

## 4.6 Customer Relations

### (S1.51)

#### Customer Relationship Management

At SURA Asset Management, our clients are fundamental and are at the heart of our management. The trust they place in us and the quality of the relationship we build with them are essential for the sustainability of the business and for the generation of long-term value. For this reason, we have a comprehensive relationship approach that seeks to understand their needs, accompany them in a timely manner and continuously strengthen their experience with our products, services and service channels.

#### 4.6.1 Customer Relationship Management Program

We have a customer relationship management program aimed at strengthening experience, trust and long-term bonding. This program is integrated within our strategic front of Customers and Channels and seeks to comprehensively manage interactions with customers throughout their relationship with the company. Its implementation is part of the company's 2022–2026 strategic cycle and its operation is articulated between the leaders of the service and service models in each subsidiary and an articulating role at the regional level from the SURA Asset Management corporate team.

Through this program, we not only meet requests and requirements, but also seek to continuously understand the needs, expectations and perceptions of our customers, in order to adapt our value offer and permanently improve the experience we offer. In this sense, customer relationship management is a relevant component of our value proposition and our way of accompanying customers in their different moments of interaction with the company.

Our program is based on a comprehensive vision of the customer, which articulates knowledge, segmentation, personalization, attention and active listening capabilities. This allows us to develop differentiated relationship schemes, in accordance with the characteristics of the different segments and with the specific needs that arise at each point of contact.

The value proposition is defined according to the segment and the potential value of each client, considering both the ability of our offer to fulfill the purpose we propose and the particularities of each business and market. In this sense, since we operate regulated businesses in multiple jurisdictions, our offer is structured on two complementary levels:

1. A base level, aimed at guaranteeing compliance with the regulatory and service obligations of each geography.
2. A differentiated level, which incorporates additional elements of attention, accompaniment and personalization according to the customer's segment and the characteristics of their relationship with the company, such as linked products, the level of savings or accumulated balance, income, age, time of life, family composition, financial objectives and level of financial education.

The program operates through four structural work fronts, transversal to all subsidiaries, enabled by commercial capabilities, artificial intelligence and advanced analytics applied to the business:

- **Attraction and loyalty of target segments:** we develop strategies by segment, leveraged on commercial channels, productivity schemes and incentives for the effective acquisition of target customers, and loyalty programs aimed at strengthening the permanence and preference of these customers.

- **Preference, satisfaction and recommendation:** we analyse the reasons for promotion and detraction, measure their impact on customer churn and develop processes to close the feedback loop (*close the loop*), in order to turn the voice of the customer into improvement actions. We use metrics to track the evolution and impact of our management efforts.
- **Transformation of service models:** we are making progress in preferential service models for target customers, with differentiation by segment and adaptation to local regulatory frameworks, seeking to combine opportunity, proximity and consistency in the experience.
- **360 customer insights:** we incorporate tools such as the Customer Lifetime Value (CLV) model, churn prediction and prevention through advanced analytics, and multivariate tactical segmentation to refine initial segmentation in target segments, in order to strengthen personalization and decision-making.

In addition, the program incorporates a multichannel architecture that combines digital solutions, remote care and face-to-face care, in order to facilitate access, continuity of care and a consistent experience. It is also supported by structured processes for the management of requests, queries and feedback, which ensure traceability, follow-up and timeliness in the response.

The governance of the program at the corporate level falls to the Corporate Development team, in coordination with the local service and channel teams in each subsidiary. This allows us to maintain common guidelines at the regional level and, at the same time, ensure an implementation aligned with the operational and regulatory particularities of each market.

In addition, we have advanced analytics tools that strengthen our ability to better understand customer behavior, identify interaction patterns, recognize opportunities for improvement, and support decision-making aimed at improving the experience. These capabilities are complemented by measurement and listening mechanisms, such as satisfaction surveys, interaction analysis, complaint and claim management, and other sources of feedback, which allow us to incorporate the voice of the customer in the continuous improvement of our processes, channels, and services.

This program is not limited to the definition of guidelines or policies, but is implemented through concrete initiatives, monitoring metrics and continuous improvement cycles documented in the subsidiaries in the region. Among the main indicators used are the Net Promoter Score (NPS), satisfaction metrics, First Contact Resolution (FCR) and signals associated with leakage, which together allow us to monitor the performance of the model and guide adjustment and strengthening actions.

Together, this program allows us to coherently articulate the strategy, channels, processes and management tools necessary to build closer, traceable and sustainable relationships with our customers, with a focus on continuous improvement and generation of value in the long-term relationship.

#### **4.6.2 Channels Customers Can Use to Request Support and Provide Feedback**

We have a multi-channel service architecture that allows our customers to request support, resolve concerns, carry out procedures and provide feedback through different points of contact. This ecosystem is structured into three complementary levels of care:

- Self-service
- Assisted/Remote
- Face-to-face

This combination allows us to offer a more accessible, continuous and consistent experience, according to the nature of the requirement and the needs of the different customer segments.

During 2025, the consolidated service network registered more than 170 million transactions in the region, with the following distribution:

- 95.7% through self-service channels
- 2.5% through assisted or remote channels
- 1.8% through face-to-face care

This distribution reflects the relevance of digital architecture in our relationship model, as well as the complementarity between channels to meet both massive and recurring procedures and more complex requirements. In turn, the estimated unit cost per transaction varies between USD 0.02 in self-service and USD 4.70 in face-to-face service, which shows the efficiency of the ecosystem and the importance of maintaining a balanced offer between digital scalability and human support.

#### 4.6.2.1 Chatbot with artificial intelligence

Within the self-service and digital service component, we have virtual assistants based on artificial intelligence that allow us to attend to queries, guide procedures, facilitate self-management processes and refer to the human channel when the complexity of the case requires it. This type of channel strengthens service availability, expands access to support, and allows for ongoing initial customer guidance.

These assistants have referral mechanisms to human attention when the consultation exceeds the self-management capabilities or when the client requests it, either by transfer to an online advisor, telephone call assignment or direction to the face-to-face channel.

By 2025, different subsidiaries in the region had this type of solution. Among them are:

- **Clara** at AFP Capital (Chile), available on the website, WhatsApp and social networks for inquiries about balance, procedures and pensions.
- **Pronto** en Protección (Colombia), available on the web portal and in the application for self-management and referral to advisor.
- **YOI** at AFORE SURA (Mexico), enabled for automated consultations and guidance on procedures.
- **Irene** at AFP Integra (Peru), available for inquiries about account status, contributions and procedures.
- **Virtual assistant** from AFAP SURA (Uruguay), available on WhatsApp and website.
- Virtual assistant from Asulado (Colombia), available via WhatsApp (+57 315 511 4150) for consultation and guidance

In addition, **AFP Capital** developed a **service avatar** with a human visual representation on the web channel, VIDEO CLARA, a tool that allows the customer to monitor in real time the status of their pension process. Together, these capabilities strengthen the digital service channel, improve the self-service experience, and facilitate a smooth transition to human service when the customer requires additional support.

#### 4.6.2.2 Web forms and direct email contact

Our customers can also request support and provide feedback through web forms and direct email channels, which allow them to register queries, requests, complaints, claims, suggestions and congratulations. These mechanisms play an important role within the service model, as they facilitate the structured reception of requirements, allow support information to be attached, and allow formal traceability of the management carried out.

By 2025, all subsidiaries had such mechanisms. Among the main ones are:

- **AFORE SURA (Mexico):** online complaint and suggestion form and dedicated email [cuentaefore@suramexico.com](mailto:cuentaefore@suramexico.com)
- **Protección (Colombia):** PQRS portal, available via web 24 hours a day, with management in extended hours. Video Attention WEB (**Hours of operation are from 8:00 a.m. to 5:00 p.m.**): <https://www.proteccion.com/contenidos/canales/videoasesoria/>
- **AFP Integra (Peru):** contact form and virtual Complaints Book.
- **AFAP SURA (Uruguay):** contact form and [respuesta@afapsura.com.uy](mailto:respuesta@afapsura.com.uy) email.
- **AFP Capital (Chile):** contact web form and channel for complaints and suggestions. Video service (Monday to Thursday from 9:00 a.m. to 8:00 p.m. and Friday from 9:00 a.m. to 3:00 p.m.): <https://www.afpcapital.cl/actualidad/detalle/realiza-tus-tramites-y-consultas-en-una-video-atencion>
- **SURA Asset Management (corporate):** contact form available on its website.
- **REQUESTED:** Mail: [info@asulado.com.co](mailto:info@asulado.com.co) Form: <https://www.asulado.com/Solicitudes>
- **SURA Investments :**
  - Email: [atencionalcliente.fiduciaria@surainvestments.com](mailto:atencionalcliente.fiduciaria@surainvestments.com)
  - Form: [https://sura.cdn.modyo.com/uploads/d54eb383-d1b7-41c8-b86a-ec400710a4f6/original/Procedimiento\\_Recepcion\\_y\\_Atencion\\_PQRs.pdf](https://sura.cdn.modyo.com/uploads/d54eb383-d1b7-41c8-b86a-ec400710a4f6/original/Procedimiento_Recepcion_y_Atencion_PQRs.pdf)

These channels allow the customer to communicate asynchronously, submit formal requests, and share feedback directly, which strengthens both accessibility and the ability to track and analyze the information received.

#### 4.6.2.3 Dedicated telephone lines

Phone care continued to be a core component of our assisted care models in 2025. Each subsidiary operated one or more **dedicated telephone lines** for customer service, with defined hours, service protocols and supervised escalation mechanisms. This channel allows you to guide the customer in real time, resolve doubts, accompany procedures and manage requirements that require direct interaction with an advisor.

Among the main lines enabled are:

- **AFORE SURA (Mexico):** hotline 4433 10 8192, available Monday through Friday from 8:30 a.m. to 5:30 p.m.
- **Protección (Colombia):** hotlines (601) 744 4464 in Bogotá, (604) 510 9099 in Medellín, (602) 386 0080 in Cali and national toll-free line 01 8000 52 8000. **Monday - Friday 8:00 a.m. - 5:00 p.m**

- **AFP Integra (Peru):** hotline in Lima (01) 513 5050 and toll-free line from landline 0800 40 110, available Monday through Friday from 8:00 a.m. to 7:00 p.m. and Saturdays from 8:00 a.m. to 1:00 p.m.
- **AFAP SURA (Uruguay):** national toll-free line 0800 2327, available Monday through Friday from 9:00 a.m. to 5:00 p.m.
- **AFP Capital (Chile):** hotline 600 6600 900, available Monday through Friday during business hours: Monday through Thursday from 9:00 a.m. to 6:00 p.m. and Friday from 9:00 a.m. to 3:50 p.m.
- **Asulado (Colombia):** national toll-free line 01 8000 412 854 and line in Medellín (604) 402 6876, **Mon-Fri: 08:00 a.m. - 07:00 p.m. | Sat: 08:00 a.m. - 12:00 m.**
- *SURA Investments: service lines differentiated by business unit and geography, available from Monday to Friday during business hours:*
  - *Chile: 600 600 78 72 (Santiago)*
  - *Colombia: (+57 601) 518 9926 (Bogotá), (+57 604) 204 4824 (Medellín), (+57 602) 369 2532 (Cali, Fiduciaria)*
  - *Mexico: (+52 55) 9138 7500 (CDMX), Monday through Friday from 8:00 a.m. to 3:00 p.m.*
  - *Peru: (01) 572 7777 (Lima) and 0800 17800 (provinces, toll-free)*
  - *USA: 600 600 78 72*

These lines are articulated with assignment and follow-up systems that allow the case to be directed to the corresponding advisor or team, record the interaction and facilitate the continuity of the service.

In addition, preferential care schemes have been developed in some segments, for example:

- At Protección Colombia, it operates a preferred channel for large companies and customers in high- and middle-income segments with automatic prioritization

At AFAP SURA Uruguay, there is an exclusive telephone channel for high-value customers with priority management. This allows us to respond in a more differentiated way to the needs of certain groups of customers and strengthen the opportunity in service.

#### 4.6.2.4 Face-to-face care

We complement our care architecture with a regional network of 136 physical care points, made up of:

- 125 service modules
- 17 mobile offices
- +400 people in face-to-face functions.

These spaces allow customers to carry out more complex procedures, submit documentation, resolve concerns and receive personalized advice face-to-face.

By 2025, this network included:

- AFORE SURA (Mexico): 59 service offices and 12 mobile offices
- PROTECCIÓN (Colombia): 23 service offices and 3 mobile offices
- AFP Capital (Chile): 22 service modules and 1 mobile office
- AFP Integra (Peru): 15 service offices and 1 mobile office

- AFAP SURA (Uruguay): 6 service offices

Face-to-face attention continues to be a relevant component of the model, especially for procedures that require documentary validation, close accompaniment or specialized advice. In addition, some subsidiaries have promoted innovative formats to optimize efficiency and proximity. In particular, AFP Capital implemented the Isla Branch model in shopping centers, a practice that was later transferred to other subsidiaries in the region.

#### **4.6.2.5 Other Channels: An Integrated Architecture for a Consistent Experience**

Beyond the existence of individual channels, our customer relationship management is characterized by the integration of all these touchpoints within a single service architecture. This allows customers to choose the most convenient channel according to their need and, at the same time, the interaction maintains continuity, traceability and traceability.

Other remote channels, such as video service and web forms, complement the architecture described above. Together, this architecture allows us to:

- Expand access to support and guidance.
- Facilitate self-management and specialised support.
- Collect feedback through different means.
- Strengthen service continuity.
- Improve the customer experience consistently.

In this way, channels not only fulfill an operational function, but also constitute a key mechanism to listen to the customer, understand their experience and strengthen the quality of the relationship.

#### **4.6.3: Process for incorporating customer feedback into the development and improvement of products and services**

Customer relationship management is complemented by a structured process of capturing, analyzing, and incorporating customer feedback into the continuous improvement of products, services, and service models. This process operates in an integrated manner through the customer experience teams of the subsidiaries, with the support of Ipsos, an expert partner in market research and customer experience measurement.

Our model operates in five sequential stages:

Stage 1. Collecting the Voice of the Customer

Stage 2. Feedback analysis and insights generation

Stage 3. Prioritization of findings

Stage 4. Intervention and improvement

Stage 5. Close *the loop*

This approach makes it possible to transform the voice of the customer into actionable information for decision-making, redesigning experiences and strengthening the value proposition.

## Stage 1: Collecting the Voice of the Customer

The customer experience is captured through a multi-source scheme that integrates internal and external information in a centralized base. This allows us to build a broader vision of the experience and detect both explicit needs and signals that are not directly manifested.

Among the main sources of information are:

- VOC ( *Voice of Customer* ) model: A relational and transactional survey system that captures the customer's perception after specific interactions with each channel.
- Relational NPS and transactional NPS: systematic measurement of the *Net Promoter Score* both at the level of the customer's global relationship with the company and at the level of each service channel.
- Post-service satisfaction surveys: applied by channel, especially in assisted and face-to-face care, to measure the satisfaction index by point of contact.
- SAC / PQRS systems: structured capture of requests, complaints, claims, suggestions and congratulations.
- Interaction analytics and early warnings: integration of signals derived from customer behavior, business KPIs and social media data to detect leakage risks.
- *Unsolicited feedback* : Active monitoring of mentions on social media and other open sources to capture insights that don't come in through formal channels.

This system allows not only to listen to the customer when they decide to express their opinion, but also to identify patterns of experience based on their interactions, behaviors and risk signals.

### The role of NPS and other experience metrics

Within this model, the relational NPS and the transactional NPS play a relevant role as inputs for analysis and prioritization. While the former allows us to approach the customer's general perception of the company, the latter provides information about the experience at specific touchpoints.

## Stage 2: Analyzing feedback and generating insights

The captured information is analyzed through a multidimensional model that combines quantitative metrics with qualitative analysis assisted by artificial intelligence. The goal is to understand not only what's happening in the customer experience, but also why it's happening and where to intervene.

This analysis includes, among other elements:

- Root cause analysis: classification of interactions and *feedback* by *customer journey, sub-journey* and channel type, which allows you to identify specific pain points at times such as pension definition, balance inquiry, withdrawals, commercial advice or profitability.
- AI-assisted sentiment analysis: in SURA Investments' remote advisory model, calls are automatically transcribed using *Speech-to-Text* technology and processed with generative artificial intelligence models, which produce indicators on sentiment, general satisfaction during the conversation and final customer satisfaction.
- Predictive churn model: Use advanced analytics to identify customers at higher risk of churn and trigger proactive retention actions.

- Multivariable tactical segmentation: integration of transactional behavior variables, customer profile, channel of preference and response to campaigns, in order to personalize the experience and the offer.

In the case of SURA Investments, the information derived from sentiment analysis is integrated with VOC surveys, which allows for a more robust reading of the experience and complements the traditional measurement based solely on surveys.

### Using feedback to improve products and services

The findings obtained from this analysis are translated into concrete actions in different dimensions of the business. Customer feedback is not just recorded – it is incorporated in a structured way into the improvement of services, channels, customer journeys, and advisory practices.

### Stage 3. Prioritization of findings

The *insights* generated are prioritized using an analytical model that cross-references each *customer sub-journey* with multiple sources of information — NPS, PQR, satisfaction (SAT), legal actions, and business KPIs — to estimate the potential impact of intervening in each root cause. The output of this model is a quantification of the expected effect on transactional and relational NPS if a specific journey is intervened , allowing product and channel owners to make evidence-based decisions about where to focus resources.

This prioritization is complemented by an attribution model that allows identifying which interactions, channels, and moments of the customer journey have the greatest impact on the experience, differentiating between segments (affiliate, pensioner, employer) and lines of business (wealth management, savings and retirement, service platform).

As an example of the root cause model, in Protección (Colombia) the attribution model applied to the journey of certificates and extracts allowed quantifying the expected impact of the implementation of certificates generated with artificial intelligence, estimating an increase of 3 points in NPS, 10 points in satisfaction and a 7% reduction in complaints and claims associated with this *sub-journey*.

### Stage 4: Intervention and improvement in services, products and channels

The results of the root cause analysis feed into the redesign of the *Customer Journey*, including tools such as the *Journey Map To Be* and the *CX Blueprint*, and are prioritized according to their impact on indicators such as NPS, satisfaction, retention, and productivity.

For example:

- A concrete example of this use is the identification that 37% of the reasons for detractor from relational NPS were associated with service channels, which generated a corporate project for the Transformation of Care Models.

**Personalized advice and case follow-up:** At SURA Investments, the alerts generated from the conversation logs between the advisor and the client are integrated with Salesforce for case management and follow-up. These alerts include:

- Sale
- Escape

- Commitment fulfillment
- Advisory Compliance

This model allows for more precise follow-up campaigns and strengthens the personalization of the experience, using the information collected in the interaction as an input for subsequent customer management.

### **Stage 5: Close the loop**

There is a feedback loop closure process, whereby customers whose experience has been identified as negative receive a service recovery action. In cases classified as dissatisfied—for example, with ratings of 1 or 2—a follow-up call is triggered within a defined timeframe.

This mechanism allows the customer's feedback not only to be recorded in the system, but also to generate a visible, corrective response aimed at recovering the experience.

#### Experience Redesign

The findings generated are also translated into interventions on different components of the service model, including:

- Customer experience;
- Internal processes;
- Data Architecture;
- Technology;
- Human management.

These interventions are accompanied by timely measurement of the results committed, which makes it possible to evaluate the effect of the improvements and maintain a continuous cycle of learning and adjustment.

### **A process integrated into business management**

Together, this process ensures that customer feedback is not used solely as a monitoring mechanism, but as an effective input for the evolution of products, services, and channels. The integration between capture, analysis, prioritization, intervention, and follow-up strengthens the ability to respond to customer expectations and facilitates the incorporation of their voice into the day-to-day management of the business.

In this way, the voice of the customer becomes a central element to guide continuous improvement, strengthen the experience and build more trusting and long-term relationships.

### **Model governance**

The formal monitoring of the model is carried out through periodic review instances in the subsidiaries, where the results of the customer experience are analyzed and decisions aimed at continuous improvement are made.

In the savings and retirement businesses, the Customer Listening Committee operates on a monthly basis, in which the leaders of the Vice Presidents of Customers, Channels and Service participate. This space reviews the evolution of experience metrics — transactional NPS, relational NPS, and CSAT (VOC) — both at the company level and by service channel, and makes decisions on the *insights* gathered during the session.

In Protección (Colombia), the Customer Committee operates on a quarterly basis, which from 2026 will become monthly through *Deep Dive sessions* for sales and customers, where feedback is reviewed and concrete actions are generated with specific work plans.

In Asulado (Colombia), the Customers, Channels and Communications Committee operates on a monthly basis and on a cross-cutting basis, with the participation of the Presidency, Business Development, Operations and Service, Technology and Data, Digital Strategy, Customers and Compliance. In this space, experience indicators (satisfaction, NPS, PQRS), channel performance, and customer needs are reviewed, and decisions are made about channel adjustments, product and service improvements, and customer experience initiatives.

### **Incorporating feedback into products and services**

How customer feedback translates into concrete improvements varies depending on the nature of each business.

#### *Savings and retirement (A&R) businesses*

Although the products are defined by the regulatory framework of each jurisdiction, the service component that accompanies the product is the result of an evolutionary process of listening to the customer. This includes improvements in usability, contractibility, first contact resolution, redesign of branches and service points, as well as the incorporation of new formal services to the value offer. Concrete examples of this dynamic are:

- "Child Protection — Invest in their future today"<sup>1</sup>, aimed at encouraging early savings through digital savings.
- Protección<sup>2</sup> University, an educational platform that accompanies the client in their financial well-being.
- AFORE SURA<sup>3</sup> Pension Route, which guides the client step by step in their pension process.
- AFP Capital<sup>4</sup> Capital Play, which facilitates the digital interaction of the member with their pension savings.

In addition, the findings of experience have led to concrete improvements in different subsidiaries:

- The transactional NPS analysis identified profitability as a relevant pain for customers, which drove information reinforcement initiatives across digital channels, including the implementation of an "Online Help" functionality in the profitability section of the website. At AFP Capital (Chile), this resulted in the incorporation of a personalized pension report that details the member's return on savings, the composition of their portfolio and the industries in which their resources are invested.

- In Protección (Colombia), the results of the NPS 2025 resulted in the design of a new relationship model with companies in a specific segment, adjusting the value proposition to the needs identified through the voice of the customer.
- In Asulado (Colombia), the analysis of the history of interactions on WhatsApp identified the main pain points, which resulted in the implementation of artificial intelligence agents with natural language capability, increasing customer self-management from 47% to 52%. Additionally, customer feedback evidenced friction in the digital identity validation process, which motivated the design of a biofacial validation flow through WhatsApp, with an increase in the conversion rate from 69% to 91% and a 16% reduction in validation costs.

### *Wealth Management Businesses*

Customer feedback and listening is a central part of the advisory model. The investment recommendation is personalized and the suitability process is fully oriented to manage the client's risk profile, which implies a continuous adaptation of the services and offer to the individual needs of each investor.

### *Corporate and institutional business*

The construction of solutions is carried out jointly with the customer. Their feedback is decisive not only in the definition of the assets that make up the investment solution, but also in the elements of governance, operational treatment and other factors that make up the comprehensive proposal.

**References:** <sup>1</sup> <https://www.proteccion.com/contenidos/persona/ahorro/proteccion-hijos/> <sup>2</sup>  
<https://www.proteccion.com/universidad> <sup>3</sup> <https://afore.suramexico.com/rutadelapension/selector> <sup>4</sup>  
<https://capitalplay.afpcapital.cl/>

#### **4.6.4: Mechanisms for improving service for clients with disabilities, older adults and other vulnerable populations**

Customer relationship management incorporates specific mechanisms aimed at facilitating more equitable, dignified, and timely access to service for older adults, people with disabilities, and other vulnerable populations. These mechanisms are implemented through specific initiatives in different subsidiaries and combine preferential care, physical accessibility, specialized accompaniment, remote coverage and differentiated service protocols.

More than a single homogeneous scheme, this approach is materialized in practices adapted to the regulatory and operational contexts of each market, with the purpose of reducing barriers to access and improving the service experience of customers with particular needs.

#### **Specialized care for older adults**

AFORE SURA (Mexico) operates a Protocol for the Care of the Elderly, recognized by the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF) with the insignia "Commitment to the care of the elderly". This protocol seeks to ensure comprehensive, dignified, priority and non-discriminatory care for this population group.

This recognition was granted on February 26, 2024, making AFORE SURA one of the first retirement fund administrators in Mexico to receive this distinction, which is visible in the Bureau of Financial Institutions and considered by CONDUSEF for the preparation of the User Service Index.

The protocol includes, among other elements:

- Preferential and priority attention in branches.
- Adequate facilities and easy access.
- Assistance and accompaniment to facilitate the understanding of the information.
- Protection of privacy and personal data.
- Periodic training of service teams for respectful, empathetic and specialized care.

Within this scheme, AFORE SURA has also developed specific practices such as:

- Specialized pension advice, supported by tools such as the Pension Route, designed to accompany clients step by step in this process.
- Preferential care rooms for pensioners in its Specialized Customer Service Unit.
- Mobile units, which can be assigned to older adults with mobility limitations, even in cases of hospitalization.
- Guidelines for inclusive, friendly and dignified treatment, also extended to people with disabilities.

This set of measures strengthens personalized attention and reduces barriers to access for a particularly relevant segment within the pension business.

#### **Preferential care in service centers**

AFP Integra (Peru) guarantees preferential and immediate care in all its Service Centers for the elderly, people with disabilities, pregnant women and children, in accordance with Law No. 28683 of Peru, which promotes preferential access of these populations to places of public use.

As part of this implementation:

- Service centers have visible signage that informs the preference for care.
- The provision applies transversally to service spaces.
- Failure to comply may result in a record of sanctions.

This mechanism makes it possible to formalise the priority of care and facilitate a more agile and accessible experience for people who require preferential treatment.

#### **Remote coverage as an inclusion mechanism**

In Protección (Colombia), expanding access to remote channels also acts as an inclusion mechanism for older adults, people with reduced mobility, and populations facing geographic or travel barriers.

In this context, the subsidiary has developed a strategy whereby 98% of its services are available remotely, with a digital presence in 307 municipalities in the country without a face-to-face service point.

This model significantly expands the scope of the service and reduces the need for physical travel, directly benefiting customers who have historically faced access limitations due to mobility, age or geographical location.

### **Specific procedures for people with disabilities**

In Colombia, Fiduciaria SURA, a subsidiary of SURA Investments, has a formal procedure for serving financial consumers with disabilities, published on its website and framed in the Basic Legal Circular of the Financial Superintendence of Colombia (CE 008 of 2017) on Financial Consumer Service Systems in relation to financial consumers with disabilities.

This procedure establishes:

- Specific guidelines for priority treatment and accompaniment, based on principles of respect, kindness and dignified treatment.
- Face-to-face service as a preferred channel for financial consumers with disabilities, through the offices of the Fiduciary in Bogotá (Av. Cra 7 # 77–47, Edificio Siete 77, Piso 12), Medellín (Cra 43A # 3–101) and Cali (Avenida 6N # 29 NA–49, Piso 7).
- Obligation of any official of the Trust to attend to and file the requirement of the financial consumer when it is not possible to provide a solution in the first contact.
- Management and response within stipulated deadlines, communicated to the financial consumer at the time of filing.
- Access to free conciliation mechanisms through the Financial Consumer Ombudsman (Darío Laguado Monsalve), with telephone attention at (601) 211 0351 and face-to-face attention in Bogotá (Calle 70A # 11–83, Quinta Camacho).
- Possibility of escalating the case to the Securities Market Self-Regulator (AMV) or to the Financial Superintendence of Colombia.

The formalisation of this procedure makes it possible to offer greater clarity on the way in which care for people with disabilities is managed and constitutes a concrete basis for ensuring differentiated treatment that is appropriate to their needs.

In the other branches in the region, care for people with disabilities is managed through the preferential care mechanisms described above and the guidelines incorporated in the service protocols of each branch, in compliance with local regulations.

### **Digital accessibility and channel diversity**

In addition to face-to-face and remote service mechanisms, some subsidiaries have made progress in incorporating digital accessibility attributes into their platforms, aimed at facilitating the use of services and content by people with disabilities.

In the case of AFP Capital (Chile), the website incorporates accessibility attributes that include: better color contrast for people with low vision, content adapted and compatible with screen readers, and optimized navigation for keyboard interaction. In addition, the subsidiary has a dedicated accessibility feedback channel ([accesibilidad@afpcapital.cl](mailto:accesibilidad@afpcapital.cl)), through which customers can report barriers or suggest improvements.

In the case of Asulado (Colombia), the website has a built-in accessibility panel that allows users to customize their browsing experience. This panel includes navigation and voice assistance settings—such as screen reader adaptation, motorized keyboard navigation, smart navigation, text reader, and voice commands—as well as color settings that allow you to modify contrast (dark, light, monochrome), saturation, and background colors, headers, and content in a personalized way. These functionalities are aimed at facilitating access to information and services for people with visual, motor or cognitive disabilities.

These initiatives are complemented by the omnichannel service architecture available in the region – which integrates mobile applications, web portals, virtual assistants, WhatsApp, 24/7 IVR, video service and other remote mechanisms – which contributes to reducing access barriers for elderly customers, people with reduced mobility and other users who cannot travel to a physical office.

### **A more inclusive approach to service**

Together, these mechanisms show that improving service for older adults, people with disabilities, and other vulnerable populations is addressed through a combination of preferential care, specialized accompaniment, formal service protocols, expanded remote coverage, and accessibility through multiple channels.

This approach allows us to adapt attention to specific needs, reduce barriers to access, and strengthen a more dignified, equitable, and timely experience for different customer profiles in the region.

### **4.6.5: Complaint Management and Resolution Process**

The management of complaints and requests is developed through processes implemented in each subsidiary, in line with local regulatory frameworks, but under a common structure of reception, registration, analysis, escalation, resolution and follow-up. This scheme ensures traceability, timeliness in response and consistent management of requests submitted by customers through the different service channels.

Although each subsidiary adapts the process to its operational and regulatory reality, the model shares basic operating elements and control mechanisms that allow claims to be managed in a structured, documented and trackable way.

#### **General structure of the process**

In general, the process includes the following stages:

- **Reception and registration** of the claim or request through web, telephone, face-to-face, email or messaging channels.
- **Assignment of the case** to a management manager or the competent team.
- **Analysis of the request**, according to its nature and level of complexity.
- **Escalation**, when the case requires intervention from specialized areas or back-office instances.
- **Resolution and response** to the customer.
- **Follow-up to closure**, including status query, final response, and, when applicable, guidance on external instances.

This model is complemented by case management tools, CRM, filing systems, and service monitoring mechanisms that facilitate continuity of care.

### Customer Receipt, Registration and Confirmation

Customers can submit requests, complaints, or claims through any of the available channels. The reception is carried out in an omnichannel manner and, in the subsidiaries that have the mechanism enabled, it generates a certificate, folio or file number, which is communicated to the customer as confirmation that their case was received.

Among the mechanisms identified are:

- AFORE SURA (Mexico): online form with generation of a follow-up folio.
- Protección (Colombia): PQRS system available via portal, telephone or in person, with file number generation and classification by type of application.
- AFP Integra (Peru): formal procedure with physical and virtual Complaints Book, with a record to the client.
- AFAP SURA (Uruguay): reception via toll-free line, WhatsApp, mail and face-to-face attention.
- AFP Capital (Chile): reception by web form, call center and branches.
- SURA Investments (Colombia, Chile, Mexico and the United States): web form, call center
- ASULADO (Colombia): web and call center formula.

This point is especially relevant because it allows evidence that the customer receives a formal signal of receipt of the case, which strengthens traceability and establishes a basis for subsequent follow-up.

### Case Analysis and Escalation

Once the claim or request has been registered, the case is evaluated according to its nature, complexity and management requirements. At the regional level, the model considers a common logic of classification by levels of complexity, which facilitates the appropriate direction of each interaction:

- **Complexity 1:** Low-complexity queries and information, resolved on the care front.
- **Complexity 2: Medium** complexity services, managed in the channel.
- **Complexity 3:** highly complex procedures or claims, which require escalation to *backoffice* or specialized areas.

In some cases, this process is complemented by more sophisticated mapping tools. For example, in Protección Colombia, the Intelligent Routing model directs the request to the most appropriate channel and resource according to the customer segment, the type of requirement, and the input channel. In the case of SURA Investments' remote model, the artificial intelligence system automatically generates a summary of the call, pending tasks and alerts associated with the case, which are subsequently integrated into Salesforce for structured follow-up.

### Resolution and follow-up

The resolution of the case is carried out through the management and CRM systems of each subsidiary, which allows traceability to be maintained from filing to closing. In subsidiaries where the First Contact Resolution (FCR) indicator is measured, this information also makes it possible to assess what proportion of requests are resolved in the first contact.

By 2025, the reported results show:

- AFP Capital (Chile): FCR of 86% in remote channel and 91% in face-to-face.
- Protección (Colombia): FCR of 79% in both channels.
- AFORE SURA (Mexico): FCR of 38% in remote and 55% in face-to-face. Mexican regulations require the creation of an electronic file to carry out digital procedures, which implies that the customer must complete several successive interactions before their management can be definitively resolved. This generates recurrent contacts due to the nature of the process, which directly impacts the resolution indicator in first contact without necessarily representing a deficiency in the quality of care.

In subsidiaries where the measurement is still in the consolidation phase, such as AFP Integra and AFAP SURA, the monitoring is under development as part of the corporate baseline project.

Follow-up to close may include, depending on the subsidiary:

- Check the status of the file online.
- Telephone follow-up by folio.
- Response by mail or phone.
- Guidance on external escalation mechanisms if the client is not satisfied with the response received.

### **Transparency on claim timing and status**

The transparency of the process is mainly materialized through three mechanisms:

- Confirmation of receipt by file number, folio or certificate.
- Traceability of the case through tracking systems.
- Communication of deadlines or status of the application, when established by the subsidiary's procedure or the applicable regulation.

There are concrete examples of this transparency in management:

- AFP Integra (Peru) publishes on its website a maximum period of 15 working days for the resolution of complaints, along with its formal service procedure.
- Protección (Colombia) allows online consultation of the status of the case through the PQRS file number.
- AFORE SURA (Mexico) operates a complaints and suggestions mailbox with a follow-up folio.

In subsidiaries where the mechanism is enabled, the confirmation of receipt is communicated to the customer at the time of filing, and during the process the communication is made through the channel of the customer's preference or through the channel defined in the corresponding formal procedure.

Likewise, the resolution deadlines are determined and supervised in each jurisdiction by the respective regulatory authorities. When the resolution does not favor the customer, the affiliates report the external instances available for escalation or review. *The main frames of reference are:*

- *Mexico: period not exceeding 5 business days to notify the client of the status or result of the complaint, in accordance with CONSAR guidelines.*

- *Colombia (Protection, Support, Fiduciary SURA): 15 business days to resolve complaints and claims, in accordance with Law 1755 of 2015 and the Basic Legal Circular of the Financial Superintendence.*
- *Peru: maximum period of 15 working days for the resolution of claims, published in the formal procedure of AFP Integra.*
- *Chile: 25 working days for the issuance of the Settlement Opinion of the claim, in accordance with the regulations of the Superintendence of Pensions.*
- *Uruguay: 15 calendar days (extendable) to respond to the claim, in accordance with the regulation of the Central Bank of Uruguay through the Superintendence of Financial Services.*

### **External instances of escalation and consumer protection**

When the customer is not satisfied with the resolution received, the model contemplates the possibility of going to external supervisory or financial consumer protection bodies, in accordance with the regulatory framework of each country. These include:

- Mexico: CONDUSEF and CONSAR sectoral supervision.
- Colombia: Financial Superintendence of Colombia and Financial Consumer Ombudsman.
- Peru: SBS and INDECOPI.
- Uruguay: Central Bank of Uruguay (BCU).
- Chile: *Superintendence of Pensions and Commission for the Financial Market (CMF).*

The existence of these instances reinforces the transparency of the process and provides the client with additional mechanisms for independent review in the event of non-conformity.

### **External process verification**

The claims management and customer relationship process is subject to external review mechanisms of different nature, depending on the subsidiary and jurisdiction.

### **Certification and standards**

In the case of AFP Capital (Chile), the process is ISO 10002 certified, an international standard that establishes guidelines for the effective management of customer complaints and claims. The review covers the design, implementation and operation of the care model, resolution protocols, case monitoring and the use of complaints as an input for continuous improvement. The certification was valid during 2025 and has been renewed annually since its initial obtaining in 2023.

### **Regulatory oversight and auditing**

In other subsidiaries, external verification is mainly materialized through regulatory oversight and compliance audits:

- In Colombia – Protection, Salary and Fiduciary SURA – the process is framed in the Basic Legal Circular, Part I, Title III, Chapter II, corresponding to the Financial Consumer Service System (SAC), and is monitored by the Financial Superintendence of Colombia. In addition, the figure of the Financial Consumer Ombudsman operates as an independent review body.
- In Peru, the process is under the supervision of the Superintendence of Banking, Insurance and AFPs (SBS), complemented by consumer defense bodies such as INDECOPI. Internally, customer service management was also subject to annual review through audit.

- In Mexico, AFORE SURA is subject to supervision by CONSAR, while CONDUSEF acts as an external entity in matters of financial user service.
- In Uruguay, AFAP SURA is under the supervision of the Central Bank of Uruguay.
- In Chile, the Superintendence of Pensions and the Financial Market Commission (CMF).

In these cases, the review is mainly aimed at regulatory compliance, the structure of the service system, the management of requests, complaints and claims, the channels enabled and the associated controls.

#### **A traceable and controllable process**

Overall, the complaint management and resolution process combines omnichannel reception mechanisms, formal customer confirmation, analysis by levels of complexity, structured follow-up and external escalation channels. This architecture allows not only to resolve requests in an orderly manner, but also to strengthen transparency, traceability and the capacity for continuous improvement of the service.

In addition, the existence of certifications, regulatory oversight and audits on the process in different subsidiaries provides an additional component of control and verification, relevant to ensure consistency, compliance and confidence in the management of claims.

#### **4.6.6 External verification of the claims management process**

The claims management process has both internal and external verification mechanisms, which ensure regulatory compliance, the effectiveness of controls and the continuous improvement of the care model.

#### **ISO 10002 Certification — AFP Capital (Chile)**

AFP Capital is ISO 10002 certified, an international standard that establishes guidelines for the effective management of customer complaints and claims. The certification was first obtained in 2023 and has been renewed annually in 2024 and 2025. The external review covered the design, implementation, and operation of the care model, resolution protocols, case monitoring, and the use of complaints as an input for continuous improvement.

#### **Internal audit and regulatory oversight**

SURA Asset Management's subsidiaries are subject to periodic internal audits carried out by the Internal Audit Unit on an annual basis. These audits verify compliance with the regulatory frameworks applicable in each jurisdiction, covering the organizational structure, products and services, attention to Requests, Complaints and Claims (PQR), information security and service channels.

In the case of subsidiaries in Colombia, the audits verify compliance with the Basic Legal Circular, Part I, Title III, Chapter II — Financial Consumer Service System (SAC), issued by the Financial Superintendence of Colombia (<https://www.superfinanciera.gov.co/>). During 2025, the following SAC regulatory audits were carried out:

- Protection: Reports 2025-PROTE-025 and 2025-PROTE-026.
- Asulado: Reports 2025-ASU-003 and 2025-ASU-004.
- SURA Investments: Reports 2025-SI-017 and 2025-SI-018.

In the case of AFORE SURA (Mexico), the National Commission of the Retirement Savings System (CONSAR) carries out a comprehensive six-monthly evaluation of the administrators through the AFORE Monitor, an instrument that measures performance in dimensions such as product, operations and customer service. In the customer service dimension, AFORE SURA improved its rating from 88 to 91 points out of 120 between June and December 2025, with advances in indicators such as waiting time in branches, user satisfaction and promptness in scheduling appointments. The subsidiary also has defined goals for June 2026 that include the improvement of its appointment management platform, the implementation of a new turn-taking model and the development of an accessibility model to strengthen inclusion in digital platforms.

*At AFP Integra (Peru), the Superintendence of Banking, Insurance and AFPs (SBS) carries out periodic audits of the administrator that may include the evaluation of the claims management process. In addition, in 2025, Internal Audit carried out a specific audit of customer service management (Report 2025-PE-014), verifying the design and effectiveness of procedures management controls, service channels, and regulatory compliance.*

*At AFAP SURA (Uruguay), the claims management process operates under the supervision of the Central Bank of Uruguay through the Superintendence of Financial Services. Internally, the subsidiary maintains control and monitoring mechanisms on the flow of claims management, including sample audits of interactions .*

In addition, in all jurisdictions, the complaints handling and management processes are subject to the supervision of local regulatory authorities:

- Colombia: Financial Superintendence of Colombia — <https://www.superfinanciera.gov.co/>
- Peru: Superintendence of Banking, Insurance and AFPs — <https://www.sbs.gob.pe/>
- Chile: Superintendence of Pensions — <https://www.spensiones.cl/>
- Uruguay: Central Bank of Uruguay, through the Superintendence of Financial Services — <https://www.bcu.gub.uy/Servicios-Financieros-SSF/>
- Mexico: CONSAR and CONDUSEF — <https://www.gob.mx/consar/> / <https://www.condusef.gob.mx/>

#### **4.7 Measuring Customer Satisfaction**

In 2025, we continue to measure our customers' satisfaction as a relevant input to evaluate their experience, identify opportunities for improvement, and strengthen the relationship we build with them. This measurement allows us to monitor the evolution of the indicator and have useful information to guide continuous improvement actions.

For this purpose, we use the **relational Net Promoter Score (NPS)**, an indicator that provides a reference to the general perception of clients regarding SURA Asset Management, based on their willingness to recommend us. The result expresses the net balance between promoter and detractor customers, and allows us to monitor in an aggregate way the evolution of the experience and the bond we maintain with our customers.

The measurement is built from responses collected from a regional customer base, with participation from different countries and segments. To calculate it, we consolidate the responses effectively obtained during the period, identify the proportion of promoters and detractors within the surveyed universe and, based on this, calculate the net result of the indicator. As part of the methodological analysis, we complement the NPS reading with variables such as the sample achieved, the coverage over the total customer base and the adjusted margin of error, in order to contextualize the scope of the measurement and strengthen the interpretation of the results.

This approach allows us to have an aggregate reading of the customer experience and the strength of the relationship we have with them. Beyond the quantitative result, relational NPS is a listening mechanism that provides useful information to identify patterns of satisfaction and dissatisfaction, recognize opportunities for adjustment and monitor the evolution of our customers' perception over time.

Satisfaction Measurement	Unity	2022	2023	2024	2025	Goal 2025
The <i>Net Promoter Score</i> (NPS) measures customer loyalty and satisfaction by asking them how likely they are to recommend the company's products or services to others.	The result is a percentage that indicates the proportion of promoter customers (with a high probability of recommending) minus the proportion of detractor customers (with a low probability of recommending). It represents the net percentage of customers who would recommend the company.	37%	38%	52%	44%	50%
Regional Data Coverage:	% of customers who responded to the survey / total percentage of customers	0.07%	0.13%	0.12%	0.10%	

During the reported period, the indicator presented variations compared to the results observed in previous years. This behavior was associated with both the dynamics of the customer base and the development of more segmented initiatives, aimed at responding more precisely to the needs and expectations of different customer groups. In this sense, the reading of the relational NPS is not carried out in isolation, but also considering the composition of the sample, the coverage achieved and the distribution of responses between geographies and segments.

In 2025, we recorded a relational NPS of 44%, based on responses from approximately 23,549 customers, equivalent to 0.10% of a total customer base of 23,981,493. Likewise, the information is disaggregated by country and segment, allowing differences in sample size and coverage to be observed between groups such as high net worth, high value, pensioner, prime, mass incomes and medium incomes. The methodological detail of the measurement, including the sample achieved, adjusted margin of error, number of customers at the end of December 2025 and coverage by country and segment, is presented in Annex 1.

Although response coverage is limited compared to the size of our regional base, this measurement is still useful to identify signals about customer perception, complement experience analysis and guide continuous improvement actions. In this sense, the NPS is read considering not only the added value of the indicator, but also the composition of the sample and its distribution among geographies and segments, in order to interpret the results with greater context.

The results obtained through this measurement are used as a reference to identify opportunities for improvement, strengthen relationship practices and accompany decision-making aimed at raising the quality of the experience we offer. In this way, the measurement of satisfaction is not limited to a statistical monitoring exercise but is integrated as an input for the continuous management of the relationship with our customers.

## ANNEXES

**Annex 1:** Below, we attach the table containing the number of responses, adjusted margin of error, number of customers at the end of December 2025 and coverage.

	Segment	Sample achieved in 2025	Adjusted margin of error	N customers 2025	Coverage
REGIONAL	TOTAL REGIONAL RESPONSES	23,549	0.60%	23,981,493	0.10%
	HIGH NET WORTH	228	6.50%	18,472	1.23%
	HIGH VALUE	6,836	1.20%	940,571	0.73%
	PENSIONER	1,158	2.90%	330,261	0.35%
	PRIME	2,772	1.90%	125,130	2.22%
	RENTAS MASIVAS	5,386	1.30%	12,844,915	0.04%
	RENT MEDIA	7,169	1.20%	4,287,820	0.17%
CHILE	TOTAL RESPONSES CHILE	4,422	1.50%	1,745,900	0.25%

	HIGH NET WORTH	11	29.50%	6,457	0.17%
	HIGH VALUE	851	3.40%	239,542	0.36%
	PENSIONER	867	3.30%	242,996	0.36%
	PRIME	109	9.30%	12,787	0.85%
	CLASSIC RENTS	1,305	2.70%	821,647	0.16%
	RENT MEDIA	1,279	2.70%	422,471	0.30%
MEXICO	TOTAL RESPONSES MEXICO	14,469	0.80%	8,689,915	0.17%
	HIGH NET WORTH	139	8.00%	1,822	7.63%
	HIGH VALUE	5,215	1.40%	527,324	0.99%
	PRIME	2,328	2.00%	67,089	3.47%
	RENTAS MASIVAS	2,825	1.80%	3,750,644	0.08%
	RENT MEDIA	3,962	1.60%	1,165,502	0.34%
URUGUAY	TOTAL RESPONSES URUGUAY	613	4.00%	389,425	0.16%
	HIGH VALUE	190	7.10%	31,133	0.61%
	RENTAS MASIVAS	279	5.90%	277,669	0.10%
	RENT MEDIA	144	8.20%	80,623	0.18%
PERU	TOTAL RESPONSES PERU	4,045	1.50%	4,969,299	0.08%
	HIGH NET WORTH	78	11.00%	3,882	2.01%
	HIGH VALUE	580	4.00%	31,880	1.82%
	PENSIONER	291	5.70%	0	-
	PRIME	335	5.30%	22,928	1.46%
	RENTAS MASIVAS	977	3.10%	2,512,261	0.04%
	RENT MEDIA	1,784	2.30%	141,558	1.26%