Ethics Committee for taking resolution on the adoption of educative and/or disciplinary measures.</p> <p>In 2021, 64 cases were reported, of which 52 had their analyses completed, that is, 81% of total cases.</p> <p>This indicator also considers data about Paraná Clínicas.</p> | 103-2 | - | - | 11 | II |
| SULA 143 | <p>Describe the organization's supply chain</p> | <p>We have a base of approximately 3,000 suppliers of materials and services, mostly located in Brazil, focused on services and materials. We annually spend from R\$ 1 billion to R\$ 1.5 billion with such suppliers.</p> <p>Learn more about our value chain on our page about Stakeholders and Materiality.</p> | 102-9 | - | - | 12 | - |
| SULA 145 | <p>Significant actual and potential negative social impacts on labor, human rights, society, and environment practices in the supply chain, and the measures taken on such respect.</p> | <p>We did not identify risks and impacts to labor practices, human rights, society and environment in our supply chain.</p> <p>In our contracts we have a labor clause, to ensure that service providers and suppliers comply with the Brazilian labor legislation, as well as show supporting documents, such as, for example, the payment forms of labor charges.</p> | 308-2 414-2 | - | - | 8 | II and III |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------|--|---------------------------|------|----------------|----------|-----|
| | <p>In addition, all contracts consider the Sustainability and Social and Environmental Responsibility Clause, which condition the maintenance of engaged services to the compliance with laws and voluntary commitments assumed by the Company on the theme.</p> <p>This indicator also considers data about Paraná Clínicas.</p> | | | | | |
| SULA 146 | <p>Percentage of new suppliers that were screened using labor, environmental, human rights, and society-related criteria</p> <p>The screening criteria consider the following:</p> <ul style="list-style-type: none"> • Social and environmental responsibility policy; • Environmental risk mapping; • Labor practices; • Social risk mapping; • Human rights; • Code of Ethics; | <p>308-1</p> <p>414-1</p> | - | - | 8 and 12 | - |
| SULA 147 | <p>Percentage spent with suppliers local to significant location of operations</p> <p>Increasing our positive impact on society, 99% of the amounts we spent with suppliers are paid to local suppliers. Our definition of local suppliers include the companies of the region who placed the order, within the state itself.</p> <p>In 2021, the expenses with our suppliers were as follows:</p> <p>Health</p> <ul style="list-style-type: none"> • São Paulo: 58.60% • Rio de Janeiro: 14.80% • Pernambuco: 7.80% | 204-1 | - | - | 8 and 12 | - |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------|---|-------|------|------------------|----------|-----|
| | <ul style="list-style-type: none"> • Bahia: 6.20% • Distrito Federal: 3.40% • Other states: 9.20% <p>Dental</p> <ul style="list-style-type: none"> • São Paulo: 33.9% • Rio de Janeiro: 15.0% • Minas Gerais: 9.5% • Paraná: 6.6% • Santa Catarina: 5.9% • Bahia: 4.2% • Pernambuco: 4.2% • Goiás: 3.3% • Distrito Federal: 3.0% • Rio Grande do Sul: 2.6% • Espírito Santo: 2.5% • Other: 9.5% | | | | | |
| SULA 150 | <p>Total number and percentage of significant investment agreements, and that include human rights clauses, or that were submitted to human rights-related screening</p> | 412-3 | - | 1, 2, 3, 4 and 5 | 8 and 12 | I |
| | <p>The Compliance and Fraud Prevention area is responsible for making reputational analysis of Individuals and Businesses that are related to SulAmérica’s business, whether they are Customers, Suppliers, Service Providers, NGOs, Brokers or Business Partners. In view of the volume, there are some controls agreed with the operations and purchase areas to act on the largest risks. This item also considers data about Paraná Clínicas.</p> | | | | | |

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|------|----------|-----|------|----------------|-----|-----|
|------|----------|-----|------|----------------|-----|-----|

Approximately 90% of contracts have clause on labor liability and human rights, except for Supplier template and/or strategic contracts, however, in such cases, each supplier is evaluated and the Purchase team record an internal certificate.

In our analyses we checked whether they are included in national sanction lists such as CEIS, CNEP and CEPIM (Transparency Portal) and international ones, such as the OFAC list, besides negative media in reliable sources. Among the reasons for inclusion in sanction lists are, besides the main financial crimes as corruption, money laundering and fraud, other legislation breaches such as charging arising from compulsory labor.

| | | | | | | |
|----------|--|---|-------|---|------------------|----------|
| SULA 151 | Identified operations and suppliers in which workers' rights to exercise freedom of association or collective bargaining may be violated or at significant risk, and the measures taken to support this right. | | | | | |
| | Identified operations and suppliers considered to have risk for incidents of child labor and the measures taken to contribute to the effective abolition of child labor. | In 2021, no incident was reported in which the collective bargaining and the freedom of association were breached in any unit of the company or in any of its main service providers. | 407-1 | | | |
| | Operations and suppliers considered to have significant risk for incidents of forced or compulsory labor, and the measures taken to contribute to the elimination of all forms of forced or compulsory labor. | Nor did we identify any risk of child labor, young workers exposed to dangerous works and forced or compulsory labor. | 408-1 | - | 1, 2, 3, 4 and 5 | 8 and 12 |

| | SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|-----------------|---|---|--------|------|----------------|-----|------------|
| SULA 162 | Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions. | We did not monitor client's implementation of compliance with environmental and/or social requirements, but we have Sustainability and Social and Environmental Responsibility clause . | G4-FS3 | - | 1 to 10 | 12 | I and II |
| SULA 167 | Interactions with clients/ investees / business partners regarding environmental and social risks and opportunities | <p>Seeking a more active role in promoting sustainable development, SulAmérica has been integrating social and environmental benefits into its businesses, products and services.</p> <p>For innovations in products and services, see SULA 80; for initiatives in the value chain, see SULA 127; and for initiatives in financial education and responsible use of insurance, see SULA 79.</p> | G4-FS5 | - | 1 to 10 | - | II and III |



Financial Education

*and conscious use
of insurance*

According to the Integral Health concept, the three health types – physical, emotional and financial – are interdependent. The good performance in one of them positively impacts the other two, which triggers a virtuous cycle that provides well-being for the beneficiary. That is why we consider to encourage financial responsibility as a priority, and our products and services contribute to the financial security and stability of our customers.

In addition, we invest in initiatives, products and services that help our customers, brokers and employees to take care of their capital considering the short, medium and long terms.

Financial Education Initiatives



Pension

Communications through e-mail marketing, social media, direct mail encouraging customers to think about the best alternative to invest their savings.



Financial Education Program

Aimed at raising awareness of employees and relatives about a behavioral change, seeking improvement in financial health through talks, advisories from financial advisors.

| SULA | RESPONSE | GRI | SASB | GLOBAL COMPACT | SDG | PSI |
|------|----------|-----|------|----------------|-----|-----|
|------|----------|-----|------|----------------|-----|-----|

In line with our Sustainability Policy and strategic topics, we have many Financial Education initiatives.

Employees

We have a digital financial education program in the national level, in which over 300 employees participated. It is mainly aimed to raise awareness of employees and relatives for behavioral changes, seeking an improvement in the integral health of the employee’s whole family. We promoted virtual discussions for dissemination of concepts and reflection about the effective inclusion of the theme in integral health of individuals, encouraging action in the family environment as well.

The Program is continuous, making available a digital platform that stimulates viewing the interconnectivity of physical, emotional and financial health, besides providing financial management tools to users and specialized support to clear up doubts and basic guidance on management of household and personal budget.

In 2021, we organized the financial health week during the national financial education week, when we held daily discussions on the theme and over 1,000 participations in several days and activities.

Investments

In relation to investment products, we undertook an in-depth Know Your Client (KYC) process, aiming at advising clients about the most appropriate investment to their moment, life and risk profile. In addition, we post on our website materials related to financial education, on the Economic Reports page.

Health and Dental

We publish the Conscious Use of Health Plan Primer and Online Practical Guide, provided to businesses, where tips on using insurance are given, besides a Q&A section.

SULA 79

Initiatives to enhance financial literacy by type of beneficiary

G4-FS16

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Integration of new business

On June 5, 2020, SulAmérica announced its intention to acquire Paraná Clínicas. The purchase was completed on September 10, 2020, when the integration of the organization into SulAmérica's policies and guidance began. Throughout the report, a portion of indicators already included the information on Paraná Clínicas consolidated into SulAmérica's results and in such cases a note was included about it. However, it was not yet possible to complete the integration of all management areas. We report some select indicators below that we consider relevant to provide transparency to Paraná Clínicas' operations. The other acquisitions that were completed in recent periods are already integrated to the reported data.

Paraná Clínicas operates for over 50 years in the line of business healthcare plans and has own Integrated Medicine Center (CIM) network units. The distribution of its products is made through direct channel (managed by Paraná Clínicas) and brokers in the market. The company has business and affinity group customers. Paraná Clínicas has 419 employees working in its operations, detailed below. During 2021, the average training hours completed by Paraná Clínicas' employees was 0.9 hour. SulAmérica's training sessions are being integrated for the Paraná Clínicas' employees.

Employees by gender



Employees by color/race



In relation to environmental aspects, the energy consumption amounted to 480 MWh in 2021 (not considering the occasional use of diesel generators and fleet consumption). The above-mentioned consumption accounts for over 90% of energy expenditures. Water consumption amounted to 6,000 m³ for the year and 12.8 tons of waste was produced in operations (already considering hospitals – which have relevant generation of hazardous waste). It is important to mention that the characteristics of Paraná Clínicas' operations (hospitals and clinics) are different from SulAmérica's operations. The targets and management procedures will be adjusted to include such operations.

CREDITS

Coordination and execution: SulAmérica

Layout: Jotacom

Assurance: KPMG Assessores Ltda



The logo for SulAmérica features a stylized orange wave above the company name. The text "SulAmérica" is written in a bold, dark blue, sans-serif font. The background is a blurred image of a modern living room with a sofa and a coffee table.

SulAmérica