BB Seguridade Participações
CNPJ 17.344.597/0001-94
NIRE 5330001458-2

MATERIAL FACT

Pursuant to § 4 of Article 157 of Law 6,404, dated December 15, 1976 and according to CVM (Brazilian Securities and Exchange Commission) Rule Nr. 44, dated August 23, 2021, BB Seguridade Participações S.A. ("BB Seguridade") hereby announces its estimates for the fiscal year 2023 ("Guidance 2023").

The projected ranges for 2023 and the results of 2022 for the same indicators are informed in the table below:

Indicator	Guidance 2023	Reported 2022
Non-interest operating results (ex-holdings)	+12% to +17%	27.9%
Premiums written of Brasilseg	+10% to +15%	30.7%
Pension plan reserves – PGBL e VGBL of Brasilprev	+10% to +14%	10.0%

For 2023, the same indicators of the Guidance 2022 were adopted. It is worth mentioning that due to the implementation of the IFRS 17 accounting standards in 2023, BB Seguridade will disclose non-audit managerial data based on the accounting standard in place until 2022, enabling the comparability with the performance reported in recent years. The company also reinforces that the Brazilian Private Insurance Regulator (SUSEP) has not adopted the IFRS 17 rules yet, meaning that the insurance companies regulated by SUSEP will remain disclosing their financial statements and calculating their capital needs without impacts of the new accounting standard. Within this context, the indicators for the Guidance 2023 will not be impacted by IFRS 17 and should be monitored by the market always following the managerial information disclosed by the company.

For further information, please refer to the 4Q21 Management Discussion and Analysis Report, as well the Section 11 of the Reference Form, both available at www.bbseguridaderi.com.br/en.

Brasilia, February 9, 2023.

RAFAEL SPERENDIO
CFO