

CAIXA Seguridade

APRESENTAÇÃO INSTITUCIONAL

2T26

APRESENTAÇÃO INSTITUCIONAL 2T26

1 **VISÃO** GERAL

2 **ESTRATÉGIA** COMERCIAL

3 DESTAQUES **2T26**

4 **DESEMPENHO** COMERCIAL E OPERACIONAL



CAIXA Seguridade

VISÃO GERAL | A CAIXA

Instituição Financeira Relevante

1,5 milhão
De pessoas com moradia própria

97%
De presença nos municípios brasileiros

67,9%
Do market share de financiamento imobiliário

R$ 1,4 tri
Carteira de Crédito

R$ 2,4tri
Em ativos

R$ 185,3 bi
Crédito total concedido

158 MILHÕES
CLIENTES PESSOA FÍSICA

2,2 MILHÕES
CLIENTES PESSOA JURÍDICA



3,9 mil
AGÊNCIAS E POSTOS DE ATENDIMENTO

20,7 mil
CORRESPONDENTES E LOTÉRICAS

23,9 MIL
FUNCIONÁRIOS COM VENDAS RECORRENTES

44,7 MIL
FUNCIONÁRIOS COMO FORÇA DE VENDAS



A CAIXA É O BANCO DA POUPANÇA E DA HABITAÇÃO

Fonte: Relatório de Análise de Desempenho e Relatório da Administração da Caixa Econômica Federal 2T26.

CAIXA Seguridade

Empresa de participações que consolida todas as atividades da Caixa Econômica Federal nos ramos de seguros, capitalização, previdência complementar aberta, consórcio, corretagem e atividades afins.

OUTORGA CAIXA

Contrato de outorga não oneroso pelo período de 35 anos , até 2050 (renovável)

MARCA CAIXA

Direito de uso da marca CAIXA, uma das mais sólidas e valiosas do país

DISTRIBUIÇÃO CAIXA

Acesso exclusivo à maior rede de distribuição bancária da América Latina

CLIENTES CAIXA

Acesso exclusivo à maior base de clientes do Brasil

MODELO DE NEGÓCIOS

Altamente rentável, resiliente e com baixo risco de subscrição

LINHAS DE NEGÓCIOS

Modelo verticalizado, com atuação em três linhas de negócios rentáveis (risco, acumulação e distribuição)

EFICIÊNCIA

Parceiros privados com alta expertise nos respectivos segmentos de atuação

MECANISMOS DE MOBILIZAÇÃO

Engajamento da força de vendas através de sistema de incentivos

GOVERNANÇA E GESTÃO

Atende aos mais rigorosos padrões de transparência e governança corporativa

LISTAGEM

Listada no segmento Novo Mercado da B3, com 20,0% das ações em circulação

GOVERNANÇA ROBUSTA

Adoção de boas práticas, com pontuação máxima (Nível 1) no 6º Ciclo do IG-SEST

INVESTIDAS PRIVADAS

Flexibilidade e rápida tomada de decisão, com governança compartilhada

VISÃO GERAL | Histórico

LINHA DO TEMPO



Visão Geral | **Estrutura Societária**

CAIXA — Participação de 80,00%

ACIONISTAS MINORITÁRIOS
(20,00% de Free Float)

CAIXA Seguridade

	CAIXA Corretora	Parcerias Run-on – BANCASSURANCE CAIXA					Run-Off	Bancassurance PAN
		CAIXA Vida e Previdência	CAIXA Residencial	CAIXA Capitalização	CAIXA Consórcio	CAIXA Assistência	CNP Seguros holding Brasil	,too seguros / PAN Corretora de Seguros
Participação Econômica	**100%**	**60%**	**75%**	**75%**	**75%**	**75%**	**48,25%**	**49%**
Ações ON (votante)	100%	49,0%	49,9%	49,9%	49,9%	49,9%	48,25%	49%
Parceiros	-	CNP assurances	TOKIO MARINE SEGURADORA	ICATU	CNP assurances	Tempo	CNP assurances	btg pactual
Prazo	-	2045	2040				-	-
Segmentos	Corretagem	Vida Prestamista Previdência	Habitacional Residencial	Capitalização	Consórcio	Serviços de Assistência	Habitacional	Seguros e Corretagem

VISÃO GERAL | Linhas de Negócios

SEGUROS

Produtos voltados à **proteção patrimonial e vida**, proporcionando segurança financeira

PRODUTOS E MARKET SHARE[1]

- **HABITACIONAL** 50,8%
- **RESIDENCIAL** 16,5%
- **VIDA** 4,0%
- **PRESTAMISTA** 4,1%
- **SERVIÇOS DE ASSISTÊNCIA**

REPRESENTATIVIDADE[2]



ACUMULAÇÃO

Produtos destinados ao **acúmulo de recursos ao longo do tempo**, ajudando clientes a planejar e atingir objetivos financeiros futuros

PRODUTOS E MARKET SHARE[1]

- **PREVIDÊNCIA** 17,2%
- **CONSÓRCIO** 3,7%
- **CAPITALIZAÇÃO** 7,0%

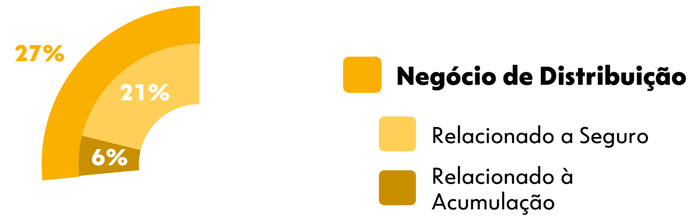
REPRESENTATIVIDADE[2]



DISTRIBUIÇÃO

- **Corretora própria** com acesso à **rede de distribuição da Caixa**
- Estratégias e canais utilizados para **comercializar e expandir a oferta dos produtos da Caixa Seguridade**

REPRESENTATIVIDADE[2]



Notas: (1) Fonte: Base de dados da SUSEP em Junho de 2026, exceto Consórcio (fonte: Banco Central em junho de 2026); (2) Participação na margem operacional total em 2T26.
Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

VISÃO GERAL | Negócios de Seguros

PLAYER #1 EM SEGURO HABITACIONAL[1]

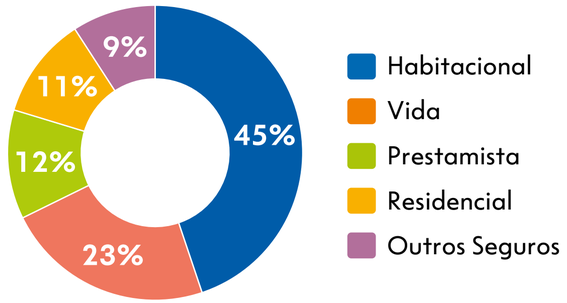
- SEGURO **OBRIGATÓRIO**
- **10+ ANOS** DURATION DE LONGO-PRAZO
- SINISTRALIDADE **ESTÁVEL E BAIXA**
- EMISSÕES **MENSAIS**
- **EFEITO RELEVANTE** DE EMPILHAMENTO
- OPORTUNIDADE DE **CROSS-SELL** COM OUTROS PRODUTOS

COM SUPORTE DO LÍDER ABSOLUTO EM CRÉDITO HABITACIONAL

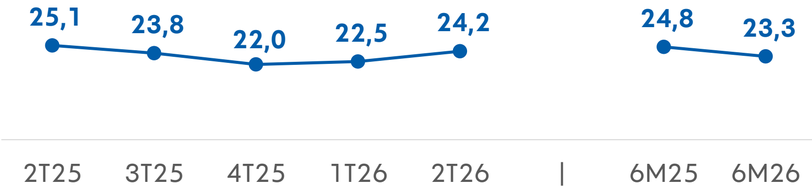
67,9%
MARKET SHARE DO BANCO CAIXA NO MERCADO DE CRÉDITO HABITACIONAL[2]

SEGMENTOS DIVERSIFICADOS E DE ALTA CONFIABILIDADE

Prêmios Emitidos
% Prêmios Emitidos (2T26)

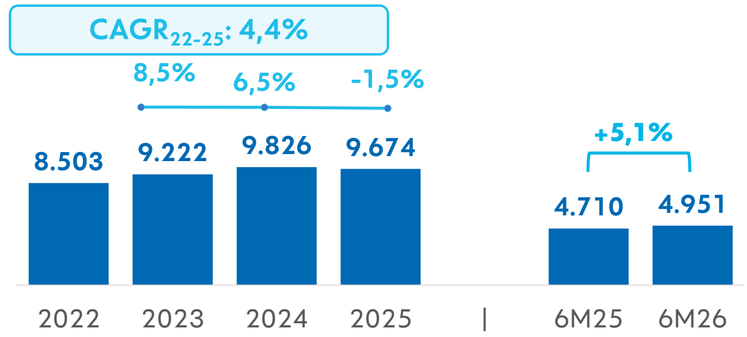


Taxa de Sinistralidade
% Prêmios Ganhos

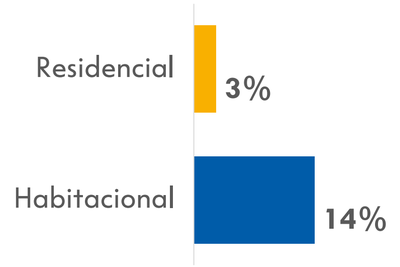


HISTÓRICO DE CRESCIMENTO EM DIVERSOS PRODUTOS

Prêmios Emitidos e Crescimento
BRL milhões e %



Crescimento dos Prêmios Emitidos por Segmento
% 6M26 vs. 6M25



Notas: (1) Fonte: Base de dados da SUSEP em junho de 2026; (2) Market share da Caixa no mercado de crédito em junho de 2026.
Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

3º MAIOR PLAYER EM PREVIDÊNCIA[1]

CRESCIMENTO RELEVANTE EM RESERVAS

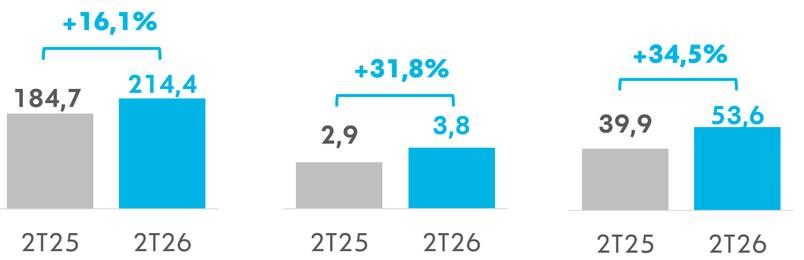
RECEITAS **RECORRENTES**

TAXA DE ADMINISTRAÇÃO **ESTÁVEL E SAUDÁVEL**

CONTRIBUIÇÃO LÍQUIDA **POSITIVA E CONSISTENTE**

CRESCIMENTO CONTÍNUO DAS RESERVAS IMPULSIONANDO A EXPANSÃO DA RECEITA

PREVIDÊNCIA
BRL bilhão



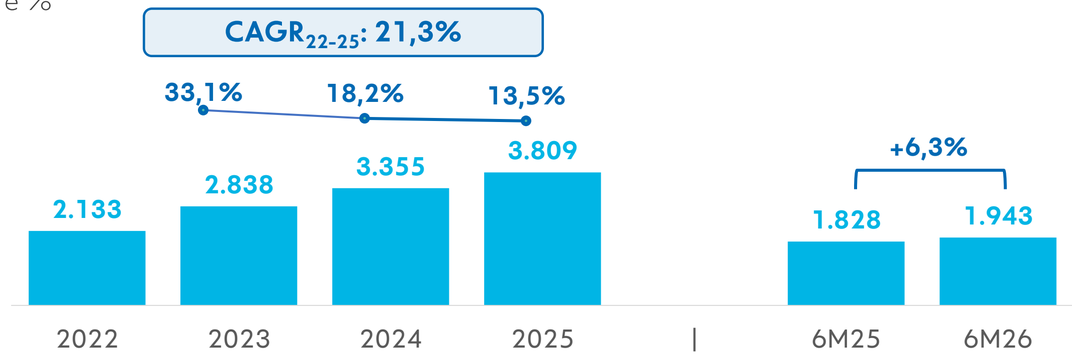
CAPITALIZAÇÃO
BRL bilhão

CONSÓRCIO
BRL bilhão

Nota: (1) Fonte: Base de dados da SUSEP em junho de 2026.
Nota: As métricas financeiras utilizadas são baseadas no IFRS4.

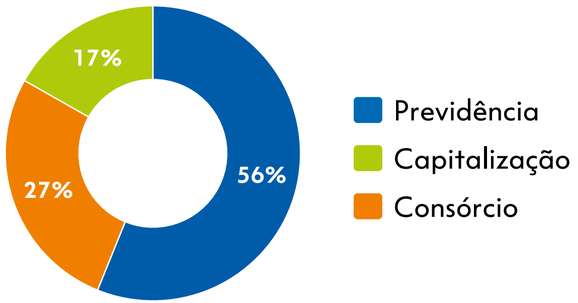
UNIDADE DE NEGÓCIO-CHAVE COM SÓLIDO POTENCIAL DE EXPANSÃO

Receita Operacional e Crescimento
BRL milhões e %

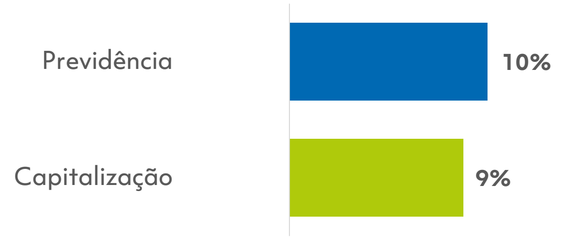


CRESCIMENTO CONSISTENTE EM PREVIDÊNCIA E CAPITALIZAÇÃO

Receita Operacional por Segmento
% Receita Operacional (6M26)



Crescimento da Receita Operacional por Segmento
% 6M26 vs. 6M25



ELEVADA CAPACIDADE DE GERAÇÃO DE CAIXA

MANDATÓRIO PELA LEGISLAÇÃO BRASILEIRA(1)

RECEITA DE CORRETAGEM DA VENDA DE TODOS OS PRODUTOS DE SEGUROS E ACUMULAÇÃO

SEM NECESSIDADE DE CAPITAL

SEM RISCO DE SUBSCRIÇÃO

RECEITAS RECORRENTES

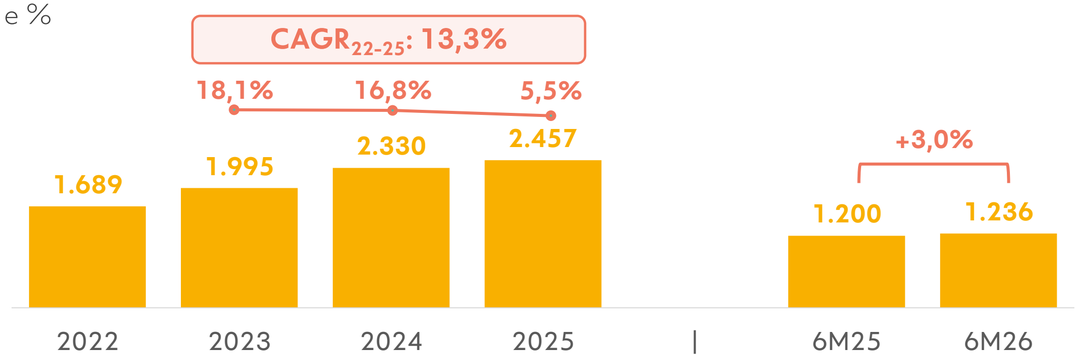
BAIXOS CUSTOS DEVIDO À ESTRATÉGIA DE BANCASSURANCE

CAIXA Corretora

40,9% (6M26)
DAS RECEITAS DA CAIXA SEGURIDADE[1]

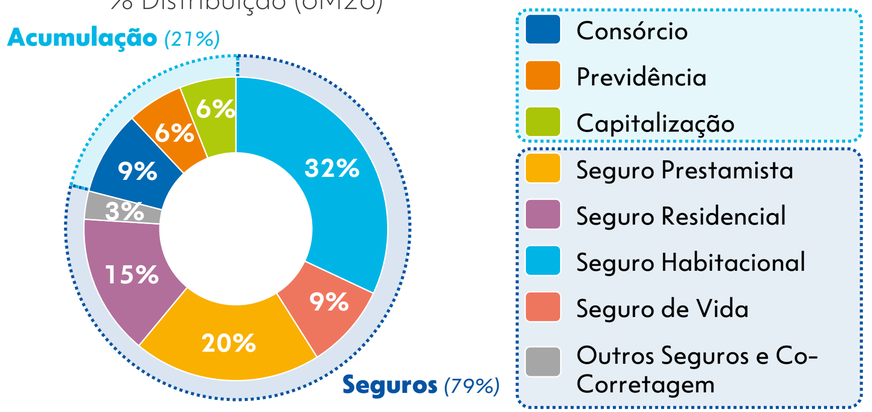
RECEITAS RECORRENTES

Receita de Corretagem[2] e Crescimento
BRL milhões e %

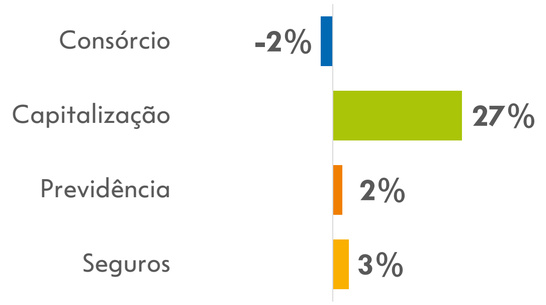


SÓLIDO CRESCIMENTO, SUSTENTADO POR RECEITAS DE CORRETAGEM

Corretagem (Margem Operacional) por Segmento[1]
% Distribuição (6M26)



Variação da Corretagem por Segmento[1]
% 6M26 vs. 6M25



Notas: (1) A legislação brasileira estabelece que a intermediação de contratos de seguros deve ser realizada por corretores de seguros devidamente habilitados; (2) Inclui receitas de corretagem e comissionamento, além de receitas de acesso e distribuição de rede (BDF).

VISÃO GERAL | Governança Corporativa

EQUIPE DE LIDERANÇA EXPERIENTE

Anos de experiência profissional



Gustavo Portela
CEO



Edgar Soares
CFO & IRO



Vanessa Cattinne dos Santos
Diretora Comercial e de Produtos



Dermeval Bicalho Carvalho
Diretor de Governança Corporativa e Riscos

CONSELHO DE ADMINISTRAÇÃO

Indicado pelo Governo Federal

Indicado pela CAIXA

Membros Independentes



PRINCIPAIS COMITÊS E PRÁTICAS

Comitê de Transações com Partes Relacionadas

- 3 membros, 2 indicados pela Caixa Seguridade + Presidente (**representante dos acionistas minoritários no Conselho de Administração**)
- Supervisiona transações relevantes com partes relacionadas
- **Decisões tomadas por maioria, o presidente da comissão tem direito de veto**

Comitê de Auditoria

- **Membros independentes** (pelo menos um do Conselho de Administração)
- Monitora os controles internos
- Emite parecer sobre a auditoria externa

Comitê Fiscal

- **Composto por 3 membros efetivos (1 indicado pelos acionistas minoritários)**
- Emitir parecer sobre demonstrações financeiras e relatórios anuais

Comitê de Elegibilidade, Sucessão e de Remuneração

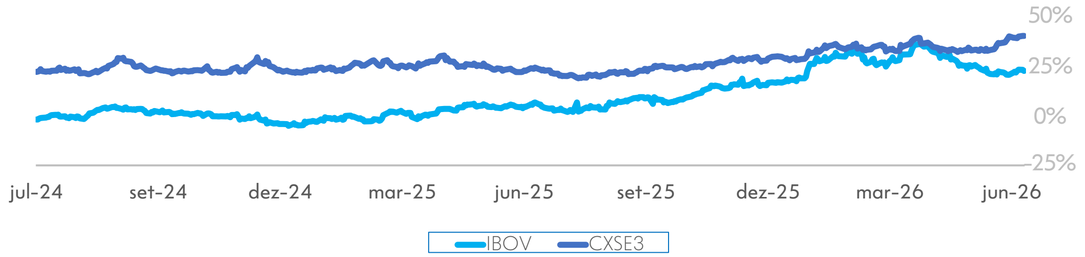
- **Constituída por membros do Conselho de Administração, de outros comitês ou por membros externos**
- Aprova e apoia a seleção de membros do colegiado e representantes indicados nas JVs

VISÃO GERAL | Desempenho Acionário

PRINCIPAIS NÚMEROS

- **3 bilhões** de ações ordinárias
  - **20,0%** de Free Float
    (37% Estrangeiros, 16% PJ e 47% PF)
  - Preço de fechamento 2T26 de R$ **19,71**
    - R$ **59,13 bi** em valor de mercado
      - Volume Médio Diário de Negociação no 2T26 R$ **81,8 mi**

Desempenho da Ação



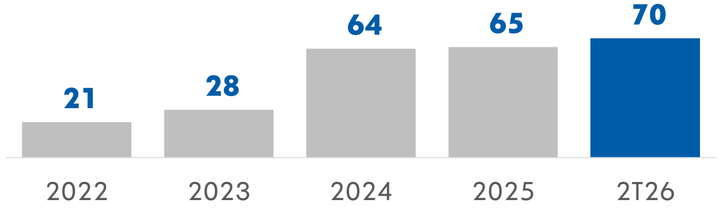
Distribuição de Dividendos



Reconhecimento de Mercado

Participação nos índices IBOV, IBRX100 e MSCI

Liquidez de Mercado ADTV de 12 meses (BRL mm)



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CAIXA Seguridade

OPORTUNIDADES | Base de Clientes CAIXA[1]



160

MILHÕES DE CLIENTES

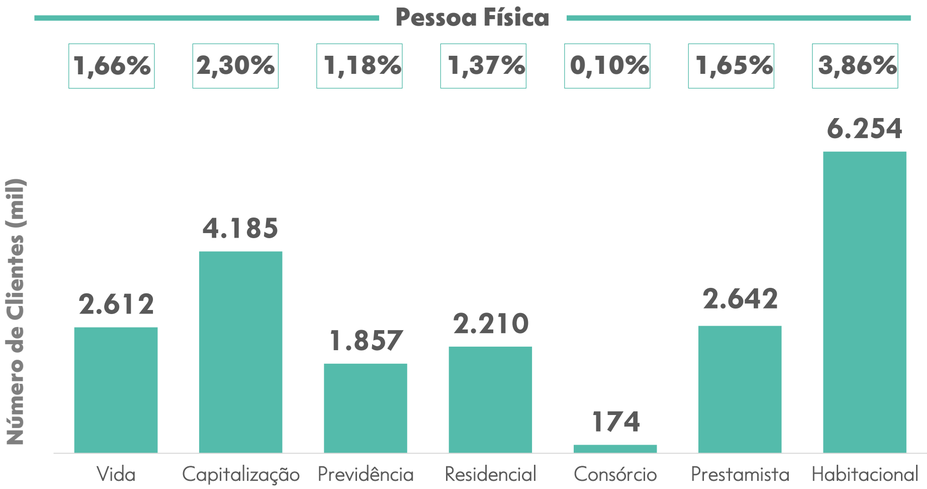
Oportunidades no *cross-selling* e aumento na penetração.

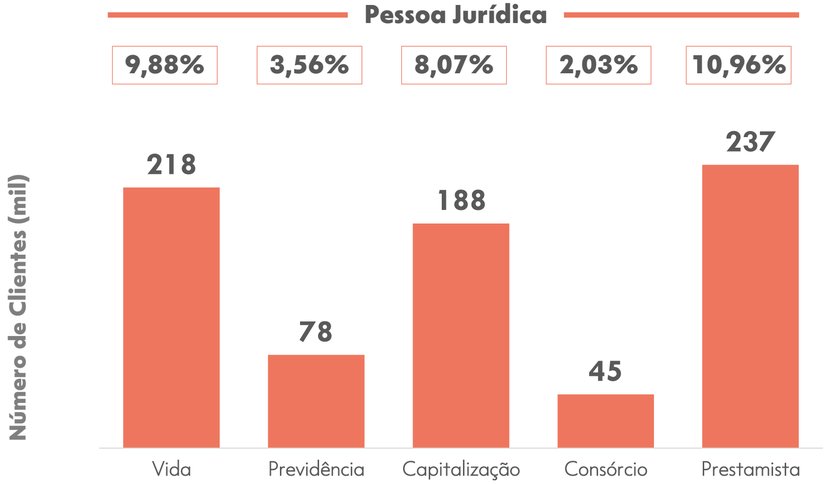
158
Milhões

CLIENTES PESSOA FÍSICA

2
Milhões

CLIENTES PESSOA JURÍDICA





[1]Fonte :Relatório de Análise de Desempenho da Caixa Econômica Federal 2T26.

ESTRATÉGIA COMERCIAL

PROGRAMA ALCANCE.CAIXA

Direcionamento estratégico para a venda de produtos, inclusive seguridade, por meio do plano de metas para cada agência.

PROGRAMA TIME DE VENDAS

Programa de reconhecimento do desempenho na venda com qualidade e de troca de experiências entre os colaboradores de forma *gamificada* e colaborativa.

Classificação[1]

Classificação por pontos em categorias gera mobilização e engajamento

23.9mil funcionários e **4.2mil** parceiros

Premiação

FUNCIONÁRIOS + **GERENTES**

Venda de produtos + **Desempenho rede**

Reconhecimento

Valorização de funcionários com boa performance em vendas

Campanhas

Aprimoramento do foco com ações de bônus na pontuação por vendas ou prêmios pela superação dos resultados em produtos com foco estratégico.



Nota: (1) Base de Dados em Junho de 2026.

CAIXA Seguridade

CAIXA

CAIXA Residencial

CAIXA Vida e Previdência

CAIXA Corretora

CAIXA Consórcio



Estratégia Focada no Cliente

CAIXA Capitalização

CAIXA Assistência

MODELO DE ESTRATÉGIA COMERCIAL ORIENTADO AO CLIENTE

Melhoria da Experiência
Aprimorar a jornada do cliente e do funcionário, com soluções simples, eficazes e inovadoras

Engajamento
Busca fortalecer os negócios no Bancassurance CAIXA por meio do Time de Vendas

Geração de Resultados
Produtos, processos, estratégias comerciais e comunicação com foco no aumento do faturamento e ampliação das margens

Comunicação e Marketing
Fortalecer e consolidar a visão de futuro da companhia como referência dos brasileiros no mercado de seguridade

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CAIXA Seguridade

CAIXA Seguridade

DESTAQUES 2T26



+ PROTEÇÃO PARA O LAR

HABITACIONAL

AVANÇO REFLETE O CRESCIMENTO DA CARTEIRA DE CRÉDITO IMOBILIÁRIO DA CAIXA.

R$ **1.122,5** mi Prêmios Emitidos

+14,0%/2T25

RESIDENCIAL

FOCO NA COMERCIALIZAÇÃO DO RESIDENCIAL ACOPLADO AO HABITACIONAL.

R$ **279,1** mi Prêmios Emitidos

+18,2%/2T25
Prêmios Emitidos Acoplado

CAIXA Seguridade



+ CUIDADO COM O QUE IMPORTA

DESTAQUES 2T26

PREVIDÊNCIA

CAPTAÇÃO LÍQUIDA POSITIVA DE R$ 1,4 BI.

R$ **6,7** bi Contribuições **+17,7%**/2T25

R$ **214,4** bi Reservas de Previdência **+16,1%**/2T25

CAPITALIZAÇÃO

LANÇAMENTO DO HIPERXCAP – FILANTROPIA PREMIÁVEL.

R$ **545,6** mi Arrecadação **+24,9%**/2T25

CAIXA Seguridade

DESTAQUES 2T26



5ª Marca mais forte do Brasil segundo pesquisa Brand Finance Brasil 100 2026.



Administradora com maior Índice de Contemplações no Consórcio de Imóveis[1].

[1] Posição em maio/2026 .



Selo Ouro GHG Protocol

Alcance pelo quinto ano consecutivo, referente ao inventário de emissões de Gases de Efeito Estufa do ano de 2024.

CAIXA Seguridade

DESEMPENHO 2T26

LUCRO LÍQUIDO
Gerencial

R$ 1,14 BI +9,5% /2T25

DIVIDENDOS

R$ 1,05 BI

92,0% payout

RECEITA
Operacional

R$ 1,5 BI +8,5% /2T25

ROE

70,9%

+1,3 p.p. /2T25

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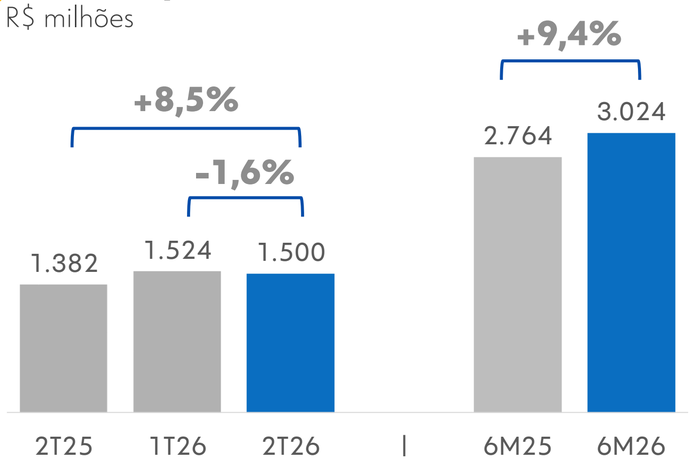
CAIXA Seguridade

DESEMPENHO FINANCEIRO

RECEITAS
Operacionais

R$ **1,5** bilhão

Receitas Operacionais
R$ milhões

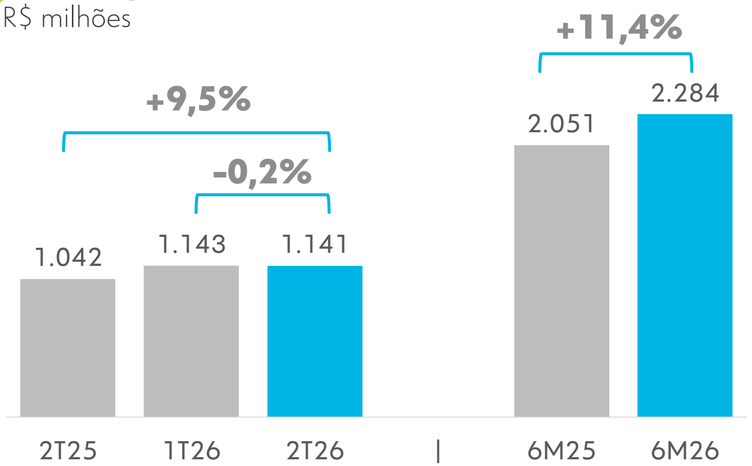


Receitas R$ milhões	%	**2T26**	**/2T25**	**/6M25**
Participações	59%	885	+11%	+14%
Distribuição	41%	615	+5%	+3%
Total	**100%**	**1.500**	**+9%**	**+9%**

LUCRO LÍQUIDO
Gerencial

R$ **1,1** bilhão

Lucro Líquido Gerencial
R$ milhões

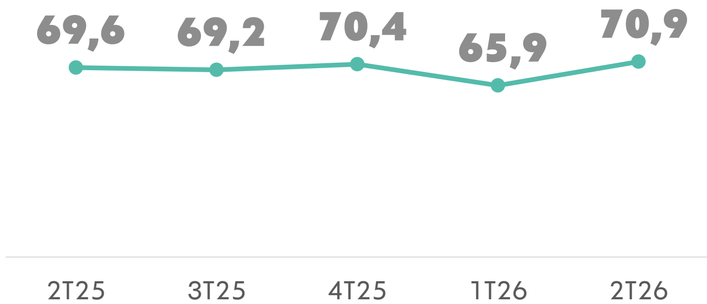


Lucro Líquido Contábil[2] de R$ 1.160,0 milhões no 2T26, crescimento de 12,8% em relação ao 2T25.

ROE[1]

70,9% a.a.

ROE
% a.a.



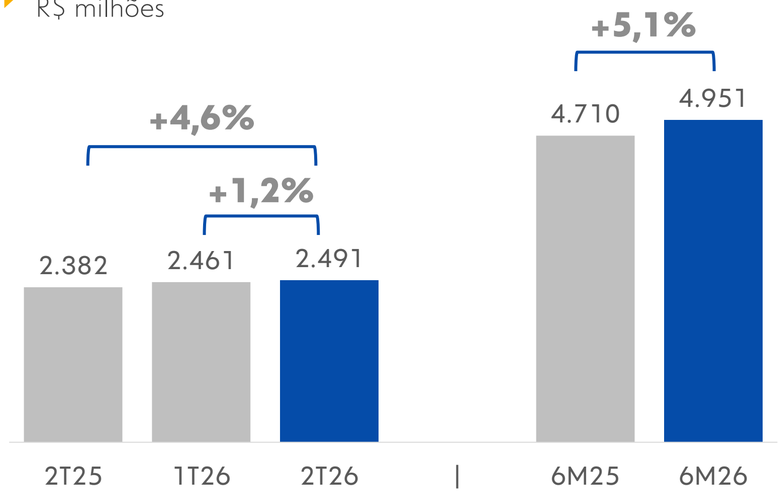
ROE: Maior ROE da História da Companhia: 70,9%

[1] Lucro dos últimos 12 meses \ média do PL ajustado do mês de referência com o correspondente do exercício anterior.

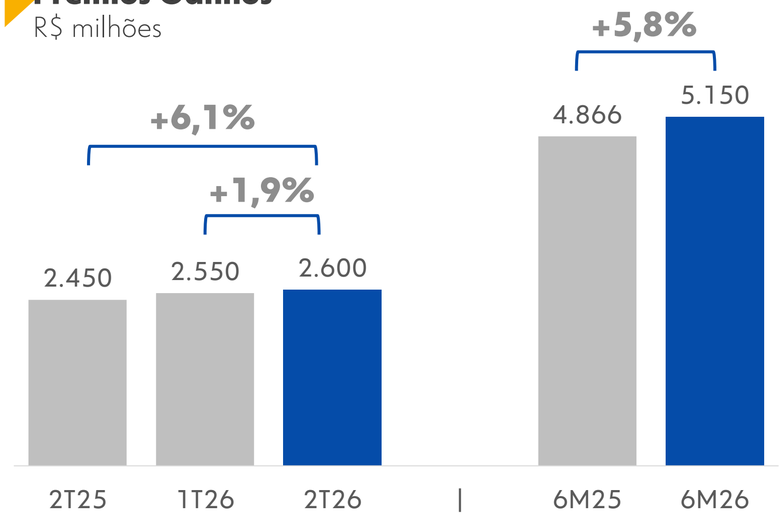
[2] Conforme norma CPC 50 (IFRS 17).

NEGÓCIOS DE SEGURO | Desempenho Comercial

Prêmios Emitidos
R$ milhões



Prêmios Ganhos
R$ milhões



Prêmios Emitidos por Ramo R$ milhões	%	R$ milhões 2T26	/2T25	/6M25
Habitacional	45%	1.123	+14%	+14%
Vida	23%	560	-6%	-4%
Prestamista	12%	300	-10%	-16%
Residencial	11%	279	0%	+3%
Auto	6%	153	+72%	+88%
Assistência	2%	54	-28%	-27%
Outros Seguros	1%	23	-4%	+19%
Total Seguros	**100%**	**2.491**	**+5%**	**+5%**

Prêmios Ganhos por Ramo R$ milhões	%	R$ milhões 2T26	/2T25	/6M25
Habitacional	43%	1.123	+14%	+14%
Vida	22%	562	+1%	+2%
Prestamista	17%	448	-7%	-8%
Residencial	10%	264	+16%	+17%
Auto	5%	131	+27%	+21%
Assistência	2%	54	-28%	-27%
Outros Seguros	1%	18	-12%	-13%
Total Seguros	**100%**	**2.600**	**+6%**	**+6%**

Prêmios Ganhos

Destaque para o crescimento anual (2T26/2T25) nos ramos Habitacional (+14%) e Residencial (+16%).

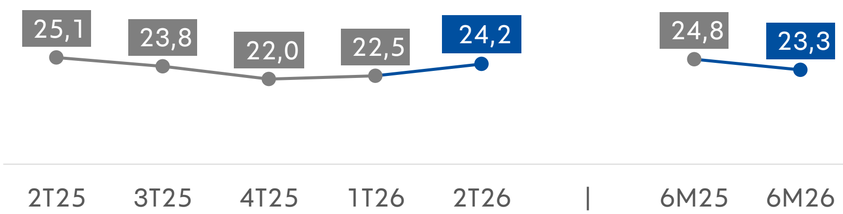


NEGÓCIOS DE SEGURO | Desempenho Operacional

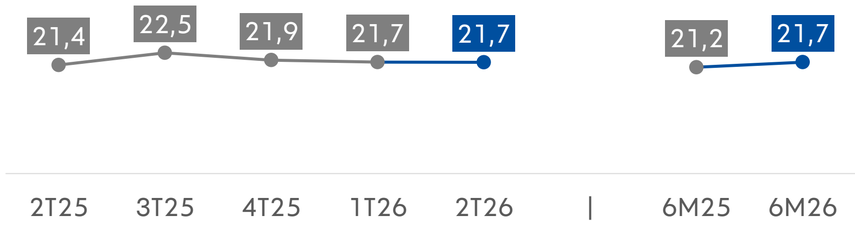
INDICADORES DE DESEMPENHO

MARGEM OPERACIONAL

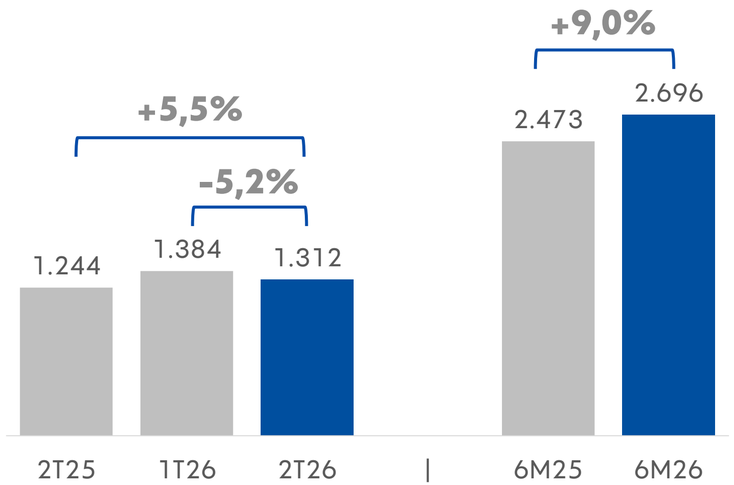
Sinistralidade
% Prêmio Ganho



Comissionamento
% Prêmio Ganho



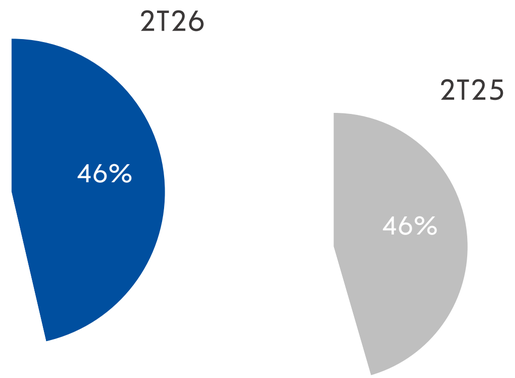
Margem Operacional
R$ milhões



Distribuição e Variação por Ramo
R$ milhões

	%	R$ milhões 2T26	/2T25	/6M25
Habitacional	50%	660	+13%	+16%
Vida	26%	335	+7%	+6%
Prestamista	12%	154	-7%	-4%
Residencial	9%	120	+10%	+16%
Assistência	3%	36	-3%	-2%
Outros Seguros	%	7	-78%	-37%
Total Seguros	**100%**	**1.312**	**+5%**	**+9%**

Representatividade
% Margem Operacional Total[1]

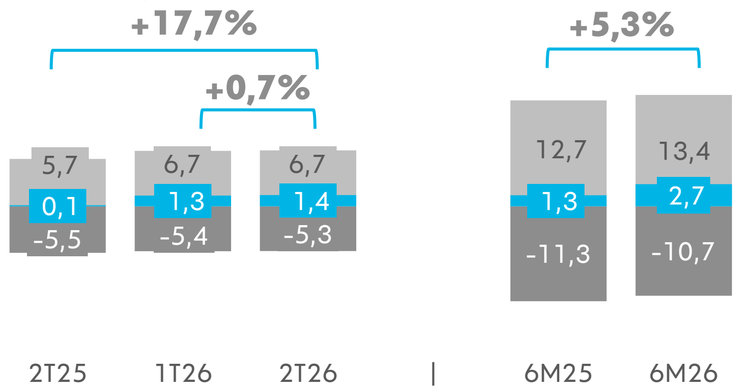


[1] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa

NEGÓCIOS DE ACUMULAÇÃO | Desempenho Comercial

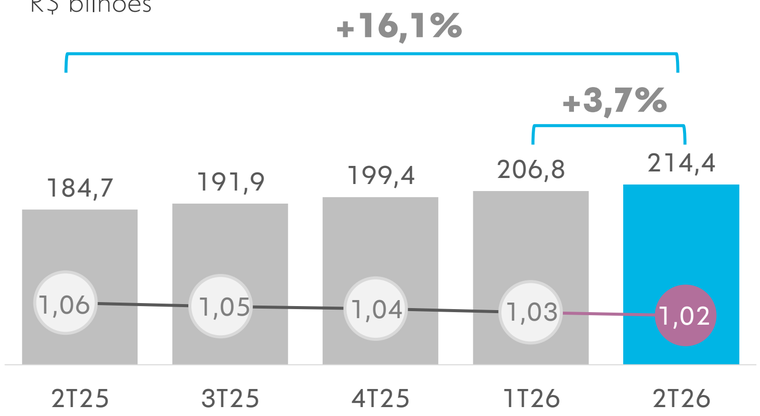
PREVIDÊNCIA

Contribuições de Previdência
R$ bilhões



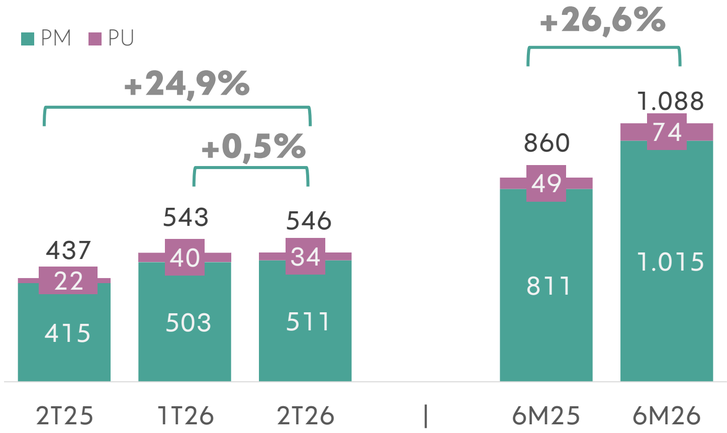
Reservas de Previdência
R$ bilhões

Taxa Adm Média a.a.
% Reservas

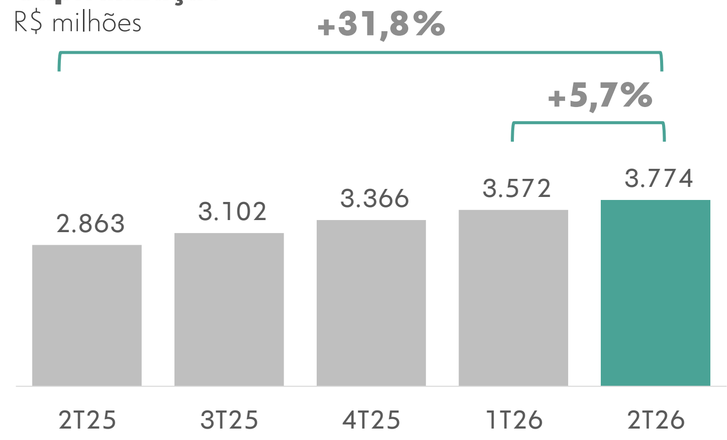


CAPITALIZAÇÃO

Recursos Arrecadados - Capitalização
R$ milhões

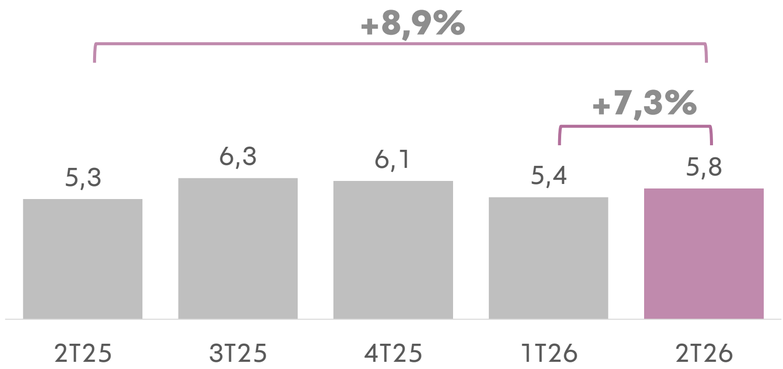


Reservas de Capitalização
R$ milhões



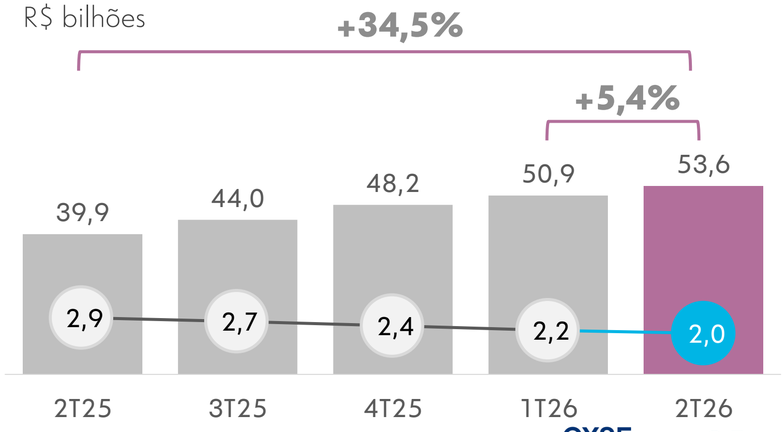
CONSÓRCIO

Cartas de Crédito
R$ bilhões



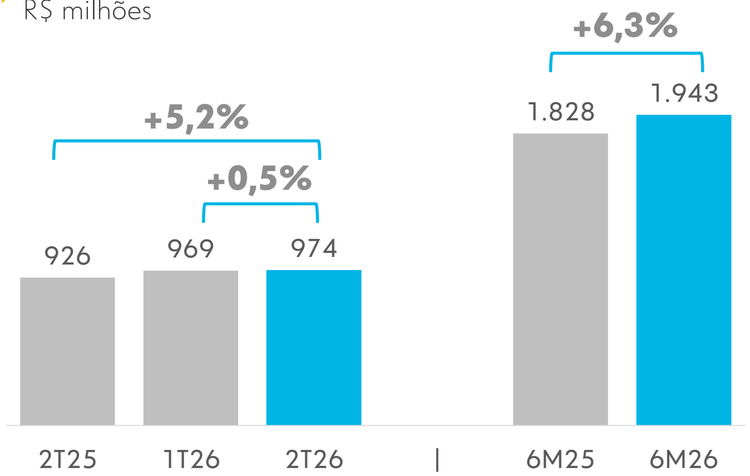
Estoque de Cartas
R$ bilhões

Taxa Adm Média a.a.
% Estoque

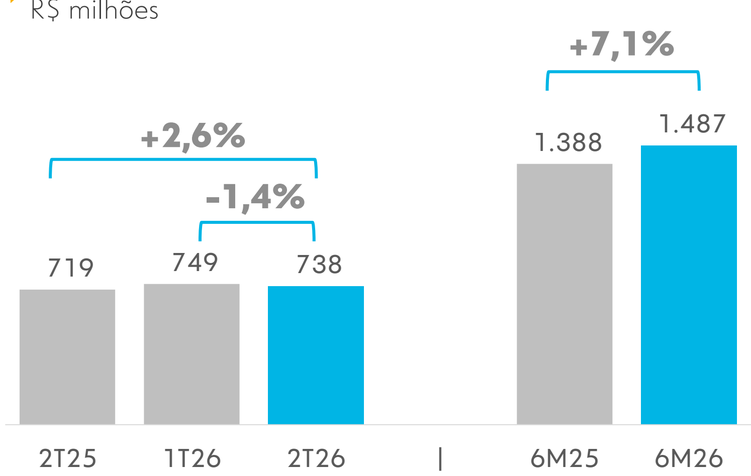


NEGÓCIOS DE ACUMULAÇÃO | Desempenho Operacional

Receita Operacional
R$ milhões



Margem Operacional de Acumulação
R$ milhões



Receita Operacional

Aumento de 5,2% nas receitas operacionais entre 2T26 e 2T25, destaque para os segmentos de Previdência (+10%) e Capitalização (+8%).

Receita Operacional R$ milhões	%	**2T26**	**/2T25**	**/6M25**
Previdência	57%	552	+10%	+10%
Consórcio	26%	259	-6%	-2%
Capitalização	17%	162	+8%	+9%
Total Acumulação	**100%**	**974**	**+5%**	**+6%**

Margem Operacional R$ milhões	%	**2T26**	**/2T25**	**/6M25**
Previdência	66%	490	+11%	+14%
Consórcio	22%	162	-14%	-7%
Capitalização	12%	86	-5%	+1%
Total Acumulação	**100%**	**738**	**+3%**	**+7%**

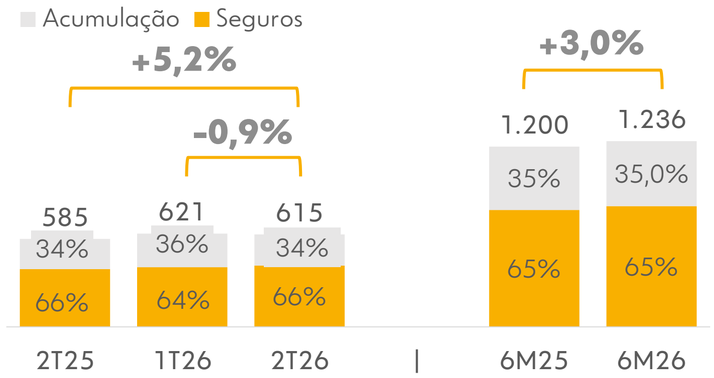
Representatividade de Acumulação
% Margem Operacional Total[1]



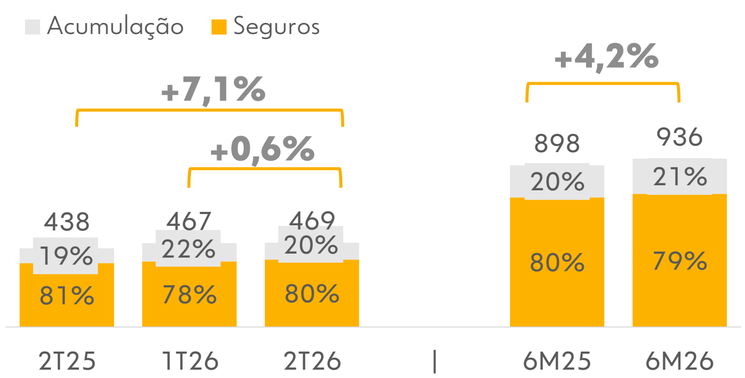
[1] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

NEGÓCIOS DE DISTRIBUIÇÃO | Desempenho Operacional

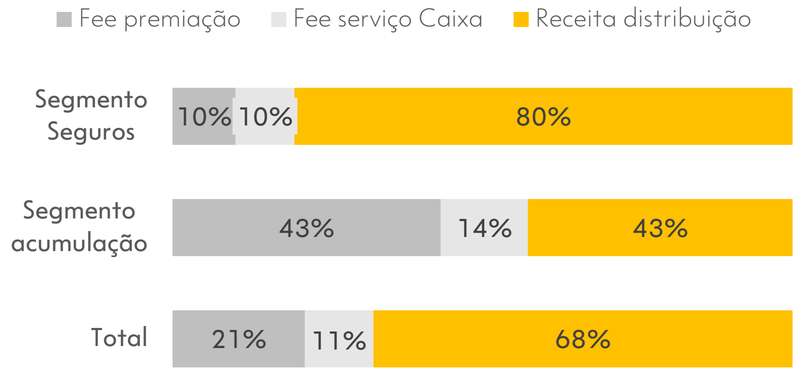
Receitas de Corretagem[1]
R$ milhões



Margem Operacional
R$ milhões



Distribuição da corretagem[2]
% 6M26



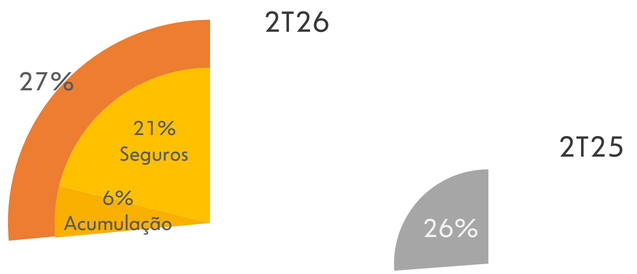
Corretagem por Segmento
R$ milhões

	%	2T26	/2T25	/6M25
Habitacional	26%	157	+26%	+20%
Consórcio	23%	141	-2%	-2%
Residencial	15%	93	+2%	+5%
Prestamista	15%	91	-11%	-16%
Vida	7%	45	-1%	0%
Capitalização	6%	39	+24%	+27%
Previdência	5%	29	+9%	+2%
Outros Seguros	3%	21	+4%	+6%
Total Distribuição	**100%**	**615**	**+5%**	**+3%**

Margem Operacional por Segmento
R$ milhões

	%	2T26	/2T25	/6M25
Habitacional	33%	152	+24%	+18%
Prestamista	19%	91	-11%	-16%
Residencial	15%	72	+2%	+5%
Vida	10%	44	-1%	0%
Consórcio	9%	41	-2%	-2%
Previdência	6%	29	+9%	+2%
Capitalização	5%	25	+64%	+62%
Outros Seguros	3%	15	+4%	+6%
Total Distribuição	**100%**	**469**	**+7%**	**+1%**

Representatividade
% Margem Operacional Total

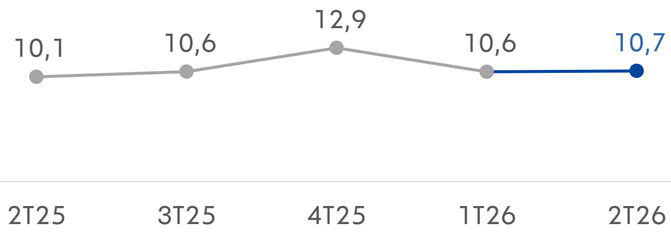


[1] Considera receitas de corretagem e comissionamento, além de receitas de acesso à rede e distribuição (BDF).
[2] Visão gerencial que considera os fees de serviço Caixa e de Premiação referentes aos ramos vida, prestamista e previdência, que são pagos diretamente pela seguradora à CAIXA, sendo que, para os demais ramos, os custos são pagos pela corretora.
[3] Representatividade ponderada pela participação da Caixa Seguridade em cada empresa.

INDICADORES OPERACIONAIS

ÍNDICE DESPESAS ADMINISTRATIVAS (IDA)

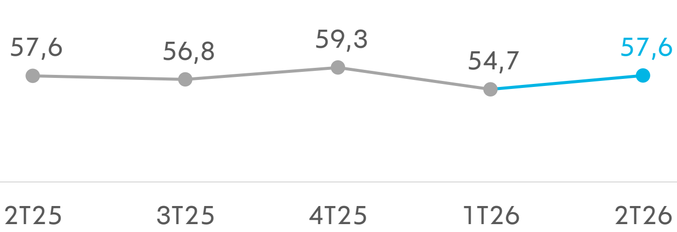
Despesas Administrativas
% Receita Operacional



Índice por Agrupamento	IDA 2T26	Δ2T25 p.p.	Δ1T26 p.p.
Bancassurance CAIXA	**11,3%**	**+0,9**	**+0,2**
Run-off	11,9%	+0,8	-1,5
Novas Parcerias	12,1%	+0,8	+0,7
Holding + Corretora	6,9%	+0,9	-0,5
Bancassurance PAN	**6,1%**	**-1,5**	**-0,7**
ÍNDICE GERAL	**10,7%**	**+0,6**	**+0,1**

ÍNDICE COMBINADO (IC)

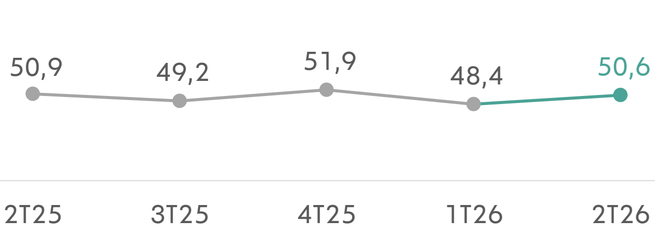
Despesas Gerais e Administrativas
% Receita Operacional



Índice por Agrupamento	IC 2T26	Δ2T25 p.p.	Δ1T26 p.p.
Bancassurance CAIXA	**56,2%**	**+0,3**	**+2,5**
Run-off	67,6%	+4,9	+4,6
Novas Parcerias	56,1%	-0,5	+2,8
Holding + Corretora	43,3%	-0,5	-1,6
Bancassurance PAN	**68,8%**	**-3,1**	**+6,4**
ÍNDICE GERAL	**57,6%**	**0**	**+2,9**

ÍNDICE COMBINADO AMPLIADO (ICA)

Despesas Gerais e Administrativas
% Receita Operacional + Resultado Financeiro



Índice por Agrupamento	ICA 2T26	Δ2T25 p.p.	Δ1T26 p.p.
Bancassurance CAIXA	**49,1%**	**-0,2**	**+1,7**
Run-off	55,3%	+1,7	+2,4
Novas Parcerias	49,3%	-0,7	+2,3
Holding + Corretora	40,3%	-0,3	-2,6
Bancassurance PAN	**61,9%**	**-2,0**	**+6,1**
ÍNDICE GERAL	**50,6%**	**-0,3**	**+2,2**

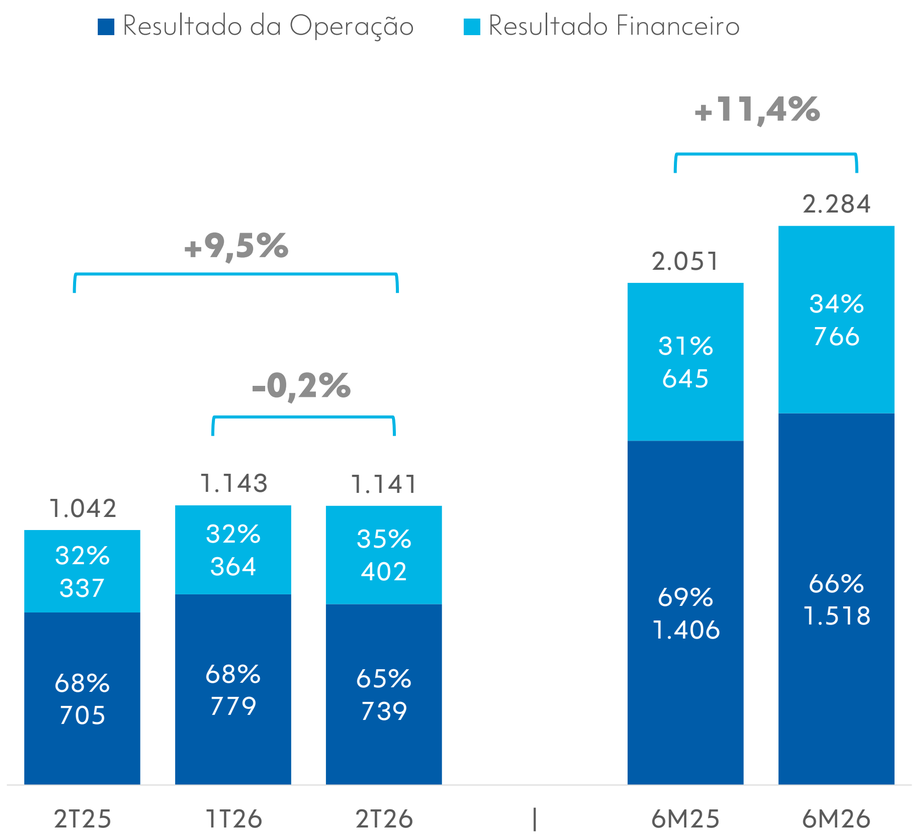
IDA O IDA do trimestre manteve-se em nível próximo de seu patamar histórico, alcançando 10,7%, o que representa um incremento de 0,1 p.p. em comparação ao 1T26, sendo as variações atribuíveis ao maior volume de investimentos em TI e em publicidade e propaganda. Ao desconsiderar as alocações realizadas no trimestre com recursos incentivados pela Lei Rouanet — que geram redução equivalente na despesa tributária — o indicador trimestral ajustado seria de 10,4%.

ICA O ICA de 2T26 apresentou melhora de 0,3 p.p. na comparação com 2T25, refletindo a evolução do resultado financeiro no período.

RESULTADO OPERACIONAL E FINANCEIRO

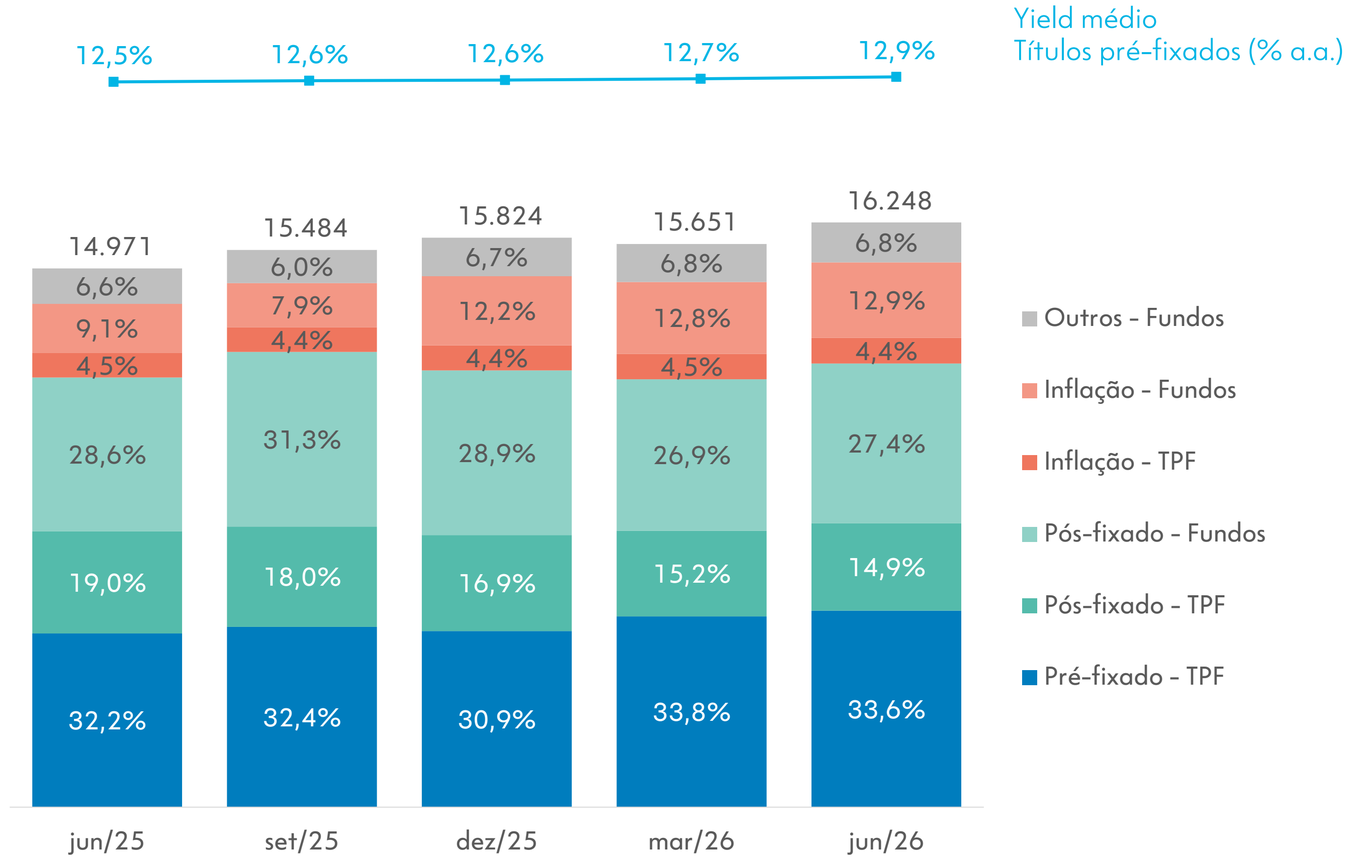
Lucro Líquido

(Operacional X Financeiro[1])Lucro Líquido Recorrente



Composição agrupada da Carteira de Investimentos[2]

% Consolidado das aplicações financeiras (milhões)



[1] Resultado financeiro líquido de tributos, considerando a alíquota efetiva de cada empresa, ponderado pelos respectivos percentuais de participação em cada empresa.

[2] Carteira de investimentos ponderada pelos respectivos percentuais de participação em cada empresa.

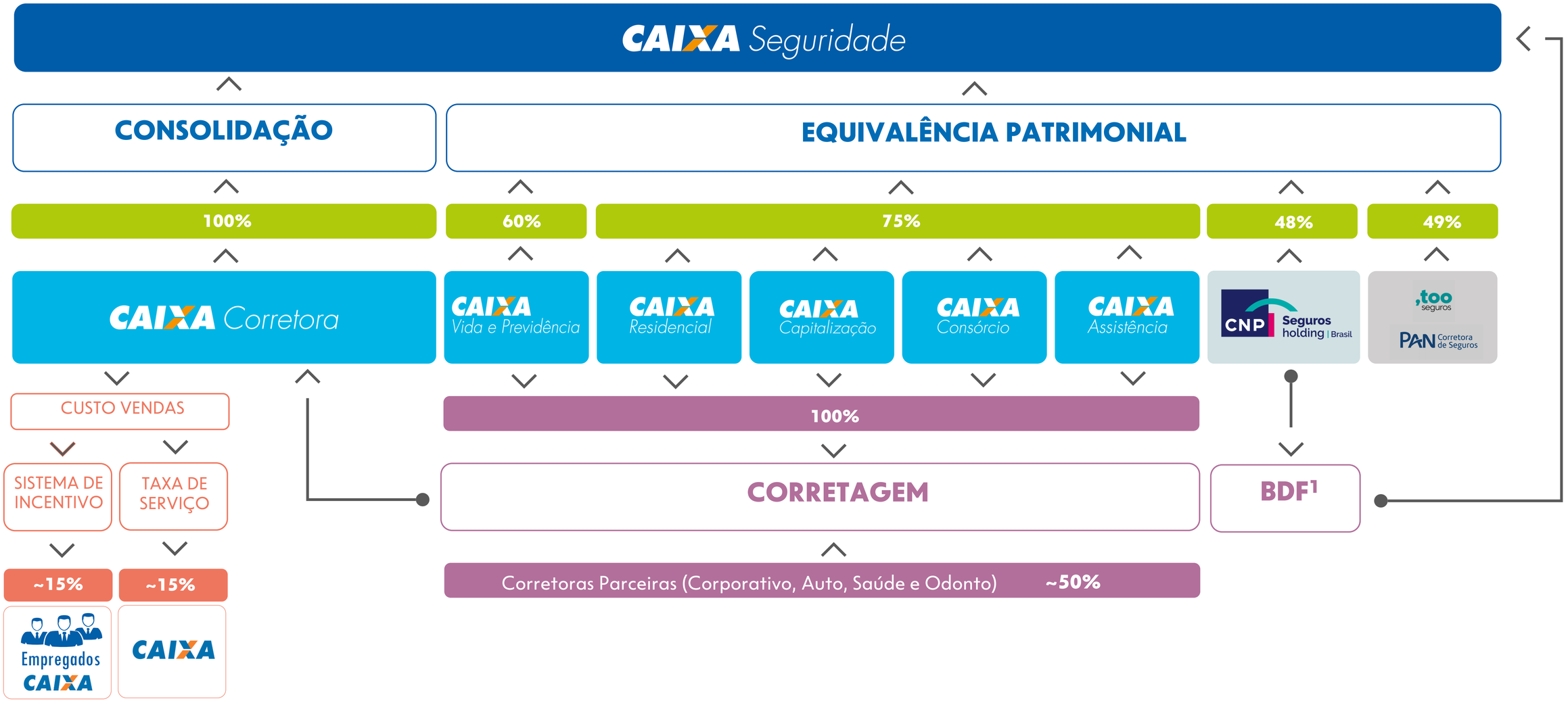
APRESENTAÇÃO INSTITUCIONAL **2T26**

APÊNDICE



CAIXA Seguridade

FLUXO DE RECEITAS | Modelo de Negócios



Legenda: % Participação Econômica (% do resultado líquido) | % Custo Estimado (% da taxa de corretagem) | % Taxa de Corretagem (% da comissão de vendas)

1 Bancassurance Distribution Fee

RECEITAS OPERACIONAIS[1]

CONSÓRCIO

Taxa de administração
R$ 526,5mi

Corretagem
R$ 88,3mi

PREVIDÊNCIA

Receitas
R$ 1.090,5mi

Corretagem
R$ 57,3mi

CAPITALIZAÇÃO

Receita Líquida
R$ 326,3mi

Corretagem
R$ 51,0mi

ASSISTÊNCIA

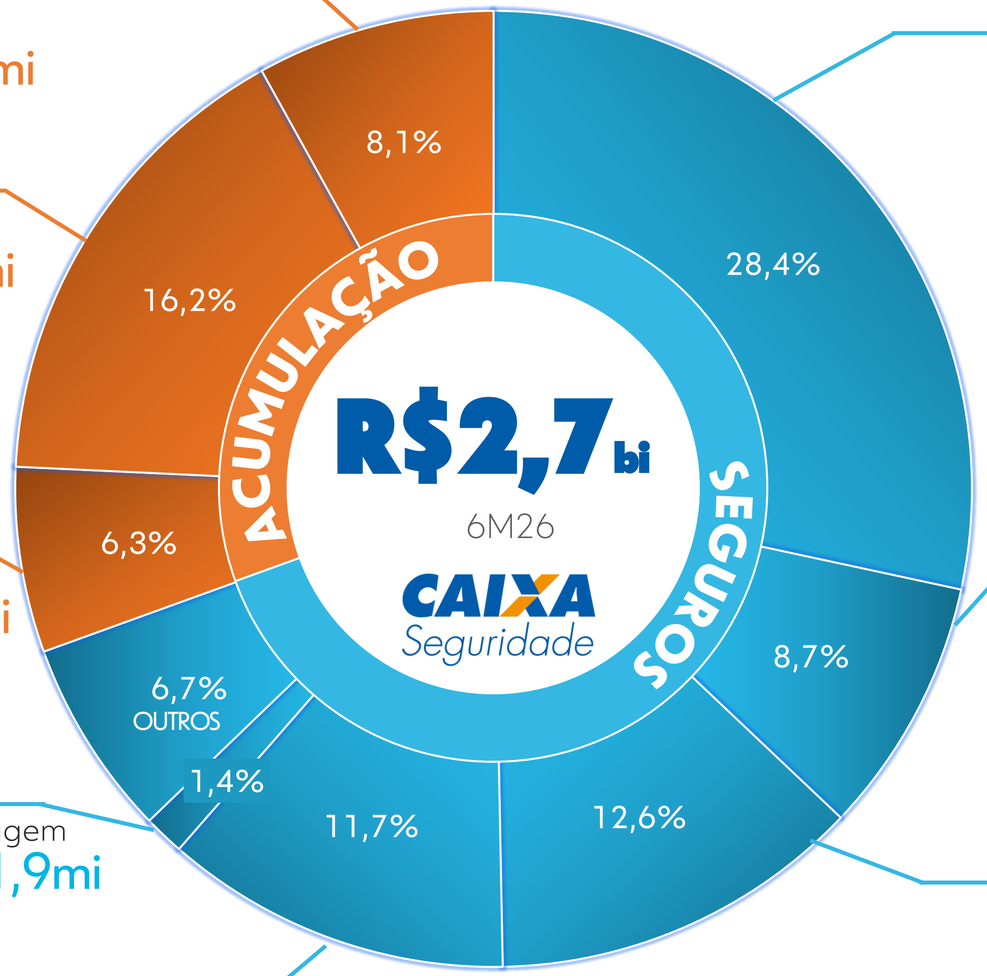
Receitas
R$ 105,3mi

Corretagem
R$ 21,9mi

PRESTAMISTA

Prêmios Emitidos
R$ 598,6mi

Corretagem
R$ 182,3mi



HABITACIONAL

Prêmios Emitidos
R$ 2.210,0mi

Corretagem
R$ 296,2mi

RESIDENCIAL

Prêmios Emitidos
R$ 561,7mi

Corretagem
R$ 144,1mi

VIDA

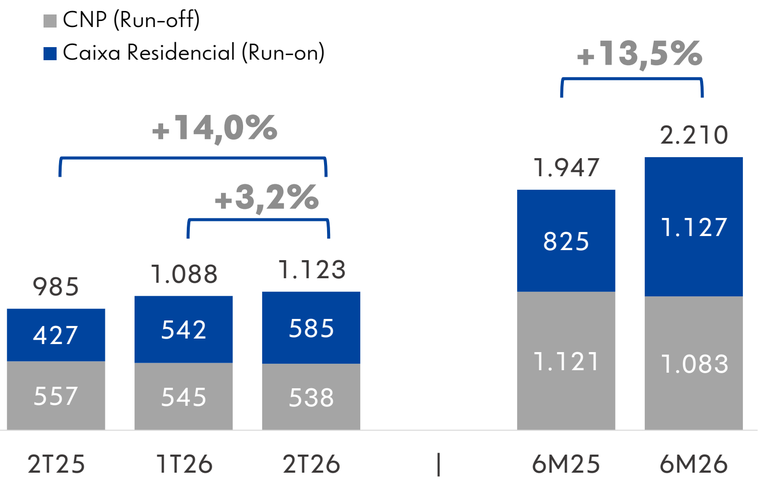
Prêmios Emitidos
R$ 1.111,9mi

Corretagem
R$ 84,7mi

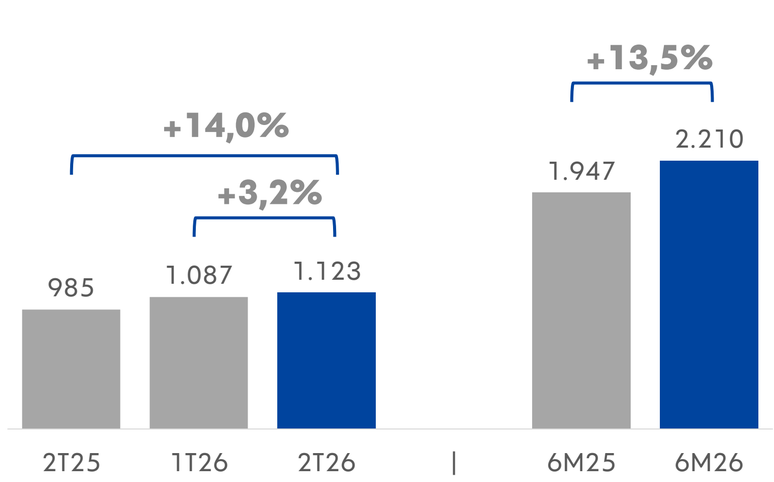
[1]*Receita (MEP+Corretagem) líquida dos custos de premiação, remuneração e demais custos de serviços para 6M26*
** Corretagem: considera a margem operacional dos negócios de distribuição (receita líquida).*

SEGURO HABITACIONAL
Desempenho Operacional

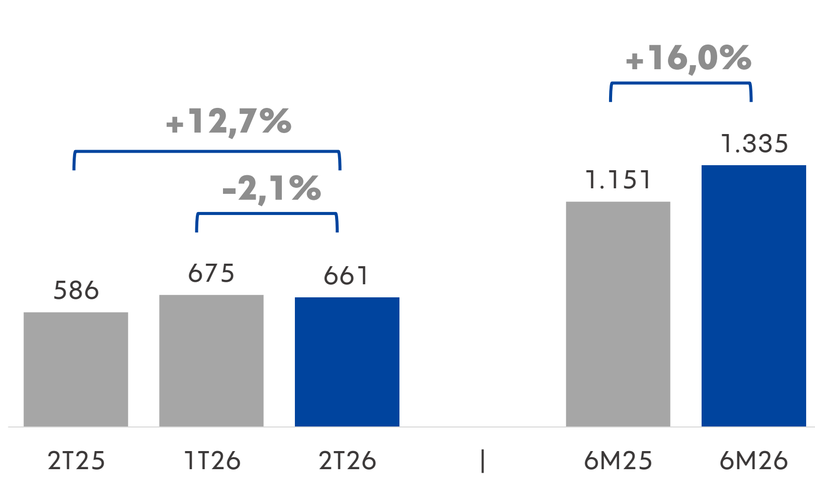
Prêmios Emitidos **Habitacional**
R$ milhões



Prêmios Ganhos **Habitacional**
R$ milhões



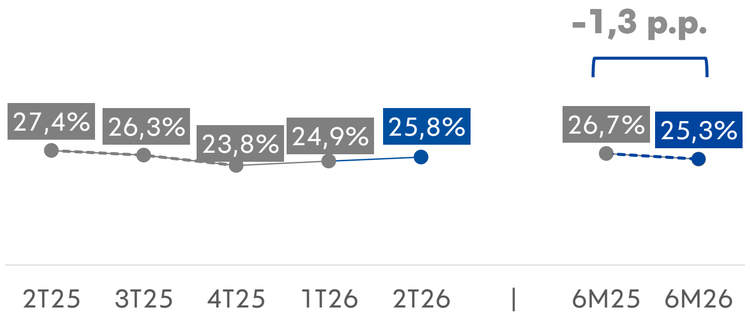
Margem Operacional **Habitacional**
R$ milhões



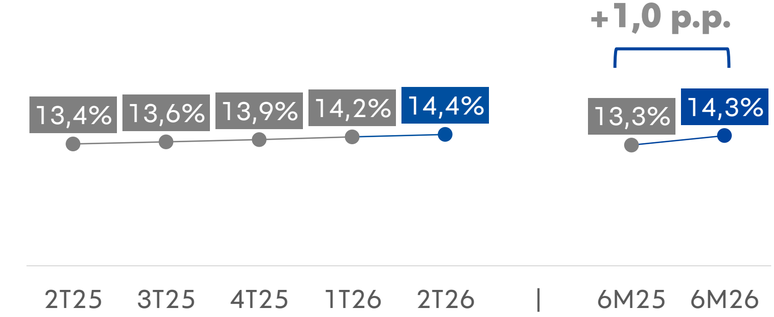
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

Sinistralidade **Habitacional**
% Prêmio Ganho

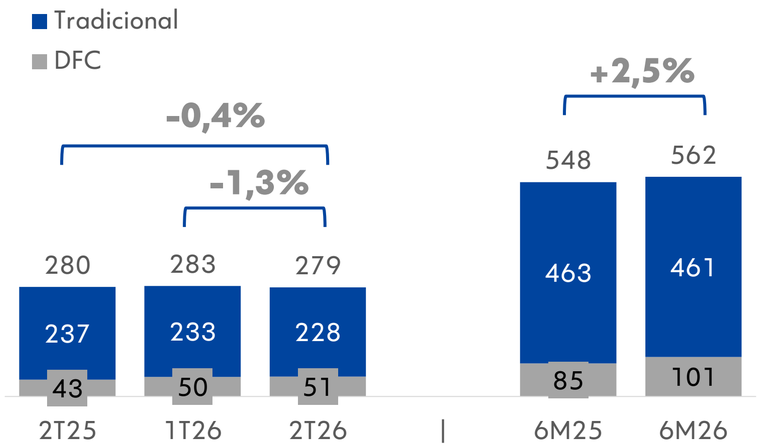


Comissionamento **Habitacional**
% Prêmio Ganho

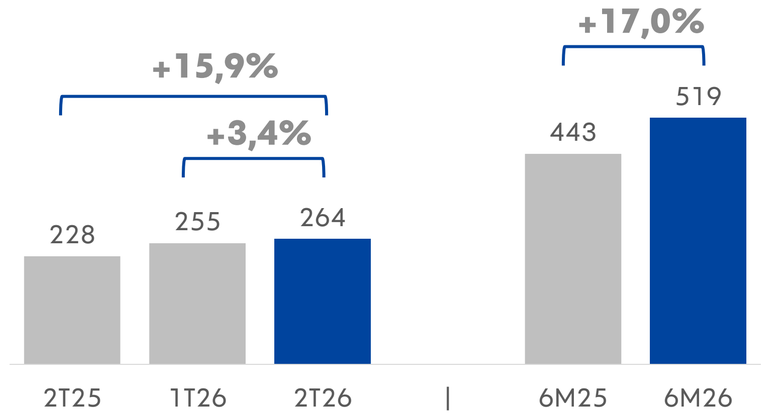


SEGURO RESIDENCIAL
Desempenho Operacional

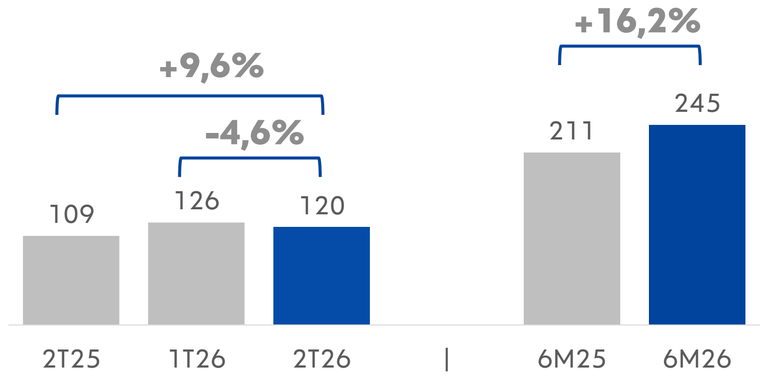
Prêmios Emitidos **Residencial**
R$ milhões



Prêmios Ganhos **Residencial**
R$ milhões



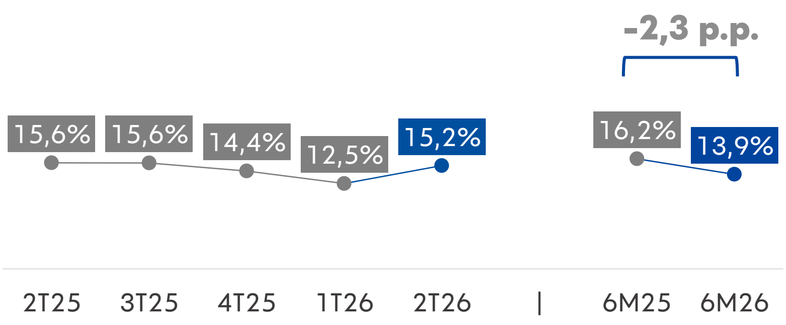
Margem Operacional **Residencial**
R$ milhões



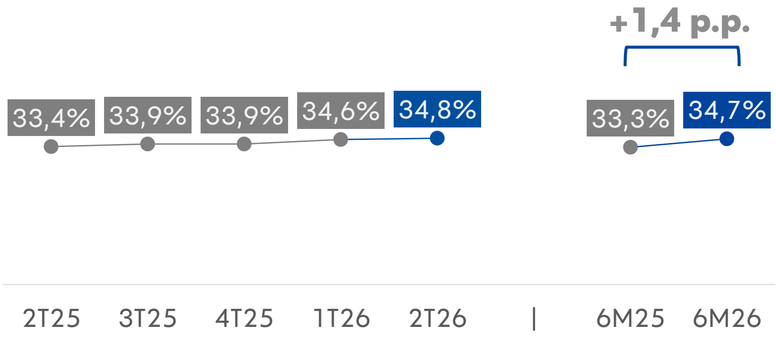
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

Sinistralidade **Residencial**
% Prêmio Ganho

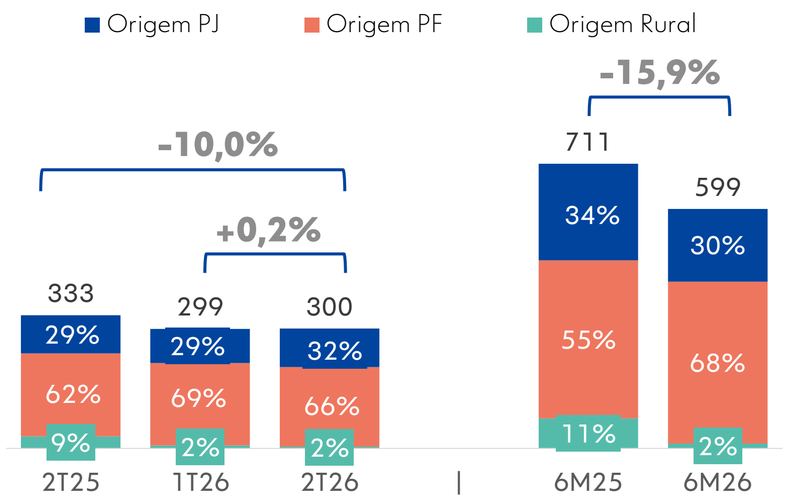


Comissionamento **Residencial**
% Prêmio Ganho

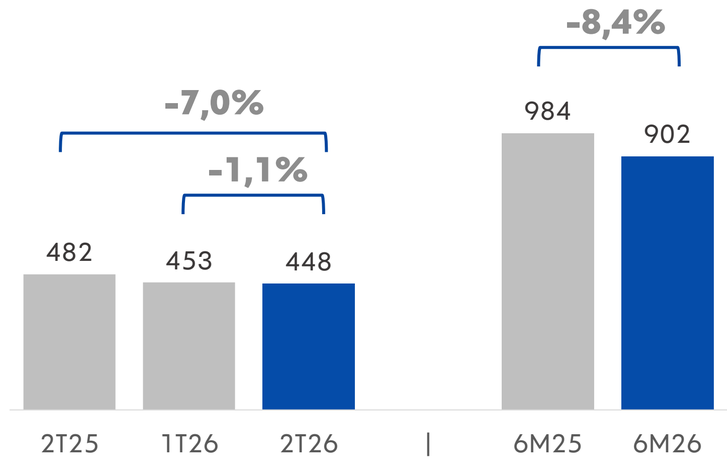


SEGURO PRESTAMISTA
Desempenho Operacional

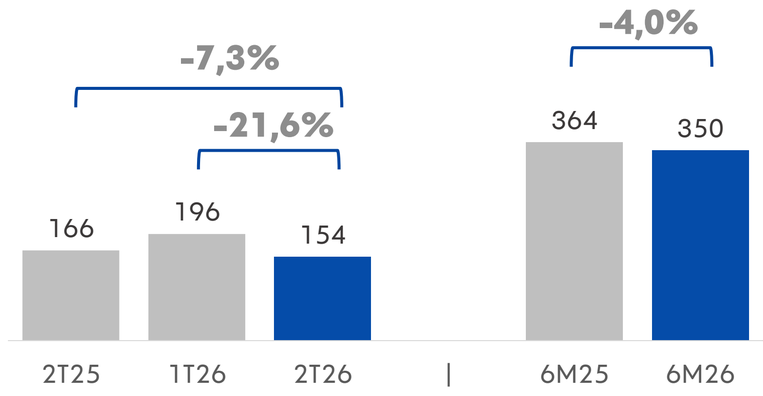
Prêmios Emitidos **Prestamista**
R$ milhões



Prêmios Ganhos **Prestamista**
R$ milhões



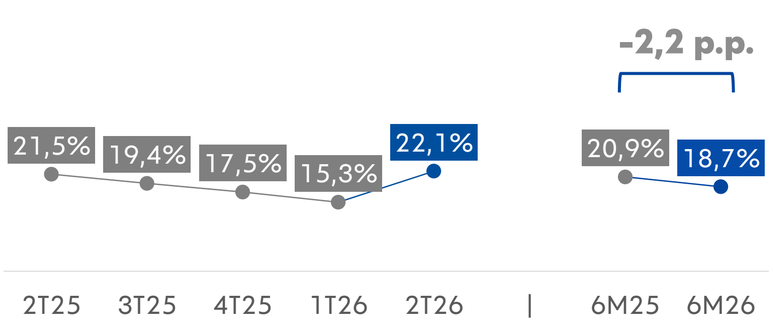
Margem Operacional **Prestamista**
R$ milhões



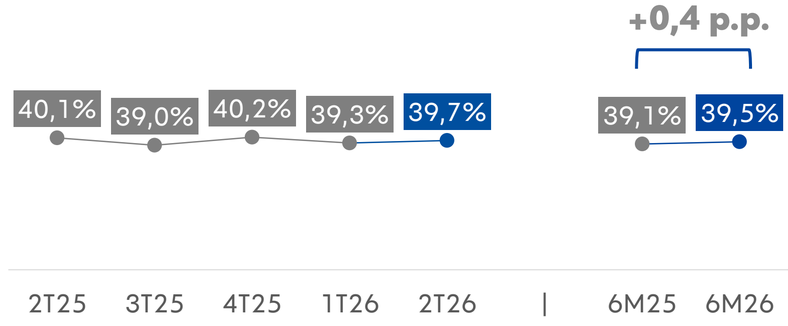
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

Sinistralidade **Prestamista**
% Prêmio Ganho

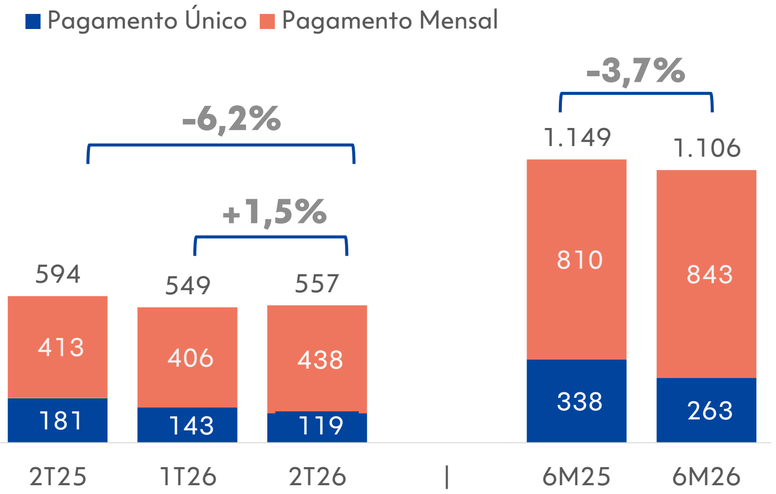


Comissionamento **Prestamista**
% Prêmio Ganho

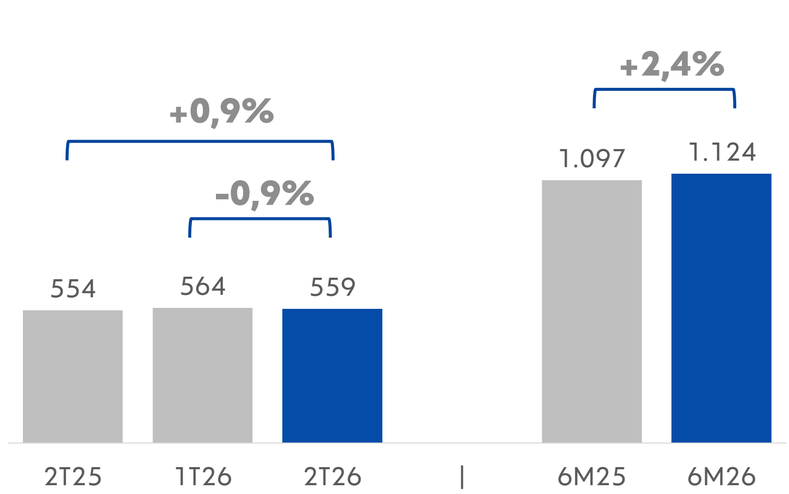


SEGURO VIDA[1]
Desempenho Operacional

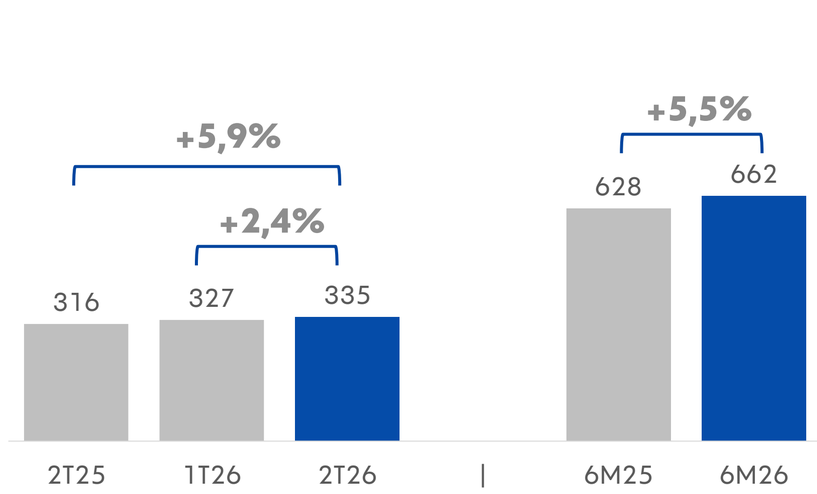
Prêmios Emitidos **Vida**
R$ milhões



Prêmios Ganhos **Vida**
R$ milhões



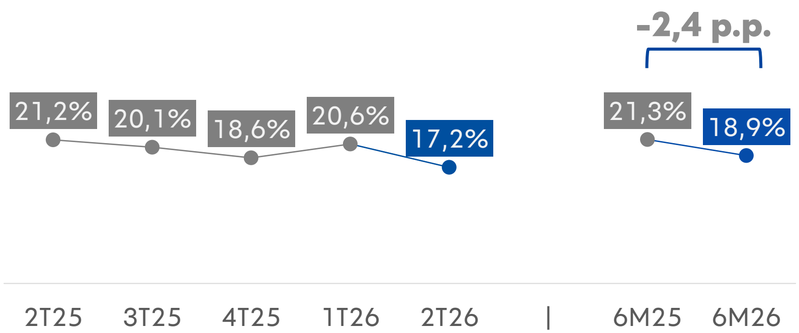
Margem Operacional **Vida**
R$ milhões



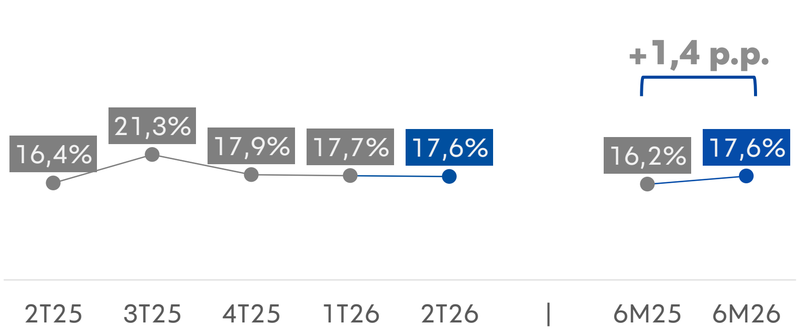
DESEMPENHO OPERACIONAL

INDICADORES DE DESEMPENHO

Sinistralidade **Vida**
% Prêmio Ganho



Comissionamento **Vida**
% Prêmio Ganho



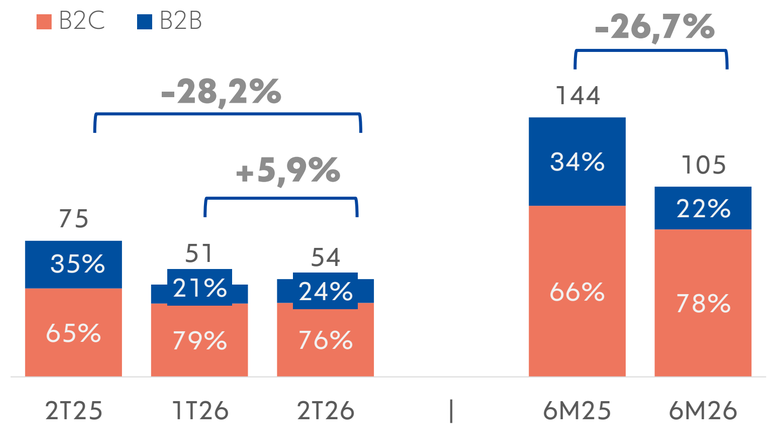
1 - Considera o resultado proveniente da Caixa Vida e Previdência.

ASSISTÊNCIA E OUTROS SEGUROS
Desempenho Operacional

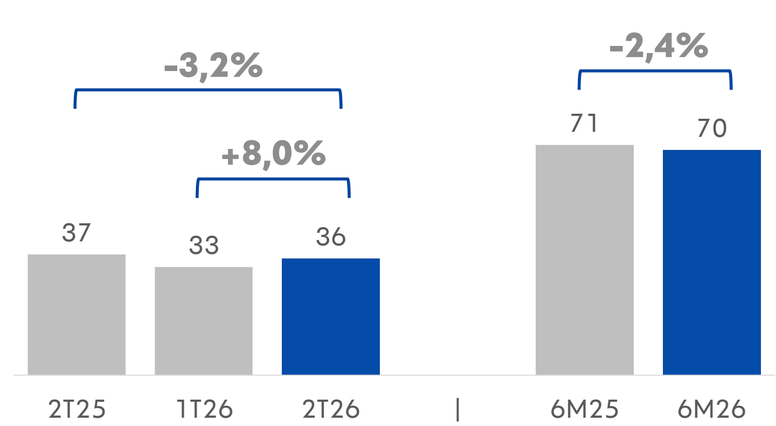
ASSISTÊNCIA (B2B e B2C)

OUTROS SEGUROS

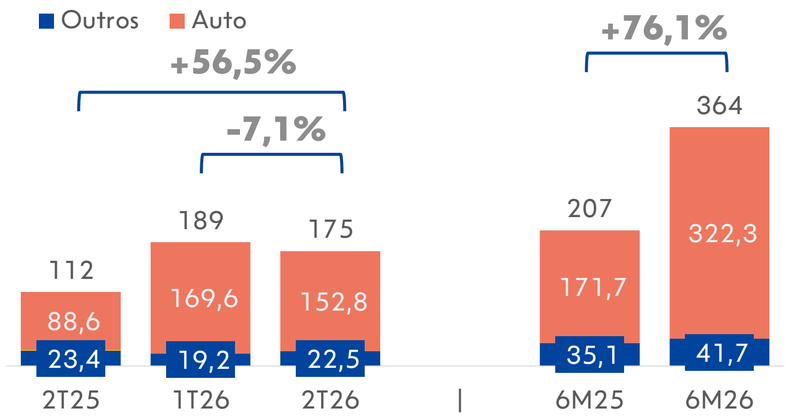
Receitas **Assistência**
R$ milhões



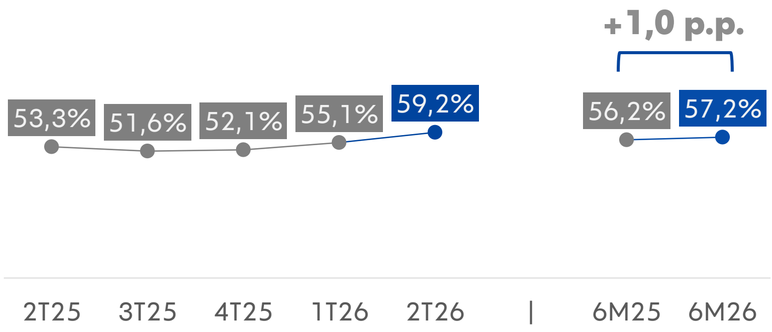
Margem Operacional **Assistência**
R$ milhões



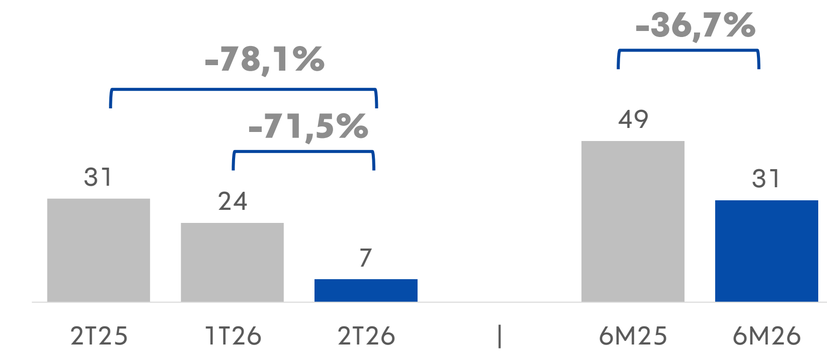
Prêmios Emitidos **Outros Seguros**
R$ milhões



Sinistralidade **Outros Seguros**
% Prêmio Ganho

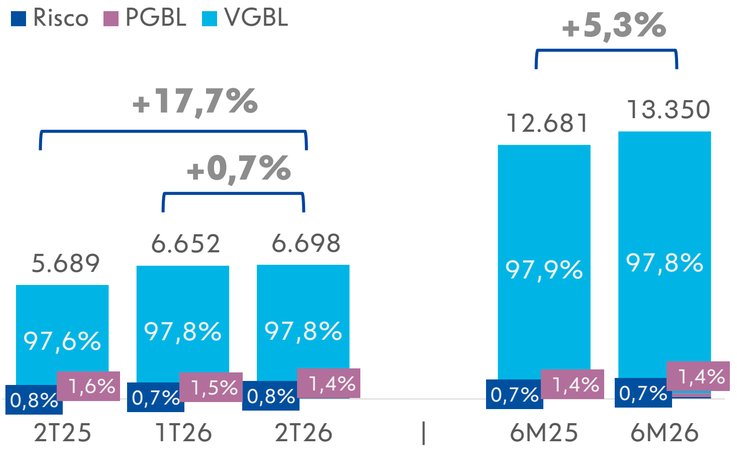


Margem Operacional **Outros Seguros**
R$ milhões



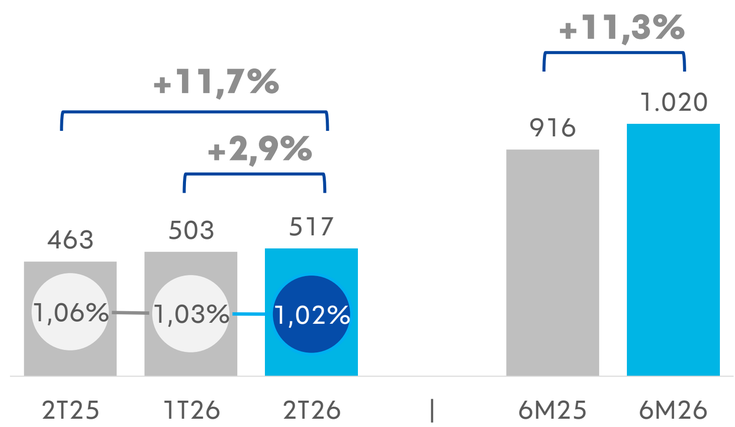
PREVIDÊNCIA
Desempenho Operacional

Contribuições e Prêmios Recebidas – **Previdência**
R$ milhões



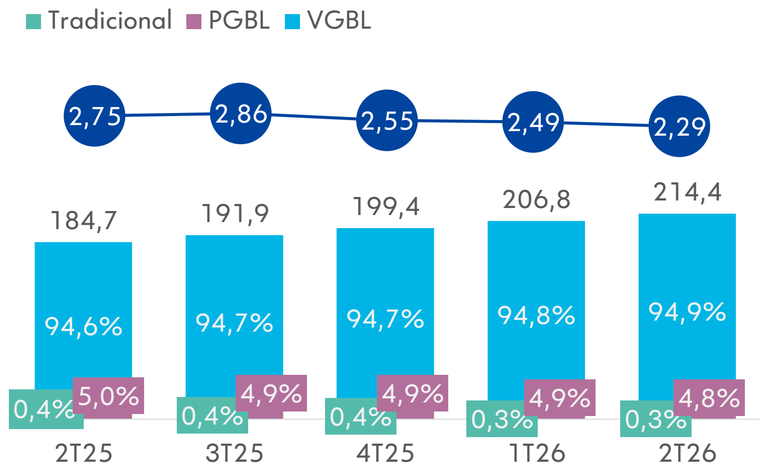
Taxa de Administração – **Previdência**
R$ milhões

Tx Média % a.a. %

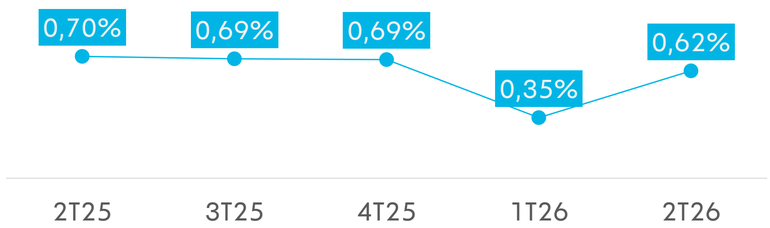


Reservas de **Previdência**
R$ bilhões

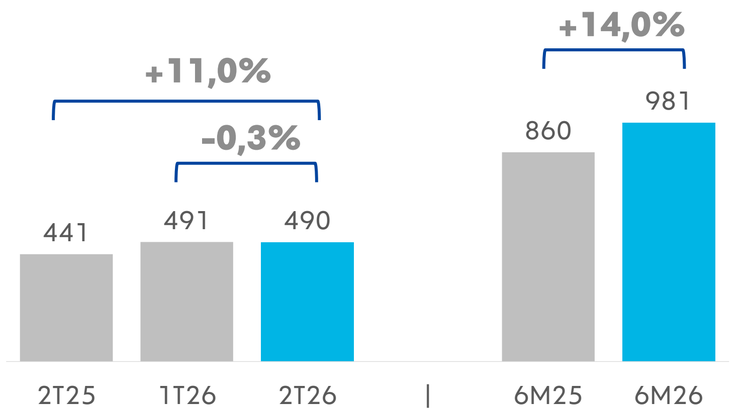
Índice de Resgate %



Comissionamento – **Previdência**
% Contribuições



Margem Operacional – **Previdência**
R$ milhões

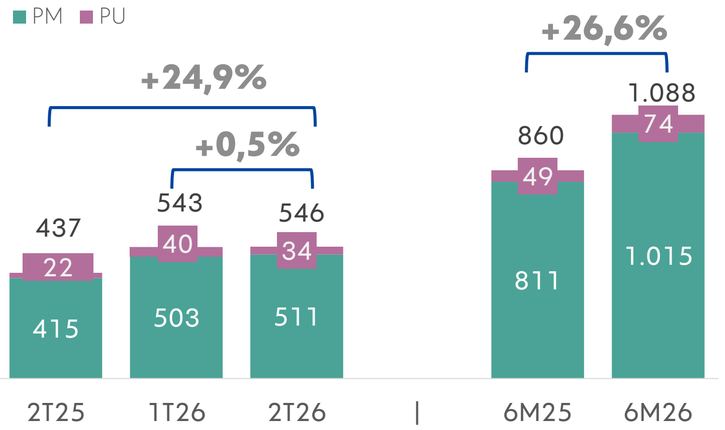


RESERVAS

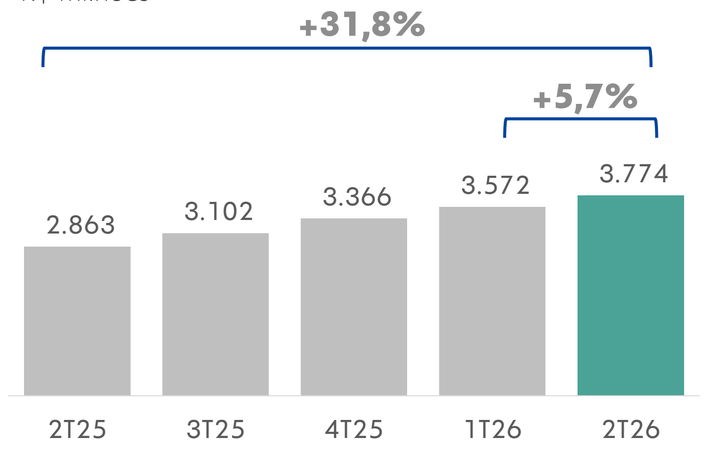
CRESCIMENTO ANUAL DE 16,1% NO MONTANTE DE RESERVAS.

CAPITALIZAÇÃO
Desempenho Operacional

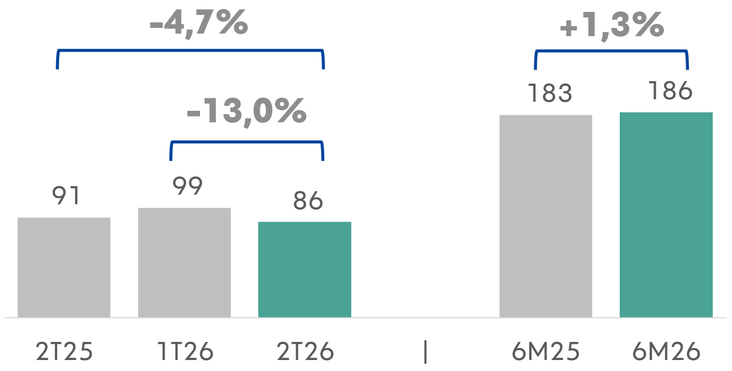
Recursos Arrecadados - **Capitalização**
R$ milhões



Reservas de **Capitalização**
R$ milhões



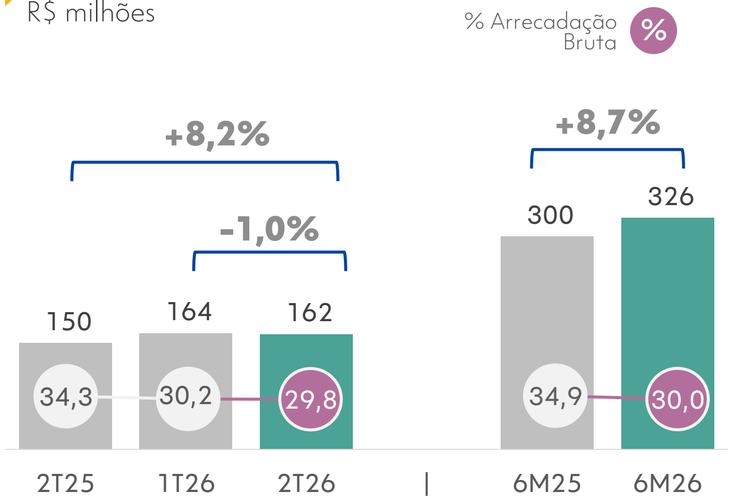
Margem Operacional - **Capitalização**
R$ milhões



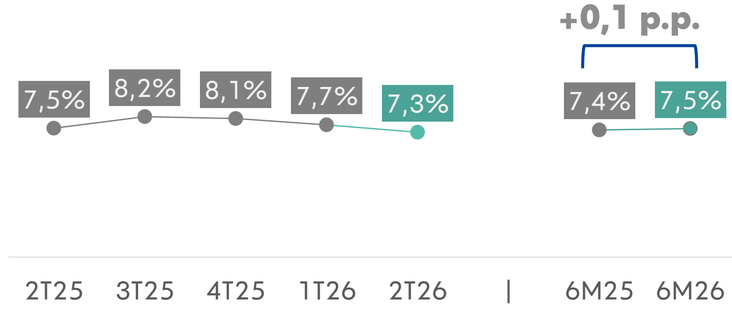
RECURSOS ARRECADADOS

RECORDE HISTÓRICO, COM DESTAQUE PARA O PAGAMENTO MENSAL.

Receita Líquida - **Capitalização**
R$ milhões

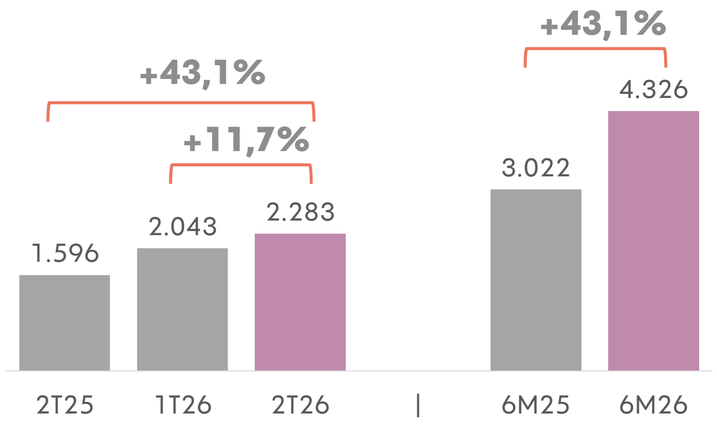


Comissionamento - **Capitalização**
% Recursos Arrecadados

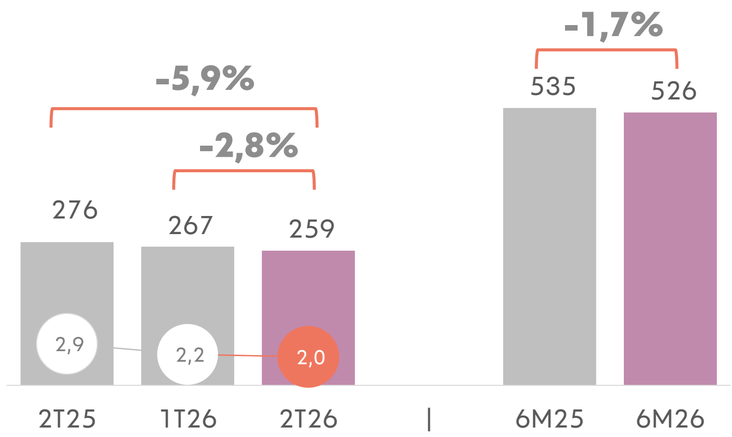


CONSÓRCIO
Desempenho Operacional

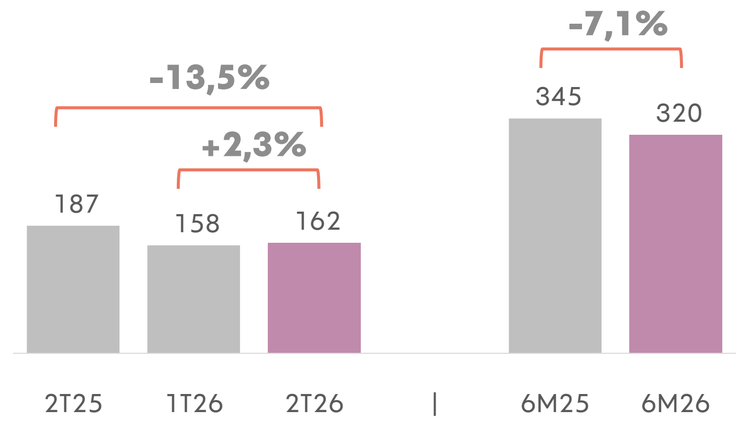
Recursos Coletados – **Consórcio**
R$ milhões



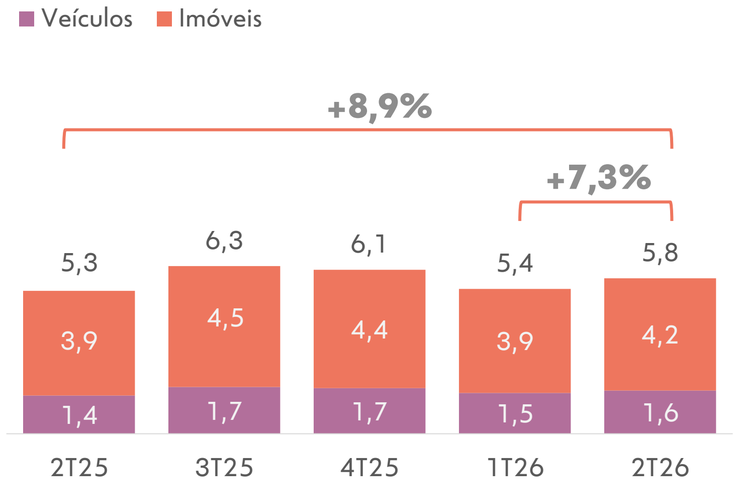
Taxa de Administração / Tx Média – **Consórcio**
R$ milhões / % a.a.



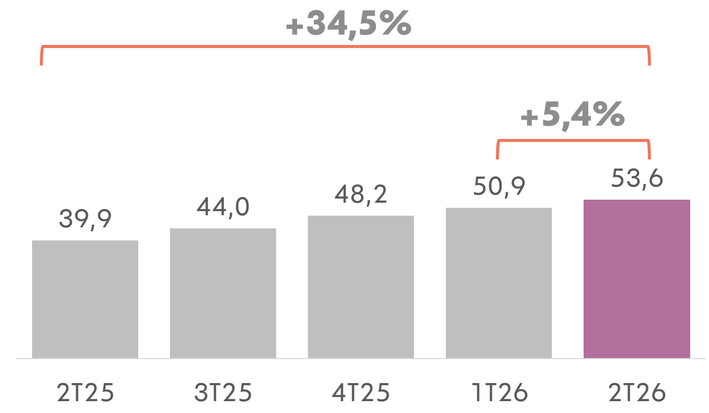
Margem Operacional – **Consórcio**
R$ milhões



Cartas de Crédito de **Consórcio**
R$ bilhões



Estoque de Cartas de **Consórcio**
R$ bilhões

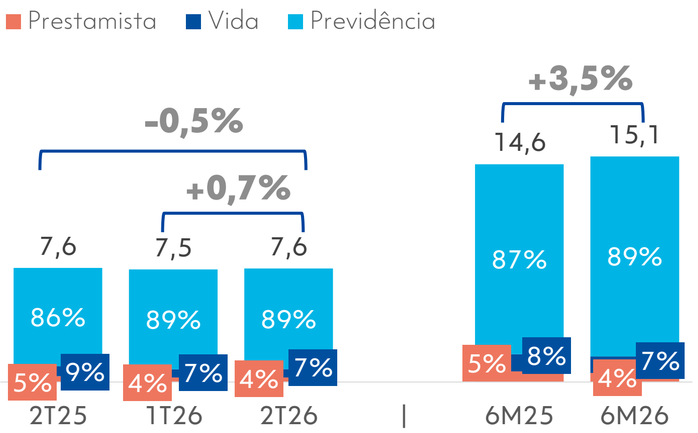


CARTAS DE IMÓVEIS

CARTAS DE CRÉDITO DE IMÓVEIS REPRESENTARAM 72,2% DO TOTAL DE CARTAS COMERCIALIZADAS NO TRIMESTRE.

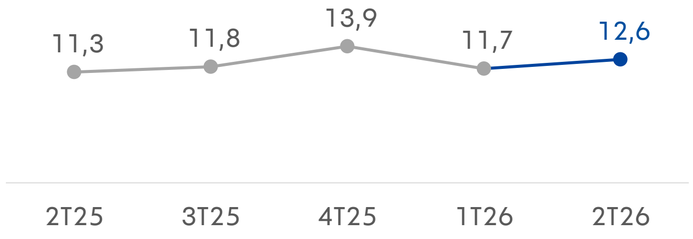
Receitas da Operação – **Caixa Vida e Previdência**

R$ bilhões

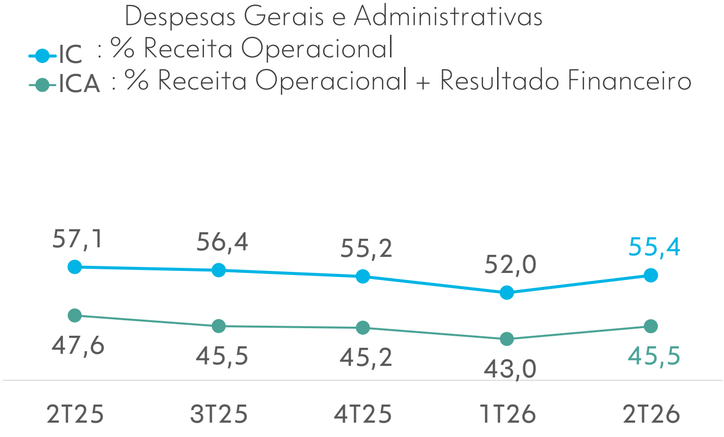


Índice Despesas Administrativas (IDA) **Caixa Vida e Previdência**

Despesas Administrativas
% Receita Operacional

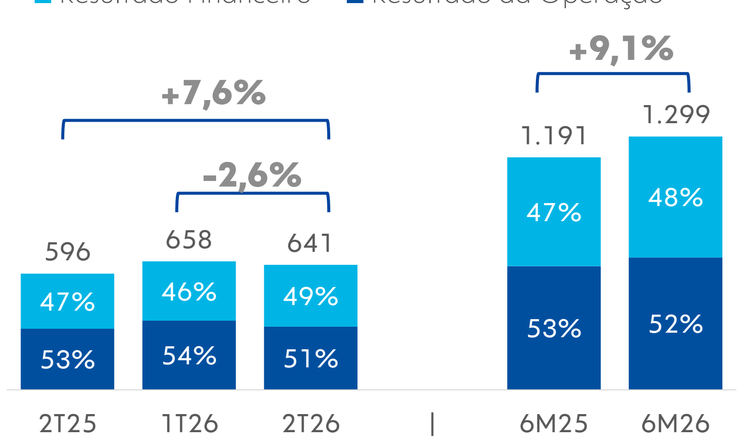


Índice Combinado (IC) e Ampliado (ICA) **Caixa Vida e Previdência**



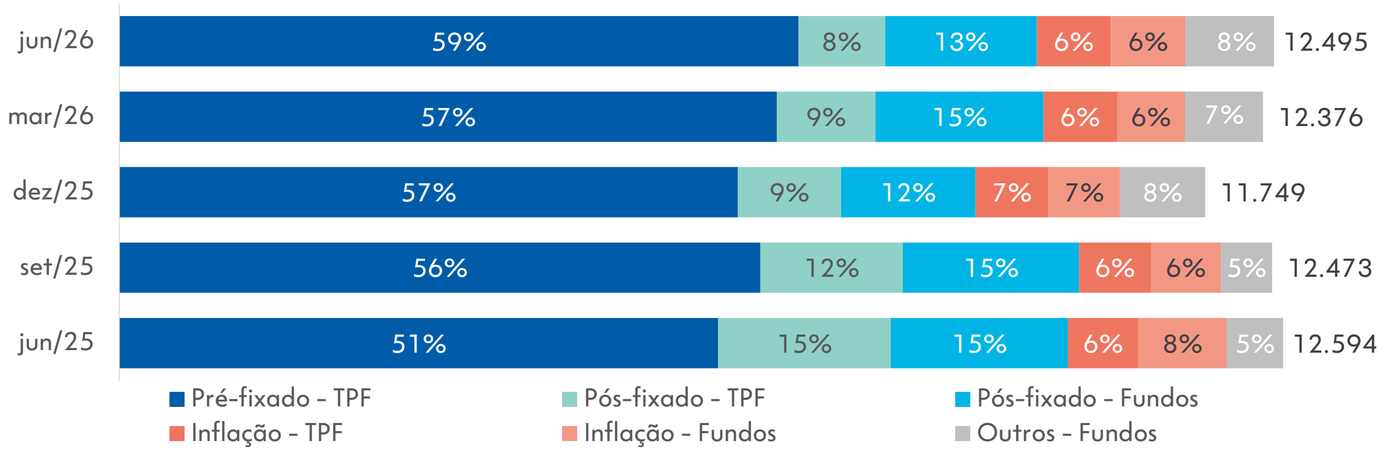
Lucro Líquido (Operacional x Financeiro) **Caixa Vida e Previdência**

R$ milhões



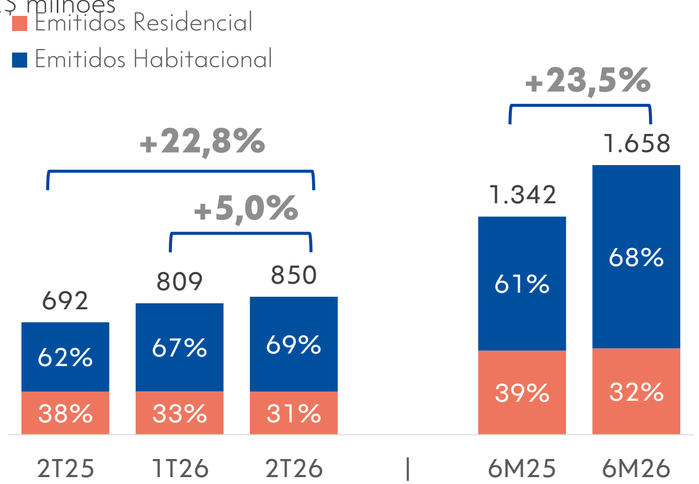
Composição da Carteira de Investimentos – **Caixa Vida e Previdência**

% Aplicações financeiras (milhões)



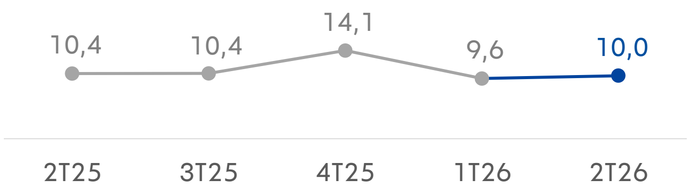
Receitas da Operação – **Caixa Residencial**

R$ milhões



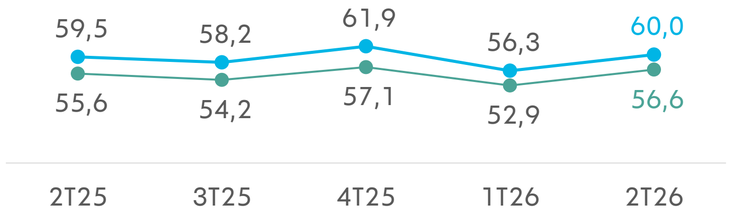
Índice Despesas Administrativas (IDA) **Caixa Residencial**

Despesas Administrativas
% Receita Operacional



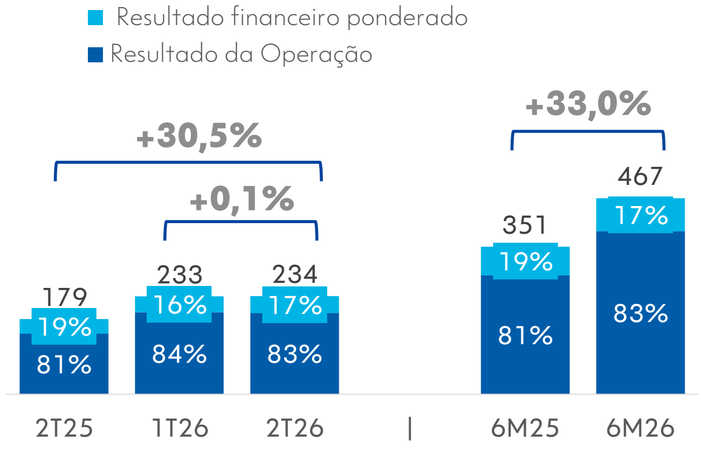
Índice Combinado (IC) e Ampliado (ICA) **Caixa Residencial**

Despesas Gerais e Administrativas
IC: % Receita Operacional
ICA: % Receita Operacional + Resultado Financeiro



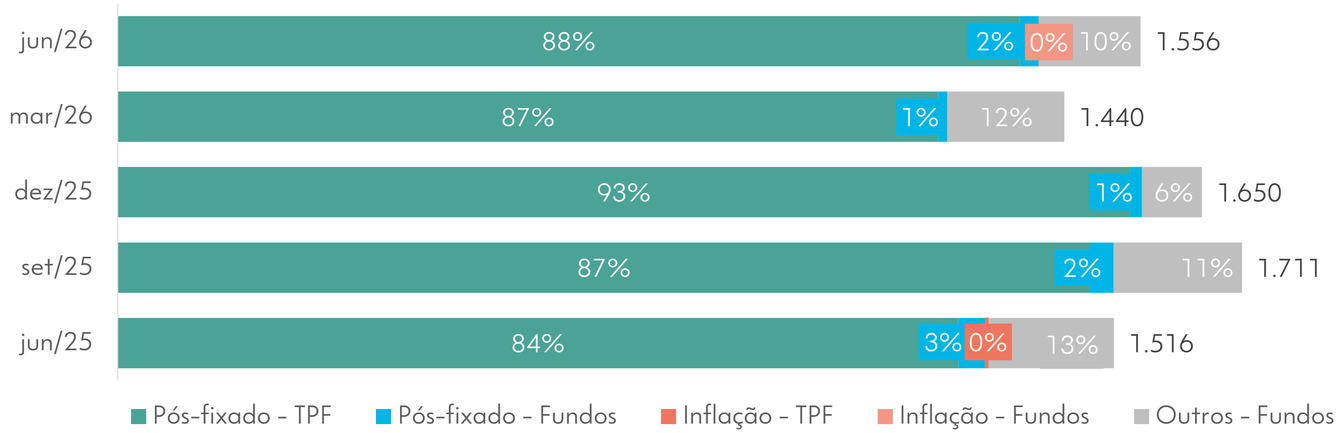
Lucro Líquido (Operacional x Financeiro) **Caixa Residencial**

R$ milhões



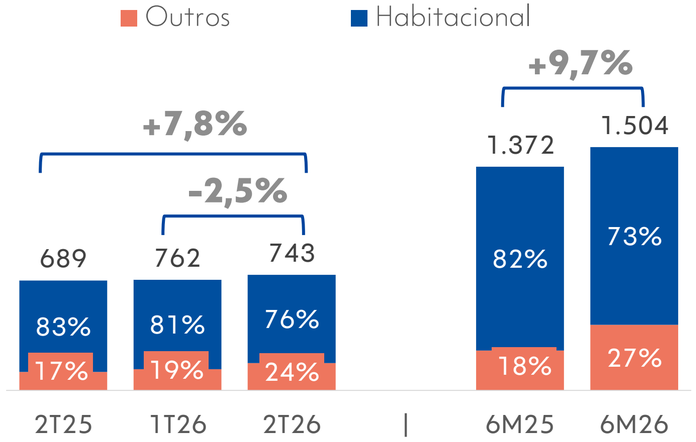
Composição da Carteira de Investimentos – **Caixa Residencial**

% Aplicações financeiras (milhões)



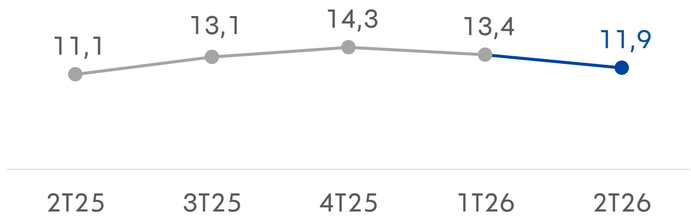
Receitas da Operação – **CNP Holding**

R$ milhões

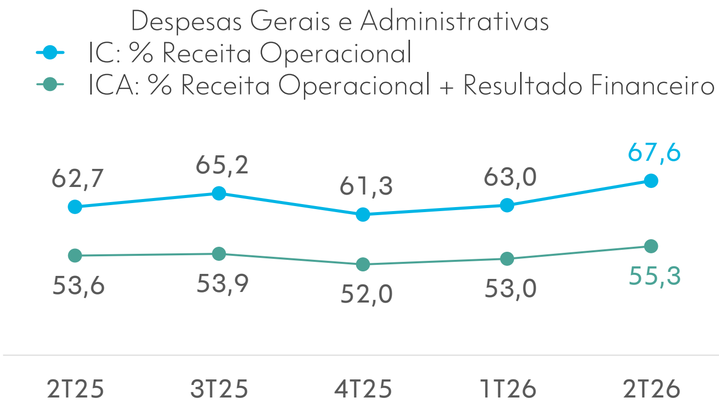


Índice Despesas Administrativas (IDA)
CNP Holding

Despesas Administrativas
% Receita Operacional

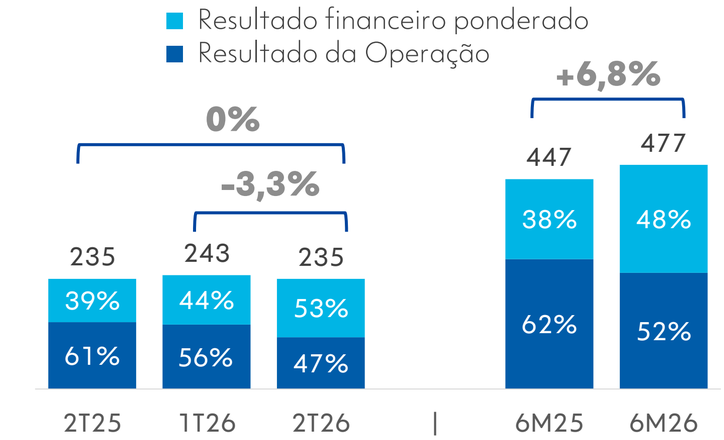


Índice Combinado (IC) e Ampliado (ICA)
CNP Holding



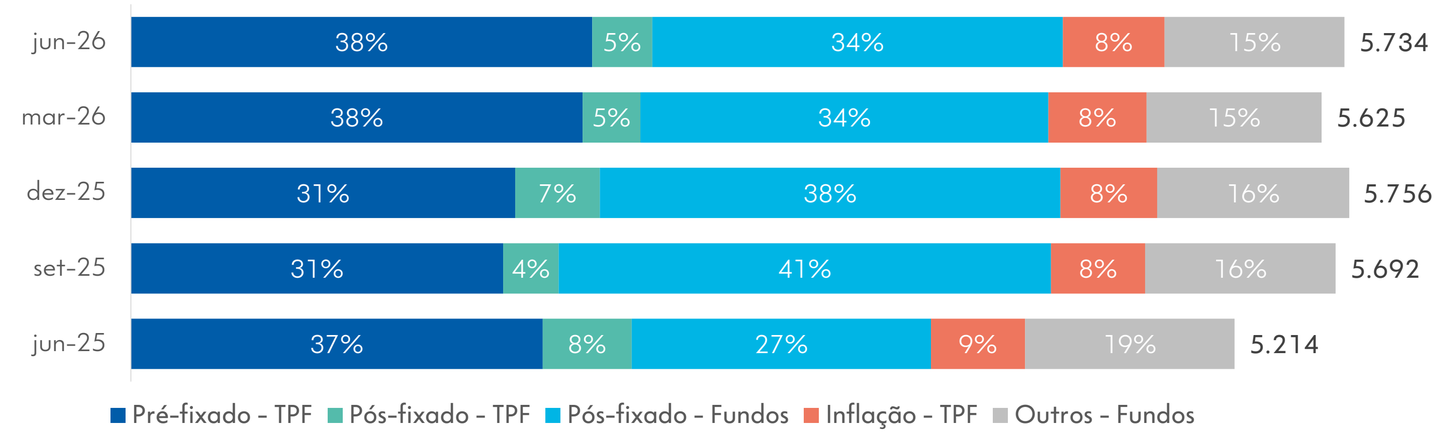
Lucro Líquido (Operacional x Financeiro)
CNP Holding

R$ milhões



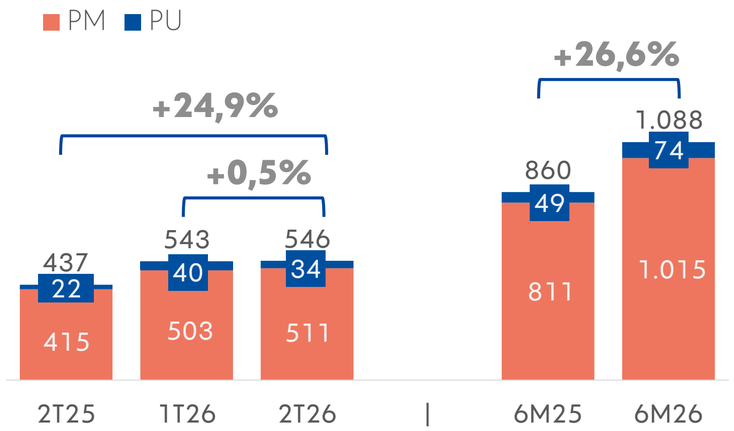
Composição da Carteira de Investimentos – **CNP Holding**

% Aplicações financeiras (milhões)



Recursos Arrecadados – **Caixa Capitalização**

R$ milhões

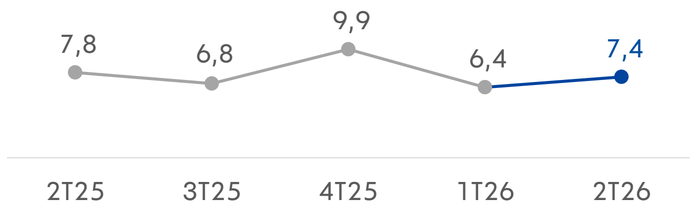


Índice Despesas Administrativas (IDA)

Caixa Capitalização

Despesas Administrativas

% Receita Operacional



Índice Combinado (IC) e Ampliado (ICA)

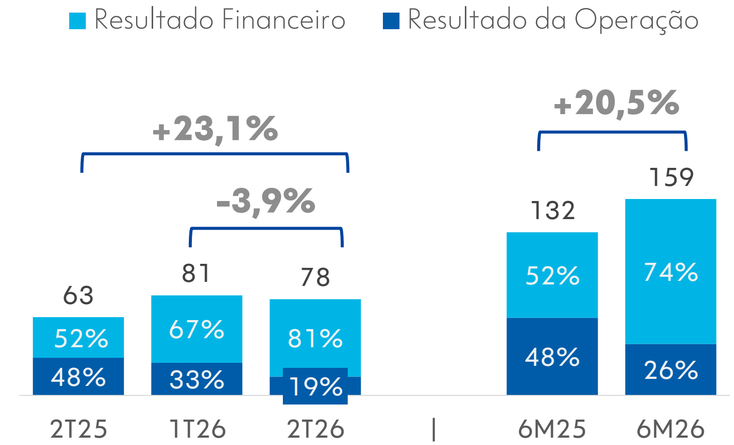
Caixa Capitalização



Lucro Líquido (Operacional x Financeiro)

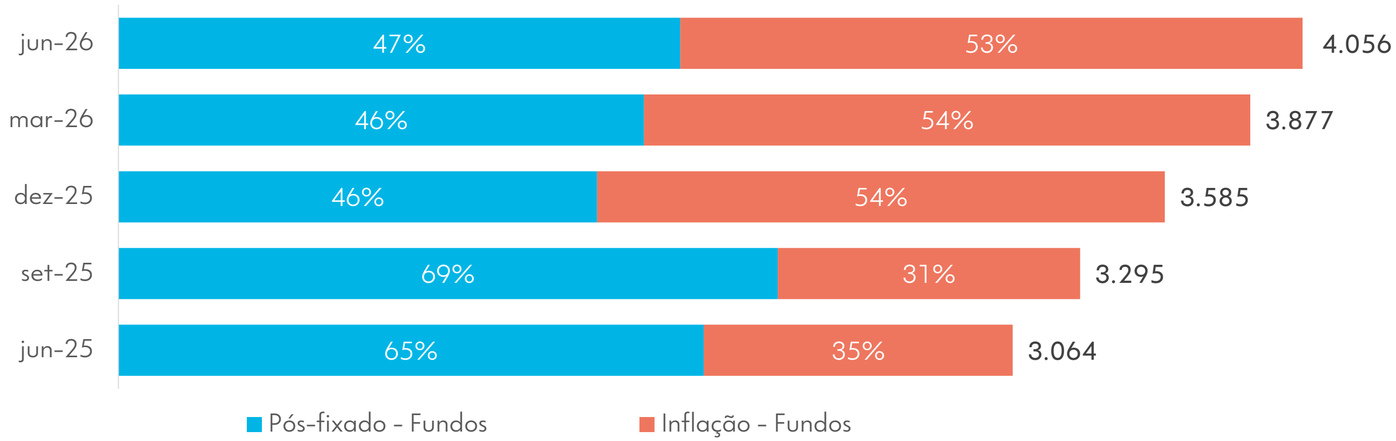
Caixa Capitalização

R$ milhões



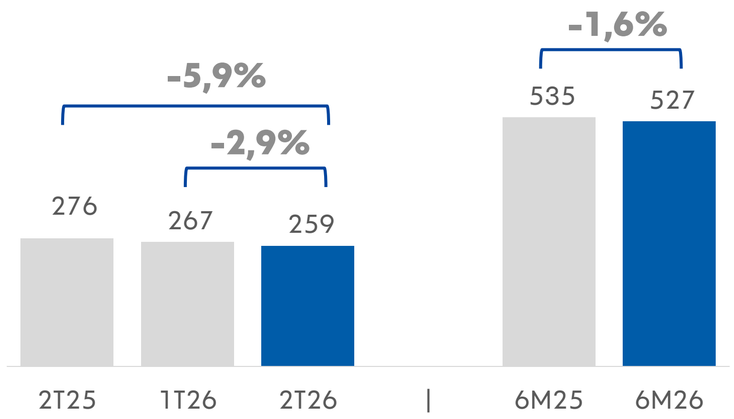
Composição da Carteira de Investimentos – **Caixa Capitalização**

% Aplicações financeiras (milhões)



Receitas de Prestação de Serviços – **Caixa Consórcio**

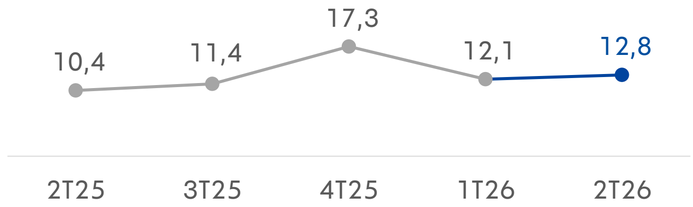
R$ milhões



Índice Despesas Administrativas (IDA)

Caixa Consórcio

Despesas Administrativas
% Receita Operacional



Índice Combinado (IC) e Ampliado (ICA)

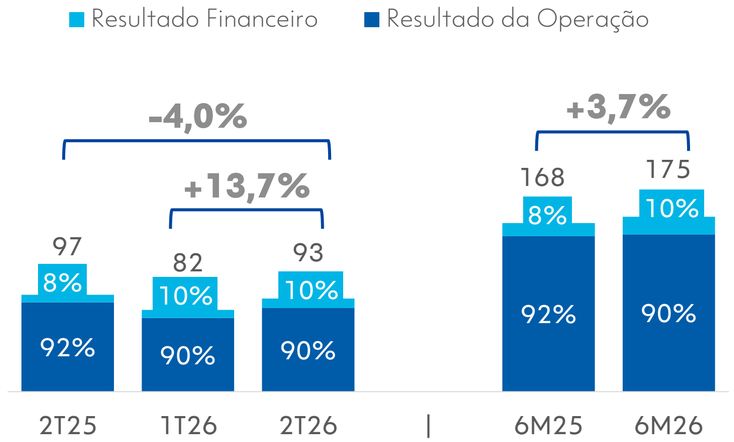
Caixa Consórcio



Lucro Líquido (Operacional x Financeiro)

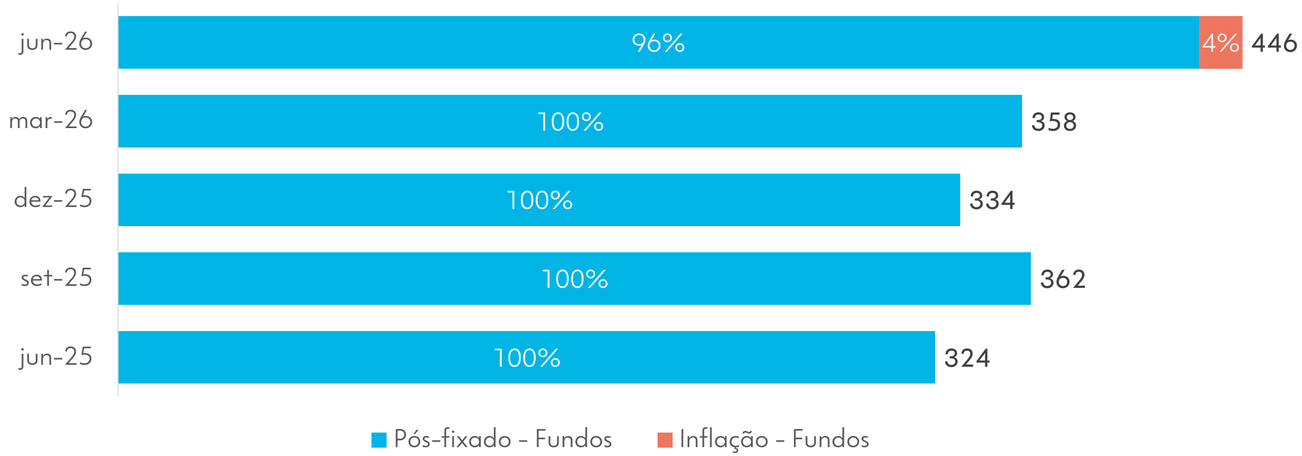
Caixa Consórcio

R$ milhões



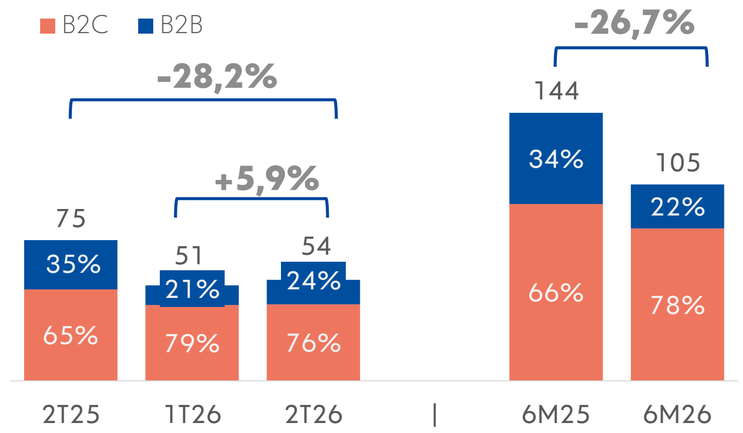
Composição da Carteira de Investimentos – **Caixa Consórcio**

% Aplicações financeiras (milhões)



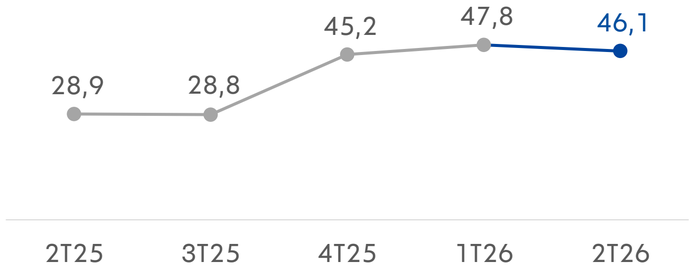
Receitas **Assistência**

R$ milhões



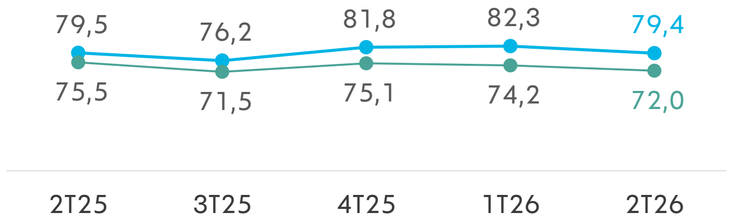
Índice Despesas Administrativas (IDA) **Caixa Assistência**

Despesas Administrativas
% Receita Operacional



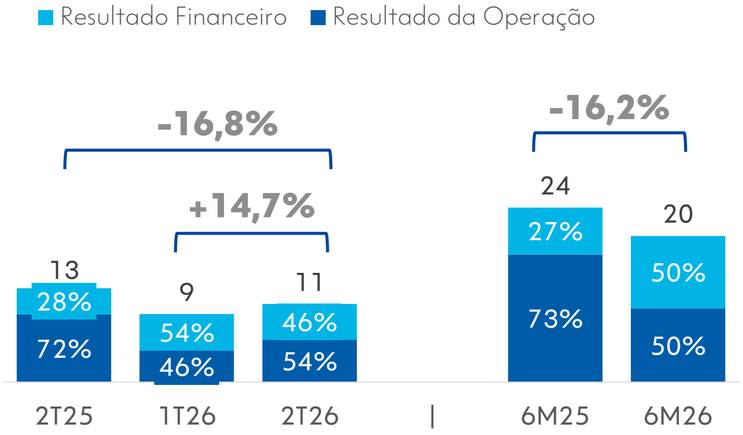
Índice Combinado (IC) e Ampliado (ICA) **Caixa Assistência**

Despesas Gerais e Administrativas
IC: % Receita Operacional
ICA: % Receita Operacional + Resultado Financeiro



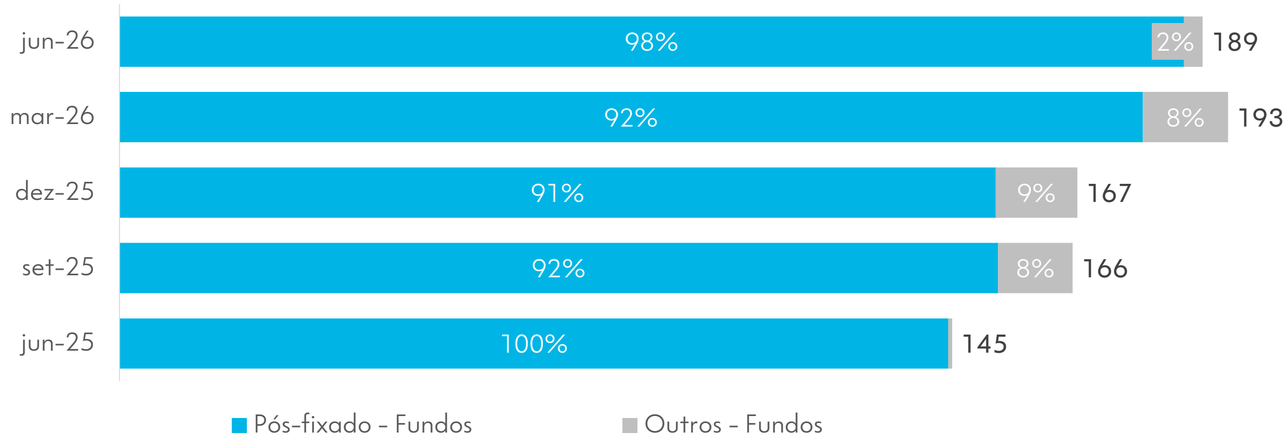
Lucro Líquido (Operacional x Financeiro) **Caixa Assistência**

R$ milhões



Composição da Carteira de Investimentos – **Caixa Assistência**

% Aplicações financeiras (milhões)



Aviso Legal

Esta apresentação contém considerações futuras referentes às perspectivas do negócio, estimativas de resultados operacionais e financeiros, e às perspectivas de crescimento da CAIXA Seguridade. Estas são apenas estimativas e projeções e, como tais, baseiam-se exclusivamente nas expectativas da Administração da CAIXA Seguridade. Tais considerações futuras dependem, substancialmente, de fatores externos, além dos Riscos apresentados nos documentos de divulgação da CAIXA Seguridade e estão, portanto, sujeitas a mudanças sem aviso prévio. As informações não Contábeis e proforma da Companhia não foram revisadas pelos auditores independentes.

Os verbos "antecipar", "acreditar", "estimar", "esperar", "projetar", "planejar", "prever", "visar“ e outros verbos similares têm como objetivo identificar estas declarações prospectivas, que envolvem Riscos e incertezas que poderiam gerar resultados reais que difiram materialmente daqueles projetados nesta apresentação e não garantem qualquer desempenho futuro da CAIXA Seguridade. Os fatores que podem afetar o desempenho incluem, mas não estão limitados a: (i) aceitação dos serviços da CAIXA Seguridade pelo mercado; (ii) volatilidade relacionada com a economia brasileira e os mercados Financeiro e de valores mobiliários, e as indústrias muito competitivas nas quais a CAIXA Seguridade atua; (iii) mudanças na legislação e nas políticas de tributação e governamentais relacionadas aos mercados de Seguridade; (iv) aumento da concorrência a partir de novas entrandas no mercado brasileiro; (v) capacidade de acompanhar as rápidas mudanças no ambiente tecnológico; (vi) capacidade de manter um processo contínuo para introduzir novos produtos e serviços competitivos e preservar a competitividade dos já existentes; e (vii) capacidade de atrair clientes.

Outros fatores que podem afetar materialmente os resultados podem ser encontrados no Formulário de Referência da CAIXA Seguridade. Todas as declarações prospectivas nesta apresentação têm como base as informações e dados disponíveis na data em que foram emitidas e a CAIXA Seguridade não se compromete a atualizá-las com o surgimento de novas informações ou de acontecimentos futuros.

Relações com Investidores
ri@caixaseguridade.com.br





CAIXA Seguridade

COMPANY PRESENTATION

2Q26

COMPANY PRESENTATION 2Q26

1 **OVERVIEW**

2 COMMERCIAL **STRATEGY**

3 **2Q26** HIGHLIGHTS

4 COMMERCIAL AND OPERATIONAL **PERFORMANCE**



CAIXA Seguridade

OVERVIEW | CAIXA

Relevant Financial Institution

1,5 mi
People with their own homes

97%
Operate in Brazilian municipalities

67.9%
Of the Mortgage market share

BRL 1.4 tr
Credit Portfolio

BRL 2.4tr
In assets

BRL 185.3 bi
Total Credit granted



158 MILLIONS
INDIVIDUAL CLIENTS

2.2 MILLIONS
CORPORATE CLIENTS

3.9k
BRANCHES AND SERVICE POINTS

20.7k
CORRESPONDENTS AND LOTTERY OUTLETS

23.9k
EMPLOYEES WITH RECURRENT SALES

44.7k
EMPLOYEES IN SALES FORCE



CAIXA IS WIDELY RECOGNIZED AS THE SAVINGS AND HOUSING BANK

Source: Performance Analysis Report and Management Report of Caixa Econômica Federal 2Q26.

CAIXA Seguridade

Holding company that consolidates all Caixa Econômica Federal activities in the areas of insurance, premium bonds, private pension, credit letters, brokerage and related activities.

CAIXA GRANT

Non-onerous Grant Agreement for a period of 35 years, until 2050 (renewable)

CAIXA BRAND

Exclusive right to use CAIXA brand, one of the most solid and valuable in Brazil

CAIXA DISTRIBUTION

Exclusive access to Latin America ś largest banking distribution network

CAIXA CLIENTS

Exclusive access to Brazil ś largest client base

BUSINESS MODEL

Highly profitable, resilient and with low underwriting risk

BUSINESS LINES

Vertical model, operating in three profitable business lines (insurance, accumulation and distribution)

EFFICIENCY

Private partners with high expertise in their respective segments

MOBILIZATION MECHANISMS

Sales force engagement through incentive system

GOVERNANCE & MANAGEMENT

Meets the most rigorous transparency and corporate governance standards

LISTED

Listed in the Novo Mercado segment of B3, with a 20.0% Free float

ROBUST GOVERNANCE

Adoption of good practices, with maximum score (Level 1) in the 6thCycle of IG-SEST

PRIVATE INVESTED COMPANIES

Flexibility and quick decision making, with shared governance

OVERVIEW | Timeline

TIMELINE

CAIXA Seguridade

- **1967** — Foundation of Caixa Seguros
- **2001** — CAIXA and CNP sign a 20-year partnership
- **2015** — Creation of Caixa Seguridade and Grant Agreement
- **2020** — Signing of new partnerships and creation of Caixa Corretora
- **2021** — IPO / B3 Novo Mercado Listing Operating new partnerships and own broker
- **2026**
- **2050** — Grant Agreement term (Renewable)

CNP Seguros holding | Brasil

- **2001** — Start of Operation
- **2021** — Run-off portfolio

CAIXA Vida e Previdência

- **2021** — Start of Operation
- **2045** — Partnership term

CAIXA Residencial · CAIXA Capitalização · CAIXA Consórcio · CAIXA Assistência

- **2021** — Start of Operation
- **2040** — Partnership term

OVERVIEW | Ownership Structure

CAIXA — 80.0% share

MINORITY SHAREHOLDERS (20.0% Free Float)

CAIXA Seguridade

	CAIXA Corretora	Run-On Partnerships – CAIXA BANCASSURANCE					Run-Off	Bancassurance PAN
		CAIXA Vida e Previdência	CAIXA Residencial	CAIXA Capitalização	CAIXA Consórcio	CAIXA Assistência	CNP Seguros holding Brasil	,too seguros / PAN Corretora de Seguros
Economic Share	**100%**	**60%**	**75%**	**75%**	**75%**	**75%**	**48.25%**	**49%**
Voting Share	100%	49.0%	49.9%	49.9%	49.9%	49.9%	48.25%	49%
Partners	-	CNP assurances	TOKIO MARINE SEGURADORA	ICATU	CNP assurances	Tempo	CNP assurances	btg pactual
Terms	-	2045	2040				-	-
Segments	Brokerage	Life Credit Life Private Pension	Mortgage Home	Premium Bonds	Credit Letters	Assistance Services	Mortgage	Insurance and Brokerage

OVERVIEW | Business Segments

INSURANCE

Products designed for protection against **life and property risks**, providing financial security

PRODUCTS AND MARKET SHARE[1]

- **MORTGAGE** 50.8%
- **HOME** 16.5%
- **LIFE** 4.0%
- **CREDIT LIFE** 4.1%
- **ASSISTANCE**

REPRESENTATIVENESS[3]



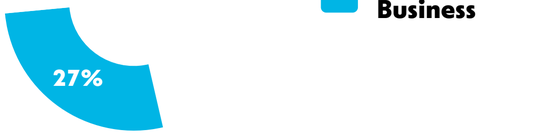
ACCUMULATION

Products designed for **resource accumulation over time**, helping clients to plan and achieve future financial goals

PRODUCTS AND MARKET SHARE[1]

- **PRIVATE PENSION** 17.2%
- **CREDIT LETTERS** 3.7%
- **PREMIUM BONDS** 7.0%

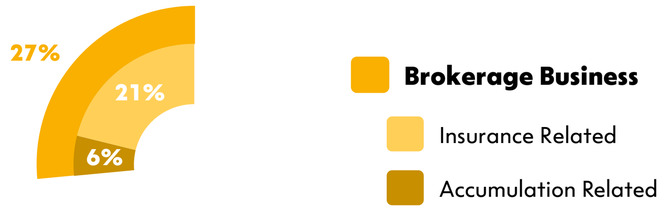
REPRESENTATIVENESS[3]



BROKERAGE

- **Own brokerage** with access to **Caixa's distribution network**
- Strategies and channels used to market and **expand the offering of Caixa Seguridade's products**

REPRESENTATIVENESS[2]



Notes: (1) Source: SUSEP Database as of June 2026, except Credit Letter (source: Central Bank as of June 2026); (2) Share in total operating margin (2Q26).
Note: The financial metrics used are based on IFRS 4.

LEADING PLAYER IN MORTGAGE INSURANCE[1]

MANDATORY
INSURANCE

10+ YEARS
LONG-TERM DURATION

STABLE AND LOW
LOSS RATIO

MONTHLY
ISSUANCE

MASSIVE
STOCK-PILLING EFFECT

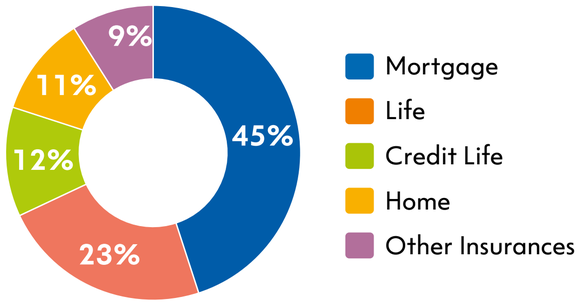
CROSS-SELL
OPPORTUNITIES
WITH OTHER PRODUCTS

BACKED BY THE LEADER IN MORTGAGE FINANCING

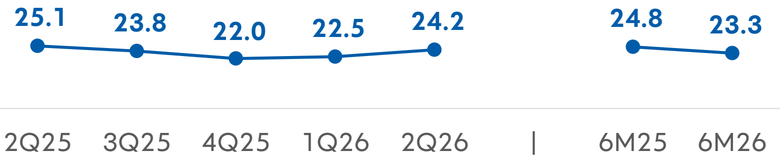
67.9%
CAIXA BANK MORTGAGE
CREDIT MARKET SHARE[2]

DIVERSIFIED AND RELIABLE SEGMENTS

Written Premiums
% Written Premiums (2Q26)

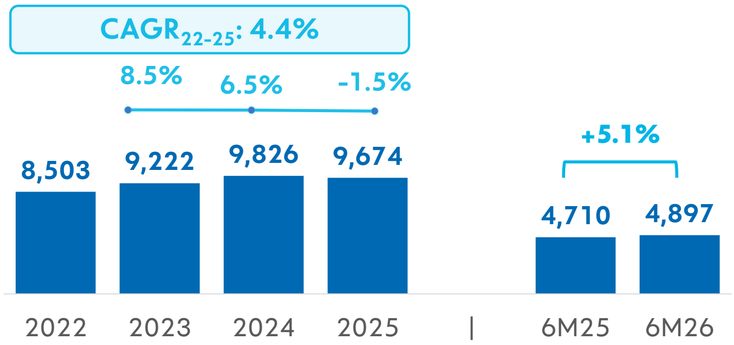


Loss Ratio[2]
% Premiums Earned

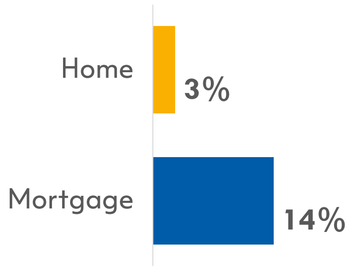


GROWTH TRACK RECORD ACROSS MULTIPLE PRODUCTS.

Written Premiums and Growth
BRL million and %



Written Premiums Growth by Segment
% 6M26 vs. 6M25



Notes: (1) Source: SUSEP Database as of June 2026; (2) Caixa's market share in credit market as of June 2026.
Note: The financial metrics used are based on IFRS 4.

3rd LARGEST PLAYER IN PRIVATE PENSION[1]

RELEVANT GROWTH IN RESERVES

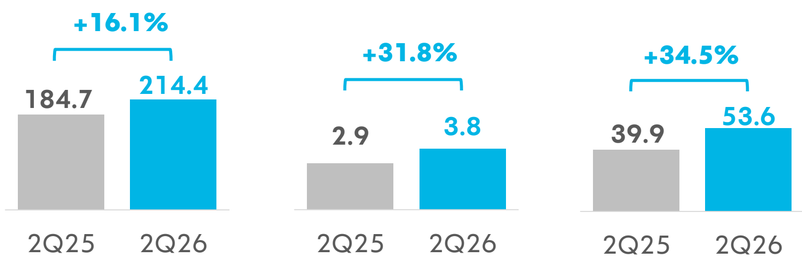
RECURRING REVENUES

STABLE AND HEALTHY AVG MGMT. FEE

CONSTANT POSITIVE NET CONTRIBUTION

GROWTH IN RESERVES FOSTERING TOPLINE EXPANSION

PRIVATE PENSION BRL billion



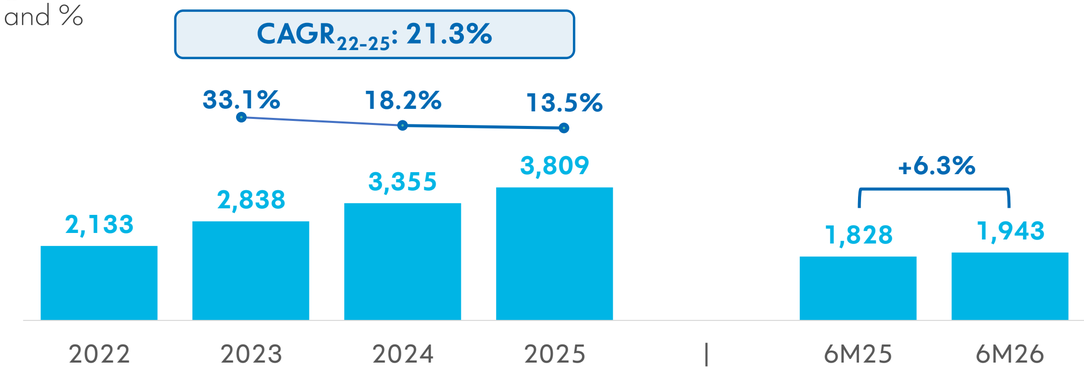
PREMIUM BONDS BRL billion

CREDIT LETTERS BRL billion

Note: (1) Source: SUSEP Database as of June 2026.
Note: The financial metrics used are based on IFRS 4.

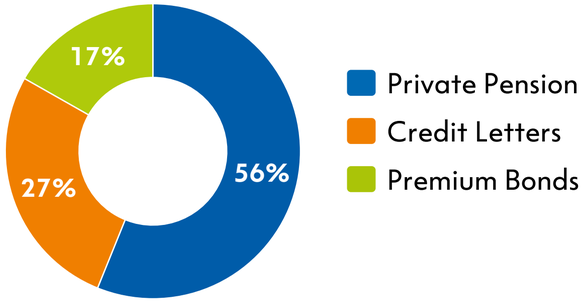
KEY BUSINESS UNIT WITH EXPANSION POTENTIAL

Operating Revenue and Growth
BRL million and %



SCALING-UP IN CREDIT LETTERS AND PREMIUM BONDS

Operating Revenue by Segment
% Operating Revenue (6M26)



Operating Revenue Growth by Segment
% 6M26 vs. 6M25



OVERVIEW | Distribution Business

CASH GENERATION CAPABILITIES

MANDATORY BY BRAZILIAN LEGISLATION[1]

BROKERAGE FEES FROM SALE OF ALL INSURANCE AND ACCUMULATION PRODUCTS

LOW CAPITAL REQUIREMENTS

NO UNDERWRITING RISK

RECURRING REVENUES

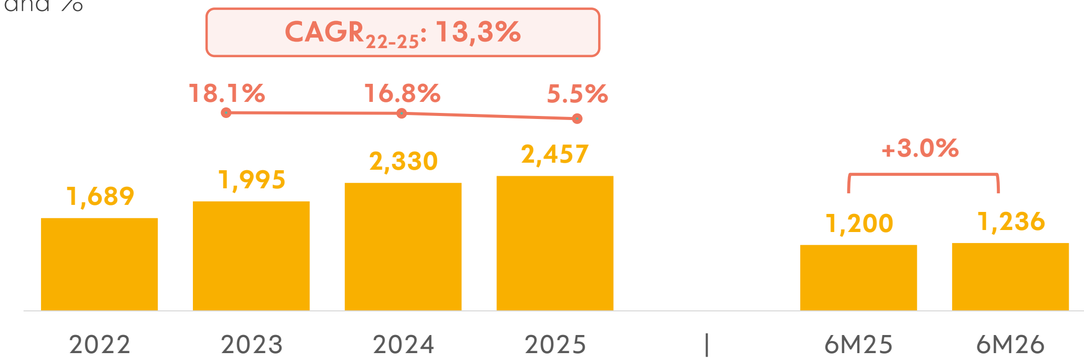
LOW COSTS FROM BANCASSURANCE STRATEGY

CAIXA Corretora

40.9% (6M26) OF CAIXA SEGURIDADE'S REVENUES[1]

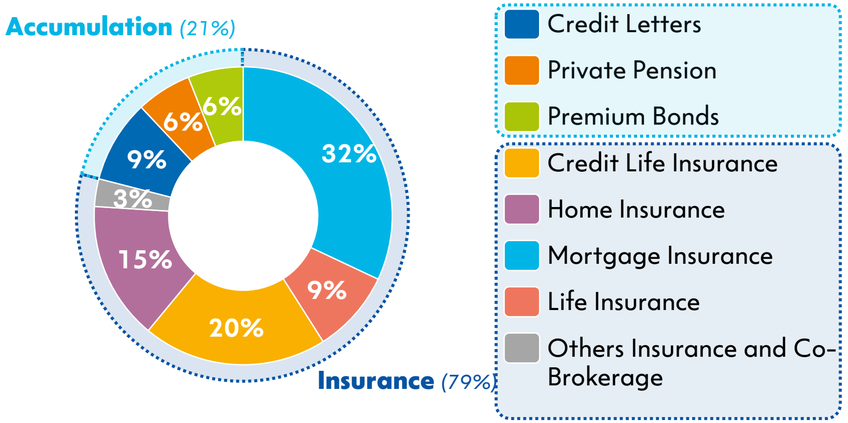
RECURRING REVENUES

Revenues from Brokerage[2] and Growth
BRL million and %

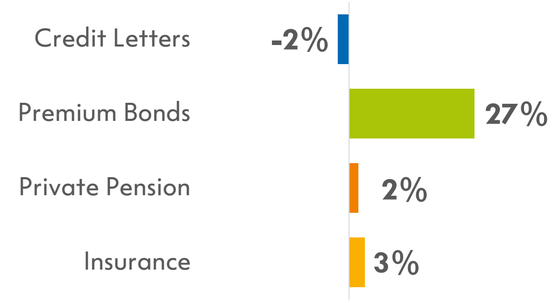


BUSINESS BACKED BY INSURANCE FEES

Brokerage (Operating Margin) by Segment[1]
% Distribution (6M26)



Brokerage Growth by Segment[1]
% 6M26 vs. 6M25



Notes: (1) Brazilian legislation establishes that the intermediation of insurance contracts must be carried out by duly licensed insurance brokers; (2) Includes brokerage and commissioning revenues, besides network access and distribution (BDF) revenues.

OVERVIEW | Corporate Governance

EXPERIENCED MANAGEMENT TEAM

Years of professional experience



Gustavo Portela
CEO



Edgar Soares
CFO & IRO



Vanessa Cattinne dos Santos
Commercial and Products Officer



Dermeval Bicalho Carvalho
Corporate Governance and Risk Officer

BOARD OF DIRECTORS

Appointed by Federal Government

Appointed by CAIXA

Independent Members



KEY COMMITTEES AND BEST PRACTICES

Related Party Transactions Committee

- 3 members, 2 appointed by Caixa Seguridade + Chairman **(minority shareholders representative in the Board of Directors)**
- Oversees relevant transactions with related parties
- **Decisions by majority, the Chairman of the committee has the right to veto**

Audit Committee

- **Independent members** (at least one from the Board of Directors)
- Monitors internal controls
- Provides opinion on the external audit

Fiscal Committee

- **Composed of 3 effective members (1 indicated by minority shareholders)**
- Provide opinion on financial statements and annual reports

People, Eligibility, Succession and Remuneration Committee

- **Constituted by members of the Board of Directors, Other advisory committees, or by external members**
- Approves and supports the selection of members of the collegiate

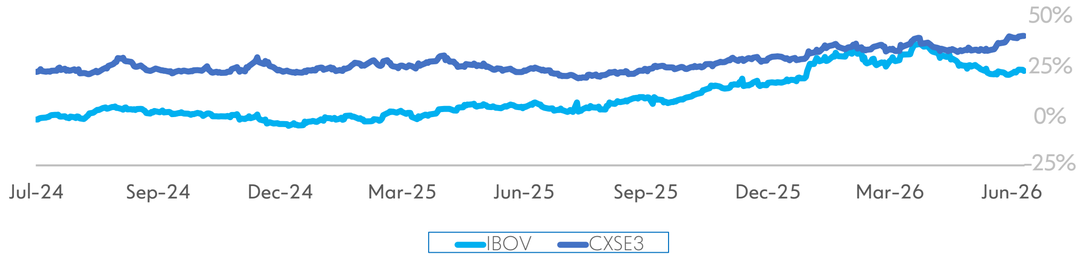
bodies and representatives appointed in the JVs

OVERVIEW| Share Performance

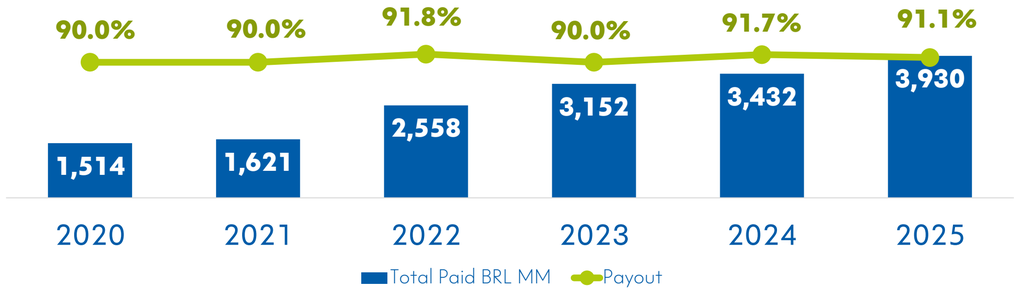
KEY FIGURES

- **3 billions** common shares
- **20.0%** Free Float (37% Foreign, 16% Legal Entities and 47% Individuals)
- 2Q26 Closing Price BRL **19.71**
- BRL **59.13 bi** market value
- 2Q26 ADTV: BRL **81.8 mi**

Stock Performance



Dividends Distributions

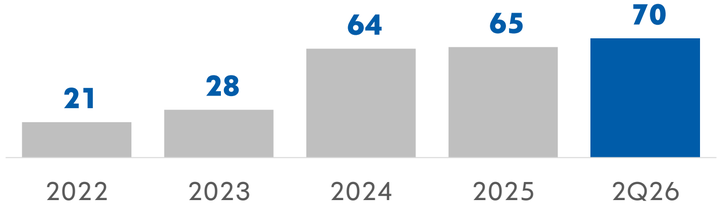


Market Recognition

Inclusion in the Indexes IBOV, IBRX100 and MSCI

[B]³ BRASIL BOLSA BALCÃO MSCI

Market Liquidity 12-month ADTV (BRL mm)



CXSE
B3 LISTED NM

COMPANY PRESENTATION 2Q26

1 **OVERVIEW**

2 COMMERCIAL **STRATEGY**

3 **2Q26** HIGHLIGHTS

4 COMMERCIAL AND OPERATIONAL **PERFORMANCE**



CAIXA Seguridade

OPPORTUNITIES | CAIXA Client Base[1]



160

MILLION CLIENTS

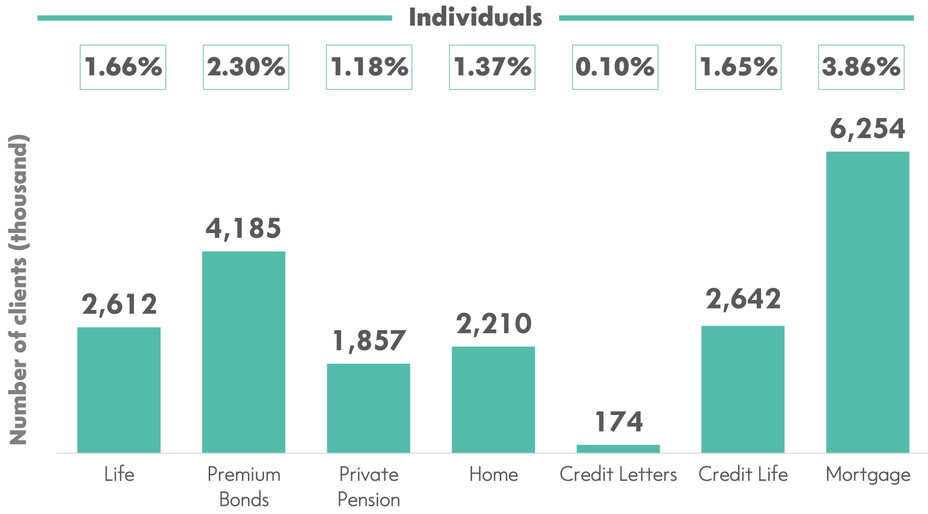
Opportunities in cross-selling and increasing penetration.

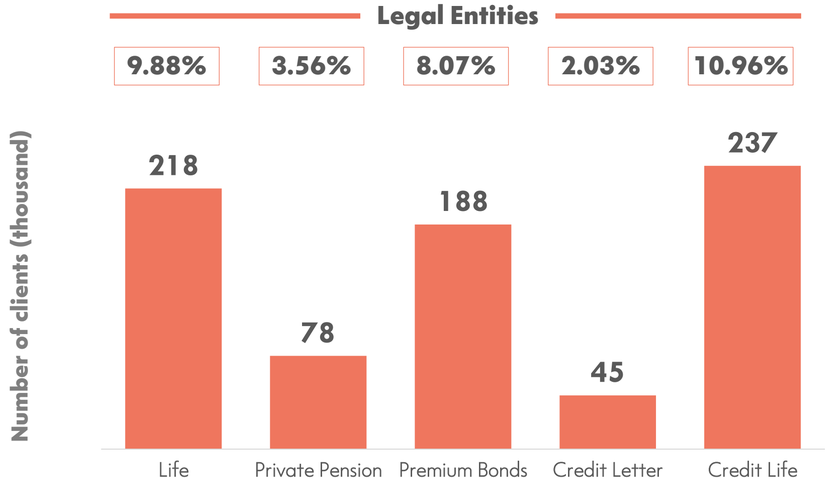
158
Million

CLIENTS INDIVIDUALS

2
Million

CLIENTS LEGAL ENTITIES





[1]Source: CAIXA 2Q26 – Performance Analysis Report.

COMMERCIAL STRATEGY APPROACH

ALCANCE.CAIXA PROGRAM

Strategic guidance for product sales, including insurance, through a target-setting plan for each branch.

SALES TEAM PROGRAM

System for recognizing quality sales performance and exchanging experiences between employees in a gamified and collaborative way

Classification[1]

Classification by points into tiers fosters engagement

23.9k employees and **4.2k** partners

Classification

EMPLOYEES + **MANAGERS**

Product sales | **Branches performance**

Recognition

Valuing employees who are good at sales in their careers

Campaigns

Enhanced focus through bonus initiatives in sales scoring or rewards for exceeding results in strategically focused products.



Note: (1) Database as of June 2026.

CAIXA Seguridade

CAIXA

CAIXA Residencial

CAIXA Vida e Previdência

CAIXA Corretora

CAIXA Consórcio



Client Focused Strategy

CAIXA Capitalização

CAIXA Assistência

CUSTOMER-CENTRIC APPROACH TO COMMERCIAL STRATEGY

Improve Customer Experience
With focus on developing actions aimed at enhancing customer journey

Customer Engagement
Seeking to strengthen the bancassurance business through the sales team

Generation of Results
Processes and strategies to increase revenue and expand product margins

Communication and Marketing
Strengthening and consolidating Caixa Seguridade's vision of the future as a reference for Brazilians

COMPANY PRESENTATION 2Q26

1 **OVERVIEW**

2 COMMERCIAL **STRATEGY**

3 **2Q26** HIGHLIGHTS

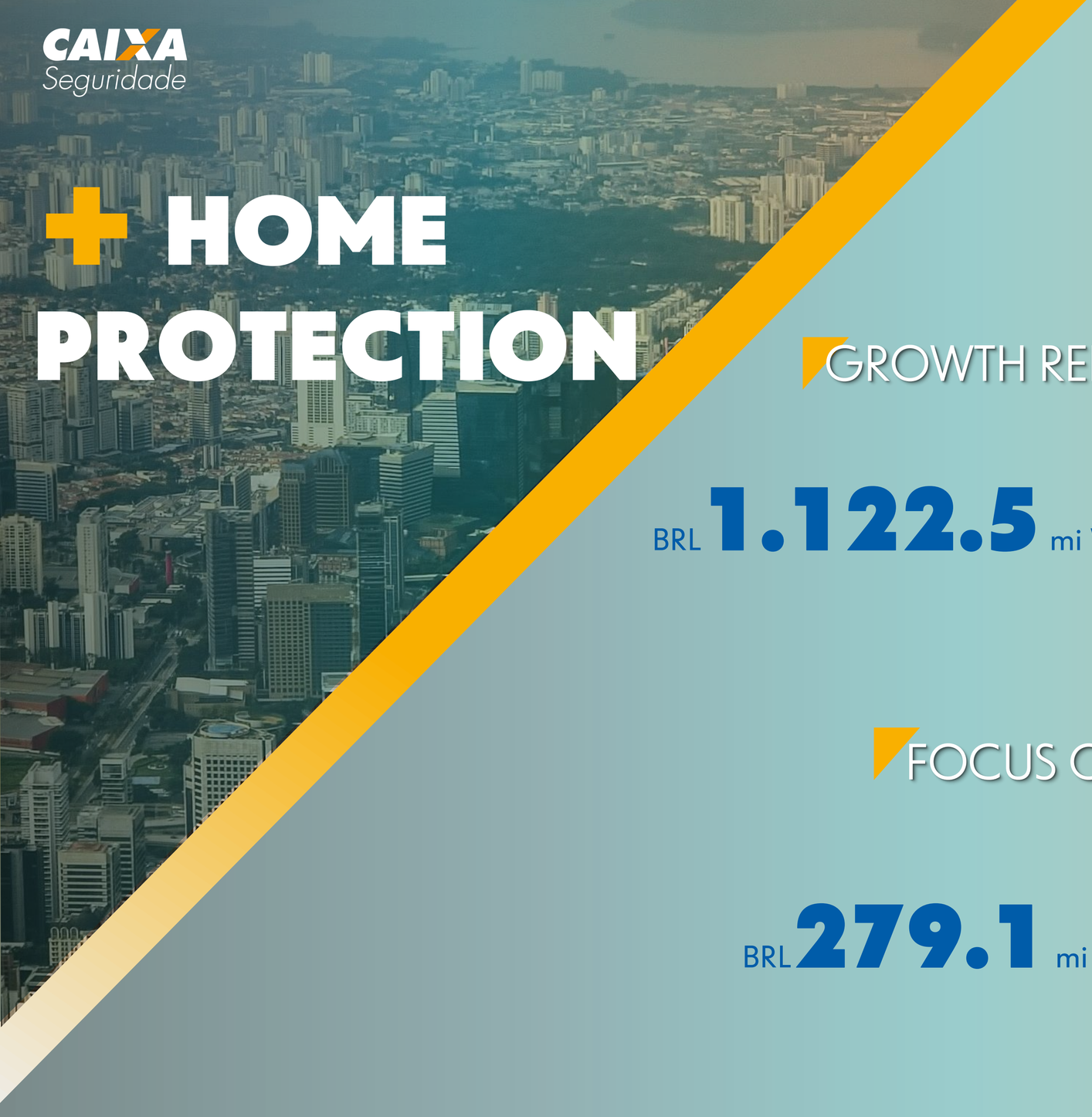
4 COMMERCIAL AND OPERATIONAL **PERFORMANCE**



CAIXA Seguridade

CAIXA Seguridade

HIGHLIGHTS 2Q26



+ HOME PROTECTION

MORTGAGE

GROWTH REFLECTS THE EXPANSION OF CAIXA'S MORTGAGE LOAN PORTFOLIO.

BRL **1.122.5** mi Written Premiums

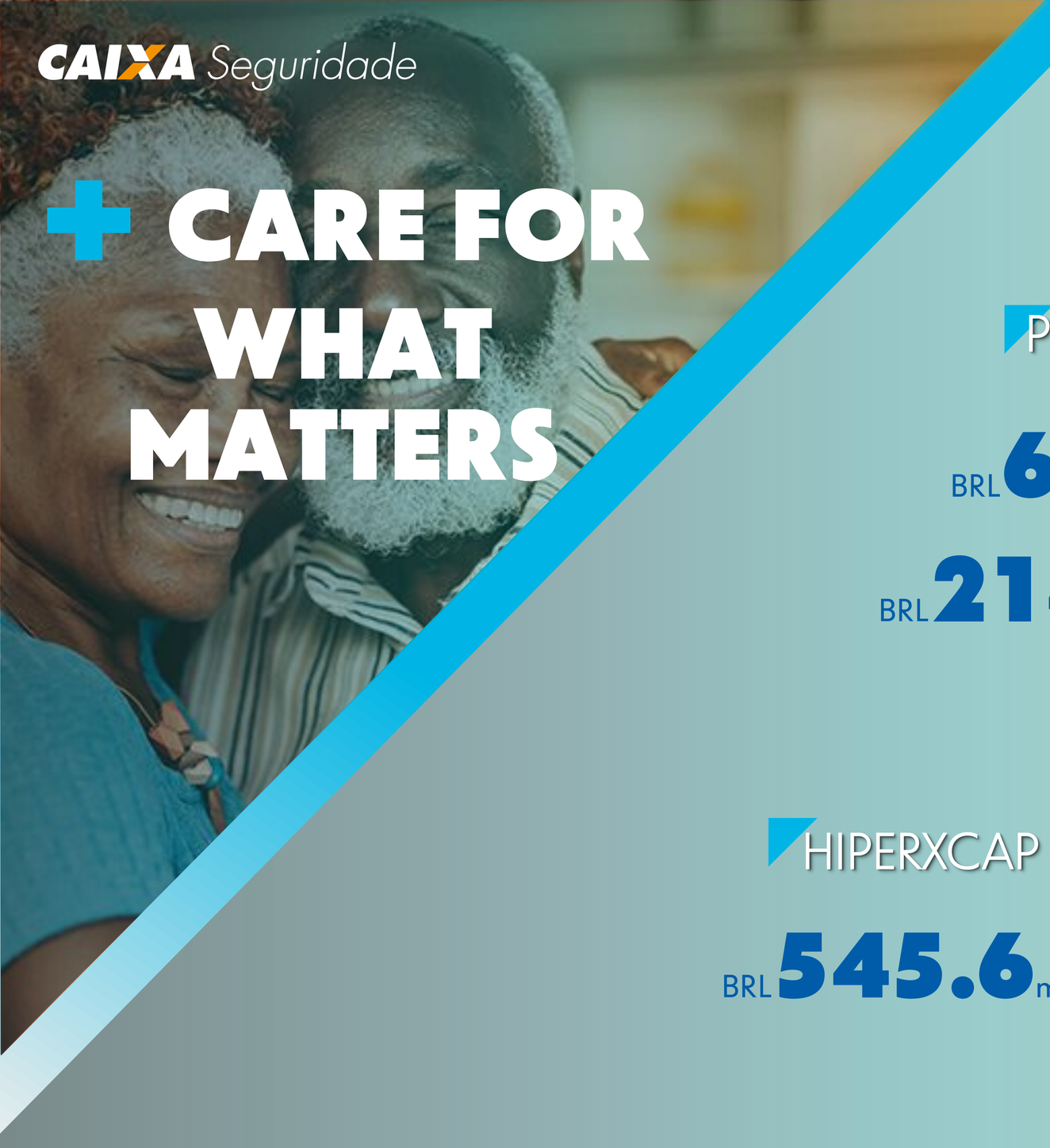
+14.0%/2Q25

HOME

FOCUS ON SALES OF HOME BUNDLED WITH MORTGAGE INSURANCE.

BRL **279.1** mi Written Premiums

+18.2%/2Q25
Bundled Written Premiums



CAIXA Seguridade

+ CARE FOR WHAT MATTERS

HIGHLIGHTS 2Q26

PRIVATE PENSION

POSITIVE NET INFLOW OF BRL 1.4 BI.

BRL **6.7** bi Contributions **+17.7%**/2Q25

BRL **214.4** bi Reserves **+16.1%**/2Q25

PREMIUM BONDS

HIPERXCAP LAUNCH – PRIZE-LINKED PHILANTHROPY.

BRL **545.6** mi Funds Raised **+24.9%**/2Q25

CAIXA Seguridade

HIGHLIGHTS 2Q26



5th strongest brand in Brazil according to the Brand Finance Brazil 100 2026 ranking.



Leading Administrator in Real Estate Credit Letter Awards[1].

[1] Position in May/2026 .



GHG Protocol Gold Seal

Awarded for the fifth consecutive year, in recognition of the Company's 2024 Greenhouse Gas (GHG) Emissions Inventory.

CAIXA Seguridade

PERFORMANCE 2Q26

Managerial

NET INCOME

BRL 1.14 BI **+9.5%** /2Q25

DIVIDENDS

BRL 1.05 BI

92.0% payout

Operating

REVENUE

BRL 1.5 BI **+8.5%** /2Q25

ROE

70.9%

+1.3 p.p. /2Q25

COMPANY PRESENTATION 2Q26

1 **OVERVIEW**

2 COMMERCIAL **STRATEGY**

3 **2Q26** HIGHLIGHTS

4 COMMERCIAL AND OPERATIONAL **PERFORMANCE**



CAIXA Seguridade

FINANCIAL PERFORMANCE

REVENUES
Operating

BRL **1.5** billion

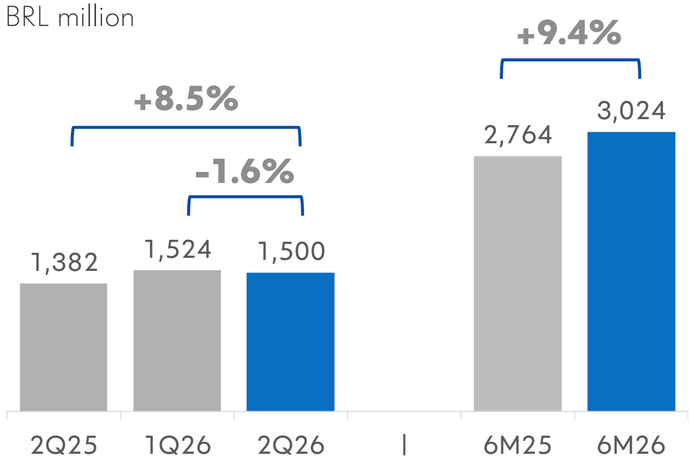
NET INCOME
Managerial

BRL **1.1** billion

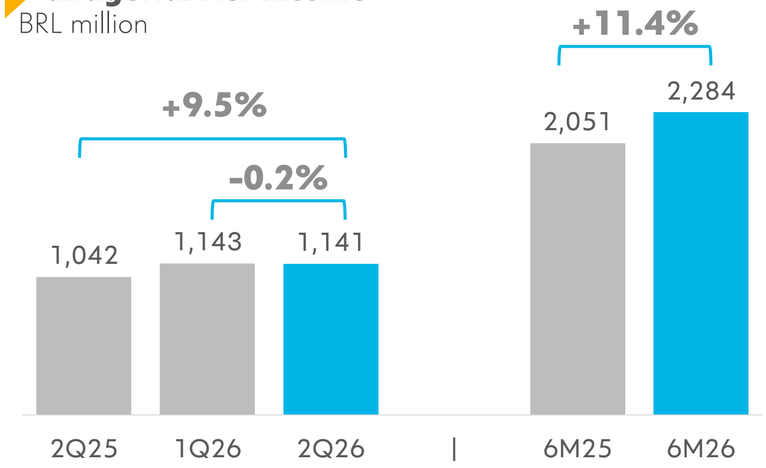
ROE[1]

70.9% p.a.

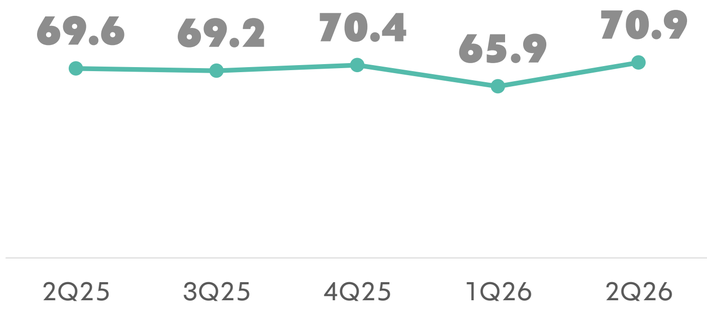
Operating Revenues
BRL million



Managerial Net Income
BRL million



ROE
% p.a.



Revenues BRL million	%	**2Q26**	**/2Q25**	**/6M25**
Equity Results	59%	885	+11%	+14%
Distribution	41%	615	+5%	+3%
Total	**100%**	**1.500**	**+9%**	**+9%**

Accounting Net Income[2] of BRL 1,160.0 million in 2Q26, up 12.8% compared to 2Q25.

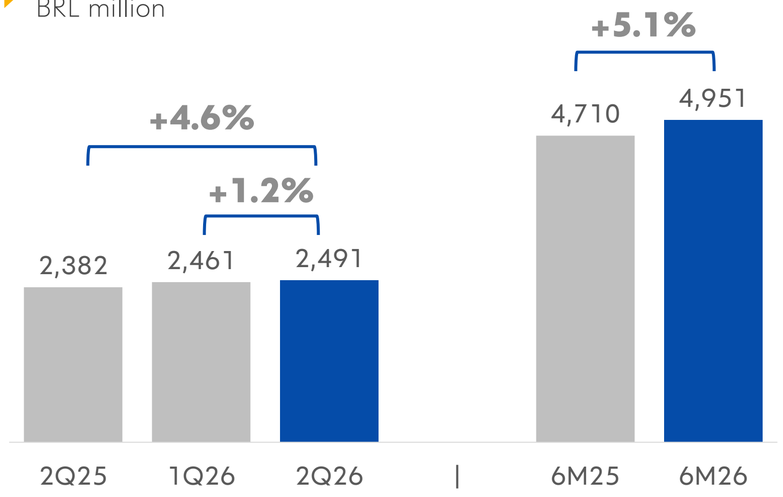
ROE: Highest ROE in the Company's history: 70.9%

[1] Net income for the last 12 months / average adjusted equity for the reference month and the corresponding month of the previous fiscal year.

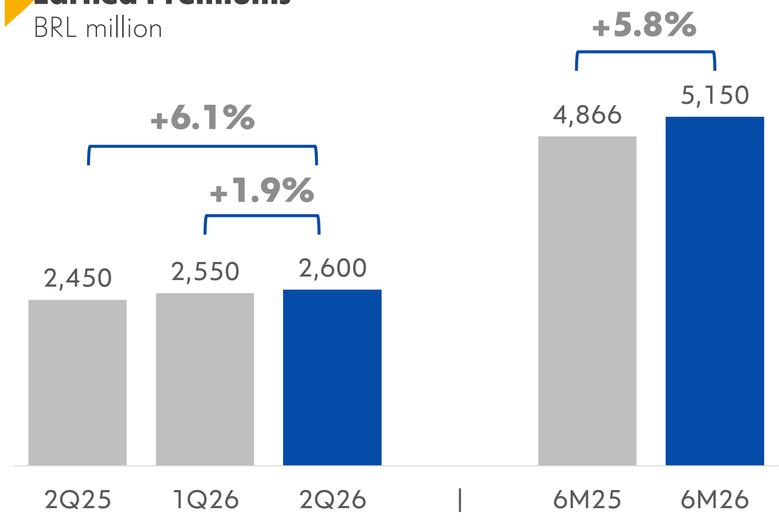
[2] In accordance with CPC 50 (IFRS 17).

INSURANCE BUSINESS | Commercial Performance

Written Premiums
BRL million



Earned Premiums
BRL million



Earned Premiums

Highlights include annual growth (2Q26/2Q25) in Mortgage (+14%) and Home (+16%).



Written Premiums by Segment BRL million	%	BRL million 2Q26	/2Q25	/6M25
Mortgage	45%	1,123	+14%	+14%
Life	23%	560	-6%	-4%
Credit Life	12%	300	-10%	-16%
Home	11%	279	0%	+3%
Auto	6%	153	+72%	+88%
Assistance	2%	54	-28%	-27%
Other Insurance	1%	23	-4%	+19%
Total Insurance	**100%**	**2.491**	**+5%**	**+5%**

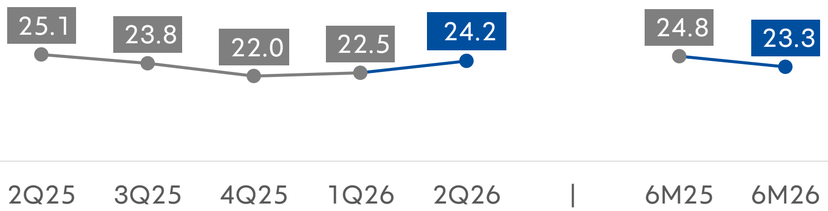
Earned Premiums by Segment BRL million	%	BRL million 2Q26	/2Q25	/6M25
Mortgage	43%	1,123	+14%	+14%
Life	22%	562	+1%	+2%
Credit Life	17%	448	-7%	-8%
Home	10%	264	+16%	+17%
Auto	5%	131	+27%	+21%
Assistance	2%	54	-28%	-27%
Other Insurance	1%	18	-12%	-13%
Total Insurance	**100%**	**2.600**	**+6%**	**+6%**

INSURANCE BUSINESS | Operating Performance

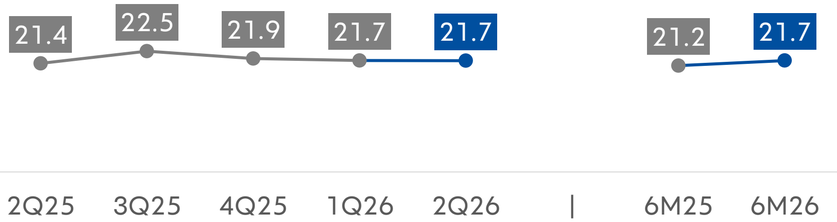
PERFORMANCE INDICATORS

OPERATING MARGIN

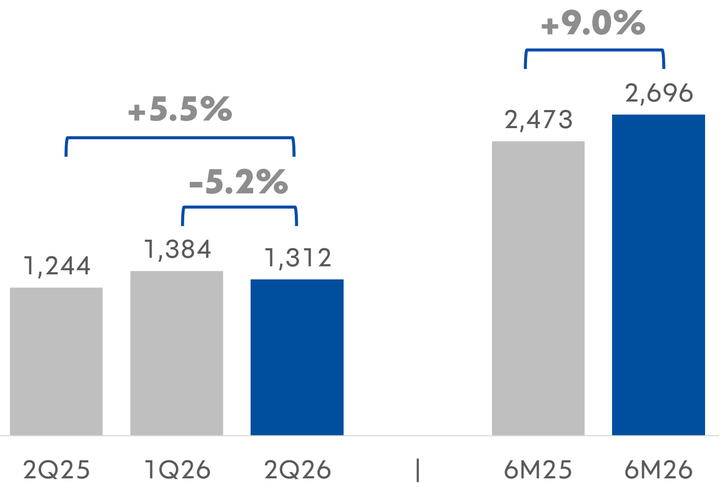
Loss Ratio
% Earned Premium



Commissioning
% Earned Premium



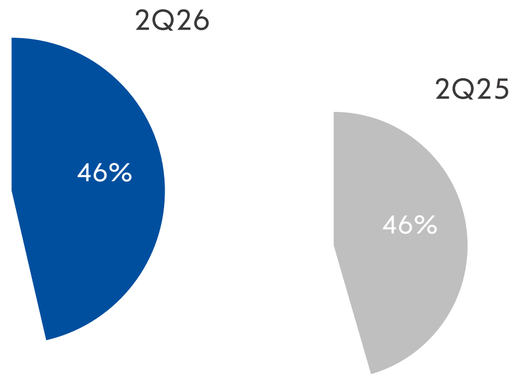
Operating Margin
BRL million



Distribution and Variation by Segment
BRL million

	%	BRL million 2Q26	/2Q25	/6M25
Mortgage	50%	660	+13%	+16%
Life	26%	335	+7%	+6%
Credit Life	12%	154	-7%	-4%
Home	9%	120	+10%	+16%
Assistance	3%	36	-3%	-2%
Other Insurance	%	7	-78%	-37%
Total Insurance	**100%**	**1,312**	**+5%**	**+9%**

Representativeness
% Total Operating Margin[1]

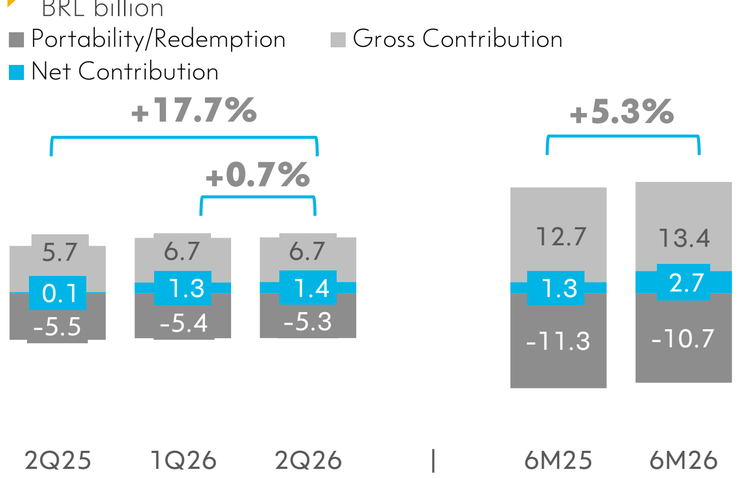


[1] Representativeness weighted by Caixa Seguridade's equity interest in each company.

ACCUMULATION BUSINESS | Commercial Performance

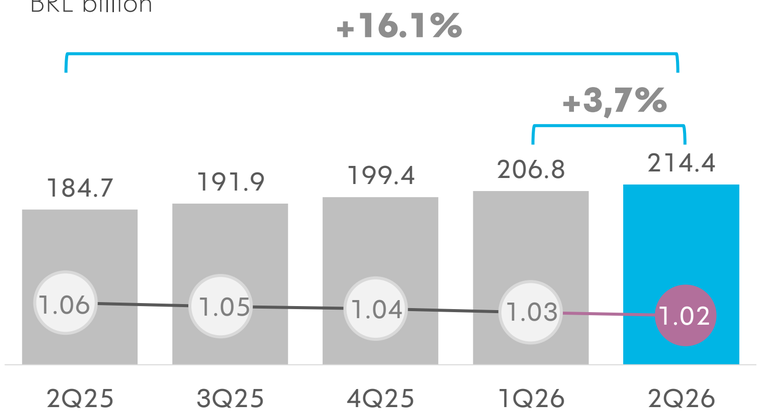
PRIVATE PENSION

Private Pension Contributions
BRL billion



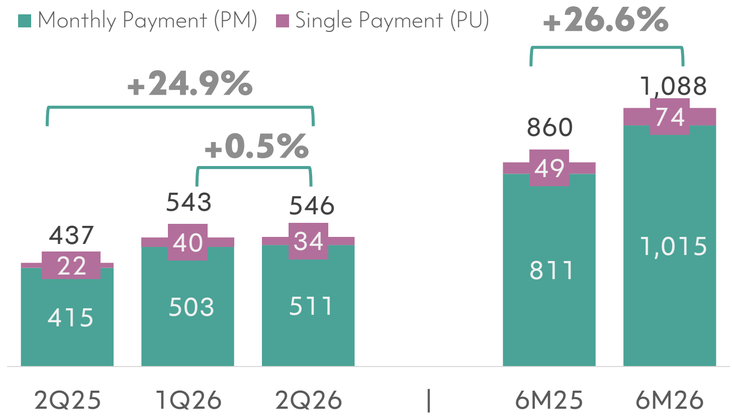
Private Pension Reserves
BRL billion

Avg Adm Fee p.a.
% Reserves

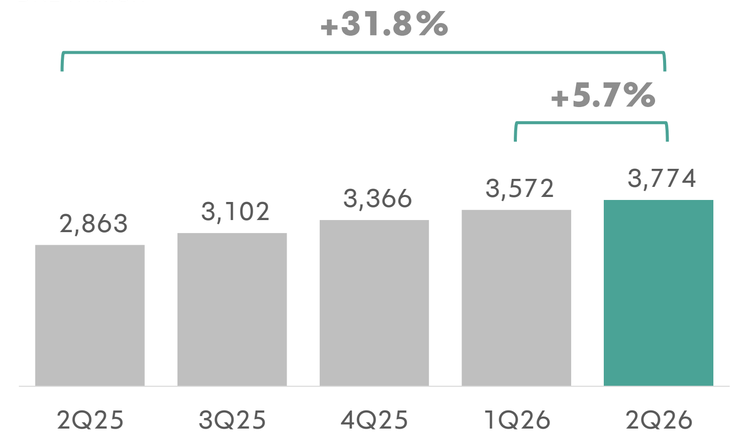


PREMIUM BONDS

Funds Raised – **Premium Bonds**
BRL million

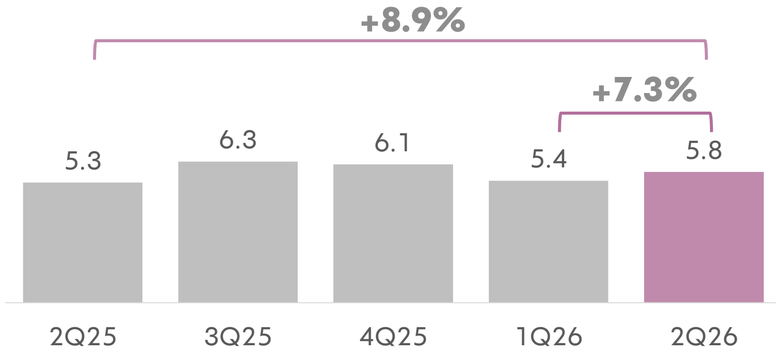


Premium Bonds Reserves
BRL million



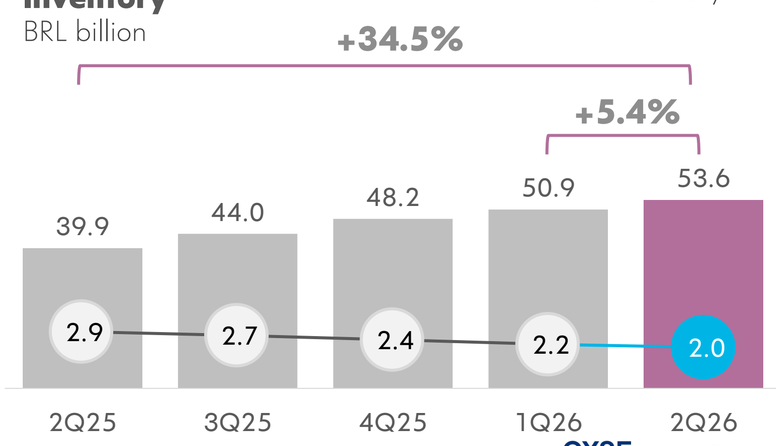
CREDIT LETTERS

Credit Letters
BRL billion



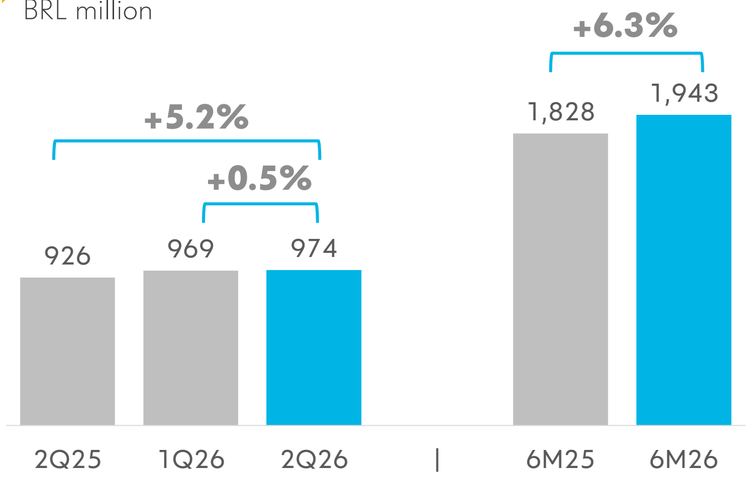
Letters in Inventory
BRL billion

Avg Adm Fee p.a.
% Inventory

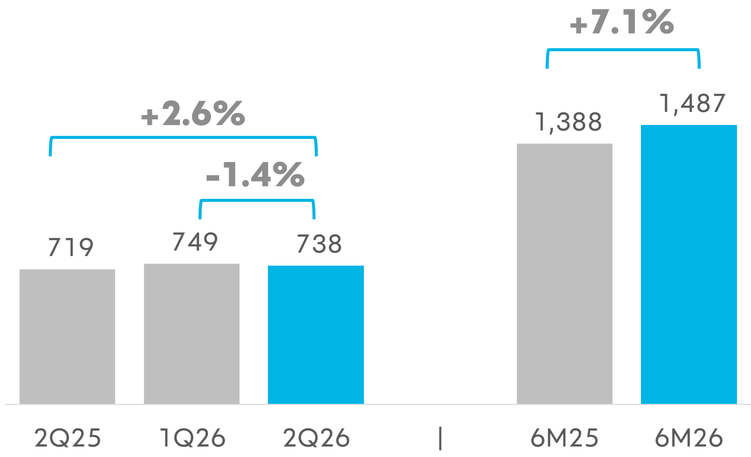


ACCUMULATION BUSINESS | Operating Performance

Operating Revenue
BRL million



Accumulation Operating Margin
BRL million



Operating Revenue

Operating revenues increased 5.2% between 2Q26 and 2Q25, mainly driven by Private Pension (+10%) and Premium Bonds (+8%).

Operating Revenue BRL million	%	**2Q26**	**/2Q25**	**/6M25**
Private Pension	57%	552	+10%	+10%
Credit Letters	26%	259	-6%	-2%
Premium Bonds	17%	162	+8%	+9%
Total Accumulation	**100%**	**974**	**+5%**	**+6%**

Operating Margin BRL million	%	**2Q26**	**/2Q25**	**/6M25**
Private Pension	66%	490	+11%	+14%
Credit Letters	22%	162	-14%	-7%
Premium Bonds	12%	86	-5%	+1%
Total Accumulation	**100%**	**738**	**+3%**	**+7%**

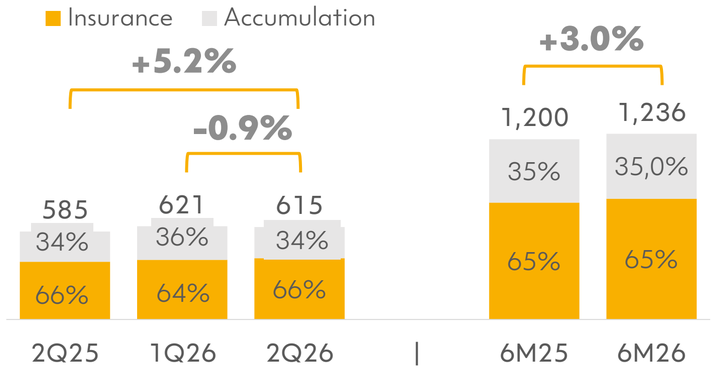
Accumulation Representativeness
% Total Operating Margin[1]



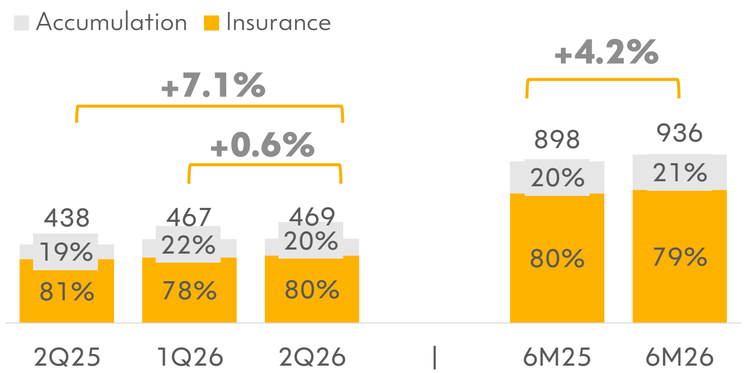
[1] Representativeness weighted by Caixa Seguridade's equity interest in each company.

DISTRIBUTION BUSINESS | Operating Performance

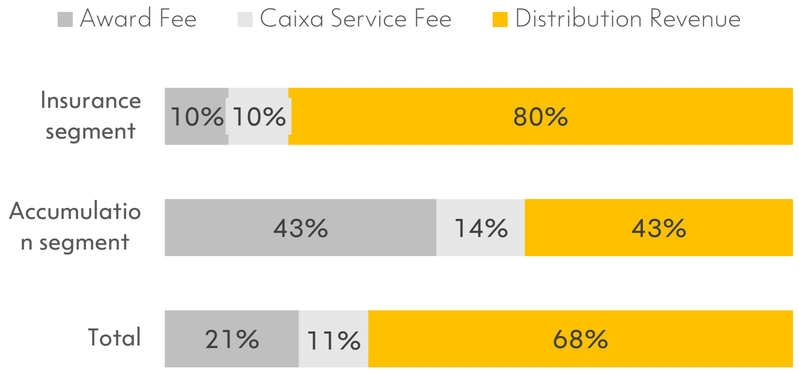
Brokerage Revenues[1]
BRL million



Operating Margin
BRL million



Brokerage Distribution[2]
% 6M26



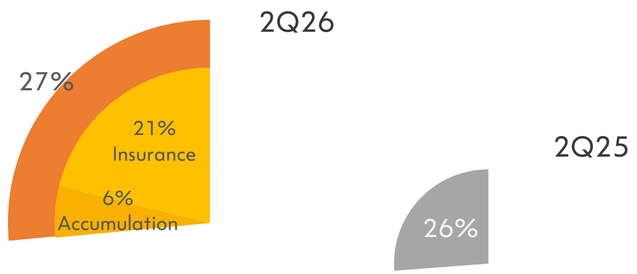
Brokerage by Segment
BRL million

	%	2Q26	/2Q25	/6M25
Mortgage	26%	157	+26%	+20%
Credit Letters	23%	141	-2%	-2%
Home	15%	93	+2%	+5%
Credit Life	15%	91	-11%	-16%
Life	7%	45	-1%	0%
Premium Bonds	6%	39	+24%	+27%
Private Pension	5%	29	+9%	+2%
Other Insurance	3%	21	+4%	+6%
Total Distribution	**100%**	**615**	**+5%**	**+3%**

Operating Margin by Segment
BRL million

	%	2Q26	/2Q25	/6M25
Mortgage	33%	152	+24%	+18%
Credit Life	19%	91	-11%	-16%
Home	15%	72	+2%	+5%
Life	10%	44	-1%	0%
Credit Letters	9%	41	-2%	-2%
Private Pension	6%	29	+9%	+2%
Premium Bonds	5%	25	+64%	+62%
Other Insurance	3%	15	+4%	+6%
Total Distribution	**100%**	**469**	**+7%**	**+1%**

Representativeness[3]
% Total Operating Margin

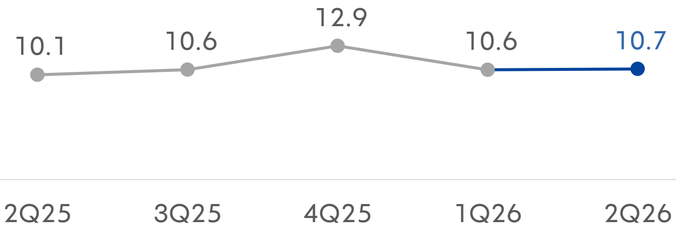


[1] Considers brokerage and commissioning revenues, as well as revenues from network access and distribution (BDF).
[2] Management view that considers CAIXA service and award fees related to Life, Credit life and Private pension segments, which are paid directly by the insurer to CAIXA, while for the other segments the costs are paid by the broker.
[3] Representativeness weighted by Caixa Seguridade's equity interest in each company.

OPERATING INDICATORS

ADMINISTRATIVE EXPENSES RATIO (IDA)

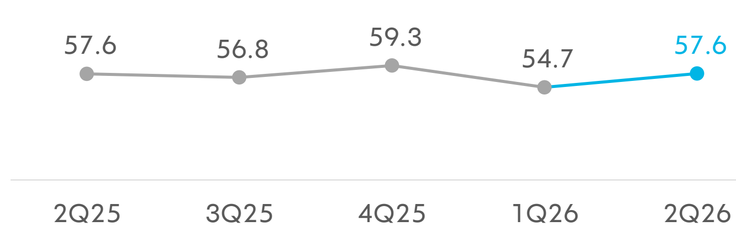
Administrative Expenses
% Operating Revenue



Ratio by Group	IDA 2Q26	Δ2Q25 p.p.	Δ1Q26 p.p.
CAIXA Bancassurance	**11.3%**	**+0.9**	**+0.2**
Run-off	11.9%	+0.8	-1.5
New Partnerships	12.1%	+0.8	+0.7
Equity Results + Brokerage	6.9%	+0.9	-0.5
PAN Bancassurance	**6.1%**	**-1.5**	**-0.7**
GENERAL RATIO	**10.7%**	**+0.6**	**+0.1**

COMBINED RATIO (IC)

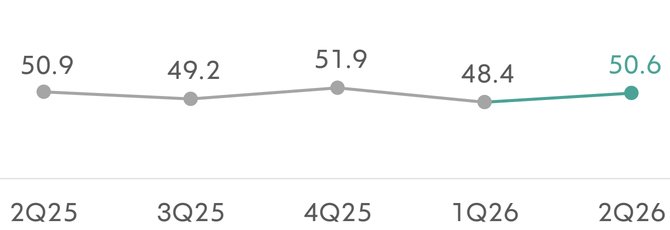
General and Administrative Expenses
% Operating Revenue



Ratio by Group	IC 2Q26	Δ2Q25 p.p.	Δ1Q26 p.p.
Bancassurance CAIXA	**56.2%**	**+0.3**	**+2.5**
Run-off	67.6%	+4.9	+4.6
New Partnerships	56.1%	-0.5	+2.8
Equity Results + Brokerage	43.3%	-0.5	-1.6
PAN Bancassurance	**68.8%**	**-3.1**	**+6.4**
GENERAL RATIO	**57.6%**	**0**	**+2.9**

EXPANDED COMBINED RATIO (ICA)

General and Administrative Expenses
% Operating Revenue + Financial Result



Ratio by Group	ICA 2Q26	Δ2Q25 p.p.	Δ1Q26 p.p.
CAIXA Bancassurance	**49.1%**	**-0.2**	**+1.7**
Run-off	55.3%	+1.7	+2.4
New Partnerships	49.3%	-0.7	+2.3
Equity Results + Brokerage	40.3%	-0.3	-2.6
PAN Bancassurance	**61.9%**	**-2.0**	**+6.1**
GENERAL RATIO	**50.6%**	**-0.3**	**+2.2**

IDA

The IDA for the quarter remained close to its historical level, reaching 10.7%, representing an increase of 0.1 p.p. compared to 1Q26, with the variations attributable to higher investments in IT and advertising. Excluding allocations made in the quarter with funds incentivized under the Rouanet Law, which generate an equivalent reduction in tax expenses, the adjusted quarterly indicator would be 10.4%.

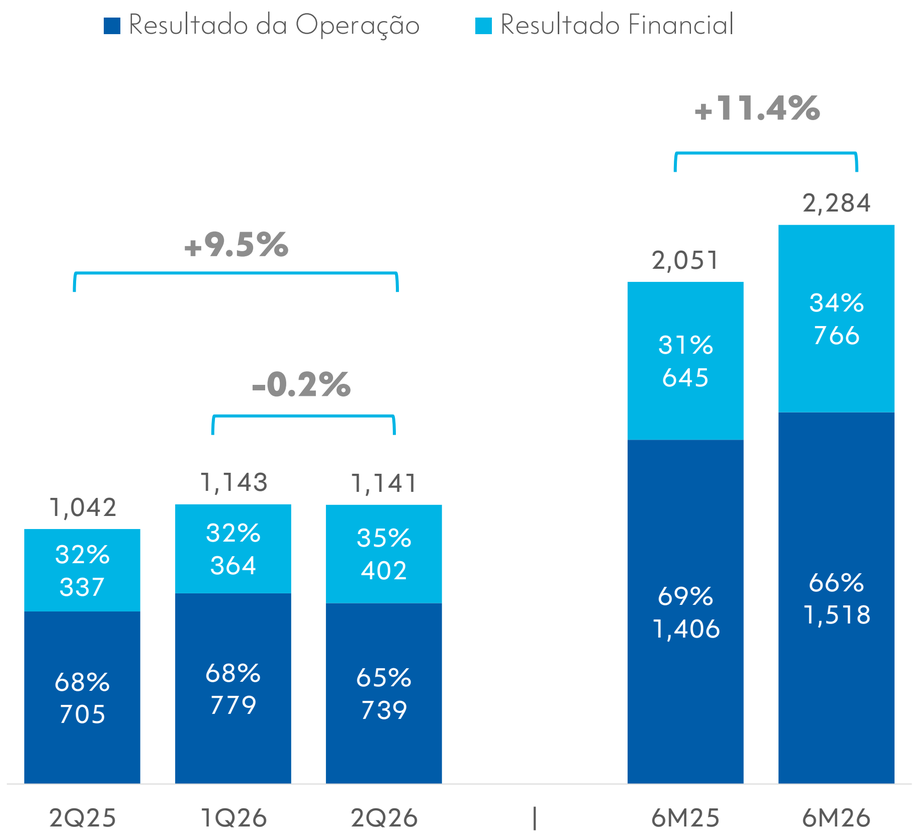
ICA

The ICA in 2Q26 improved by 0.3 p.p. compared to 2Q25, reflecting the evolution of the financial result in the period.

OPERATING AND FINANCIAL RESULT

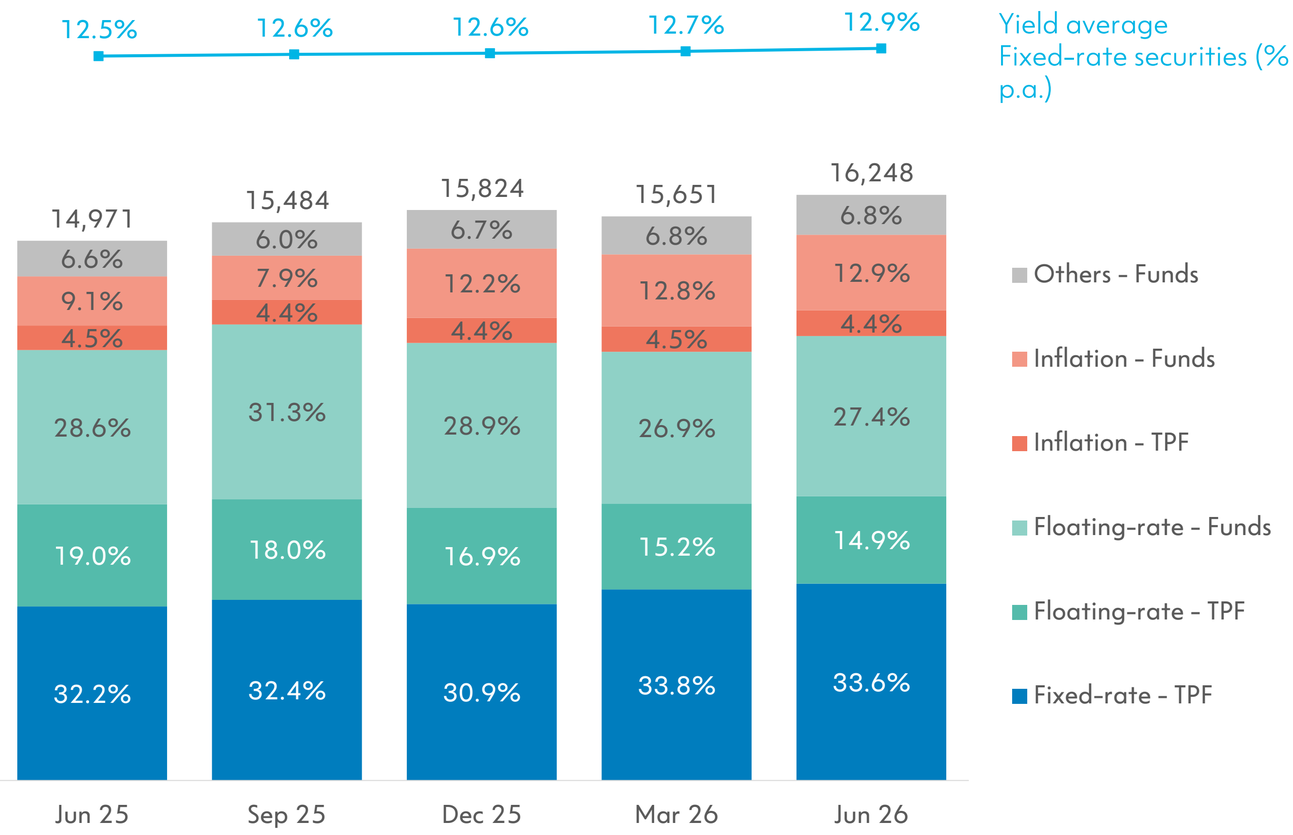
Net Income

(Operating x Financial[1])Net Income Recurring Net Income



Grouped Composition of the Investment Portfolio[2]

% Consolidated financial investments (million)



[1] Financial result net of taxes, considering each company's effective tax rate, weighted by the respective ownership interests in each company.

[2] Investment portfolio weighted by the respective ownership interests in each company.

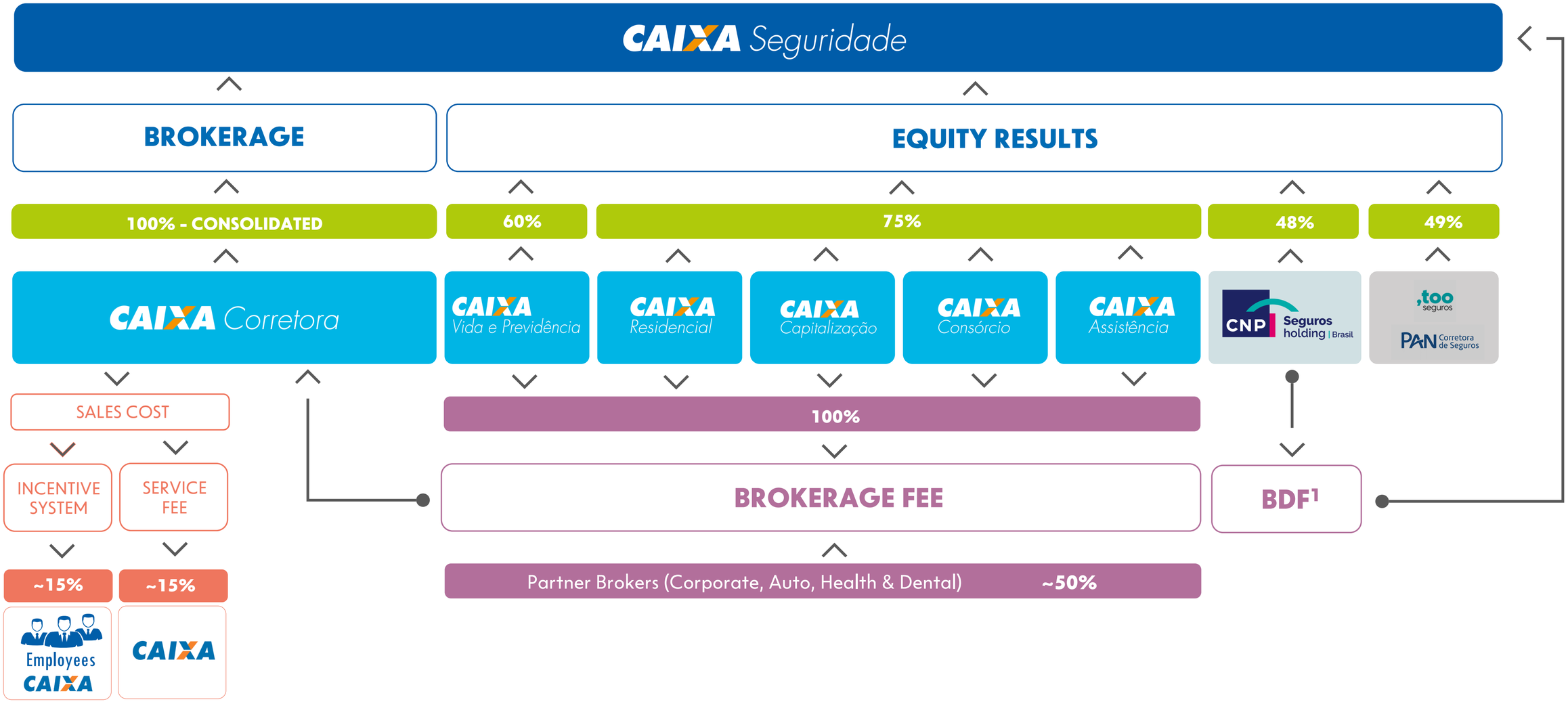
COMPANY PRESENTATION **2Q26**

EXHIBIT



CAIXA Seguridade

REVENUE FLOW | Business Model



% Economic Share (% of net income)

% Estimated Cost (% of brokerage fee)

% Brokerage Fee (% of sales comission)

1 Bancassurance Distribution Fee

OPERATING REVENUE[1]

CREDIT LETTERS

Management Fee
BRL 526.5mi

Brokerage
BRL 88.3mi

PRIVATE PENSION

Revenue
BRL 1,090.5mi

Brokerage
BRL 57.3mi

PREMIUM BONDS

Net Revenue
BRL 326.3mi

Brokerage
BRL 51.0mi

ASSISTANCE

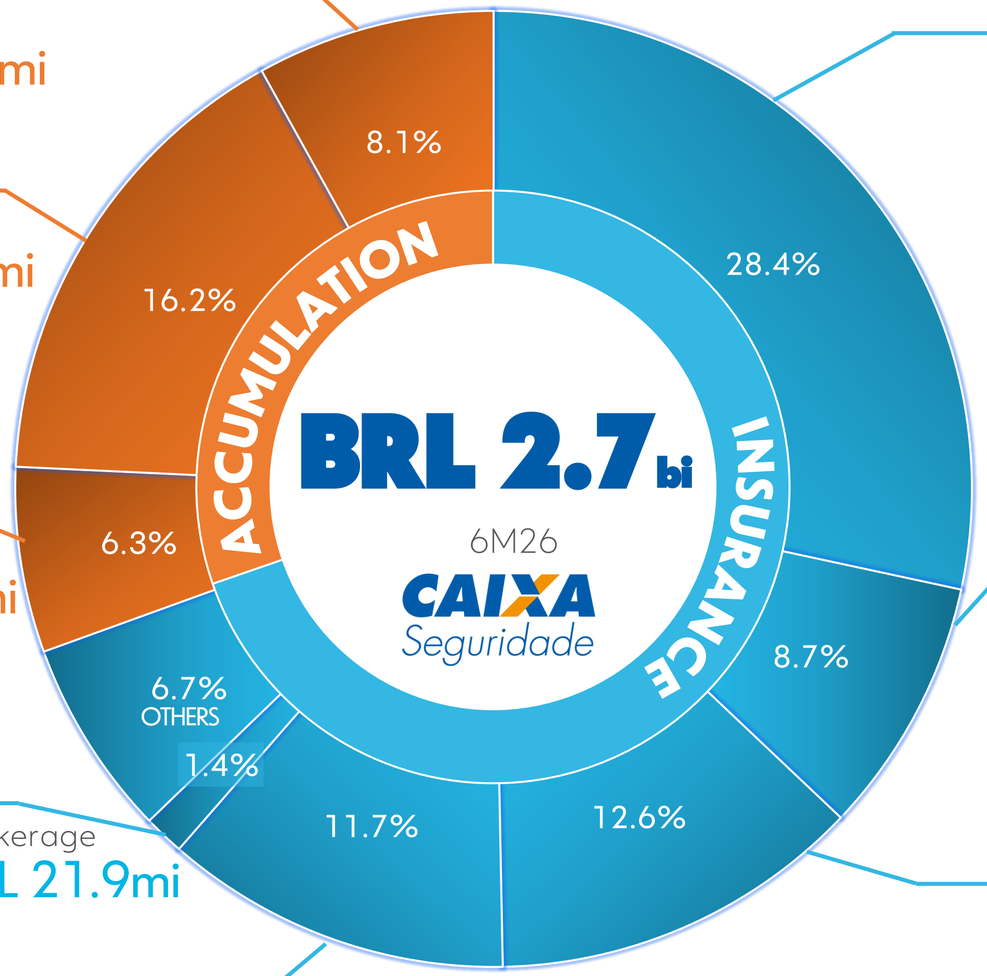
Revenues
BRL 105.3mi

Brokerage
BRL 21.9mi

CREDIT LIFE

Written Premiums
BRL 598.6mi

Brokerage
BRL 182.3mi



MORTGAGE

Written Premiums
BRL 2,210.0mi

Brokerage
BRL 296.2mi

HOME

Written Premiums
BRL 561.7mi

Brokerage
BRL 144.1mi

LIFE

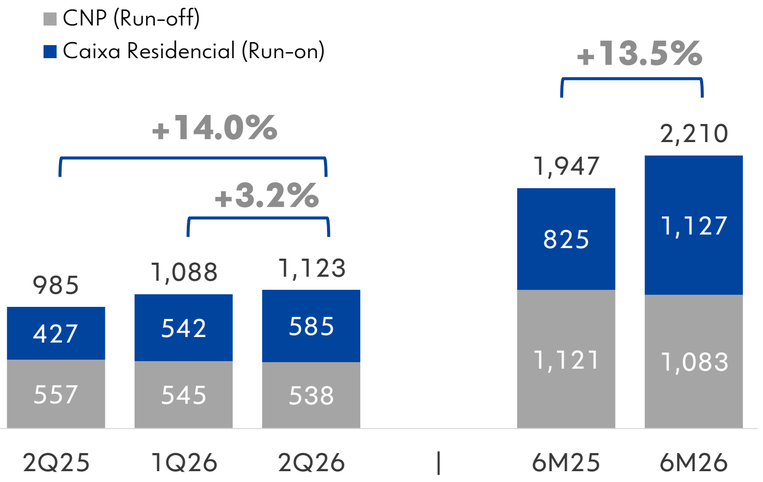
Written Premiums
BRL 1,111.9mi

Brokerage
BRL 84.7mi

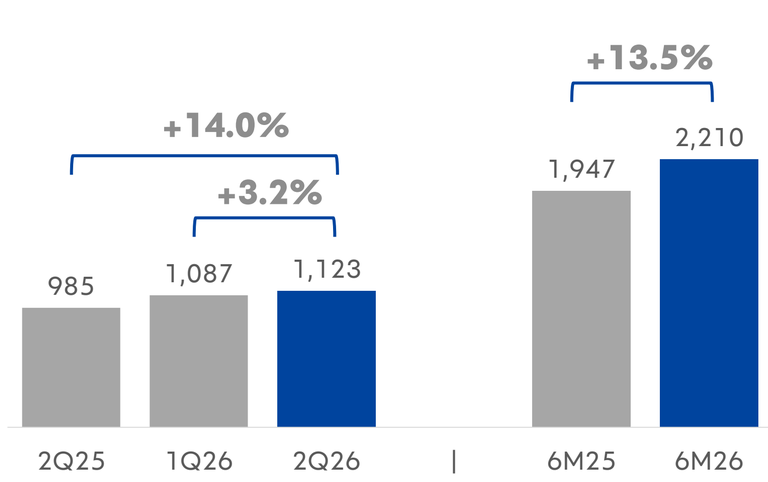
[1]*Net Revenue (MEP+Brokerage) after deducting the costs of award fee, remuneration, and other service costs for 6M26.*
**Brokerage: considers the operating margin of distribution businesses (net revenue).*

MORTGAGE Insurance
Operating Performance

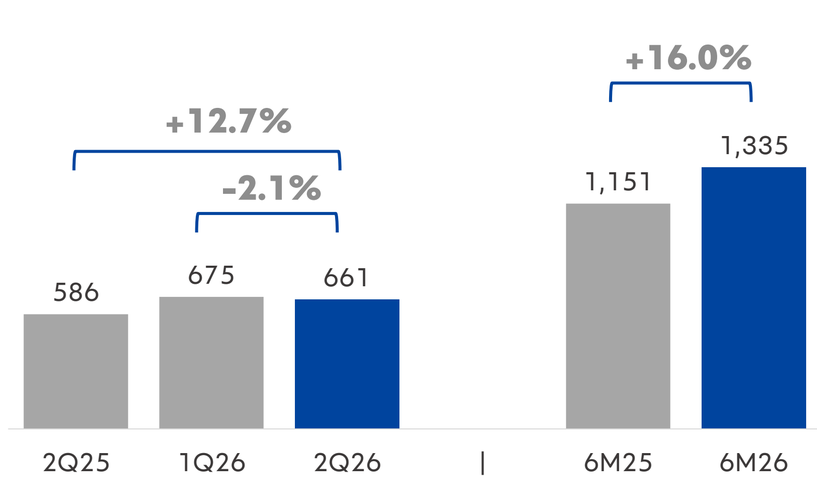
Written Premiums **Mortgage**
BRL million



Earned Premiums **Mortgage**
BRL million



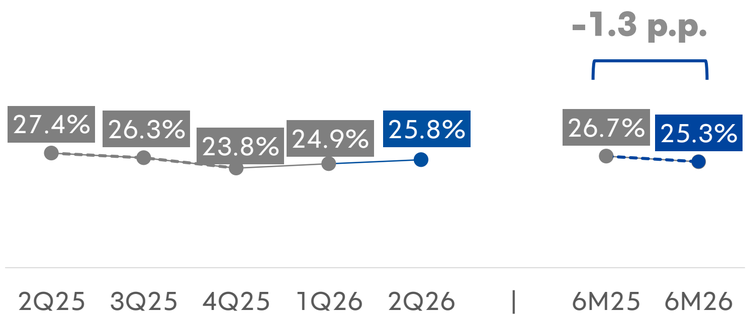
Operating Margin **Mortgage**
BRL million



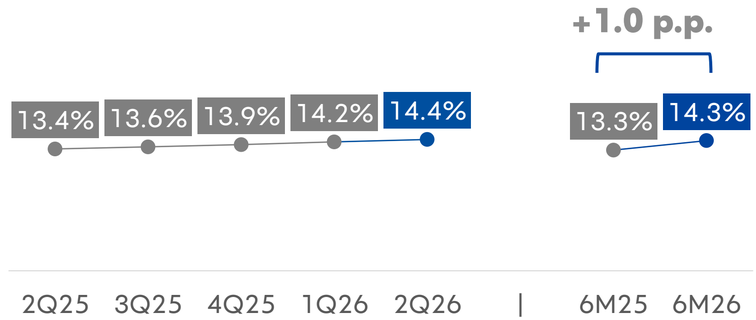
PERFORMANCE OPERATING

PERFORMANCE INDICATORS

Loss Ratio **Mortgage**
% Earned Premium

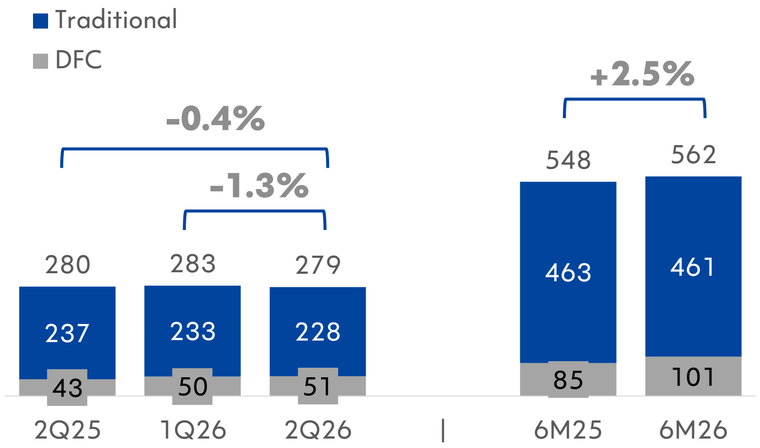


Commissioning **Mortgage**
% Earned Premium

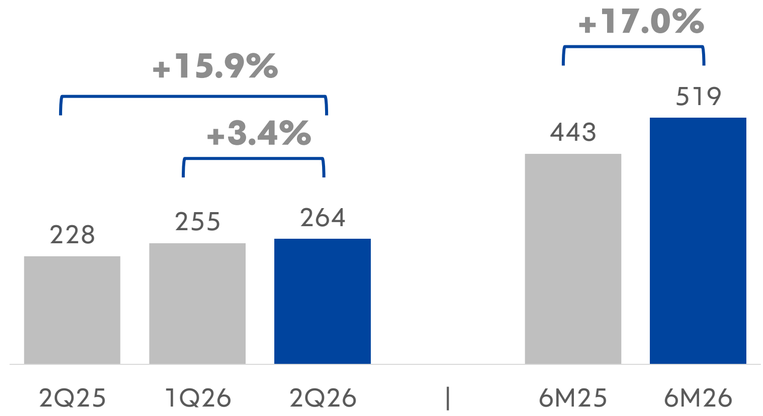


HOME Insurance
Operating Performance

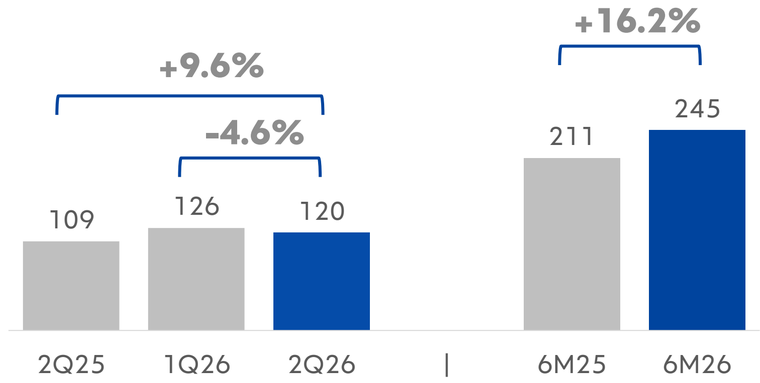
Written Premiums **Home**
BRL million



Earned Earned Premiums **Home**
BRL million



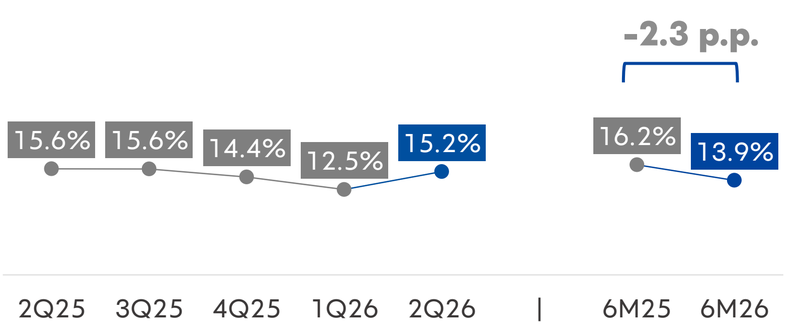
Operating Margin **Home**
BRL million



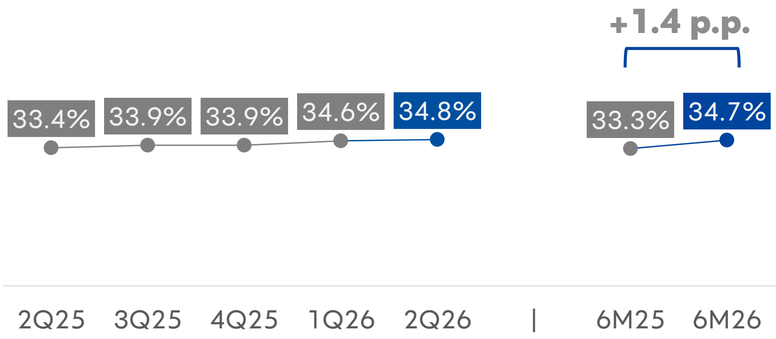
PERFORMANCE OPERATING

PERFORMANCE INDICATORS

Loss Ratio **Home**
% Earned Premium

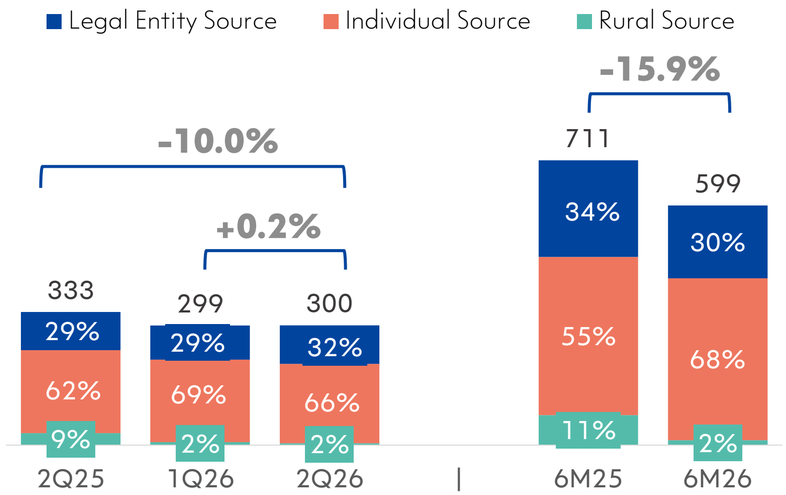


Commissioning **Home**
% Earned Premium

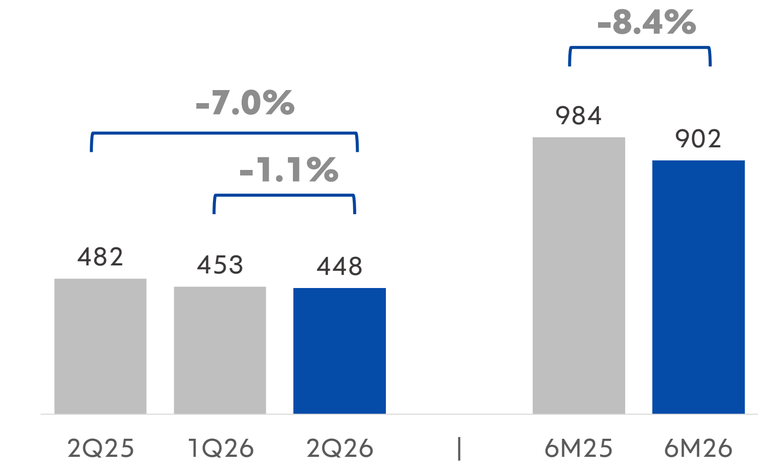


CREDIT LIFE Insurance
Operating Performance

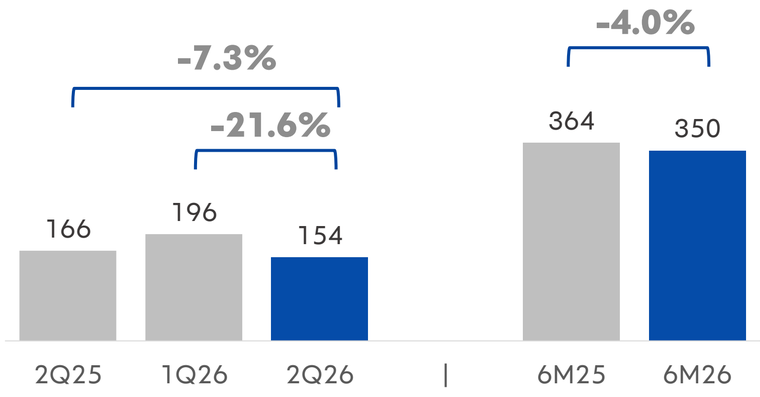
Written Premiums **Credit Life**
BRL million



Earned Premiums **Credit Life**
BRL million



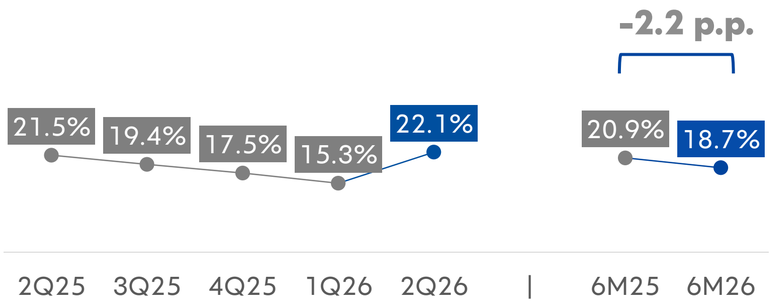
Operating Margin **Credit Life**
BRL million



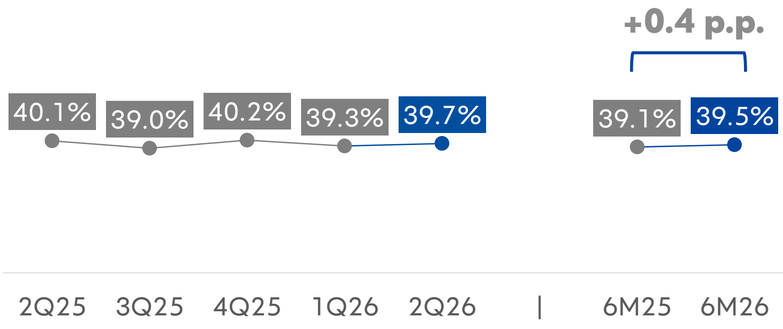
PERFORMANCE OPERATING

PERFORMANCE INDICATORS

Loss Ratio **Credit Life**
% Earned Premium

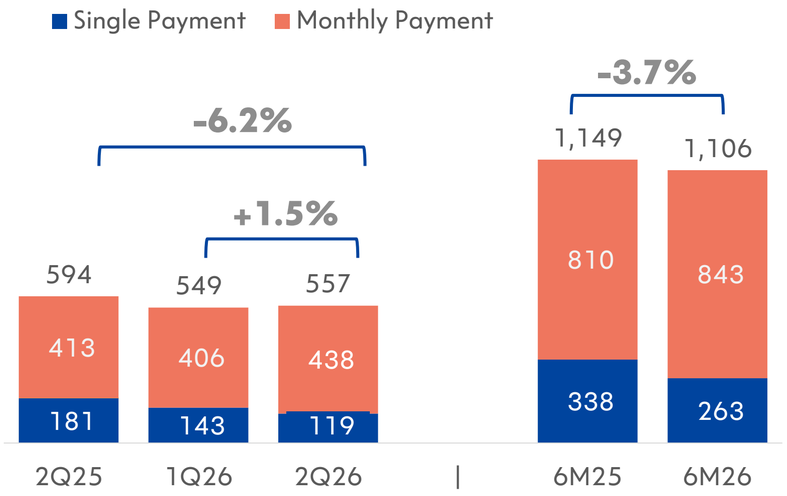


Commissioning **Credit Life**
% Earned Premium

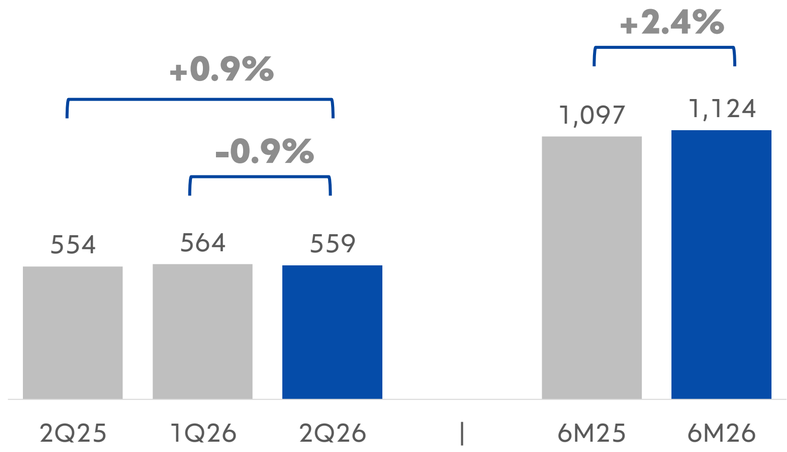


LIFE Insurance[1] Operating Performance

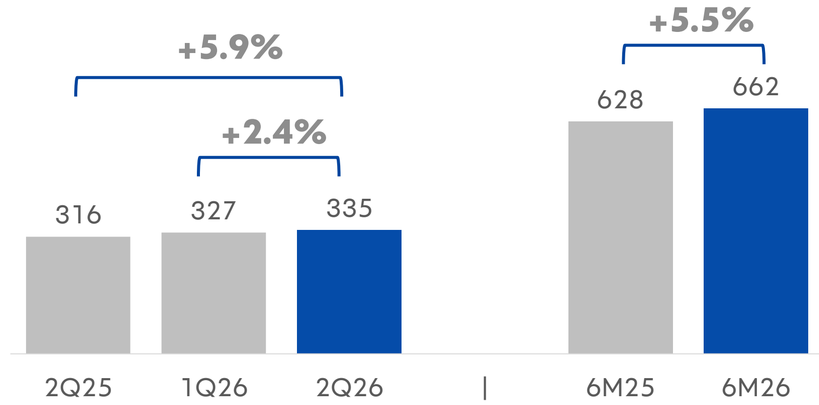
Written Premiums **Life**
BRL million



Earned Premiums Earned **Life**
BRL million



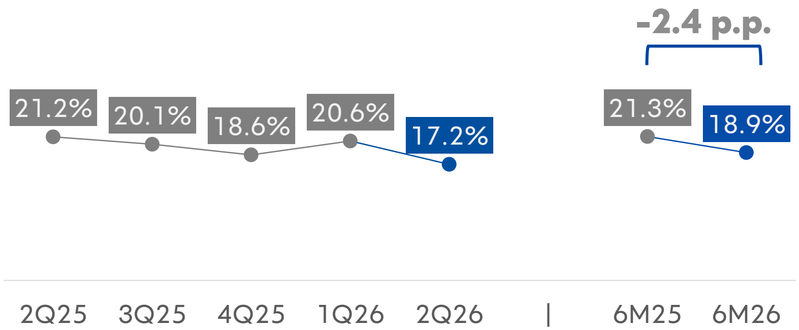
Operating Margin **Life**
BRL million



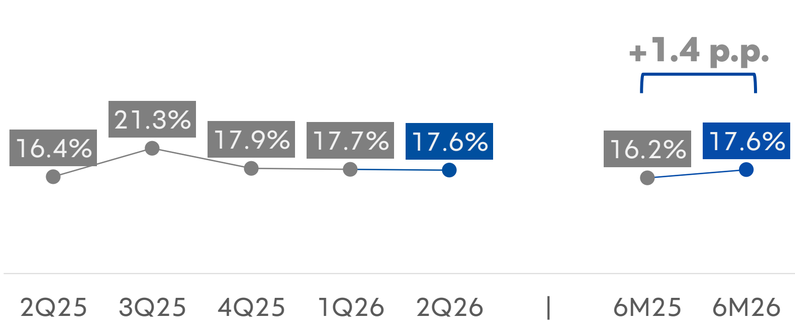
PERFORMANCE OPERATING

PERFORMANCE INDICATORS

Loss Ratio **Life**
% Earned Premium



Commissioning **Life**
% Earned Premium



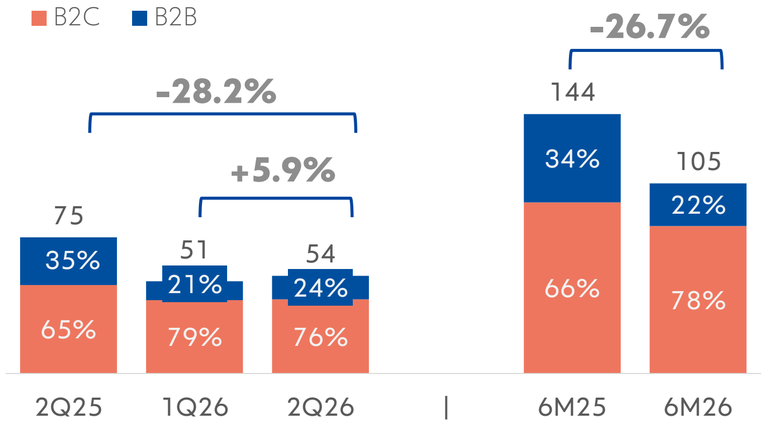
1 - Considers the result from Caixa Vida e Previdência.

ASSISTANCE and Other Insurance
Operating Performance

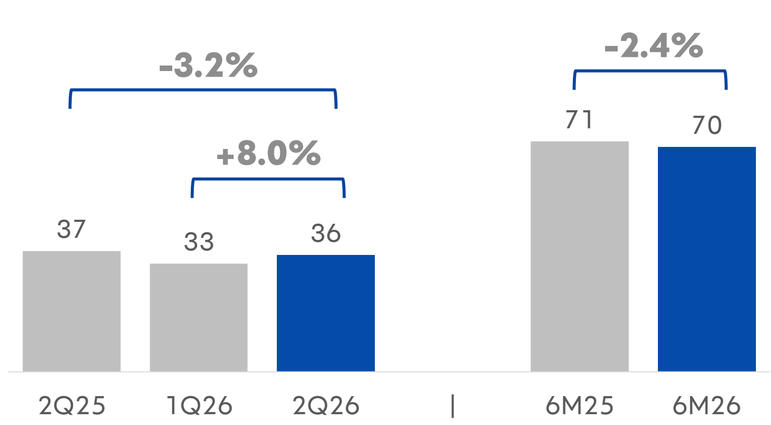
ASSISTANCE (B2B and B2C)

OTHER INSURANCE

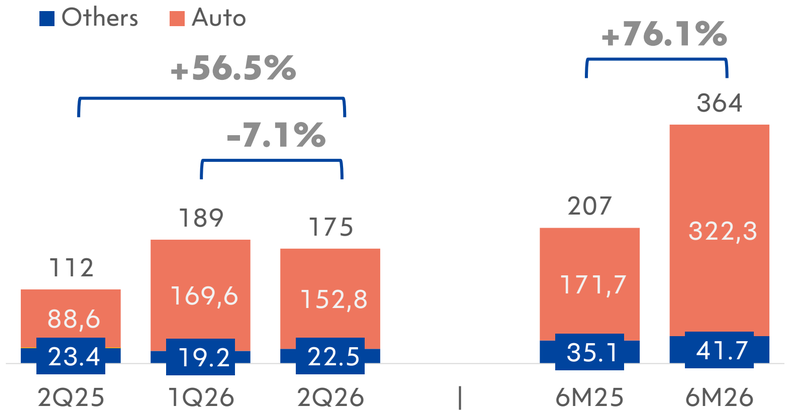
Revenues **Assistance**
BRL million



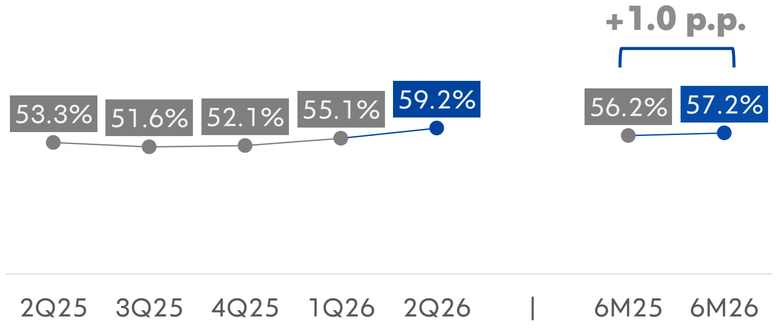
Operating Margin **Assistance**
BRL million



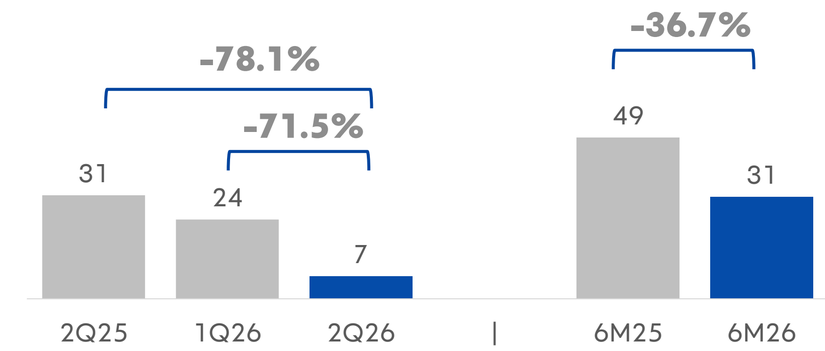
Written Premiums **Other Insurance**
BRL million



Loss Ratio **Other Insurance**
% Earned Premium

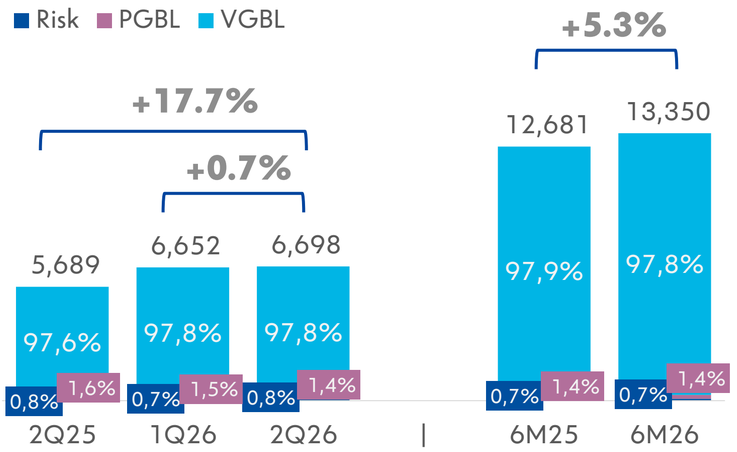


Operating Margin **Other Insurance**
BRL million



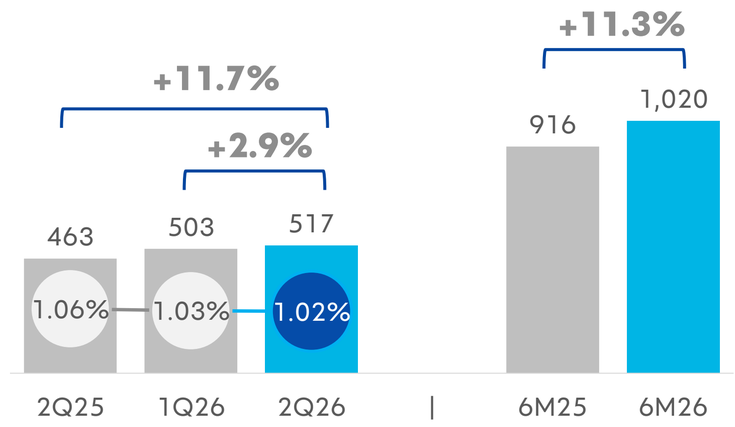
PRIVATE PENSION
Operating Performance

Contributions and Premiums Received – **Private Pension**
BRL million



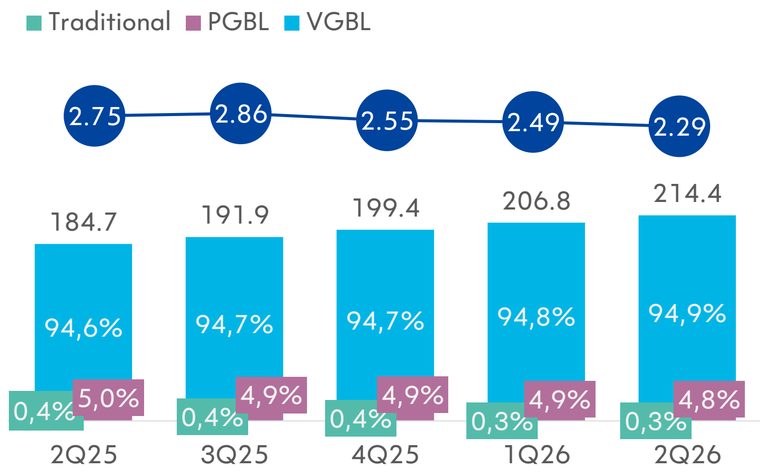
Management Fee – **Private Pension**
BRL million

Avg. Rate % p.a. %

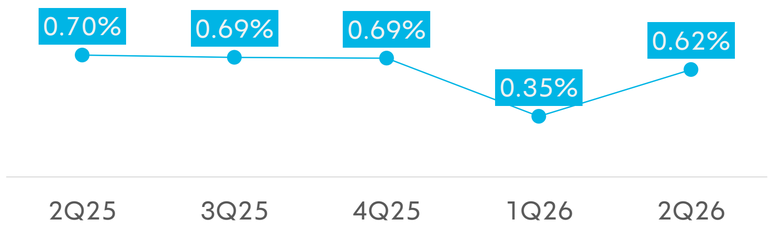


Private Pension Reserves
BRL billion

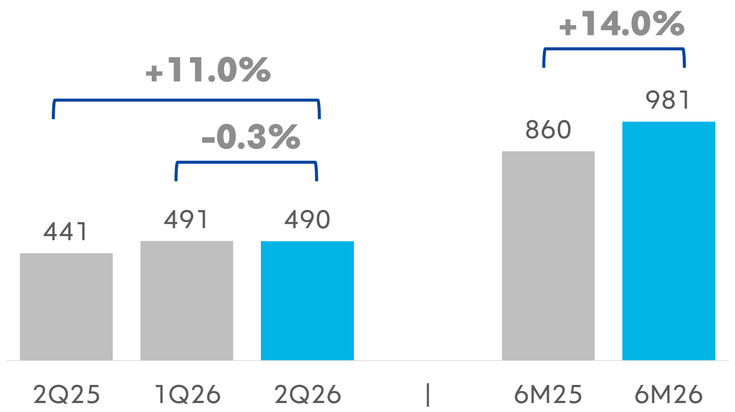
Redemption Rate %



Commissioning – **Private Pension**
% Contributions



Operating Margin – **Private Pension**
BRL million

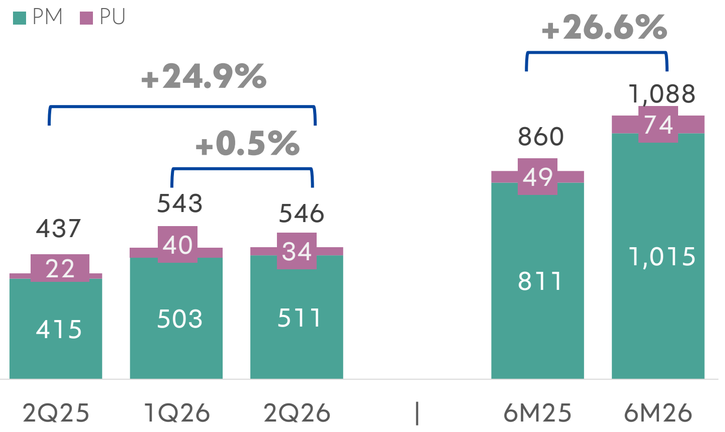


RESERVES

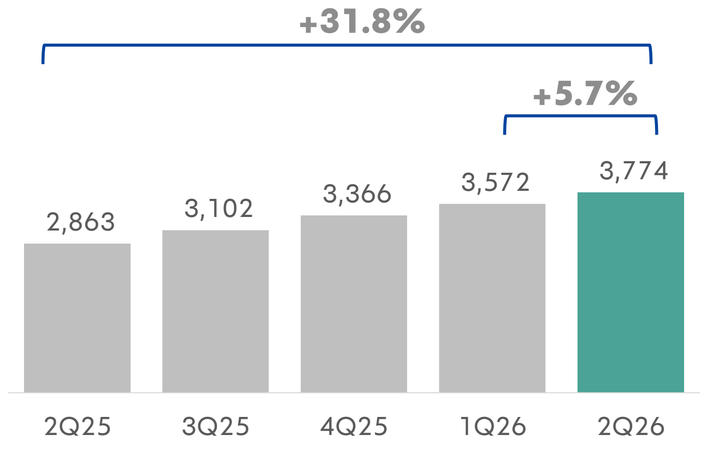
ANNUAL GROWTH OF 16.1% IN RESERVES.

PREMIUM BONDS
Operating Performance

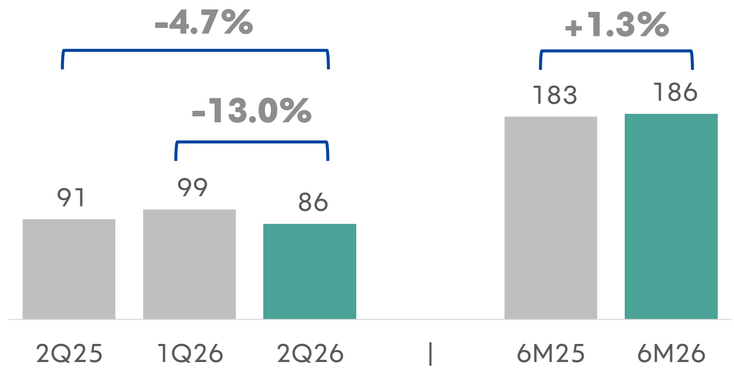
Funds Raised – **Premium Bonds**
BRL million



Reserves of **Premium Bonds**
BRL million



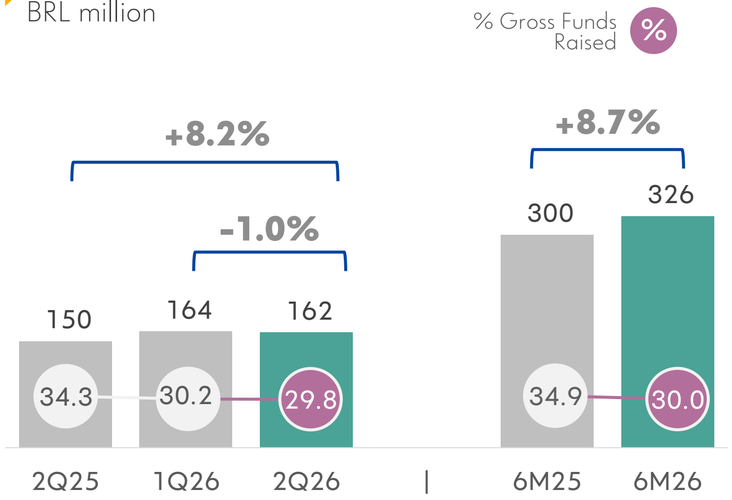
Operating Margin – **Premium Bonds**
BRL million



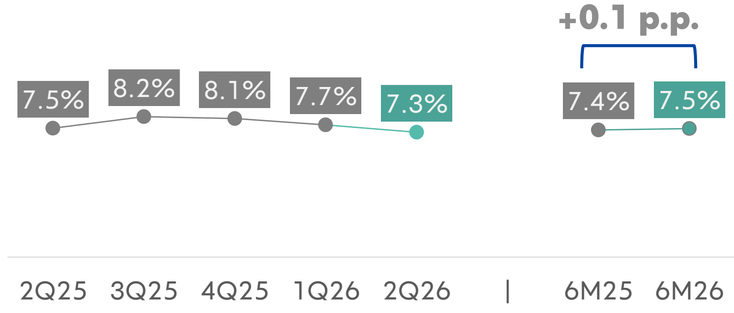
FUNDS RAISED

HISTORICAL RECORD, HIGHLIGHTED BY MONTHLY PAYMENT.

Net Revenue – **Premium Bonds**
BRL million

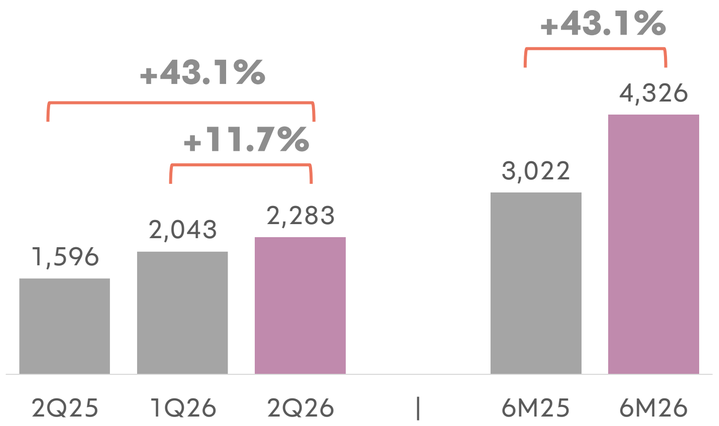


Commissioning – **Premium Bonds**
% Funds Raised

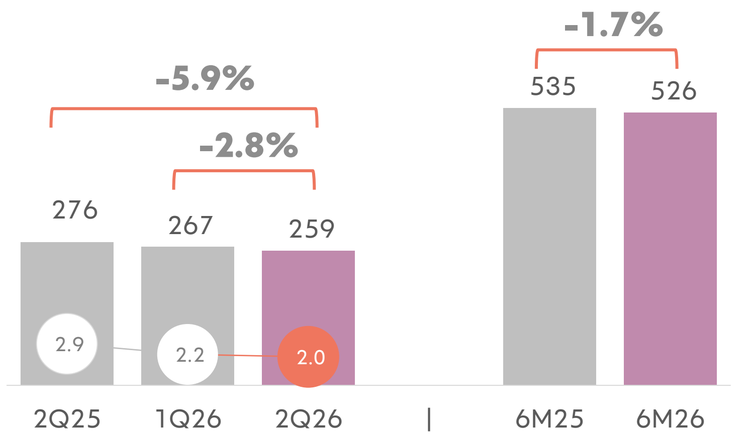


CREDIT LETTERS
Operating Performance

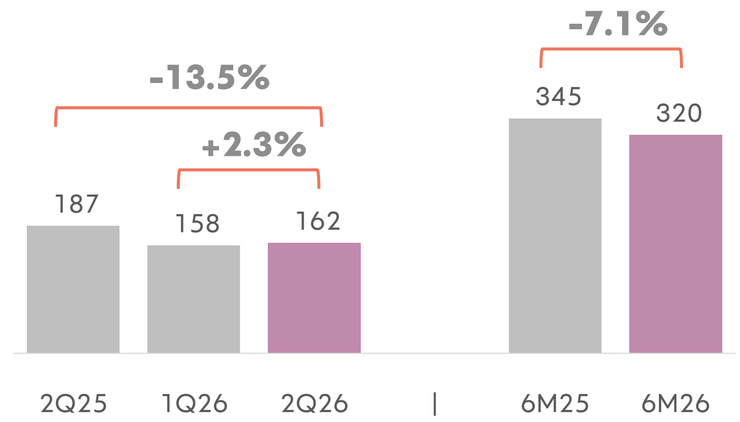
Funds Raised – **Credit Letters**
BRL million



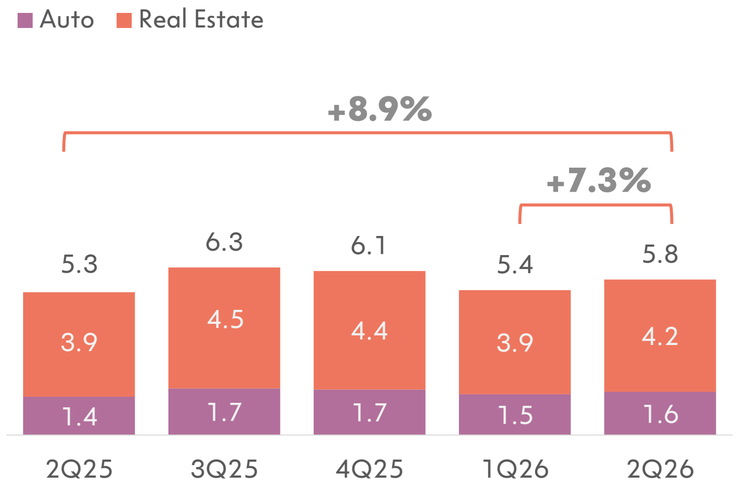
Management Fee / Average Rate – **Credit Letters**
BRL million / % p.a.



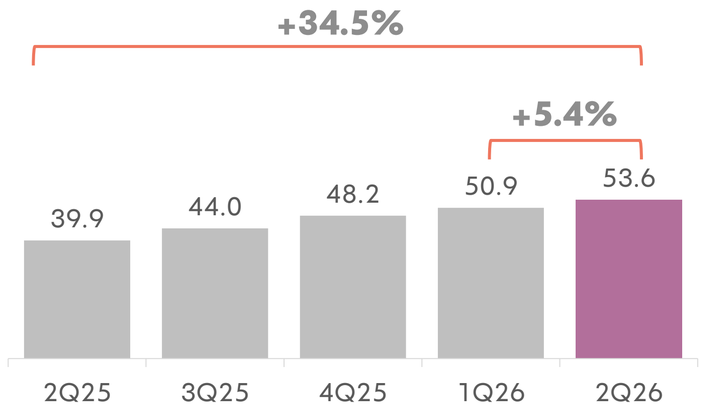
Operating Margin – **Credit Letters**
BRL million



Credit Letters
BRL billion



Inventory – **Credit Letters**
BRL billion

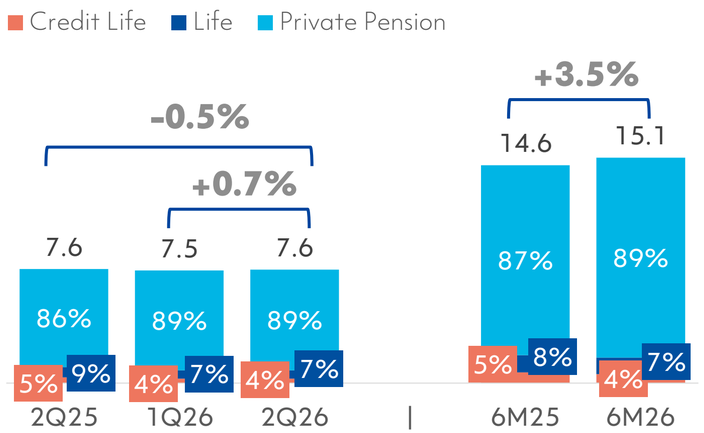


REAL ESTATE CREDIT LETTERS

REAL ESTATE CREDIT LETTERS ACCOUNTED FOR 72.2% OF TOTAL CREDIT LETTERS SOLD IN THE QUARTER.

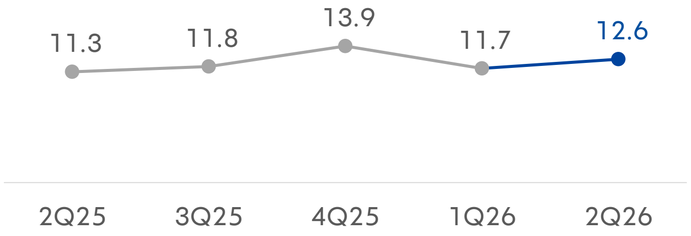
Operating Revenues – **Caixa Vida e Previdência**

BRL billion



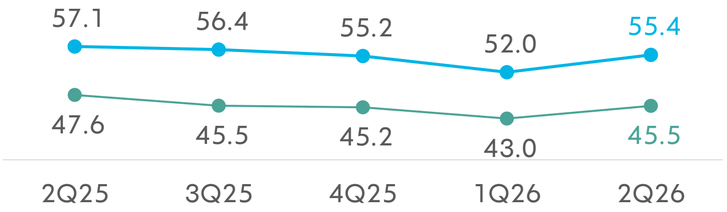
Administrative Expenses Ratio (IDA) **Caixa Vida e Previdência**

Administrative Expenses
% Operating Revenue



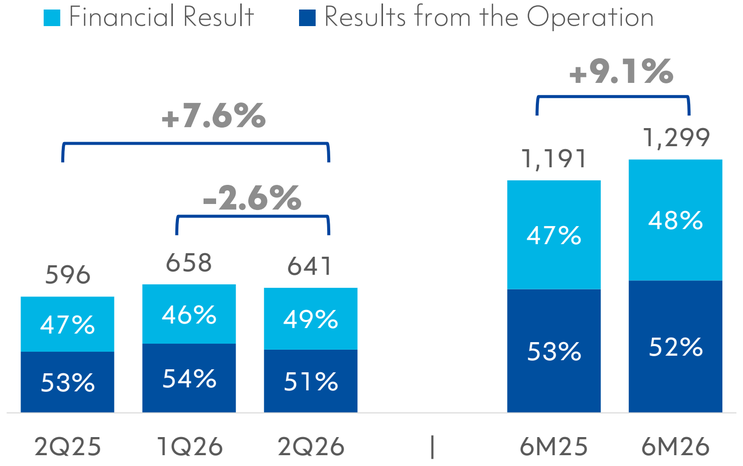
Combined (IC) and Expanded (ICA) Ratio) **Caixa Vida e Previdência**

General and Administrative Expenses
IC : % Operating Revenue
ICA: % Operating Revenue + Financial Result



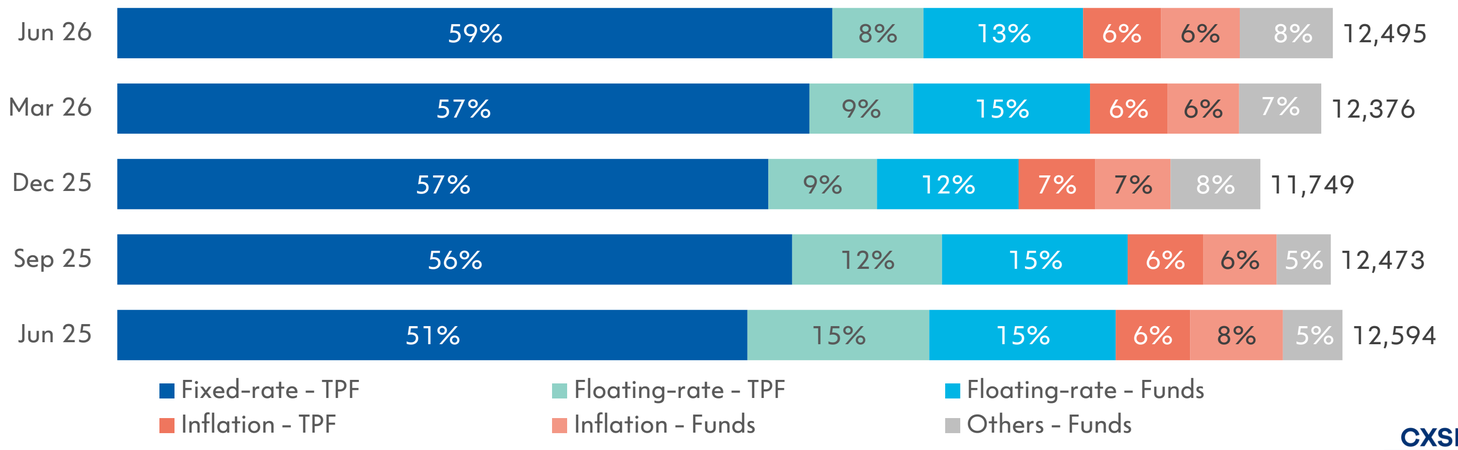
Net Income (Operating x Financial) **Caixa Vida e Previdência**

BRL million



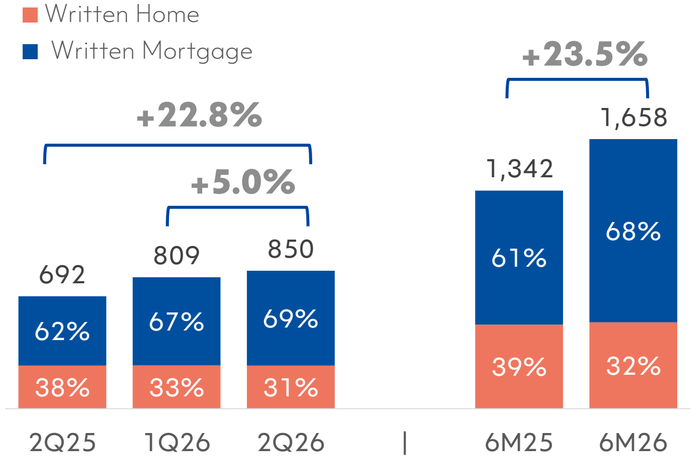
Investment Portfolio Composition - **Caixa Vida e Previdência**

% financial investments (million)



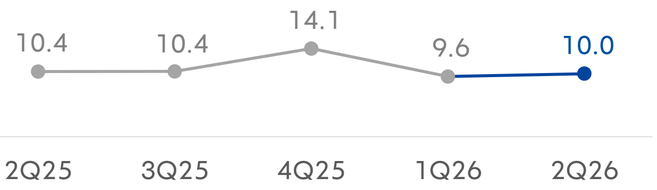
Operating Revenues – **Caixa Residencial**

BRL million



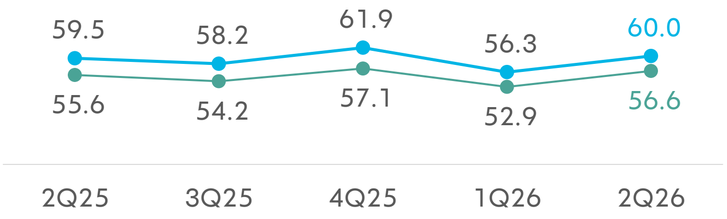
Administrative Expenses Ratio (IDA) **Caixa Residencial**

Administrative Expenses
% Operating Revenue



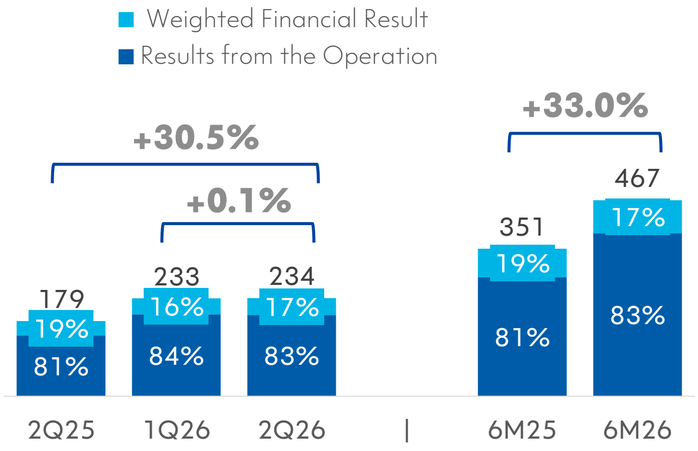
Combined (IC) and Expanded (ICA) Ratio **Caixa Residencial**

General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



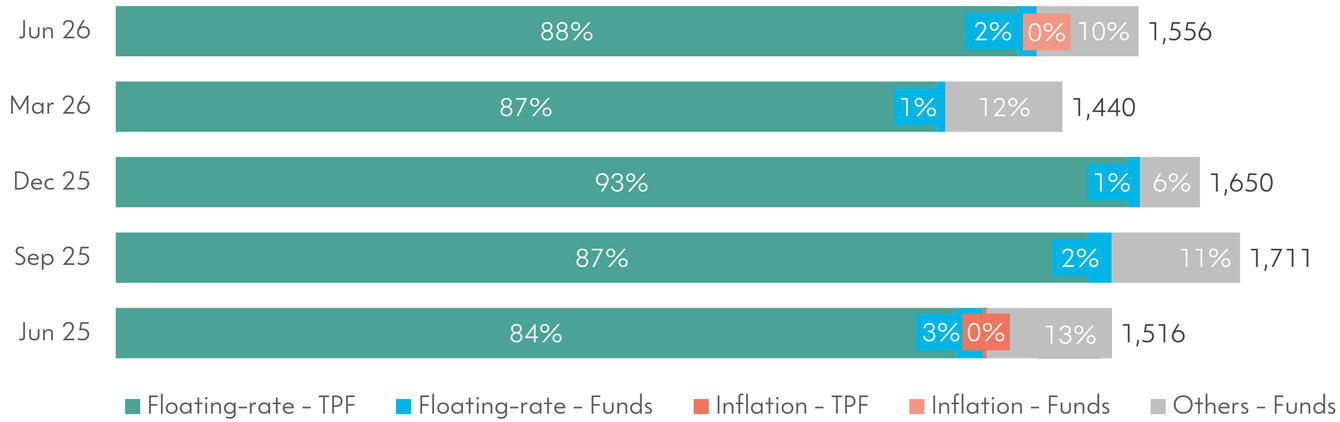
Net Income (Operating x Financial) **Caixa Residencial**

BRL million

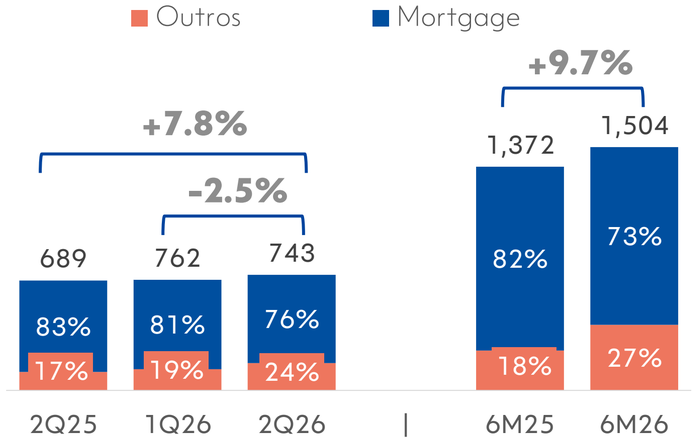


Investment Portfolio Composition – **Caixa Residencial**

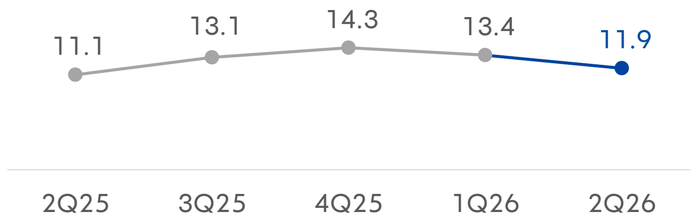
% financial investments (million)



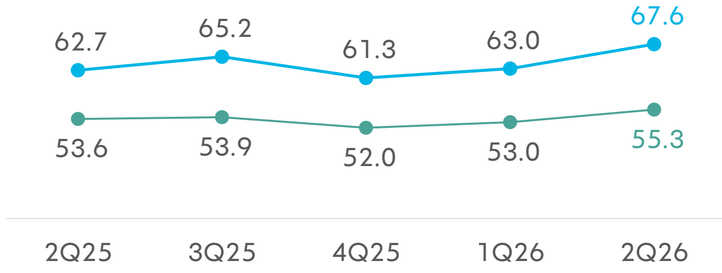
Operating Revenues – **CNP Holding**
BRL million



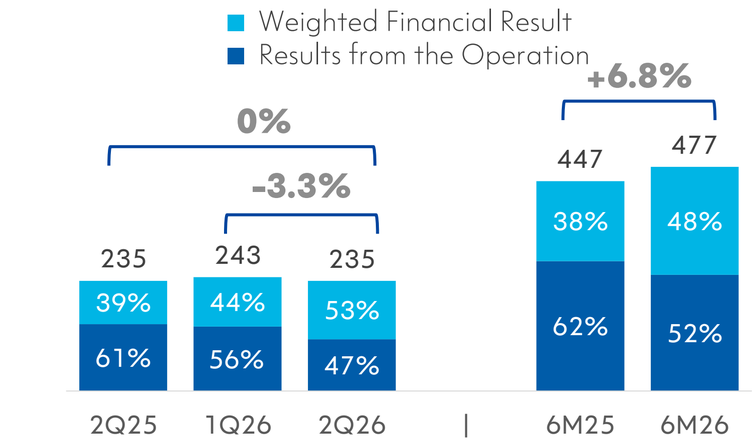
Administrative Expenses Ratio (IDA)
CNP Holding
Administrative Expenses
% Operating Revenue



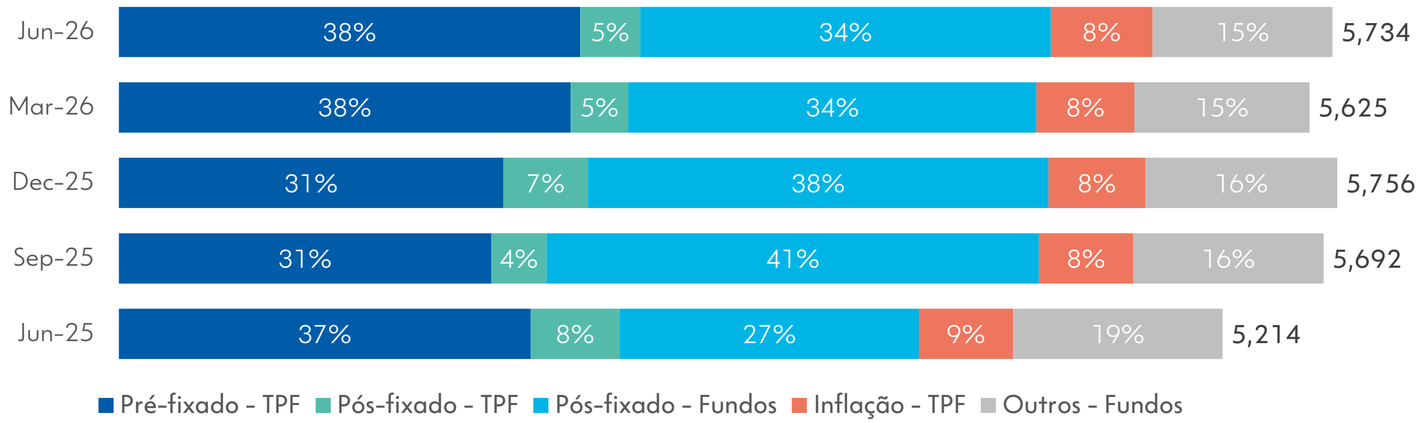
Combined (IC) and Expanded (ICA) Ratio
CNP Holding
General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



Net Income (Operating x Financial)
CNP Holding
BRL million

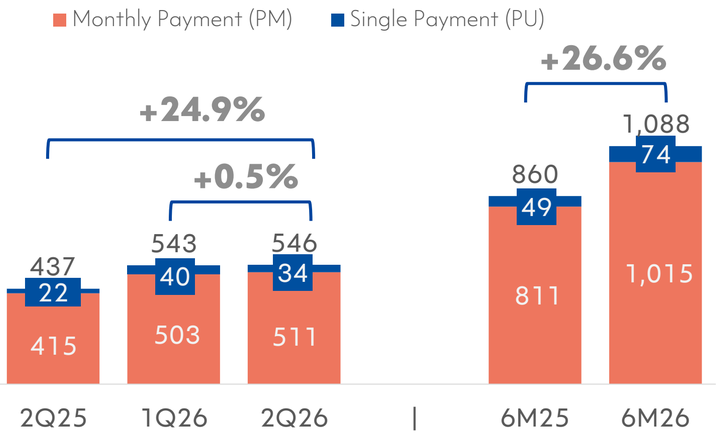


Investment Portfolio Composition – **CNP Holding**
% financial investments (million)



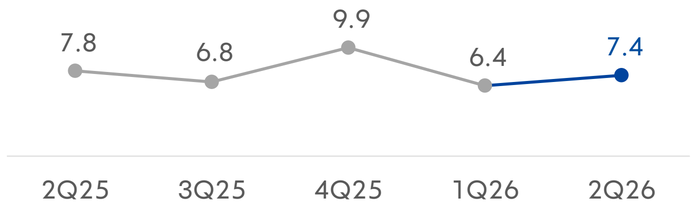
Funds Raised – **Caixa Capitalização**

BRL million



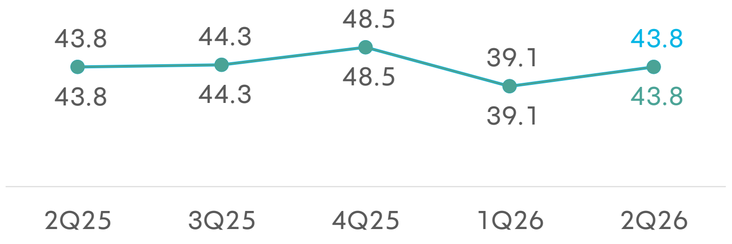
Administrative Expenses Ratio (IDA) **Caixa Capitalização**

Administrative Expenses
% Operating Revenue



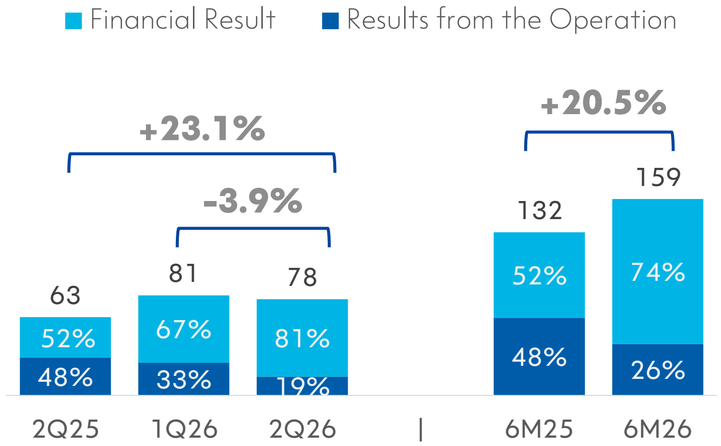
Combined (IC) and Expanded (ICA) Ratio **Caixa Capitalização**

General and Administrative Expenses
IC : % Operating Revenue
ICA : % Operating Revenue + Financial Result



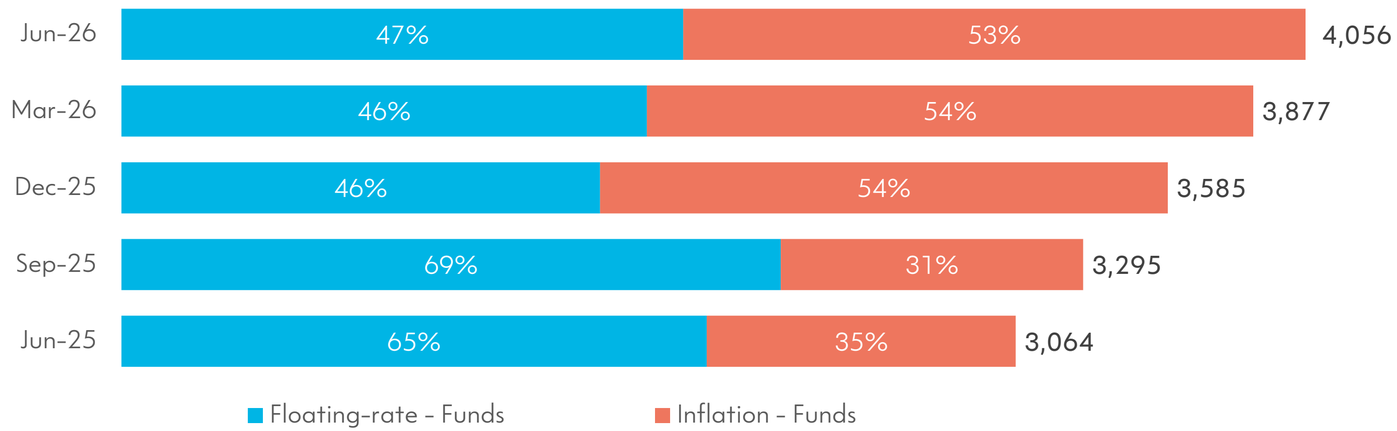
Net Income (Operating x Financial) **Caixa Capitalização**

BRL million



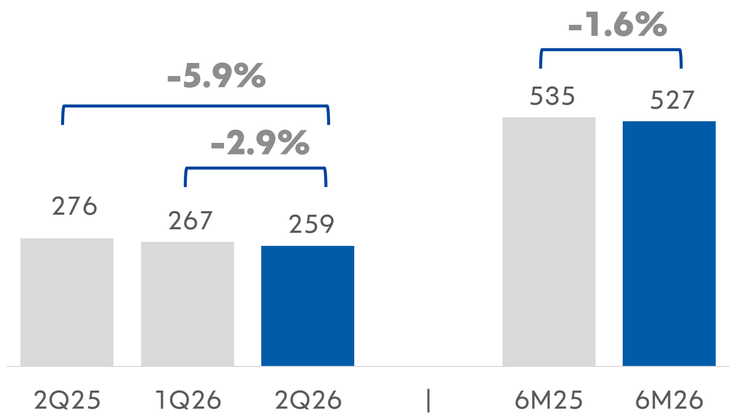
Investment Portfolio Composition – **Caixa Capitalização**

% financial investments (million)



Revenue from Services – **Caixa Consórcio**

BRL million

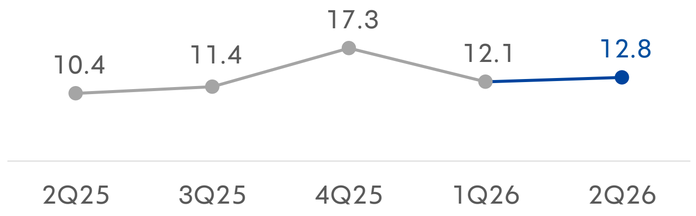


Administrative Expenses Ratio (IDA)

Caixa Consórcio

Administrative Expenses

% Operating Revenue



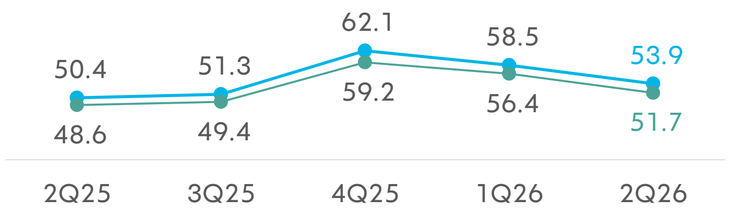
Combined (IC) and Expanded (ICA) Ratio

Caixa Consórcio

General and Administrative Expenses

IC: % Operating Revenue

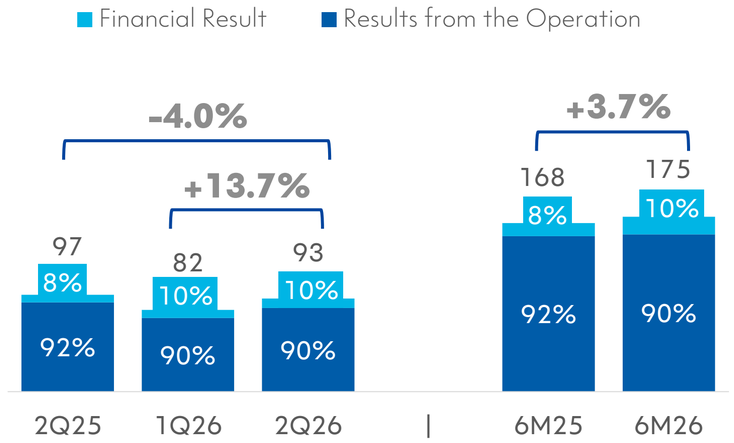
ICA: % Operating Revenue + Financial Result



Net Income (Operating x Financial)

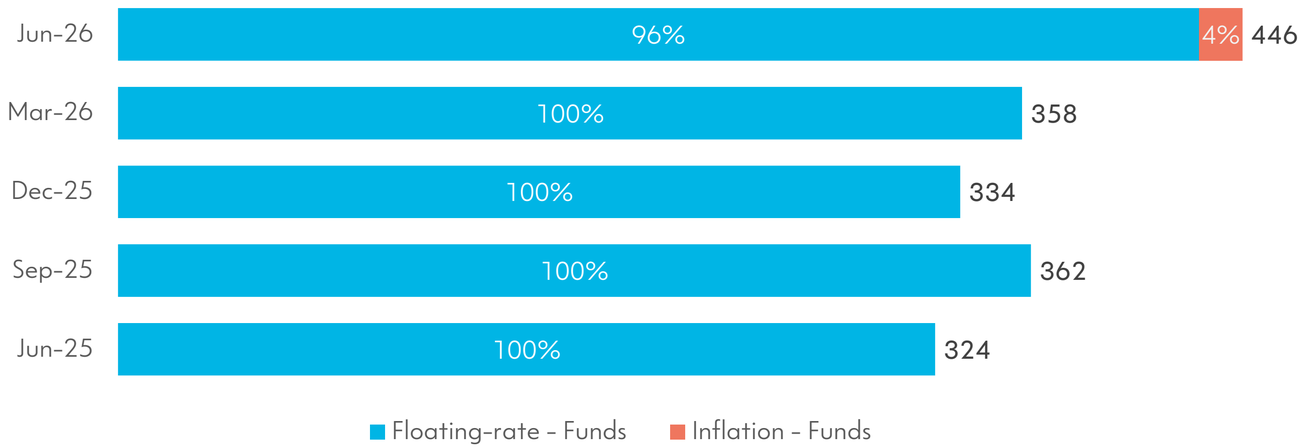
Caixa Consórcio

BRL million

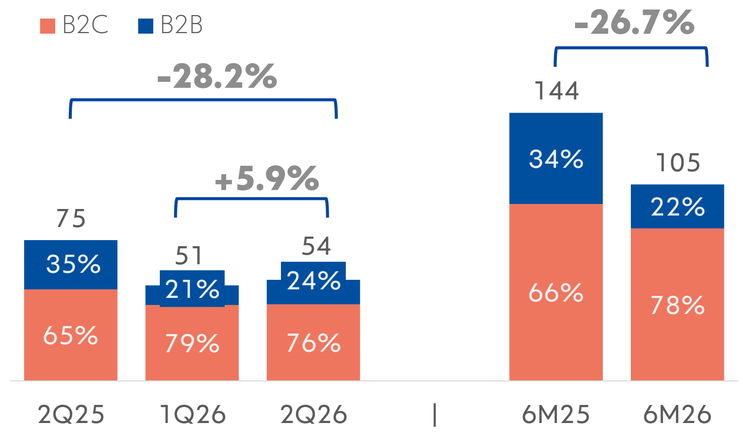


Investment Portfolio Composition – **Caixa Consórcio**

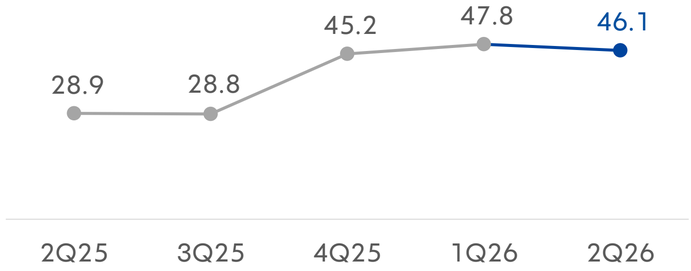
% financial investments (million)



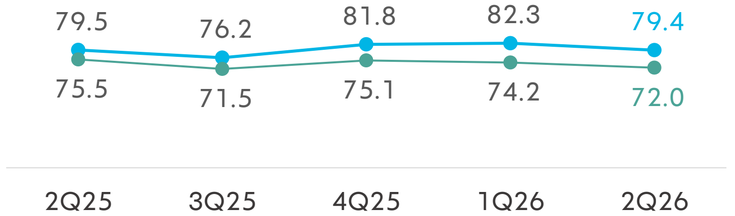
Revenues **Assistance**
BRL million



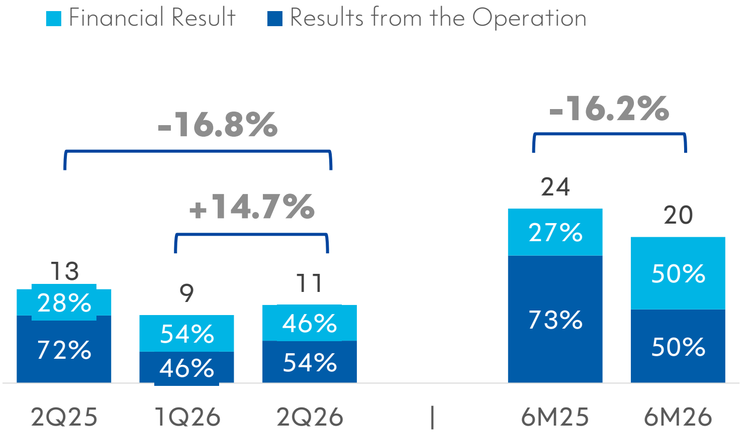
Administrative Expenses Ratio (IDA)
Caixa Assistência
Administrative Expenses
% Operating Revenue



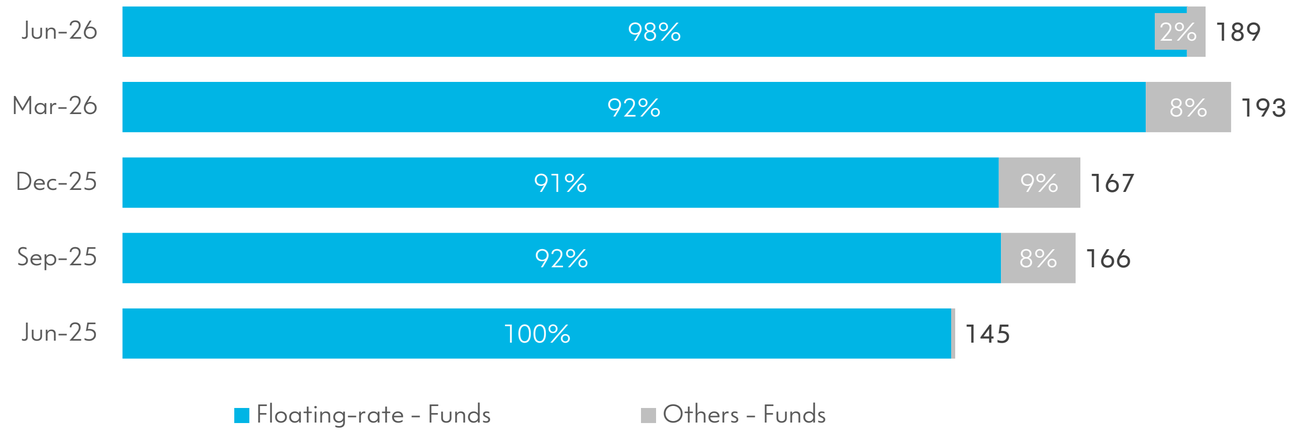
Combined (IC) and Expanded (ICA) Ratio
Caixa Assistência
General and Administrative Expenses
IC: % Operating Revenue
ICA: % Operating Revenue + Financial Result



Net Income (Operating x Financial)
Caixa Assistência
BRL million



Investment Portfolio Composition – **Caixa Assistência**
% financial investments (million)



Disclaimer

This presentation contains forward-looking statements relating to the prospects of the business, estimates for operating and financial results, and those related to growth prospects of CAIXA Seguridade. These are merely estimates and projections and, as such, are based exclusively on the expectations of CAIXA Seguridade's management. Such forward-looking statements depend, substantially, on external factors, in addition to the risks disclosed in CAIXA Seguridade's other disclosure documents and are, therefore, subject to change without prior notice. The Company's non-financial information and estimates were not reviewed by the independent auditors.

The verbs "anticipate", "believe", "estimate", "expect", "forecast", "plan", "predict", "project", "target" and other similar verbs are intended to identify these forward-looking statements, which involve risks and uncertainties that could cause actual results to differ materially from those projected in this presentation and do not guarantee any future CAIXA Seguridade's performance. The factors that might affect performance include, but are not limited to: (i) market acceptance of CAIXA Seguridade's services; (ii) volatility related to the Brazilian economy and financial and securities markets, and the highly competitive industry CAIXA Seguridade operates in; (iii) changes in domestic and foreign legislation and taxation, and government policies related to the social security markets; (iv) increasing competition from new entrants to the Brazilian markets; (v) ability to keep up with rapid changes in technological environment; (vi) ability to maintain an ongoing process for introducing competitive new products and services, while maintaining the competitiveness of existing ones; and (vii) ability to attract clients. Other factors that could materially affect results can be found in CAIXA Seguridade's annual report.

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