

# 2022 Sustainability Report

**WIZ**<sup>co</sup>





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# Presentation

Over the past five years, **Wiz Co** has migrated from a business model focused on a single customer to a wide range of services to extract value from different channels, generating opportunities and boosting business with dynamism, synergy, and expertise in the field. In this way, it consolidated itself as a group composed of interdependent and synergistic business units, responsible for boosting business results in insurance and financial products.

**Wiz Co** is today the largest complete insurance brokerage in Brazil, specialized in bancassurance, and distributor of consortium and credit. The Company is recognized by the market for its business model (Wiz Management Model – MGW) that aligns growth, diversification, and high cash generation, as well as for having a unique strategic positioning for growth through 3 complementary and synergistic operating segments: Insurance, Credit and Consortia, and Services.

It ended 2022 achieving the historic level of R\$1 billion in revenue, an amount 103.4% higher than expected for the period, even in a challenging

macroeconomic scenario. This result reflects the consolidation of the Company's strategy focused on business diversification, with serial partnerships and high-performance results. This movement is supported by a strong corporate culture focused on the development of people and the delivery of results, the basis of what it wants to achieve and experience. All this without losing sight of the purpose of “insuring companies and people, generating a positive impact on business and society”.

This is **Wiz Co's** second Annual Sustainability Report, through which the Company reinforces its commitment to the sustainability of its operations and transparency with the market, bringing the main initiatives and the way in which it creates value for its stakeholders – employees, business partners and shareholders, customers and the community.

Follow on the next pages the main highlights of 2022 and how the Company adapted to the new scenarios, adapted and expanded its businesses, and continues to walk guided by its vision of the future.

**Enjoy the reading!**





# Message from the CEO

2-22

Over the past five years, we have been through a significant transformational journey at Wiz Co, reshaping our history and consolidating ourselves in the insurance broker industry.

We evolved our business model and value proposition, previously focused on a single client, to the consolidation of a complete platform for the distribution of social-security products, specialized in the bancassurance segment, in addition to a solution for the commercialization of consortium and credit products.

We broke our borders in a strong expansionist movement, consolidating a diversified business model with high growth potential. In recent years, we have entered into 18 Mergers and Acquisitions (M&A) transactions, and, in 2022 alone, there were 6 new acquisitions.

We are now called Wiz Co, referring to the various business units that are part of the Company and taking on a greater meaning of

cooperation, collaboration, and convergence. We strengthened our organizational culture, establishing the "Wiz Way" of things, and developed qualified teams committed to the group's challenges.

Accompanying this evolution, we recognize sustainability as the path to the perpetuity not only of our businesses, but also of society. Throughout 2022, we reaffirm our commitment to promoting equity, protecting the environment, and consolidating an even more ethical, honest, and transparent business environment.

We understand that the power of influence we exert in the communities in which we operate creates an additional opportunity to drive environmental, social, and governance (ESG) agendas. Therefore, as a macro-strategy for the year 2022, we invest efforts in education and raising people's awareness. We believe that this is one of the fastest and most efficient ways to win more allies in this fight, and, consequently,

accelerate the fulfillment of the 17 Sustainable Development Goals (SDGs) proposed by the United Nations (UN), through the 2030 Agenda.

As an example of actions implemented this year, we launched the Newsletter ESG em Foco (ESG in Focus) to keep our employees updated on the main topics related to environmental, social, and governance responsibility at Wiz. In addition, through the ESG é Pra Mim (ESG is For Me) seal, we encourage our Officers to commit to practices focused on sustainability, incorporated into their respective business or corporate units. This way, we guarantee that advances in these areas are experienced by the entire team, promoting a culture of sustainability in our daily lives.

We see the Wizzers as the greatest asset of the Wiz Group. Therefore, we are committed to repaying the effort and dedication that make us the largest independent insurance broker in bancassurance in Brazil through care that goes



beyond offering an attractive benefits package and a flexible work policy. Throughout the year, we carried out initiatives such as White January, Yellow September, Pink October, Blue November, vaccination campaigns, and the Self-Care and Emotional Health Program (PAUSE), which aims to act preventively, addressing topics related to the Wizzers' self-care, promoting a healthier and more welcoming work environment.

On the environmental front, we are committed to reducing our impact and preserving natural resources. To this end, we implemented measures to promote greater energy efficiency. In addition, we established a solid waste management policy and adapted our offices to enable the proper disposal of organic and recyclable waste. Regarding the disposal of electronic waste, we have established a partnership with a company specialized in the collection and proper disposal of these materials. We also promote conversation circles dedicated to raising awareness about the importance of the correct disposal of waste for the environment, society, and companies.

In the social pillar, we are focused on valuing diversity and promoting inclusion. To this end, we have the Diversity Census as a tool capable of measuring the levels of diversity in our

teams. Through private social investment and tax incentive laws, we support social projects that aim to improve the lives of people in socioeconomically vulnerable situations. We implemented an anti-discrimination policy and awareness initiatives for each of the five fronts worked on: gender equity, people with disabilities (PWD), social vulnerability, racial equity, and LGBTQIAPN+. In addition to the pact with UN Women, we also became signatories of the REIS Pact (Social Inclusion Business Network) for PWD.

As for corporate governance, we improved our transparency and compliance mechanisms. We have reviewed and updated some of our policies, such as fraud and corruption prevention, contracting with third parties and suppliers, as well as corporate donations and sponsorships, in addition to ensuring compliance and integrity in our operations. We adopt the UN Global Compact and Ethos, actively participating in integrity groups and contributing to the continuous improvement of our practices. We invest in training for our team, aiming at improving the best governance practices.

We are aware that the journey towards a more sustainable world is long and challenging, but we firmly believe that, with commitment, enthusiasm, and effort in the ESG agenda, we will

be able to overcome the barriers that arise along the way and achieve even more expressive results. We want to deepen our commitment to the sustainability agendas for 2023 through a survey that will seek to identify our material ESG topics, and, based on this, develop an even more solid strategy capable of guiding us in the coming years.

We believe that, through our actions and the engagement of our employees, partners, and stakeholders, we will be able to create a positive and lasting impact on our company, society, and the environment. We are proud of our progress to date and look forward to what the future holds.

In 2023, Wiz Co will celebrate its 50<sup>th</sup> anniversary, and, in advance, we thank everyone who joined us in this successful journey. Our company has been sculpted by people committed to our purpose and to build a winning culture. We thank all the support received from the Board of Directors, Committees, investors, partners, and especially our team of employees. We go on, strengthened to fly higher and higher!

**Marcus Vinícius de Oliveira**  
CEO



# 2022 Highlights

## Our Company

**R\$1.1 billion**  
market value<sup>1</sup>

**+ 23 states**  
physical presence

**12 business**  
units

**2 thousand**  
employees<sup>1</sup>

## Our Performance

**+ R\$2.3 billion**  
premium issued in 2022

**+ R\$7.2 billion**  
credit sold in 2022

Solutions that encompass  
the entire insurance market  
value chain:

**+ 700,000**  
customer services

**+ 100,000**  
loss adjustments

## Our Results

**R\$1,033.9 million**  
gross revenue<sup>2</sup>

**R\$948.9 million**  
net revenue<sup>2</sup>

**R\$213.1 million**  
net income<sup>2</sup>

**R\$276.4 million**  
adjusted net income<sup>2</sup>

1. Reference date: December 31, 2022.

2. Accumulated income in 2022.



## Expansion of Operations

**Paraná Seguros:** development of bancassurance operations in Paraná Banco's distribution channels for a period of 10 years;

**Omni1 Assistência e Seguros:** development of bancassurance operations in Omni Group's distribution channels with exclusivity for 10 years;

**Polishop Seguros:** entry of Wiz Co into the retail market to develop the bancassurance operations in Polishop's distribution channels also for 10 years; and

**Promotiva:** strengthening in the credit distribution and consortium segment.

## GPTW Awards

We achieved, for the first time, the 1<sup>st</sup> place among the Best Companies to Work For in the ranking Great Place to Work (GPTW) Midwest and we were included for the 7<sup>th</sup> consecutive time in the ranking national GPTW of the Best Companies to Work for in Brazil.



## Joining the UN Global Compact

Wiz Co joined the UN Global Compact, whose initiative is a call for organizations to adopt a set of 10 principles in the Human Rights, Labor, Environment, and Anti-Corruption fields.

## Progress in the ESG Agenda

In line with Wiz's ESG strategy, based on promoting an ethical business environment and contributing to building a society with more equal opportunities, we made important progress in our agenda in 2022 – more than 500 people from the external public in socioeconomic vulnerability were impacted by development actions proposed and carried out by Wiz with contributions from the Wizzers.



# About the Report

This is the second Annual Sustainability Report by Wiz Co Participações e Corretagem de Seguros S.A. (Wiz or Company), prepared based on the guidelines of the Global Reporting Initiative (GRI), in its Standard version, which encompasses the Company's performance in the economic, environmental, social and governance fields. [2-5](#)

The data reported here, both financial and sustainability, cover the period from January 1<sup>st</sup>, 2022, to December 31, 2022, and present, with transparency and objectivity, the main results related to all the Company's operations in Brazil. [2-3](#)

No information was identified to be reformulated or restated, nor changes to the content and scope of the report, only additions (example: business units) common to the business and that were duly reported. [2-4](#)

The information and data related to the GRI contents were evaluated by the departments and reviewed by the Company's Executive Board. The report did not undergo

external verification, this practice will be evaluated for future reports. [2-5](#)








Currently, we do not consult stakeholders on economic, environmental, and social topics. This process is being structured by the Company and will take effect from the next year, when the materiality analysis on such topics and the consequent review of the ESG strategy will be carried out. With the establishment, in May 2022, of the People, Governance, Compensation, and Sustainability Committee, an advisory body for the Company's Board of Directors, Wiz plans to evolve in the management model of ESG issues, reviewing processes, strategies, practices, and policies. [2-12, 2-29](#)

In compliance with the established governance procedures, the publication was analyzed and approved by the Wiz Senior Management. The Executive Board is the highest body that approves this Sustainability Report, in addition to supervising the implementation of the practice in all businesses, being supported by the People, Governance, Compensation, and Sustainability Committee. [2-14](#)





# About Us

-  Business Overview
-  Market Differentials
-  Segments and Operations
-  Culture and Engagement
-  ESG at Wiz
-  Social Impact
-  Environmental Impact





# About Us

**Complete insurance broker, specialized in bancassurance, and consortium and credit distributor. We are agile, dynamic, and focused on results.**

Wiz Co Participações e Corretagem de Seguros S.A. (Wiz or Company) is a complete insurance broker, specialized in bancassurance, and credit and consortium sales manager.

We operate throughout the national territory by means of our business units, offering on-site, remote and digital solutions for the sale and after-sale of financial and insurance products. [2-1](#)

We have a strong management model, which we call MGW, and a corporate structure developed to support the expansion of the Company's operations and the contribution of new channels and businesses.

MGW is a method that ensures business management and scalability, fostering synergies, without compromising Wiz's adaptability and speed, taking us where we want to go.

Our growth strategy management is based on:

- > Strategically plan the units, with a short and long-term vision;
- > ensure that the listed strategic objectives will be prioritized and executed in the timing necessary;
- > ensure that the monitoring of results and the strategic vision are the day-to-day agenda of the units; and
- > provide corporate services and enablers, fostering the creation of competitive advantages for units.

We are a dynamic company, always looking for expansion supported by our core competencies and a culture of overcoming challenges. We do not settle down. We are always looking for our best version!

## Business Overview

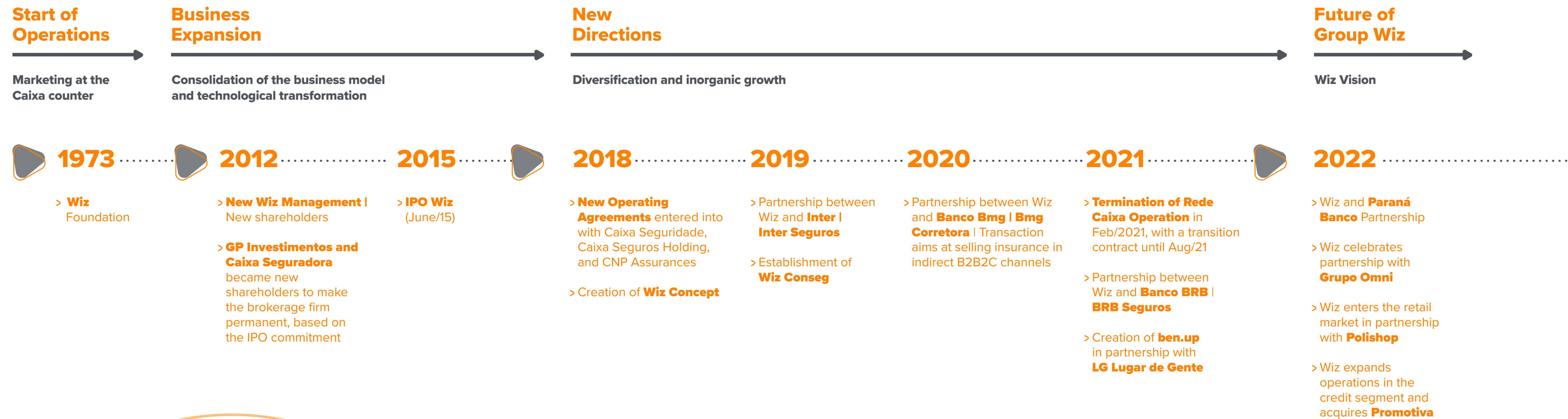
Over our 50 years of history, we have developed complete sales and after-sales solutions, both in the Individual and Corporate segments, to enhance the results of our customers and partners in various distribution channels.

Today, we have a range of solutions to leverage the profitability of different distribution channels with the sale of insurance and credit products, mainly in channels that do not have these products, such as core.



## Our History

Wiz has a successful financial and operational track record supported by strategic partnerships.





## Business Expansion

In 2022, we remain committed to a series of initiatives aimed at the evolution of our business and operating environments, aligned with Wiz Co's inorganic growth strategy, resulting in a diversified business model with high growth potential. We present below the main acquisitions carried out in the year:

> **Paraná Seguros:** Strengthening our performance in the Insurance segment, we entered into a partnership with Paraná Banco to develop bancassurance operations in its distribution channels for a period of 10 years. The partnership, started in November/2022, happened upon the acquisition of 40% of Paraná Seguros, for an estimated total value of R\$43.6 million.

> **Omni1 Assistência e Seguros:** We also entered into a partnership with the Omni Group to develop bancassurance operations in their distribution channels on an exclusive basis for 10 years. The partnership, started

in December/2022, happened upon the acquisition of 50.1% of Omni1 Corretora, for a total value of R\$34.7 million.

> **Polishop Seguros:** As a first step in Wiz's entry into the Retail segment, we announced a partnership with the Polishop group to develop bancassurance operations in their distribution channels for 10 years. The partnership, started in August/2022, happened upon the acquisition of 50% of Polishop Seguros, for an estimated total value of R\$50 million.

> **Promotiva:** Strengthening our operations in the credit distribution and consortia segment, we announced the acquisition of 100% of Promotiva, the main manager of banking correspondents at Banco do Brasil S.A. (BB). The acquisition, completed in December 2022, will be carried out for an estimated total price from R\$75.0 million to R\$85.9 million. Promotiva will continue acting as one of BB's correspondent managers for 5 years.



### Promotiva in 2022<sup>1</sup>

**R\$502 million**  
gross revenue

**R\$73 million**  
net revenue  
(e.g., commissions)

**R\$53.5 million**  
EBITDA

**R\$35.3 million**  
net income

1. Numbers consider the full fiscal year of 2022. Wiz consolidated Promotiva's income as of December 22, the closing date of the acquisition.



## Market Differentials

We are a complete insurance brokerage, specialized in bancassurance, and a consortia and credit distributor. We operate with a wide range of services to extract value from different channels, generating opportunities and boosting business with dynamism, synergy, and expertise in the market.



### Wiz Co: Update on Our Strategic Positioning

Aiming to strengthen our strategic positioning and ease the market's understanding of our diversified and complete performance, we have updated our corporate brand and corporate name. We changed our name to Wiz Co, referring to the several business units that make up Wiz Group and also undertaking a greater meaning of **cooperation**, **collaboration**, and **convergence**.

Our corporate name changed to Wiz Co Participações e Corretagem de Seguros S.A., as approved by the Extraordinary General Meeting. In line with the new strategic positioning, we updated the ticker of our shares at B3 S.A. – Brasil, Bolsa, Balcão (B3) to **WIZC3** and the trading name to **Wiz Co**, as of February 9, 2023.



## Diversified Business Model

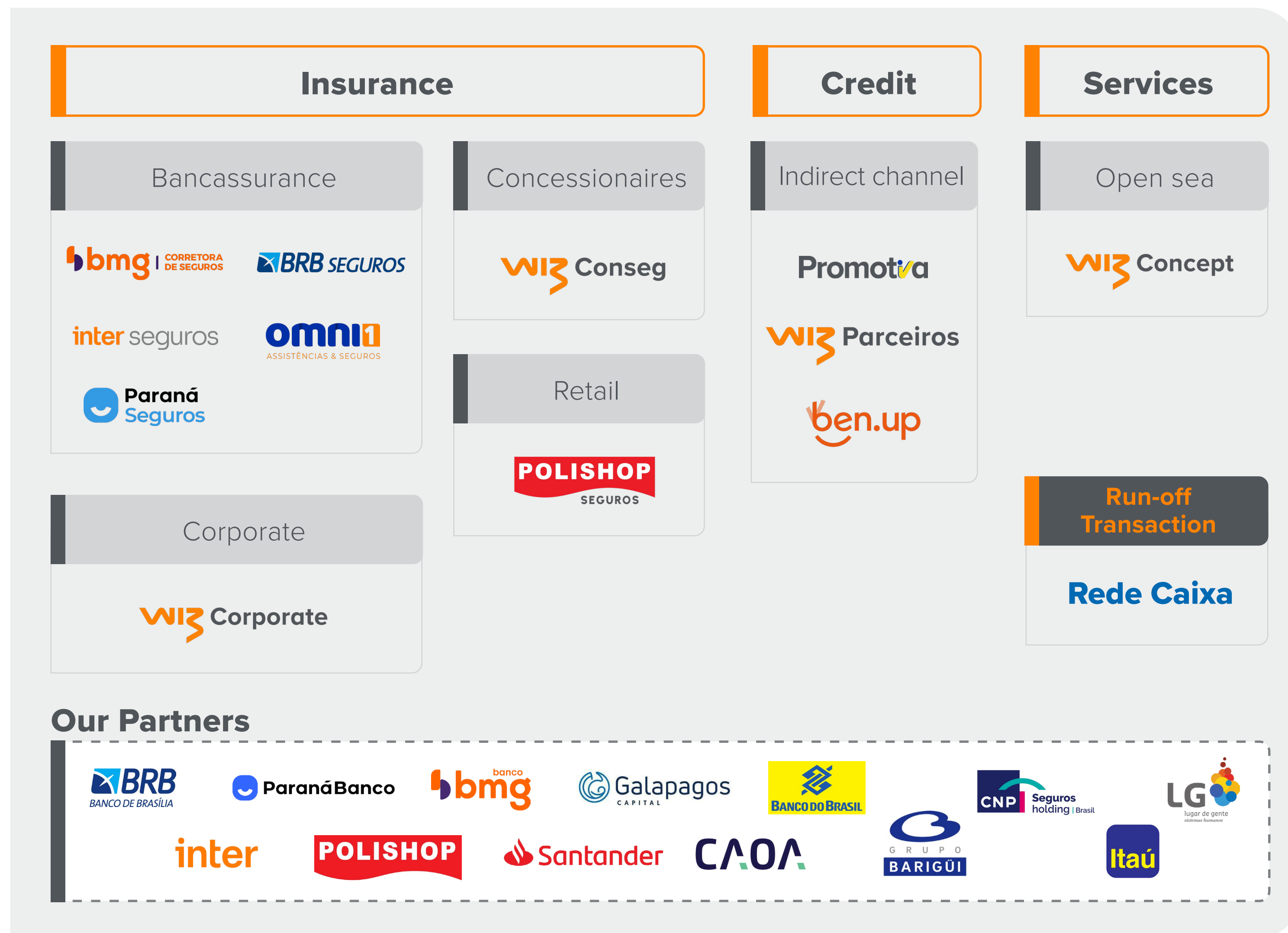
Wiz has a unique business model in the insurance and credit sector, with high expertise in bancassurance operations, aligning growth, diversification, and high cash generation.

Our model is structured around autonomous business units, with direct accountability for results and a focus on operational efficiency.

This differentiated operating model allows scalability for new businesses, leveraging our diversification strategy.

Wiz Group units are involved in distribution activities of financial and insurance products in the models business-to-business-to-consumer (B2B2C) and business-to-business-to-business (B2B2B), as well as the development of technological solutions, products, and services for the insurance and credit market.

This way, we leverage the results of our partners in the distribution of insurance and credit, contributing with know-how on marketing and sales.





# Segments and Operations

We direct our unique growth strategy through 3 complementary and synergistic operating segments:

## Insurance

**Profitability of counters for the sale of social-security products.**

## Credit and Consortia

**Management of indirect channels for the distribution of consortium and credit.**

## Services

**Complete solutions for the insurance and credit market.**

## Business Units

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### Insurance Segment

The business units (BUs) of the strategic Insurance segment operate in face-to-face or digital counters owned by commercial partners and use different strategies to monetize the partner's operation by offering insurance products to customers, provided that these products are not the core of the operation of the counter in question. Also, in this segment there are BUs that work in the distribution of insurance to corporate clients in the open sea. The BUs that are part of this strategic segment are: Bmg Corretora, Inter Seguros, BRB Seguros, Paraná Seguros, Polishop Seguros, Omni1 Corretora, Wiz Conseg, Wiz Corporate, in addition to the unit in run-off Rede Caixa.



**> Bmg Corretora:** It operates in the sale of social-security products, including insurance, consortia, capitalization and private retirement plans, through the distribution channels of Banco Bmg, with an extensive distribution network, comprising approximately 8 hundred physical stores – the help! stores – and 2 thousand active banking correspondents. The BU has an intensive activity in the commercialization of Life and Credit Life insurance products and structures its activities through a physical and digital model, in line with the bank's sales channels. The BU operates on a B2B2C business model, distributing products through the sales force of the Bank's distribution network, working focused on developing a sales strategy, technology, products, and a sales incentive program for the commercial network.



**> Inter Seguros:** It is a Wiz investee company that sells insurance, consortia, and pension plans on Inter's platforms. It has a segmented operating model in the strategies of bancassurance – offer of insurance contextualized to the banking transaction – and appassurance – offer of insurance in a contextualized manner, consistent with the profile and moment of life of each client. At the end of 2022, Inter Seguros had the largest 100% digital insurance operation in the country, with access to a portfolio composed of more than 24.7 million Banco Inter customers. Over the past 2 years, Inter Seguros has redefined its operating strategy, developed the Protection Platform (insurance page of the app of the Bank), and accelerated the launch of new products, reaching the level of more than 22 100% digital products in the portfolio. Among the products are: Protected Credit, Dental, Consortia, Residential Insurance, Private Retirement Plans, and Housing Insurance.





> **BRB Seguros:** It operates in the commercialization of social-security products through the distribution channels of Banco de Brasília (BRB), having access to an extensive distribution network comprised by more than 140 bank branches, correspondent network and digital channels of the Bank. The subsidiary has been granted exclusive rights to exploit the distribution channels of BRB for 20 years, since January 2022. BRB Seguros sells, through the BRB channels, insurance products in the Credit Life, Life, Home, Residential, Vehicle and other modalities, in addition to Private Pension Plans, Capitalization and Consortia, working intensively with the Bank's Individual clients. In 2022, the first year of operation of the unit after the partnership between Wiz and BRB, BRB Seguros promoted several evolutions in its business model, aiming at providing the operation with greater efficiency, focusing on people and results.



> **Paraná Seguros:** It is a Wiz investee company since November 8, 2022, after the completion of the acquisition of 40% of its capital stock. The BU operates in the commercialization of insurance products in Paraná Banco's channels, allowing the diversification of our activities in the bancassurance model, exploring more and better opportunities with one more business partner. The BU, a brokerage greenfield, operates in Paraná Banco's physical, digital, and remote channels, with 10-year exclusivity in the sale of social-security products.



> **Polishop Seguros:** It was established for the purpose of starting our Company's entry into the retail segment, in order to sell social-security products through the distribution channels of the Polishop Network, with exclusivity for a period of 10 years from the closing of the transaction, which occurred in August 2022. Polishop has more than 200 physical stores, as well as a digital and remote offer platform as an extension of the physical and digital channels, offering mainly the Extended Warranty product, representing around 85% of the BU's insurance result.



> **Omni1 Corretora:** It is our BU for operating in the distribution of social-security products through Omni Group channels, in view of the partnership entered into on December 2, 2022, in which our Company now holds 50.1% of its capital stock, plus a partnership to act on the bancassurance model in our strategic insurance segment. The BU offers Credit Life Insurance and Mechanical Warranty products throughout Brazil through the Omni Group's distribution channels.



## WIZ Corporate

> **Wiz Corporate:** It is an insurance broker focused on products for legal entities, in the B2B segment. The business unit operates through 2 main models: the bancassurance model, selling insurance to Legal Entities in synergy with the units of the core business of the Company; and a model of direct prospecting in the market (open sea), focusing on large clients with the need for tailor-made insurance, in which the sales process is specialized and advisory, with verticals made up of specialists to serve clients from different sectors: agribusiness, chemicals and pharmaceuticals, energy, food and beverages, ports and logistics, banks, retail, services and infrastructure, natural resources, mining, steel, cyber, among others. With integrated and customized insurance solutions, Wiz Corporate has more than 60 products available for companies of all sizes and market segments, such as civil construction, rural, and industry, and works with more than 60 insurance companies. The unit is present throughout Brazil, helping companies to understand risks and protect the business against losses caused by contingencies and unforeseen events.

> **Wiz Benefícios:** It operates in the sale of health and dental plans for Individuals and small and medium-sized Legal Entities, collective membership, and large accounts. In the fiscal year of 2022, this BU reached R\$6.9 million in net revenue. As of the third quarter of 2022, this operation started to be consolidated with the Wiz Corporate unit.

## Rede Caixa

> **Rede Caixa (operation in run-off):** Until the end of the Company's exclusivity agreement with Caixa Seguridade, on February 14, 2021, Rede Caixa operation acted in the sale of insurance, consortium, capitalization, and pension products in Caixa distribution network. With a unique model in the market, this operation had more than 900 employees who worked in person at Caixa branches, distributing insurance throughout Brazil.

## WIZ Conseg

> **Wiz Conseg:** It focuses on the distribution of insurance and financial products in the Auto segment, outside the banking environment. The purpose of the unit is to be the largest and best distribution company of financial and insurance products in the segment, with on-site, remote and digital operating models, being able to operate in any branch of the automotive segment in Brazil. In this BU, we have access, as an exclusive broker, to a network composed of more than 180 car dealers present in the South, Southeast, Northeast, and Midwest regions of the country. We operate by selling products from more than 10 insurance companies in this unit, focusing on Auto, Credit Life, and Mechanical Warranty insurance products.



## Credit and Consortia Segment

The BUs in the Credit and Consortia strategic segment work by providing solutions and methods to leverage the sales performance of our customers in the distribution of credit and consortium products, in addition to related insurance. These BUs provide sales force management solutions, seeking to guarantee compensation and competitive products to enable the profitability of our partners' channels. These operations do not have exclusivity to operate in the channels in which they operate. The BUs that are part of this strategic segment are Wiz Parceiros, Promotiva, and ben.up.

### **Parceiros**

> **Wiz Parceiros:** It is responsible for selling consortium, credit, and insurance products via indirect channels, managing and promoting a wide network of commercial partners, with a presence throughout the national territory. The operation is based on a B2B2C business model, focusing on prospecting and activating partners specialized in the product. The BU has extensive expertise in consortium operations, but also operates in the sale of insurance linked to credit products, such as Credit Life Insurance and Breach of Warranty, in addition to several credit products, such as the Home Equity Wimo, Public Payroll Deductible Loan, WizCred Personal Loan, Real Estate Financing, among other initiatives. In 2022, we sold products from consortium managers Caixa Consórcios, Santander Consórcios, Itaú Consórcios, and BB Consórcios, insurance products from insurance companies CNP Seguros and Previsul, and credit products from Itaú, Paraná Banco, among others.

### **Promotiva**

> **Promotiva:** It is responsible for the sale of Individual credit products, consortium products, social-security products, among other services of Banco do Brasil, exclusively, and offered through its network of banking correspondents (COBANS). The BU is present in more than 3,000 municipalities through its network of more than 400 active COBANS. The operation is based on a B2B2C business model and its main product is Individual credit, which represents around 90% of the company's net revenue. This operating model allows the BU to operate with greater capillarity in the Brazilian territory, being, therefore, a fully scalable business model with easy access to customers, as more than 70% of Brazilian households reside within 5 kilometers of a COBAN. In 2022, the unit reached a net production of R\$5.4 billion in Individual credit, as products of this order are the most relevant in its revenue generation, and R\$1.6 billion in consortia.

### 

> **ben.up:** It is responsible for the commercial exploitation of a digital platform of membership benefits, including credit products, such as private payroll deductible loan and insurance products, such as private retirement plans, among others, for employees of client companies. The BU aims to facilitate access for employees of these client companies to credit products, investments, and benefits with the best market conditions. Wiz holds 49.90% of ben.up's capital stock, and is, therefore, its affiliate.



## Services Segment

The BU of the strategic Services segment provides technological solutions and services for the entire business chain of Wiz units and our customers, focused on the insurance and financial products sector. It is a full provider of solutions, acting in complementary processes to the segments of our Company. The BU that is part of this strategic segment is Wiz Concept.

## Wiz Concept

> **Wiz Concept:** With expertise in providing sales and after-sales solutions for the insurance and credit sector, Wiz Concept focuses on customer relationship operations, backoffice, document management, billing, and outsourcing of specialized labor. Throughout 2022, in line with the opportunities identified in the market and the expertise acquired by the unit in recent years, Wiz Concept expanded its scope, starting to operate not only with solutions in business process outsourcing, but also developing a complete platform of technology, services, and products for the financial and insurance market, enabling partners to maximize their results with insurance and credit. This full solutions strategy is based on providing technology with innovative and high-connectivity solutions, high-quality

services focusing on client satisfaction and better products, enabling a contextualized offer. In 2021, the operations that were previously carried out by BU Wiz B2U were incorporated into the scope of Wiz Concept, which started to develop remote and digital solutions to intermediate the sale of insurance, in order to complement the face-to-face activities of our clients. The unit has more than 800 employees to serve clients such as Caixa Seguradora, American Life, Too Seguros, Previsul, Argo Seguros Brasil, Berkley International, Tokio Marine, Excelsior, Munich-Re, among others. Wiz Concept manages a base of more than 14 million customers, in addition to more than 700,000 customer services per year, and also handles more than 100,000 loss adjustments and 30,000 inspections per year.





## Group of Products and Services Sold per Business Unit



Life Insurance, Credit Life Insurance, and Corporate



Insurance (Life, Corporate, Card, Auto, Residential, Cell Phone, Credit Life, Health, Dental, Travel, PIX, and Pet), Pension, and Consortia



Credit Life, Life, Residential, Housing insurance, among others



Credit Life Insurance



Extended Warranty and Accidental Breach



Specialized insurance and credit services: Loss Adjustment, Inspection and Expert Analysis, Customer Service, Telesales, Post-Sales, TPA, and Electronic Document Management

Technological solutions for the insurance and credit sector: Query Engines, Application Programming Interface (API) for price comparison, among others



Credit Life Insurance, Mechanical Warranty Insurance, and Vehicle and Residential Assistance



Auto, Credit Life, Residential, and Mechanical Warranty Insurance



Guarantee Insurance, Agribusiness, Property, Group Life, Civil Liability and Special Risks, Health and Dental Insurance



Consortia, Credit with Real Estate Collateral, Other Credits (Working Capital, Anticipation of the Guarantee Fund for Length of Service – FGTS), Financing and Insurance (Credit Life and Breach of Warranty)



Individual Credit (Payroll Deductible Loan, Salary Credit, Portability, Automatic Credit, among others), Consortia, Insurance, and other services (Checking Account Opening, among others)



# Culture and Engagement

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## ► Our Goal

Lead the transformation of the insurance and credit segments, bringing together talented people and market knowledge to generate consistent business, solid results, and socioeconomic development.

## ► Our Purpose

Insure companies and people, generating a positive impact on business and society.

## ► Wiz Way: Our Way of Being and Working

The Wiz Way is our unique way of doing things. It is our way of telling and bringing method to the Wiz Culture, generating more clarity than we expect from people and the conglomerate.

## Pillars of Wiz Culture

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The pillars of our culture guide what we want to achieve and experience at Wiz. And, to make it even clearer, within each pillar, we present the behaviors we expect from Wizzers and the behaviors we do not accept. After all, each and every Wizzer has the fundamental role of representing our culture. We present below the 5 pillars of the Wiz Culture:

### 3. Consistent results

It means directing enthusiasm and pride for Wiz into day-to-day actions that consistently drive results.

### 2. Equity and inclusion

It means to go beyond diversity, promoting equity through inclusion.

### 1. Development

It means identifying different ways to develop given daily challenges. It is about taking the challenge and leading solutions.

### 4. Synergy

It means being part of a unique group and boosting the business through teamwork.

### 5. Dynamism

It means reacting positively and proactively to the dynamism of our business, adjusting the route whenever necessary.



# ESG at Wiz

At Wiz Co, ESG is an evolving journey guided by high standards of governance and sustainable services and the constant pursuit of personal development.

## ESG Wiz Commitments 2021–2022

### HUMAN DEVELOPMENT

#### VISION FOR 2026

Promote education and development so that 3,000 people can overcome social vulnerability

#### GOALS FOR 2022

##### Social investment

Impact 300 vulnerable people<sup>1</sup> with development actions

##### Diversity and Inclusion Social investment

Have 50% of the 300 vulnerable people benefited belonging to one of the following fronts: racial, women, and LGBTQIAP+

##### Diversity and Inclusion

Have 10% of people hired post-participation in Wiz acceleration programs from the socially vulnerable public

#### STATUS AT THE END OF 2022

Number of people benefited: 504, generating overperformance in 168% (68% more than expected)



Overperformance at 113%. 170 people adhered to the criteria established. (13% more than expected)



In all, we had 60 hiring opportunities. With that, the goal should be 6 hires, and we made 9 in total, generating a overperformance of 150% (50% more than expected)



### ETHICAL CONDUCT

#### VISION FOR 2026

To be a reference in the ethical conduct of Wiz's business, following the best practices recognized by the market<sup>2</sup>

#### GOALS FOR 2022

##### Ethics and Integrity Transparency

Increase by 5 the volume of statements by the Senior Management/ Executive Board on the commitment to the ethical conduct of Wiz's business

##### Ethics and Integrity

Have 50% of the 300 vulnerable people benefited belonging to one of the following fronts: racial, women, and LGBTQIAP+

##### Ethics and Integrity

Promote 4 training/ refresher training programs for employees, partners, society, and Senior Management on compliance practices

##### Ethics and Integrity

Review 100% of the risks of compliance and approve the monitoring plan by the Risks, Compliance, and Related Parties Committee

##### Transparency

Publish, by December 2022, at least 1 instrument for each stakeholder prioritized (market, employees, and Board of Directors – CA) that provides transparency regarding Wiz's ESG practices

#### STATUS AT THE END OF 2022

Overperformance of 120% (20% more than expected)



Done with 180% success rate (80% more than expected)



Accomplished with an overperformance of 150% (50% more than expected)



Done with 100% success rate



Done with 200% success rate. (100% more than expected)



1. Concept of vulnerable: people who are on the margins of society, as they have few resources to deal with issues of income, housing, work, or education.

2. Based on evaluation criteria of the Office of the Federal Controller General (CGU).



## Our Commitment is to Equal Opportunities

We believe that we will only be able to build a better society if we provide equal opportunities for all. And equal opportunities are only possible through access to quality education, social and economic inclusion, promotion of diversity, and elimination of discriminatory practices.

That is why, at Wiz, we prioritize acting in our social footprint, focusing on education and diversity and inclusion, always valuing ethical and upright relationships. We believe that only through education will we be able to train Brazilians capable of changing their reality and the reality of our country.

In 2022, we had 2 big cases of success that portray our purpose, Speed Wiz PCD and the Alicerce Edu partnership.

### Speed Wiz PCD

Speed Wiz is our professional acceleration program that aims to develop for free and select people to join Wiz team. The first editions were focused on developing technology professionals, but, in 2022, we made a version focused on developing people with disabilities.

Fully subsidized by our Company, Speed Wiz PCD developed professionals from Brasília in administrative and communication techniques and practices, with the opportunity to allocate these people in Service and Sales Fields in the insurance and credit market.

In all, we had 87 people enrolled, 20 of whom were selected to participate in the program. Among those selected, we had people with partial visual impairment or visual acuity, physical disability, intellectual disability, and multiple disability (association of two or more disabilities mentioned). After the development stage, we hired 11 people from the program (55% of those trained).

### Alicerce Edu

We teamed up with Alicerce Educação to promote the professional qualification of young people and adults from the Federal District, completely free of charge. The purpose of the program is to drive development and support the social transformation of the participating people.

In 2022, the program focused on the development of around 40 people, half of the vacancies directed to transsexuals, transvestites, and transgenders and the other half to people from the diversity groups worked by Wiz (black people, women, PWD, LGBTQIAPN+, and socioeconomically vulnerable people).

We had 2 groups, one in Brasília and the other in São Paulo. The class schedule was prepared and applied by Alicerce Educação and is made up of basic mathematics, Portuguese, and soft skills content. There were about 8 months of development (from July 2022 to March 2023), with 3 weekly meetings.

As extra actions, we held a lecture focused on employability, conducted by the Wiz Attraction and Selection team, and an exclusive talent bank for participating students, so that they can find professional opportunities and be part of the Wiz team.



## Public Commitments

2-28

Through sponsorships and participation in national and international initiatives, we strengthen our position and commitment to ethics and sustainable development. Among the initiatives in which Wiz Co participates, we can highlight:

> **UN Global Compact signatory – commitment to the 2030 Agenda;**

> **signatory of the Business Pact for Integrity and Against Corruption – Ethos Institute;**

> **member of Sou Segura – Association of Women in the Insurance Market;**

> **UN Women signatory;**

> **participation in the Council of the Institute for Innovation in Insurance and Reinsurance (IISR) – Fundação Getulio Vargas (FGV);**

> **signatory of the REIS Pact, endorsed by the International Labor Organization (ILO) of the UN;**

> **participation in the ABGR 2-022 Expo & XIV Seminar on Risk Management and Insurance;**

> **participation in an event organized by the Brazilian Association of Real Estate Developers;**

> **participation in the Brazilian Association of Consortium Administrators (ABAC); and**

> **participation in the Brazilian Association of Real Estate Loans and Savings Companies (ABECI).**



# Social Impact

413-1

We believe that we are capable of positively impacting not only the market in which we operate, but also our society. One interesting way we have to do this is through projects that we believe share this goal with us.

To ensure that the choice of beneficiaries is made in a transparent and responsible way, we have a Donations and Sponsorship Policy. It contains clear guidelines for the selection of projects, which are strictly followed in terms of tax incentives, sponsorship, and private investment.

Through donations, we provide support and financial support to philanthropic entities and projects in the communities where we are present.

With sponsorships, we seek to strengthen and publicize our brand or strengthen our institutional relationship with our commercial partners.



To access our Donations and Sponsorship Policy, [Click here](#).

The entire process of analysis and selection of institutions is monitored by the People & Culture Department to ensure that procedures are transparent and resources are allocated to upstanding institutions.

Under no circumstances we make donations to political parties, candidates for elective office, politically exposed persons, or any other body or political institution.

By means of private social investment and through tax incentive laws, we support social projects such as Galt Vestibulares, Lar de Crianças Nossa Senhora das Graças, Celeiro Vó Tunica, Festival Eu Faço Cultura, Influenciadores da Melhor Idade, Mulheres Boleiras, and Alicerce Edu, which aim to improve the lives of people in situation of socioeconomic vulnerability.

**In 2022, more than 500 people in a situation of socioeconomic vulnerability were benefited by development actions proposed and carried out by Wiz with contributions from the Wizzers.** In practice, there are different ways for a private company to support projects and institutions that benefit society.





## Sponsorships and Private Social Investment

413-1

- > **Lar de Crianças Nossa Senhora das Graças (RJ):** As a sponsoring entity of the institution, monthly contributions are made to maintain the project. **Donation of R\$845 thousand.**
- > **Alicerce Edu (DF):** We teamed up with Alicerce Educação to promote the professional qualification of young people and adults from the Federal District, completely free of charge. We make financial contributions for the maintenance of the project. **Donation of R\$42.2 thousand.**
- > **Celeiro Vó Tunica:** Shared housing fraternity founded in February 2020 for the purpose of welcoming, training, and helping to improve the self-esteem of young women who, due to their age (+18), had to leave children's shelters where they were cared for. **Donation of R\$10 thousand.**
- > **Sou Segura:** Association of women in the insurance market. **Sponsorship of R\$20 thousand.**
- > **Galt Vestibulares:** Pre-university preparatory course for young people in socioeconomically vulnerable situations. **Annual actions:** sponsoring of actions and activities provided for in the institution's annual calendar. **Sponsorship of R\$3.6 thousand.**
- > **REIS – Social Inclusion Business Network:** National network of employers of people with disabilities. **Sponsorship of R\$3 thousand.**



## Tax Incentive Laws

413-1

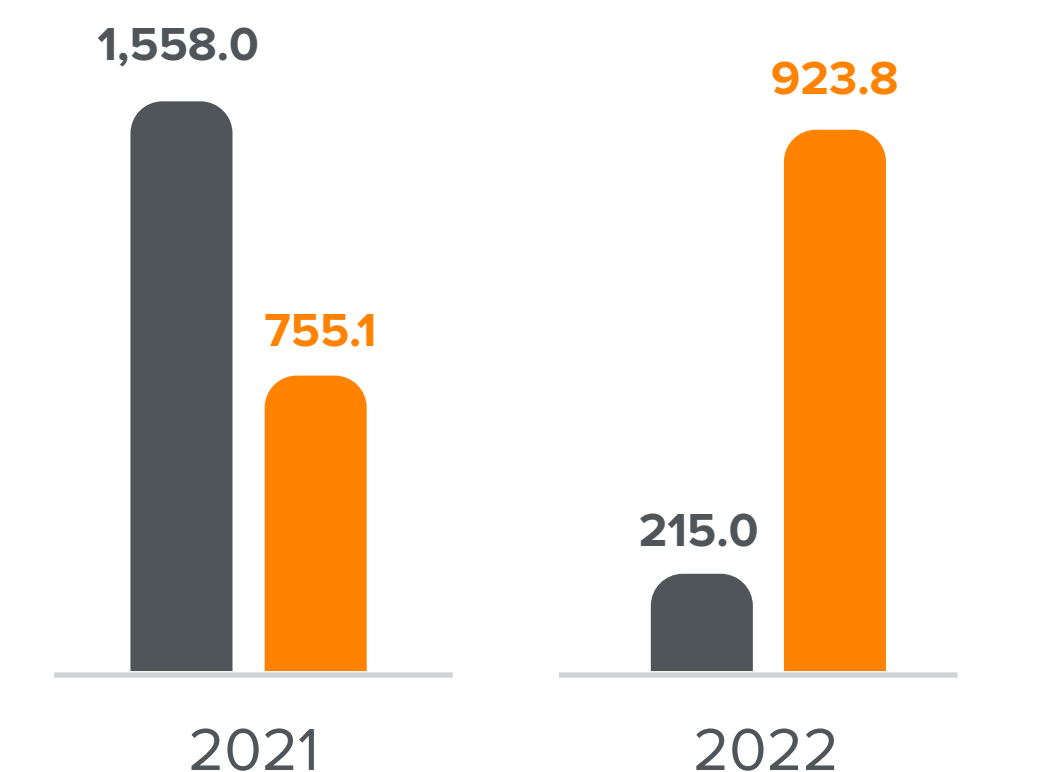
> **Lar de Crianças Nossa Senhora das Graças (Child and Adolescent Fund):** The institution welcomes, on a full-time basis, boys and girls unassisted by their families in the Petrópolis region, Rio de Janeiro. The contributions made to the institution are intended for operational maintenance, aiming at the quality of life and well-being of the children/adolescents. **Donation of R\$48 thousand.**

> **Eu Faço Cultura [I Do Culture] (Culture Fund):** Since 2007, Eu Faço Cultura raises funds of Income Tax allocation to encourage national cultural production and consumption. The funds raised are used to buy cultural products, such as cinema chains and units, book suppliers and publishers, producers of theater, stand up, musical, dance and circus shows. In this way, free tickets are distributed to the target-audience (students from public schools, beneficiaries of social programs, senior citizens and individual microentrepreneurs). **Donation of R\$80 thousand.**

> **Influenciadores da Melhor Idade – Instituto Macunaíma:** The project aims to provide and encourage the participation of 240 elderly people in cultural, recreational, and digital training activities, over 18 months, in Belo Horizonte (MG). The actions proposed by this project aim to awaken, in a broad sense, the individual artistic potential of the elderly, enhancing self-esteem, digitally empowering them and perfecting their craft for them to become more active and autonomous citizens, creating opportunities to return to the job market as tutors in the network of partners, through digital inclusion and social entrepreneurship. **Donation of R\$45 thousand.**

> **Mulheres Boleiras:** The project aims to promote female protagonism in the sport of football, serving, over a 12-month period, 100 female children and adolescents, aged 10 to 17, enrolled in public schools in Brasília (DF). The project will also make it possible for the beneficiaries to participate in competitions in order to provide opportunities for them to be identified as talents for professional football. **Donation of R\$45 thousand.**

(in thousands of R\$)

 Tax Incentive Laws Sponsorships and Private Social Investment



# Environmental Impact

We are committed to reducing our impact and preserving natural resources. To this end, we rely on measures such as motion sensors for lighting in buildings, aiming at promoting greater energy efficiency.

We ran an internal campaign to eliminate the use of more than 8,000 disposable cups per year. With that, we removed the disposable cups from the offices and provided an ecological cup for each employee.

## Energy Efficiency

302-1

### Consumption of energy from non-renewable fuels

|   |                      | 2021           |                    | 2022           |                    |
|---|----------------------|----------------|--------------------|----------------|--------------------|
| Type of Fuels   | Type of Source       | Volume (liter) | GJ                 | Volume (liter) | GJ                 |
| Automotive Gasoline <sup>1</sup>  | Fossil               | 9.757          | 314.37             | 6.86           | 221.17             |
| Total   |                      |                | 314.37             |                | 221.17             |
| Consumption of Electricity  | Type of Source       | Amount (kWh)   | Direct Energy (GJ) | Amount (kWh)   | Direct Energy (GJ) |
| Electric Energy (Consumed in the Administrative Buildings) <sup>2</sup> | SIN – Public Network | 6,660,120      | 2,397.640          | 539,323        | 1,941.56           |
| Total   |                      |                | 2,397.64           |                | 1,941.56           |
| Total Energy Consumption in 2021 (GJ)                                   |                      |                | 2,712.01           |                | 2,162.73           |

1. Gasoline consumption is due to land travel by Wiz's own fleet, considering the Wiz Soluções and Wiz Concept units.  
2. Wiz offices are located in corporate buildings. At the moment, only operations in São Paulo and Brasília are monitored and were considered in this survey.



In 2022, we developed a solid waste management policy and adapted our offices to enable the proper disposal of organic and recyclable waste.



# Water Efficiency

303-1, 303-2, 303-4, 303-5

Our activities do not depend on the intensive use of water resources, but indicators related to water consumption are monitored, in line with the corporate commitment to transparency. The water used in operations is provided by local sanitation concessionaires.

In the buildings managed by Wiz, effluents are disposed of in the public sewage system, following the environmental and urban rules of the Company's facilities in each location. It is still not possible to quantify the water disposal of all our units, except for JK Unit. In this unit, the same volume that was consumed was discarded (0.4 megaliters in 2021).

The water consumption of the offices is linked to the water consumption of the condominiums in which Wiz Co units are located. It is not yet possible to quantify the water consumption of all Wiz units, except for JK Unit, in Brasília (DF), where 0.49 megaliters were consumed in 2022. Based on the verification with the Aqueduct Water Risks Atlas (WRI) tool, it was found that JK Unit is located in an area with water stress classified as medium–high (20–40%).





# Commitment to Governance

- ▶ Corporate Governance
- ▶ Ethics and Compliance
- ▶ Conflicts of Interest
- ▶ Risk Management



# Corporate Governance

2-9, 2-13, 2-17

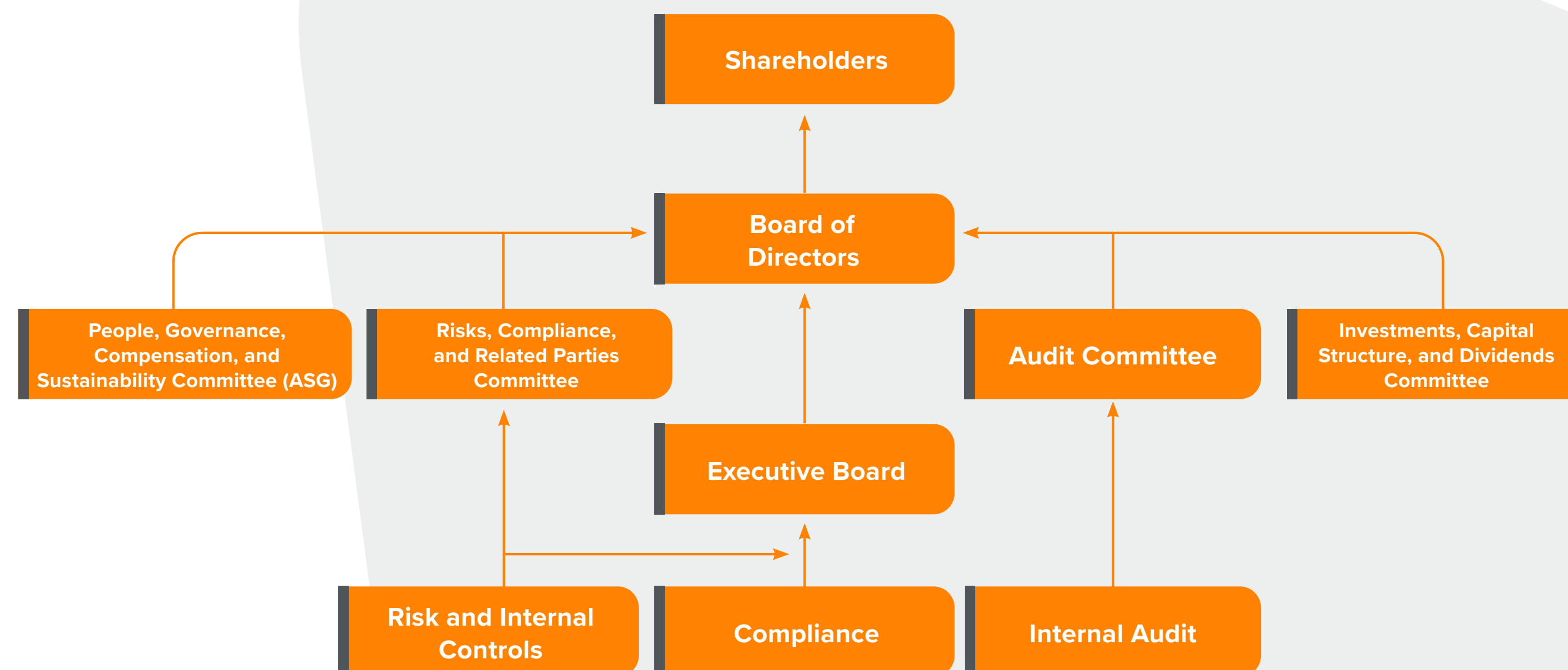
**We adopt the best corporate governance practices in the market based on principles of transparency and respect.**

We believe that the soundness of our governance structure is essential to guarantee transparency, predictability and integrity to our business, generating security for our professionals in decision-making and safeguarding the rights of all our shareholders.

Our management and governance model is structured to allow for accountability (accountability) and autonomy in the operational management of our business units, which are guided by our strong analytical DNA, enabling the achievement of consistent results in each of our operations.

We are a publicly-held company with shares traded on the Novo Mercado – the B3 listing segment that brings together companies with the highest standards of corporate governance. We adopt the best corporate governance practices in the market, based on principles of transparency and respect for shareholders, in addition to those required by Brazilian law.

## Overview of our Governance Structure



**General Shareholders' Meeting:** It is the highest body of Wiz Co, with powers delimited by Law No. 6,404/1976 and by the Company's Bylaws.

**Board of Directors:** It is our collective decision-making body, one of the main attributions being establishing our general business policies and supervising the management of the Executive Board. Currently, our Board is composed of 9 sitting members and 7 deputy directors, 2 of which being independent sitting directors. The Chairman of the Board of Directors does not hold an executive role. The Board also has 4 statutory advisory committees – Audit Committee; Risks, Compliance,

and Related Parties Committee; People, Governance, Compensation, and Sustainability Committee (ASG); and, finally, an Investments, Capital Structure, and Dividends Committee. [2-11](#)

The **advisory committees to the Board of Directors** were restructured at the beginning of 2022, aiming at the Company's strategic alignment with the ESG fronts, in addition to improving the Compliance Program, in line with the best integrity practices applied in the market and regulatory requirements.



## Committees

2-9

> The **Audit Committee** it is composed of 3 members and has as some of its main functions to supervise the Company's Internal Audit, evaluate and monitor the processes, systems, and controls implemented in the Company, as well as to express its opinion on: (i) the quality, suitability, and reliability of the financial statements; (ii) the effectiveness of the internal controls and risk management system; and (iii) the effectiveness of internal and independent audits.

> The **Risks, Compliance, and Related Parties Committee** is composed of 4 members and has as some of its main functions to supervise compliance with the Company's risk management policies and strategies, advise the Board of Directors in monitoring the adequacy and effectiveness of the Company's risk management structure, monitor the positions of risks within the scope of the Company, as well as relevant changes in relation to the strategies adopted and the status of business continuity plans, and assess, analyze, and monitor relationships among related parties.

> The **People, Governance, Compensation, and Sustainability Committee (ASG)** is made up of 4 members and has as some of its main duties to advise the Company's Board of Directors in the exercise of its attributions, in relation to the Human Resources, Sustainability, and Governance Department, as well as to prepare, regularly review, and improve human resources and people management policies. As a result of the restructuring of the People and Remuneration Committee in March 2022, its main objective is to integrate sustainability practices, the preservation of ethics, the functioning and effectiveness of corporate tools and channels, the best corporate governance practices in the organizational culture and in the business strategy.

> The **Investments, Capital Structure, and Dividends Committee is** is composed of 4 members and has, as some of its main functions, the duty to analyze the situation and economic-financial scenarios and their impacts on the Company's activities, evaluate the effectiveness of resource management and, if necessary, implement corrective actions and analyze the operating, financial, and property results.

### Policy for Appointing Members to the Board of Directors and Advisory Committees 2-10

We have a Policy for Appointing Members to the Board of Directors and Advisory Committees, which establishes the criteria for appointing such members. In addition to the criteria established in our policy for appointing, we follow legal and regulatory requirements in line with the best practices. For more details, [click here](#).



> **Executive Board:** It is responsible for the management of our business in general and for the company legal representation in all necessary or convenient acts associated with the business, except for those acts the law and our Bylaws reserve authority for the Board of Directors and/or for the General Shareholders' Meeting. Currently, the Executive Board is composed of 2 members, 1 Chief Executive Officer and 1 Chief Financial Officer and Investor Relations Officer.

> **Compliance:** Its main purpose is to provide confidence and security to directors, employees, and other stakeholders with regard to compliance with laws and regulations in force, internal regulations, Code of Ethical Conduct, as well as due diligence, Reporting Channel, risk assessment concerning suppliers and conflicts of interest in contracting. The Compliance structure is directly supervised by the Risks, Compliance, and Related Parties Committee, being independent in relation to the other activities developed by the Company.

> **Internal Audit:** It is an independent activity and aims to ensure compliance with internal and legal rules, also developed to, as a result of its work, recommend improvements to the execution of Company's operations. It helps the Company to achieve its objectives through a systematic and disciplined approach to assess and improve the effectiveness of risk management, control and governance processes. The Internal Audit structure reports directly to Wiz's Board of Directors, through the Audit Committee, thus guaranteeing its independence, autonomy and effectiveness.

> **Risk and Internal Controls:** It operates in the Company's macro processes, including risk mapping and assessment, in addition to testing the design and effectiveness of controls. As a result of these assessments, the Senior Management now has a better basis for defining its risk appetite and is able to outline its strategic plan in line with the Company's risk approach. In addition, there is the identification of positive aspects, opportunities for improvement, and weaknesses in processes and execution of controls, based on the Framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO). Risk and Internal Control activities, in addition to being reported to the Executive Board, are supervised by the Risk, Compliance, and Related Parties Committee.

**At the end of 2022, following the best practices for segregating the three lines of defense involved in risk management, the structure of the Internal Audit was revised and the team responsible for Internal Controls became part of the Risk Department.**



## Governance Practices

We also adopt corporate governance practices recommended by the Brazilian Institute of Corporate Governance (IBGC), the main ones being:

- > The capital stock is divided only into common shares, providing voting rights to all shareholders.
- > The General Meeting is empowered to resolve on capital stock increases or decreases (except for increases within the authorized capital limit) and on the amendment of our Bylaws; the election and dismissal, at any time, of members of the Board of Directors and Fiscal Council (if constituted); the approval of the accounts presented by managers and the approval of the financial statements; transformation, spin-off, dissolution or liquidation involving the Company; the approval of managers' overall remuneration; and stock option granting plans.
- > The Bylaws provide for clear and objective rules for voting by the shareholders present at the General Meeting.
- > Whenever required by the shareholders, the occurrence of dissenting votes is recorded.
- > In the event of direct or indirect sale of our controlling interest, the transferee of the control is required to make a public offering for the acquisition of shares to all of our shareholders, in order to provide equal treatment to that given to the selling shareholder of the shares representing the control.
- > Policy on the disclosure of relevant acts or facts.
- > Policy on trading with shares issued by the Company.
- > Code of Ethical Conduct, which must be observed by all employees, Officers, and members of the Board of Directors and Fiscal Council (when constituted).
- > Provision in the Bylaws for conflict resolution through arbitration.
- > Internal Audit and Audit Committee, in addition to other committees, as already mentioned.





## Main Differentials of Our Governance Structure

1. We fully disclose our financial information, including quarterly reports and consolidated reports reviewed by an independent audit, in compliance with Novo Mercado regulations.
2. Adherence to the arbitration clause in our Bylaws.
3. The positions of Chairman of the Board of Directors and Chief Executive Officer are occupied by different people, as per the rule in our Bylaws.
4. Provision in our Bylaws that at least 2 or 20% of the members of the Board of Directors must be independent. Currently, our Board of Directors is composed of 9 sitting members, of which 2 are independent members.
5. We adopt formal evaluation mechanisms for our Board of Directors and Advisory Committees, which is carried out by specialized external consultants and appreciated by our ASG.
6. We establish, annually, a calendar with the main corporate events, general meetings of the Board of Directors, and Annual General Meeting.
7. Our Statutory Audit Committee is composed of 3 members, 2 of which are external and independent.
8. We have a Reporting Channel operated by an independent company.
9. We have a Corporate Governance Secretariat, which monitors the demands requested by governance officials, creating a link in the relationship among partners, the Board of Directors, Committees, Executive Board, and other interested parties.
10. We have a Corporate Governance Portal, which enables the exchange of information and the retrieval and tracking of all Board and Advisory Committee activities.



# Ethics and Compliance

2-16, 2-24

Establishing ethical and socially responsible connections is reflected in Wiz Co's interactions, in the quality of service provided to customers by our business units, in the respect for our shareholders and in the socio-environmental responsibility we have for all stakeholders.

And, for this commitment to be maintained, throughout 2022, the Compliance Area, in synergy with the Company's strategic planning, made efforts to expand Wiz's position in relation to the best integrity practices.

In early 2022, the Risks, Compliance, and Related Parties Committee was set up to advise the Board of Directors on these topics. At the same time, the Company's ESG strategy was consolidated, which became an institutional project and the result of which influenced the calculation of our Wizzers profit sharing. In addition, in the second half of the year, we made a public commitment to the 10 principles of the UN Global Compact, including our commitment to fighting corruption in all its forms.

In this context, the Compliance Area contributed to the development of the Company's ESG strategy, promoted the review of all normative instruments on compliance, strengthened communication with stakeholders, and promoted training on integrity issues for internal and external audiences.

We also evolved our Integrity Program by improving the mechanisms for compliance. In addition to updating the existing documents, the Complaints Investigation Policy, the Third Party Relationship Code, and the Internal Regulations of the Compliance Area were also prepared.



## Commitment to the 2030 Agenda

In 2022, we joined the UN Global Compact. The initiative is a call for organizations to adopt a set of 10 principles in the Human Rights, Labor, Environment, and Anti-Corruption fields. With regard to anti-corruption policies, companies must fight corruption in all its forms, including extortion and bribery, as per the 10<sup>th</sup> principle.



## 1<sup>st</sup> Compliance Week



Aiming at fostering a culture of integrity in synergy with the pillars of Development, Impact and Trust, Method, Best Leadership and Pride, in 2022 we held the 1<sup>st</sup> Compliance Week at Wiz Co, with training and lectures for employees, promoting mandatory refresh and new training on fraud, corruption, and harassment.

Exclusive training for the Senior Management was also promoted. The training was conducted by the IBGC and the content on corruption was addressed according to the themes Role of the Compliance Area and Integrity and Legal Responsibility of Directors.

Additionally, 2 podcasts aimed at employees – Fala Aí, Wizzer – were recorded to address matters of compliance. In partnership with the CEO of Wiz, the importance of the Integrity Program, the ESG, and the fight against corruption was addressed, a topic that the Compliance Area correlated with SDG 16 – Peace, Justice, and Strong Institutions and the objectives of mitigation actions concerning environmental, social, and governance risks of the Company.

## Combating Corruption, Fraud, Money Laundering, and Terrorism Financing

2-24

The conduct of our employees or representatives may compromise Wiz's reputation, as well as cause financial losses to the Company. Therefore, we repudiate the practice of corruption and money laundering, whether public, as provided for in the Brazilian Penal Code, or private, practiced among Individuals not in a public office. All Wiz Co operations are assessed for risks related to money laundering and corruption. 205-1

Any and all conduct involving corruption, fraud, money laundering, or terrorism financing constitutes not only violations of the terms of our Code of Ethical Conduct, but can also constitute an illegal act, subjecting the breaching party to civil and criminal sanctions.

We even have a chapter dedicated to the topic in our Code of Ethics, which reflects the commitment of our Senior Management to ensuring business compliance with national laws and regulations for the prevention of corruption, fraud, money laundering, and terrorism financing, as well as with international principles and criminal legislation regarding said practices, providing specific guidelines for all employees, regardless of their positions or functions in the Company.

## Best governance and compliance practices

In 2022, we remained associated with the IBGC, and Wiz Co's Compliance team became part of the Ethos Institute's Integrity Working Group, which discusses the best governance and compliance practices in the market.



Therefore, to facilitate the understanding of all employees, we implemented a specific internal policy to deal with the fight against corruption and fraud, as well as the prevention and fight against money laundering and terrorism financing. These policies are available internally, and it is up to all employees to know and comply with them.

The rules established in the two policies apply not only to our employees, but also to all those who, regardless of an employment relationship, represent Wiz Co, including co-brokers and partner companies.

We also have a training on the Code of Ethical Conduct that addresses the issue of combating fraud and corruption and is applied in the onboarding of all the new employees of the companies that make

up the group. Since 2022, we have been refreshing training on compliance every year, during the Compliance Week, addressing the most received issues in the Reporting Channel, Compliance email, and/or according to regulatory need.

We have an initial training that addresses the topics of the Code of Ethical Conduct, including the fight against fraud and corruption. The training, in Sharable Content Object Reference Model (SCORM) format<sup>1</sup>, is applied during the onboarding of all new Wiz Co employees, regardless of hierarchical level.

In addition, also part of the process of onboarding is the training on the Prevention of Money Laundering and Terrorism Financing. Both trainings are available on the Wizity corporate training platform.

1. SCORM is a tool used in the field of online education to create and share learning content on different platforms.



## Money Laundering and Terrorism Financing Prevention Week

To increase the awareness of Wiz Co employees, we promoted the Money Laundering and Terrorism Financing (ML/TF) Prevention Week, with training provided by the Legal Ethics & Compliance (LEC).

For the Senior Management, the training was developed especially for Wiz Co by the IBGC. The training achieved an attendance rate of 67%.

The Compliance Area developed specific training on the subject aimed at the business unit partners – Wiz Partners. Thus, since November 2022, all accredited partners undergo this training during the period of onboarding.



Communication and training on anti-corruption policies and procedures

205-2

| Members of the Governance Body <sup>1</sup> who received Communication on Training on Anti-Corruption Policies and Procedures, per Region | Total Active Members <sup>2</sup> | Money Laundering Prevention Training |            | Senior Management Training – IBGC |            |
|---|-----------------------------------|--------------------------------------|------------|-----------------------------------|------------|
|   |                                   | Total                                | Percentage | Total                             | Percentage |
| Midwest   | 7                                 | 7                                    | 100%       | 7                                 | 100%       |
| Southeast   | 5                                 | 5                                    | 100%       | 5                                 | 100%       |
| All   | 12                                | 12                                   | 100%       | 12                                | 100%       |
| Members of the Governance Body <sup>1</sup> who Received Training on Anti-Corruption Policies and Procedures, per Region                  | Total Active Members <sup>2</sup> | Total                                | Percentage | Total                             | Percentage |
| Midwest   | 7                                 | 5                                    | 71%        | 5                                 | 71%        |
| Southeast   | 5                                 | 4                                    | 80%        | 3                                 | 60%        |
| All   | 12                                | 10                                   | 75%        | 8                                 | 67%        |

1. The positions of President, directors, Executive and Technical Officers, and members of the advisory committees are considered members of the governance body.  
2. Employees of companies that are not controlled by Wiz Co, as well as the companies BRB, CMG, and Inter Seguros, were not considered, given that the latter have an independent governance structure.

| Employees who Received Communication on Training on Anti-Corruption Policies and Procedures, per Gender | Total Active Employees <sup>1</sup> | Training on the Code of Ethical Conduct |            | Money Laundering Prevention Training |            | 1 <sup>st</sup> Compliance Week |            |
|---|-------------------------------------|---|------------|--------------------------------------|------------|---------------------------------|------------|
|   |                                     | Total                                   | Percentage | Total                                | Percentage | Total                           | Percentage |
| Women   | 881                                 | 881                                     | 100%       | 881                                  | 100%       | 881                             | 100%       |
| Men   | 608                                 | 608                                     | 100%       | 608                                  | 100%       | 608                             | 100%       |
| All   | 1,489                               | 1,489                                   | 100%       | 1,489                                | 100%       | 1,489                           | 100%       |
| Employees who Received the Training on Anti-Corruption Policies and Procedures, per Gender              | Total Active Employees <sup>1</sup> | Total                                   | Percentage | Total                                | Percentage | Total                           | Percentage |
| Women   | 881                                 | 708                                     | 80%        | 696                                  | 79%        | 610                             | 69%        |
| Men   | 608                                 | 463                                     | 76%        | 455                                  | 75%        | 398                             | 65%        |
| All   | 1,489                               | 1,171                                   | 79%        | 1,151                                | 77%        | 1,008                           | 68%        |

1. Employees of companies that are not controlled by Wiz Co were not considered: BRB, CMG, and Inter Seguros, these companies have an independent governance structure.



| Employees who Received Communication on Training on Anti-Corruption Policies and Procedures, per Functional Category | Total Active Employees <sup>4</sup> | Training on the Code of Ethical Conduct |            | Money Laundering Prevention Training |            | 1 <sup>st</sup> Compliance Week |            |
|--|-------------------------------------|---|------------|--------------------------------------|------------|---------------------------------|------------|
|  |                                     | Total                                   | Percentage | Total                                | Percentage | Total                           | Percentage |
| Leadership <sup>1</sup>  | 224                                 | 224                                     | 100%       | 224                                  | 100%       | 224                             | 100%       |
| Specialist <sup>2</sup>  | 28                                  | 28                                      | 100%       | 28                                   | 100%       | 28                              | 100%       |
| Functional <sup>3</sup>  | 1,237                               | 1,237                                   | 100%       | 1,237                                | 100%       | 1,237                           | 100%       |
| All  | 1,489                               | 1,489                                   | 100%       | 1,489                                | 100%       | 1,489                           | 100%       |
| Employees who Received the Training on Anti-Corruption Policies and Procedures, per Functional Category              | Total Active Employees <sup>4</sup> | Total                                   | Percentage | Total                                | Percentage | Total                           | Percentage |
| Leadership <sup>1</sup>  | 224                                 | 144                                     | 64%        | 163                                  | 73%        | 148                             | 66%        |
| Specialist <sup>2</sup>  | 28                                  | 20                                      | 71%        | 23                                   | 82%        | 20                              | 71%        |
| Functional <sup>3</sup>  | 1,237                               | 1,007                                   | 81%        | 965                                  | 78%        | 840                             | 68%        |
| All  | 1,489                               | 1,171                                   | 79%        | 1,151                                | 77%        | 1,008                           | 68%        |

1. Superintendents, Supervisors, Coordinators, and Managers.  
2. Technical Specialists and related departments.  
3. Other technical, analytical, and advisory positions, including Apprentices and Interns.  
4. Employees of companies that are not controlled by Wiz Co were not considered: BRB, CMG, and Inter Seguros, these companies have an independent governance structure.

| Employees who Received Communication on Training on Anti-Corruption Policies and Procedures, per Region | Total Active Employees | Training on the Code of Ethical Conduct |            | Money Laundering Prevention Training |            | 1 <sup>st</sup> Compliance Week |            |
|---|------------------------|---|------------|--------------------------------------|------------|---------------------------------|------------|
|   |                        | Total                                   | Percentage | Total                                | Percentage | Total                           | Percentage |
| Midwest   | 1,026                  | 1,026                                   | 100%       | 1,026                                | 100%       | 1,026                           | 100%       |
| Northeast   | 71                     | 71                                      | 100%       | 71                                   | 100%       | 71                              | 100%       |
| North   | 4                      | 4                                       | 100%       | 4                                    | 100%       | 4                               | 100%       |
| Southeast   | 321                    | 321                                     | 100%       | 321                                  | 100%       | 321                             | 100%       |
| South   | 67                     | 67                                      | 100%       | 67                                   | 100%       | 67                              | 100%       |
| All   | 1,489                  | 1,489                                   | 100%       | 1,489                                | 100%       | 1,489                           | 100%       |
| Employees who Received the Training on Anti-Corruption Policies and Procedures, per Region              | Total Active Employees | Total                                   | Percentage | Total                                | Percentage | Total                           | Percentage |
| Midwest   | 1,026                  | 824                                     | 80%        | 817                                  | 80%        | 736                             | 72%        |
| Northeast   | 71                     | 56                                      | 79%        | 46                                   | 65%        | 27                              | 38%        |
| North   | 4                      | 2                                       | 50%        | 2                                    | 50%        | 1                               | 25%        |
| Southeast   | 321                    | 232                                     | 72%        | 240                                  | 75%        | 207                             | 64%        |
| South   | 67                     | 57                                      | 85%        | 46                                   | 69%        | 37                              | 55%        |
| All   | 1,489                  | 1,171                                   | 79%        | 1,151                                | 77%        | 1,008                           | 68%        |



We do not use social impact criteria as a determinant factor for contracting suppliers. However, 100% of the new suppliers contracted throughout the year were submitted to due diligence processes, which investigate social impacts, even requiring an agreement in this regard by signing a Compliance Form. The Compliance Area caused the amendment to the contractual clauses adopted by Wiz Co related to integrity, compliance, and anti-corruption, including the Socio-environmental Responsibility clause, in which the parties are required to act to ensure the "application of inclusive and affirmative practices, providing a work environment free of harassment and discrimination", among other behaviors related to the subject. [414-1](#)







The Compliance Area performs an analysis of due diligence of integrity, as described in the Policy for Hiring Third Parties and Suppliers, prior to entering into a contractual instrument with the other party. Based on the information collected, an opinion on the contract is prepared, considering financial, social, environmental, compliance, money laundering, and reputational risk factors. Additionally, the third party is also required to be aware of the Compliance Policies and commitment to the ethical conduct of business, through the signature of the Third Party and Supplier Registration.

Throughout 2022, 544 Individuals or Legal Entities were analyzed, which were signing contracts with Wiz Co. Among the analyzes carried out, there was no interruption of the contractual relationship whose impeding factor was of a social nature. [414-2](#)



2-23

**For more information, visit:**

-  [Code of Ethical Conduct](#)
-  [Compliance Booklet](#)
-  [Policy on Fighting and Preventing Fraud and Corruption](#)
-  [Policy on Preventing and Combating Money Laundering and Financing of Terrorism](#)
-  [Compliance Policy – Donations and Sponsorship](#)
-  [Policy for Hiring Third Parties and Suppliers](#)



## Reporting Channel

2-26

We provide our employees, shareholders, suppliers, and the public in general with an exclusive channel for receiving complaints related to possible violations of the Code of Ethical Conduct, legislation, and regulations in force, in particular the Brazilian Anti-Corruption Law and its Decree (Law No. 12,846/2013 and Decree No. 8,420/2015<sup>1</sup>), internal regulations of the Company, as well as illegal conduct committed by any of our employees.

Our Reporting Channel is anonymous and managed by an independent company specialized in this kind of service.

1. Decree No. 8,420/2015 was revoked on July 12, 2022, and replaced by Decree No. 11,129/2022.



**The channel is available 24 hours a day to receive complaints, 7 days a week.**

Reports can be made over the phone or via web.

To access the FAQ of the Reporting Channel, **click here**.

Phone Number: **0800 377 8012**.

Website: **[www.canalconfidencial.com.br/grupowizco](http://www.canalconfidencial.com.br/grupowizco)**.

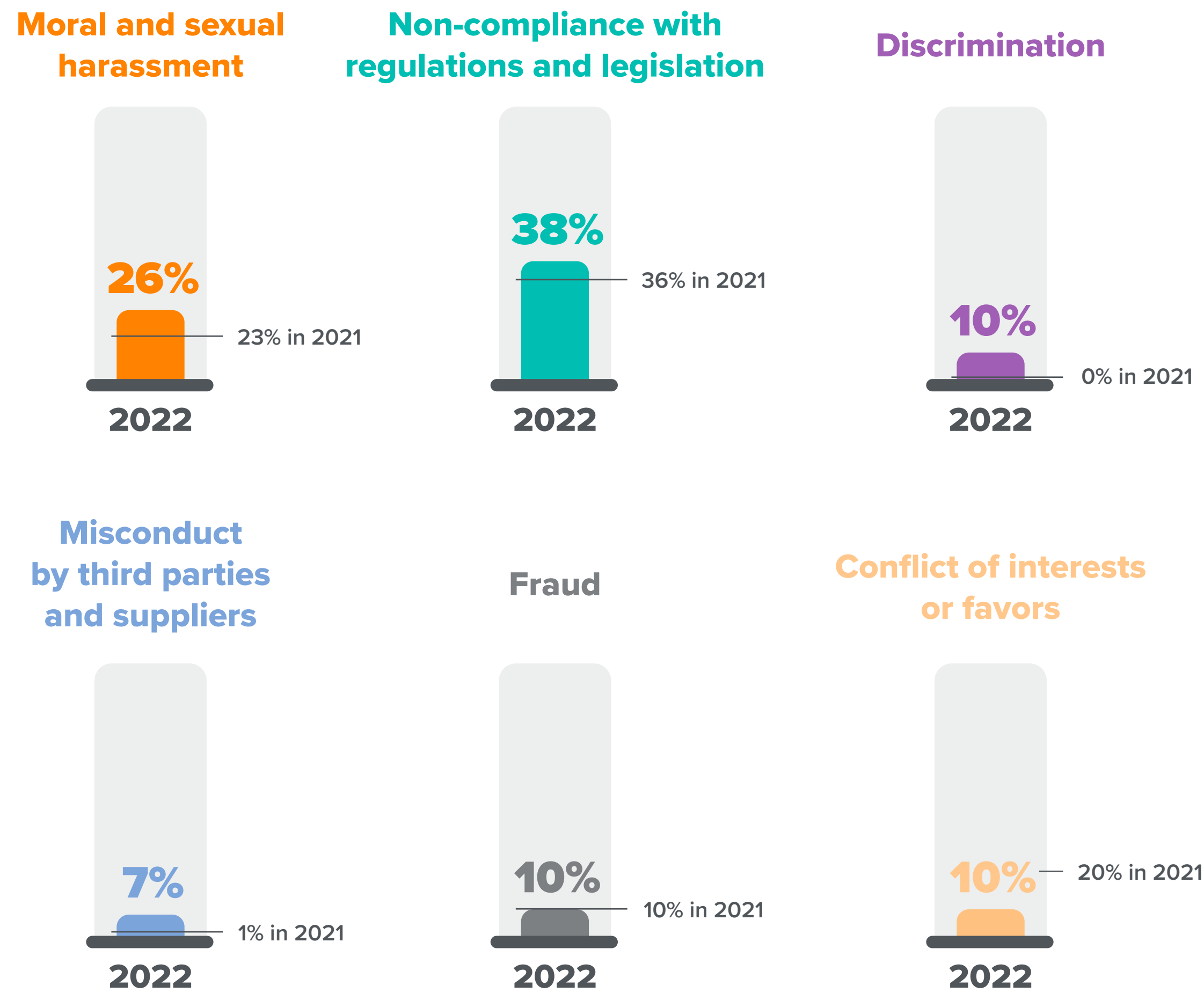
## Complaint Investigation Policy

In 2022, the Compliance Area prepared the first version of the Complaint Investigation Policy, duly approved by the Risks, Compliance, and Related Parties Committee in October 2022. The document establishes guidelines for the process of investigating complaints received through the available reporting channels, as well as demonstrates transparency in relation to the procedure adopted to initiate an investigation and assess it.

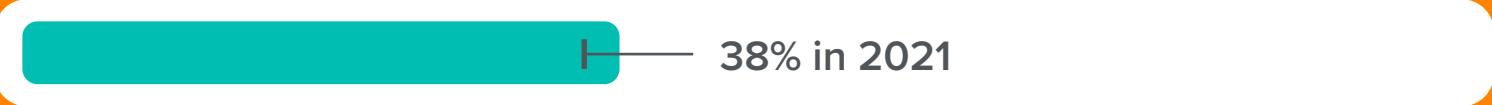




Throughout 2022, the Compliance Area of Wiz Co did not receive any report that pointed out or that confirmed a case of corruption. On the other hand, it received 42 complaints, as per the following categories, 39% less than in 2021. 205-3



**We highlight that from the incidents received:**  
2-26



**40%** Complaints outside the scope of the Compliance analysis, and, therefore, forwarded to the management departments in charge.



**45%** Complaints concluded without direct referral, that is, not enough data were collected for proper investigation or it was concluded that the report was not verified.



**14%** Complaints finalized with some kind of Compliance recommendation, having, therefore, proceeded with the proper application of a disciplinary measure, as provided for in the Wiz Code of Conduct and Disciplinary Measures Policy.



# Conflicts of Interest

2-15

We adopt corporate governance practices recommended and/or required by Brazilian law and applicable regulations. All decisions inherent to our business are submitted to prior analysis and resolution by our Management, in accordance with the authorities established in our Bylaws and the terms and conditions of our Code of Ethical Conduct.

Pursuant to our Policy for Appointing Members, in our Company, the Senior Management is prohibited from participating in business of a private or personal nature that interfere or conflict with the interests of our Company, needing to be in line with and commitment to the values and culture of the Company and our Code of Ethical Conduct.

All situations involving conflict of interest are discussed within the scope of the Risks, Compliance, and Related Parties Committee, which is directly linked to the Board of Directors.

We adopt a series of controls to rule out conflict scenarios and follow a flow for evaluating and approving contracts that involves the Compliance Area, as governed by our Policy for Hiring Third Parties and Suppliers and the Policy on Transactions with Related Parties.

All employees undergo training at the time of their onboarding, provided that the policies regarding conflicts of interest, such as the Donations and Sponsorships Policy and the Policy for Hiring Third Parties and Suppliers, as well as our Code of Ethical Conduct are part of the training and are available to everyone on our internal and external channels.



# Risk Management

2-23

Our risk management process was defined based on the guidelines consolidated in the work of COSO, on the risk management process suggested by the ISO Standard 31000:2009, and by the Resolutions of the National Council of Private Insurance (CNSP) No. 416/21 and No. 429/21, aiming at:

- > Increasing the probability of achieving the Company's purposes;
- > optimizing the Company's operational effectiveness and efficiency, identifying and managing opportunities and threats among processes;
- > complying with policies, rules, and legal and regulatory requirements, standardizing concepts and practices;
- > ensuring a reliable data base for the Company's decision-making and planning;
- > providing documentation of the Company's risk management and internal controls; and
- > disseminating the culture of risk management among employees.

Our Risk Management Policy aims to establish the definitions, process, and responsibilities for managing the risks of the Company and its Business Units, a process whose purpose is to identify, analyze, evaluate, process, monitor, and communicate inherent risks that threaten the Company's activities, considering short, medium, and long-term aspects.

Currently, Wiz's risk assessment process considers 4 dimensions of impact:

| People  | Financial Health  | Operation/Continuity  | Strategic   |
|---|---|---|---|
| <b>Impact on the number of people. Its assessment is carried out by calculating and monitoring the retention rate and key personnel within the Company.</b> | <b>It considers the level of loss and/or financial expense. It is measured as a percentage of the EBITDA of each business unit and the Company.</b> | <b>This dimension does not consider measurable quantitative values, it is about assessing the impact on the operational continuity of the Company's processes and its business units.</b> | <b>This dimension does not consider measurable quantitative values, it considers the impacts on the achievement of projects and strategic goals defined for the Company and its business units.</b> |





## Continuity Management Plan

2-23

The Continuity Management Plan (PGC) covers the definition of a structure for dealing with incidents and crises involving the following scenarios:

1. **Unavailability of workplace;**
2. **unavailability of employees;**
3. **unavailability of critical systems; and**
4. **unavailability of critical suppliers.**

The 4 dimensions of impact provided for in Wiz's Risk Management Policy were assessed; we also mapped physical threats to the Company: fire, improper access, unavailability of electricity and air and humidity controls.

As a result of this project, Operational Continuity Plans, Disaster Recovery Plans for Critical Systems were prepared, in addition to the PGC itself and a matrix of responsibilities of the Incident Management team.

The next step is to automate the continuity management process through an institutional tool, allowing the activation of crisis plans online or via a cell phone application, with automatic and timely triggers from the main parties involved in the crisis, ensuring efficient treatment of the situation and return to normal activities with little or no operational impact on Wiz customers.

## Environmental Risk

2-23

Although the environmental risk appears in the Company's Risk Dictionary, it disregards the impact that may be caused by Wiz itself on the environment: risk of business continuity due to environmental catastrophes that make it impossible for professionals to travel or stay physically at their workplaces. Thus, the precaution principle is not directly applied in our internal methodology.



# Other Information

2-23

The guidelines and procedures described in the Risk Management Policy constitute the line of conduct adopted by the Company and apply to all business units and controlled companies, areas, employees, Officers, members of the Fiscal Council and Board of Directors and any other bodies with technical and advisory functions of the Company.

According to our Risk Management Policy, the Internal Controls and Risks Area makes periodic reports to the Risks, Compliance and Related Parties Committee and to the Executive Board. Internal audit work is also carried out, which indicates the level of effectiveness and efficiency of the internal controls environment in the audited area. The Executive Board, together with the managers, indicates the action plans to deal with the audit notes, following the indications of the Risk Management Policy regarding the deadlines for the resolution of notes depending on the level of criticality assessed by the audit.



To access our Risk Management Policy, [click here](#).

# Data Privacy and Protection

418-1

We value everyone's data privacy and protection; therefore, access to the informational environment is restricted, requiring the formalization of the request and the level of access to the necessary data. We also use Data Loss Prevention (DLP) tools to monitor and act on data loss prevention. We value security and ethics, we follow all legal and regulatory requirements, including the General Personal Data Protection Law (LGPD).

The Company also invests in periodic training for its employees and requires LGPD clauses in its agreements with customers and suppliers.

To regulate and monitor access, sending and receiving of data in transit between employees and external environments, we have an Information Security Policy, with the objective of developing a safe environment that allows meeting Wiz's business interests, and also a Protection against Malicious Codes, with the purpose of establishing guidelines for the protection of Wiz's information services/assets against threats and malicious codes of any nature.

In 2022, we did not identify any proven complaint regarding privacy violations and loss of customer data.

# Information Security

Our Information Security Area carried out a series of adjustments in the procedures and internal conducts for the consolidation of Wiz Co's Information Security Management System and, thus, obtaining the ISO/IEC 27,001 certification, which is a standard for this type of system. It also invested in vulnerability analysis tools to expand the protection of data circulating in the Company's business units.

To get an idea of the importance of these actions carried out in 2022, we have a portfolio of solutions that capture, read, compile and gather the conglomerate's data into a single informational structure. This set is called WizData, an environment that works alongside infrastructure tools, Customer Relationship Management (CRM) and information security.

The analysis and handling of data compiled by Wiz enhance the commercialization of solutions, since they make it easier to identify the right product for each client, which gives a competitive advantage over competitors.



# Performance and Value Generation

- ▶ Direct Economic Value Generated and Distributed
- ▶ Financial Income
- ▶ Performance per Business Unit



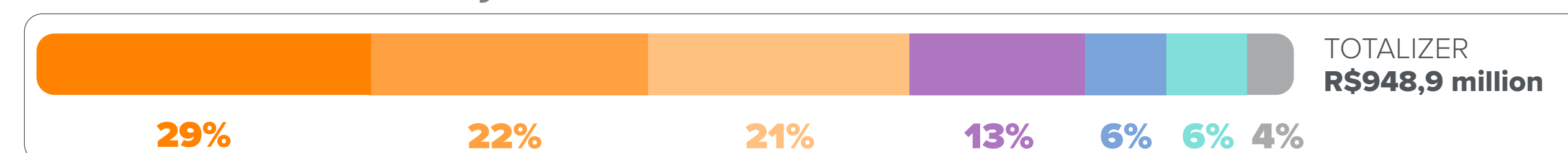
# Direct Economic Value Generated and Distributed

201-1

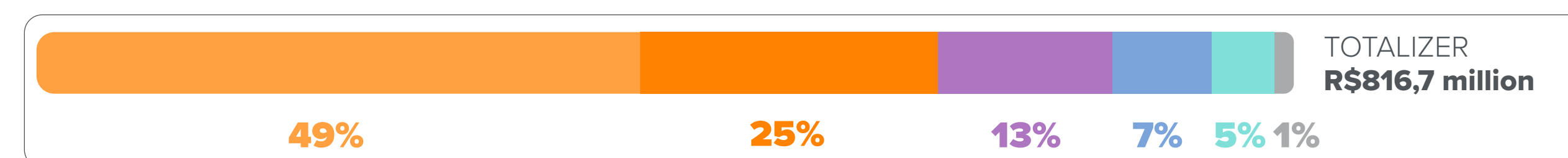
**We generate consistent results by implementing tailored sales strategies, according to the specificities of our clients' businesses, with assertiveness and dynamism.**

At the end of 2022, Wiz Co generated a total of **R\$948.9 million** in net revenue from sales of services and R\$11.7 million in other revenue, totaling R\$960.6 million in revenue generated.

## Net revenue in 2022 by business unit



## In 2021



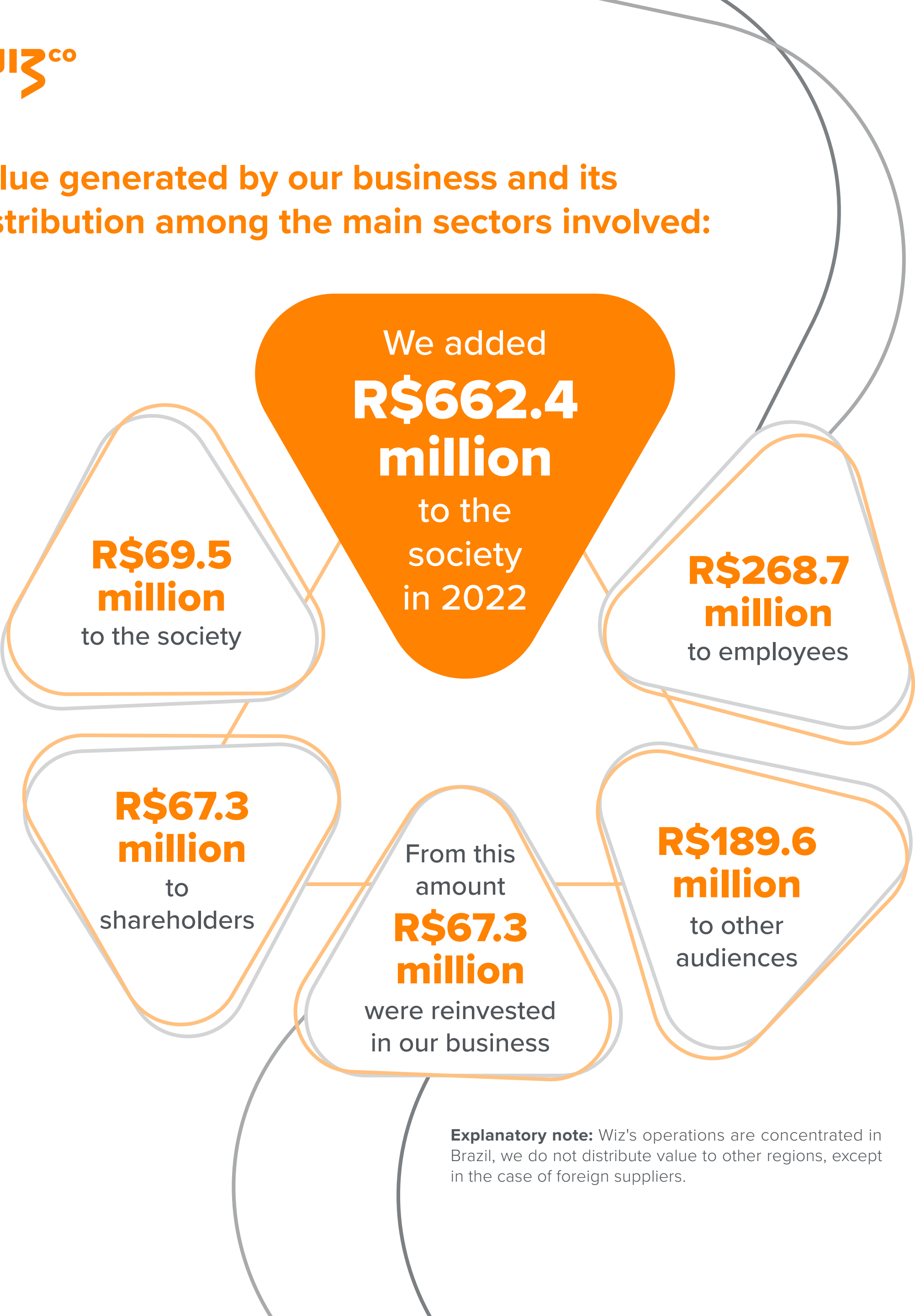
- Bmg Corretora
- BRB Seguros
- Wiz Parceiros
- Other units
- Run-off Caixa
- Wiz Concept
- Wiz Corporate



**We closed the year achieving the historic milestone of R\$1.0 billion in gross revenue, representing an achievement of 103.4% of the upper limit of the financial gross revenue projection for 2022 (from R\$920 million to R\$1 billion). This result solidifies us as one of the largest insurance brokerage and credit and consortium distribution operations in the country.**



Value generated by our business and its distribution among the main sectors involved:



**Explanatory note:** Wiz's operations are concentrated in Brazil, we do not distribute value to other regions, except in the case of foreign suppliers.

# Financial Income

We ended 2022 with gross revenue of R\$1,033.9 million, which represents an increase of 14.6% compared to 2021. This increase is mainly due to the start of new operations. Also, this result is a reflection of the consolidation of the Company's strategy focused on the diversification of operations, in course during the last years. In 2022 alone, we started operating 5 new business units (BRB Seguros, Polishop Seguros, Omni1 Corretora, Promotiva and Paraná Seguros).

## Participation of the business units in the consolidated gross revenue of the Company

|                 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|-----------------|------|------|------|------|------|------|
| Sale Nova Caixa | 47%  | 42%  | 39%  | 42%  | 19%  | 0%   |
| Run-Off Caixa   | 38%  | 36%  | 31%  | 31%  | 31%  | 23%  |
| BMG Corretora   | 0%   | 0%   | 0%   | 3%   | 24%  | 28%  |
| BRB Seguros     | 0%   | 0%   | 0%   | 0%   | 0%   | 20%  |
| Wiz Concept     | 0%   | 2%   | 12%  | 11%  | 12%  | 13%  |
| Wiz Parceiros   | 6%   | 9%   | 8%   | 6%   | 7%   | 7%   |
| Wiz Corporate   | 8%   | 8%   | 6%   | 5%   | 5%   | 6%   |
| Others          | 0%   | 3%   | 3%   | 3%   | 2%   | 3%   |



### Consolidated Income (R\$ million)

|   | 2022           | 2021         | Variation    |
|---|----------------|--------------|--------------|
| <b>Gross Revenue</b>                                | <b>1,033.9</b> | <b>902.0</b> | <b>14.6%</b> |
| Net Revenue   | 948.9          | 816.8        | 16.2%        |
| Costs and Expenses                                  | (530.5)        | (452.3)      | 17.3%        |
| Other Revenues/Expenses                             | (11.7)         | (12.5)       | -193.6%      |
| <b>EBITDA</b>                                       | <b>430.0</b>   | <b>352.0</b> | <b>22.2%</b> |
| EBITDA Margin                                       | 45.3%          | 43.1%        | 2.2 p.p.     |
| <b>Net Income</b>                                   | <b>213.1</b>   | <b>205.8</b> | <b>3.5%</b>  |
| Net Margin  | 22.5%          | 25.2%        | -2.7 p.p.    |
| Net Income Attributable to Controlling Shareholders | 134.7          | 188.0        | -3.4%        |
| Earnings Per Share                                  | 0.84226        | 1.17590      | -3.4%        |

### Adjusted consolidated income (R\$ million)

|                            | 2022           | 2021         | Variação     |
|----------------------------|----------------|--------------|--------------|
| <b>Gross Revenue</b>       | <b>1,033.9</b> | <b>902.0</b> | <b>-0.4%</b> |
| Net Revenue                | 948.9          | 816.8        | 1.7%         |
| Costs and Expenses         | (576.1)        | (455.3)      | 26.5%        |
| Other Revenues/Expenses    | 11.7           | (2.5)        | -            |
| <b>Adjusted EBITDA</b>     | <b>384.4</b>   | <b>359.0</b> | <b>7.1%</b>  |
| EBITDA Margin              | 50.7%          | 53.3%        | -2.7 p.p.    |
| <b>Adjusted Net Income</b> | <b>276.4</b>   | <b>262.5</b> | <b>5.3%</b>  |
| Net Margin                 | 36.4%          | 39.0%        | -2.6 p.p.    |



# Performance per Business Unit

201-1

We have a performance model, structured in independent business units, with direct responsibility for results and a focus on operational efficiency. For another year, we succeeded in the measures taken in order to diversify our operations, seeking other business verticals and operating environments.

## Gross revenue per segment

|                                   | 2022           | 2021         | Variation     |
|-----------------------------------|----------------|--------------|---------------|
| <b>Rede Caixa</b>                 | <b>239.0</b>   | <b>449.9</b> | <b>-46.9%</b> |
| BMG Corretora                     | 288.5          | 218.2        | 32.3%         |
| Wiz Conseg                        | 15.7           | 10.6         | 47.6%         |
| Wiz Corporate                     | 65.1           | 48.1         | 35.3%         |
| BRB Seguros                       | 206.7          | 0            | 0%            |
| Omni1 Corretora                   | 5.0            | 0            | 0%            |
| Polishop Seguros                  | 6.6            | 0            | 0%            |
| <b>Insurance</b>                  | <b>587.6</b>   | <b>276.9</b> | <b>15.8%</b>  |
| Promotiva                         | 12.6           | 0            | 0%            |
| Wiz Parceiros                     | 57.0           | 58.7         | -2.8%         |
| <b>Credit and Consortia</b>       | <b>69.7</b>    | <b>58.7</b>  | <b>18.7%</b>  |
| Wiz Concept                       | 133.4          | 109.9        | 21.4%         |
| <b>Services</b>                   | <b>133.4</b>   | <b>109.9</b> | <b>21.4%</b>  |
| <b>Other Business Units</b>       | <b>4.2</b>     | <b>6.7</b>   | <b>-36.5%</b> |
| <b>Consolidated Gross Revenue</b> | <b>1,033.9</b> | <b>902.0</b> | <b>14.6%</b>  |





## Start of Operations of BRB Seguros

In 2022, we started to consolidate the income of BRB Seguros, which operates in the commercialization of social-security products through the distribution channels of BRB, having access to an extensive distribution network comprised by more than 140 bank branches, correspondent network and digital channels of the bank.

BRB Seguros promoted several evolutions in its business model in this first year of operations with Wiz Co, aiming at an increasingly efficient performance, focused on people and results. The Unit launched three new products – Credit Life Insurance for Legal Entities (Prestamista Pessoa Jurídica), Personalized Home Insurance (Residencial Personalizado), and Senior Life Insurance (Vida Sênior) – promoting an increasingly more complete insurance portfolio for BRB customers.

Several operational improvements were delivered, with emphasis on technological modernization, development of sales and commercial management platforms, information security improvements, process automation, and the launch of the sales force

engagement program. Furthermore, it launched the BRB Seguros brand, with activation strategies for employees, customers, and the market.





The performance of BRB Seguros, based on the concept of the new bancassurance, seeks to provide BRB customers with a high-level experience in the purchase of insurance through multi-channel, assertiveness and personalization in the relationship with customers.

In the year accumulated, BRB Seguros issued more than R\$0.5 billion in insurance premiums and reached the level of 249 thousand customers in its portfolio. In terms of gross revenue, it added R\$206.7 million to Wiz Co's accumulated income. In the year, the Credit Life product was one of the main drivers of BRB Seguros' performance.





# Commitment to People

-  Wizzers
-  Diversity and Inclusion
-  Employee's Journey
-  Suppliers





# Wizzers

2-7

**We encourage the development of people to transform challenges into consistent business, contributing to an increasingly better company.**

In a company like Wiz Co, where the main assets are actually people, having a strong talent team is crucial for growth. It is our Wizzers who enable the achievement of results.

In the consolidated view, Wiz Co ended 2022 with 1,793 employees, a growth of 15.7% compared to 2021, mainly due to the incorporation of new operations (BRB Seguros, Polishop Seguros, Promotiva and Omni1 Corretora).

## Headcount<sup>1</sup>

|                            | 2022         | 2021         | Variation    |
|----------------------------|--------------|--------------|--------------|
| Wiz Concept                | 842          | 967          | -12.9%       |
| BRB Seguros                | 255          | -            | N.A.         |
| Wiz Corporate <sup>2</sup> | 161          | 107          | 50.5%        |
| Wiz Conseg                 | 64           | 9            | 611.1%       |
| Omni1 Corretora            | 8            | -            | N.A.         |
| Polishop Seguros           | 2            | -            | N.A.         |
| Wiz parceiros              | 119          | 129          | -7.8%        |
| Rede                       | 1            | 58           | -98.3%       |
| Other Units                | 5            | 38           | -86.8%       |
| Corporativo                | 299          | 261          | 14.6%        |
| <b>Total<sup>3</sup></b>   | <b>1,756</b> | <b>1,569</b> | <b>11.9%</b> |
| Bmg Corretora              | 37           | 23           | 60.9%        |
| Promotiva                  | 49           | -            | N.A.         |
| <b>Total of Wiz Co</b>     | <b>1,842</b> | <b>1,592</b> | <b>15.7%</b> |

1. Calculation of headcount of the year-end position. It disregards statutory executives, apprentices, interns and employees on leave.

2. As of the third quarter of 2022, the Wiz Benefícios Business Unit started to be consolidated with the Wiz Corporate unit.

3. The total above disregards the Bmg Corretora and Promotiva units, since these operations were not included in the actions derived from Wiz Co's ESG strategy.





## Total number of employees, by employment agreement (permanent and temporary) and by type of employment (full-time or part-time), by gender – base year 2022

| By Gender <sup>1</sup>                          | Female | Male | Others <sup>1</sup> | Not Informed | Total |
|---|--------|------|---------------------|--------------|-------|
| Number of Employees                             | 806    | 568  | 7                   | 375          | 1,756 |
| Number of Permanent Employees                   | 562    | 795  | 7                   | 371          | 1,735 |
| Number of Temporary Employees                   | 11     | 6    | 0                   | 4            | 21    |
| Number of Employees Without Guaranteed Workload | 0      | 0    | 0                   | 0            | 0     |
| Number of Full-Time Employees                   | 566    | 805  | 7                   | 331          | 1,709 |
| Number of Part-Time Employees                   | 1      | 2    | 0                   | 44           | 47    |

1. Gender as specified by the employees themselves.

## Total number of employees, by employment agreement (permanent and temporary) and by type of employment (full-time or part-time), by region – base year 2022

| By Region <sup>1</sup>                          | South | Southeast | Mid-West | North | Northeast | Total |
|---|-------|-----------|----------|-------|-----------|-------|
| Number of Employees                             | 56    | 328       | 1,297    | 2     | 73        | 1,756 |
| Number of Permanent Employees                   | 55    | 318       | 1,287    | 2     | 73        | 1,735 |
| Number of Temporary Employees                   | 1     | 10        | 10       | 0     | 0         | 21    |
| Number of Employees Without Guaranteed Workload | 0     | 0         | 0        | 0     | 0         | 0     |
| Number of Full-Time Employees                   | 56    | 328       | 1,250    | 2     | 73        | 1,709 |
| Number of Part-Time Employees <sup>2</sup>      | 0     | 0         | 47       | 0     | 0         | 47    |

1. Classification by region was carried out by the employees' state of residence, address on the December 2022 payroll.

2. We considered part-time employees with a monthly workload of less than 150 hours (we do not have employees without a guaranteed workload, as those who do not have a monthly workload are self-employed, which we do not consider employees).

**Explanatory note:** As a consultation base, the December 2022 payroll was considered. This survey does not include self-employed professionals, Officers, interns, apprentices, terminated employees, retirees and those with leave longer than the legal period.



# Diversity and Inclusion

405, 406, 3-3

Wiz has been getting stronger on the diversity, as it believes in the strong connection with our values and generation of positive impacts for our business. With this in mind, in 2021 we created our Diversity and Inclusion Strategy, based on an extensive structural context analysis, mapping of our demographic data, statistics on gender and hierarchy, internal research and employee perceptions on the topic.

With the results, we implemented an anti-discrimination policy and defined what our commitments and focus of action would be for each of the 5 fronts worked on: gender equity, people with disabilities, social vulnerability, racial equity and LGBTQIAPN+.

The main axes of this strategy are: fight against discrimination, education and awareness actions, public positioning and effective action. With this, we hope to be consolidated as a safe environment for people to be who they are and contribute to equal opportunities in our society.

In addition to the UN Women pact, we also became signatories to the REIS Pact for people with disabilities.





## Actions Directed to Diversity and Inclusion

We continue with our corporate actions that encourage and reinforce diversity and inclusion, such as training trails, monitoring of indicators, multidisciplinary work to ensure the experience of diversity and inclusion in the practice and explicit positioning of actions, behaviors and postures expected and not tolerated by Wizzers. In addition, we use our leadership development program (Gestor B.E.S.T. [B.E.S.T. Manager]) to engage our leadership on the topic.

We can also highlight:

> **Chats Ligue-se:** Popularly known as affinity groups, the chats Ligue-se are communication channels via Teams open to all Wizzers so that they can share and consume tips, content and opinions on each proposed topic. Altogether there are 5 chats in Teams, in the topics Gender, Race, People with Disabilities, Socially Vulnerable and LGBTQIAPN+, and the employee can participate in as many as they want.

> **Diversity Committee:** Groups of Wizzers that meet bimonthly to think about future actions, courses, policies and other initiatives that contribute to diversity and inclusion (D&I) strategies.

> **Diversity Working Group:** Working group to ensure execution and achievement of D&I strategies to help build and review strategies for this pillar of the Wiz Culture. It has access to data and the diversity panel. It monitors numbers and proposes action plans to achieve goals and key results (KRs).

> **Diversity & Inclusion Pillar:** Description of what we expect from Wizzers and/or do not tolerate.

> **Adoptive License for Same-Sex Couples Policy:** Policy that ensures the right to leave professional activities equivalent to the period proportional to maternity or paternity leave, regardless of gender or sexual orientation.

> **Social Name Use Policy:** Regulates and ensures the right to use and be recognized by the social name of transvestite and transsexual/transgender people for each and every employee of the Company's companies, even if no changes have been made to the official documents.

> **Anti-Discrimination Policy:** It aims to guide and clarify possible disciplinary measures that may be applied if prejudiced or discriminatory behavior by any Wiz employee is identified. It is the commitment of all Company's companies to provide Wizzers with a safe workplace, free from harassment, prejudice and discrimination based on diversity characteristics, such as social origin, gender, race, sexual orientation, gender identity and expression, age, disability, ethnicity, religion or any other condition.

> **Acelera Ela and Acelera Mães:** Programs that seek to bring content and moments to women and mothers, respectively, that boost their careers.

> **TransEmpregos Partnership:** Publication of vacancies and exchange of content with TransEmpregos, seeking to encourage the selection of trans people.



- > **Affirmative Mentoring:** Carried out based on the ESG é Pra Mim seal, offered by the Executive Officer of ben.up.
- > **Alicerce Edu Project:** Professional qualification of young people and adults in the Federal District, completely free of charge, boosting development and supporting the social transformation of the participating people.
- > **Accessibility:** Website and Internet reader in the Brazilian Sign Language (LIBRAS).
- > **LIBRAS course at Wizity.**
- > **Signing of the Women's Empowerment Principles – UN Women:** It affirms and directs our commitment to the fight for gender equality.
- > **Diversity & Inclusion Training:** Online training offered to Wizzers focused on educating on diversity and inclusion topics and exclusionary and prejudiced behaviors.

- > **Contents and debates on PWD inclusion:** We offer a specific track that brings topics on PWD inclusion. We also have moments of debate in which a visually impaired person is invited to bring tips and answer questions about the topic.
- > **Diversity Census:** Application of demographic research with items on race, sexual orientation, gender identity, PWD, social aspects and Wizzers education, in order to understand more about our diversity gaps.
- > **Galt Vestibular Partnership:** Support to pre-university preparation for young people in situations of social vulnerability.
- > **Celeiro Vó Tunica Partnership:** Support and shelter for young women in situations of social vulnerability.
- > **Special Opportunities Partnership:** Publication of our vacancies for PWD and translation into LIBRAS for our events and contents of the Corporate University.





# Diversity Census

Launched in 2021, our Diversity Census was the way we found to map the Wiz scenario in terms of diversity and be able to act in a more focused way and related to our reality.

The survey addressed items on sexual orientation, gender identity, race, types of disability and social aspects. Despite the mandatory participation of all Wizzers, those who did not feel comfortable could opt for the “I prefer not to declare” option present in all diversity topics.

Being an increasingly diverse and inclusive environment is one of our main goals, and, with the results of this application, now more than ever, we can make better decisions based on data.

Maternity/paternity leave for same-sex couples is still not covered by our legislation. With the development of the policy, we prioritized the LGBTQIAPN+ front of action in order to offer better conditions for the Company's employees to build their families.

## Employee diversity indicator, by functional category and gender 405-1

|                         | 2022   |        |       |              |               | 2021   |        |               |
|-------------------------|--------|--------|-------|--------------|---------------|--------|--------|---------------|
|                         | Female | Male   | Other | Not Informed | Overall Total | Female | Male   | Overall Total |
| Presidency <sup>1</sup> | 0.00%  | 0.00%  | 0.00% | 0.00%        | 0.00%         | 0.00%  | 0.00%  | 0.00%         |
| Executive Board         | 0.17%  | 0.06%  | 0.00% | 0.00%        | 0.23%         | 0.10%  | 0.10%  | 0.20%         |
| Executive Board         | 0.11%  | 0.28%  | 0.00% | 0.11%        | 0.51%         | 0.20%  | 0.00%  | 0.20%         |
| Superintendency         | 0.74%  | 1.08%  | 0.00% | 0.46%        | 2.28%         | 0.70%  | 1.10%  | 1.80%         |
| Management              | 2.33%  | 2.11%  | 0.06% | 0.85%        | 5.35%         | 3.60%  | 3.40%  | 7.00%         |
| Coordination            | 1.77%  | 1.59%  | 0.00% | 0.85%        | 4.21%         | 1.60%  | 2.40%  | 4.00%         |
| Specialist              | 0.40%  | 1.14%  | 0.00% | 0.17%        | 1.71%         | 0.50%  | 1.10%  | 1.50%         |
| Supervision             | 1.20%  | 1.08%  | 0.00% | 0.40%        | 2.68%         | 1.40%  | 1.10%  | 2.50%         |
| Functional              | 21.01% | 11.10% | 0.28% | 8.03%        | 40.43%        | 28.70% | 16.90% | 45.60%        |
| Tactical                | 18.17% | 13.90% | 0.06% | 10.48%       | 42.60%        | 21.30% | 15.90% | 37.20%        |
| Overall Total           | 45.90% | 32.35% | 0.40% | 21.36%       | 100.00%       | 58.10% | 41.90% | 100.00%       |

1. Presidency are non-employed employees, with no employment relationship, as well as some Officers have no employment relationship and were disregarded.

**Explanatory Note:** There was a change in the measurement metric compared to the year 2021. As of 2022, the Diversity Census is applied, which is a socio-demographic survey that maps different aspects of diversity, such as race, sexual orientation, gender identity and expression, disability, social aspects and education. Based on this survey and on the self-declaration of its employees, we now report our data in line with the results obtained.

## Proportion between the base salary and compensation received by women and those received by men<sup>1</sup> 405-2

| Compensation Equity Indicators | 2022        |                    | 2021        |                    |
|--------------------------------|-------------|--------------------|-------------|--------------------|
|                                | Base Salary | Total Compensation | Base Salary | Total Compensation |
| <b>Leadership</b>              |             |                    |             |                    |
| Proportion (W/M)               | 0.82        | 0.83               | 0.84        | 0.81               |
| <b>Specialist</b>              |             |                    |             |                    |
| Proportion (W/M)               | 1.05        | 1.11               | 0.83        | 0.83               |
| <b>Functional</b>              |             |                    |             |                    |
| Proportion (W/M)               | 0.83        | 0.89               | 0.82        | 0.83               |



## Employee diversity indicator, by functional category and age group

|                         | 2022                   |                         |                        |                | 2021                   |                         |                        |                |
|-------------------------|------------------------|-------------------------|------------------------|----------------|------------------------|-------------------------|------------------------|----------------|
|                         | Less than 30 years old | From 30 to 50 years old | More than 50 years old | Overall Total  | Less than 30 years old | From 30 to 50 years old | More than 50 years old | Overall Total  |
| Presidency <sup>1</sup> | 0.00%                  | 0.00%                   | 0.00%                  | 0.00%          | 0.00%                  | 0.00%                   | 0.00%                  | 0.00%          |
| Executive Board         | 0.00%                  | 0.17%                   | 0.06%                  | 0.23%          | 0.00%                  | 0.20%                   | 0.00%                  | 0.20%          |
| Executive Board         | 0.00%                  | 0.51%                   | 0.00%                  | 0.51%          | 0.00%                  | 0.20%                   | 0.00%                  | 0.20%          |
| Superintendency         | 0.11%                  | 1.99%                   | 0.17%                  | 2.28%          | 0.10%                  | 1.60%                   | 0.10%                  | 1.80%          |
| Management              | 0.68%                  | 4.56%                   | 0.11%                  | 5.35%          | 1.20%                  | 5.60%                   | 0.20%                  | 7.00%          |
| Coordination            | 0.68%                  | 3.36%                   | 0.17%                  | 4.21%          | 0.90%                  | 3.10%                   | 0.10%                  | 4.00%          |
| Specialist              | 0.06%                  | 1.59%                   | 0.06%                  | 1.71%          | 0.10%                  | 1.40%                   | 0.00%                  | 1.50%          |
| Supervision             | 0.34%                  | 2.28%                   | 0.06%                  | 2.68%          | 0.50%                  | 1.90%                   | 0.10%                  | 2.50%          |
| Functional              | 18.34%                 | 21.24%                  | 0.85%                  | 40.43%         | 23.10%                 | 20.80%                  | 1.70%                  | 45.60%         |
| Tactical                | 14.98%                 | 26.54%                  | 1.08%                  | 42.60%         | 15.20%                 | 21.3%                   | 0.70%                  | 37.20%         |
| <b>Overall Total</b>    | <b>35.19%</b>          | <b>62.24%</b>           | <b>2.56%</b>           | <b>100.00%</b> | <b>41.10%</b>          | <b>56.10%</b>           | <b>2.90%</b>           | <b>100.00%</b> |

1. Presidency are non-employed employees, with no employment relationship, as well as some Officers have no employment relationship and were disregarded.



# Employee's Journey

## People Planning

To ensure a structured and strategic management of our employees, we have the Wiz People Planning (PGW), which is a pillar of MGW, our management model, which enables our leadership to align its people structure with the Company's strategic objectives, as well as for the People team to plan given the needs indicated by each unit.

PGW has 4 distinct plans: attraction and selection, promotions and movement of people, terminations and development. To support the construction of these plans, a dossier with important information about its employees is provided to all our leaders. In this way, we encourage the long-term vision of leaders in relation to the teams and exercise the People Area's data analysis for decision-making.

Finally, in order to keep the people agenda alive and strategic in our business units and corporate units, we have a Business Partners (BP), People and Culture Area that has the role of creating, with managers, assertive solutions and guide the Company's leadership in strategic decision-making of business related to people, in addition to helping them to be aligned with Wiz's culture and values, enhancing the development and results of our teams, contributing and promoting policies and processes of enhancement of human capital. This area works for the synergy of Wiz conglomerate and for delivering its best results through people.





## Attraction and Retention

Attracting and selecting professionals aligned with our culture is extremely important. Therefore, we seek to offer the best experience to our candidates and managers, and we developed strategies to be increasingly agile in our selections:

- > **Digital selections:** We believe we can have Wizzers anywhere; therefore, our selection processes are 100% digital. All our selections are carried out through a platform and tools that make it possible to meet a candidate from anywhere in the world. This action provides comfort to the candidate and the manager, allowing a journey that is much more consistent with their reality and enables cultural diversity among our employees.
- > **Diversity:** We map reference consultancy companies on the diversity fronts and form partnerships to make our selection processes more inclusive. We created a talent base to register PWD, and this base is monthly mapped and interviewed, which allowed us to have greater agility and fluidity in the selection processes. We understand that, by making plurality our ally, we can become a company that represents our society.

## Our Employee Value Proposition (EVP)

EVP is the value proposition we offer to employees. It summarizes what sets us apart as a “place to work”, that is, we make it clear there that our differential as an employing brand is to offer development opportunities, a diverse and inclusive, dynamic and challenging environment, recognition for the results generated and career opportunities.

### Wiz Carreiras

In addition to the evolutions in our attraction and selection process, we invested time in consolidating Wiz as a strong employing brand in the market, disseminating our EVP. This is how our Instagram careers profile was born – Wiz Carreiras, where we share career content and experience of working at Wiz. The page also publishes our main vacancies. The creation of this channel was essential to get closer to the public that we want to talk to and interact with.



### EVP Wiz

We bring different people together to develop and achieve incredible results, whatever the challenge. Talented people deserve to fly high.  
Is Wiz for you?



### Speed Wiz Dev

Although we are not a technology company, we have technology permeated in our entire business. With this, Wiz has a special challenge before the technology professionals to ensure the attraction of this audience. To do so, we participate as speakers at technology events, produce content in different formats for the tech audience, produce a mini external event to share content and created an acceleration program for developers, Speed Wiz Dev.

### Start Program

Another important and highly valued initiative at Wiz is Start, our internship program. We believe this is the ideal gateway for many people who highly fit in at Wiz and are still starting their careers. Our internship program has already become a reference among several students from local universities where Wiz operates, mainly due to its robust structure and the possibility of career development in the Company.

### Onboarding

Regardless of a Wizzer’s entry channel (whether it is a standard selection process, Speed Dev, internship program, “Alicerce” or any other) we consider the onboarding moment to be a key part for the success and adaptation of this new employee.

The “Tô na Wiz” (I’m at Wiz) program seeks to generate contact with Wiz’s business and culture while promoting good onboarding experience for new employees within the scopes of team, infrastructure and communication. Here, technology, data and gamification drive the immersion in our way of being from the very first moments of our Wizzer.

### New hires and employee turnover 401-1

| Gender <sup>3</sup>     | 2021                    |                      | 2022                    |                      |
|-------------------------|-------------------------|----------------------|-------------------------|----------------------|
|                         | Admissions <sup>1</sup> | Layoffs <sup>2</sup> | Admissions <sup>1</sup> | Layoffs <sup>2</sup> |
| Female                  | 317                     | 943                  | 263                     | 310                  |
| Male                    | 219                     | 487                  | 201                     | 248                  |
| Other                   | 0                       | 0                    | 0                       | 1                    |
| Not Informed            | 0                       | 0                    | 151                     | 96                   |
| Age Range               | Admissions <sup>1</sup> | Layoffs <sup>2</sup> | Admissions <sup>1</sup> | Layoffs <sup>2</sup> |
| Up to 30 years old      | 298                     | 606                  | 285                     | 263                  |
| From 30 to 50 years old | 225                     | 810                  | 313                     | 371                  |
| More than 50 years old  | 13                      | 14                   | 17                      | 21                   |
| Region                  | Admissions <sup>1</sup> | Layoffs <sup>2</sup> | Admissions <sup>1</sup> | Layoffs <sup>2</sup> |
| North                   | 1                       | 35                   | 4                       | 1                    |
| Northeast               | 39                      | 189                  | 23                      | 20                   |
| Midwest                 | 315                     | 481                  | 382                     | 437                  |
| South                   | 29                      | 177                  | 29                      | 22                   |
| Southeast               | 152                     | 548                  | 178                     | 175                  |
| Total                   | 536                     | 1,430                | 615                     | 655                  |

1. Payrolls for December 2022 and 2021 were considered, filtering the admission date for the year in question and excluding links with self-employed workers, Apprentices, Trainees and Officers with no employment relationship. All situations were considered (dismissed, on leave, active).

2. Payrolls for December 2021 and 2020 were considered, filtering the termination date for the year in question and excluding transfer situations. Apprentices and Interns were considered, in addition to all termination situations.

3. In 2022, after applying the Diversity Census, a sociodemographic survey that aims to measure the levels of diversity at Wiz, we had greater clarity and confidence in answering questions that differentiate between diversity markers based on the self-declaration of respondents. Therefore, in order to answer this survey, we consider as “female” people who declare themselves as cis or transgender women; and, for the “male” category, people who declare themselves as cis or transgender men. Despite the high adherence to the census by employees, there are still people who chose to answer or did not feel comfortable sharing data; these are identified as “not informed”.



Rate of new hires and employee turnover 401-1

| Gender <sup>3</sup>     | 2021                    |                      | 2022                    |                      |
|-------------------------|-------------------------|----------------------|-------------------------|----------------------|
|                         | Admissions <sup>1</sup> | Layoffs <sup>2</sup> | Admissions <sup>1</sup> | Layoffs <sup>2</sup> |
| Female                  | 20%                     | 40%                  | 14.98%                  | 17.65%               |
| Male                    | 14%                     | 22%                  | 11.45%                  | 14.12%               |
| Other                   | 0%                      | 0%                   | 0%                      | 0.06%                |
| Not Informed            | 0%                      | 0%                   | 8.60%                   | 5.47%                |
| Age Range               | Admissions <sup>1</sup> | Layoffs <sup>2</sup> | Admissions <sup>1</sup> | Layoffs <sup>2</sup> |
| Up to 30 years old      | 19%                     | 29%                  | 16.23%                  | 14.98%               |
| From 30 to 50 years old | 14%                     | 26%                  | 17.82%                  | 21.13%               |
| More than 50 years old  | 1%                      | 8%                   | 0.97%                   | 1.20%                |
| Region                  | Admissions <sup>1</sup> | Layoffs <sup>2</sup> | Admissions <sup>1</sup> | Layoffs <sup>2</sup> |
| North                   | 0%                      | 1%                   | 0.23%                   | 0.06%                |
| Northeast               | 2%                      | 7%                   | 1.31%                   | 1.14%                |
| Midwest                 | 20%                     | 25%                  | 21.75%                  | 24.89%               |
| South                   | 2%                      | 10%                  | 1.59%                   | 1.25%                |
| Southeast               | 10%                     | 18%                  | 10.14%                  | 9.97%                |
| Total                   | 34%                     | 63%                  | 35.02%                  | 37.30%               |

1. Payrolls for December 2022 and 2021 were considered, filtering the admission date for the year in question and excluding links with self-employed workers, Apprentices, Trainees and Officers with no employment relationship. All situations were considered (dismissed, on leave, active).

2. Payrolls for December 2021 and 2020 were considered, filtering the termination date for the year in question and excluding transfer situations. Apprentices and Interns were considered, in addition to all termination situations.

3. In 2022, after applying the Diversity Census, a sociodemographic survey that aims to measure the levels of diversity at Wiz, we had greater clarity and confidence in answering questions that differentiate between diversity markers based on the self-declaration of respondents. Therefore, in order to answer this survey, we consider as “female” people who declare themselves as cis or transgender women; and, for the “male” category, people who declare themselves as cis or transgender men. Despite the high adherence to the census by employees, there are still people who chose to answer or did not feel comfortable sharing data; these are identified as “not informed”.



# Development

404-1

One of Wiz's pillars is development: we expect people to work together with colleagues or teams, share their knowledge, be protagonists of their career and actively participate in the stages of the performance management process in order to always seek to improve.

Development at Wiz goes far beyond training. We consider day-to-day professional challenges, exchanges between areas, participation in working groups, among other activities and interactions of employees as forms of evolution.

We prioritize learning, feedback and knowledge sharing to develop a continuous learning mindset. We believe that our improvement impacts the business and people. Whether on an individual or collective level, we are always looking to evolve our ideas, behaviors, solutions and processes.

## Average hours of training per employee

| By Gender              | 2022   | 2021 <sup>1</sup> |
|------------------------|--------|-------------------|
| Women                  | 113.29 | 27.62             |
| Men                    | 84.92  | 20.92             |
| Others                 | 86.18  | -                 |
| Not Informed           | 41.68  | -                 |
| By Functional Category |        |                   |
| Executive Board        | 66.41  | 9.89              |
| Executive Board        | 83.90  | 67.03             |
| Superintendency        | 68.88  | 34.34             |
| Management             | 207.83 | 17.68             |
| Coordination           | 121.47 | 76.08             |
| Supervision            | 102.64 | 35.57             |
| Specialist             | 59.41  | 8.82              |
| Functional             | 67.40  | 14.34             |
| Tactical               | 80.31  | 32.71             |
| Total Average          | 83.64  | 24.83             |

1. The 2021 data were represented due to the change in the calculation methodology used by the Company from 2022.  
**Explanatory Note:** We calculated the number of lamps earned in 2022 from active employees in December 2022, with the proportional calculation being calculated at every 100 lamps equals 1 hour of training; after that, the average of each group.

## Employee Skills Enhancement and Career Transition Assistance Programs

404-2

We encourage the continuous development of Wizzers, helping them to advance their careers through their protagonism in various initiatives, such as:



### Wizity, our Corporate University

Our purpose is to stimulate the development of people so that they can fly high, contributing to an increasingly better society. To do so, we rely on Wizity, our corporate university that positions itself as an area that seeks to foster a learning culture that encourages the protagonism of our Wizzers in their development process, aiming at the growth of our business.

Wizity is currently divided into 5 large blocks:

1. **Leadership and Soft Skills:** supports the Company with the skills and behaviors we expect from Wiz Leadership;
2. **Wiz and Culture:** supports the Company with corporate development programs that strengthen the culture;
3. **Agile and Digital:** supports the Company with the development of technology and agile skills that help the business;
4. **Social:** promotes actions and skills related to training Wizzers in their integrity in order to achieve our purpose; and
5. **Our business:** supports the BUs to develop the essential skills to achieve business results.





## 404-1

We also have Wizity Online, a simple and intuitive learning management platform for all user profiles that meets the needs of the business units. It works entirely via the Internet, with access via a computer, tablet or cell phone (through the browser or through an application), without the need to install any plugin.

There are more than 2 thousand courses available in the distance learning model (EaD), focused both on technical skills and on hard and soft skills, ensuring an integral learning path. Through Wizity, we develop customized and personalized programs for internal training, for the implementation of new Wiz conglomerate projects or even to meet the specific demands of teams or business units.

All content available on the Wizity Online platform generates lamps, our virtual currency, which can be exchanged for more development experiences on Lampstore. Courses, lectures, books, conferences, subscriptions to business magazines and many other rewards can be “purchased” with the currency. In return, any external improvement activity can generate more lamps at Wizity to acquire more knowledge. It is a growing cycle of opportunity.

From Wizzers who bought participations in conferences to those who bought their first books with lamps, there are many interesting stories that originated from Wiz's gamified knowledge model journeys.

Since it was created, Wizity has engaged more than 90% of our employees in some development action, and our average satisfaction with the proposed actions is above 95%. 2-29



# Performance Evaluation and Career Construction

2-18

Organizational practice related to our development pillar, the Performance Evaluations (AVD) are a fundamental tool to guarantee our incredible results and their improvement, through a culture of feedback and the constant search for development. They also support the conduction and consummation of our career plan policies, transfers between teams and promotions. Held twice a year, AVD involves several stages, such as self-assessment, assessment by direct management, Alignment and Calibration Meeting (RAC) and Individual Development Plan (PDI). Through AVD, it is possible to recognize and encourage talent, leverage individual and team results and map future leaders.

At Wiz, AVD aims to be a moment of speaking and listening, through which Wizzers have the opportunity to, much more than being evaluated, be active agents in their development process. The dynamics of AVD is structured to allow the employee to be the protagonist of their journey within Wiz.

One of the main outputs of AVD, PDI is a decisive stage and with which employees have the chance, alongside their managers, to co-create and co-accomplish a path of growth and professional advancement.

The AVD stages (assessment by the direct manager, collective assessment by the unit's leadership, feedback and PDI) are standardized, ensuring that everyone has the same performance measurement experience, regardless of the unit in which they are allocated in the Company.

## Percentage of employees receiving regular career development and performance evaluations<sup>1</sup> 404-3

| By Genre                     | 2022       | 2021       |
|------------------------------|------------|------------|
|                              | Percentage | Percentage |
| Women                        | 87.0%      | 98.3%      |
| Men                          | 91.3%      | 98.1%      |
| Others                       | 100.0%     | -          |
| Not Informed                 | 84.8%      | -          |
| By Functional Category       | Percentage | Percentage |
| Presidency                   | 0.0%       | 0.0%       |
| Executive Board <sup>2</sup> | 75.0%      | 11.1%      |
| Executive Board              | 88.9%      | 100.0%     |
| Superintendency              | 92.3%      | 92.9%      |
| Management                   | 90.2%      | 93.1%      |
| Coordination                 | 83.3%      | 100.0%     |
| Supervision                  | 92.3%      | 100.0%     |
| Specialist                   | 82.8%      | 100.0%     |
| Functional                   | 87.6%      | 95.8%      |
| Total                        | 88.0%      | 95.2%      |

1. For the calculation of this indicator, we disregard the employees of the Customer Operation Area, at the Wiz Concept Unit, as they are teams that work 100% allocated to customers and under whom we do not have day-to-day management and, consequently, do not have access to performance evaluation data. Employees from Polishop Seguros and Omni 1 were disregarded, as the integration of employees took place after the completion of the 2022 Performance Evaluation (AVD) cycles at the company. A total of 1,569 employees can be considered. Among employees, 1,380 (88.0%) received regular performance and career development evaluation during the year 2022. Employees who participated in the evaluation cycles in which they were included were considered to receive regular performance and career development evaluations.

2. Currently, we do not have a defined method for evaluating the Executive Board and the Presidency.



## Leadership Training

We believe that having great leaders is the key to developing high performance teams and a strong culture. That is why we have a very important program at Wiz: the Gestor B.E.S.T. (Bora Engajar Seu Time [“Let's Engage Your Team” Manager]). Created in 2018, this program is dedicated to spreading the leadership culture with the attitudes that Wiz expects from managers, and helping managers to further boost their skills to be seen as inspiring leaders for their teams. It has four axes to help our managers exercise what we call B.E.S.T. leadership:

- > Culture guide, which brings us what we expect from the Wiz leader;
- > open communication channel and exchange of experiences among the Company's leaders;
- > gamified model of recognition for leaders engaged with the program and multipliers of our leadership culture; and
- > Gestor B.E.S.T. in action, which is our front for developing leaders.

Our gamified recognition model has proven to be very effective in aligning our managers with what is expected of a Wiz leader. The gamification consists of 14 seals that can be achieved by the manager throughout the year. Of these, 7 are what we call action seals: seals that are achieved through the manager's own actions (for example, recognizing the team based on their attitudes or encouraging their team to consume content at the corporate university). The remaining 7 are earned through the B.O.S.S. survey (“Bora Ouvir Sua Satisfação”) [Let's Listen to Your Satisfaction]. This survey is applied twice a year and conducted 100% by the People and Management team. Employees voluntarily express their perceptions in relation to their direct leaders in aspects related to leadership, which become seals.

## SUCCESSORES

### Successors Program

In addition to the possibility of a more targeted development for our Wizzers, the AVD outputs bring us important inputs. For example, successor mapping was instrumental in creating our development program for people who have a desire to take on a first leadership role. The Successors Program was created with the aim of developing leadership skills in these people and preparing them for the challenges of managing a team.

With the Successors Program, we were able to ensure that, when the big moment arrives, everyone will be better prepared to take ever higher flights. This action was designed to stimulate their self-development; therefore, each participating Wizzer is expected to take an active role in their own learning and development process.

Satisfaction

2-29

| The key to being a great company to work for.

At Wiz, we continually work to strengthen our corporate culture, seeking to generate value for our employees and achieve incredible results in our operations. We are committed to our initiatives to ensure alignment between the Company’s purpose of developing people and the needs of our business.

We offer our Wizzers a challenging environment that encourages and promotes personal and professional development. We invest in the technical development of our Wizzers, but we also have structured programs that strengthen our culture, such as, for example, the Beta Challenge, our largest annual program that serves all employees and focuses on their development and alignment with the Wiz Culture. We see in this type of practice the key to being a great company to work for.

In addition to making good hires and developing our Wizzers, we understand that it is essential to keep them engaged with Wiz and its goals. For this, we chose to focus on a positive experience for the employee in their journey at the Company, which reinforces the experience of our EVP and Wiz Way.

One of the critical points in this engagement are issues related to the careers of our Wizzers. To connect employees even more with this topic and promote protagonism, we created an internal careers page that we call “Voando Alto” [Flying High]. Its main objective is to give visibility to the Company’s positions and facilitate the career of Wizzers, allowing more autonomy to plan their careers.

We believe that in this way can provide more transparency in relation to the career theme, since all open information about a position is available to everyone. The Positions of interest functionality can help our leadership in preparing PDIs for each team member.

WE – Wiz Everywhere Program

The WE – Wiz Everywhere Program establishes guidelines and standards for different work models, allowing us to adapt to the needs of our Wizzers, without losing the essence of our culture and our focus on results. Today, WE has 3 different work models:

- > WE Office, where employees work 100% from the office;
- > WE Flex, where employees work 2 fixed days from home and 3 days from the office; and
- > WE Home, where employees work 100% from home.

Distribution of Wizzers in the different work models of the WE Program

|           | 2022 | 2021 |
|-----------|------|------|
| WE Office | 57%  | 64%  |
| WE Flex   | 36%  | 28%  |
| WE Home   | 7%   | 7%   |

**Explanatory Note:** The current classification does not cover employees of companies that are not controlled by Wiz Co or that have an independent structure, such as Ben.Up, CMG and Inter Seguros.



## Climate Research and Pulse EX

Still thinking about taking care of our Wizzers, we understand that it is essential to listen to them whenever possible to design an experience according to their needs and in line with the Company's objectives. For this, we have 2 surveys: the Organizational Climate Survey and Pulse EX.

Pulse EX is a listening method that gives visibility to employee experience (EX) indicators and enables agile intervention. The tool collects information in a centralized and decentralized way, on a voluntary basis, so that in this way we can make the most of the existing points of contact with the Wizzers. We currently have an average rate of 200 organic respondents per month, considering all touchpoints.

The Organizational Climate Survey is carried out once a year, but it has a more complete coverage of several factors

that can impact the Wizzer's experience on their journey. We currently work in partnership with GPTW in applying survey and data analysis. In addition to the results, GPTW also works as a certification for companies that reach the cut-off mark, attesting that the company is one of the best companies to work for in the country.

Based on the results obtained, we can outline strategies that are unfolded into action plans so that the aimed culture is the same as the experienced one.

## WizUp

Through WizUp, our excellence program, we seek to encourage and ensure that the entire Company is able to achieve incredible results in a consistent and sustainable manner. In this way, we are closer to a more unified experience in all units.

WizUp offers a gamified model of monitoring for a set of people and management practices with levels and goals that must be accomplished by the units. The pillars are related to the Wiz Culture and the units that stand out in this program are called the UP Unit.



### GPTW Awards

We dedicate great efforts to offer advantages, benefits and a culture that positively impacts the Wizzers, transforming our care into passion for our daily work. As proof of success, in 2022, we celebrated winning awards that reinforce the result of our efforts to provide a diverse, meritocratic work environment that encourages development. We achieved, for the first time, the 1<sup>st</sup> place among the Best Companies to Work for in the GPTW Midwest ranking and we were included for the 7<sup>th</sup> consecutive time in the national GPTW ranking of the Best Companies to Work for in Brazil. We believe this is a result of a vibrant culture that values people with attention and care.

## Remuneration

2-19

### Position and Salary Policy

Wiz's Position and Salary Policy does not make any differentiation by gender. We work within salary ranges determined according to the complexity and responsibility of each position and with positions of equality. This policy aims to promote internal equity, ensure fair and competitive compensation for employees, in addition to establishing a clear structure for the career development of our employees.

Each range represents a pay range that covers a certain range of jobs with similar complexity and responsibilities. These salary ranges are established based on objective criteria, through a position and salary methodology, and address topics such as knowledge, experience, skills, problem solving, responsibility for results and skills required for each position.

### Management Compensation Policy

The main purpose of our compensation practice is to align the interests of our managers with the interests of our shareholders. To this end, the compensation of our managers is established using as parameters the compensation practices applied by the market for companies similar in size to ours. Our People, Governance, Compensation and Sustainability Committee (ASG) is responsible for annually assessing the compensation offered to the Company's Senior Management.

Our Compensation Policy applied to our Statutory and Non-Statutory Executive Boards aims at the compensation of professionals in accordance with the responsibilities of the position, market practices of companies similar in size to ours and our level of competitiveness. Thus, the fixed compensation monthly received by these Officers refers to the fulfillment of functional obligations associated with the positions held, while the variable compensation is linked to the achievement of goals established for each annual period.



Share-based compensation, in turn, is linked to the market value of our shares, indirectly reflecting on our performance. We believe that the combination of fixed and variable components of the compensation practiced by us meets the existing challenges in the short, medium and long term, without compromising the sustainability of the business.

> **Fixed compensation:** The fixed portion of the compensation of the Executive Board, Board of Directors and Committees is not impacted by performance indicators. The fixed compensation monthly paid to the members of our Board of Directors, Statutory Executive Board, Non-Statutory Executive Board, Audit Committee and People, Governance, Compensation and Sustainability Committee is aligned with our short-term interests, which aims to attract, motivate and retain qualified professionals. The fixed compensation of the members of the Board of Directors, in turn, is structured in such a way as to compensate the periodic effort for acting in the meetings of the Board of Directors.

> **Bonus:** The remuneration of our Officers is made up of a relevant variable portion, structured to reflect the evolution of our performance indicators and represent the participation in our results. The bonus is directly linked to the individual performance of each Officer and their area and to our Company's global goals, said goals being measured by the evolution of Wiz's EBITDA indicator. The follow-up of the annual goals is monthly made and the final calculation of the results is made in the subsequent year. Achieving collective goals directly defines

the total bonus to be paid as a result of achieving individual goals. The performance evaluation is carried out twice a year. 2-18

> **Share-based compensation:** The share-based compensation is intended for the Statutory Officers and the Chairman of the Board of Directors and is linked to the performance and evolution of the market value of the shares issued by us, which, in turn, indirectly reflects our financial and operational performance. The share-based compensation materialized in the Company's Phantom Option Plan is in line with the compensation of Statutory Officers and members of the Board of Directors as the market value of our shares tends to reflect investors' perception of our present and future performance, encouraging them to manage in a sustainable manner our business in the medium and long term.

In addition, Wiz Co annually calls the Company's shareholders to meet in the Annual General Meeting, in order to decide on the orders referring to the financial statements ended in the previous year, the approval of the capital budget for the next year and the global annual compensation of the Management.

Process for Determining Compensation

2-20

We have a People Committee made up of representatives of Senior Management and the People and Culture Executive Board, which meets monthly and is responsible for guiding and making decisions related to people management, such as compensation and benefits.

Among the main agendas dealt with by the People Committee, we can mention:

- > **Salary policies** – Validation of any changes in the Compensation Policy, movement and hiring of employees, who must follow the rule for positions and salaries;
- > **Salary structures** – Validation of the strategy and methodology used and any need to change it; and

- > **Incentive and Recognition Plans** – Approval of programs aimed to reward and motivate employees according to their performance and contribution to the organization's results. This may include bonuses, merit, profit sharing (PNL) and non-financial recognition programs.

The team responsible for the compensation strategy is made up of members of the People & Culture team directly involved in decisions related to compensation. It is a group that provides analyses, recommendations and support in defining salary policies and structuring compensation, and which also has the support of specialized consultants in case of doubts or need to update the compensation strategy.

Proportion between the highest paid individual's total annual compensation and the average total annual compensation of all employees

2-21

|            | 2022  | 2021 <sup>1</sup> | 2020 <sup>1</sup> |
|------------|-------|-------------------|-------------------|
| Proportion | 27.57 | 24.12             | 32.99             |

Proportion between percentage increase in total annual compensation of the organization's highest paid individual and the average percentage increase in total annual compensation of all employees

|            | 2022 | 2022  | 2022 |
|------------|------|-------|------|
| Proportion | 2.95 | -3.12 | N.A. |

**Explanatory note:** Compensation includes base salary and short-term variable compensation (commission on sales, bonuses and PNL). We are considering the highest amount paid. The indicator includes only full-time employees, with an employment relationship and allocated in Brazil.



# Benefits

401-2

In addition to the career vision, we have a benefits package designed to offer security and care to our Wizzers. In recent years, employee care has taken on even greater relevance at Wiz. Therefore, we offer a benefits package aligned with good market practices. Wiz benefits may vary between business units, but all have what is defined in the Collective Agreement, in addition to differentiated benefits. Find out below:

- > **Health Care Plan:** Health care with 20% co-payment and discount in the payroll.
- > **Dental Care Plan:** Full coverage of the list of services **National Supplementary Health Agency (ANS)** with over 19 additional procedures. There is no co-payment.

- > **Day-Care Assistance:** The benefit is granted to the employee from 3 full months after the child's birth up to 7 incomplete years (6 years, 11 months and 29 days) to be enrolled in day care centers/institutions of free choice, regardless of proof of enrollment.
- > **Restaurant or Food Voucher:** The amount is credited to the contracted company's card and Wizzer is given the option for distributing the benefit.
- > **Basic Food Basket:** The amount referring to the basket is credited to the contracted company's card.
- > **Life Insurance & Funeral Assistance:** All Wiz registered employees are entitled to Group Life Insurance. There is no discount for participation. Funeral Assistance coverage (SAF) is only for the employee, their spouse, their children and stepchildren up to 24 years old, their parents and their in-laws.

- > **Drugstore:** Available in the health care application.
- > **Transportation Voucher:** In the first month of work, Wizzer receives, if they have chosen so, the amount equivalent to the days they must attend the office according to their work model (WE Office, WE Flex and WE Home); in the other months, the amount is credited to a public transport card. 6% discount on gross salary.
- > **More Health Network:** It is a private health care access program that offers reduced prices for consultations and exams in a network of national providers. The monthly fee is R\$17.90 per month, for the family plan (member and 3 dependents), deducted from the payroll.

- > **PWD-Dependent Assistance:** Benefit granted to employees belonging to the Telecommunications Workers Union (SINTTEL), which is due to employees with children or legal dependents (with proof of custody), not cumulative with Day-Care Assistance.
- > **Partner Discounts:** Discounts at selected partner establishments.
- > **Open English Partnership:** In partnership with Open English, we provide discounts of 60% to 70% on language courses at the partner institution.
- > **ESPM Partnership:** In partnership with ESPM, we offer discounts from 7% to 37% on the institution's undergraduate and graduate courses, both in person and online.

> **Automatic-Paycheck-Deduction Loan**

**ConsigaMais:** In 2020, we entered the public and private automatic-paycheck-deduction loan and personal loan market with the WizCred product portfolio. Now, one of these products, the automatic-paycheck-deduction loans, is available for contracting by Wizzers.

> **USP ESALQ Partnership:**

In partnership with the University of São Paulo/Escola Superior de Agricultura Luiz de Queiroz (USP/ESALQ), we provide discounts of 10% to 25% on MBA and postgraduate courses for employees and dependents (spouse, children and even siblings).

> **Social Trade Service (SESC):**

Wiz Soluções is associated to SESC; as a result, the Wizzer is entitled to a range of benefits offered by the institution.

> **Itaú Real Estate Credit:**

Real estate credit is a type of financing for you to purchase a real estate, whether new, used, commercial or residential.

> **Automatic-Paycheck-Deduction Loan Banco**

**Inter:** Banco Inter's Private Automatic-Paycheck-Deduction Loan is a benefit that helps you have money quickly, with the best conditions and installments that fit in your pocket.

> **Exclusive Insurance:**

This line of insurance products offers different benefits, coverage and differentiated assistance to all Wiz employees. Insurance can be contracted from different branches, such as Auto, Life, Residential, among others.

> **Profit and Results Sharing (PLR):**

Profit sharing according to the achievement of goals established by the unit.

> **Corporate Education Platform (Wizity):**

We offer an online platform with several courses available to all employees at any time. Thus, employees can have access to quality content and be protagonists in their development. The platform also allows the redemption of books and courses through our development currency.

> **Gamefied Development:**

Access to Wizity with accumulation of digital coins (lamps) for use in our Lampstore (virtual store).

> **Maternity Leave:**

Maternity leave extended to 6 months for mothers.

> **Paternity Leave:**

Paternity leave extended to 20 days for fathers.



Our Maternity/Paternity Leave Policy for employees in same-sex couples ensures that the employee is entitled to maternity or paternity leave following the rules of 20 days and 6 months, respectively. If Wizzer's partner is entitled to maternity leave, Wizzer will be granted paternity leave and/or maternity leave.

Maternity/paternity leave

401-3

| Total Number of Active Employees                                  | 2022  |       |              | 2021  |      |
|---|-------|-------|--------------|-------|------|
|   | Women | Men   | Not Informed | Women | Men  |
| Entitled to Maternity/Paternity Leave <sup>1</sup>                | 815   | 572   | 379          | 925   | 644  |
| Who Used Maternity/Paternity Leave                                | 58    | 29    | 18           | 46    | 4    |
| Who Returned to Work After Maternity/Paternity Leave <sup>2</sup> | 50    | 25    | 17           | 30    | 4    |
| That Continue on Leave  | 5     | 3     | 0            | 7     | 0    |
| Who Did Not Complete 12 Months After Their Return from Leave      | 19    | 6     | 8            | 22    | 1    |
| Who Remained 12 Months in Employment After Returning from Leave   | 31    | 19    | 8            | 0     | 3    |
| Not Retained <sup>3</sup>   | 3     | 1     | 1            | 17    | 0    |
| Return Rates <sup>4</sup> (%)                                     | 86.2% | 86.2% | 94.4%        | 0.0%  | 0.0% |
| Retention Rates <sup>4</sup> (%)                                  | 62.0% | 76.0% | 47.1%        | 0.0%  | 0.0% |

1. 100% of Wiz employees are entitled to take maternity/paternity leave.

2. The leave reports for 2022 and 2021 were considered, filtering the types of leave: Maternity Leave, Paternity Leave and Extension of Maternity Leave; the employees names were counted considering the year in which the leave began.

3. The same previous base of employees was considered, evaluating their situations month by month; employees who had a situation of normal activity in any month after the leave were considered as return after the end of the leave. Cases of employees who left on leave in 2022 and 2021, but had not yet completed the leave period until the present month (April 2023) were observed, and they were considered separately in the table.

4. To calculate the retention rate, we used the total number of employees retained 12 months after returning to work after maternity/paternity leave divided by the total number of employees who returned from maternity/paternity leave in the period(s)) of previous report(s) x 100. In the same premise, to calculate the rate of return, we used the total number of employees who returned to work after maternity/paternity leave divided by the total number of employees who should return to work after maternity/paternity leave x 100.

Explanatory note: There was a change in the measurement metric compared to the year 2021. As of 2022, the Diversity Census is applied, which is a socio-demographic survey that maps different aspects of diversity, such as race, sexual orientation, gender identity and expression, disability, social aspects and education. Based on this survey and on the self-declaration of its employees, Wiz Co now reports its data in line with the results obtained.

# Occupational Health and Safety

403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8

We have an outsourced agreement for technical assistance specialized in Occupational Medicine and Safety, to meet the legal requirements set forth in the former Regulatory Standard No. 9 (NR-09), which dealt with the Environmental Risk Prevention Program (PPRA), and the legal requirements provided for in NR-07, which deals with the Occupational Health Medical Control Program (PCMSO).

Through its contractor, the Company has an electronic occupational management system for monitoring the safety and health of its employees, making it possible to obtain various data that support management decision-making, such as:

> Identification of environmental risks, when present, as required by the former NR-09 and now those provided for the purpose of occupational risk management (GRO), according to NR-01, item 1.5;

- > registration of electronic medical records, containing clinical records with occupational anamnesis and occupational health certificates (ASO), as provided for in NR-07, in its item 7.6;
- > identification and call for the return of workers with pending or expired medical examinations, as provided for in NR-07, in its item 7.5.8;
- > absenteeism and its main causes;

- > work-related injuries, when the causal relation is characterized, as provided for in NR-07, in its item 7.3.2, letter “a”; and
- > Professional Social Security Profile (PPP) records, as provided for in Decree No. 3,048, which deals with the Social Security Regulation, in its Article 68, containing the work history of each worker.

Events continuously generated in the management system are electronically stored to update the Company's environmental records and to update medical records and diagnose the occupational health of its employees.

**In 2022, Wiz reported no occupational diseases.** 403-10

## Occupational accidents 403-9

|  | 2020      | 2021      | 2022      |
|--|-----------|-----------|-----------|
| Hours Worked <sup>1</sup>  | 3,057,120 | 3,535,000 | 2,684,394 |
| Number of Deaths Resulting from Occupational Accidents                   | 0         | 0         | 0         |
| Rate of Deaths resulting from Occupational Accidents                     | 0         | 0         | 0         |
| Number of Occupational Accidents with Serious Consequence (Except Death) | 0         | 0         | 0         |
| Rate of Occupational Accidents with Serious Consequence (Except Death)   | 0         | 0         | 0         |
| Number of Mandatory Reporting Occupational Accidents                     | 0         | 1         | 4         |
| Rate of Mandatory Reporting Occupational Accidents                       | 0         | 0.28      | 1.49      |

1. The payrolls of December 2020, 2021 and 2022 were considered, taking into account active employees (situation: normal activity and normal vacation). The estimate of hours worked was calculated considering the number of months worked in the year from the date of admission of the employee. This number of months was multiplied by the monthly workload of each employee. For the calculation of hours worked, we considered 1,000,000, according to the instruction of Brazilian Standard (NBR) No. 14,280:2001.



## P.A.U.S.E.: Our Self-Care Incentive Program

403-6

P.A.U.S.E, an acronym in Portuguese for Self-Care and Emotional Health Program, is directed to promote mental health and reduce stress.

The program was created with the purpose of promoting short breaks for Wizzers to perceive themselves physically and mentally and, based on that, seek practices that promote looking at themselves. Through videos, podcasts or articles, fortnightly, content related to topics directed to self-care, such as therapy, physical exercise, nutrition, disease concepts, tips for coping with stress, among others, is made available.

P.A.U.S.E also frequently addresses mental health guidelines related to diversity and inclusion, substance abuse and physical inactivity. The motivation for developing the program is the constant appreciation of people, as well as the rates of leave related to psychosocial factors and musculoskeletal disorders, often associated with psychosocial disorders.

All content remains available virtually at our corporate university Wicity so that it can be accessed at any time. To encourage participation and increase engagement on PAUSE, we offer reward mechanisms for content consumption (lamps, which can be exchanged for prizes).

## Feelings of the Week

403-6

We believe that the constant monitoring of leadership with their teams is a differential for better performance and for the climate of the area. Therefore, within Qulture Rocks, our platform directed to monitoring the performance of our Wizzers, we have a tool for weekly monitoring of the teams' feelings.

Every Friday, our Wizzers receive an email asking them what their general feeling was about the past week, and they can choose between the emojis defined by Qulture Rocks itself, separated into positive, neutral and negative sentiments. In addition to reporting the general feeling, they can select what was good and what was not good among the tags available in the tool, in addition to leaving open comments if they want to share any more information with the manager.

The feeling of the week is sent directly to Wizzer's direct leader, who can answer and even indicate that they would like to set up a 1:1 moment to address something specific that was shared by Wizzer. This answer translates into a notification within Qulture Rocks, which can be consulted

whenever Wizzer enters the platform. The Wizzers' direct leadership has access to the average of the week's feelings at any time, thus being able to monitor whether there is a need to monitor one or another employee more closely.

Feelings are also monitored by the Culture and People Strategy team, through administrator access, so that we can have an overview of the company's adherence versus the benchmark of companies with the same size as Wiz and that use the tool, as well as the feeling of the last 2 months. We are also able to track which were the tags most used in the fields "What was good" and "What was not good". In this way, we are able to identify climate points that can be addressed before applying our annual climate survey or our Pulse tool.

Furthermore, every feeling answered by the link sent by email generates a free donation to NGO Ribon, a Qulture Rocks partner company. Although we are not directly involved in the partnership, we are extremely happy with it, as the action and its impacts are super aligned with one of our values: we are socially responsible!

# Suppliers

2-6

Wiz has a specific policy for dealing with the hiring of third parties and suppliers, which qualifies these business partners according to the potentiality of exposure to risks, either due to the Legal Entity to be hired, its partners and/or administrators, or due to the value of the agreement.

Currently, Wiz has around 1,700 suppliers in its scope of action. The geographic location of these suppliers is mostly in the states where the Company has offices or operations.

Among these suppliers, of the Legal Entity type, we have: service providers that develop legal activities, strategic consultancy, office rentals, condominiums, general and administrative maintenance services, telecommunications services, suppliers of platforms and technological solutions, audit companies, advertising companies, event infrastructure suppliers, corporate travel suppliers (hotels, air transport, land transport and food), payroll processor and suppliers of benefits for our employees, such as meal and food vouchers, health and dental care plan and other insurance.

As for labor, the insurance brokerage sector, as it belongs to the third sector and is a service provider, makes intensive use of specialized labor (our employees and consultants on various topics) and with low use of products and/or raw materials, except hardware and software, such as computers, technology applications (such as Microsoft Office) and technological solutions (such as cloud data storage). Specialized labor services refer to legal services, as well as business consulting and auditing services. In 2022, the Company's main expenses, except for expenses with salaries, charges and commission transfers, were related to employee health care plans, other suppliers of benefits for employees, law firms, suppliers of software, applications and data storage and consultancy.



To access our Third-Party and Supplier Hiring Policy, [click here](#).



In 2022, in terms of monetary amounts , the Company made the following payments:

- > **R\$53.7 million** in benefits for employees and training (food vouchers, meal vouchers, insurance, training, private retirement plans and medical and dental assistance);
- > **R\$32.7 million** in third-party services (system suppliers, consultancies, audits, payroll processing suppliers, among other service providers);
- > **R\$17.1 million** in technology services (suppliers of software, application licenses and cloud data storage);
- > **R\$10.3 million** in legal fees;
- > **R\$17.7 million** in promotional campaigns, sponsorships, advertising and events;
- > **R\$9.9 million** in physical infrastructure to accommodate operations;

- > **R\$6.9 million** in corporate travel (suppliers of air tickets, accommodation, food, among others); and
- > **R\$8.0 million** in others.

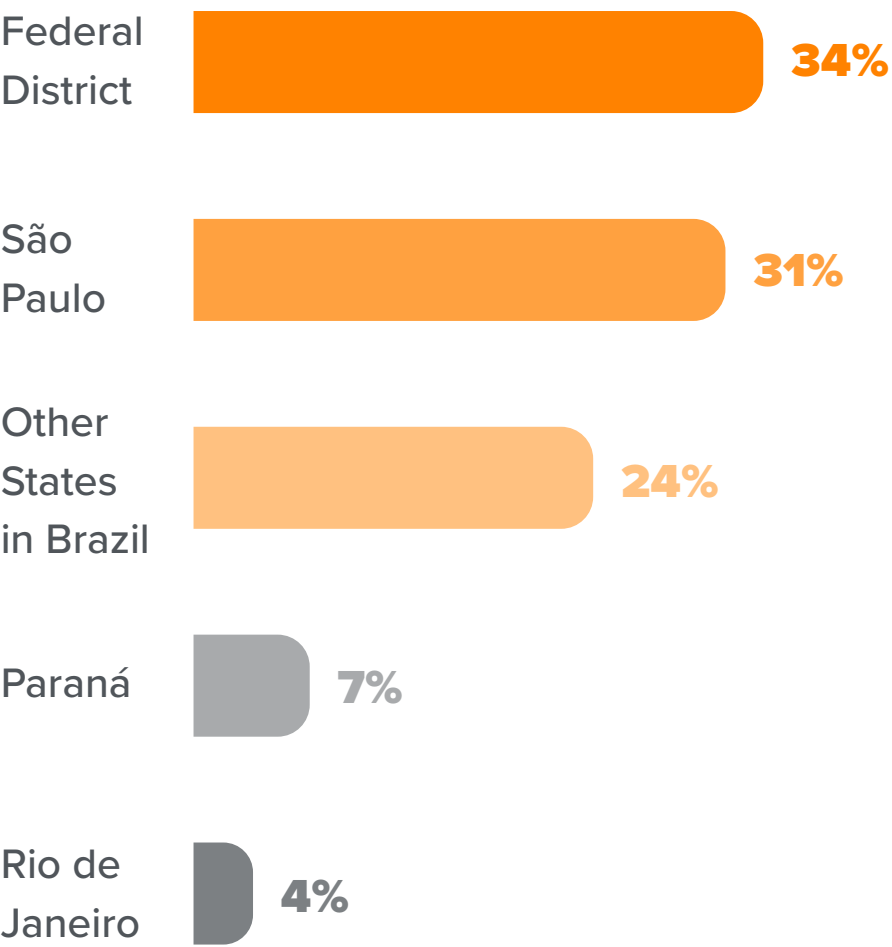
We did not identify significant changes in the supply chain or in our industry during the reporting period; however, in relation to the activities, products and services of the organization and the markets served, in 2022 we carried out several acquisitions, which justifies the increase in the number of business units, being the most relevant change and with the greatest impact on the Company in the year 2022. In addition, we also underwent a rebranding, changing our name to Wiz Co, instead of Wiz Soluções, in order to better position ourselves strategically before our stakeholders.

## Local Suppliers

2-6, 204-1

We are constantly looking for improvements in practices and procedures related to contracting third parties and local suppliers. The suppliers registered in the Wiz financial control system are distributed in the Brazilian states as follows:

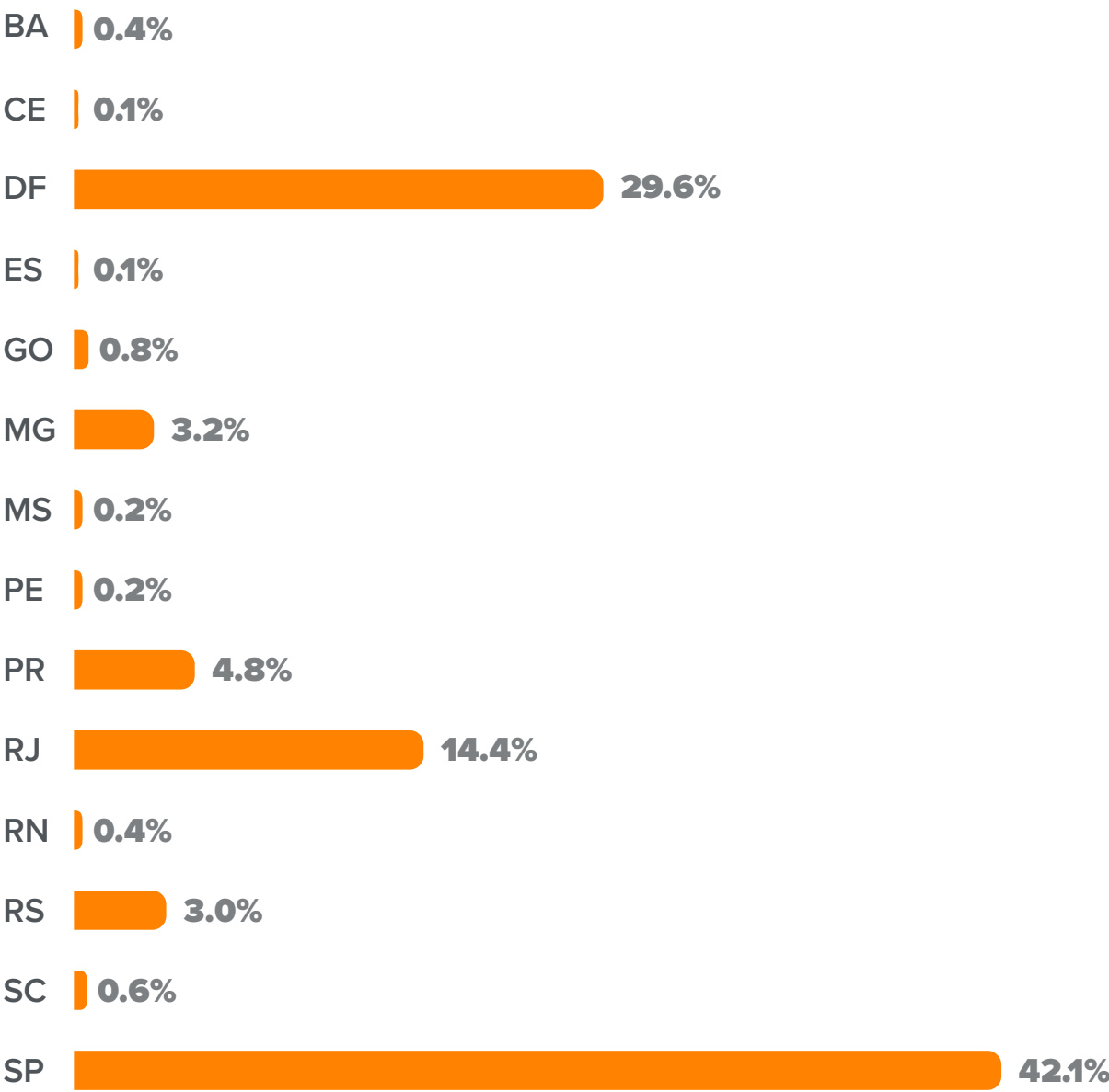
### Distribution of suppliers by geographic location



It should be noted that most registered third parties and suppliers operate in the regions where we have offices: Brasília and São Paulo.

### Proportion of expenses with local suppliers by state

204-1



It should be noted that although we do not have an internal policy that provides for prioritizing local hiring, most of the expenses are concentrated in the places where we are most active: São Paulo and the Federal District.

1. Amounts consider the Company's consolidated view, therefore accounting for all business units.

# Attachments and GRI Content Index





## 2-1 | Organization Details

### Corporate structure and legal form:

Wiz Co Participações e Corretagem de Seguros SA – 42.278.473/0001-03 – Publicly-Held Corporation (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

Wiz Corporate Soluções e Corretagem de Seguros Ltda – 12.656.482/0001-11 – Limited Liability Business Company (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

Wiz Benefício Empresarial Soluções e Corretagem de Seguros S.A. – 11.936.221/0001-92 – Privately-Held Corporation (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

Wiz Benefícios Varejo Soluções e Corretagem de Seguros S.A – 46.597.249/0001-27 – Privately-Held Corporation (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

Wiz Conseg Corretora de Seguros Ltda. – 01.220.213/0001-91 – Limited Liability Business Company (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília-DF.

Wiz Conseg Le Lac Corretora de Seguros Ltda. – 77.158.475/0001-35 – Limited Liability Business Company (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Curitiba/PR.

WC1 Corretora de Seguros Ltda. – 40.754.256/0001-09 – Limited Liability Business Company (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

Wiz Conseg Primavia Corretora de Seguros Ltda. – Limited Liability Business Company - 45.388.611/0001-97 (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Luiz Eduardo Magalhães/BA.

Wiz Concept Soluções de Teleatendimento Ltda. – Limited Liability Business Company – 31.081.948/0001-42 (82.20-2-00 – Call center activities) – Brasília/DF.

Televendas BPO Corretora de Seguros Ltda. – Limited Liability Business Company - 44.781.527/0001-76 (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

General Claims Soluções em TI Ltda. – Limited Liability Business Company – 23.487.415/0001-37 (62.04-0-00 – Consultancy in information technology) – São Paulo/SP.

BRB Corretora de Seguros S.A. – Privately-Held Corporation - 44.705.886/0001-44 (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

CMG Corretora de Seguros Ltda. (business name) – BMG Corretora de Seguros Ltda. (trade name) – Limited Liability Business Company – 22.456.213/0001-65 (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – São Paulo/SP.

Wiz Open X SA – Privately-Held Corporation – 44.384.563/0001-04 (73.19-0-02 – Sales promotion) – Brasília/DF.

Promotiva SA – Privately-Held Corporation – 12.009.683/0001-27 (73.19-0-02 – Sales promotion) – Barueri/SP.

Polishop Corretora de Seguros Ltda. – Limited Liability Business Company - 47.426.096/0001-03 (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – São Paulo/SP.

Ben.Up Soluções e Corretora de Seguros Ltda. – 44.771.490/0001-03 – Limited Liability Business Company (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

Inter Digital Corretora e Consultoria de Seguros Ltda. – 00.136.889/0001-39 – Limited Liability Business Company (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Belo Horizonte/MG.

Paraná Wiz Holding SA – 48.120.611/0001-08 – Privately-Held Corporation (64.62-0-00 – Holdings of non-financial institutions) – Curitiba/PR.

Paraná Corretagem de Seguros S.A. – 48.186.655/0001-22 – Privately-Held Corporation (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Curitiba/PR.

Omni1 Corretora de Seguros S.A. – 48.549.58/0001-36 – Privately-Held Corporation (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – São Paulo/SP.

Gr1d Tecnologia Ltda. – 28.799.718/0001-09 - Limited Liability Business Company (62.04-0-00 – Consultancy in information technology) – São Paulo/SP.

WP1 Corretora de Seguros Ltda. – 40.631.777/0001-79 – Limited Liability Business Company (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – Brasília/DF.

WP2 Corretora de Seguros Ltda. – 40.631.755/0001-09 – Limited Liability Business Company (66.22-3-00 – Brokers and agents of insurance, supplementary private pension and health care plans) – São Paulo/SP.



2-2 | Entities included in the sustainability report of the organization

**a. Included in the Sustainability Report:**

- > Wiz Co Participações e Corretagem de Seguros S.A.;
  - > Wiz Corporate Soluções e Corretagem de Seguros S.A.;
  - > Wiz Benefícios Soluções e Corretagem de Seguros S.A.;
  - > Águas De Manso Corretora de Seguros Ltda.;
- > ASF Corretora de Seguros Ltda.;
  - > LL Corretora de Seguros Ltda.;
  - > Orbis Adviser Corretora de Seguros Ltda.;
  - > Universa Corretora de Seguros Ltda.;
  - > Wiz Concept Serviços de Teleatendimento Ltda.;
- > Televendas BPO Corretora de Seguros Ltda.;
  - > General Claims Soluções em TI Ltda.;
  - > Wiz Parceiros e Corretagem de Seguros Ltda.;
  - > Wp1 Corretora de Seguros Ltda.;
- > Wp2 Corretora de Seguros Ltda.;
  - > Wiz Conseg Corretora de Seguros Ltda.;
  - > Wc1 Corretora de Seguros Ltda.;
  - > Wiz Conseg LE LAC Corretora de Seguros Ltda.; and
  - > Primavia Corretora de Seguros Ltda.

## b. Included in the financial statements

- > Wiz Co Participações e Corretagem de Seguros S.A.;
- > Wiz Corporate Soluções e Corretagem de Seguros S.A.;
- > Wiz Benefícios Empresarial Soluções e Corretagem de Seguros S.A.;
- > Wiz Concept Soluções de Teletendimento Ltda.;
- > Wiz Parceiros e Corretagem de Seguros Ltda.;
- > GR1D Tecnologia Ltda.;
- > Inter Digital Corretora e Consultoria de Seguros Ltda.;

- > Wiz Conseg Corretora de Seguros Ltda.;
- > CMG Corretora de Seguros Ltda.;
- > Wp1 Corretora de Seguros Ltda.;
- > Wp2 Corretora de Seguros Ltda.;
- > Wc1 Corretora de Seguros Ltda.;
- > BRB Corretora de Seguros S.A.;
- > Wiz Open X S.A.;
- > ben.up Soluções e Corretora de Seguros Ltda.;
- > Águas De Manso Corretora de Seguros Ltda.;

- > ASF Corretora de Seguros Ltda.;
- > LL Corretora de Seguros Ltda.;
- > Orbis Adviser Corretora de Seguros Ltda.;
- > Universa Corretora de Seguros Ltda.;
- > Televendas BPO Corretora de Seguros Ltda.;
- > General Claims Soluções em TI Ltda.;
- > Wiz Benefícios Varejo Soluções e Corretagem de Seguros S.A.;
- > Polishop Corretora de Seguros Ltda.;
- > Omni1 Corretora de Seguros S.A.;

- > Paraná Wiz Holding S.A.;
- > Paraná Corretagem de Seguros S.A.;
- > Promotiva S.A.;
- > Wiz Conseg LE LAC Corretora de Seguros Ltda.;
- > Primavia Corretora de Seguros Ltda.

All consolidated financial statements (as of the Company's IPO on the stock exchange) are available to the public and can be viewed on the Company's **Investor Relations** page.



## 2-8 | Workers who are not employees

Total number of workers who are not employees and whose work is controlled by the organization: 26 employees:

- > **Liberty Mall:** 2 cleaning and maintenance assistants (perform general cleaning work in general in the internal areas of the office);
- > **Number One:** 8 cleaning and maintenance assistants, 2 on each floor (perform general cleaning work in the internal areas of the office);
- > **Polo JK:** 3 cleaning and maintenance assistants (perform general cleaning work in general in the internal areas of the office); 2 property agents (responsible for controlling, inspecting and guiding the entry and exit of people, receiving, identifying and forwarding people or materials to recipients); and 2 armed guards (the main attribution of the professional is to remain alert, to identify intentions and actions that may pose a risk to property).

- > **Capital Center SP | 11<sup>th</sup> floor – Corporate:** 1 receptionist (answers phone calls, takes messages, records visits, organizes visitor access and booking of meeting rooms); 1 kitchen maid (works for the internal public, serving the Executive Board and meetings, collects used utensils and equipment, promotes cleaning, hygiene and maintenance of the kitchen or cafeteria); and 2 cleaning and maintenance assistants (perform general cleaning work in general in the internal areas of the office).
- > **Capital Center SP | 12<sup>th</sup> floor – Corporate:** 1 receptionist (answers phone calls, takes messages, records visits and organizes visitor access); and 2 cleaning and maintenance assistants (perform general cleaning work in general in the internal areas of the office).
- > **Capital Center SP | 13<sup>th</sup> floor – Concept:** 2 cleaning and maintenance assistants (perform general cleaning work in general in the internal areas of the office).

The monitoring of the workday is carried out by the contractor itself through the electronic time record. In addition, the contractor undertakes to provide trained personnel for the good performance of the contracted services, being required to maintain them at Wiz's premises, according to the service shift under its own and exclusive responsibility, with working hours from 8 am to 6 pm, with a 2-hour rest and meal break, and a shift from Monday to Friday, totaling 44 hours a week. The role of armed guard is limited to night shifts, starting at 7 pm and ending at 7 am the following day.

During the year 2022, there were no cases of removal due to health problems of outsourced employees.

## 207-1 | Tax approach

Our fiscal strategy is based on taking advantage of tax theories already accepted in the market, in addition to constantly evaluating the possibilities of changing the tax regime, tax domicile and other strategies to achieve quality tax avoidance, resulting in the lowest possible cost for shareholders.

One of the main strategies adopted is the use of tax theories already consolidated in the market. These theories are based on interpretations of the tax legislation that were accepted by the inspection bodies or court decisions. By using these theories, we seek to reduce tax burdens in a legal and safe way.

Another important strategy adopted is the assessment of tax domicile. We seek to identify whether it is advantageous to establish a more favorable tax jurisdiction in our headquarters. This analysis takes into account several factors, such as the local tax burden, double taxation treaties and government policies related to tax costs.

In addition to the aforementioned strategies, we evaluate all other legal possibilities for tax avoidance. This includes the analysis of tax deductions, specific tax benefits for certain activities or regions, succession planning, corporate reorganization and other mechanisms that may result in tax savings.

In short, our tax strategy involves taking advantage of tax theories accepted in the market, assessment of the possibilities of changing the tax regime, tax domicile and other legal strategies that result in quality tax avoidance, always aiming at minimizing costs for our shareholders.

Note: The information mentioned is not publicly available and was collected internally.

Information about our tax approach is available in the Financial Statements on our **Investor Relations** page.



# GRI Content Index

|                  |   |
|------------------|---|
| Statement of use | WizCo has reported the information cited in this GRI content index for the period 01/01 to 12/31 of 2022 with reference to the GRI Standards. |
| GRI 1 used       | GRI 1: Foundation 2021  |

| GRI Standard                    | Disclosure   | Location         | UN Global Compact | SDG      |
|---------------------------------|--|------------------|-------------------|----------|
| GRI 2: General Disclosures 2021 | 2-1 Organizational details   | 10, 84, 98       | -                 | -        |
|                                 | 2-2 Entities included in the organization's sustainability reporting             | 86               | -                 | -        |
|                                 | 2-3 Reporting period, frequency and contact point                                | 8, 98            | -                 | -        |
|                                 | 2-4 Restatements of information  | 8                | -                 | -        |
|                                 | 2-5 External assurance   | 8                | -                 | -        |
|                                 | 2-6 Activities, value chain and other business relationships                     | 15 to 19, 81, 82 | -                 | -        |
|                                 | 2-7 Employees  | 55, 56           | 6                 | 8 and 10 |
|                                 | 2-8 Workers who are not employees  | 88               | -                 | -        |
|                                 | 2-9 Governance structure and composition   | 31, 32, 33       | -                 | 5 and 16 |
|                                 | 2-10 Nomination and selection of the highest governance body                     | 32               | -                 | 5 and 16 |
|                                 | 2-11 Chair of the highest governance body  | 31               | -                 | 16       |
|                                 | 2-12 Role of the highest governance body in overseeing the management of impacts | 8                | -                 | -        |
|                                 | 2-13 Delegation of responsibility for managing impacts                           | 31               | -                 | -        |
|                                 | 2-14 Role of the highest governance body in sustainability reporting             | 8                | -                 | -        |

| GRI Standard                    | Disclosure  | Location  | UN Global Compact | SDG |
|---------------------------------|---|---|-------------------|-----|
| GRI 2: General Disclosures 2021 | 2-15 Conflicts of interest  | 44  | -                 | 16  |
|                                 | 2-16 Communication of critical concerns                           | 36  | -                 | -   |
|                                 | 2-17 Collective knowledge of the highest governance body          | 31  | -                 | -   |
|                                 | 2-18 Evaluation of the performance of the highest governance body | 69, 74  | -                 | -   |
|                                 | 2-19 Remuneration policies  | 73, 74  | -                 | -   |
|                                 | 2-20 Process to determine remuneration                            | 75  | -                 | -   |
|                                 | 2-21 Annual total compensation ratio                              | 75  | -                 | -   |
|                                 | 2-22 Statement on sustainable development strategy                | 4, 5  | -                 | -   |
|                                 | 2-23 Policy commitments   | 21, 41, 45, 46, 47  | 10                | 16  |
|                                 | 2-24 Embedding policy commitments                                 | 36, 37, 38  | -                 | 16  |
|                                 | 2-26 Mechanisms for seeking advice and raising concerns           | 42, 43  | 10                | 16  |
|                                 | 2-27 Compliance with laws and regulations                         | We did not identify any significant cases of non-compliance with laws and regulations or fines paid during the reporting period.  | -                 | -   |
|                                 | 2-28 Membership associations                                      | 24  | -                 | -   |
|                                 | 2-29 Approach to stakeholder engagement                           | 8, 21, 68, 71   | -                 | -   |
|                                 | 2-30 Collective bargaining agreements                             | 100% of Wiz employees (Wiz Corporate, Wiz Partners, Wiz Concept, Wiz Conseg, BRB Seguros, ben.up, Omni1, Polishop Seguros, and Wiz Co) are covered by collective negotiation agreements. In 2022, we included three new joint ventures (Polishop Seguros, Omni1, Paraná Seguros) in the union's collective agreement for insurance professionals. | 3                 | 8   |



| GRI Standard                            | Disclosure  | Location  | UN Global Compact | SDG             |
|---|---|---|-------------------|-----------------|
| GRI 201: Economic Performance 2016      | 201-1 Direct economic value generated and distributed                                 | 49, 50, 51, 52  | -                 | 8 and 9         |
|   | 201-4 Financial assistance received from government                                   | We did not receive any financial support, of any kind, from governments in the year 2022.   | -                 | -               |
| GRI 204: Procurement Practices 2016     | 204-1 Proportion of spending on local suppliers                                       | 82  | -                 | 8               |
| GRI 205: Anti-corruption 2016           | 205-1 Operations assessed for risks related to corruption                             | 37  | 10                | 16              |
|   | 205-2 Communication and training about anti-corruption policies and procedures        | 39, 40  | 10                | 16              |
|   | 205-3 Confirmed incidents of corruption and actions taken                             | 43  | 10                | 16              |
| GRI 206: Anti-competitive Behavior 2016 | 206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices | We were not involved in, nor were we mentioned as a third party in legal actions related to unfair competition, trust practices, and monopoly during the year 2022. | -                 | 16              |
| GRI 207: Tax 2019                       | 207-1 Approach to tax   | 89  | -                 | 1, 10 and 17    |
| GRI 302: Energy 2016                    | 302-1 Energy consumption within the organization                                      | 28  | 7 and 8           | 7, 8, 12 and 13 |

| GRI Standard                              | Disclosure   | Location  | UN Global Compact | SDG         |
|---|--|---|-------------------|-------------|
| GRI 303: Water and Effluents 2018         | 303-1 Interactions with water as a shared resource   | 29  | 8                 | 6 and 12    |
|   | 303-2 Management of water discharge-related impacts  | 29  | 8                 | 6           |
|   | 303-4 Water discharge  | 29  | 7 and 8           | 6           |
|   | 303-5 Water consumption  | 29  | 8                 | 6           |
| GRI 401: Employment 2016                  | 401-1 New employee hires and employee turnover   | 64, 65  | 6                 | 5, 8 and 10 |
|   | 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees | 76, 77  | -                 | 3, 5 and 8  |
|   | 401-3 Parental leave   | 78  | 6                 | 5 and 8     |
| GRI 402: Labor/ Management Relations 2016 | 402-1 Minimum notice periods regarding operational changes   | We do not specify a minimum notice period for operational changes. However, in clause 46 of the collective agreement, we are required to post notices, bulletins, and circulars issued by the Union on the bulletin boards, with such notices prominently displayed and duly signed by the Management, for the knowledge of the employees. There is no minimum deadline for notification or disclosure. Nonetheless, it is our practice to disclose agreements immediately after they are executed. |                   | 3<br>8      |



| GRI Standard  | Disclosure  | Location | UN Global Compact | SDG            |
|---|---|----------|-------------------|----------------|
| <b>GRI 403: Occupational Health and Safety 2018</b> | 403-1 Occupational health and safety management system  | 79       | -                 | 8              |
|   | 403-2 Hazard identification, risk assessment, and incident investigation  | 79       | -                 | 8              |
|   | 403-3 Occupational health services  | 79       | -                 | 8              |
|   | 403-4 Worker participation, consultation, and communication on occupational health and safety                       | 79       | -                 | 8 and 16       |
|   | 403-5 Worker training on occupational health and safety   | 79       | -                 | 8              |
|   | 403-6 Promotion of worker health  | 79, 80   | -                 | 3              |
|   | 403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships | 79       | -                 | 8              |
|   | 403-8 Workers covered by an occupational health and safety management system  | 79       | -                 | 8              |
|   | 403-9 Work-related injuries   | 79       | -                 | 3, 8 and 16    |
|   | 403-10 Work-related ill health  | 79       | -                 | 3, 8 and 16    |
| <b>GRI 404: Training and Education 2016</b>         | 404-1 Average hours of training per year per employee   | 66, 68   | 6                 | 4, 5, 8 and 10 |
|   | 404-2 Programs for upgrading employee skills and transition assistance programs                                     | 67       | -                 | 8              |
|   | 404-3 Percentage of employees receiving regular performance and career development reviews                          | 69       | 6                 | 5, 8 and 10    |

| GRI Standard   | Disclosure   | Location   | UN Global Compact | SDG         |
|--|--|--|-------------------|-------------|
| GRI 405: Diversity and Equal Opportunity 2016                  | 405-1 Diversity of governance bodies and employees   | 60, 61   | 6                 | 5 and 8     |
|  | 405-2 Ratio of basic salary and remuneration of women to men   | 60   | 6                 | 5, 8 and 10 |
| GRI 406: Non-Discrimination 2016                               | 406-1 Incidents of discrimination and corrective actions taken   | In 2022, the Compliance Department received 4 reports alleging discrimination, all related to the same situation. However, upon analysis, it was concluded that the report was not substantiated. It is worth mentioning that the Compliance Department determined that the situation in question was a strategic business decision, not related to opinions, ideologies, attitudes, or beliefs; therefore, no discrimination was identified in the reported case. | 6                 | 5 and 8     |
| GRI 407: Freedom of Association and Collective Bargaining 2016 | 407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk | In 2022, no operations or suppliers were identified where the rights to exercise freedom of association and collective bargaining may have been violated. Through integrity due diligence, it is possible to identify operations and suppliers where the rights to exercise freedom of association and collective bargaining may have been violated, based on our Third-Party and Supplier Hiring Policy.  | 3                 | 8           |
| GRI 408: Child Labor 2016                                      | 408-1 Operations and suppliers at significant risk for incidents of child labor                                      | In 2022, no operations or suppliers were identified where a significant risk of child labor cases was reported. Through integrity due diligence, it is possible to identify operations and suppliers where a significant risk of child labor cases has been reported, based on our Third-Party and Supplier Hiring Policy.   | 5                 | 8 and 16    |



| GRI Standard                                      | Disclosure   | Location  | UN Global Compact | SDG |
|---|--|---|-------------------|-----|
| <b>GRI 409: Forced or Compulsory Labor 2016</b>   | 409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor | Our conglomerate does not tolerate the use of forced, compulsory, child, or any other form of exploitation that violates human dignity, whether within or outside of Wiz. Therefore, we incorporate into our principles and actions the Universal Declaration of Human Rights of the United Nations and the Statute of the Child and Adolescent (ECA). We condemn labor practices that are incompatible with human dignity and the fundamental rights of workers, and we are committed to ensuring that our third parties and suppliers adhere to the conduct guidelines outlined in our Code of Ethics and the Third-Party Relationship Code, especially those related to child labor and/or conditions analogous to slavery. We believe in respect as a fundamental guiding principle in our actions and discourse within the Wiz conglomerate: respect for opinions, respect for the human being, and respect for diversity. We believe that, based on this principle, we will always be evolving as a group and as a society. | 4                 | 8   |
| <b>GRI 410: Security Practices 2016</b>           | 410-1 Security personnel trained in human rights policies or procedures                        | Currently, we have 4 job positions involving security personnel: 2 unarmed guards and 2 property agents. The hiring is facilitated through a specialized third-party company. The third-party company has indicated that specific training in human rights is not a requirement for the roles of security guard or property agent. However, due to the importance of this training, we are in discussions to have the third-party provider offer the training with the support of Wiz.  | 1                 | 16  |
| <b>GRI 411: Rights of Indigenous Peoples 2016</b> | 411-1 Incidents of violations involving rights of indigenous peoples                           | In 2022, no cases of violations of the rights of indigenous peoples were identified in the operations of Wiz or its suppliers   | 1                 | 2   |

| GRI Standard                                    | Disclosure   | Location  | UN Global Compact | SDG         |
|---|--|---|-------------------|-------------|
| <b>GRI 413: Local Communities 2016</b>          | 413-1 Operations with local community engagement, impact assessments, and development programs     | 25, 26, 27  | 1                 | -           |
|   | 413-2 Operations with significant actual and potential negative impacts on local communities       | Given the nature of the activities conducted, thus far, we have not measured significant negative impacts – both real and potential – on local communities. | 1                 | 1 and 2     |
| <b>GRI 414: Supplier Social Assessment 2016</b> | 414-1 New suppliers that were screened using social criteria                                       | 41  | 2                 | 5, 8 and 16 |
|   | 414-2 Negative social impacts in the supply chain and actions taken                                | 41  | 2                 | 5, 8 and 16 |
| <b>GRI 415: Public Policy 2016</b>              | 415-1 Political contributions  | We did not make contributions of that nature in 2022.   | 10                | 16          |
| <b>GRI 418: Customer Privacy 2016</b>           | 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data | 47  | -                 | 16          |



# Corporate Information

2-1

**Wiz Co Participações e Corretagem de Seguros S.A.**

## Headquarters

SCN Quadra 2, Bloco D, Sala 1.301 Entrada B  
Edifício Liberty Mall – Asa Norte  
Brasília/DF – Brasil  
CEP: 70712-903

## São Paulo

Rua Olimpíadas, 66, 12º andar  
Edifício Capital Center  
São Paulo/SP  
CEP: 04551-000

<http://wiz.co/>

# Credits

2-3

## Coordination

Investor Relations Superintendence and M&A

## Contributions

People & Culture and ESG Superintendence  
People Operation Center (COP)  
Administrative  
Compliance, Internal Audit, Risk and Internal Control Coordinations  
Communication Management

## Consultancy, content and design

TheMediaGroup

## Images

Wiz Collection

## Contact Information

If you have any questions or comments about the Report, please contact us by email [ri@wiz.co](mailto:ri@wiz.co).

WIZ<sup>co</sup>

