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 the projections for the fiscal year 2025 ("Guidance 2025").

For 2025, BB Seguridade maintained the indicators from the previous year, making only one change in the calculation methodology for non-interest operating result (ex-holdings). Starting in 2025, the variation of the Supplementary Coverage Provision (PCC) of Brasilprev will be reclassified from "Variation of other technical provisions" to "Financial expense," given that most of the movements in PCC are related to interest and inflation accrual. The projected ranges for 2025 are below:

Indicator	Guidance 2025
Non-interest operating results (ex-holdings)	+3% to +8%
Premiums written of Brasilseg	+2% to +7%
Pension plan reserves – PGBL and VGBL of Brasilprev	+12% to +16%

To enable the comparability between 2024 performance and the projection for 2025, the following table shows the reconciliation of non-interest operating result, excluding the effect of the PCC constitution in Brasilprev that occurred in 2024, amounting to R$91.0 million, already weighted by the equity stake and ex the portion classified as an extraordinary event. It is worth noting that the need for PCC constitution arose from the entry into force of Susep Rule 678/22 in January 2024, therefore, there was no PCC constitution in previous years:

R$ thousand	2024 Current	Δ % on 2023	2024 Reclassified	Δ % on 2023
Non-interest operating results (ex-holdings)	9,879,443	10.7	9,970,469	11.8
Brasilseg	3,681,410	12.0	3,681,410	12.0
Brasilprev	1,692,173	8.6	1,783,198	14.4
Brasilcap	(9,479)	-	(9,479)	-
Brasildental	25,076	15.3	25,076	15.3
BB Corretora	4,490,263	10.8	4,490,263	10.8

For further information, please refer to the 4Q24 Management Discussion and Analysis Report, as well as the Section 3 of the Reference Form, both available at www.bbseguridaderi.com.br/en.

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