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**Financial education initiatives**  
**- Companies belonging to**  
**the SURA Business Group**  
**2021**

## Financial inclusion and education initiatives deployed by SURA Business Group in 2021

### Financial Education Programs

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	AMOUNT INVESTED (in USD)
<b>Argentina</b>	Seguros SURA	The SURA Academy	The SURA Academy is a collaborative learning initiative that has been developed in-house by our own employees, who are experts in different subjects, and who are teaching others in the form of open and voluntarily attended classes. Consequently, no money has been invested in this endeavor. Topics include those relating to Trends and Business issues.	923	0
<b>Brazil</b>	Seguros SURA	Empresas SURA	Empresas SURA is a regional platform for providing capabilities for MSMEs to enhance their business continuity and encourage their ability to manage their competitiveness. Here, we provide support and advice to entrepreneurs with regard to the following 5 main vertical pillars: Finance, Legal, Marketing, Human Resources and Technology.	32	0

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	AMOUNT INVESTED (in USD)
<b>Chile</b>	Sura AM- AFP Capital	Capital Play	Capital Play is an education and information platform that is open to the public, where users can access content relating to the pension system in various formats, these ordered in the form of "series" and "chapters". This platform includes topics such as current events and COVID-19; how to carry out procedures; market and multi-fund reports, and all the content of the "Let's Talk about Pensions" initiatives: inheritance procedures to be followed, mortality tables, how pensions are built, among other topics.	787,848	0
<b>Chile</b>	AFP Capital	AFP Capital's Streaming Initiatives	Interactive streamings to inform and answer questions on access to banking services, pension fund withdrawals and multi-fund yields.	2,626,826 views	263,144

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	AMOUNT INVESTED (in USD)
<b>Chile</b>	SURA AM Inversiones	Spotify Channel	So as to be able to inform people about what is currently happening on the global and local markets, SURA Inversiones created a new communications channel through Spotify. By following the Inversiones SURA CL account, users are able to access, at any time and from anywhere, various podcasts on market performance, fund recommendations, portfolios, as well as complete video streamings on the impacts that the COVID-19 pandemic has had on markets and investments.	8,088	2,368
<b>Colombia</b>	Protección	Protección University	School of Personal Finance. This initiative provides financial education in order to help people optimize the handling of their finances so as to build a brighter future, while enjoying life at the present time.	27,740	58,775
<b>Colombia</b>	Protección	Taking Control	This digital financial education platform is focused on teaching personal finance management.	55,000	33,395

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	AMOUNT INVESTED (in USD)
<b>Colombia</b>	Protección	Proximity Plan	This is a communication, information and education model build around being able to build a mandatory pension, the difference between regimes and informed decision making. An important emphasis is placed on the use of digital channels for self-management purposes as well as for resolving doubts. This includes communication opportunities throughout the brand's digital ecosystem and collaborative work with the Association.	11,600,000	45,417
<b>Colombia</b>	Seguros SURA	SURA Financial Health	This program is aimed at helping people to take care of their own finances. In 2021, training programs were deployed such as: "The Value of your Decisions", "Finances for Freelancers" and also, personalized assistance and support for companies with regard to their financial performance.	8,799	57,651
<b>El Salvador</b>	SURA AM-Crecer	Spending Time with your Finances	This Financial Education Program has different formats: a radio program, a series of videos and a podcast broadcast via social networks (on-line broadcasting through advertising).	1,000,000	-

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	AMOUNT INVESTED (in USD)
<b>El Salvador</b>	SURA AM-Crecer	Large-scale on-line talks for providing counseling on the benefits offered.	Cycle of weekly conferences to provide information and digital management capabilities for carrying out different procedures and applying for benefits. Practical guidance is provided on how to best handle the procedures involved as well as use the self-service capabilities offered.	5579	0
<b>El Salvador</b>	SURA AM-Crecer	The Crecer Financial Education Training Program - International Plan	Program for strengthening financial literacy among young entrepreneurs as well as Community Protection Mechanisms programs in the department of Chalatenango.	316	4,000
<b>El Salvador</b>	SURA AM-Crecer	Let's Talk With Crecer	A cycle of 7 conferences staged to explain more about the pension system, its main concepts and relevant aspects that impact the benefits provided to Salvadorans.	30	0
<b>El Salvador</b>	Suramericana-Asesuisa	Empresa SURA	Empresas SURA is a regional platform for providing capabilities for MSMEs to enhance their business continuity and encourage their ability to manage their competitiveness. Here, we provide support and advice to entrepreneurs with regard to the following 5 main vertical pillars: Finance, Legal, Marketing, Human Resources and Technology.	50 (18 workshops)	0

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<b>El Salvador</b>	Suramericana-Asesuisa	On-Line Academy for Business Advisors	Financial education training plan for business advisors.	200	18,088
<b>Mexico</b>	SURA AM	Afore SURA's contributions to the National Financial Education Week - 2021. Activations and conferences	Afore SURA actively participated in the National Financial Education Week in 2021, this considered to be the most important of its kind in the country. For the second year running, this event was staged on-line with the participation of 53 financial institutions, including Afore SURA. On this occasion, Afore SURA carried out the following activations: A stand (featuring pension education videos, customer service via WhatsApp and email) pension education materials on the event's webpage Condusef. Eight pension education videoconferences were also screened in the SURA Auditorium, these relating to the following topics: 1) Benefits of your pension fund management firm; 2) Let's talk about Pensions; 3) Pension Route Law 73; Pension Route Law 97.	3,218	8,137

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	AMOUNT INVESTED (in USD)
Mexico	SURA AM	"Let's talk about pensions" workshops given at university forums	Experts from Afore SURA gave 17 "Let's Talk about Pensions" talks at an equal number of universities participating in the National Financial Education Week SNEF 2021. These talks were broadcast on various on-line platforms, and several were broadcast on the universities' social networks, thereby broadening their reach. 7 talks were also given through different on-line platforms in 7 universities as part of SURA's relationship with university forums. Let's Talk about Pensions is an initiative aimed at young university students who have started or will soon start their working lives. The purpose of these is to raise awareness among young people about the responsibility that each person has to ensure a tranquil retirement and the importance of voluntary savings to achieve their financial goals at each stage of their lives.	7,611	0



COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	AMOUNT INVESTED (in USD)
<b>Mexico</b>	SURA AM	Pension Education Videoconferences. Afore SURA's YouTube Channel	As part of the efforts to promote Pension Education among young people and adults in order to increase their knowledge regarding Retirement Savings, Voluntary Savings, Benefits and the services provided by Afore SURA, in 2021 the following videoconferences were hosted on the YouTube channel: 1) Pension Route Law 73; 2) Afore Benefits; 3) Let's talk about Pensions.	13.232 views	
<b>Mexico</b>	SURA AM	Facebook Live monthly broadcasts - Afore SURA	Monthly broadcasts on Facebook whereby relevant topics on the Afore's individual pension accounts and financial and pension education tips for clients and non-clients are discussed.	268,856 views	5,796
<b>Mexico</b>	SURA AM	On-line communications and training	The purpose of this program is to educate on topics relating to pensions and personal finances, using different formats and channels.	1,644,523	9,162
<b>Mexico</b>	Seguros SURA	Empresa SURA	Personal Finance Workshop	70	0
<b>Mexico</b>	Seguros SURA	Empresa SURA	Assistance with personal debt	8	0
<b>Panama</b>	Seguros SURA	The SURA Enterprise training program.	Financial Health for Businesses	79	5,000

<b>COUNTRY</b>	<b>SUBSIDIARY</b>	<b>NAME OF PROGRAM/SOLUTION</b>	<b>DESCRIPTION</b>	<b>BENEFICIARIES</b>	<b>AMOUNT INVESTED (in USD)</b>
<b>Peru</b>	SURA AM	Employability and financial education workshop (Youngsters)	The purpose of this on-line workshop is to increase the employability and basic financial knowledge of young people in Metropolitan Lima, placing a special emphasis on those that have fewer resources, this with the aim of facilitating their entry into the job market.	450	1,392
<b>Peru</b>	AFP Integra	Unstoppable Women	The aim of this program is to improve the economic and social conditions of women entrepreneurs who may have been affected by the pandemic. With this program we seek to provide support to women entrepreneurs , who have been awarded a Super Woman group loan (granted by Compartamos Financiera) in the form of on-line training and advisory services, completely free of charge, on topics that help them to better manage their businesses and empower them as businesswomen.	575	86,392
<b>Uruguay</b>	SURA AM	Job fair	On-line training activities at two university job fairs	3,404	3,500
<b>Uruguay</b>	SURA AM	Corporate channel training	Talks given to companies on the Uruguayan pension system and the importance of savings	700	0
<b>Uruguay</b>	SURA AM	Personal Finance Workshop	Online client and open market training on personal finances	145	1,500
<b>Uruguay</b>	Seguros SURA	Human Talent	"Neurona Financiera" - A personal finance forum.	120	500

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<b>Uruguay</b>	Seguros SURA	Empresa SURA	<p>Training programs on:            From entrepreneur to business person.            Financial management basics for taking the next step.            Personal objectives including finances.            Applied finance: from life to business.            The entrepreneur and how to manage his or her company            Applied finance: from life to business.</p>	59	490
<b>Dominican Republic</b>	Seguros SURA	Empresa SURA	<p>Empresas SURA is a regional platform for providing capabilities for MSMEs to enhance their business continuity and encourage their ability to manage their competitiveness. Here, we provide support and advice to entrepreneurs with regard to the following 5 main vertical pillars:            Finance, Legal, Marketing, Human Resources and Technology.            In 2020, different types of activities were carried out targeting all 5 vertical pillars:            Face-to-face and hands-on workshops, on-line webinars for organizing personal finances and financial instruments, workshops on new post-pandemic strategies,</p>	806	1,452

## Financial Education Programs

Providing tools so that companies and people (focusing on inclusion and diversity - not just for those in the lower income brackets) - can access useful, top-quality and affordable financial products and services that meet their needs and create wellbeing.

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	INCOME STATED IN USD
Chile	SURA AM	Inclusion for Pensioners	This program is focused on supporting people who want to postpone their retirement, who still feel active and, more importantly, who feel they still have a lot to learn and provide. Senior citizens can re-enter the job market as members of the service or contact center team, as executives of AFP Capital. This plan is developed based on their capabilities, allowing them to work part-time and in branches located close to their homes.	12	0
Chile	SURA AM (AFP Capital)	AFP Capital Inclusive Branch	In fulfilling our commitment to keeping our clients at the heart of our business, we continued to serve our hearing and/or visually impaired clients for part of the year (during the time allowed by the pandemic).	21,992	0

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	INCOME STATED IN USD
<b>Colombia</b>	SURA AM (Corporate Office)	qiip	A financial wellness platform that, through user knowledge and support, improves people's financial wellbeing by providing support and financial coaching services, smart savings recommendations and financial wellbeing tests.	453,488	127,876
<b>Colombia</b>	SURA AM (Corporate Office)	SME Payroll Credit	Strategic Alliance: SURA Asset Management, Créame and Finaktiva, with institutional support from Protección, for providing resources to finance payroll, social security and premium payments.	38	
<b>Colombia</b>	SURA AM (Corporate Office)	SURA AM Alliance-Exponential confirming	This factoring line has a total capital of approximately COP 35,000 million for providing liquidity and working capital to small and medium-sized enterprises (SMEs). With this tool, companies can fulfill their employee payroll and bonuses obligations.	336 SMEs	0
<b>Colombia</b>	SURA AM (Corporate Office)	SUMANTI	A financing fund for developing specialized talent for promoting the comprehensive development of the inhabitants of the Aburrá Valley, in facing the challenges brought by the Fourth Industrial Revolution. It employs inclusive flexibilization in providing young people belonging to the lower-income segments of society with	650	0

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	INCOME STATED IN USD
			access to credit facilities. This program is the result of joint efforts between Ruta N, SURA Asset Management, Protección and Comfama in providing access to specialized education in technology and innovation.		
<b>Colombia</b>	Protección	Savings Solution	This solution helps and provides incentives to any person residing in Colombia in planning and achieving specific goals by means of their savings.	2150	801,477
<b>Colombia</b>	Protección	More Protection	This flexible savings product can be used to define additional income for when contributors become pensioners (this for the purpose of reducing the pension gap when retiring).	713	4,105
<b>Colombia</b>	Protección	Always Active	This savings solution provides financial well-being and the opportunity to enjoy leisure time.	2,150	93,715
<b>Colombia</b>	Protección	On-line mandatory pension sign-ups	This solution offers the possibility and incentive to any person residing in Colombia to sign up for a Mandatory Pension and start saving for their future, without having to visit a branch office, which allows us to reach places where today Protección does not have a physical presence and to people who currently depend on others for being able to sign up and start paying into the pension system.	34,174	599,238

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	INCOME STATED IN USD
<b>Colombia</b>	Seguros Sura	Refundable Life Insurance	Life insurance for the middle and low socioeconomic levels, that is both relevant and pertinent, since it protects those who play the role of pillar and contributor, in a simple and straightforward fashion, encouraging inclusion and providing a two-way perception of gain on the part of the consumer, namely by guaranteeing on the one hand, protection in case of unforeseen events, or on the other hand providing a refund in the case of not filing any claim this as an incentive for taking proper care of their lives; that allows for ensuring a greater degree of client permanence and reducing policy cancellation levels.	538	174,052
<b>Colombia</b>	Seguros SURA	Correspondents Channel	This marketing channel is aimed at directly reaching the lower income segments of the population residing in the urban areas of Colombia through correspondent insurance brokers.	28,628	321,583
<b>Colombia</b>	EPS SURA	Complementary Health Care Plan for the over 60s.	This health care solution is aimed at seniors between 60 and 79 years of age who are subscribers of the EPS SURA health care service with a minimum of 6 months of seniority. This solution	8,119	5,238,744

COUNTRY	SUBSIDIARY	NAME OF PROGRAM/SOLUTION	DESCRIPTION	BENEFICIARIES	INCOME STATED IN USD
			understands the older adult as being an integral being from three dimensions that transcend physical health to a capacity to maintain health: prevention and well-being, social dimension and physical dimension.		
<b>El Salvador</b>	AFP CRECER	Dynamic Savings Plan	A Voluntary Pension Savings product that allows clients to save for other goals besides their pensions. Mid- and long-term scope	1,132	15,364
<b>Mexico</b>	INSURANCE	Practical Life Insurance	The Company, in exchange for the payment of the corresponding premium, undertakes to provide the insured party as appearing on the title page of the Policy, during the term of the insurance policy described therein, protection for the coverages included therein, namely Death, Accidental Death and Dismemberment, as from the moment at which the Company notifies the contracting party of the acceptance of his or her application.	2,096	57,084
<b>Mexico</b>	INSURANCE	"Blue Wing" Major Medical Insurance	An insurance policy that provides protection for the health of the insured party and their loved ones (people belonging to the C+, C and C- socioeconomic level, who do not have a medical expenses insurance and who are looking for a basic protection insurance) against the most	5,531	1,912,719



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			common accidents and illnesses at an affordable price and with a broad and comprehensive coverage.		
<b>Uruguay</b>	SURA AM	Basic Savings Fund	Alliance with the payment network, redpagos, to gain access to this product that democratizes savings in all branches throughout the country.	107	47,426
<b>Uruguay</b>	SURA AM	Future Fund	Product designed for the complementary pension savings segment	213	288,450
<b>Uruguay</b>	Seguros SURA	Standard household insurance	This solution is designed to be mass marketed throughout the country, targeting lower middle to low-income clients. This product allows all Uruguayans, regardless of the level of their household income, to acquire insurance for their home, since this solution taking into account the real needs of each household.	33,977	4,613,550

<b>Total beneficiaries</b>	<b>595,670</b>
<b>Total companies</b>	<b>374</b>
<b>Total Revenues</b>	<b>USD 14,295,383</b>