Principles for Sustainable Insurance
Who we are

We are the market leaders in Brazil and Latin America, operating throughout the country. The following companies comprises Insurance Group:

- Bradesco Seguros S.A
- Bradesco Saúde (Health)
- Bradesco Vida e Previdência (Life and Pension Plans)
- Bradesco BSP Empreendimentos
- Bradesco Capitalização (Capitalization)
- Bradesco Auto/RE (Vehicle/P&C)
- Orizon, OdontoPrev, Europ Assistance, Fluery, IRB Brasil RE
- Swiss RE

With differentiated operations and more than 30.6 million policyholders and customers, we have consistently contributed to the results of the Bradesco Organization (see results).

We have solutions in numerous segments, such as Car Insurance and Elementary Branches (residential and property for individuals and companies); Health Insurance; Dental Insurance; Life Insurance; Capitalization and Private Pension Plans.

We provide an information and service platform, covering all products in all categories, which shows that digital acceleration has been developing at an increasing pace.

We also have services delivered by the *Meu Doutor Novamed* clinics to Bradesco Saúde and Mediservice policyholders, providing outpatient care, medical consultations, laboratory tests and imaging tests.

We integrate sustainability into the Bradesco Organization's strategic pillars, which are:

- **Sustainable Businesses**
- **Customer Relationship**
- **Innovation**
- **Climate change**
- **Diversity and Inclusion**
- **Social investments**

We consider the ESG aspects (environmental, social and governance) in our products, services and initiatives, in order to contribute to the sustainable development of the country.

Throughout this Report, we present our actions and initiatives related to the Insurance Group's strategic sustainability pillars.
Grupo Bradesco Seguros follows all the strategic pillars of the Bradesco Organization.

**Sustainable Businesses**
Expand the offer of products and services that promote financial, insurance and social inclusion, and a more sustainable economy as well.

**Customer Relationship**
Serving the customer with excellence, according to their needs and objectives, helps to promote economic growth and reduce inequalities.

**Social Investments**
We give back to society and direct part of our results to the cultural and educational training initiative for children, young people and adults.

**Climate Change**
Monitor, reduce and offset environmental impacts by assessing risks and opportunities in business decisions.

**Innovation**
Encourage innovations that contribute to business sustainability and generate benefits to society.

**Diversity and Inclusion**
Respect differences and promote equal opportunities for everyone: employees, customers and the community.
Employees

- In just 8 days approximately 7,000 people (90% of the workforce) were safe in remote work.
- For front-line employees, work rotation was established, respecting the distance between workstations and using the necessary protective equipment.
- Partnership with Grupo Fleury to carry out serological tests (IGM and IGG) to detect the new Coronavirus. We also provide a drive-thru flu vaccine.
- Corporate distance training through the partnership between UniverSeg and Unibrad for employees, brokers and business partners.
- We implement Mindfulness Training, which teaches techniques for concentration with a focus on the present, providing mindfulness.
- We make available to employees and business partners a series of 10 videos with Monge Satyanatha.
- Special lives streams to our business partners from all over Brazil with relevant information that guide the broker to innovate in the current scenario.
- Cycle of lectures by Você em Foco (Focus on You), which provides self-knowledge and development to our employees.
- Well-Being and Quality of Life Program – Viva Bem (Living Well), available 24 hours a day, 7 days a week, offering Social Support, Emotional Support and Nutritional Guidance, Legal Guidance and Emergency Assistance during the pandemic period.

Clients

- Launch of a hotsite with information and guidance about the novel Coronavirus.
- Meu Doutor Novamed: offer of exclusive care for suspected cases of covid-19.

UNEP-FI – Principles for Sustainable Insurance
2020 in Figures

Participation in the insurance market of 22.4%

Over 6 million downloads in the Bradesco Seguros App

More than R$ 32.7 billion in claims and benefits paid

30.6 millions insurance policyholders/participants and capitalization clients

Bradesco Saúde
Effective: 13 states + DF with more than 74 thousand beneficiaries

Over 1.3 million of items sold via Internet Banking, ATM and (service points) mobile devices

Primary Care 19 Meu Doutor/ Novamed units currently operational

Recurring Net Income

<table>
<thead>
<tr>
<th>Financial activities</th>
<th>Insurance activities</th>
</tr>
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<tbody>
<tr>
<td>26.3%</td>
<td>73.7%</td>
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</table>

Bradesco Seguros' net income in 2020 was R$5,120 million, representing 26.3% of the Bradesco Organization's result.

The result was impacted by a reduction of 31.3% compared to 2019. This reduction in profit is related to the fall in the financial result, reflecting the economic indexes, especially the IGP-M and prudential provisions for adverse scenario, and the CDI, since we have more than 350 million assets managed in the insurance company.

As a result of the difficulties caused by the Covid-19 pandemic, the Insurance Group's revenue fell 5.1% in 2020. In the annual view, with regard to the combined ratio, which suffered the same effects of the pandemic, we had a very consistent performance in the period, reaching 85%.

UNEP-FI – Principles for Sustainable Insurance
Results in 2020

Net Income - R$ million

<table>
<thead>
<tr>
<th>Year</th>
<th>ROAE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>23.5%</td>
</tr>
<tr>
<td>2020</td>
<td>14.3%</td>
</tr>
<tr>
<td>Change</td>
<td>-31.3%</td>
</tr>
</tbody>
</table>

Income from Operations - R$ million

- Operating income
- Financial income

Evolution of Premiums Issued from Insurance, Pension Plan Contribution And Capitalization Bond Income R$ million

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>77,668</td>
</tr>
<tr>
<td>2020</td>
<td>73,737</td>
</tr>
<tr>
<td>Change</td>
<td>-5.1%</td>
</tr>
</tbody>
</table>

Combined Index and Loss Ratio - Annual

- Combined Ratio
- Claims Ratio
The sustainability theme can be translated, in the daily routine of Grupo Bradesco Seguros, by the permanent investment in technology, information security, governance and risk management models, development of products and services and communication channels with the client, better use of natural resources and other aspects that promote the continuity of operations and business of a sustainable company.

Just as important as a profitable company is a company that is recognized for good practices and initiatives that will maintain its profitability over time.

Corporate Sustainability is a cross-cutting theme that permeates the entire Bradesco Organization through a set of good practices that generate value for all stakeholders with whom we interact.

In this edition of the Report, we have gathered the Company's main practices, results and challenges throughout 2020, relating the contents to each of the PSI (Principles for Sustainable Insurance) principles, as shown below, as well as to the SDGs (Sustainable Development Goals) and with the GRI (Global Reporting Initiative) indicators.

The four principles:

**PSI 1**
We will include in our decision-making process environmental, social and governance issues that are relevant to our insurance business.

**PSI 2**
We will work with our customers and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions.

**PSI 3**
We will work with governments, regulators and other strategic audiences to promote broad actions in society on environmental, social and governance issues.

**PSI 4**
We will demonstrate accountability and transparency by regularly publicly disclosing our progress in implementing the Principles.
SDG - Sustainable Development Goals

In line with the Sustainability Strategy, we follow the six SDGs prioritized by the Bradesco Organization, in addition to also prioritizing SDG 3, which is related to Health and Well-Being.

With this, we leverage our commitment, creating value for our stakeholders and linking our businesses to the 2030 agenda of the United Nations (UN).

Global Reporting Initiative
It is an independent international organization that helps companies, governments and other organizations understand and communicate their sustainability impacts.
We work with the ESG aspects

The acronym ASG appeared in 2004 in a publication by the World Bank in partnership with the UN Global Compact, as a proposal to integrate Environmental, Social and Governance (ESG) issues in the analysis of investments in the capital market. The acronym is also used in English, with the same meaning.

We integrate the ESG aspects into the strategic sustainability pillars that we follow, incorporating them into our business by offering widely diversified and accessible solutions, products and services, seeking to ensure the assumed commitment to contribute to the country’s sustainable development.

**ENVIRONMENTAL**

- We manage eco-efficiency within Grupo Bradesco Seguros;
- We follow the ISO 14001 and ISO 14064 certifications, which deal with the efficiency of environmental management and reduction of greenhouse gases;
- We raise indicators related to the insurer’s products and processes;
- We have our Social and Environmental Responsibility and Social and Environmental Risk standards that include ESG and Climate Change aspects.

**SOCIAL**

- We maintain the Company-School Integration Project (PIEE, in Portuguese), working together with the Fundação Bradesco, now also with socio-environmental activities;
- We raise indicators related to the Insurance Group’s social actions;
- We quantified the people benefited by Viva a Longevidade (Long Life Longevity) initiatives and volunteer actions;
- We carry out employee engagement actions on sustainability as part of the HR Integration Project.

**GOVERNANCE**

- We have our own Group Sustainability Commission, reporting to the Executive Committee;
- We participate in Sustainability Indices such as ISE, DJSI, CDP;
- We work with transparency and accountability to society about the company’s sustainability actions;
- We participate in the Products Commission;
- We have an Insurance Group Sustainability Website;
- We participate in responses to questionnaires received from Bradesco Saúde’s customers and suppliers, a requirement for closing deals;
- We actively participate in various industry associations to promote sustainability, such as PSI, CNSeg, IAIS, Microinsurance Networking.
GOVERNANCE AND TRANSPARENCY
**Governance**

We are committed to creating value for all our stakeholders and the strength of our governance is an essential part of this long-term vision.

**Sustainability Commission**

We have a multidisciplinary committee, the Sustainability Committee of *Grupo Bradesco Seguros* and *BSP Empreendimentos Imobiliários*. Reformulated in 2020, the Sustainability Commission is subordinated to the Executive Committee of *Bradesco Seguros* S.A and includes the participation of directors from various areas and companies of the Group. We are also linked to the Bradesco Organization's Governance in the Sustainability and Diversity Committee. Our objective is to monitor and promote Sustainability practices, promoting the evolution of sustainability indicators.

**Risk Management Structure**

*Grupo Bradesco Seguros* has its own risk management structure with the objective of guaranteeing the existence of a formal risk management process and establishing processes, methodologies and tools to identify, assess, measure, treat and monitor the risks to which it is exposed. The solvency ratio is included in this context, which includes regulatory risks, such as underwriting, operating, market and credit, in addition to the calculation of the minimum capital required.

**Transparency**

Global investors are increasingly including the sustainability practices adopted by companies in their decision making. In this context, we align our practices related to Sustainability, in order to contribute to the Bradesco Organization so that it is eligible for the indices.

**Sustainability Indexes**

In order to help the Bradesco Organization to qualify for sustainability indices, we seek to show our practices through the São Paulo Stock Exchange's Corporate Sustainability Index (ISE) and the Nova Bolsa's Dow Jones Sustainability Index (DJSI) York, which are important business indicators of sustainability initiatives.

**Integrated Report**

In line with the Bradesco Organization's practice of transparency, we actively participate in the reporting process of our main initiatives. We involved all Group companies (Bradesco Saúde, Bradesco Auto/RE, Bradesco Capitalização, Bradesco Vida e Previdência and other areas of the Holding) in the process, making available their main initiatives and highlights of the year.

**Social and Environmental Responsibility Standard**

Social and Environmental Responsibility Standard of *Grupo Bradesco Seguros* and *BSP Empreendimentos Imobiliários*, incorporating environmental, social and governance guidelines (ASG) within the scope of their activities. The launch of the Standard reinforces our commitment to Sustainability, and symbolizes our progress on the subject, contributing to a better score for the demands we participate.

**Sustainability Website**

The new digital environment brings together initiatives aimed at sustainable business, governance and transparency, environmental management and climate change, customer relations, innovation and technology, human capital and much more.
CUSTOMER RELATIONSHIP
Relationship with customers

We seek to act responsibly and transparently in all phases of the relationship with our clients, boosting our institutional image of competence, credibility and security, essential for the continuity of our business.

Relationship with Customers and Users | Institutional Standard

Always seeking a fair and cordial relationship with our customers, so that their journey in the company is a positive experience, strengthening the values and principles of the Code of Ethics, we ensure transparent, fair, equitable treatment, providing clear and accurate information to customers and users, in compliance with the provisions of Resolution No. 4,539 of the Central Bank of Brazil, published by the National Monetary Council on 11/24/2016.

Information Security and Cybernetics Policy

The importance of ensuring the security of information and cybernetics in order to maintain the reliability of our customers in our business and, for this purpose, we comply with the guidelines of the Bradesco Organization's Corporate Information Security and Cybernetics Policy.

Bradesco Saúde Policyholder Guide

The Guide is available on Bradesco Saúde's beneficiary portal, it was developed to keep our policyholders even more informed about the characteristics of their health plan. Through it, the policyholder has access to the rules, rights and obligations inherent to the product contracted with Bradesco Saúde.

Satisfaction Survey

Grupo Bradesco Seguros annually conducts the Corporate Satisfaction Survey with customers through telephone interviews. In 2020, the average satisfaction was 8.3, on a scale of 1 to 10 points. Bradesco Vida e Previdência customers were heard; Bradesco Capitalização; Bradesco Auto/RE; and Bradesco Saúde, totaling 4,360 users and product managers in client companies.

Complaint Mechanism

Access to the Ombudsman is free and can be done by telephone, internet and Bradesco Seguros app.

The call center is open from Monday to Friday, from 8:00 am to 6:00 pm, excluding holidays, by calling 0800 701 7000. We also serve the hearing and speech impaired by calling 0800 701 7877.

On the internet, access the Bradesco Seguros page under the option Talk to the Ombudsman, we can also be easily accessed through the Bradesco Seguros app, which is available free of charge at the Apple Store and Play virtual stores Store.

In 2020, of the total complaints received by Bradesco Seguros, 92% were resolved within five business days. The 2020 target was 90%, which is maintained for 2021.
An initiative of the Brazilian Forum on Financial Education brought the theme: “Financial resilience: how to overcome the crisis?”. Bradesco Seguros participated in the event and promoted three panels showing the role of insurance in financial planning and dispelling common myths about the product, with the themes described:

**Financial reserve formation**

Relating the impact of the pandemic on the country's economic scenario and on private pension funds to the future expectations of the economy. Participants were led to reflect on the need to use social security as a tool for Succession Planning and long-term savings training. In this action there were 1,356 participants earned by BC do Brasil.

**Property protection**

Addressing the importance of insurance for Basic Insurance as a way to protect residential and business assets. The most common risks to equity and the most relevant coverage of residential and business insurance were also presented. In this action there were 1,427 participants earned by BC do Brasil.

Addressing the importance of Life Insurance and Health Insurance as a way to protect life and health and led participants to reflect on how these types of insurance helped people and the country to face the damage caused by the pandemic, reinforcing the importance insurance to protect life and health, assets that proved even more valuable this year. In this action there were 1,325 participants earned by BC do Brasil.
Engagement with Industry Associations

We have been following the discussions of the International Association of Insurance Supervisors (IAIS), which is a voluntary organization with more than 200 jurisdictions.

Its mission is to promote effective and globally consistent supervision of the insurance industry in order to develop and maintain fair, safe and stable markets for the benefit and protection of policyholders and contribute to global financial stability.

Suppliers Engagement

The National Confederation of General Insurance Companies, Private Pension and Life, Supplementary Health and Capitalization (CNseg) is a civil association, operating throughout the national territory, which brings together the Federations that represent the companies that are part of the Insurance segments. We participate in CNseg's Sustainability and Innovation Commission and Inclusive Insurance Commission to monitor the Insurance Market's demands regarding ESG aspects and the development of Inclusive Insurance.

Microinsurance Networking is a working group with the main mission of promoting security inclusion for vulnerable groups, subject to daily risks, stimulating learning, facilitating the generation and dissemination of knowledge and providing a multi-stakeholder platform. It currently has a community of over 300 experts and 80 organizations from over 40 countries. The same is a study so that MIN can monitor the development of the microinsurance sector in emerging markets, seeking to promote how the sector is in this market.

Find out more at: bradescoseguros.com.br/sustentabilidade (only in Portuguese)
HUMAN CAPITAL AND DIVERSITY
Human capital

Human capital is the basis of our corporate strategy through three pillars of People Management: Leadership Development, Talent Management and Organizational Climate. The commitment of our Human Resources area is to contribute to sustainable practices, evolve in the career and overcome constant challenges, providing technical and behavioral evolution to the staff.

Training and Education

Seeking to disseminate our commitment to supporting the human capital development process and organizational results, we follow Bradesco Organization's education, training and development policies.

Competency and performance analysis

The Competency Assessment that we adopt is intended to map the behavior in each of our employees' organizational competencies. With this, we identify their potential and points of improvement, contributing to their development and direction of their career. The Performance Evaluation, on the other hand, provides an overview of performance in the activities performed by employees, directing goals and objectives agreed between the immediate leaders and their respective subordinates. It relies on the joint construction, between leaders and subordinates, of performance indicators.

Diversity and Inclusion

The area of Bradesco Seguros Human Resources and the Sustainability area are in joint action to broaden the discussion, awareness, awareness and mobilization in favor of the theme of diversity and inclusion.

In order to educate and raise awareness, Bradesco Seguros employees had access to several online courses on this topic, such as "Diversity as a leadership strategy", "Diversity in favor of relationships", "Inclusion and Career of the LGBTI+ Community in the Labor Market" and "Perception and Judgment". As an Insurance Group, we are committed to the themes of diversity and inclusion and we are in line with the Organization's commitment, which is included in the following regulations: Code of Ethical Conduct, Human Rights Policy, Human Resources Management Policy, Diversity Policy and Inclusion and Training and Development Policy. To reaffirm this objective, the Organization is a signatory of several global and national commitments related to the subject:

- Signatory of the Global Compact.
- Signatory of the Business Initiative for Racial Equality.
- Joining The Valuable 500 movement.
- Signatory of the Women's Empowerment Principles and HeForShe, created by the UN.
- Joining the Business Coalition to End Violence against Women and Girls.
- Joining the LGBTI+ Business and Rights Forum+

Diversity & Inclusion, a collective effort: the #VocêemFoco (Focus on You) Program presented a live on Diversity, which had the participation of Nana Lima, co-founder of the social innovation consultancy Think Eva. The event, broadcast to employees, friends and family of Bradesco Seguros, addressed fundamental concepts of the topic with important tips to live diversity in practice. In total, 448 people participated in the live.

Universeg and UniBrad Partnership

UniverSeg (Universo do Seguro) and UniBrad (Bradesco Corporate University) work in an integrated and complementary manner so that everyone has access to a full range of content aimed at professional and personal development.
Created in 2004, **UniverSeg** aims to train and improve the knowledge and culture of insurance for employees and brokers, with several actions nationwide, in person and online. Its goals are in line with our strategic planning and support the achievement of the Sales Organization's results.

In 2020, on-site and online training and development actions were carried out for employees and brokers, with a record of **253,407 participations**, of which **13,760 in person** and **239,647 online**.

Due to the effects of the Covid-19 pandemic and social isolation, the UniverSeg team reinvented its operating model and expanded training strategies through video classes, with a significant increase in the number of commercial team participations throughout Brazil. were registered **135,090 participations** of employees and brokers in technical training of products (Auto, Elementary Business, Life, Pension, Health, Dental and other topics).

In addition, we created new solutions with themes that are conducive to the scenario we are experiencing throughout this year. In remote/online format, including lives and webinars, specific for brokers and employees, seeking to prepare them for the challenges imposed by the pandemic:

**Distance Sales Management**: lectures that addressed issues focusing on online sales strategies, engagement and tips for the challenging moment experienced in the pandemic, known as the “new normal”. In this action, in online format, there was the participation of more than **19,000 employees** and brokers

**Metamorphosis - The necessary reinvention**: lectures that covered topics such as how we function in times of instability, discovering new ways to sell insurance and the four keys to personal reinvention after the pandemic. In this action, in online format, there was the participation of **2,203 employees and brokers**.

**Emotional Management**: lectures that covered subjects such as: "people react to strong emotional stress", "the resources we can use to deal with these emotions", "what we can do to improve our self-control and self-motivation", "how to control anxiety and the fundamental importance of empathy". In this action, in online format, there was the participation of **376 employees and brokers**.

**Entrepreneurial Vision in Times of Crisis**: lectures that addressed issues such as reflections on the importance of having a different look at the current scenario, identifying opportunities and transforming them into businesses. In this action, in the online format, there was the participation of **2,824 employees and brokers**.

**Trustworthy**: lectures that promoted reflections on how to maintain a trusting relationship with the consumer, expanding business performance. In this action, in the online format, **1,218 employees and brokers participated**.

**Integrity Program for Brokers**: lectures that addressed issues such as ethics in customer relationships, promoting reflections on how to improve partnership in business relationships. In this action, in the online format, there was the participation of **2,523 employees and brokers**.

**Trustworthy**: lectures that promoted reflections on how to maintain a trusting relationship with the consumer, expanding business performance. In this action, in online format, there was the participation of **1,534 employees and brokers**.

**Consultative Day**: lecture that developed knowledge of the practices of conduct recommended during a consultative sale, always seeking an ethical and appropriate treatment for customers and in accordance with the Resolutions in force in order to reproduce aspects applicable to their daily lives. In this action, in online format, there was the participation of **5,148 participants**.

UNEP-FI – Principles for Sustainable Insurance
Digital Mindset in Sales: lecture that addressed topics such as the three pillars of salespeople's success in the digital age, how to have a more relational role with customers, how to think and act in distance interactions and how to be more empowered in this digital context. In this action, in online format, there was the participation of 1,176 employees and brokers.

Knowledge tracks

Corporate tracks: It encourages the protagonism of professionals in the development of their careers, today, each employee has the autonomy to choose courses that include technical and behavioral aspects, on the corporate portal.

Leadership track: It aims to develop and improve the essential skills of leaders, with a focus on succession, business sustainability and results.

Learning tracks: Composed of training programs that bring together knowledge and skills associated with managerial, administrative and operational functions, customized to the peculiarities of each function and segment.

Customer and User Relationship Training

Grupo Bradesco Seguros provides its employees and collaborators with actions on Relationships with Customers and Users, which aim to establish an increasingly assertive relationship with the customer, generating a greater perception of value and proximity. Knowledge of the guidelines of the Bradesco Organization's Policy and Institutional Standard for Relationship with Customers and Users, which establish concepts, requirements, roles and responsibilities to be fulfilled, as well as those informed in Resolution 4,539 of the Central Bank of Brazil (Bacen) that regulates the principles and policy of relationship with clients of financial institutions.

In the year 2020, 4,967 employees from Bradesco Seguros concluded the training “Relationship with Customers and Users”, which aims to improve training in favor of improving the experience and satisfaction of Bradesco Seguros' customers.

Você em Foco (Focus on You) Program

It provides our employees with self-knowledge and development through actions/lectures that deal with topics that are relevant to their personal and professional life, raising awareness of the need for full health care and the humanization of relationships. Throughout 2020 we held some lectures covering specific topics. We make all lectures available via online transmission to their employees, family and friends.

Women, knowledge that transforms

In honor of International Women's Day, Speaker Natália Leite showed us the importance of female strength in society and deconstructed thoughts and habits that are still present in our culture about the role of women in society and inspired the women present to be protagonists of their choices. The chat took place in person in Alphaville for 212 employees, 202 watched it via live broadcast and 535 accesses from family to friends, totaling 949 participations.

Mental Health Videos – Monk Satyanatha

Due to the Pandemic, the Você em Foco (Focus on You) program made available to employees, business partners, friends and family a Series of 10 videos of Monge Satyanatha can help you deal with feelings and emotions at a time of social distancing.
Tão Mãe tão Filho (So mother so son)
The lecture addressed the different paths to deal with this new reality, which is so dynamic and digital, which can mean a huge distance between the mother we are and the mother we had. The speaker Branca Barão brought different views on coexistence and dilemmas in a relaxed way. Due to the pandemic, the lecture was broadcast live to all employees, family and friends, totaling 1,052 accesses.

Emotional Management
Prof. Dr. Carla Tieppo addressed several situations and gave tips for dealing with our emotions. She explained about the main symptoms of anxiety, depression, chronic stress and burnout, and how self-awareness and the perception of emotions are fundamental for the prevention of these diseases and for the maintenance of our mental health. The live had the participation of employees, friends and family, totaling 883 accesses.

Change management
Speaker Andrea Iório highlighted that transformation is within us and in our mindset, and that technology is just a means. It presented 4 main pillars for managing change and the importance of challenging our beliefs and detaching from some pre-established concepts. We had 1,693 online participations in this action.

Man’s co-responsibility in family relationships
Speakers Guilherme Valadares and Felipe Ramos, from Instituto Papo de Homem, promoted a reflection on the role of men in the struggle for more diversity and equity in family dynamics, with data from the latest research on emotional health by Instituto PdH (Papo de Homem). The live also had the participation of an executive from Grupo Segurador who shared his experiences and lessons learned in this participative role in raising his daughters.

The live had the participation of employees, friends, family and business partners, totaling 347 participations and more than 2,000 views on Youtube.

Agile is not Quick
Speaker Rodrigo Giaffredo, during the 6th Week of Innovation at Bradesco Seguros, demystified the theme of Agile, raising awareness of individuals at any stage of maturity in relation to this subject. Adopted a light, didactic language for an audience of 350 employees.

Better days
Singer and speaker Rogério Flausino brought a positive message to report the challenges of the contemporary world. It also promoted reflections on teamwork, interest in the new, as well as sharing tips on how to overcome adversity. The live was attended by employees, friends and family, totaling 386 participations.

New Programs Implemented
Mindfulness Training, virtually taught by Lotus Godiva consultancy, which teaches techniques for concentration with a focus on the present, providing full awareness. The program has eight weeks, with sessions that last two hours and had the participation of approximately 90 employees, divided into three groups, applied during the work period once a week.

We launched the Meditation Program and mindfulness with Monk Satyanatha for beginners. The Program had 4 weekly meetings of 30 minutes, with the objective of working on breathing exercises and meditative practices. The Program had the participation of 31 employees.

We continued the Ethics and Literature Program for leaders, in the remote format in partnership with ISE Business School, which works to expand and improve the decision-making process, in order to directly contribute to the Organization’s results. The program had the participation of 31 leaders.
We implemented **Cine Gestão** for leadership to discuss the Empathy competency. The initiative aimed to provide an environment for discussion through film analysis, in addition to developing a learning journey combining visual, auditory and memory communication. The program was carried out in partnership with FIA - Fundação Instituto de Administração and had the participation of **31 leaders**.

### Occupational Health, Safety and Welfare

Caring for the health, safety and well-being of our human capital is strategic for our business. In this sense, we promote the following actions:

#### Juntos Pela Gestação (Together for Pregnancy) Program

Monitor the development of pregnancy until the immediate postpartum period to prevent, identify and monitor gestational risks, encouraging prenatal care and follow-up exams, which are essential for self-care, baby care and breastfeeding. In 2020, **235 pregnant** women from the Insurance Group were assisted.

#### Influenza Vaccination Campaign

The vaccination campaign against influenza and H1N1 for all employees at no cost and for dependents with a differentiated value is also an action to promote health, held annually. In 2020 **3,074 employees** and **1,796 dependents** of the Insurance Group were vaccinated.

#### Integration of new employees

The purpose of the Program is to acquaint newly hired professionals in the Bradesco Seguros culture, contributing to a sense of belonging to the group. The meeting addresses essential knowledge, skills and behaviors seeking to accelerate individual performance and contribution to the company’s results.
Integrity Program

In the year 2020, we launched the **“Bradesco Seguros Integrity Program”**, which is based on the “Bradesco Organization Integrity Program”.

Our performance is based on the values and principles contained in our Code of Ethical Conduct, the Corporate Anti-Corruption Policy and Standard, and the normative guidelines of the Bradesco Organization's Integrity Program, which focus on our Administrators, Employees, Interns, Apprentices, Employees and Business partners.

**Ethics and Integrity (Opening the program to Senior leadership)**

The purpose of this webinar was to enable participants to analyze the importance of ethical behavior and integrity in all relationships, including personal ones, with a comparison of possible gains and setbacks of ethical and unethical behavior.

**Integrity Week and Webinars for Business Partners**

- The purpose of the Bradesco Seguros Integrity Week was developed by the bank to relate the Organization's regulatory recommendations to everyday situations.
- In the webinars for Business Partners, the focus was to relate the conduct guidelines of the Broker's Code of Ethics with the Organization's customer relationship guidelines, in order to contain inappropriate conduct to their professional activities, through themes such as "Ethics in the Customer Relationship" and "Relationships and Partnerships”
- During the Bradesco Seguros Integrity Week for employees, the objective was to comply with the guidelines already proposed in the Bradesco Organization's Integrity Program, so that participants could compare their dealings with those guided by the program, through themes such as “Ethics in the current scenario”.

Digital Transformation

The “Você Transforma” program was created with the aim of offering immersion in digital culture, placing participants as protagonists and agents of transformation and innovation. Complementing this movement, in 2020, “Você Conectado” was launched, which, through online lectures on Innovation & Collaboration, Change Management, Panel with Executives – Digital Transformation in the Insurance Group and “Ágil is not quick” sensitized **4,624 people**, among employees, friends/family and business partners.

With the combination of the two programs: Você em Foco & Você Conectado, with the objective of discussing the impacts of the digital transformation on human relations, totaling **922 participations**.

Still composing “Você Transforma”, they were trained **284 employees** linked to agile cells in a specific learning path about the agile theme.

**Café com Design (Coffee with Design)**

It consists of periodic meetings – workshops, lectures and round tables – with the objective of integrating the main internal stakeholders of Grupo Bradesco Seguros. Through these meetings, those involved exchange knowledge and experiences on digital topics, allowing our employees to have an optimized view of the user experience and improvement in the efficiency of processes, consequently reducing the consumption of resources.

Find out more at: bradescoseguros.com.br/sustentabilidade (only in portuguese)
ENVIRONMENTAL MANAGEMENT AND CLIMATE CHANGE
Environmental Management and Climate Change

Grupo Bradesco Seguros understands that the risks related to climate change will increasingly lead to direct and indirect implications for its business, mainly due to the potential for increased claims, and, consequently, a reduction in the group's revenue due to the increase in expenses related to payment of indemnities.

In this way, we understand the importance of environmental management of our actual and potential environmental impacts arising from our activities and also the management of social and environmental risks arising from business relationships with our customers for the continuity of our business.

Social and Environmental Responsibility Standard

The Social and Environmental Responsibility Standard of Grupo Bradesco Seguros and BSP Empreendimentos Imobiliários, incorporates environmental, social and governance guidelines (ASG) within the scope of its activities. Its launch strengthens our commitment and symbolizes our progress on the subject, contributing to a better score for the demands we participate.

Social and Environmental Risk Standard

The Social and Environmental Risk Standard of Grupo Bradesco Seguros and BSP Empreendimentos Imobiliários aims to define the principles, guidelines, responsibilities, as well as control mechanisms.

Seeking to ensure that our businesses are prepared for climate challenges, we are participating in two initiatives to meet the Strategic Planning for Climate Change, approved by the Committee, which have action plans that will unfold for subsequent years and will continue to be monitored by our Committee on Sustainability.

They are:

- Integrate climate variables into the Insurance Group's risk and opportunity analysis methodology;

- Develop engagement strategies with clients with a collaborative vision to help them adapt to climate risks, fostering climate-related opportunities.

To meet the initiatives, some actions are already underway, such as: integration in sustainability with areas and companies; the insertion of clauses with ESG and Climate Change criteria in the companies' client contracts; the Inclusion of Risk and Opportunity Analysis in the Investment Standard regarding the ESG and Climate Change criteria; among other activities planned to take place in the future.

See below for some actions to combat Climate Change.
Risks identified due to climate change

Bradesco Seguros Auto/RE's risk management structure identifies and manages physical risks due to climate change arising from the increased frequency and intensity of extreme weather events (intense storms, floods, windstorms), since each of them directly impacts the increase in the loss ratio in the auto and casualty portfolio as a result. One example is flooding and windstorms, which can reduce profits if there is no correct measurement of the number of claims.

Social and Environmental Risks

We ensure that our risks are identified, analyzed, measured and dealt with, in compliance with risk management standards, criteria, controls and procedures. Annually, we calculate the solvency margin necessary to cover losses arising from the catastrophic risks of our companies, including man-made and natural catastrophes.

Donations and Sponsorships

At the Group, the management of the topic of 'Donations and Sponsorships' is in accordance with the Bradesco Integrity Program and all proposals for donations and sponsorships, whether or not incentivized by law, are approved by the Executive Committee of Bradesco Seguros S.A..

Reduction in sending the Physical List of Referenced Network Providers

Bradesco Saúde Seguradora and the Operator no longer generate physical lists in the implementations for consultation with the referenced network. The orientation is for beneficiaries to seek information on our digital channels and/or via the call center. We only generate a list under specific demands, due to regulatory requirements.

SPG digital invoice

Specifically for SPG and individual audiences, Bradesco Saúde offers the option and has promoted the replacement of issuing the physical invoice/bill by the digital invoice option, which consists of sending an e-mail containing guidelines e o link para download in the related month.

Uber and 99 Corporate Taxi

We maintain the partnership with Uber for Business and 99 Táxi, in order to reduce costs in employees business travel, in addition to a potential reduction in pollutants due to the shared use of vehicles. In 2020, 4,953 employees of Grupo Bradesco Seguros were registered in these applications.

Transfer

To reduce the cost of its employees traveling outside work, with transportation between Alphaville building and Congonha airport and vice versa, the Group provides transfers. According to demand, cars are requested, with a limit of 3 people, and vans, up to 12 people, at specific times to meet the flow. In the year 2020, 32 transfer trips for 65 employees insurance Group were carried out. After the beginning of the pandemic we had no transfer movement.

Paperless

Due to the pandemic, the Organization and Projects area reviewed the work processes of the Group companies that use a large amount of paper to print documents. This time, the O&P area went further, where the Paperless project mapped the reduction in prints of all Grupo Bradesco Seguros companies and obtained expressive numbers. As a result, 39 of the 265 printers in the three corporate buildings (Alphabuilding, Port Corporate and Vila Hauer) were deactivated. And, in a second phase, it is planned to deactivate other 40 printers. The removal of the 79 printers will represent a 20% reduction in the annual cost in relation to the supply and maintenance of printers.
**Operation Calamity**

Action plan that identifies, analyzes and prioritizes situations arising from climate events, aiming to reduce, for the shortest time possible, the service to claims and the payment of indemnities for natural tragedies to policyholders of automobile (flooding coverage) and residential products, business, condominium and equipment (cover for windstorms and hail damage).

In 2020, Operation Calamity was activated 3 times to serve cities in the south and southeast regions of the country, which were hit by severe storms. In total, it was paid approximately **BRL 16,709,000 to 2,660 policyholders**, in an average time of less than five days to receive indemnities. The term is less than half of a conventional operation, and it was one of the best marks in the history of the operation itself.

**Online Self-inspection**

The service allows the customer to inspect their vehicle from where they are, sending the images to Bradesco Auto/RE. Currently, the car preview model is **100% digital**, respecting the specific needs of brokers, customers or the vehicle. After the broker transmits the proposal in the Auto/RE system, the client receives a link on his cell phone, via SMS. He just needs to access and send the photos of the vehicle, following the insurer’s guidelines. The online self-inspection is available to individual auto product customers, including passenger, cargo and motorcycle vehicles and can be used in situations of contracting, endorsements and insurance renewal.

Find out more at: bradescoseguros.com.br/sustentabilidade (only in portuguese)

**Eco-efficiency**

The eco-efficiency theme is increasingly important in the corporate environment. We collect data from our companies on the direct and indirect emission of greenhouse gases (GHG), which make up the Bradesco Organization's emission inventory, from its own or leased vehicles, mileage reimbursement, taxi, emergency transport, organic waste or recyclables and energy consumption.

**ISO 14064**

It is a relevant international standard responsible for reporting such emissions in organizations that carry out this monitoring, which is important to demonstrate our commitment to reducing emissions, thus promoting transparency for investors and other interested parties. The inventory is annually audited for ISO 14064 certification.

**ISO 14001**

At the headquarters in Alphaville (Barueri-SP) and at Port Corporte (Rio de Janeiro) we comply with the ISO 14001 international standard, which is designed for organizations to have an efficient environmental management system, in addition to directing the company to practice sustainable attitudes in its internal processes and, remaining commercially successful.

**LEED Certificate**

(Leadership in Energy and Environmental Designing)

Always in line with good sustainability practices, we based the construction of our headquarters on LEED standards and requirements, which provide for compliance with international sustainability criteria. We obtained certification for the Bradesco Seguros Group headquarters in São Paulo, located in the Alphaville neighborhood, in Barueri, and in Rio de Janeiro, Port Corporate located in the port area.
SOCIAL INVESTMENT
Private Social Investment

Company-School Integration Project

Together with Fundação Bradesco, we have maintained, since 2004, the Empresa Escola Integration Project (PIEE), promoting the inclusion of children from different communities through the practice of sports and cultural activities.

- Soccer
- Basketball
- Swimming
- Capoeira
- Volleyball
- Indoor soccer
- Music
- Theater
- Dance
- Fitness

Online Platform

With the interruption of activities in 2020, due to the coronavirus pandemic, Grupo Bradesco Seguros decided to develop an **online platform** with sports and cultural activities promoted by Physical Education teachers, in order to enable children and their guardians to practice these activities from their own homes. The platform already has more than **868 accesses and 203 classes available**.

Distribution of snacks

Due to the pandemic situation, where students are not carrying out activities in person, we started to distribute the **snack kit** for students per activity day, that is, each student will be able to pick up a snack at the Club from 2 to 4 times a week, depending on the activities they practice.

Oil campaign

For the second time, we carried out a campaign to collect vegetable oil, used in food preparation, where all the material collected was donated and exchanged for cleaning products for Associação Luz dos Povos. The 2020 edition of the campaign started in March and ended in December and, due to the pandemic, we had a reduced number and we managed to **collect 121 liters of oil**.

Benefits

- Engagement with the community and improved social interaction.
- Environmental education
- Incentive to actions in favor of sustainability
- Revenue from institutions that receive oil for transformation into soap
Longevity

Longevity Portal

The Portal provides several articles aimed at raising awareness on topics of well-being, knowledge, relationships and finance, addressing issues that benefit society as a whole. Its mission is to promote the concept of longevity, which is much broader than talking about and for elderly people, but it has to do with being well, constantly learning, having quality in social relationships, feeling useful and preparing ourselves financially for the many years of life that lie ahead. Until December 2020, we had 13,298 subscribers on Longevity Portal.

Longevity Awards and Forum

Seeking to disseminate scientific knowledge in Brazil, the Longevity Forum – made up of scientists, sociologists, economists and other experts on the subject – is an event promoted by the Insurance Group that stimulates the debate on active aging, highlighting the importance of quality financial planning of life and well-being of the population. Among the actions that took place during the Forum is the Longevity Awards, which awards scholars, press professionals, as well as people with life stories aligned with the theme. Currently, the Longevity Awards cover three categories: Journalism (including print and digital media), Academic Community Surveys on Gerontology and Geriatrics, and Life Stories, all focusing on the theme of longevity.

Longevity Circuit

Aiming to spread the practice of physical activities, the Longevity Circuit promotes running events and walks for all interested audiences, aiming at health and social interaction through sport. The Longevity Circuit events attract sedentary people, amateurs and athletes of all ages, through dissemination on social networks, engaged in favor of improving health, social interaction and sports practice.

In addition to the objective of promoting health, the Longevity Circuit also aims to leave a legacy for the cities where it goes: the amount equivalent to the income obtained in each stage is destined to institutions indicated by the city halls. Since its creation in 2007, more than BRL 4 million have already been donated to local institutions.

Learn more at:
(www.vivaalongevidade.com.br)
INNOVATION
Innovation & Technology

Innovation Poles
We have a multidisciplinary group, made up of employees from our business areas, who develop innovative model initiatives whose guidelines are cost reduction, customer satisfaction and the sustainability of our business. With this, we meet the new demands of the insurance market and spread the culture of innovation internally.

Colabora (Collaborate)
UniBrad action that seeks to develop, raise awareness and disseminate the importance of collaboration in the Bradesco Organization. The solution brings various topics full of information and content to encourage collaboration between the team, projects, processes, improvements and innovation.

Applications and Self-Services
Since November 2020, it is possible to apply for reimbursement of the vaccination procedure online, avoiding the delivery of physical documents at branches, in addition to streamlining the reception and analysis of documents. In March 2020, most refund requirements were done by digital means, and in December, these requests accounted for 90% of the total figure. Of the refund requests made digitally, 46% were via the website and 44% through the App.

The BS Cliente app compiles all of our Group's apps on a single digital platform. With it, our customers consult information about their plans and contract our products and services. The app also provides information for hearing and speech impaired people, based on best accessibility practices. Since April 2018, the Reimbursement Request (Health) functionality, performed by Bradesco Seguros portals and applications, saves customers from traveling to the branch to make reimbursement requests.

Find out more at: bradescoseguros.com.br/sustentabilidade (only in portuguese)

Brazilian Libras Program
The Bradesco Seguros Libras program allows people with hearing impairments to browse the institutional website using ProDeaf mobile. This application, for Android and iOS systems, translates phrases from Portuguese into Libras (Brazilian Sign Language), the language used by the deaf. Other actions are: Visual Contrast, Increase and Decrease of the website's fonts, to assist people with some type of visual difficulty; the Deaf Assistance Center (CAS); Ombudsman and SAC for the hearing or speech impaired.

Libras courses are also offered for employees, as well as the translation into Libras in internal lectures.

oTimize! project
The oTimize! Project aims to optimize Information Technology (IT) Business processes. Launched in 2017, this project implemented a new methodology, new processes and governance to prioritize the most relevant projects and deliver them on time, allowing the presented solution to meet the Organization's needs and strategies. This process adopts criteria for analyzing positive and negative externalities.

Telemedicine Platform
The main novelty is the assistance provided by doctors from the network referenced by video, with different specialties available for remote consultations. In addition, through the Bradesco Saúde application, the beneficiary will be able to carry out immediate consultations, via video, with a dedicated medical team, in low-complexity acute cases, such as symptoms of COVID-19. The service is available 24 hours, from Monday to Monday, including holidays.

In both modalities of care, it is possible to receive a prescription for medication, obtain an order for exams, receive certificates and be referred to other health services, all in digital format. Since the launch of the service 772 calls had been carried out by Telemedicine.

UNEP-FI – Principles for Sustainable Insurance
SUSTAINABLE BUSINESSES
Sustainable Businesses

Integration of ASG criteria in the approval process of new products and services in the Product Commission

The acronym ESG indicates the “Best environmental, social and governance practices”. These criteria are integrated into the approval process for new Products and Services at the Products Commission.

A classification of new products and services that have positive social and environmental impacts is carried out as follows:

- For those products that have **social impacts**, those aimed at micro-enterprises and/or small companies that promote inclusion and financial education are compiled, as well as products and services aimed at young people, women and people with disabilities;
- For products and services that have **environmental impacts** those that contribute to the reduction of waste and pollution are compiled, in addition to using energy from renewable sources and/or adapting to climate change.

We integrate the **Environmental and Social Criteria** into the Product Creation Modeling Form:

**Environmental**
- Waste reduction
- Reduction of Greenhouse Gases (GHG)
- Sustainable Agriculture
- Renewable energy
- Biodiversity conservation
- Pollution reduction
- Investigation, diagnosis and recovery of contaminated areas
- Mitigation and adaptation to climate change

**Social**
- Micro and small businesses
- Low-income population
- Financial inclusion
- Intended for women
- Intended for people with disabilities
- Intended for black, indigenous people, elderly, etc.
- Incentive to Education
- Financial education
Automotive Recycling
The Program promotes the reuse of materials from vehicles damaged in accidents, disposing them correctly and preventing polluting waste and materials that are difficult to degrade from being released into the environment. This all contributes to the income of recyclers, steel mills and industries. Since the beginning of the initiative in 2009, more than **17,000 tons** of automotive materials, with 653 thousand kilograms in 2020.

Automatic Bid Issuance System (SEAP)
Managers rely on the SEAP system for sales/contributions and internal transfers in Pension plans. It is also possible to generate a blank form, eliminating the need to use pre-printed proposals and limiting their use only according to specific demands. In 2020 there was a **reduction of 39%** the use of printed proposals in relation to 2019.

Online Portability Platform (POP)
The POP Platform is a digital private pension transfer tool that considerably reduces paper consumption, allowing transfer processes to be carried out quickly and efficiently. The **reduction in posting documents related to Social Security was 59% in 2020 vs. 2019**.

Bradesco Saúde Digital Reimbursement
We provide the service that can be accessed through the Bradesco Seguros Portal or through the Bradesco Saúde and Bradesco Seguros applications, where reimbursement can be made for medical and hospital procedures covered by the insurance contracted and carried out outside the referenced network. Reimbursement requests have been increasing and contributing to the goal of reducing paper consumption.

In 2019 and 2020, reimbursement requests via mobile and web had a significant increase, from **18.67% (Dec/2018)** to **40.23% (Dec/19)** and we closed with **90.24% (Dec/20)** of inputs by digital channels.

Bradesco Seguro Residencial's Sustainable Assistance Service
It enables the ecologically correct disposal of disused goods (such as furniture, mattresses and household appliances), and provides the insured with tips on saving water, energy and recycling household waste, through the Assistance Center, making their home more sustainable. The service is activated through the Call Center, scheduling a date and time for the removal of materials, which are disassembled and separated for correct use or disposal.

BVP Next
Tool that acts as a facilitator in the sale of life insurance, streamlining the process of entering proposals. With the insertion of the blank proposal functionality, BVP Next contributes to the significant reduction of graphic proposals, avoiding waste with purge in case of data alteration. Through mobile tools, internet banking and the institutional website, all sales and documentation of our products are made available digitally, preventing our customers from having to print and travel to the branches.

New Business Models
Bradesco Organization has a program called InovaBRA, which aims to discover innovative startup projects, allowing them to test their solutions in corporate environments. Furthermore, in partnership with UniverSeg, several initiatives are carried out aimed at training and disseminating innovative concepts in the most diverse business areas.
Direct Orthosis, Prosthesis and Special Materials Program (OPME)

The Program offers our policyholders quality medical materials, reducing possible complications arising from the use of unproven quality materials. The program's differential is that it is competitive based on the quality of care, ethics, sustainability and moralization of this market.

Chronic Pathology Management Program

The program recognizes and monitors beneficiaries with chronic pathologies (cardiovascular, endocrine-metabolic and respiratory), aiming at changing habits and raising awareness of healthy attitudes, improving the participant's quality of life.

Second Medical Opinion Program

With the aim of enriching the diagnosis and helping the insured to decide on the best therapeutic approach, the program offers Bradesco Saúde and Mediservice clients a second medical evaluation with a specialist professional, at no additional cost, in several External Reference Centers. The initiative focuses on the specialties of: spinal degenerative diseases; scoliosis; maxillofacial; and Cardiac devices (Pacemaker). Since the beginning of the Program, more than 10,500 beneficiaries they have already been referred to external experts for a second medical opinion.

Bradesco Dental Plan

The plan offers special conditions for family members of the Organization's employees. It includes national coverage and with more than 29,000 dentists. Employees have the advantage of including their family members, parents and siblings, to have the same conditions as their plan, including the “Dente de Leite” and Junior Plans for children.

Meu Doutor Program

Created by Bradesco Saúde, the program has a wide network of physicians trained to serve various specialties, including Internal Medicine, Cardiology, Spine, Pediatrics, Diabetes and Traumato-Orthopedics. The professional can talk directly with the beneficiaries and learn about their entire medical history and complaints. The program has performed more than 2.2 millions appointments and can be accessed over the internet allowing easy access to the doctor's agenda and the possibility of requesting appointments quickly and safely. Meu Doutor also uses electronic medical records, which allows for greater efficiency in the care and optimization of medical expenses, in addition to supporting the reduction of paper, positively impacting our sustainable development. Currently more than 78,000 policyholders are registered in Bradesco Saúde's online scheduling.

Meu Doutor Novamed

Network of outpatient clinics that provide medical consultations and exams. The initiative stands out for its investment in physical and technological structure, a multidisciplinary team and the use of an integrated electronic medical record.

Anjo da Guarda

Motorcycles that help in small-complexity repairs, ensuring faster service, avoiding towing and reducing fuel consumption and polluting gas emissions.

Average arrival time

- 40 minutes
- 15 minutes
Dirija Bem (Drive Well)
The application encourages more prudent habits in driving vehicles, reducing fuel consumption and, consequently, polluting gas emissions. Through sensors and GPS it is possible to monitor the driver's behavior and send him driving tips, preventing traffic accidents. Since its launch in 2017, the Dirija Bem app has been installed by 3,976 people.

Focus on Business Campaign
to support business customers and enable more companies to be protected at this time when the new coronavirus pandemic poses challenges to business, Bradesco Auto/RE released a special action: the Empresarial em Foco promotional campaign. The initiative grants a 15% discount on new insurance, endorsements or renewals for the business sector, benefiting 20 sectors.

Microinsurance, Insurance and Inclusive Pension Plans
Our product portfolio serves different customer profiles, aiming at economic growth and social protection through inclusive products and services for the population.

LOW INCOME CUSTOMER
Classic Pension 3-in-1: Pension plan with three benefits to customers in a single product, accumulation, annuity and drawing, with contributions starting at R$ 79.00 per month.
Young Pension: Pension plan aimed at young people and children, encouraging financial education, with contributions starting at R$ 50.00 a month.
Tailored: Pension plan whose investment migrates to funds with a lower management fee for each range of balance reached, providing better returns.
First Protection: Product that covers personal accidents and adds individual funeral assistance with a monthly cost of R$ 5.50

Family Tranquility: Product that offers death coverage, extensive family funeral assistance for parents and in-laws, in addition to monthly drawings.
Vida Segura: Insurance that covers individual death and funeral assistance, in addition to monthly drawings, with prizes starting at R$9.94.
AP Ticket: Accidental death insurance and total or partial permanent disability due to accident, including drawings and individual funeral assistance.
Novo Top Clube: For individual clients who wish to supplement their protection or clients who do not yet have life insurance, it has extended family funeral assistance (spouse, children, father, mother, father-in-law and mother-in-law), death for any reason with insured capital from R $40K, does not include age adjustment from 60 years onwards.

MICRO AND SMALL COMPANIES
Safe Business Life
A product that provides coverage for total or partial death and permanent disability due to an accident, including other benefits such as raffles and individual funeral assistance.

SENIOR AUDIENCE
ABS Sênior: Product aimed at people aged 60 to 80 years, aimed at longevity, with prizes starting at R$33.60 per month.
Top Sênior: Product aimed at senior audiences, which offers death coverage.

Digital Capitalization Products
For individual clients who wish to supplement their protection or clients who do not yet have life insurance, it has extended family funeral assistance (spouse, children, father, mother, father-in-law and mother-in-law), death for any reason with insured capital from R $40K, does not include age adjustment from 60 years onwards.

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