

## SURA BUSINESS GROUP'S FINANCIAL INCLUSION AND EDUCATION INITIATIVES IN 2025

For Grupo SURA, as a player focused on the financial industry in Latin America, promoting financial inclusion and education is not only a social responsibility, but a key strategy for strengthening markets and the sustainable growth of its businesses. In 2025, the companies of the SURA Business Group promoted initiatives aimed at strengthening the financial capabilities of individuals, entrepreneurs and companies in the region, promoting access to solutions that allow for better economic planning and greater stability. Through training programs, advisories and products designed for populations with barriers to access to the financial system, we contribute to the reduction of inequalities and the sustainable growth of markets. This annex presents in detail the main initiatives developed during the year, reflecting our commitment to building a more informed, resilient and inclusive society.

### Financial education projects

Financial education programs are essential both for individuals, by empowering them with tools to make informed decisions and improve their economic well-being, and for organizations, by strengthening trust, market stability, and long-term business sustainability.

#### FS16: Initiatives to Improve Financial Education by Type of Beneficiary

### Financial education projects:

COUNTRY	SUBSIDIARY	PROGRAM NAME	TYPE OF INITIATIVE	TARGET AUDIENCE	DESCRIPTION	IMPACT FIGURES
Peru	AFP Integra	Unstoppable Talent	Financial Literacy Programs	Youth	Digital platform with synchronous courses, talks and workshops and learning paths for employability and personal finance management.	80 contents 11 courses available 20,577 beneficiaries
Peru	AFP Integra	Unstoppable Adults	Business skills training	Older adults	In 2024, the Unstoppable Adults category of the Kunan Challenge, in partnership with the Ministry of Development and Social Inclusion, awarded the best ventures led by people over 55 years of age. "TV Plateada" won in Lima, and "La Abuela Rosa - Delicias del Bosque" in Piura. In addition, 60 entrepreneurs graduated from the training program Unstoppable Adults: The Takeoff, created together with ChangeLab.	60 entrepreneurs

# Digital annex integrated to the 2025 Annual Report

(This document is an integral part of the year-end report)



COUNTRY	SUBSIDIARY	PROGRAM NAME	TYPE OF INITIATIVE	TARGET AUDIENCE	DESCRIPTION	IMPACT FIGURES
Colombia	Protection	Preferential care protocol and digital translation	Technical Support	Older adults	Face-to-face protocol in care modules for older adults and digital translation, which seeks to improve the quality of care and prioritization for elderly customers to speed up their procedures. In addition, a sign language translator is included in all our digital events.	131,363 users
Colombia	Protection	Multiply your peace of mind	Financial Literacy Programs	Low-income people.	This financial literacy campaign develops simple, practical, and culturally relevant educational content that helps people understand, organize, and optimize their income, considering their realities of basic expenses, medical emergencies, and budget constraints. The approach is designed for clients who live in a "state of constant need," where money management is critical to their stability.	15,500 social media accounts reached
Colombia	Protection	Women's Entrepreneurship Alliance	Business skills training	Women Microenterprises	Through the Emprender Mujer Alliance, we promote the growth of women entrepreneurs from different cities in the country, by strengthening sustainable business models. The target population of this initiative are women who present vulnerabilities and challenges in achieving their pension in old age. Our intervention focuses on the transfer of administrative, financial and technological capacities, designed to scale their management and boost job creation in the country.	507 women entrepreneurs trained
Colombia	Protection	Edulabs Project	Financial Literacy Programs	-Young people - Low-income people. - People from rural or hard-to-reach areas.	A process of training, accompaniment and mentoring with which 21st century skills are enhanced for young people from different regions of the country, who present conditions of economic vulnerability. The training focused on decision-making to materialize the life project from entrepreneurship, employability and	540 young people from different regions of the country, who present conditions of vulnerability

# Digital annex integrated to the 2025 Annual Report

(This document is an integral part of the year-end report)



COUNTRY	SUBSIDIARY	PROGRAM NAME	TYPE OF INITIATIVE	TARGET AUDIENCE	DESCRIPTION	IMPACT FIGURES
					financial education, while strengthening socio-emotional skills and getting closer to their vocation to progressively become youth leaders.	
Colombia	Protection	+50 Emprende Colombia Awards	Business skills training	Older adults	In alliance with the Antioquia Science and Technology Center Corporation, we support the realization of the +50 Emprende Awards, an initiative that seeks to recognize and support entrepreneurs over 50 years of age in the country.	-
Colombia	SURA AM	Impact Hub Foundation and Medellín Mayor's Office	Business skills training	Women Microenterprises	Strengthening the work autonomy of women caregivers	-
Colombia	SURA AM	Project take off your glue	Business skills training	Youth	Social impact project on young people's job skills	-
Colombia	SURA AM	Makaia and Sesana Foundation	Labour inclusion of older people	Older adults	Facilitate labor inclusion of people over 50 years of age through intensive training in data analysis	-
Mexico	Afore SURA	Afores Fair Guadalajara	Technical Support	People in rural or hard-to-reach areas	This 2-day event sought to bring customers and the general public closer to the fast and efficient service for workers to carry out various procedures related to their pension. It was held from November 28 to 30, 2025 in the city of Guadalajara.	820 people served
Mexico	Afore SURA	Afores Fair CDMX	Technical Support	People in rural or hard-to-reach areas	This 4-day event sought to bring customers and the general public closer to fast and efficient attention for workers to carry out various procedures related to their pension. It was held from August 1 to 5, 2025 in Mexico City, CDMX.	3,443 people served
Mexico	Afore SURA	Financial Education Week	Financial Literacy Programs	Youth	Financial and pension education event aimed at young university students and the teaching community of the Autonomous University of Mexico (UAM) Cuajimalpa campus, Mexico City (CDMX). Expert from Afore SURA shared the talk "My first job, my	35 attendees

# Digital annex integrated to the 2025 Annual Report

(This document is an integral part of the year-end report)



COUNTRY	SUBSIDIARY	PROGRAM NAME	TYPE OF INITIATIVE	TARGET AUDIENCE	DESCRIPTION	IMPACT FIGURES
					first Afore" with the aim of guiding people, so that from a young age they know about the importance of choosing an Afore for their retirement from work.	
<b>Mexico</b>	Afore SURA	Global Money Week	Financial Literacy Programs	Children and young people	International awareness campaign that seeks to ensure that children and youth have access to the knowledge, skills, attitudes, and behaviors necessary to make informed financial decisions and ultimately achieve and be financially resilient. Within the framework of this event coordinated in Mexico by Museo MIDE and held between March 18 and 28, 2025, an expert from Afore SURA gave the talk "My first job, my first Afore".	70 attendees
<b>Mexico</b>	Afore SURA	CCME Alliance - Afore SURA	Business skills training	Women Microenterprises	In 2025, a collaboration agreement was signed with the Coordinating Council of Women Entrepreneurs (CCME) to develop programs and actions that promote women's professional development in order to encourage their participation in the country's formal economic sector. One of the actions of this collaboration was the sponsorship of the Tech for Her event on November 13, 2025 in Monterrey, Nuevo León.	160 businesswomen
<b>Mexico</b>	Afore SURA	CCME SURA Women's Impulse Program	Business skills training	Women Microenterprises	As part of the alliance with the Coordinating Council of Women Entrepreneurs, a workshop was given to women over 50 years of age who are clients of Afore SURA. A call was sent through email and social networks.	120 women were registered, of these, 72 connected to at least one session and of them 29 achieve a diploma of participation and another 28 a diploma of completion.
<b>Mexico</b>	Afore SURA	Kidzania: SURA Retirement Savings Center	Financial Literacy Programs	Children and young people	In 2025, an alliance was established with Kidzania, Cuicuilco campus, Mexico City. Kidzania is an interactive city where children	7,337 children and youth

# Digital annex integrated to the 2025 Annual Report

(This document is an integral part of the year-end report)



COUNTRY	SUBSIDIARY	PROGRAM NAME	TYPE OF INITIATIVE	TARGET AUDIENCE	DESCRIPTION	IMPACT FIGURES
					learn about different professions through role-playing activities. A retirement savings center was set up here where children can learn the value of saving and managing resources.	
Chile	Suramericana	SURA Company	Business skills training	Microenterprises	<p>Comprehensive training and personalized advice focused on developing skills in small and medium-sized enterprises (SMEs) to strengthen the sustainability and growth of their businesses, as well as adaptation to regulatory changes and digital transformation.</p> <p><b>Course topics:</b>                      Comprehensive Financial Management; Operation Income and Tax Compliance; Financing and Preparation for Investors; Productivity and Accounting Management; Financial Innovation and Trends; Tax Obligations and Applied Laws; Entrepreneurial Leadership and Personal Development; Team Management, Culture and Communication; Comprehensive Business Training; Digitalization and Competitiveness; Training for Growth; Digital Marketing and Productivity; Commercial Skills and Sales; Innovation and Female Entrepreneurship; Sales and Customer Experience Strategies; Training in Marketing and eCommerce; Commercial Communication and Adaptability; Formalize and Protect Your Business; Labor Management and Business Security; Taxation and International Trade; Operational Optimization and Productivity; Sustainability and Circular Economy; Internationalization and Global Growth.</p>	15,124 course attendees
Colombia	Suramericana	SURA Company	Business skills training	Microenterprises	Comprehensive training and personalized advice focused on developing skills in small and medium-sized enterprises (SMEs) to strengthen the sustainability and growth of their businesses, as well as adaptation to regulatory changes and digital transformation.	20,214 companies diagnosed 5,579 companies improved their practices
Mexico	Suramericana	Financial Education Week	Financial Literacy Programs	Youth	Activation of financial education and insurance culture for young people in public spaces, with the delivery of informative	3 days of activation. 200 young people intervened.

# Digital annex integrated to the 2025 Annual Report

(This document is an integral part of the year-end report)



COUNTRY	SUBSIDIARY	PROGRAM NAME	TYPE OF INITIATIVE	TARGET AUDIENCE	DESCRIPTION	IMPACT FIGURES
					materials that seek to raise awareness and strengthen the culture of insurance.	
Dominican Republic	Suramericana	Whoever asks learns with SURA School	Financial Literacy Programs	Older and young adults	Communication strategy through the radio program Camino al Sol with live transmission and subsequent visibility on its web portal that provides knowledge through a thematic calendar that covers trends, well-being, health, mobility, insurance and culture, with the support of allies and internal collaborators.	23 interviews on live radio and nationwide. More than 200,000 people impacted.

## Financial inclusion projects:

Financial inclusion is a key pillar for economic development and the reduction of inequalities, allowing more people and companies to access financial products and services that boost their stability and growth.

COUNTRY	SUBSIDIARY	NAME	DESCRIPTION	TYPE OF PRODUCT OR SERVICE	TARGET AUDIENCE	CLIENTS
Colombia	SURA AM	Sullied	Product designed to provide coverage to women in conditions of disability or survival, recognizing the largest gaps they face in income, labor informality and care burden.	Annuity insurance and pension insurance	Women	24,165
Colombia	SURA AM – Protection	Always Active	People over 55 years of age often face limitations in generating income, low financial inclusion and a greater risk of economic dependence, which makes it difficult to sustain their well-being in the aging stage. This voluntary, accessible savings product designed for the needs of people over 55 years of age focuses on the key pillars of active aging: financial well-being, social participation and productive enjoyment of free time.	Savings account	Seniors (+55)	13,714
Colombia	SURA AM – Protection	Saving irregular income	Due to high labor informality, low-income people, women, and young people tend to have unstable incomes and less access to financial products, which limits their ability to save for old age and increases their pension gap. For this reason, Protección has designed a		Low-income people. Women.	40,667

# Digital annex integrated to the 2025 Annual Report

(This document is an integral part of the year-end report)



			100% digital solution that allows users to save in a flexible way adapted to their needs, with regular contributions or by voluntarily entering from low amounts.	Savings account	Youth	
Colombia	SURA Investments	Corporate Private Debt Fund	Fund aimed mainly at micro and large companies to accompany the development, growth and/or funding of entities in various sectors, including entities aimed at financial inclusion of the elderly, informal workers, bank debtors; non-bank financial institutions with a focus on microcredit, and entities in the services and advisory segment, which generate first jobs and jobs for low-income people.	Credits	Microenterprises Seniors Low-income people	58 credits 38 companies 25 SMEs
Chile	SURA AM – AFP Capital	Account 2	Voluntary, simple, accessible, flexible and freely available savings alternative, which allows people to save and invest in a complementary way to their mandatory account, with the aim of supporting short, medium or long-term goals, without the need to allocate these resources exclusively to the pension, but with the benefit that the savings are invested in the multi-funds managed by AFP Capital. allowing each person to choose the risk profile that best suits their needs. Its main features are the possibility of making contributions and withdrawals at any time, transparency in management, a competitive commission on the managed balance and access to professional investment management.	Savings account	Low-income people	-
Chile	SURA AM – AFP Capital	Endorsable mortgage mutus with housing subsidies	Complementary mortgage financing, documented as endorsable mutual mortgage (MHE), which enables access to housing for low- and middle-income households when articulated with housing subsidies from the Ministry of Housing and Urban Planning (MINVU). This contributes to territorial decentralization.	Mortgage credit	Low-income individuals. People from rural or hard-to-reach areas.	638
Colombia	Suramericana	Secure Your Business	Aimed at micro-entrepreneurs and self-employed who have a business in their own or leased establishment, protecting their assets against natural events, theft, vandalism, among others.	Microinsurance	Microenterprises	210
Colombia	Suramericana	Health for All	Health insurance plan aimed at individuals and companies of different income levels and who usually do			214,626

# Digital annex integrated to the 2025 Annual Report

(This document is an integral part of the year-end report)



			not have access to the traditional insurance offer, reducing barriers to access to health services.	Microinsurance	Microenterprises. Low-income people.	
Colombia	Suramericana	Health for Two	Lightweight health insurance that strengthens the offer of health insurance solutions. Aimed at people and companies that usually do not have access to the traditional offer, providing access to coverage that seeks to address daily health issues, and with the possibility of linking an additional person to the same policy.	Microinsurance	Microenterprises. Low-income people.	81,590
Colombia	Suramericana	Affinity: Comfama Vida	Affinity network with the Comfama compensation fund: Life microinsurance for members, with differentiated costs according to income, from 20 USD per year.	Microinsurance	Low-income people.	-
Colombia	Suramericana	Affinity: Comfama Health	Affinity network with the Comfama compensation fund: Hospitalization and accident microinsurance for affiliates, with differentiated costs according to income, from 13 USD per year.	Microinsurance	Low-income people.	-
Colombia	Suramericana	Affinity: Rappi and Didi	Affinity network with mobility applications that offers health and life insurance to delivery drivers and drivers.	Microinsurance	Low-income people.	-
Dominican Republic	Suramericana	Quala Allies	Through a network of affinity with Quala, we developed a transportation and accident microinsurance specifically designed to protect the assets of the Quala company's carriers, ranchers, and wholesalers.	Microinsurance	Microenterprises. People in rural or hard-to-reach areas	129
Dominican Republic	Suramericana	Microinsurance through Vision Found	Vision Found is a non-profit organization that promotes sustainable living models. Through an affinity network with this entity, we offer voluntary life, personal accident and serious illness insurance for low-income micro-enterprises.	Microinsurance	Microenterprises. Low-income people.	7,239
Dominican Republic	Suramericana	Credit via Vision Found	Vision Found is a non-profit organization that promotes sustainable living models. Through an affinity network with this entity, we offer loans for entrepreneurs and independent workers, especially for farmers.	Credit	Microenterprises. Low-income people.	12,652

# Digital annex integrated to the 2025 Annual Report

(This document is an integral part of the year-end report)



					People from rural or hard-to-reach areas.	
Panama	Suramericana	Health at Your Fingertips	Health insurance that provides a comprehensive value proposition to the insured, promoting positive and preventive health, aimed at the middle-lower class segment.	Microinsurance	Microenterprises. Low-income people.	-
Panama	Suramericana	AP Funeral	Funeral assistance insurance aimed at vulnerable populations, which combines immediate accompaniment, organized services and coverage of expenses at a critical time.	Microinsurance	Low-income people.	-
Panama	Suramericana	Policy per KM	Mobility insurance that covers cars, depending on the number of kilometers they travel during the month. It focuses on benefiting people who drive little and incentivizing the reduction of their polluting effects. It offers more flexible structures for those who usually cannot access this type of insurance.	Microinsurance	Low-income people.	-
Uruguay	Suramericana	Standard Home	Affinity networks with cooperatives and compensation funds: Simplified microinsurance for home or room, which seeks to protect the assets of low-income individuals.	Microinsurance	Low-income people.	14,000
Uruguay	Suramericana	Unemployment	Affinity networks with cooperatives and compensation funds: Simplified microinsurance to receive compensation in case of job loss.	Microinsurance	Low-income people.	25,000
Uruguay	Suramericana	Personal Accidents and Life	Affinity networks with cooperatives and compensation funds: Simplified microinsurance to receive compensation for accidental death and disability or death from any cause	Microinsurance	Low-income people.	-