

SUSTAINABILITY REPORT 2021

So that life won't stop



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SO THAT LIFE WON'T STOP

The insurance sector by its very nature contributes to people, communities and companies undertaking risks and protecting their assets.

We are committed to reaffirming this aim in every financial year. We make a point of reaffirming this purpose every time we report our accounts. It is a reinforcement of the legacy of a company with two centuries of history that wants to renew its commitment to future societies, every day of its existence. We strongly believe that what can make an insurance company different is not so much what it does, but how it does it. At the Fidelidade Group, we believe that we make this difference.

In spite of the fact that 2021 was the second year we have been affected by the COVID-19 pandemic, for the Group and its extended family it was a year to organize the return to normality, regain confidence and prepare new growths. We continued to act in line with our pillars: quick reaction to protect our people; priority assistance to customers in difficulty; intervention and help to partners and suppliers in a delicate financial situation; and social support to the communities where we are operating. But we also maintained our focus on a future that we wish will be more inclusive and more ecologically resilient.

The reconciliation of the various dimensions that guide any activity – economic prosperity, environmental protection and social welfare – are nowadays involved in multiple factors that make the companies' challenge even greater.

- Governments, companies, the financial market and other organizations have started to look more closely at sustainability issues, climate changes, loss of biodiversity and social inequality, among others.
- Citizens and consumers have high expectations concerning the role of companies, namely a more demanding and critical generation of young people, who value the purpose and the societal contribution of organizations.
- The environmental, social and governance (ESG) performance, alongside the financial performance, is nowadays considered in investment decisions.

- The regulatory and societal context creates stress and opportunities in various sectors, and the insurance sector is not an exception.
- The new relationship with society must be open, dynamic, opportunity-generating, able to identify risks and oriented towards positive impacts.
- Integrating social and also environmental challenges in the companies' strategies, businesses and offers is a condition for the survival of all economic sectors.
- Competitiveness is an accelerator of performance improvement. Finding the purpose of each organization is the factor that will take our society further.

Our responsibility is as great as our ambition.

That is why we work in order to accelerate change and lead transformations. We work so that our Value Creation Model is always oriented towards the acknowledgement of our people, customer satisfaction, trusting relationships, the positive impact on the communities and the return to our shareholders.

The Fidelidade Group has long been integrating/ incorporating the challenge of contributing to a more successful, sustainable and inclusive society in the management of its business, in the relations with stakeholders and in its day-to-day performance. This commitment is reflected on Wecare – which so distinguishes the way in which the Group looks at creating value for its ecosystem and how it manages its business.

Wecare was created to monitor victims of serious claims...

And throughout the years it spontaneously became a mindset and an attitude.

An inspiration to do more and better.

A commitment to outdo ourselves.

A purpose.

So that life won't stop.

OUR 2021 FIGURES

EUR 2,437 M

Amount received from society
(+6% compared to 2020)

EUR 187.3 M

Costs with employees
(+8% compared to 2020)

EUR 184.3 M

Costs with suppliers
(+9% compared to 2020)

EUR 21.6 M

Payments to the State
(+27% compared to 2020)

EUR 338.3 K

Investments in infrastructures
and offered services
(+5,072% compared to 2020)

EUR 14.3 M

Payments to banking institutions
(+595% compared to 2020)

59

Number of Customers' Branches
(-3 compared to 2020)

3,682

Number of Brokers
(-11% compared to 2020)

1. OUR CONTRIBUTION

“Wecare has never been so important. It is an aggregator of the several generations in our own company, the several areas of the Group and even the companies that we have and will continue to have around the world. This is what makes a difference.

Rogério Campos Henriques, CEO Fidelidade



1.1. TURNING THE PAGE

In 2020, we experienced a time of deep reflection about our role in society and in the communities where we operate, about our biggest impacts, and on how we can continue to improve our performance and the Wecare experience.

We are aware of the unparalleled context for companies and the rest of the world, so we have revisited the industry trends, understood the challenges of sector associations, studied the political and legislative framework and heard our stakeholders' expectations. For a Group such as Fidelidade, with two centuries of history, we know that our biggest strength is this ability to observe and listen and to integrate what we learn into the preparation of the future, with the humbleness of someone who wants to improve and the ambition of one who wants to achieve.

We want to give the time needed to define commitments for the next few years, so that they may effectively make a difference in the contribution to an ecological and fair transition and ensure that changes will also be made internally, in all areas of all companies. That is why we are defining a new cycle of our Sustainable Development strategy, which will be in force until 2025 and whose founding principles we share in this financial year.

LISTENING TO STAKEHOLDERS

The involvement of our stakeholders has always distinguished the Fidelidade Group's path. Together with our people, our partners and customers and the community, we have identified risks and opportunities and enriched our reflection with all those contributions.

The stakeholders mapping of the Fidelidade Group started from the definition of:

- Criteria of influence and dependence, with a direct connection to the company;
- Criteria related to the context, the risks and the opportunities to maximize positive economic, social and environmental impacts;
- Thematic criteria that led us to listen to specialists on what they think the Group's role may be in the future.

After identifying the stakeholders, a broad consultation has been carried out with the unique purpose of defining our field of action for the next five years.

Many thanks to all the stakeholders that accepted our challenge and shared with us their vision of the Fidelidade Group.

About the consultation to the stakeholders of the Fidelidade Group (2021)

Internal

13

Meetings with the top management and directors of the Group's companies

24

Employees with executive functions in group sessions

26

Employees with heterogeneous profiles in a focus group

46

Focal Points for Sustainability through a survey

External

16

Interviews (customers, brokers, experts, community)

50

Brokers and suppliers through a survey

THE VISION OF OUR STAKEHOLDERS IN FIVE TOPICS

1. In general, internal and external stakeholders have high recognition and trust in Fidelidade as a solid and leading Group. With regard to sustainability, the external stakeholders do not present, in general, a deep knowledge of the Group's practices. But they trust that the Fidelidade Group will lead the way in the most important issues.
2. The sectorial challenges include the need to value the role of protection and risk transfer that insurance companies provide to society; and the need to continuously lead innovation in the sector, implementing more agility and disruptive thinking in the approach to risks.
3. Positioning itself as a company with a humanist vision and a technological dimension, the relationships with customers, partners, brokers and suppliers must be periodically assessed so that it obeys a good balance between proximity and digitalization.
4. The most relevant development themes are responsible and sustainable investment, the integration of ESG criteria (environmental, social and governance) in the offer and their role in the promotion of sustainable behaviors, the environmental positioning and the effective contribution to a more inclusive society.
5. There is a capital of awareness and trust inherent to the brand and the company that can be expanded with a more consolidated integration of sustainability in the company's overall strategy. The communication has the potential to grant more visibility to the path that the Group has taken in this field.

In direct speech

"In the pandemic, we were able to perfectly materialize the concept "so that life won't stop" and reinforce our sense of Wecare."

Focus Group Employee

"The Group has modernized a lot in the last 10 years, because it had a great courage to analyze itself in a critical way and to assume with clarity its greatest weaknesses, quickly devising a modernization plan."

Expert

"In external communication, I don't see any connection to the other sustainability issues."

Society

"I don't know all the practices and there are always improvements in the level of proximity to be implemented. But I feel that it is a humanist group, people-oriented, that respects its employees and partners."

Suppliers

1.2. PREPARING THE FUTURE

Fidelidade, as all insurance companies, is responsible for introducing sustainable practices and responding strategically to its stakeholders, to current social changes and to the expectations that are observed in society. And within this scope it is unavoidable not to highlight the threats of climate change, which endanger the way we inhabit the planet. Dedicating ourselves to this agenda not only represents an obligation and a moral duty, but it also makes sense from a business evolution standpoint.

Our priority is to be at the frontline in all dimensions, far beyond the legal requirements, integrating in a critical and relevant way the material aspects of our activity.

We have renewed the **principles** that guide this new cycle:

- To combine economic prosperity with a conscious and sustainable method to develop the business.
- To adapt the offer of products to address societal challenges and opportunities.
- To promote the transition into an inclusive and ecological society from within our ecosystem.
- To build a corporate governance structure that values sustainability, promotes transparency and enables the creation of long-lasting environmental and social benefits for the organization's stakeholders.

ADJUSTING THE STRUCTURE TO THE NEW CHALLENGES

We are creating several working groups to implement the outlined strategy and goals and disseminate them through the Group's units and companies. This work will include the definition of a new vision for the Group – in Portugal and in the several geographies where Fidelidade operates – reinforced by the learning developed throughout these months and inspired by the stakeholders' expectations. Guided by the new vision and by a plan of action drawn up for the development themes, the governance model will be reformulated and adjusted to the new context of challenges.

PREPARING THE NEXT CYCLE

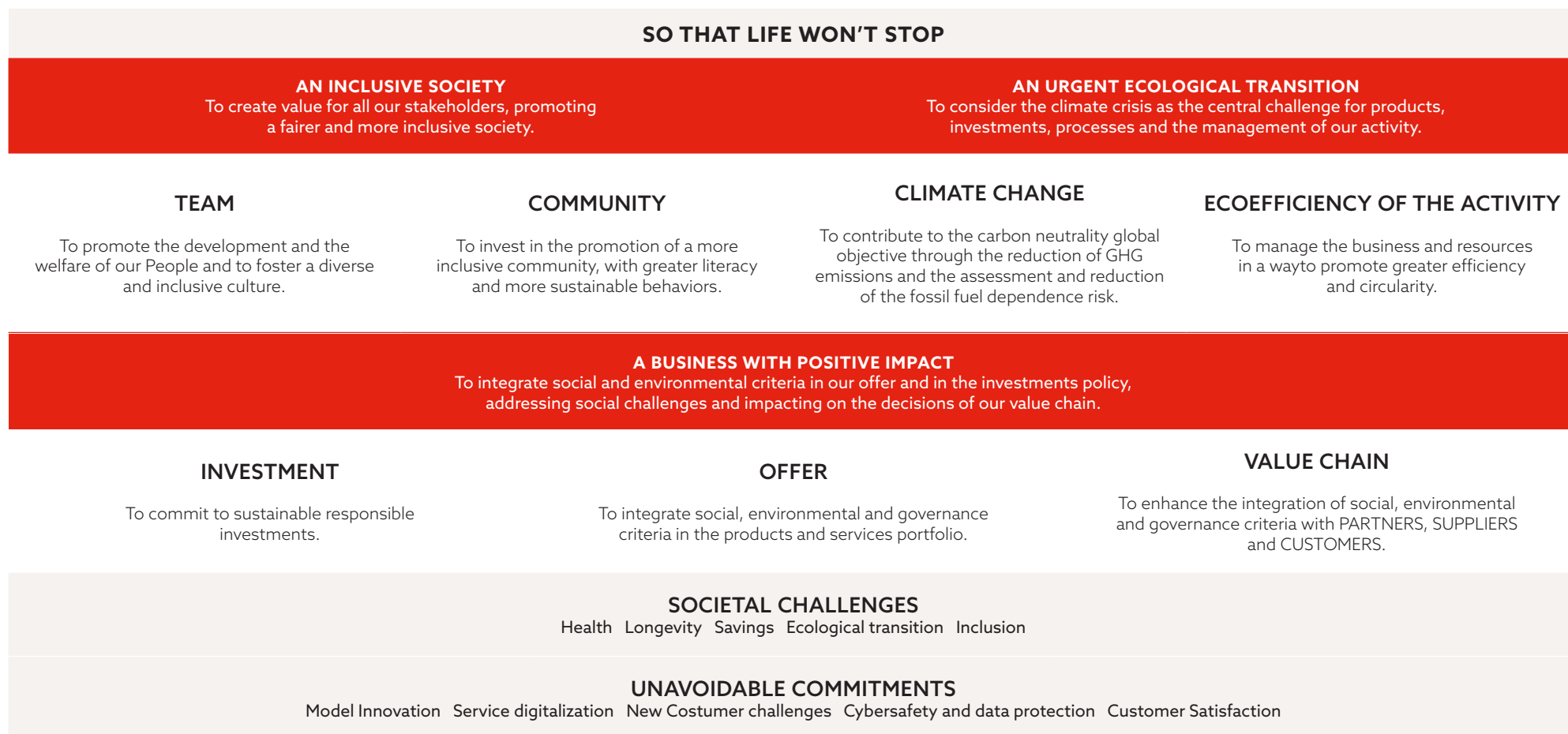
We know that the integration of sustainability in the heart of the business is the biggest challenge for companies: ensuring that they are able to build on their capital an even more relevant capital for a more inclusive and more ecological society. A society where life does not stop.

In this moment of reflection in which we find ourselves, we are working on the exact and specific definition of commitments and goals, to be concluded in 2022. These are the areas on which we want to focus our attention and invest our efforts.

This revision of commitments will be reflected on our alignment with the 2030 Agenda for Sustainable Development Goals, but will continue to provide a framework for:

- Continuity issues, on which we have been working for several years;
- Improvement issues, that require efforts to overcome and to refocus;
- Investment issues, on which we must invest heavily, with dedication and resources.

These development issues will be at the center of our strategy for the next five years:



HIGHLIGHTED UNAVOIDABLE COMMITMENTS

We highlight the multi-year commitments that are directly related to the integration of environmental, social and governance aspects into the business. Throughout the document, we will highlight the activities planned for the issues of Team, Community, Climate Change and Ecoefficiency of the Activity.

	2023	2025
INVESTMENT	To define the Group's investment policy and framework based on ESG criteria	To reassess 100% of the portfolio based on ESG criteria
OFFER	To review the products portfolio according to ESG criteria To release 5 to 10 sustainable Life and Non-Life products	To make sure that the ESG solutions have a 30% to 50% weighting in the total product offer or representativeness in annual premiums
VALUE CHAIN CUSTOMERS	To review the code of conduct in line with the best ESG practices To ensure the existence of 3 to 5 Fidelidade programs that promote sustainable experiences for the customer throughout the entire process	To reduce in 25% the exposure to customers from polluting industries
VALUE CHAIN PARTNERS	To adjust the partners' selection process To adapt the partners' Code of Conduct To review the current partner assessment methodology	To ensure the training of at least 25% of partners (banking sector, agents, brokers, insurance service suppliers, for example, hospitals) To ensure that at least 50% of the Fidelidade agents, the banking sector, brokers and insurance service suppliers follow ESG criteria

INVOLVEMENT, PARTICIPATION AND ADVOCACY

During 2021, the Fidelidade Group has followed up national working groups and engaged in several sustainable development promotion initiatives:

- Sustainable Finance Working Group on the role of the financial sector for a green economy promoted by the BCSD Portugal.
- Signature of the manifest "Rumo à COP26" (Heading towards the COP26) promoted by the BCSD Portugal: 90 companies committed to a global and collective answer in order to limit global warming to 1.5° C and accelerate the decarbonization process worldwide.
- Signature of the manifest "Inovação, desenvolvimento económico e sustentabilidade para Portugal" (Innovation, economic development and sustainability for Portugal): 40 CEOs of Portuguese companies committed to working in alignment with the 2030 Sustainable Development Goals (SDGs), the globally signed Paris agreement and the European Green Deal.
- First meeting of the members of the Strategic Council of the National Sustainability Award, promoted by the newspaper Jornal de Negócios.
- Subscription of the Principles of the United Nations Global Compact and of the commitments of the CEO's Call to Action of CSR Europe - Corporate Sustainability and Responsibility.

Fidelidade is also a member of the GRACE-Grupo de Reflexão e Apoio à Cidadania Empresarial (Corporate Citizenship Reflection and Support Group).



2. OUR PEOPLE

"The right people, inspired by the right leaders and empowered with a common motivation, for a purpose as strong as ours: "So that life won't stop".

Joana Queiroz Ribeiro, People and Organization
Director of Fidelidade

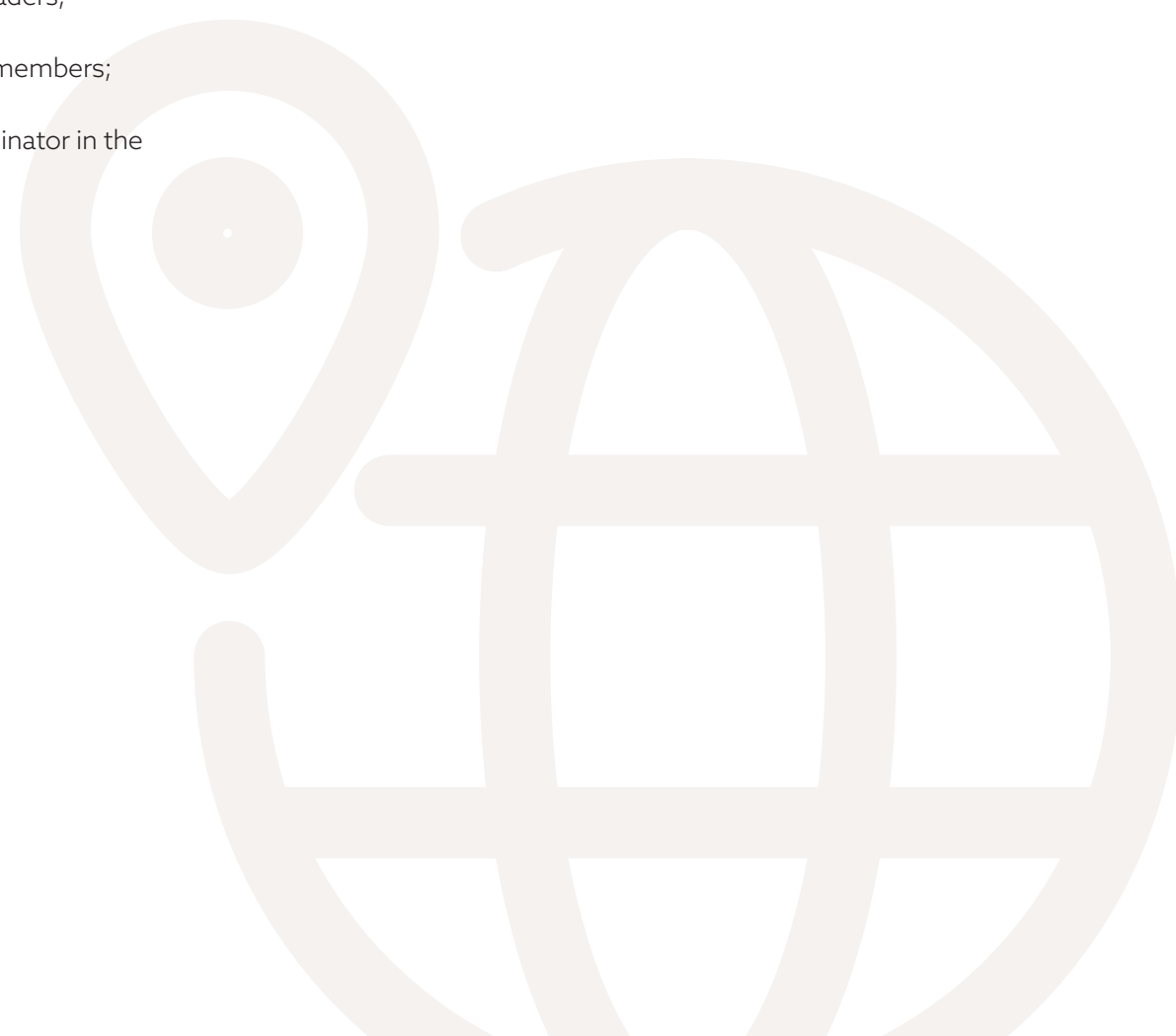


At the Fidelidade Group, people management results from several dimensions that converge to a single culture. In 2021, we have continued to pursue the measures on which we have been working for the last few years, some of which have gained particular importance due to the context of the pandemic:

- The development, acknowledgement and empowerment of leaders;
- The promotion of the quality of life of teams and each of their members;
- The consolidation of a Fidelidade identity as a common denominator in the several geographies where we operate.

The sum of everything we do results in a single identity with a strong culture:

Be Fidelidade - One Company, Our Culture.



KEY FIGURES

TEAM FIDELIDADE IN PORTUGAL

Employment Contract

98.6%

of employees work full time
(+0.6% compared to 2020)

99.7%

of employees are part of the staff
(+0.2% compared to 2020)

86%

of employees under bargaining agreements
(excluding fixed-term)
(-8.3% compared to 2020)

Academic Qualifications

58.7%

of employees hold a Higher Education degree

Empowerment and career progression opportunities

103,757

training hours provided¹
(+19% compared to the previous year)

81.3%

of employees are subject to regular career development and performance reviews
(-15.2% compared to 2020)

Staff Turnover

8.2%

turnover rate
(+21.7% compared to 2020)

4.3%

turnover rate, for employees aged under 30
(+18.3% compared to 2020)

¹ This information was consolidated for the Fidelidade Group, solely based on trainings centrally provided by the People Department.

KEY FIGURES

TEAM FIDELIDADE IN THE WORLD

Characterization of the employees' employment contracts

72.1%

of employees are part of the staff
(+32% compared to 2020, as Bolivia and Paraguay are now reporting this indicator)

5

years average seniority
(the same as in 2020)

36

years old average age
(the same as in 2020)

Distribution of the Employees of Fidelidade Portugal by Professional Category

48%

of employees are in sales
(+27% compared to 2020)

26%

of employees are managers
(-38% compared to 2020)

2.1. DEVELOPING, ACKNOWLEDGING AND EMPOWERING

In 2021, valuing our people and empowering leaders were two central pillars of the development of skills and talent and, ultimately, of the construction of the Group's future. This way, we will be able to assign responsibility and optimize individual and collective development, with results in the attraction, retention and growth of people. For that purpose, it is imperative to adequately allocate people in the company. And this implies changes at decentralization level in order to confer greater agility and an improved ability to place the focus on the Customer. **Empowering and caring internally will always allow a better collective response from the Group.**

EVOLVING AND VALUABLE TEAMS

The Group promotes the training of its employees, throughout their careers, and their professional development. Each employee must be prepared to achieve a suitable professional performance that optimizes the development of the business, which is a determining factor for talent retention and for personal fulfillment and motivation. Regarding the attraction of new talents, the Fidelidade Group has been focusing on the integration of new essential skills for the development of the business.

STRONG AND PREPARED LEADERS

The management of teams is an important challenge for leaders. Within the context of the pandemic, in which it is essential to maintain cohesion, motivation, communication and alignment in order to ensure the performance of activities, this challenge became even more important. That is why making our priority to provide full support to the organization of time, tasks and work execution was crucial over the past two years. The team leaders have played and continue to play a fundamental role: they are agents of change and examples of humanism and trust to their people, materialized in the motivation, cooperation and the creative search for new solutions. This work environment has allowed individual and collective achievement, an indicator that will help us continue to pursue these measures.

WE DON'T STOP

Investment in training

Fidelidade had already invested in the digital training of people before the pandemic context. Working remotely has only stressed the need to improve skills of use of technological tools and to reinforce digital communication support tools in a remote environment.

In this context, we launched the Wevolution Academy, a training program based on six pillars of learning:

- **Onboarding** with trainings about the organization;
- **Leadership**, with tools for support to the development of teams;
- **Know-how**, with retention and sharing of the organization's technical knowledge;
- **Customer focus**, with programs about the service culture;
- **Innovation**, focused on agility and digital transition;
- **Culture and personal development**, for the improvement of personal characteristics.

GENERAL TRAINING

Protecting knowledge

With the purpose of streamlining the process of sharing and retention of technical knowledge, in a segmented way, we launched the program Protectors of Knowledge. Acknowledging employees as holders of this critical knowledge, the goal is to create a knowledge and technical training portfolio in Fidelidade. At the beginning, the project involved 18 employees, from 11 Departments and five different Companies, and 17 technical knowledge contents were developed.

Knowing to better develop

A study was developed — “O Retrato das nossas Pessoas” (The Portrait of our People) — which compiled and provided metrics and indicators about the People of the Fidelidade Group, seeking to deepen the knowledge about the team and its characteristics, its diversity and evolution. With this picture we were able to better understand the present and define the future of people and of the organization.

Welcoming and integrating

The new Onboarding Program, transversal to the Fidelidade Group, completed one year of implementation. The results stand out through the experience and satisfaction of all the people involved. This program seeks to provide a transversal experience about the culture and values of the Group, through the sharing of information and the strengthening of the relationship between new employees and those already in the organization.

In addition to transversal approaches, we have designed training programs to address specific needs, by functional areas or organizational groups. We report on some of these initiatives.

SPECIFIC TRAINING

Sustainable finance

The integration of environmental, social and governance aspects in the offer and investments is becoming more and more present in the companies' agendas, in global policies and in the international community. Following this agenda, trainings were provided in the area of Sustainable Finance (regulated by the Regulation on sustainability-related disclosures in the financial services sector – EU Regulation 2019/2088). Training sessions were also conducted on the application of a responsible, sustainable and inclusive financial investment (EU Regulation 2019/2088).

Training of brokers

In order to grant to the brokers of companies and commercial managers risk analysis certification, Safemode started a specific training that qualifies them to perform simplified risk analysis with customers. At the end, the training platform delivers a risk analysis report and a recommendation report for the customer, to enable them to apply risk mitigation measures. In 2021, the first 50 brokers were trained and certified with theoretical and practical knowledge, including 255 visits to companies.

Expert assessment of claims

Through a protocol between GEP and the Coimbra Business School – ISCAC, a postgraduation in Risk Management and Expert Assessment of Claims was created with the purpose of strengthening the knowledge of the professionals that carry out these duties. GEP has offered this postgraduation to some employees and in the 1st edition all the course vacancies were filled.

Coaching for employees

Fidelidade Car Service started the 1st edition of the International Leadership Management Coaching Project, focused on effective personal productivity. The 4 trainees that integrated this edition will be part of a 2nd training session to take place next year.

FIDELIDADE IN THE WORLD

Fidelidade Angola

Fidelidade Welcome Program

In order to welcome the new employees of Fidelidade Angola and prepare their integration and learning, the Fidelidade Welcome Program was created. Two editions of this program have already taken place, each one with 27 participants. With a duration of 17 hours, the program:

- Integrates the new employees into the organization and makes them acquainted with the organization;
- Assigns a mentor to each employee, who will accompany them during the first year;
- Motivates the participants to display an adequate attitude in an organization that wishes to be modern, rational and effective;
- Fosters an assertive conduct, which mirrors the company's values;
- Presents Fidelidade's services and products to all employees, regardless of the area where they will be integrated.

A course has also been provided to expand the knowledge of newly arrived employees about the concepts and the terminology of the insurance world. The first edition of this course included 19 participants and had an overall duration of 12.5 hours.

Fidelidade Mozambique

Continuous investment in training

Within the scope of the implementation of the online training project for insurance promoters, a training session was performed with the team of facilitators/trainers of Fidelidade Mozambique, in order to prepare them for the use of the remote learning platform. Carried out by the ISCED – Instituto Superior de Ciências e de Educação à Distância –, the first training is planned for early 2022. This partnership project is innovative in the insurance sector in Mozambique, being presented as a self-employment opportunity.

In addition, a strong investment was made in the training of employees in the commercial areas, with modules of development of commercial skills, time management, assertive communication and personal effectiveness. Four sessions were carried out, covering 49 employees, in a total of 40 training hours.

La Positiva

Talent attraction and retention through training

In order to respond to the main challenges of people management, which have increased due to the pandemic, La Positiva carried out the following initiatives to attract and retain specialized talent with innovation capacity for the company (considered as one of the main challenges in the country):

- It has established strategic alliances with the main local universities, where it holds events such as virtual fairs, webinars, masterclasses and employability consultancy;
- It has maintained a strong social media presence in which it communicates the brand positioning and the learning and career opportunities it has to offer.

In order to enhance communication between teams in remote environment:

- It has improved the Workplace channel, the company's social network, with the purpose of being close to employees, interacting with them at a national level and promoting two-way communication;
- It has launched a new internal communication channel, Monitores Positivos (Positive Monitors), whose role is to transmit the company's communications to their teams and carry out activities that promote a good working environment.

In order to train and update the insurance knowledge of employees:

- It has developed a virtual training program based on a global approach about the business and its products. Over 400 employees took part in this training during 2021.

In order to strengthen the organizational culture:

- It has created the program Most Positive Citizen at Home, with the purpose of conveying to the employees the following four pillars: responsibility, adaptation, balance and union. It includes a series of webinars and workshops to promote self-management, time management, virtual and remote teams management for leaders, emotional support, communication and cooperation between employees.

Fidelidade France

Onboarding handbook

Fidelidade France has created an onboarding handbook in digital format meant for the new employees of the branch, in order to facilitate their integration. It covers all the information considered to be essential at arrival:

- The introduction to the Fidelidade Group with its values, history and the cultural diversity that distinguishes it;
- The products, the strategy and the distribution networks of Fidelidade France, to make employees aware of the work carried out, regardless of the department to which they belong;
- The internal processes that make it possible for them to get acquainted with the structure and its rules.

The handbook was issued in digital format as it can be updated more easily and due to the commitment to good environmental practices.

FID Chile Seguros

FID Your Talent

FID Chile Seguros created its own people management model – FID Your Talent – which assesses the employees' performance through the achievement of key goals, dialogue, constructive feedback and recognition. This method also includes positive reinforcement and the theory of self-determination as a basis to reach the employees' motivation. In addition to the ongoing training of employees, this model has enabled the company to set more challenging goals.

Fidelidade Spain

Continuous investment in training

As in previous years, Fidelidade Spain has pursued the training of its employees which, as for the entire Group, is an indispensable tool for the development of a solid and quality work and for the professional development of the team. In 2021, there were 111 training sessions, of which 42% were internal trainings and 51% external trainings.

2.2. CARING AND PROMOTING QUALITY OF LIFE

The Fidelidade Group's people management policy has long been underlining the importance of humanization of relations and of working conditions. From this guideline emerged the integrated policies that articulate prevention, education, training, employment, reconciliation of work and family life, promotion of equality and diversity and personal enhancement. In times like these, wellbeing and the reconciliation of personal, family and professional life have become pressing given the need to construct hybrid working models.

To create the conditions necessary for Fidelidade's People to always continue making a difference, so that life won't stop.

Human Resource Policy

The Fidelidade Group follows a human resource policy guided by a set of pillars based on the following principles:

- Humanization of relations and working conditions;
- Non-discrimination based on the promotion of equality, without ignoring diversity;
- Respect for the dignity and promotion of the individual;
- Adoption of integrated policies that articulate measures of prevention, education, training, employment, reconciliation of work and family and equal opportunities;
- Implementation of human resource policies oriented towards valuing the individual, strengthening the motivation and stimulating productivity increase;
- Enforcement of human resource policies oriented towards treating employees with respect and integrity that actively contribute to their professional enhancement.

FLEXIBLE BENEFITS

As a responsible employer, the Group invests in models and practices that contribute to the welfare of its people. From the outset, upon the design of a benefit model based on a global offer that integrates contractual and non-contractual benefits, to add even more value to the remuneration package. Flexible and annually reviewed, in order to meet the needs of employees, this package includes nearly 75 benefits divided into the following typologies: family support, financial support, work organization, social responsibility, health and insurances.

GOING FURTHER IN OUR COMMITMENT TO PEOPLE

Among the several measures of support to employees, we highlight:

- The family support program, within the scope of informal caretakers, which helps employees search for institutions and doctors, apart from providing greater availability in the organization of work;
- The NOS Program, which provides assistance through a broad network of partners in the healthcare, financial and legal areas. In 2021, and due to the current context, NOS was particularly present in the lives of our employees, with a total of 175 support requests at various levels: psychological support; the status of the Informal Caretaker; social and family support; legal and financial support and monitoring within the scope of COVID-19.

WE WANT POSITIVE CHANGES

The last two years have marked the lives of us all, at a personal, family and professional level. New working models have emerged, new conditions were created and many processes were revisited so that life won't stop both at the office and at home. Throughout 2021, we adopted a hybrid and flexible model which enabled employees not to return to the office, combining in-person working with remote working. More than ever the adoption of measures to support the reconciliation was relevant, above all with the certainty that there are changes in work that will last. Our day-to-day now includes:

- The adequacy and flexibility of working hours and conditions;
- The promotion of internal mobility;
- The adjustment of each remote workstation to the physical and psychological conditions of employees;
- The equipment of the workstations according to specific needs.

To turn into positives some of the consequences of the pandemic is what moves Fidelidade: the opportunity of new working methods, valuing teamwork, awareness and promotion of welfare and the balance between family and work.

WE DON'T STOP

Investment in welfare and quality of life

In 2021, we conducted a questionnaire to assess psychosocial risks in the Fidelidade Group, with the purpose of understanding how employees experience and feel work and its impact in their personal lives. With a 68% adhesion rate, this questionnaire allowed us to identify the main psychosocial risks of employees and to define a mitigation plan. This plan will be implemented within the next three years and will go through several stages. The first and the most transversal one will consist of a training at several levels to qualify the employees that provide assistance to internal customers to intervene in the risk factors.

What are psychosocial risks?

Psychosocial risks may impact the physical and mental health of the person and result from the interaction between the individual, their living conditions and their working conditions, as well as from the relation between the way work is conceived, organized and managed and the economic and social context of work.

Safety in the buildings

In 2021, the doctors and the professionals of the Occupational Medicine and Safety service of the Fidelidade Group jointly conducted, for each building of the Group, a study on occupational prevention and health and safety. This study analyzed all the improvements made to the buildings throughout the years in order to mitigate risks. In 2022, an assessment report will be issued with individual improvement proposals.

Adequacy of benefits

In the broad set of measures meant to improve the quality of life of its people, Fidelidade decided to update some of the initiatives of support to the education of the employees' children:

- School support, through the annual copayment of school costs for employees with children who attend educational establishments, daycare centers or nurseries;
- Funding for the acquisition of school equipment for children up to the age of 24;
- Accompaniment on the first day of school, for employees with children up to the age of 10;
- Awards of Merit and acknowledgement of academic performance for employees' children who distinguish themselves in the final grades of 9th and 12th grades.

FIDELIDADE IN THE WORLD

Fidelidade Macao

Welfare and health of employees and protection of the community

Fidelidade Macao launched an incentive plan for its employees to get vaccinated against COVID-19, in compliance with the Vaccination Program provided by the Healthcare Services of the Government of the Macau Special Administrative Region. The company intended to show its ongoing commitment to the best efforts of the Government of Macao for the protection of the community.

The program included the provision of extra vacation days, offer coupons and the right to a prize through lottery to all those who got vaccinated during the period set by the company.

La Positiva

Benefits, occupational health and safety

In the context of the prolonged health crisis, the La Positiva Group undertook to promote the safety and health of employees through the implementation of rigorous COVID-19 prevention and control protocols and additional measures apart from those determined by the government. This commitment enabled La Positiva to obtain the certification of these protocols, the so-called COVID-19 Control Certification, granted by the SGS. This instrument recognized the implementation of and the compliance with the highest prevention and control standards during the health emergency in the country.

Alianza and Alianza Garantia

Welfare and health

In the Alianza Group, the support to healthcare in the context of the pandemic has led to the adoption of measures to protect the physical integrity of employees:

- Implementation of a hybrid system of shift and continuous work;
- Compliance with the mandatory use of masks and alcohol gel dispensers in all common areas; distribution of masks and alcohol gel to all employees and installation of table partitions in customer support;
- New process of delivery of medical and pharmaceutical invoices, in order to avoid delivery in person;
- Increase of reimbursement requests via WhatsApp.

In order to keep all employees informed, a continuous communication was carried out through the internal channels. In addition, a vaccination campaign was implemented for Alianza's employees, and 95% of employees were vaccinated. Training was provided on the third wave of the pandemic, including new aspects to be considered regarding the evolution of the different strains and the precautions to take inside and outside the office.

The company provided medical monitoring to all employees that have displayed symptoms compatible with COVID-19, medical care and referral to healthcare centers in order to mitigate the impact of the disease with a quick response. As in 2020, telemedicine was also provided both to employees and customers so they could have medical consultations without leaving their homes.

2.3. CONSOLIDATING THE FIDELIDADE IDENTITY

Supporting the development and the construction of a sustainable society is Fidelidade's mission. And no matter how the reality has changed in 200 years, Fidelidade's values have remained unchanged and based on great principles: experience, protection, credibility, innovation, competitiveness, efficiency, leadership, loyalty, trust, stability. The driver of our strong and great identity is renewed on a daily basis by all our employees, wherever they are. It is in moments where rules are changed, whether due to growth or contingency, that the challenges of consolidating a culture aligned with the business, ensuring proximity, promoting diversity and renewing the essence of this brand make the most sense. It strengthens the single purpose that moves us. **One Company, our Culture.**

IT HAPPENED

Resilience culture for the customers' benefit: Wecare Program

The Wecare Program was created within the scope of support to victims of accidents and their families, seeking their social, family and professional reintegration. It is a humanist vision that emerged naturally within our business in which we have excelled in caring for our customers. Fidelidade believes that this attitude has the potential to be understood by everyone and to become part of the Fidelidade Group's culture. It was in this context and with the ambition of expanding our Wecare attitude that the Wecare Program was created.

From an initial diagnosis conducted by a multidisciplinary team in 2020, we designed a program to promote a culture where everyone believes in the Group's purpose and reflects its values into attitudes, behaviors and daily actions. To provide good service, whether to a coworker, a supplier or a customer, comes from empathy, resilience and the ability to create innovative and more agile responses, which are characteristics that distinguish the Wecare attitude. Although the main targets of this program are customers, the first targets are employees, as agents of this change of behaviors.

The first step was implemented during 2021 to ensure that all employees have understood what it means to be Wecare, in line with their responsibilities and roles.

Culture of inclusion: integrating diversity

After a working group was created in 2020 to discuss the diversity and inclusion issues within the Group, in 2021 a diagnosis was carried out about Fidelidade's perception as a diverse and inclusive Group. Based on the results, we are structuring a plan to increase diversity and promote inclusion in the Group. We highlight the evolution of work in this area by FID Chile Seguros which has already submitted for approval an equality and equity policy, after in 2020 setting the goal of gender balance and the monitoring of the ratio between women and men's average remunerations.

Culture of proximity: several tools with a single purpose

If it is true that the challenges of managing people and the organization are still the same, although with different formats, the need to promote proximity and to be together has become greater. In the first phase of the pandemic, we have ensured remote contact with the transversal program We are in Touch. In a second phase in 2021, we have added a set of webinars in order to, on the one hand, support the teams in reconciling their professional and family lives in the same space and, on the other hand, help leaders with programs and contents for the management of teams, in a remote environment. Despite the ongoing effort that this context has required of us, the learning and the experience we have gathered are enabling us to improve and conceive new practices around working conditions and team management.

Agile culture: an agile journey into agility

In the Fidelidade Group, we seek to identify and disseminate new ways of working, training people, contributing to the change of the organizational culture, which must be more agile and prepared for new challenges. In 2021, we have continued to pursue the implementation and dissemination of these practices:

- 63% of the Group's departments and companies in Portugal and in average 10% of the employees of said departments and companies have already been covered by the Agile Program;
- 4.3 is the degree of satisfaction towards the new ways of working in projects, in a scale of 0 to 5;
- 4.5 is the degree of satisfaction towards the teams' day-to-day good practices.

Culture of transparency: a path in constant progress

Fidelidade has started a multidisciplinary project to design a complaints management model that best serves the interests of the Group.

The creation of appropriate complaints channels enables to mitigate risks linked to unethical or illegal behaviors, including those that constitute moral and sexual harassment which, left uncontrolled or unanswered, may lead to loss of value for the company. Effective complaints channels may also help detect and solve systemic issues, such as bribery or corruption and bring to light issues of tax evasion or money laundering.

In Portugal, the implementation of this project is planned to be concluded until the end of the first semester of 2022 and afterwards it will be extended to the other countries.

A medium-term communication and training plan has also been created to raise the awareness of and train the Group's universe of employees on the different compliance issues. These initiatives have already covered about 100 employees and as success indicators we expect greater commitment and better performance results in the future. For the coming years we have planned training sessions focused on ethical behaviors.

Exchange of good practices between geographies

The systematic exchange of good practices started to be encouraged in 2021 through working sessions to present and deepen the application of several programs and tools available in the Group. In this way, apart from consolidating the culture, we created the conditions for a better use of synergies and, consequently, greater capital wealth. We highlight the training models Fyouture and Wevolution that started being introduced in different international operations and the development of an international mobility policy in the area of management of human resources, skills and opportunities.

FIDTALK 2021

FIDTALKs are an initiative that gathers a select group of employees and top management as an opportunity to become acquainted with management, as well as to raise questions about some of the challenges of the organization. Adapted to the online format, in 2020 it was relaunched as FIDTALK2021 with a new approach: FIDTALK Portugal, dedicated to employees in Portugal, and FIDTALK Across Borders, dedicated to employees in other geographies where the Fidelidade Group operates. Due to its success, this initiative was integrated into the Group's global culture.

Global culture: several operations with a single identity

Due to the growing international expansion of the Fidelidade Group, in 2020 we began the implementation of the Corporate Governance Model for international operations. During 2021, work plans were presented and the resulting processes and activities started to be introduced, which will be continued and consolidated over the next few years.

3. THE RESPONSIBILITY OF OUR BUSINESS

"If we want a society aligned with sustainable practices, as we are a strategic sector in our country, we must provide innovative solutions that anticipate and adjust to the social welfare needs and future sustainability."

Sérgio Carvalho, Fidelidade's Marketing Director

The insurance activity enables interventions in several areas, encouraging changes of behaviors of individuals and companies. Aware of that purpose and the responsibility it entails, the Fidelidade Group intends to keep delivering relevant value propositions with a quality service, that facilitate the access to savings and healthcare and promote prevention, entrepreneurship and the new economies, which is particularly important in a context of pandemic recovery. The strategies include to extend the coverage of risks, to innovate in products and solutions and to systematize the integration of social, environmental and governance criteria whether into the design of the offer, whether into the insurance company's investment policy. Throughout this transformation process, digitalization has leveraged the operational aspect of automation and digitalization of processes and the business aspect, with an increasingly larger investment in digital channels for customers.



KEY FIGURES

Assessment of the customer satisfaction index

11%

increase in the assessment of the brand OK! teleseguros through Net Promoter Score

8.9

(out of 10) overall satisfaction index of Fidelidade Assistance (the same as in 2020)

9.29

(out of 10) customer satisfaction index in Real Time Survey

4%

increase in the customer score regarding the innovation of GEP

40%

increase in the customer satisfaction index of Cares

(Monetary) volume of products and services with social benefit and environmental benefit

EUR 601.1 K

Volume of Fidelidade's products and services with social benefit
(+4% compared to 2020)

EUR 1,1 M

Fidelidade's Environmental Liability Insurance
(+10% compared to 2020)

EUR 17.4 K

Gross Premiums Written generated by OK! Bike
(+14% compared to 2020)

EUR 575.3 K

Gross Premiums Written generated by OK! Auto Eléctricos
(+33% compared to 2020)

EUR 8,3 K

Gross Premiums Written generated by the OK! Gestual service
(-19% compared to 2020)

Training of the brokers' network

3,109

participants
(-43% compared to 2020)

11,291

training hours
(+11% compared to 2020)

302

training sessions
(-43% compared to 2020)

3.1. EXTENDING COVERAGES OF NEW RISKS

In a society in constant change, it is necessary to inject agility into the approach to current risks by improving coverages but also including new risks arising from new lifestyles and concerns of customers. This permanent extension is expected from a Group such as Fidelidade, due to the areas of activity where we intervene, the commitments we have made and the extensive value chain where we operate.

WE DON'T STOP

Prevention of cyber risks

Due to the high use of internet, Fidelidade has continued to enhance the protection of customers in order to ensure greater safety:

- For families, the insurance Fidelidade Cyber Famílias which offers legal protection and protection against several threats, technological and psychological assistance;
- For companies, the Cyber Safety insurance which assesses the degree of exposure of companies (SME) to cyber risks and offers services and coverages to protect businesses.

Integration of the COVID-19 coverage into travel insurance

In order to mitigate the risks people are facing within the scope of the pandemic while they travel, we have introduced new coverages in travel assistance abroad that reduce the financial impact for customers, in case they become infected with COVID-19 and are unable to travel.

Offer for Pets

Due to the significant role that Pets play within portuguese families, by the company and emotional support they provide, in particular during the pandemic, we decided to extend TELEPET, a telephone monitoring service performed by veterinary nurses, to all Fidelidade customers, until 31 December 2021.

We also kept the preventive medicine service (check-up), vaccines, surgeries and sterilization.

Offer for Companies

In 2021, we launched a pilot of the Business Multi-Risk insurance, to strengthen our support to the SME segment, thereby bridging the gaps detected in the degree of protection offered to these companies.

FIDELIDADE IN THE WORLD

Fidelidade Mozambique

Climate Indexes Agricultural Insurance

The indexed agricultural insurance was a pilot project in 2021 which covered 15 agricultural holdings in the region of Cuamba, Mozambique, whose purpose was to develop an insurance in a strategic sector for the country and help reduce extreme poverty, through the support to vulnerable families.

Given the high number of producers and their dispersed locations in the territory, the indexation of an agricultural insurance to climate indexes is an ideal solution in this context, as it avoids the insurance company having to visit the agricultural holding to assess damages and negotiate compensation amounts, this survey being then automated.

The implementation of the agricultural insurance in the system was finished in 2021 and the product was introduced to a reference partner.

3.2. INTEGRATING THE HEALTH OFFER

The integration of the health offer has been consolidated over time. Health is a central segment for the Fidelidade Group and has become even more relevant in the context of the pandemic over the past two years. The focus on the innovation of the entire offer and on the creation of a better and more adjusted service has enabled Fidelidade, and particularly Multicare, to respond in a more and more global and specific manner to people's needs.

WE DON'T STOP

Health in the time of a pandemic

Post-COVID-19 Check-Up

Provided free of charge to all customers with the Preventive Medicine coverage out of the grace period, that were infected with COVID-19.

The growing concern regarding the sequelae caused by COVID-19, that have manifested whether in patients with more serious clinical situations, whether in patients with light symptoms or even asymptomatic, has led us to continue to protect the population affected by the pandemic.

Health multi-services

Fidelidade and Multicare have continued to ensure:

- Medicina Online Consultations, 24/7;
- Home delivery of medication free of charge;
- Psychology Consultations, on business days;

- Home assistance services to those in isolation, tested positive for COVID-19;
- Service of transport for vaccination against COVID-19 for customers aged over 70 or with a disability rate equal to or higher than 60%.

Inclusion of the pandemic risk

Although the international practice excludes the pandemic risk from health insurances, we have decided to ensure:

- Also to customers with the Outpatient Care coverage PCR tests within the Multicare Network of providers (provided they display symptoms and hold a medical prescription for the purpose);
- The full payment of hospitalization for treatment of COVID-19 for customers with the Hospitalization coverage.

Extension of coverages and service innovation

Mental Health Coverage

As Portugal is the 5th EU country with greater incidence of mental illnesses (nearly 20% of the Portuguese population suffers from mental illness and 50% have already suffered or will suffer from mental illness during life), Multicare has decided to create an innovative coverage in a sector that, in Portugal, excludes, as a general rule, mental illnesses, providing:

- Psychiatry and psychology consultations and psychotherapy sessions;
- Psychiatric hospitalization;
- Complement to the Psychology consultations of the Medicina Online coverage with other services provided by psychologists, at no additional cost;
- The Vitality Program, aiming at the promotion of health and wellbeing, combining a reward system with the adoption of a healthy lifestyle;
- A mental health assessment included in the free check-up.

New services of Medicina Online

Apart from the mental health services, three new specialties were included: Endocrinology, Orthopedics and Urology, in addition to the ones already available (Family General Medicine, Pediatrics, Gynecology, Allergology and Dermatology and the Traveler's consultation). Multicare customers have access to a team of specialist doctors available to provide clinical counseling in prevention and primary healthcare in these specialties.

Launch of the MyMulticare app

The new app makes it easier for customers to digitally manage their Multicare insurance, in terms of video consultations, reimbursement requests and the Multicare digital card.

Symptom Assessor for all citizens

As of January, in the middle of the third wave of the COVID-19 pandemic, Multicare provided free of charge and without the need for registration or identification, its Symptom Assessor to all citizens residing in Portugal. This tool uses the artificial intelligence of the Multicare telemedicine platform to identify the most probable pathologies associated to health symptoms (including COVID-19), recommending the type of clinical monitoring necessary.

Increase in the segment of domestic pets

Increase and rejuvenation of the customer portfolio

In the segment of domestic pets, the Fidelidade Pets product has once more proved to be a gateway for new business, having been responsible for 46% new customers for Fidelidade. This channel has simultaneously favored the rejuvenation of the portfolio, 25% of the customers being under 34 years old.

Increase of the network of partners and synergies

In 2021 there was a 215% increase in the offer of partners at a national level, leveraged by the Group's Location Intelligence tool, which enables to see in real time the specific location of Fidelidade Pets customers and providers.

Partnerships were also formed with other entities for insurance distribution, granting of discounts and other advantages for Fidelidade Pets customers. The Pets ecosystem has also included:

- Provision of a tracker for the customers' pets, through special campaigns;
- Pets 2.0 (update of the Product, coverages, capitals and response to other needs identified in the market);
- Implementation of a copayment system, according to which customers pay only 30% of the total amount upfront.

FIDELIDADE IN THE WORLD

Fidelidade Angola

Opening of a Multiuse space with a Medical Center

Fidelidade Angola has opened a multiuse space in the Kifica area, in the urban district of Benfica, which combines several services:

- A doctor's office that provides primary healthcare services and video consultations, with the permanent presence of a nurse;
- Analysis and grant of microcredit;
- Provision of insurances at accessible prices, such as the "popular micro health insurance".

This was the first time that an insurance company in Angola has opened a multiservice space within a district.

The doctor's office installed in said multiuse space counts on the permanent presence of a nurse, who provides support to the video consultations carried out at the office. The nurse also monitors the collection of samples for clinical tests and explains to the users the advantages of the "Popular Micro Health Insurance", which includes several healthcare services at an economically controlled cost.

Fidelidade Macao

Responding to societal challenges

Fidelidade Macao has launched two new products in the healthcare area to help people protect themselves against financial risks in case of illness:

- An insurance for the "COVID-19 Vaccination Program" that protects against possible adverse reactions/side effects arising from this type of vaccines. With coverages that include death or total permanent disability, the insurance covers all people from 3 to 85 years old that receive COVID-19 vaccines within the scope of the vaccination program of the health services of the Macao region.
- The insurance supplement "Hospital 102 Premium Reimbursement Plan", that protects customers against loss of income and additional expenses, in case of hospitalization due to illness or accident. The target audience of this insurance are all the inhabitants of Macao and all the people that legally reside in Macao, aged between 30 and 60 years old, who have other health insurances and intend to get additional protection.

Fidelidade Mozambique

Supporting service providers during the pandemic

In order to address the lack of COVID-19 vaccines in the Ministry of Health, Fidelidade Mozambique has joined a private initiative to purchase vaccines. This initiative covered all the permanent contact service providers, namely the call center, surveillance and cleaning services.

3.3. ENHANCING THE CHANGE OF BEHAVIORS

We are currently witnessing a profound change of society, of the expectations of consumers and employees. This is why we work together with customers and business partners towards a more balanced and healthier way of life, that our planet may be able to sustain.

With a field of action, a value chain and a universe of stakeholders as extended as ours, Fidelidade starts off from a privileged position and equivalent responsibility to induce more sustainable behaviors in the areas of savings, prevention and sustainable and environmental mobility. We are also ready to move to the next level and integrate, in a more systematic way, social, environmental and governance criteria into our investment portfolio. An important signal not only due to direct impact on our contribution to society, but also due to the indirect impact on the promotion of these issues with its stakeholders, namely customers and partners.

WE DON'T STOP

Encouraging savings

The savings levels of the Portuguese are low, due to a complex set of factors, marked by the families' income generation capacity and their level of education. Given this evidence, we have decided to start contributing in a positive manner to the savings decisions of our customers through our products.

MySavings App

Fidelidade Savings is an individual life insurance that includes savings solutions, to which we have linked the MySavings App, where customers may set savings goals or perform investments in a completely digital way.

New product - PPR 40+ESG

With the purpose of associating retirement savings to the promotion of good social, environmental and governance practices, Fidelidade developed a financial solution where asset indexes are aligned with the United Nations Sustainable Development Goals (2030 SGDs) and with the Principles for Responsible Investment, dedicated to the conscious creation of positive social and environmental impacts. As such, they exclude from their portfolio controversial sectors or those with a negative environmental impact or also those that do not comply with the international procedures related to human rights, work, environment and corruption – according to the United Nations Global Compact Principles, of which Fidelidade is a signatory.

This product fits into Fidelidade's strategy to integrate more and more into the design of its portfolio environmental or social criteria. The PPR 40+ ESG index invests over 50% in shares of companies integrated into ESG indexes, being identified as companies that comply with good governance practices.

Promotion of healthy lifestyles

Health being a central segment of our business, we keep a watchful eye over the scientific work and the evolution of society in this field, being aware that we play the part of promoter of healthy habits. As sports have proven to be fundamental for a high-quality and longer healthy life, we have created products that meet these goals.

Multicare Vitality – Already introduced in 2020 as a program that rewards health insurance customers as they adopt healthier lifestyles and behaviors, has now been improved and consolidated.

Multicare Vitality Race – Event launched on the World Mental Health Day, to remind what physical exercise does for wellbeing and for the prevention of chronic and mental illnesses.

Proteção Vital Pessoas (PVP), extension AP1 - Sports – Sports protection insurance, that enables to cover costs arising from sports activities.

Promotion of sustainable mobility

Sustainable mobility is contributing to the reduction of claims, with positive impacts on the business. In Fidelidade, the work in this area is being carried out, namely through OK! teleseguros and other operations outside Portugal, with offers, partnerships or customer incentive programs. Nevertheless, we want to play an even more active role in the promotion of safe behaviors, reaching audiences that use public transports or other types of transports, such as bicycles and scooters.

Pay As You Drive – free app for motor insurance customers that enables the real time location of the vehicle in case of accident or robbery and offers a benefit upon the renewal of the insurance, granting a discount up to 20%, calculated according to the driving profile of each customer.

Fidelidade Drive App – free app for motor insurance customers, with customized tips about driving and information on fuel consumption or risk events during the trip. In exchange for completing the challenges, customers accumulate points that may be exchanged in a network of partners.

New **Mobility** insurance with coverages in case of mobility accidents, to protect customers during their trips in public transports, scooters, bicycles or others.

OK! Auto Elétricos – launched in 2017, with an exclusive discount upon the subscription of the insurance for electric vehicles, it currently provides partnerships and guarantees such as towage of the vehicle up to the nearest charging station, if necessary, protection for charging cables, special prices for rental of vehicles and discounts in products and services related to sustainable mobility.

OK! Bike – since 2018, we have been providing a personal accident and third-party liability insurance for those who travel by bicycle, covering the customers' treatment costs and assistance and legal protection services.

FIDELIDADE IN THE WORLD

La Positiva

Influencing the value chain through business

With the concern of ensuring sustainability also in its value chain, La Positiva selects its suppliers based on social criteria - refusing to work with companies that are related to cases of child labor - and environmental criteria, calling for non-contamination and for the replacement of cleaning and personal hygiene products with more sustainable ones.

FID Chile Seguros

Coverages for a more sustainable mobility

Bicycles, scooters and motorcycles, both conventional and electric, have become more and more present on the streets of Chile, used by thousands of residents who seek to improve their travel time or protect themselves against the risk of COVID-19 infection. With the purpose of responding to these new life habits, FID Seguros launched FID ECORUEDAS, an insurance which, apart from motor protection, also covers trips in these means of transport with personal accidents and third-party liability coverages.

3.4. INNOVATING IN PRODUCTS AND SERVICES

The Fidelidade Group favors the provision of services that follow up people in the several stages of their lives, far beyond the traditional insurance products. In order for that to happen, we must be able to meet new needs, which by definition requires innovative solutions. The Group's strategy is based on this equation, combined with a strong component of digitalization and automation, that has proven to be a crucial innovation tool, both in the processes and in the final delivery and customer experience.

WE DON'T STOP

New business segments with innovative solutions

HOME SEGMENT

Fixo – on-demand platform, providing access to a broad range of services for the home, such as remodeling and decoration, cleaning and waterproofing or installations and repairs. After a trial period, the Fixo service is already being marketed.

SENIOR SEGMENT

Alô – a service that has also evolved from a pilot stage into marketing, consisting of a solution to combat the social isolation of senior citizens and facilitate the connection to a support network. It links a tablet to an app for caretakers, family and friends, providing medical and personal home assistance services and also support to caretakers.

CARE SERVICE AUTOMATION

MARIA Assistant – equipped with artificial intelligence, speech bot MARIA performs assistance duties in the helpline of Fidelidade Assistance, and has proven to respond with greater efficiency and swiftness to the common needs of customers. This virtual assistant has earned Fidelidade the award in the category “Effectiveness/Efficiency of Organizations” at the first edition of the Digital Transformation Awards of the APDSI - Associação para a Promoção e Desenvolvimento da Sociedade da Informação (Association for the Promotion and Development of the Information Society).

Essential data: 3,026 cases processed | 7.7% total autonomy rate (cases it opens and closes) | 9 (out of 10) customer satisfaction index, result equivalent to human assistance.

Trusty Chatbot – We also provide an SMS automated assistance service launched in partnership with Visor.ai, winning company of the 2017 Protechting.

Essential data: 258 daily active sessions | 88% automation rate

Digitalization across the line – The increasing digitalization of motor claims processes has enabled to reduce opening times in nearly 67%, and it is now possible to do it through digital reporting in 12 hours in the commercial platform. In 2021, we developed a new motor simulator for a better organization of information, with efficiency and result accuracy gains for users.

FIDELIDADE IN THE WORLD

Alianza and Alianza Garantia Online policy delivery system

A safe digital system for the delivery of insurance policies to customers has been implemented, giving rise to a customer receipt certification.

La Positiva, Fidelidade Mozambique and Alianza Internal efficiency projects with impact on customer service

Several companies of the international context are experiencing greater project efficiency through the following measures:

La Positiva:

- Automation of processes and simple and repetitive activities, through the use of robots (RPA), which has resulted in the issue of nearly 2,112 policies per month;
- Implementation of internal processes that have improved efficiency in some areas such as the complaints service and profit-sharing payments to the insured.

Fidelidade Mozambique:

- The creation and management of digital-based document processes, to reduce paper printing, brought the following results in 2021: over 150,000 documents in the areas of collections, claims and marketing sent by email; over 30,000 text messages for the communication of events related to their contracts and Collection or Payment receipts.

Alianza and Alianza Garantia:

- General development of document processing systems, also including automated sales processes and the hiring of services.

Fidelidade Spain

Investment in customer experience through digitalization

Fidelidade Spain has improved the digital experience in the process of subscribing to new products, through:

- Online insurance price simulators for a more informed decision making by customers;
- Electronic submission of precontractual and contractual documentation;
- MyFidelidade customer portal for information, contact and document consultation;
- Streamlining of the authorization flow and payment by customers.

In the remaining customer contact channels, there was an increase in efficiency of communications, with the combination of the telephone circuit options of the assistance helpline.

La Positiva

Implementation of digital signature

Launched in 2020, the digital signature has enabled the company to improve the process and the waiting time for the acceptance of legal documents, which can now be done from any mobile device. Now consolidated, this measure has already processed 25,000 documents which were digitally signed, making for a 67% increase compared to 2020.

Other measures have also strengthened the digitalization of the company:

- Installation of tablets to enable self-service in the sales process;
- Payment of insurance premiums through a digital platform;
- Implementation of the WhatsApp line, as an agile means of contact for information requests or the interaction with the call center and as a digital support of claims. In the last quarter of 2021, the utilization rate in the total contacts of report and emergency lines was 10.2%;
- Virtual assistance in case of an accident.

3.5. INVESTING IN A RESPONSIBLE AND SUSTAINABLE WAY

In 2016, the then UN Secretary-General Ban Ki-moon wrote the following message “(...) an increasingly larger number of institutional investors - from all the regions in the world - are incorporating environmental, social and governance factors into investment decision making and applying asset ownership practices in order to reduce risks, increase financial return and meet the expectations of their beneficiaries and customers (...).”

The insurance sector is currently going through a new paradigm: the understanding of the environmental, social and governance (ESG) profile of risk – one of its multiple dimensions – and its practical application. It is the duty of Fidelidade, as an institutional investor and marketer of financial insurances, to act in the long-term best interests of its customers. Carrying out that fiduciary role, it believes that environmental, social and corporate governance issues affect the performance of the portfolio beyond the simple risk-return ratio, improving the resilience and ability to generate long-term results, unlike other alternatives that deny this reality.

WE DON'T STOP

ESG principles in investment management

During 2021, Fidelidade continued to strengthen its strategy with investment evaluations where ESG factors had a decisive impact. Until the present, this scrutiny has obeyed to targets aligned with the Paris Agreements, but we intend to go further. The evaluations are performed by a multidisciplinary team, composed of specialists in the areas of Investments, Risk, Legal and Compliance, in order to ensure the production of a sound collective knowledge that covers all the perspectives.

This work requires an assessment of the general sustainability level of a business and the identification of the ESG policy of the targeted companies for investment, in order to prevent financial or reputational risks, in the present and in the future, which implies the permanent monitoring of the investment portfolio. We also conduct an analysis on the relevant ESG opportunities in order to identify new investment goals, whether for the portfolio itself, whether for new products to be developed.

ESG activity in the management of investments of the Fidelidade Group

In 2021, the Group went through an introspective phase, during which it performed an exhaustive research on the assets and internal practices and policies from a sustainability standpoint. The results, for now, are encouraging in terms of the ESG quality of our securities portfolio, but they also draw our attention to the existence of gaps that must be filled, such as the external certification and a holistic approach of the Group, which globally integrates the ESG issue into the insurance business and not only into investments.

Currently, the marketing of products with ESG criteria has broken world records. Fidelidade marketed its first investment product – PPR 40+ ESG – within the scope of the Delegated Regulation (EU) 2021/1253 SFDR (Sustainable Finance Disclosure Regulation) which determines the harmonized disclosure of risks and sustainability preferences to investment firms.

4. ENVIRONMENTAL PROTECTION



"At Fidelidade, it has been long since we decided that climate change should be at the top of our concerns, namely natural disasters and their impact on populations. Thus, we should contribute to prevent them and improve the way we act when they occur."

Rogério Campos Henriques, CEO Fidelidade

As leader in the national market, the Fidelidade Group also intends to stand out by adopting an environmentally responsible behavior, owning its role in the prevention and minimization of its environmental impacts. However, the threats we face due to climate change require a systemic and cooperative strategic decision-making capacity from the sector. The consequences of climate change that are already being felt and will drastically increase, are severely impacting the sector, which in turn affects the way it invests, how it protects customers and the way it markets products and services. Aware of the fact that ecological transition is urgent, this was a year for reflection about the Group's environmental impacts and for the definition of the path to take in the coming years. We will provide further information on this plan in this chapter.

The environmental responsibility plan includes the reduction of resources and materials inherent to our direct activities, for a greater ecoefficiency: the alignment of investment policies and integration of environmental, social and governance criteria into a responsible and sustainable portfolio; and finally the contribution to the literacy of the value chain and of society in general around these matters.



Being a partner of ecological transition

ACTIVITIES: monitoring and reducing the company's direct impacts

BUSINESS: assessing and integrating the risk of climate phenomena into the existing products and investments

SOCIETY: cooperating and participating with partner organizations and entities in the sector's reflection and in raising the society and the employees' awareness

KEY FIGURES

43,515 GJ

Energy consumption inside the organization
(-13.2% compared to 2020)

24,883 GJ

Electrical power
(-17.8% compared to 2020)

16,182 GJ

diesel
(-16.3% compared to 2020)

2,450 GJ

gasoline
(+348.3% compared to 2020)

3,139 tCO₂eq

total emissions
(-5.6% compared to 2020)

1,366 tCO₂eq

scope 1 emissions
(-6.3% compared to 2020)

1,412 tCO₂eq

scope 2 emissions
(-14.7% compared to 2020)

361 tCO₂eq

scope 3 emissions (business trips)²
(+72.4% compared to 2020)

17,343 M³

water consumption

² This information was consolidated for the Fidelidade Group, solely based on trainings centrally provided by the People Department.

4.1. MONITORING TO REDUCE

Monitoring and reducing the company's direct impacts is one of the axis of the work plan now being systematically initiated. Aware of the fact that in order to reduce we must know and define the starting point, and that our reality today includes a broad set of operations dispersed throughout various locations with several types of management in terms of buildings, to perform a survey of the current status is one of the priorities of our work.

We have selected as fields of action the continuous improvement of the efficiency level in the consumption of energy and water, mobility and circular economy. In the near future, we also plan to increase the use of renewable energy sources, aiming at the reduction of greenhouse gas emissions, and to promote best practices in the procurement area.

WE DON'T STOP

Efficiency of buildings

Calculating to improve

Reducing energy and water consumption and increasing the energy efficiency of buildings are still two of our work goals for the next few years. While we are preparing the transition to the new registered office of the Fidelidade Group, we consider that there is still an important work to be done in the collection, monitoring and analysis of indicators for all the Group's companies and operations regarding energy, water, materials, waste and the calculation of the carbon footprint.

Dematerializing to reduce

Transversally, and as we are able to observe throughout this report, we have been following, and will continue to follow, an extended strategy of implementation of dematerialization projects, in which the Group has been consistently investing in recent years, which have as main consequences the efficiency and reduction of the use of resources.

New facilities with the best practices

The Group's future registered office will be a new-generation building, environmentally sustainable, with high air quality, green and cultural spaces, having a balanced social and community dimension, where employees will be able to combine several activities and even keep some day-to-day routines. Being guided by the best practices of the property sector, the construction project has already obtained several energy efficiency certifications:

- Nearly Zero Energy Building (NZEB);
- LEED, Gold level (Gold/Platinum);
- WELL, Gold level (Gold/Platinum).

The next steps of the works will enable to comply with the measures the Group has implemented with the Lisbon European Green Capital Commitment, according to which Lisbon will become carbon neutral until 2050. We highlight some of them:

- Energy: photovoltaic panels for energy production, solar panels for gas heating and geothermal energy for the control of the ambient temperature of the building;
- Water: reuse solutions and installation of efficient reducing devices;

- Quality of life: air purification and creation of leisure and work common areas;
- Circular economy: incentive to recycling, elimination of single-use plastics and acquisition of low-carbon certified sustainable materials and products in the production chain.

Sustainable mobility

More ecological fleet

Sustainable mobility has started internally, in recent years, with the replacement of our car fleet with electric vehicles, conventional or hybrid, and with the gradual extension of this practice to all our affiliate companies.

Less travels, more agility

We have reviewed our travel routines in the provision of services to customers and we have taken measures to reduce work trips, replacing them with online meetings. This way, we also streamline and accelerate processes.

In the companies of the Group with assistance services, we performed a work of route optimization which resulted in the increase of the number of providers per locality and in the consequent reduction in the kilometers travelled by each one.

Circular economy

Goal: To reduce

Contributing to a circular economy through our activity, adopting the best practices of materials and waste management throughout the value chain, has been one of the axis of our business for quite a few years, that will continue in a newly-defined improvement plan. We highlight the following examples:

- Reuse of furniture and of existing materials in storage in the new Cares facilities;
- Reduction of single-use plastics, replacing them with other materials;
- Increasing sending of waste for recycling;
- Partnerships for the repurposing of electrical and electronic components;
- Partnerships for the treatment of waste from our construction works, making it possible to create new materials from waste.

Circular economy with a social connection

Given the strong culture of Fidelidade Community, we have been introducing a social link in our circular economy initiatives, ensuring the purchase of products and services with social businesses from the Fidelidade community and third-sector partners and establishing synergies to forward salvaged materials, computer equipment and others. We highlight as examples:

- The partnership with the Hospital da Luz, which allowed to donate several pieces of hospital equipment and furniture (ex.: stretchers, armchairs, articulated beds, disposable materials);
- The adhesion of Cares to the Quartel Electrão Initiative, by Electrão, whose purpose is to involve voluntary firefighter departments in raising the population's awareness for the recycling of used electronic devices, rewarding the one that collected more devices in one fire truck. Cares contributed to this collection with the delivery of a few tons of materials contained in its storage facilities.

FIDELIDADE IN THE WORLD

Alianza and Alianza Garantia

Optimization in the use of resources

To lower the energy consumption, the following measures were taken:

- Proximity sensor switches were installed for automatic switch-off and reduction of electricity consumption;
- Change to an LED lighting system;
- Programming of the ignition system for air-conditioning systems.

La Positiva

Recycling

It was decided to recover the paper sent to recycling from the main offices and agencies in its equivalent to recycled paper and donate it to the NGO Aldeas Infantiles.

5.5 tons of paper and over 160 Kg of cardboard were delivered.

Carbon footprint

A new calculation of the company's carbon footprint earned the company the "Carbon Footprint" distinction from the Ministry of Environment.

Consumption reduction

Following the 2020 project carried out by the employees to raise awareness for the importance of the 4 Rs (reducing, reusing, recycling and recovering), in 2021 we have verified a greater control in the use of paper and in printing by the departments, and the standardization of formats, thus avoiding the excessive consumption of paper and ink.

4.2. INTEGRATING CLIMATE FACTORS INTO THE BUSINESS

During 2021 and as already mentioned above, in the accelerated and demanding legislative context, and in the context of the review of Fidelidade's plans, within the scope of climate change, we developed and consolidated the integration of ESG criteria into investments³ and the offer⁴, both in product design, as is the case of the new product PPR 40+ ESG Index, and in the extension of coverages⁵.

The consequences of climate change make this integration inevitable, as the insurance business is faced with different levels of risks: physical risks, which directly affect the portfolio and people's lives; transition risks, which emerge from the transition into a low-carbon society; and emerging financial risks, linked to carbon trading. Due to the losses and damages caused to customers, insurances are in the frontline of these impacts. Giving greater importance to the management of climate issues is an inevitable step on which the Group is currently working, designed along the following lines: converging the attention of the entire organization towards the risks involved, allocating the appropriate resources and establishing a clear governance structure that includes the creation of functions and enables to assess climate impacts and risks.

In parallel, it is fundamental to accelerate the development of predictive models to, on the one hand, anticipate the seriousness of the damages and, on the other hand, streamline the management of support and proximity to customers.

³ Integration in line with Article 3 (Integration of sustainability risks/ESG in the investment decision-making process) of Regulation (EU) 2019/2088 of the European Parliament of 27 November 2019.

⁴ Integration in line with Article 8 (Information on how financial products promote, among others, environmental or social characteristics, or a combination of those characteristics, and how they are met) of Regulation (EU) 2019/2088 of the European Parliament of 27 November 2019.

⁵ Consult additional information in the chapter "The responsibility of our business" of this report.

WE DON'T STOP

Disaster prevention

Within the scope of the work carried out on natural disasters, Fidelidade conducted a study on the modeling of impacts of tropical cyclones on residential buildings in Portugal. This work contributed to improve the criteria used to define an insurance: the risk assessment process, underwriting, pricing and the impact prediction of future events. It also gave rise to an internship report entitled Building a risk map for hurricane-force tropical cyclones in continental Portugal and to an article, submitted for publication in a scientific journal, entitled Building a hurricane risk map for continental Portugal based on loss data from hurricane Leslie.



4.3. PARTICIPATING AND INVOLVING

A pivot in an extended value chain, Fidelidade intends to play a more and more active role in raising the awareness of its ecosystem and society in general for environmental issues. This attitude is expressed in the participation and cooperation with partner organizations and bodies in a reflection within the sector and in raising the awareness of employees and society to this issue.

WE DON'T STOP

Raising awareness, training and mobilizing internally for environmental issues

For nearly a decade, we have internally developed countless initiatives meant to create a culture of environmental sustainability. This is a path of continuity, strengthened with information about the impact individual behaviors have on collective results, such as the use of working space and daily practices.

Climate Fresk

One of the initiatives carried out in 2021 was Climate Fresk, a scientific workshop based on the work of the United Nations' Intergovernmental Panel on Climate Change, to increase knowledge about the causes and consequences of climate change and to reflect on the measures to be taken. 12 employees took part in this session and Fidelidade is considering to extend the workshops and initiatives to other formats in order to encourage internal mobilization in this area.

FIDELIDADE IN THE WORLD

Fidelidade Spain

Ambassadors for a more sustainable world and raising the awareness of employees

Several initiatives were carried out to raise the awareness of employees, customers and partners for environmental issues:

- Creation of the team of volunteers of Fidelidade Spain, called What's Next, to carry out social and environmental actions, internally and externally. In 2021, this group of volunteers worked together with the municipality of Madrid in an initiative to collect trash from fields, woods and mountains, with the coordination of the LIBERA PROJECT which promotes circular economy;
- Provision of parking spots for bicycles in the indoor parking of the facilities, encouraging employees and customers to choose more sustainable means of transport;
- All paper was sent to recycling: in 2021, the volume of paper sent (330 Kg) prevented the destruction of 43 trees, the emission of 297 kg of CO₂, the consumption of 16.5m³ of water and the occupation of 0.66m³ of landfill;
- Continuation of the Vamos continuar a reciclar (Let's keep recycling) project, of collection of batteries, in partnership with the Fundación Ecopilas;
- Continuation of the digitalization plan of the several work processes, seeking the total elimination of paper.

Participating and contributing to literacy and advocacy

The influence of Fidelidade may be very relevant with its external stakeholders through its processes, products, investment and initiatives. Making public commitments is also a way of advocating for the issue, contributing to collective movements of change.

Commitment to a more ecological city

In 2020, with the signature of the 2020 Lisbon European Green Capital Commitment, Fidelidade took on the challenge of taking climate action measures in all the defined areas of intervention, such as energy, mobility, water, air quality, noise pollution, circular economy, citizenship and participation.

Seismic risk: cooperative work

We are still part of the "Seismic Risk" Working Group, of the Catastrophic Risk Technical Committee of the Associação Portuguesa de Seguradores (Portuguese Insurers' Association), whose purpose is to create a proposal for a "Seismic Risk Coverage Model" for residential buildings in Portugal. We intend to create a more comprehensive, sustainable, solid and financially independent method, that can guarantee greater resilience and recovery amidst an extreme seismic scenario.

An interventional financial sector

Fidelidade also continued taking part in the Sustainable Finance working group, on the role of financial sector in the creation of a green economic, within the scope of BCSD Portugal.

In 2021, new steps were taken in order to strengthen our involvement and make a commitment to ecological transition.

Rumo à COP26 Manifesto

Fidelidade joined nearly 90 companies in signing the manifest "Rumo à COP26" promoted by BCSD Portugal. The document corroborates the importance of this conference and underlines the main expected results, through eleven points that reflect the aspects of a global and collective response intended to be more ambitious, in order to limit global warming at 1.5° C. One of the most necessary measures requires the decarbonization process worldwide.

Official insurance company of the Global Exploration Summit (GLEX)

In its capacity as Sustainable Partner, Fidelidade was the official insurance company of the Global Exploration Summit. With the presence of important researchers from around the world, this conference approached issues such as the exploration of space and oceans and polar exploration. Climate change and the extreme climate phenomena associated therewith, as well as the preservation of natural sanctuaries, were some of the other issues discussed.

FIDELIDADE IN THE WORLD

Fidelidade Spain

Commitments to the environment

Fidelidade Spain joined the #PorElClima Community, created to raise the awareness of society for the current climate crisis and for the individual and collective role in cooperating in an urgent action to address this global issue.



5. FIDELIDADE COMMUNITY

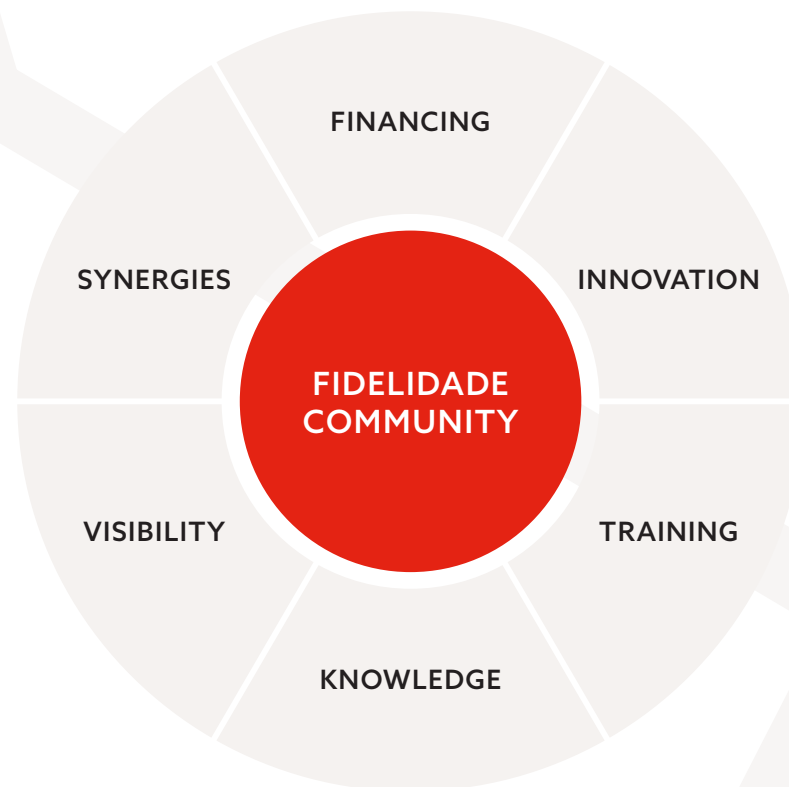
"Awarding and contributing to the sustainability of social economy organizations is our great goal. These organizations are miracle workers and Fidelidade wishes to support those miracles. We identified needs that we can meet with the help of Fidelidade itself, companies of the Fidelidade Group and also Customers, Business Partners, Suppliers and Employees. This is what we call Fidelidade Community."

Ana Fontoura, Social Responsibility Director Fidelidade

The Fidelidade Community reflects the maturity of Fidelidade's Social Responsibility program: from a program almost exclusively focused on employees, it developed outwards with the Fidelidade Community Award, whose mission is to strengthen the social sector through an investment in institutions acting within the scope of social inclusion of people with disabilities and senior citizens and prevention in health. These dimensions correspond to the essence of the impacts of the insurance activity: to protect people, property and economic activity in the present and in the future.

In a transversal way, the Fidelidade Community also intends to become the stage for many of the partner organizations, whether through the Award, which acknowledges their work and their projects, whether through the sharing among peers in training actions, but also through the multiple synergies created between the several intervening parties in the Community.

Throughout 2021, the Fidelidade Group has consolidated this concept of Community through several lines of action with initiatives that also involve employees and companies of the group, brokers, business partners and institutional stakeholders. With different stages of maturity, these lines of action demonstrate Fidelidade's presence and contribution in various fields.



KEY FIGURES

EUR 1.2 M

Investments in the community
(-31% compared to 2020)

1,265

Hours of volunteering
(+205% compared to 2020)

EUR 1.65 M

awarded to the **64** winners
(4 editions of the Fidelidade Community Award⁶)

167

Social organizations supported
(-9% compared to 2020)

145

Employees involved in volunteer activities
(+58% compared to 2020)

591

applications received 4th edition of the Fidelidade Community Award

⁶ The winners of the 2nd stage of the 4th edition of the Fidelidade Community Award will only be known in 2022, so we included in these figures only the winners of the 1st stage.

5.1. FINANCING SOCIAL ECONOMY

In 2021, we launched the 4th edition of the Fidelidade Community Award with a new biennial implementation model, based on two distinct stages with independent appropriations and regulations. We have introduced these two new criteria in order to support, on the one hand, responses to urgent problems arising from the pandemic or not, which may constitute solutions to immediate issues and, on the other hand, keeping the support to projects of strengthening of the sustainability of social organizations, from a social investor standpoint, with higher values, and a follow-up up to two years by the team.

Due to the differentiating nature of this edition, an assessment of this strategy will be performed in order to determine the course of the next edition. By continuing to pursue the work of assessment of the impact of the Fidelidade Community Award as a whole (three previous editions), we have started analyzing the results of the 12 winning projects of the 2nd edition (2018). The direct consultation and the development of possible changes will continue to be assessed within next year.

An Award, a long-lasting bond

The Fidelidade Community Award represents the structured financial contribution of the Fidelidade Group to organizations of the third sector and has been a pillar in the relation of proximity we have developed with the social sector institutions. It often represents only the first moment of a long-lasting relationship, where mutual assistance is always present.

WE DON'T STOP

4th Edition of the Fidelidade Community Award

First Stage

The purpose of this stage of the Fidelidade Community Award was to respond to urgent or emerging projects, given the scenario the country and the world are facing. With a total of EUR 150,000 in appropriations, it was meant for projects with values ranging from EUR 5,000 to EUR 20,000.

We received 263 applications and nine awards were handed out in the following areas:

- Ageing: 137 applications, 5 winning entities;
- Inclusion of people with disabilities: 77 applications, 3 winners;
- Prevention in health: 49 applications, 1 winner.

Second Stage

The second stage of this award was oriented towards a positioning as business partner and of strategic philanthropy, with a EUR 600,000 support to robust projects that promote the sustainability of organizations. From the 328 applications received, which have requested between EUR 50,000 and EUR 100,000, 20 are still under assessment and will be submitted to a jury in early 2022. The most representative axis in this stage is also ageing, followed by social inclusion of people with disabilities and finally prevention in health.

UpStart Entrepreneurship Project

Fidelidade has become a social investor in projects funded by Portugal Inovação Social, as in previous years with the projects that won the Fidelidade Community Award. Within this scope, we partnered with the AgaKhan Foundation for the UpStart project, of inclusive micro-entrepreneurship, which values Portuguese and migrant craft practices and the creation of self-employment. The project will be supported by the Program of Partnerships for Impact in 67% and by Fidelidade and the AgaKhan Foundation (social investors) in the remaining 33%.

Support to more social projects

Always in line with the areas of activity of our Social Responsibility Program, we ensure support to other organizations and projects, such as:

- Pilot project Café JOYEUX of the VilacomVida Association, which employs people with disabilities;
- Beira Agueira Association which supports the visually impaired, ensuring with the sponsorship of Fidelidade Pets the training costs of two service dogs to accompany blind people.

FIDELIDADE IN THE WORLD

Garantia Seguros

1st Edition of the Garantia Community Award

In compliance with the sustainability strategy of the Fidelidade Group, Garantia has held the first edition of the Garantia Community Award.

With an award estimated in the amount of CVE 2,500,000 (EUR 22,595), the program adapted the concept and addressed the most pressing issues of the Cape Verdean society, being meant for social organizations that act in the areas of social inclusion of people with disabilities and prevention in health, with emphasis on childhood.

The Garantia Community Award received applications from 23 organizations, of which four earned the award for their projects – three in the area of social inclusion of people with disabilities and one in prevention in health. This award validates the commitment of Garantia to the development of society through the strengthening of the social sector and of Cape Verdean society.

Fidelidade Spain

Donation of goods

In 2021, Fidelidade Spain continued its contribution to the community, having donated the following goods to social solidarity institutions:

- 450 kg of food to the Food Bank of Madrid,

- Collection of toys at Christmas in favor of the Parish of Santíssimo Cristo de la Guía and San Juan de Sahagún (Vicalvaro), in a total of 200 toys and books collected, for children that were not able to receive presents in this season;
- Nearly 500 kg of clothing for second-hand Caritas stores and for international projects in developing countries;
- Collection of plastic caps by the Almar Foundation, that supports research of Friedreich's ataxia, a hereditary disease that causes damages to the nervous system. The plastic caps are then bought from the Foundation by companies that reuse them, generating, on the one hand, an environmental contribution to circular economy and, on the other hand, a social contribution that exchanges plastic for money.

La Positiva

Donations

La Positiva has contributed with the following initiatives for emergency situations in the community:

- Delivery of food to more than 400 vulnerable families in Lima and Arequipa, in partnership with the NGO Techo Peru. Employees have taken part in this campaign through individual donations, which resulted in an amount equivalent to 15 thousand meals;
- Donation of 700 coats for seniors, women and children to the NGO Casa de Todos and to the Association Bienaventuranzas;
- Delivery of food baskets and prevention and hygiene kits to over 140 children of the Coporaque School, in the city of Arequipa, within the scope of the initiative "Natal Positivo" (Positive Christmas), in partnership with the NGO Intiwawa.

5.2. CREATING SYNERGIES

After the isolation arising from the pandemic, our people have shown that their solidarity spirit was eager to share. With the help of 145 volunteers, we decided to resume the Volunteering Program of the Fidelidade Group, with a greater focus on continuity projects, with volunteering of skills, volunteering of talents, based on personal abilities, and on common projects such as the Banco Alimentar Contra a Fome (Portuguese Food Bank).

WE DON'T STOP

Banco Alimentar Contra a Fome (Portuguese Food Bank)

Within the scope of punctual volunteering actions and after one year of interruption due to the pandemic, the main initiative of food raising could once again dispatch teams of volunteers to supermarkets throughout the country, including 61 Fidelidade employees.

Make a Wish Mission

During Christmas 2021, more than 70 employees from all over the country turned into Wish Ambassadors and joined the Make-A-Wish! Association to help make the wishes of 33 seriously ill children come true.

Also in support to this foundation, some departments of Fidelidade made the wishes of 30 children come true through the action "Desejos em vez de Jantar" (Wishes instead of Dinner), exchanging the total amount of nearly EUR 60,000 of the team dinner for the fulfilment of wishes.

FIDELIDADE IN THE WORLD

Fidelidade Group

B2Run with global impact

Since 2016, the Fidelidade Group has supported the B2Run initiative, which uses sports to make positive changes of mindset in the business world. In 2021, the solidarity race took place almost exclusively in a digital format, as a consequence of the COVID-19 prevention measures. The participants could run or walk the five-Km course in a route of their choice on the EMEX digital platform. Taking advantage of the digital format of the 2021 B2Run edition, Fidelidade extended the initiative within the international context. 357 employees from Angola, Mozambique, Cabo Verde, France, Spain, Macao, Bolivia and Paraguay participated.

In Portugal, the amount of the 341 entries was donated to the Food Bank, to help overcome the emergency situation as a consequence of the pandemic. The remaining geographies supported local entities, such as the Associação/ Centro Acolhimento Pequena Semente (Association and Shelter Pequena Semente), the Association Cap Magellan, the ACNUR – “Emergência no Afeganistão” (Emergency in Afghanistan), Cáritas Macao or the Movement Humanizate. This initiative represents a good example of the strategy of dissemination of the culture and of projects that may become transversal. For the second consecutive year, Fidelidade was one of the winners of the Social Responsibility Week of the Fosun CSR Week’ 21, with this initiative, an award that can only be won with the involvement of all geographies.

Fidelidade France

Partnership of the “Best Young Entrepreneur” Award

In 2021, Fidelidade France once again partnered with the “Best Young Entrepreneur” Award of the Associação Lusófona Cap Magellan, which has been promoting the Lusophone culture in France for 25 years. The winner of the award was Christophe Paredes, founder of the Elétrico Lisboa Urban Food, the first food-truck that serves and promotes the Portuguese gastronomy in France. This partnership illustrates the involvement of Fidelidade France in the Portuguese community.

Fidelidade Mozambique

Renewal of the Protocol with the Girl Move Academy

Girl Move is a development NGO, present in Portugal and Mozambique, whose mission is to empower young Mozambican women as the main development agents of their country.

The one-year training in entrepreneurship and empowerment for the socioeconomic development of the local community is provided by the CHANGE Program of the Girl Move Leadership Academy.

Fidelidade Mozambique strengthened its partnership with the NGO through the offer of a grant to attend the CHANGE Program in Nampula, which enables a Girl Mover with a high leadership potential to participate in the 2,000-hour training of the CHANGE Program.

La Positiva Prevention

La Positiva carried out the following prevention campaigns, to help raise awareness for and reduce risks:

- The campaign “Prevenir é Simples” (Preventing is Simple), within the scope of the Natural Disaster Prevention Day, which raised awareness for the importance of prevention and the use of the emergency backpack in case of natural disasters, has joined more than 9,000 customers;
- The drawing of 50 fully equipped emergency backpacks, with essential items for the protection and wellbeing of its customers in case of earthquakes;
- Involvement in a campaign of breast cancer prevention, in partnership with the Peruvian Cancer Foundation, including the performance of two awareness-raising seminars for employees and customers.

FID Chile Seguros Volunteering

In 2021, Fid Chile Seguros supported Teletón, an organization of support to children and young people with disabilities. During two weeks, all employees took part in activities with its users, such as gym classes and talks. In addition, they raised a total donation of \$1,358,000 (nearly EUR 1,400), which the company also joined in order to reach the total amount of \$5,000,000 (nearly EUR 5,300).



5.3. PROMOTING KNOWLEDGE

The production of knowledge, research and discussion has guided partnerships such as the signature of the agreement with the Algarve Biomedical Center and other public and private bodies, around the subject of active ageing, the support to several initiatives of promotion of healthy lifestyles for health prevention and the sponsorship of events that foster inclusive participation and the literacy of the community.

WE DON'T STOP

National Ageing Observatory

Fidelidade has signed an agreement for the takeoff of the National Ageing Observatory, a project coordinated by the Algarve Biomedical Center (ABC) in partnership with 14 public and private bodies, which will produce scientific knowledge and seek to effectively meet the needs of the Portuguese population, concerning active and healthy ageing. This project will provide the country with reliable tools that enable us to obtain indicators in order to develop solutions that meet people's actual needs, thereby promoting active and healthy ageing.

FIDELIDADE ART – Chain Reaction

Fidelidade Art, our space and project of cultural education and literacy, has continued our partnership with Culturgest for the innovative project Chain Reaction. For 3 years, several artists created works or exhibits to be displayed at the Fidelidade Art space and, afterwards, at the Culturgest Porto space. The Chain Reaction concept is materialized with the invitation of one invited artist to the next, who, in coordination with the curator, generates unexpected and surprising connections. The generational and cultural diversity, as well as of types of work, was the cornerstone of this project. In 2021, it received 3,886 visitors.

5.4. STIMULATING INNOVATION

Until an innovative idea is found, several moments of inspiration, observation and comparison come to be. Until the moment of materialization of that idea - to plan and transform it into an activity or a business - the support in terms of skills, partnerships and financial resources may be crucial.

As innovation is the center of our future strategy, Fidelidade knows these steps and acknowledges the support it may provide to all those who can contribute to innovate and create relevant solutions for the progress of society. In 2021, we provided platforms for inspiring conversations on innovation and we support training programs that offer new solutions in the areas of influence of Fidelidade.

WE DON'T STOP

Inspiration for innovation

In 2021, Fidelidade Studio released the podcasts "Desafiar o Talento" (Challenging Talent) which brought conversations with inspiring people who challenged themselves and took their talents further and their success stories, such as:

- Diogo Amorim, founder of the artisan bakery Gleba and creator of the Matéria Project which promotes the importance of the provenance and seasonality of ingredients;
- Célia Rodrigues, head of Neptunpearl, which recovered the production of oysters in Portugal;
- João Raimundo, entrepreneur and founder of the LACS - Community of Creators, who spoke about the catalyzing role of art in transformation processes, helping reflect on how industries challenge and drive talent in the organizations.

Closer to the academy

42 Lisboa Program

The Fidelidade Group has joined the launch of 42 Lisboa, an innovative programming training initiative for people over the age of 17, founded in Paris. Admission is free and it explores a flexible learning format, of development of projects among peers, with no need for academic background or experience in programming.

Due to the importance digital transformation has gained within the Group, we support this project of development of new talents in an area which is also strategic for our business and where it is important to strengthen the supply and the quality of the labor market.

In February 2021, the first 42 Lisboa Program started with 150 students.

Everis Academy & Fidelidade

Fidelidade started the everis Academy & Fidelidade initiative, whose purpose is to change the lives of 30 young graduates in non-technological areas, helping them to become experts in the OutSystems technology and be integrated into OutSystems projects in Fidelidade. By taking part in this requalification initiative, these young people may contribute to the digital transformation of organizations, starting a career in a full employment area and with a high growth potential.

Técnico Innovation Center

Fidelidade has become a partner of the Técnico Innovation Center, being the only private partner in the creation of this new cutting-edge center. Budgeted in EUR 12 million and to be inaugurated in 2023, the space that will be called Técnico Innovation Center, Powered by Fidelidade, will be “the new centrality of innovation and technology in Lisbon.”

The insurance company will keep deepening its connection with the Instituto Superior Técnico through:

- Recruitment of future employees;
- Development of joint R&D projects.

5.5. STRENGTHENING EMPOWERMENT

The commitment undertaken by the Fidelidade Group within the Community as a facilitator and driver of knowledge with social organizations was translated, throughout 2021, into several moments of sharing with experts, with unique opportunities to discuss ideas, exchanging experiences, presenting success cases and proposing useful work tools.

In the webinars directed to social organizations we address topics previously identified as relevant by the organizations in question. All the events present a value proposal from Fidelidade which includes, among others, the deepening of knowledge through Training Labs that provide customized support to organizations, always from an empowerment or development standpoint.

WE DON'T STOP

Empowerment in various formats

The Fidelidade Group organized two webinars directed to social economy organizations and to the community in general, on:

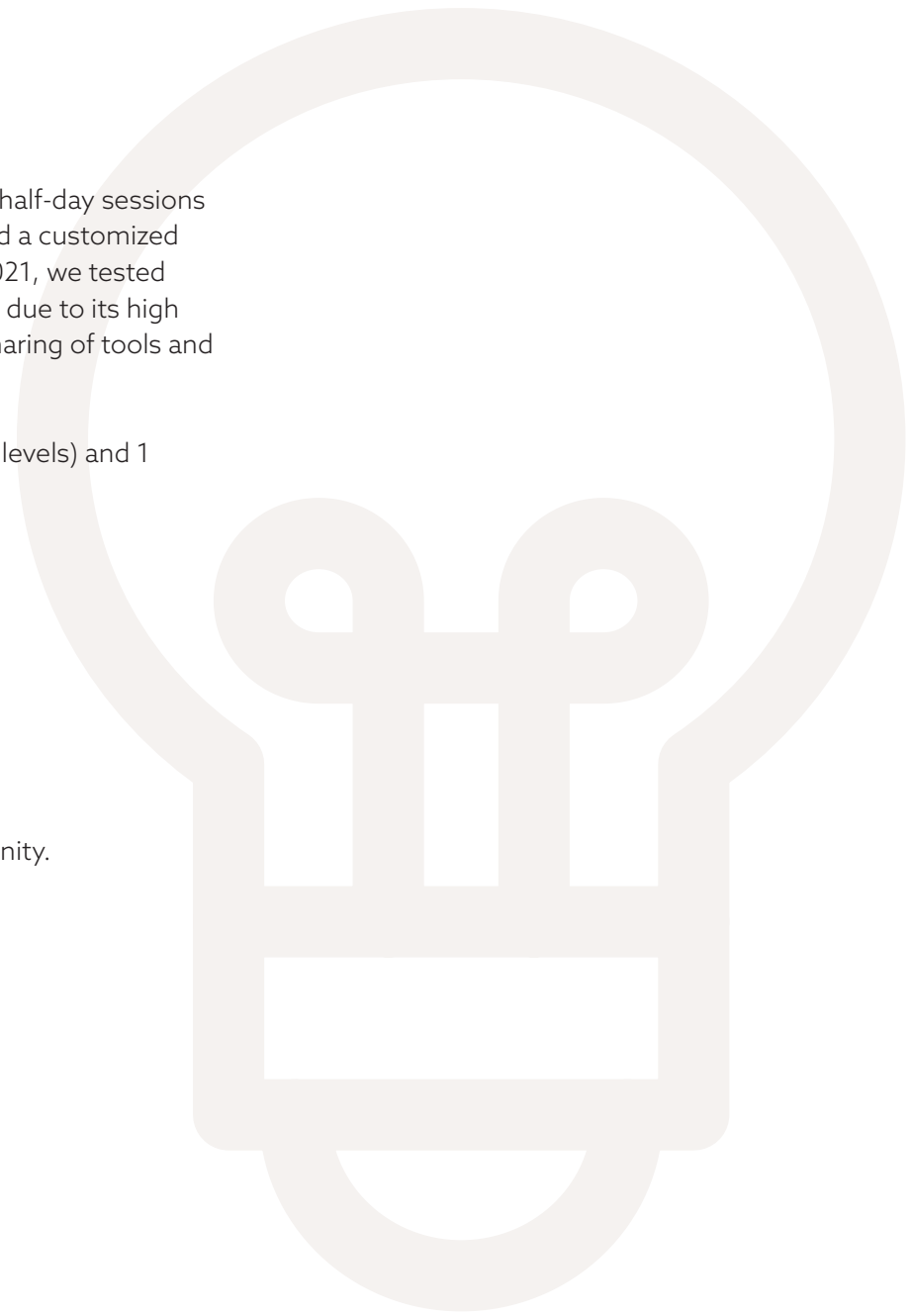
- Volunteering, entitled Uma ajuda ou um problema? (A Help or a Problem?), with the participation of Isabel Jonet, chairwoman of the the portuguese Food Banks and founder of ENTRAJUDA;
- Networking, about the power of the network of relationships, which raised the awareness of the social sector for the importance of thinking and working in a network as an essential condition for success.

Empowerment in a concentrated format

Training Labs are a new empowerment format consisting of half-day sessions with small groups, enabling the participation of everyone and a customized approach to the discussion and proposal for resolution. In 2021, we tested its interest with the participants who appreciated the format due to its high practical component, the customization of cases, and the sharing of tools and the exercises performed.

5 Impact Assessment Training Labs (beginner and advanced levels) and 1 Networking were carried out throughout the year.

- Training Lab — Impact Assessment
44 participants from 37 social organizations
Total of 15 training hours;
- Training Lab — Networking
8 participants from 6 social organizations
Total of 6 training hours;
- 3 newsletters sent to the entities of the Fidelidade Community.



OUR INDICATORS



Methodological notes: The scope of the Sustainability report covers ten companies of the Group at a national level that are divided into three groups, according to their typology and the sector they operate in:

- **Insurance - includes Fidelidade, OK! teleseguros, Multicare and Fidelidade Assistance**
- **Other sectors - includes GEP, Car Service, Cares and Safemode**
- **Property - includes Fidelidade Property and Fidelidade SGOIC**

GENERAL CONTENTS

ORGANIZATIONAL PROFILE

102-7	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Total Employees by Gender	2 489	2 595	2 658	2%	75	74	70	-5%	267	259	275	6%	178	173	185	7%
Male	1 032	1 063	1 077		25	26	25		77	73	82		77	77	85	
% Male	41,5%	41,0%	41%	1%	33,3%	35,1%	35,7%	-4%	28,8%	28,2%	29,8%	12%	43,3%	44,5%	45,9%	10%
Female	1 457	1 532	1 581		50	48	45		190	186	193		101	96	100	
% Female	58,5%	59,0%	59,5%	3%	66,7%	64,9%	64,3%	-6%	71,2%	71,8%	70,2%	4%	56,7%	55,5%	54,1%	4%

102-7 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Total Employees by Gender	57	58	56	-3%	28	26	25	-4%	51	53	53	0%	47	48	51	6%
Male	45	48	46		18	16	16		27	24	24		24	23	24	
% Male	78,9%	82,8%	82,1%	-4%	64,3%	61,5%	64,0%	0%	52,9%	45,3%	45,3%	0%	51,1%	47,9%	47,1%	4%
Female	12	10	10		10	10	9		24	29	29		23	25	27	
% Female	21,1%	17,2%	17,9%	0%	35,7%	38,5%	36,0%	-10%	47,1%	54,7%	54,7%	0%	48,9%	52,1%	52,9%	8%

GENERAL CONTENTS

ORGANIZATIONAL PROFILE

102-7 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Total Employees by Gender	36	41	45	10%	9	11	11	0%
Male	19	21	23		2	3	3	
% Male	41,5%	41,0%	41%	10%	22,2%	27,3%	27,3%	0%
Female	17	20	22		7	8	8	
% Female	58,5%	59,0%	59,5%	10%	77,8%	72,7%	72,7%	0%

GENERAL CONTENTS

ORGANIZATIONAL PROFILE

102-8	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Full Time	2 482	2 587	2 650		74	72	69		266	258	273		123	121	151	
% Full Time	99,7%	99,7%	99,7%	2%	98,7%	97,3%	98,6%	-4%	99,6%	99,6%	99,3%	6%	69,1%	69,9%	81,6%	25%
Male	1 029	1 059	1 073	1%	25	25	24	-4%	77	73	82	12%	53	54	69	28%
Female	1 453	1 528	1 577	3%	49	47	45	-4%	189	185	191	3%	70	67	82	22%
Part Time	7	8	8		1	2	1		1	1	2		55	52	34	
% Part Time	0,3%	0,3%	0,3%	0%	1,3%	2,7%	1,4%	-50%	0,4%	0,4%	0,7%	100%	30,9%	30,1%	18,4%	-35%
Male	3	4	4	0%	0	1	1	0%	0	0	0	NA	24	23	16	-30%
Female	4	4	4	0%	1	1	0	-100%	1	1	2	100%	31	29	18	-38%
Permanent staff	2 419	2 586	2 654		69	72	70		252	258	273		173	171	182	
% Permanent staff	97,2%	99,7%	99,8%	3%	92,0%	97,3%	100,0%	-3%	94,4%	99,6%	99,3%	6%	97,2%	98,8%	98,4%	6%
Male	1 009	1 060	1 074	1%	23	26	25	-4%	71	72	82	14%	77	77	85	10%
Female	1 410	1 526	1 580	4%	46	46	45	-2%	181	186	191	3%	96	94	97	3%

GENERAL CONTENTS

ORGANIZATIONAL PROFILE

102-8 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Fixed-term contract	70	9	4	-56%	6	2	0	-100%	15	1	0	-100%	5	2	3	50%
% Fixed-term contract	2,8%	0,3%	0,2%		8,0%	2,7%	0,0%		5,6%	0,4%	0,0%		2,8%	1,2%	1,6%	
Male	23	3	3	0%	2	0	0	NA	6	1	0	-100%	0	0	0	NA
Female	47	6	1	-83%	4	2	0	-100%	9	0	0	NA	5	2	3	50%
Temporary	1	0	0		0	0	0		0	0	0		0	0	0	
% Temporary	0,0%	0,0%	0,0%	NA	0,0%	0,0%	0,0%	NA	0,0%	0,0%	0,0%	NA	0,0%	0,0%	0,0%	NA
Male	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	1	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA

GENERAL CONTENTS

ORGANIZATIONAL PROFILE

102-8 (continuação)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Full Time	56	58	56		28	26	25		51	53	53		46	47	49	
% Full Time	98,2%	100,0%	100,0%	-3%	100,0%	100,0%	100,0%	-4%	100,0%	100,0%	100,0%	0%	97,9%	97,9%	96,1%	4%
Male	44	48	46	-4%	18	16	16	0%	27	24	24	0%	23	22	22	0%
Female	12	10	10	0%	10	10	9	-10%	24	29	29	0%	23	25	27	8%
Part Time	1	0	0		0	0	0		0	0	0		1	1	2	
% Part Time	1,8%	0,0%	0,0%	NA	0,0%	0,0%	0,0%	NA	0,0%	0,0%	0,0%	NA	2,1%	2,1%	3,9%	100%
Male	1	0	0	NA	0	0	0	NA	0	0	0	NA	1	1	2	100%
Female	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Permanent staff	56	58	56		24	24	24		51	53	53		43	48	51	
% Permanent staff	98,2%	100,0%	100,0%	-3%	85,7%	92,3%	96,0%	0%	100,0%	100,0%	100,0%	0%	91,5%	100,0%	100,0%	6%
Male	44	48	46	-4%	17	16	15	-6%	27	24	24	0%	22	23	24	4%
Female	12	10	10	0%	7	8	9	13%	24	29	29	0%	21	25	27	8%

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ORGANIZATIONAL PROFILE

102-8 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Fixed-term contract	1	0	0	NA	4	2	1	-50%	0	0	0	NA	4	0	0	NA
% Fixed-term contract	1,8%	0,0%	0,0%		14,3%	7,7%	4,0%		0,0%	0,0%	0,0%		8,5%	0,0%	0,0%	
Male	1	0	0	NA	1	0	1	NA	0	0	0	NA	2	0	0	NA
Female	0	0	0	NA	3	2	0	-100%	0	0	0	NA	2	0	0	NA
Temporary	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
% Temporary	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%		0,0%	0,0%	0,0%	
Male	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA

GENERAL CONTENTS

ORGANIZATIONAL PROFILE

102-8 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Full Time	36	41	45		9	11	11	
% Full Time	100,0%	100,0%	100,0%	10%	100,0%	100,0%	100,0%	0%
Male	19	21	23	10%	2	3	3	0%
Female	17	20	22	10%	7	8	8	0%
Part Time	0	0	0		0	0	0	
% Part Time	0,0%	0,0%	0,0%	NA	0,0%	0,0%	0,0%	NA
Male	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA
Permanent staff	36	41	45		9	11	11	
% Permanent staff	100,0%	100,0%	100,0%	10%	100,0%	100,0%	100,0%	0%
Male	19	21	23	10%	2	3	3	0%
Female	17	20	22	10%	7	8	8	0%

GENERAL CONTENTS

ORGANIZATIONAL PROFILE

102-8 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Fixed-term contract	0	0	0	NA	0	0	0	NA
% Fixed-term contract	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%	
Male	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA
Temporary	0	0	0	NA	0	0	0	NA
% Temporary	0,0%	0,0%	0,0%		0,0%	0,0%	0,0%	
Male	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA

GENERAL CONTENTS

ORGANIZATIONAL PROFILE

FIDELIDADE	
Seniority	2021
Less than 5 years	641
From 5 to 10 years	144
From 11 to 20 years	457
From 21 to 30 years	1 049
More than 31 years	367

	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE	GEP	CAR SERVICE	CARES	SAFEMODE	FIDELIDADE PROPERTY	FIDELIDADE SGOIC
Seniority	2021	2021	2021	2021	2021	2021	2021	2021	2021
Less than 2 years	9	32	21	3	2	6	5	13	2
From 2 to 5 years	12	81	55	10	10	13	19	4	7
From 6 to 8 years	1	12	17	8	6	12	0	8	2
From 9 to 10 years	2	6	4	0	0	3	0	0	0
More than 10 years	46	144	88	35	7	19	27	20	0

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APPROACH TO THE INVOLVEMENT OF STAKEHOLDERS

102-41	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Collective bargaining agreements																
Under Bargaining Agreement (except fixed-term)	2 417	2 584	2 654		69	72	70		252	258	NA		173	171	182	
% Under Bargaining Agreement	100%	99,92%	99,85%	3%	100%	100%	100%	-3%	100%	100%	NA	NA	100%	100%	100%	6%
Hiring Building Caretakers	0	NA	NA		0	NA	NA		0	NA	NA		0	NA	NA	
% Hiring Building Caretakers	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	0	NA	NA

102-41 (continuação)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Collective bargaining agreements																
Under Bargaining Agreement (except fixed-term)	3	4	NR		24	24	24		0	0	0		4	5	6	
% Under Bargaining Agreement	5%	7%	NR	NA	100%	100%	100%	0%	0%	0%	0%	NA	9%	10%	12%	20%
Hiring Building Caretakers	0	NA	NA		0	NA	NA		0	0	0		0	NA	NR	
% Hiring Building Caretakers	0%	NA	NA	NA	0%	NA	NA	NA	0%	0%	0%	NA	0%	NA	NR	NA

GENERAL CONTENTS

APPROACH TO THE INVOLVEMENT OF STAKEHOLDERS

102-41 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Collective bargaining agreements								
Under Bargaining Agreement (except fixed-term)	13	14	14	0%	0	NA	NR	NA
% Under Bargaining Agreement	36%	34%	31%		0%	NA	NA	
Hiring Building Caretakers								
Hiring Building Caretakers	10	10	NR	NA	0	NA	NA	NA
% Hiring Building Caretakers	28%	24%	NA		0%	NA	NA	

GENERAL CONTENTS

APPROACH TO THE INVOLVEMENT OF STAKEHOLDERS

102-43	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Customer satisfaction survey results																
Customer satisfaction	NA	NA	NA	NA	NA	NA	NA	NA	8,00	8,29	8,29	0 %	NA	NA	NA	NA
Settlement of Motor Claims with Material Damages	8,50	8,70	8,50	-2%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Settlement of Motor Claims with Personal Injuries	7,00	7,30	7,30	0%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Settlement of Home Multi-Risk Claims	8,40	8,40	8,00	-5%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Multicare	8,00	8,29	8,29	0%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Customer Satisfaction Assessment/ Net Promoter Score – Brand Ok	NA	NA	NA	NA	47,00	45,00	50,00	11%	NA	NA	NA	NA	NA	NA	NA	NA
Customer Satisfaction Assessment/ Net Promoter Score – Brand SC	NA	NA	NA	NA	48,00	55,00	60,00	9%	NA	NA	NA	NA	NA	NA	NA	NA
Customer Satisfaction Assessment/ Net Promoter Score – Brand SC	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	8,90	8,94	8,90	0%
Customer Satisfaction Index Net Promoter Score (NPS)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	69,00	70,00	69,00	-1%
Customer Satisfaction Index Real Time Survey (RTS)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	9,24	9,28	9,29	0%

GENERAL CONTENTS

APPROACH TO THE INVOLVEMENT OF STAKEHOLDERS

102-43 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Customer satisfaction survey results																
Customer satisfaction	NA	NA	NA	NA	80,0%	87,7%	88,0%	0%	NA	45,00	63,00	40%	4,16	3,45	3,36	-3%
Usefulness/relevance	8,87	9,08	9,09	0%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Innovation	6,88	6,99	7,25	4%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Agility in service provision	7,40	7,69	7,75	1%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Service provided by GEP in the Investigation of Claims	7,05	7,66	7,75	1%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Service provided by Motor Expert Assessment	8,02	8,39	8,24	-2%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Service provided by Property Expert Assessment	6,52	7,04	7,09	1%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

GENERAL CONTENTS

APPROACH TO THE INVOLVEMENT OF STAKEHOLDERS

102-43 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Customer satisfaction survey results								
Customer satisfaction	NA	NA	NA	NA	80,0%	87,7%	NR	NA
Usefulness/relevance	8,87	9,08	NA	NA	NA	NA	NA	NA
Innovation	6,88	6,99	NA	NA	NA	NA	NA	NA
Agility in service provision	7,40	7,69	NA	NA	NA	NA	NA	NA
Service provided by GEP in the Investigation of Claims	7,05	7,66	NA	NA	NA	NA	NA	NA
Service provided by Motor Expert Assessment	8,02	8,39	NA	NA	NA	NA	NA	NA
Service provided by Property Expert Assessment	6,52	7,04	NA	NA	NA	NA	NA	NA

ECONOMIC INDICATORS

ECONOMIC PERFORMANCE

Units: €

201-1	INSURANCE				OTHER SECTORS				PROPERTY		
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2020	2021	Var 20-21
Direct economic value generated (revenues)	2 681 880 992	2 260 589 379	2 381 462 143	5%	40 858 119	39 087 531	43 870 735	12%	5 647 418	12 088 152	114%
Direct economic value distributed	459 694 978	462 801 916	510 970 250	10%	37 477 839	35 521 562	39 890 753	12%	5 937 913	7 249 714	22%
Suppliers (FSE)	134 296 239	136 976 825	148 393 660	8%	31 057 964	29 141 765	33 302 336	14%	2 178 023	2 604 242	20%
Brokers (commissions)	136 260 052	142 294 959 ¹	149 304 182 ¹	5%	NA	NA	NA	NA	NA	NA	NA
Employees (staff costs)	171 333 628	163 017 751	176 783 634	8%	6 189 425	6 200 870	6 402 720	3%	3 333 557	4 130 983 ⁷	24%
State (taxes)	14 369 271	16 631 651	20 957 817	26%	202 336	140 434	140 041	-6%	424 833	514 489	21%
Financial institutions (loan interests)	1 704 829 ²	2 024 429 ²	14 250 383	604%	28 114 ⁵	30 493 ⁵	31 095 ⁵	2%	NA	NA	NA
Shareholders (dividends)	0	0	0	0%	0	0	0	NA	NA	NA	NA
Community (donations, patronage)	1 730 959 ³	1 856 301 ⁴	1 280 575	-31%	0	0	205 ⁶	NA	1 500	NA	-33%
Economic value retained	2 222 186 015	1 797 787 463	1 870 491 893	4%	3 380 280	3 565 969	3 979 982	12%	-290 496	4 838 438	-1766%

¹ Amount concerning Fidelidade, Ok! teleseguros and Multicare

² Amount concerning Fidelidade only

³ Amount concerning Fidelidade, Ok! teleseguros and Fidelidade Assistance

⁴ Amount concerning Fidelidade, Multicare and Fidelidade Assistance

⁵ Amount concerning Car Service and Safemode

⁶ Amount concerning Car Service only

⁷ Amount concerning Fidelidade Property

ECONOMIC INDICATORS

ECONOMIC PERFORMANCE

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
201-2	2021	2021	2021	2021
Financial implications, risks and opportunities for the organization's activities, due to climate change	NR	NA	Multicare has not carried out an analysis of the financial implications and other risks and opportunities for its activities due to climate change.	Fidelidade Assistance has not carried out an analysis of the financial implications and other risks and opportunities for its activities due to climate change.
	GEP	CAR SERVICE	CARES	SAFEMODE
201-2 (continuation)	2021	2021	2021	2021
Financial implications, risks and opportunities for the organization's activities, due to climate change	Climate changes, namely storms, are an opportunity for GEP to increase its service provision. + storms + claims	NR	Climate changes have an impact on the organization in terms of abnormal work flows (arising from storms or other bad weather conditions) giving rise to financial costs which are relevant at staff level, as more people are needed in certain periods of the year.	SAFEMODE considers the impact of climate change on the development of its business to have little relevance

ECONOMIC INDICATORS

ECONOMIC PERFORMANCE

	FIDELIDADE PROPERTY	FIDELIDADE SGOIC
201-2 (continuation)	2021	2021
Financial implications, risks and opportunities for the organization's activities, due to climate change	NR	NA

	ALL COMPANIES
201-3	2021
Coverage of the obligations provided for in the organization's benefit plan and other retirement plans	NR

ECONOMIC INDICATORS

PRESENCE IN THE MARKET

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
202-1 and 202-2	2021	2021	2021	2021
Ratio between the lowest salary and the local minimum salary by gender	NR	NR	NR	NR
Proportion of top management positions filled by individuals coming from the local community.	Not applicable, as most of the top managers are Portuguese, the concept of "local" being considered as the country, Portugal, and the top management positions include the members of the Executive Committee of Fidelidade and the managers of the units reporting to the committee.			

	GEP	CAR SERVICE	CARES	SAFEMODE
202-1 and 202-2 (continuation)	2021	2021	2021	2021
Ratio between the lowest salary and the local minimum salary by gender	NR	NR	NR	NR
Proportion of top management positions filled by individuals coming from the local community.	NR	NR	NR	NR

ECONOMIC INDICATORS

PRESENCE IN THE MARKET

	FIDELIDADE PROPERTY	FIDELIDADE SGOIC
202-1 and 202-2 (continuation)	2021	2021
Ratio between the lowest salary and the local minimum salary by gender	NR	NR
Proportion of top management positions filled by individuals coming from the local community.	NR	NR

ECONOMIC INDICATORS

INDIRECT ECONOMIC IMPACTS

Units: €

203-1	INSURANCE				OTHER SECTORS				PROPERTY		
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2020	2021	Var 20-21
Investment in infrastructures and provided services	88 462,21 €	6 540,23 € ²	338 289,22 €	5072%	0	0	0	NA	0	0	0
Insurance Offer	3 386,96 € ¹	4 437,23 € ³	237 619,86 € ⁴	5255%	NA	NA	NA	NA	NA	NA	NA
Ex-gratia Payments	84 606,25 € ¹	0,00 €	97 474,90 € ⁵	NA	0	0	0	NA	0	0	0

¹ VAmount concerning Ok! teleseguros and Multicare

² Amount concerning Multicare and Fidelidade Assistance

³ Amount concerning Multicare only

⁴ Amount concerning Fidelidade, OK! teleseguros and Multicare

⁵ Amount concerning Fidelidade and OK! teleseguros

ECONOMIC INDICATORS

INDIRECT ECONOMIC IMPACTS

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
203-2	2021	2021	2021	2021
Significant indirect economic impacts	<p>PPR 40+ ESG and the Mobility App are products that by nature are in keeping with the Principles of Responsible Investment and Use, dedicated to the conscious creation of a positive social and environmental impact.</p> <p>In general, all the products marketed by Fidelidade for the senior segment, such as Alô and Activecare 60+, and some financial products as is the case of PPR Evoluir, whose monthly minimum deposit was reduced to EUR 25, could make a difference regarding products and services for low-income people. Due to their characteristics, they could meet certain health-care needs and, on the other hand, leverage the possibility of making some savings.</p> <p>Generally speaking, all the products and services we provide have a very positive economic impact, given the nature of the concept of insurance. Covering the expenses of the insured persons (individuals or companies) following a claim that fits into the scope of the insurance they have underwritten.</p>	NR	No significant indirect economic impacts were identified	NR

ECONOMIC INDICATORS

INDIRECT ECONOMIC IMPACTS

	GEP	CAR SERVICE	CARES	SAFEMODE
203-2 (continuation)	2021	2021	2021	2021
Significant indirect economic impacts	NA	<p>(1) Hiring Fidelidade Assistance for the referral, appointment and scheduling of Fidelidade Car Service's expert assessments.</p> <p>(2) Costs linked to the protection of our People against COVID-19.</p> <p>(3) Sharp decline of productivity/Person, given the reduction of the activity (-18%), due to the pandemic crisis.</p>	None	NR

	FIDELIDADE PROPERTY	FIDELIDADE SGOIC
203-2 (continuation)	2021	2021
Significant indirect economic impacts	NR	NA

ECONOMIC INDICATORS

PROCUREMENT PRACTICES

204-1	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Proportion of costs incurred with local suppliers	75,8%	74,4%	NR	NA	98,5%	97,2%	99,1%	2,0%	99,8%	99,7%	99,5%	-0,2%	99,1%	99,4%	99,4%	0,0%
Direct (of the company) %	47,9%	61,4%	NR	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
DOP (negotiation at the DOP) %	27.89%	38,6%	NR	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

204-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Proportion of costs incurred with local suppliers	NR	NR	NR	NA	NR	NR	99,96%	NA	100,0%	100,0%	91,0%	-9,0%	98,6%	99,9%	99,9%	0,0%

204-1 (continuation)	FIDELIDADE PROPERTY				SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Proportion of costs incurred with local suppliers	NR	NR	NR	NA	NR	NR	NR	NA

ECONOMIC INDICATORS

FIGHT AGAINST CORRUPTION

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
205-1, 2 and 3	2021	2021	2021	2021
Assessment of corruption risk operations	0	No assessments of this nature were conducted.	No assessments of this nature were conducted.	In 2021, no actions of this nature were performed. Risk associated to the Accounting/Financial and Legal departments, in risk matrixes (DGR - Risk Management Department) - "Fraudulent or negligent actions carried out by internal persons against the institution".
Communication and training on policies and procedures to combat corruption	NR	NR	NR	No training sessions were held on the organization's anticorruption policies and practices.
Confirmed cases of corruption and measures taken	0 (zero cases)	NR	0	NA

ECONOMIC INDICATORS

FIGHT AGAINST CORRUPTION

	GEP	CAR SERVICE	CARES	SAFEMODE
2015-1, 2 and 3 (continuation)	2021	2021	2021	2021
Assessment of corruption risk operations	Annual Financial Auditing +annual quality auditing- help in the detection of these cases	No assessments of this nature were conducted.	No situations of corruption were identified. However, compliance measures were taken in order to create additional controls for the activity.	In 2021, no operations corruption risk assessments were conducted. However, the organization is committed to combat corruption and attempts of bribery, scrupulously complying with the rules in force in those matters.
Communication and training on policies and procedures to combat corruption	None	No assessments of this nature were conducted.	None	In 2021, no training sessions were held on the organization's anticorruption policies and practices.
Confirmed cases of corruption and measures taken	None	0 Cases	None	NR

ECONOMIC INDICATORS

FIGHT AGAINST CORRUPTION

205-1, 2 and 3 (continuation)	FIDELIDADE PROPERTY	SGOIC
	2021	2021
Assessment of corruption risk operations	NR	All the entities that have business relationships with the Managing Company and the Funds managed by it go through an assessment process entitled "KYC", Know Your Customer/ Client in order to scrutinize the origin of the funds and contribute to the fight against money laundering and terrorism financing.
Communication and training on policies and procedures to combat corruption	NR	<ul style="list-style-type: none"> a. All employees receive training in policies and procedures as they enter the company and update training sessions are conducted every year. b. Training in the fight against money laundering and terrorism financing are provided to all employees and to all organic units, including the Management of the Managing Company. c. All the partners that have business relationships with the Managing Company must go through the Know Your Customer/Client assessment process, which the partners themselves request to the SGOIC, thus maintaining a transparent relationship. d. & e. 100% of the management bodies and employees.
Confirmed cases of corruption and measures taken	NR	There were no confirmed cases of corruption during 2021.

ECONOMIC INDICATORS

UNFAIR COMPETITION

	ALL COMPANIES
206-1	2021
Legal proceedings for unfair competition, anti-trust and monopoly practices.	No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.

ECONOMIC INDICATORS

TAX APPROACH

	FIDELIDADE
207-1 to 207-3	2021
Tax approach	NR
Governance, control and management of tax risk	NR
Involvement of Stakeholders and management of their concerns about taxes	NR

ENVIRONMENTAL INDICATORS

MATERIALS

	SEGURADOR	OUTROS SETORES	IMOBILIÁRIO
301-1 and 301-2	2021	2021	2021
Materials used by weight or volume (ton)	103,94 ¹	0,9 ²	0
Recycled materials used (%)	NR	NR	NR

¹ Amount concerning Fidelidade, OK! teleseguros and Multicare
² Amount concerning Car Service only

ENVIRONMENTAL INDICATORS

ENERGY

302-1	INSURANCE				OTHER SECTORS				PROPERTY			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Total Energy Consumption	47 755	38 580	33 217	-14%	15 357	10 867	9 658	-11%	452	698	639	-8%
Electricity (GJ)	31 089	26 691	21 472	-20%	3 589	3 374	3 241	-4%	335	195	170	-13%
Diesel (GJ)	16 513	11 361	9 377	-17%	11 768	7 482	6 390 ¹	-15%	116	495	414	-16%
Gasoline (GJ)	152 ¹	528 ²	2 368	348%	0	11 ³	27 ⁴	152%	0	8 ⁵	55 ⁵	615%

¹ Amount concerning Fidelidade, Multicare and Fidelidade Assistance

² Amount concerning Fidelidade and Multicare

³ Amount concerning GEP, Car Service and Cares

⁴ Amount concerning GEP and Cares

⁵ Amount concerning Fidelidade Property

ENVIRONMENTAL INDICATORS

WATER AND WASTEWATER

ALL COMPANIES

303-1 and 303-2	2021
Interactions with water as a shared resource	<p>The water consumed in the operations of the Fidelidade Group comes from the public supply network, complying with all legal requirements for abstraction, quality control and distribution mandated by law.</p> <p>The Fidelidade Group monitors every month the water consumptions of its activity, in the different buildings, and seeks to manage the impact of its activity through the control of internal operational processes, the implementation of efficient water consumption measures and raising the awareness of its employees. The Fidelidade Group has not identified in its direct operations water stress issues for this report.</p>
Management of the impacts related to water discharge	<p>The domestic wastewater arising from the activity in the several buildings of the Fidelidade Group is directed into the public sanitation network and then subject to appropriate treatment, monitored by the responsible entities, which comply with all the requirements of collection and treatment of wastewater mandated by the law.</p>

ENVIRONMENTAL INDICATORS

WATER AND WASTEWATER

	INSURANCE	OTHER SECTORS	PROPERTY
303-5	2021	2021	2021
Water Consumption (m3)	12 024	4 425 ¹	895

¹ Amount concerning GEP, Car Service and Safemode

ENVIRONMENTAL INDICATORS

EMISSIONS

305-1 to 3	INSURANCE				OTHER SECTORS				PROPERTY			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Total emissions	4 659	2 506	2 209	-12%	1 151	751	884	18%	48	66	46	-31%
Scope 1 (tCO ₂ eq)	1 223	872	861	-1%	863	550	471 ³	-14%	9	37	34	-7%
Scope 2 (tCO ₂ eq)	2 167	1 461	1 224	-16%	250	185	179	-3%	23	11	9	-12%
Scope 3 (tCO ₂ eq)*	1 270	174 ¹	124 ¹	-29%	37 ²	17 ²	234 ³	1276%	16	18 ⁴	2 ⁴	-90%

¹ Amount concerning Fidelidade and Multicare

² Amount concerning GEP, Car Service and Safemode

³ Amount concerning GEP, Cares and Safemode

⁴ Amount concerning Fidelidade Property

*The reporting scope regarding plane and train travels concerns the People Department of the Fidelidade Group only

ENVIRONMENTAL INDICATORS

WASTE

ALL COMPANIES

306-1 and 306-2	2021
Waste generation and waste-related significant impacts	<p>The management of waste and its impact is a concern for the Fidelidade Group in all the activities it conducts. Waste produced is mostly a mixture of urban-equivalent waste, paper and cardboard, metals and plastic.</p> <p>The nature of the Fidelidade Group's business requires communication and legal documentation for customers and paper consumption is a material use of natural resources. The Fidelidade Group has been implementing processes in order to reduce paper consumption, underpinning this shift to digital communication and paper reduction in the office.</p> <p>The Group's purpose is to minimize the waste produced and continuously improve its approach to the efficient and responsible use of resources, namely the reduction of plastic and paper consumption and the adoption of more efficient waste management measures. We have raised the employees' awareness for this global issue of waste pollution.</p>
Management of waste-related significant impacts	<p>The Fidelidade Group manages the impact of waste production, mainly through the minimization of its consumption of materials and the prioritization of their reuse and/or recovery near their end of life. Based on the principles of circular economy, Fidelidade has been investing in the implementation of measures to reduce waste production, namely to eliminate single-use plastic (for example, replacement of all the plastic cups with glass ones, plastic coffee stirrers with wood stirrers), and in the promotion of the purchase of sustainable and certified materials and products. The management of waste and its impacts also includes the implementation of measures to raise awareness among employees, so that they may contribute to this effort, as in the case of the elimination of litter bins near all the desks.</p>

ENVIRONMENTAL INDICATORS

WASTE

Units: Tons

	INSURANCE	OTHER SECTORS	PROPERTY
306-3 to 306-5	2021	2021	2021
Total weight of waste produced	139,61 ¹	4,66 ³	0,00
Waste not intended for final disposal	139,38 ¹	4,66 ³	0,00
Preparation for reuse	NR	NR	NR
Recycled	139,38 ¹	4,66 ³	NR
Other recovery operations	NR	NR	NR
Waste intended for final disposal	0,23 ²	0,00	0,00
Incineration	NR	NR	NR
Landfill	0,23 ²	NR	NR
Other disposal operations	NR	NR	NR

¹ Amount concerning Fidelidade, Ok! teleseguros and Fidelidade Assistance

² Amount concerning Fidelidade and Fidelidade Assistance

³ Amount concerning GEP and Safemode

ENVIRONMENTAL INDICATORS

ENVIRONMENTAL ASSESSMENT OF SUPPLIERS

	INSURANCE	OTHER SECTORS	PROPERTY
308-1	2021	2021	2021
Environmental assessment of suppliers	NR	NR	NR

SOCIAL INDICATORS

EMPLOYMENT

401-1	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of admissions per age range	173	174	207	19%	7	4	8	100%	21	12	25	108%	64	69	68	-1%
18-29	120	111	114	3%	6	3	4	33%	14	6	17	183%	33	41	46	12%
30-39	30	37	55	49%	1	1	4	300%	5	3	4	33%	20	16	17	6%
40-49	20	23	34	48%	0	0	0	NA	2	3	3	0%	9	9	3	-67%
50 or older	3	3	4	33%	0	0	0	NA	0	0	1	NA	2	3	2	-33%
Rate of new admissions per age range	7%	7%	8%	16%	9%	5%	11%	111%	8%	5%	9%	96%	36%	40%	37%	-8%
18-29	5%	4%	4%	0%	8%	4%	6%	41%	5%	2%	6%	167%	19%	24%	25%	5%
30-39	1%	1%	2%	45%	1%	1%	6%	323%	2%	1%	1%	26%	11%	9%	9%	-1%
40-49	1%	1%	1%	44%	0%	0%	0%	NA	1%	1%	1%	-6%	5%	5%	2%	-69%
50 or older	0%	0%	0%	30%	0%	0%	0%	NA	0%	0%	0%	NA	1%	2%	1%	-38%
Number of admissions by gender	173	174	207	19%	7	4	8	100%	21	12	25	108%	64	69	68	-1%
Male	63	72	102	42%	2	2	3	50%	6	3	11	267%	22	32	36	13%
Female	110	102	105	3%	5	2	5	150%	15	9	14	56%	42	37	32	-14%

SOCIAL INDICATORS

EMPLOYMENT

4 0 1 -1 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Rate of admissions by gender	7%	7%	8%	16%	9%	5%	11%	111%	8%	5%	9%	96%	36%	40%	37%	-8%
Male	3%	3%	4%	38%	3%	3%	4%	59%	2%	1%	4%	245%	12%	18%	19%	5%
Female	4%	4%	4%	1%	7%	3%	7%	164%	6%	3%	5%	47%	24%	21%	17%	-19%
Number of departures per age range	145	87	152	75%	4	4	5	25%	6	7	13	86%	52	73	51	-30%
18-29	27	26	55	112%	2	2	2	0%	3	3	9	200%	25	44	33	-25%
30-39	16	18	25	39%	1	1	3	200%	2	3	2	-33%	18	16	12	-25%
40-49	9	5	7	40%	0	0	0	NA	0	1	2	100%	6	9	6	-33%
50 or older	93	38	65	71%	1	1	0	-100%	1	0	0	NA	3	4	0	-100%
Rate of departures per age range	6%	3%	6%	71%	5%	5%	7%	32%	2%	3%	5%	75%	29%	42%	28%	-35%
18-29	1%	1%	2%	107%	3%	3%	3%	6%	1%	1%	3%	183%	14%	25%	18%	-30%
30-39	1%	1%	1%	36%	1%	1%	4%	217%	1%	1%	1%	-37%	10%	9%	6%	-30%
40-49	0%	0%	0%	37%	0%	0%	0%	NA	0%	0%	1%	88%	3%	5%	3%	-38%
50 or older	4%	1%	2%	67%	1%	1%	0%	-100%	0%	0%	0%	NA	2%	2%	0%	-100%

SOCIAL INDICATORS

EMPLOYMENT

4 0 1-1 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of departures by gender	145	87	152	75%	4	4	5	25%	6	7	13	86%	52	73	51	-30%
Male	80	47	83	77%	4	2	2	0%	1	5	7	40%	15	33	27	-18%
Female	65	40	69	73%	0	2	3	50%	5	2	6	200%	37	40	24	-40%
Rate of departures by gender	6%	2%	3%	72%	5%	5%	7%	32%	2%	3%	5%	75%	29%	42%	28%	-35%
Male	3%	2%	3%	72%	5%	3%	3%	6%	0%	2%	3%	32%	8%	19%	15%	-23%
Female	3%	2%	3%	68%	0%	3%	4%	59%	2%	1%	2%	183%	21%	23%	13%	-44%
Turnover rate by age range*	13%	10%	7%	-33%	15%	11%	9%	-14%	10%	7%	7%	-6%	65%	82%	32%	-61%
18-29	6%	5%	3%	-40%	11%	7%	4%	-37%	6%	3%	5%	36%	33%	49%	21%	-57%
30-39	2%	2%	2%	-29%	3%	3%	5%	85%	3%	2%	1%	-53%	21%	18%	8%	-58%
40-49	1%	1%	1%	-29%	0%	0%	0%	NA	1%	2%	1%	-41%	8%	10%	2%	-77%
50 or older	4%	2%	1%	-18%	1%	1%	0%	-100%	0%	0%	0%	NA	3%	4%	1%	-87%
Turnover rate by gender*	13%	10%	7%	-33%	15%	11%	9%	-14%	10%	7%	7%	-6%	65%	82%	32%	-61%
Male	6%	5%	3%	-24%	8%	5%	4%	-34%	3%	3%	3%	6%	21%	38%	17%	-55%
Female	7%	5%	3%	-40%	7%	5%	6%	6%	7%	4%	4%	-14%	44%	45%	15%	-66%

*The formula used to calculate the turnover rate was changed in 2021, which justifies the fact that the variations are extremely low.

SOCIAL INDICATORS

EMPLOYMENT

401-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of admissions per age range	5	3	0	-100%	3	1	2	100%	0	5	3	-40%	7	2	4	100%
18-29	2	0	0	NA	2	1	1	0%	0	4	2	-50%	5	0	1	NA
30-39	1	1	0	-100%	1	0	1	NA	0	0	0	NA	2	2	3	50%
40-49	1	2	0	-100%	0	0	0	NA	0	0	1	NA	0	0	0	NA
50 or older	1	0	0	NA	0	0	0	NA	0	1	0	-100%	0	0	0	NA
Rate of new admissions per age range	9%	5%	0%	-100%	11%	4%	8%	108%	0%	9%	6%	-40%	15%	4%	8%	88%
18-29	4%	0%	0%	NA	7%	4%	4%	4%	0%	8%	4%	-50%	11%	0%	2%	NA
30-39	2%	2%	0%	-100%	4%	0%	4%	NA	0%	0%	0%	NA	4%	4%	6%	41%
40-49	2%	3%	0%	-100%	0%	0%	0%	NA	0%	0%	2%	NA	0%	0%	0%	NA
50 or older	2%	0%	0%	NA	0%	0%	0%	NA	0%	2%	0%	-100%	0%	0%	0%	NA
Number of admissions by gender	5	3	0	-100%	3	1	2	100%	0	5	3	-40%	7	2	4	100%
Male	4	3	0	-100%	0	0	2	NA	0	1	1	0%	4	1	2	100%
Female	1	0	0	NA	3	1	0	-100%	0	4	2	-50%	3	1	2	100%

SOCIAL INDICATORS

EMPLOYMENT

4 01-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Rate of admissions by gender	9%	5%	0%	-100%	11%	4%	8%	108%	0%	9%	6%	-40%	15%	4%	8%	88%
Male	7%	5%	0%	-100%	0%	0%	8%	NA	0%	2%	2%	0%	9%	2%	4%	88%
Female	2%	0%	0%	NA	11%	4%	0%	-100%	0%	8%	4%	-50%	6%	2%	4%	88%
Number of departures per age range	3	1	2	100%	1	3	2	-33%	3	3	2	-33%	2	0	2	NA
18-29	0	0	0	NA	1	0	1	NA	1	1	2	100%	1	0	0	NA
30-39	0	0	0	NA	0	1	0	-100%	0	1	0	-100%	1	0	2	NA
40-49	1	0	0	NA	0	1	0	-100%	2	0	0	NA	0	0	0	NA
50 or older	2	1	2	100%	0	1	1	0%	0	1	0	-100%	0	0	0	NA
Rate of departures per age range	5%	2%	4%	107%	4%	12%	8%	-31%	6%	6%	4%	-33%	4%	0%	4%	NA
18-29	0%	0%	0%	NA	4%	0%	4%	NA	2%	2%	4%	100%	2%	0%	0%	NA
30-39	0%	0%	0%	NA	0%	4%	0%	-100%	0%	2%	0%	-100%	2%	0%	4%	NA
40-49	2%	0%	0%	NA	0%	4%	0%	-100%	4%	0%	0%	NA	0%	0%	0%	NA
50 or older	4%	2%	4%	107%	0%	4%	4%	4%	0%	2%	0%	-100%	0%	0%	0%	NA

SOCIAL INDICATORS

EMPLOYMENT

4 01-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of departures by gender	3	1	2	100%	1	3	2	-33%	3	3	2	-33%	2	0	2	NA
Male	2	1	0	-100%	0	2	1	-50%	0	3	1	-67%	1	0	2	NA
Female	1	0	2	NA	1	1	1	0%	3	0	1	NA	1	0	0	NA
Rate of departures by gender	5%	2%	4%	107%	4%	12%	8%	-31%	6%	6%	4%	-33%	4%	0%	4%	NA
Male	4%	2%	0%	-100%	0%	8%	4%	-48%	0%	6%	2%	-67%	2%	0%	4%	NA
Female	2%	0%	4%	NA	4%	4%	4%	4%	6%	0%	2%	NA	2%	0%	0%	NA
Turnover rate by age range*	14%	7%	2%	-74%	14%	15%	8%	-48%	6%	15%	5%	-69%	19%	4%	6%	41%
18-29	4%	0%	0%	NA	11%	4%	4%	4%	2%	9%	4%	-60%	13%	0%	1%	NA
30-39	2%	2%	0%	-100%	4%	4%	2%	-48%	0%	2%	0%	-100%	6%	4%	5%	18%
40-49	4%	3%	0%	-100%	0%	4%	0%	-100%	4%	0%	1%	NA	0%	0%	0%	NA
50 or older	5%	2%	2%	4%	0%	4%	2%	-48%	0%	4%	0%	-100%	0%	0%	0%	NA
Turnover rate by gender*	14%	7%	2%	-74%	14%	15%	8%	-48%	6%	15%	5%	-69%	19%	4%	6%	41%
Male	11%	7%	0%	-100%	0%	8%	6%	-22%	0%	8%	2%	-75%	11%	2%	4%	88%
Female	4%	0%	2%	NA	14%	8%	2%	-74%	6%	8%	3%	-63%	9%	2%	2%	-6%

*The formula used to calculate the turnover rate was changed in 2021, which justifies the fact that the variations are extremely low.

SOCIAL INDICATORS

EMPLOYMENT

4 01 -1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of admissions per age range	4	6	8	33%	6	3	1	-67%
18-29	2	4	6	50%	2	2	1	-50%
30-39	2	1	1	0%	3	0	0	NA
40-49	0	1	0	-100%	1	1	0	-100%
50 or older	0	0	1	NA	0	0	0	NA
Rate of new admissions per age range	11%	15%	18%	21%	67%	27%	9%	-67%
18-29	6%	10%	13%	37%	22%	18%	9%	-50%
30-39	6%	2%	2%	-9%	33%	0%	0%	NA
40-49	0%	2%	0%	-100%	11%	9%	0%	-100%
50 or older	0%	0%	2%	NA	0%	0%	0%	NA
Number of admissions by gender	4	6	8	33%	6	3	1	-67%
Male	2	3	5	67%	1	1	1	0%
Female	2	3	3	0%	5	2	0	-100%

SOCIAL INDICATORS

EMPLOYMENT

4 01-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Rate of admissions by gender	11%	15%	18%	21%	67%	27%	9%	-67%
Male	6%	7%	11%	52%	11%	9%	9%	0%
Female	6%	7%	7%	-9%	56%	18%	0%	-100%
Number of departures per age range	7	2	3	50%	4	1	2	100%
18-29	1	2	1	-50%	3	1	2	100%
30-39	3	0	2	NA	1	0	0	NA
40-49	1	0	0	NA	0	0	0	NA
50 or older	2	0	0	NA	0	0	0	NA
Rate of departures per age range	19%	5%	7%	37%	44%	9%	18%	100%
18-29	3%	5%	2%	-54%	33%	9%	18%	100%
30-39	8%	0%	4%	NA	11%	0%	0%	NA
40-49	3%	0%	0%	NA	0%	0%	0%	NA
50 or older	6%	0%	0%	NA	0%	0%	0%	NA

SOCIAL INDICATORS

EMPLOYMENT

4 01-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of departures by gender	7	2	3	50%	4	1	2	100%
Male	4	1	2	100%	3	0	2	NA
Female	3	1	1	0%	1	1	0	-100%
Rate of departures by gender	19%	2%	6%	82%	44%	9%	18%	100%
Male	11%	2%	4%	82%	33%	0%	18%	NA
Female	8%	2%	2%	-9%	11%	9%	0%	-100%
Turnover rate by age range*	31%	20%	12%	-37%	111%	36%	14%	-63%
18-29	8%	15%	8%	-47%	56%	27%	14%	-50%
30-39	14%	2%	3%	37%	44%	0%	0%	NA
40-49	3%	2%	0%	-100%	11%	9%	0%	-100%
50 or older	6%	0%	1%	NA	0%	0%	0%	NA
Turnover rate by gender*	31%	20%	12%	-37%	111%	36%	14%	-63%
Male	17%	10%	8%	-20%	44%	9%	14%	50%
Female	14%	10%	4%	-54%	67%	27%	0%	-100%

*The formula used to calculate the turnover rate was changed in 2021, which justifies the fact that the variations are extremely low.

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

ALL COMPANIES

403-1	2021
Occupational health and safety management system	Within the scope of safety, a management system is in place which, not following any formal rule, is based on the obligations stemming from the Portuguese legal framework and on quality good practices (Ex.: ISO 9001), which the internal OHS services apply to safety activities in the Fidelidade universe.

MULTICARE

FIDELIDADE ASSISTANCE

403-1 (continuation)	2021	2021
Occupational health and safety management system	<p>In 2021, Multicare obtained the "Healthy Organization" certification, granted by Bureau Veritas, which distinguishes organizations that implement practices for the promotion of the health, well-being, development and happiness of their workers, that go beyond the legal requirements. It was the first company in Portugal to obtain this certification.</p> <p>The certification audit was mainly focused on the verification of compliance with the legal OHS requirements and the existing good practices, Multicare having reached the highest level: Excellence. This certification fits into the Sustainable Development Goals (SDG SCORING) launched and promoted by the United Nations.</p>	<p>Fidelidade Assistance has been certified since 2015 by the EFR 100 (Family Responsible Company) standard, promoted by the Fundación Más Familia. The purpose of this certification is to create a management model that provides solutions in matters of responsibility concerning the reconciliation of personal, family and professional life, supporting equal opportunities and quality in employment. Although this system is not a standard focused only on occupational health and safety, it covers many of the aspects that reflect on working conditions.</p> <p>Fidelidade Assistance complies with 122 requirements of this standard, which may be divided into 5 distinct groups, namely:</p> <ul style="list-style-type: none"> - Quality at work: Integration of permanent workers; Occupational gymnastic program; Health insurance for workers and co-participation for their families; Payment of food allowance every month of the year. - Flexibility of space and time: Leaving the workstation due to a family emergency; Increase of the workload for part-time workers in seasonality periods. - Support to Family: Parking space reserved for pregnant women; Maternity incentive and offer of the baby basket; Justified and paid absence for accompanying the children in their 1st day of school. - Personal and Professional Development: Volunteering grant; Language and IT training; Monthly workshops and activities. - Equal Opportunities: Respect for the different religions, according to the requests made by workers; Facilities prepared for access of workers with physical disabilities. - Leadership and Management Styles: Code of Conduct and Professional Ethics; Anti-Mobbing Policy.

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

	CAR SERVICE	SAFEMODE
403-1 (continuation)	2021	2021
Occupational health and safety management system	<p>Fidelidade CAR Service is certified by the Centro de Saragoça, which includes in the process of awarding the certification a set of mandatory requirements of Occupational Safety to be observed by the organization, namely:</p> <ul style="list-style-type: none"> - Compliance with the legal requirements applicable to this matter; - Performance of risk assessments; - Existence of an emergency plan and of an intervention team; - Information/training for workers within this scope. 	<p>In terms of safety, a quality management system has been implemented according to the ISO 9001:2015 standard, which has certified EAPS's processes in the performance of external services of Occupational health and safety since 2006.</p> <p>Also in 2006, EAPS was certified by the DGERT as a training entity within the scope of these matters.</p> <p>It is authorized by the ACT to provide external service within the scope of Occupational health and safety, including some high-risk activities.</p>

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

ALL COMPANIES

403-2	2021
<p>Identification of hazards, risk assessment and investigation of incidents</p>	<p>The activity carried out in the field of Occupational Health and Safety aims at preventing professional risks and the promotion of people's safety and wellbeing. Fidelidade identifies hazards and assesses risks, in the course of which it makes the most adequate recommendations, which it ranks in order to carry out the planning for their implementation in function of their relevance and urgency.</p> <p>Assessments are performed by senior occupational safety technicians, with valid professional aptitude certificates, issued by the ACT. The know-how of these technicians is complemented with specialized training within the scope of Occupational Safety, in view of their appropriate technical and scientific updating. These elements integrate Fidelidade's Internal Occupational Safety Services team.</p> <p>The scope of the work carried out includes the risk assessment of workstations and general work spaces, which include the assessment of indoor air quality, thermal environment, illuminance and, where applicable, the assessment of exposure to microbiological agents and of radon gas concentration levels.</p> <p>Risk assessment is carried out in all spaces where the Fidelidade Group's employees conduct their professional activities, every two years, seeking to eradicate risks at their source or to minimize them. Priority is given to the implementation of measures that have an impact on collective protection.</p> <p>Following the risk assessments, action plans are prepared, which define priorities for action, those responsible for carrying out the defined recommendations and implementation deadlines, resorting to specialized technicians in certain fields, such as lighting and HVAC, whenever necessary.</p> <p>Apart from regular assessments, punctual and follow-up assessments are carried out whenever there are changes in workspaces/equipment/working conditions, by indication of occupational medicine and/or by complaints from employees.</p> <p>In 2021 we kept the measures adopted to prevent the contagion and spread of the SARS-CoV-2 virus, of which we highlight the following: update of the contingency plan in function of the evolution of the pandemic / recommendations of the health authorities; definition of isolation rooms in all facilities of the Fidelidade Group; adoption of the teleworking regime, whenever possible, for most workers; placement of polycarbonate partitions between workstations; teleworking/in-person working shifts of teams, during the gradual return of workers; signs with the rules of circulation and use of spaces and equipment shared in all facilities; availability of collective hand sanitizer dispensers and individual sanitization kits; availability of individual protection masks and antigen self-test kits. The implementation of the aforementioned measures was duly and timely communicated to workers by e-mail and/or through the Intranet, with the clear involvement of the hierarchies. At the assistance counters, polycarbonate partitions were installed between the customer and the worker, and workstations and equipment are sanitized after each assistance; assistance was provided upon previous appointment or by order of arrival.</p> <p>During 2021, taking advantage of the fact that workers were not at the facilities (most of them were in teleworking), various interventions were carried out in several facilities of the Fidelidade Group, in order to improve working conditions and spaces for workers, making the work spaces safe(r) and healthy(ier).</p> <p>We highlight namely the following interventions: replacement of the lighting system (gradual replacement of fluorescent lighting fixtures with LED ones, optimizing the reduction of the risk of eye fatigue and vision problems, through the improvement of the quality and quantity of lighting in the work area); changes in furniture (namely at the intervened facilities, within the scope of image renewal or at the facilities with new physical space; removal of screens (barriers to the natural diffusion of light and fall risk spots); adoption of lockers and the consequent removal of individual closets (making the spaces wider, larger, more open); adoption of the clean-desk policy and ban on keeping food inside lockers (in order to avoid the spread of microorganisms, ants, cockroaches, etc.).</p>

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

FIDELIDADE

403-2 (continuation)	2021
Identification of hazards, risk assessment and investigation of incidents	<p>Despite the heavy restrictions arising from the pandemic, namely concerning the gathering of people, in 2021 we performed two drills at the Central Offices in Porto.</p> <p>On 21 September 2021, one of the drills took place at the Brasília Building, with the involvement of Fidelidade's workers - who at the time were working at the office - shopkeepers and also customers that, at that time, were inside the shopping center.</p> <p>On 30 November, the other drill took place at the Scala Building with the involvement of the workers of the several companies that operate in said building, as in previous drills.</p> <p>Taking into account the small number of workers at the office, in both situations we have had to redefine/accumulate roles within the Intervention Teams, which was a clear and challenging indication of the inevitable paradigm shift concerning the composition - even in numbers - of said teams.</p>

SAFEMODE

403-2 (continuation)	2021
Identification of hazards, risk assessment and investigation of incidents	<p>During 2021, EAPS changed facilities, the spaces of the new registered office and the Lisbon clinic moved to the building of Avenida José Malhoa, which meets all the occupational health and safety conditions for the good performance of all the business activities.</p>

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

ALL COMPANIES

403-3 to 403-8	2021
Healthcare services at work	<p>The activity developed in the area of Occupational Health and Safety aims at preventing occupational risks and promoting the health of all workers, by integrating professionals with appropriate training, namely doctors specialized in occupational medicine, senior occupational health and safety technicians and nursing professionals.</p> <p>In this context, the activity incorporates an integrated and sequential involvement of the following aspects:</p> <ol style="list-style-type: none"> 1) Identification of occupational risks; 2) Planning and organization of occupational risk prevention; 3) Elimination of risk factors and accidents; 4) Assessment and monitoring of occupational risks; 5) Information, training, consultation and involvement of workers and their representatives; 6) Performance of periodic clinical assessments, going far beyond the legislation in force and ensuring the necessary fitness of the professional to carry out their duties, complemented by regular visits to workplaces and by continuous interaction between healthcare professionals and occupational health and safety technicians. <p>This activity implies a cross-sectional and vertical intervention, from the technical processes to the organization of work and the conditions in which it is carried out, including the hierarchical component of the company and all levels of the company. This implies the attribution and acceptance by those responsible at each hierarchical level of the obligation to include risk prevention in any activity they carry out or request to be carried out and in all decisions to be adopted.</p> <p>Access to personal data regarding workers' health is restricted to the occupational doctor, which is ensured by the clinical profile of computer access to the occupational healthcare services management platform.</p> <p>The clinical data provided by occupational medicine to the occupational safety team and/or to the People and Organization Department is expressed always in aggregated and anonymized values, thus ensuring the confidentiality of workers, and always with the purpose of promoting the health and wellbeing of the workers in the organization.</p>
Workers' participation, consultation and communication to workers regarding occupational health and safety	<p>For the Organization/Group, the health and wellbeing of its employees is a "Greater Good". Therefore, it endeavors to promote and facilitate it. Thus, in the context of Occupational Medicine, and only as an example, we can mention:</p> <ul style="list-style-type: none"> • The concern to ensure, at the workplaces with the highest number of workers, the existence of Medical Offices, where as regularly as possible a doctor and a nurse are present (in 2021, we opened the Safemode Clinic at the Malhoa Building, where a doctor and a nurse are also present on a regular basis); • The coordination between Occupational Doctors and Occupational Injuries Doctors in order to ensure the best follow-up to workers and their return to work in case of a claim; • The regular dissemination of the Online Occupational Medicine Portal - My Safemode, through Be Fidelidade to remind/encourage workers to sign up and gain access to their healthcare data. <p>The available features include:</p> <ul style="list-style-type: none"> - Access to their Advice Letter; - Consultation of their Aptitude Record; - Consultation of the detailed history of the medical acts they have performed within the scope of Occupational Medicine; - Consultation of their biometric data and other useful information to manage their health; - View, or share with the treating doctor, the results of clinical analyses, imaging tests or those of other specialties included in the tests record; - Track the appointments and dates of tests and consultations within the scope of Occupational Medicine.

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

ALL COMPANIES

403-3 to 403-8 (continuation)	2021
Training of workers in occupational health and safety	<p>The information within the scope of COVID-19 was transmitted to workers through email and the intranet. Updates on the Contingency Plan were published on the Intranet, including information on the implemented measures, namely the ones focused on the return of the workers to the office, not only through the aforementioned digital platform, but also by e-mail.</p> <p>As in 2020, we also conducted a consultation/survey to the workers, in order to assess their experience in teleworking and regarding their return to the facilities.</p> <p>In March, we conducted the psychosocial risk assessment survey and compiled/analyzed the answers obtained.</p> <p>Following the analysis of the results, Fidelidade put in place a new set of awareness-raising and training initiatives - workshops on mental health, enhancement of the referral channels and the support to initiatives: NÓS, WECARE, etc. - aiming at mitigating the main identified risks.</p> <p>Other surveys were also conducted covering the remaining companies of the Fidelidade Group on issues of vital importance such as: benefits, diversity and inclusion, the project of the new registered office building and wellbeing.</p>
Promotion of workers' health	<p>Apart from admission, periodic and occasional tests, workers are also regularly invited to take part in several surveys that seek to provide an exact and detailed knowledge of their reality, in terms of physical and mental health, and of the trends that may be emerging, in order to outline prompt and effective interventions in the prevention of possible dangers and risks and possible health conditions.</p> <p>We also promote the performance of the annual oncologic check-ups of the health insurance, coordinating the performance of these exams with the Occupational Medicine exams.</p> <p>We also provide free of charge to all workers who wish to receive it the seasonal flu vaccine through the pharmacies' national network.</p> <p>Simultaneously, and in coordination with the DGS national health plans arising from the periodical "Health Portraits" of the Portuguese promoted by said General-Directorate, initiatives are also promoted directed at specific health issues (high blood pressure, diabetes, obesity, smoking, etc.) which, although not constituting specific risks of the company's activity, constitute a general public health problem, and its approach is essential for the promotion of the best possible physical and psychological wellbeing of Fidelidade's working population.</p> <p>The approach to these subjects is made through regular awareness-raising campaigns, informative leaflets addressing specific subjects, tutorial films, the newsletter "Be Fidelidade Para que a Vida Não Pare", dissemination of safetips, preparation and dissemination of contents on multiple health situations, and has also included multiple support and contact initiatives (for example, the COVID-19 assistance), the creation of the Multicare Medicina Online service and the symptom assessor, the creation of a psychological support program within the scope of Fidelidade's social responsibility program NOS (a program which supports employees' personal life and the new reality that confinement has imposed on people and their families) or the Multicare health insurance.</p> <p>Access to personal data regarding workers' health is restricted to the occupational doctor, which is ensured by the clinical profile of computer access to the occupational healthcare services management platform.</p> <p>The clinical data provided by occupational medicine to the occupational safety team and/or to the People and Organization Department is expressed always in aggregated and anonymized values, thus ensuring the confidentiality of workers, and always with the purpose of promoting the health and wellbeing of the workers in the organization.</p>

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

ALL COMPANIES

403-3 to 403-8 (continuation)	2021
<p>Prevention and mitigation of occupational health and safety impacts directly linked to business relationships</p>	<p>In 2021, the Fidelidade Group kept its business relationships with customers and suppliers, applying the criteria defined by the DGS and in the Internal Contingency Plan regarding the pandemic caused by the SARS-CoV-2 virus.</p> <p>Within this scope, we highlight the recommendation to privilege meetings with customers and suppliers through IT tools (Microsoft Teams). In-person meetings were authorized/conducted only when the importance to the activity/business so justified or when it was not possible to ensure the intended quality and results through videoconference means, being a mandatory condition to practice social distancing and to wear a mask; limited access to shared spaces (meeting rooms, canteens, pantries, auditoriums, etc.); limited access to customer care spaces.</p> <p>These measures also include the procedures adopted in 2020 and still in force: the placement of hand sanitizer dispensers, signs regarding the general rules of protection and hand sanitization, sanitization of workstations between each assistance and the placement of acrylic partitions in customer care areas, teleworking/in-person working shifts for teams providing customer service, for their own and the customers' protection.</p>
<p>Workers covered by an occupational health and safety management system</p>	<p>The occupational health management system covers all employees under an employment contract.</p>

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

ALL COMPANIES

403-9	2021
OCCUPATIONAL ACCIDENTS	<p>The Fidelidade Group analyzes all the occupational accidents occurred within its facilities. After receiving and analyzing an occupational accident report, the accident is investigated through personal and/or telephone contact to the claimant and to the witnesses (if any / if deemed necessary). Whenever justified, a visit is made to the place where the claim occurred.</p> <p>Following the analysis of the report, the statements obtained and the analysis of the place / circumstances of the reported accident, an Occupational Accident analysis report is prepared, which includes the indication of the dangers, the analysis of risks at the origin of the occurrence and the recommendations meant to prevent further similar accidents.</p> <p>In 2021, the large majority of occupational accidents occurred in itinere or in the context of teleworking.</p>

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

403-9 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
OCCUPATIONAL ACCIDENTS																
Total occupational accidents	64	6	28	367%	0	0	1	NA	8	0	2	NA	10	0	1	NA
Male	19	3	14	367%	0	0	1	NA	1	0	1	NA	3	0	1	NA
Female	45	3	14	367%	0	0	0	NA	7	0	1	NA	7	0	0	NA
Rate of occupational accidents	4%	0%	1%	356%	0%	0%	2%	NA	4%	0%	1%	NA	10%	0%	1%	NA
Male	2%	0%	2%	355%	0%	0%	5%	NA	2%	0%	2%	NA	6%	0%	1%	NA
Female	4%	0%	1%	357%	0%	0%	0%	NA	5%	0%	1%	NA	13%	0%	0%	NA
Occupational accidents with serious consequences	NA	2	2	0%	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA
Male	NA	1	0	-100%	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA
Female	NA	1	2	100%	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA
Rate of occupational accidents with serious consequences	NA	0%	0,10%	-2%	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA
Male	NA	0%	0%	-100%	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA
Female	NA	0%	0,17%	96%	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

403-9 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of deaths caused by occupational accidents	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Rate of deaths caused by occupational accidents	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA
Male	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA
Female	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

403-9 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
OCCUPATIONAL ACCIDENTS																
Total occupational accidents	3	0	0	NA	5	1	4	300%	5	1	1	0%	2	0	1	NA
Male	2	0	0	NA	3	1	2	100%	3	1	1	0%	0	0	0	NA
Female	1	0	0	NA	2	0	2	NA	2	0	0	NA	2	0	1	NA
Rate of occupational accidents	6%	0%	0%	NA	22%	5%	16%	247%	11%	2%	2%	-21%	5%	0%	2%	NA
Male	5%	0%	0%	NA	22%	7%	11%	57%	12%	5%	4%	-22%	0%	0%	0%	NA
Female	10%	0%	0%	NA	23%	0%	27%	NA	10%	0%	0%	NA	11%	0%	5%	NA
Occupational accidents with serious consequences	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA
Male	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA
Female	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA	NA	0	0	NA
Rate of occupational accidents with serious consequences	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA
Male	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA
Female	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA	NA	0%	0%	NA

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

403-9 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of deaths caused by occupational accidents	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Rate of deaths caused by occupational accidents	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA
Male	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA
Female	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

403-9 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
OCCUPATIONAL ACCIDENTS								
Total occupational accidents	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA
Rate of occupational accidents	0%	0%	0%	NA	0%	0%	0%	NA
Male	0%	0%	0%	NA	0%	0%	0%	NA
Female	0%	0%	0%	NA	0%	0%	0%	NA
Occupational accidents with serious consequences	NA	0	0	NA	NA	0	0	NA
Male	NA	0	0	NA	NA	0	0	NA
Female	NA	0	0	NA	NA	0	0	NA
Rate of occupational accidents with serious consequences	NA	0%	0%	NA	NA	0%	0%	NA
Male	NA	0%	0%	NA	NA	0%	0%	NA
Female	NA	0%	0%	NA	NA	0%	0%	NA

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

403-9 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Number of deaths caused by occupational accidents	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA
Rate of deaths caused by occupational accidents	0%	0%	0%	NA	0%	0%	0%	NA
Male	0%	0%	0%	NA	0%	0%	0%	NA
Female	0%	0%	0%	NA	0%	0%	0%	NA

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

ALL COMPANIES

403-10	2021
OCCUPATIONAL ILLNESSES	<p>The occupational risks within Fidelidade involve, essentially, musculoskeletal pathologies resulting from inadequate postures and, currently, the psychological risks that the context of confinement is inflicting on the entire population in general. The intervention in the sense of providing the best ergonomic measures in the workplaces and also within the scope of work at home (teleworking), involving namely the provision of laptops, screens, furniture and headsets, has prevented the appearance of occupational illnesses. Fidelidade is thrilled by the almost non-existence of occupational illnesses or accidents among its workers, whose health problems are restricted to aspects not related to the work activity, but regarding which the occupational health area does not fail to pay particular attention.</p>

SOCIAL INDICATORS

OCCUPATIONAL HEALTH AND SAFETY

ALL COMPANIES

403-10 (continuation)	2019	2020	2021	Var 20-21
Number of occupational illnesses	0	0	0	NA
Male	0	0	0	NA
Female	0	0	0	NA
Rate of occupational illnesses	0%	0%	0%	NA
Male	0%	0%	0%	NA
Female	0%	0%	0%	NA
Number of deaths caused by occupational accidents	0	0	0	NA
Male	0	0	0	NA
Female	0	0	0	NA

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

404-1*	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Average training hours by gender	24,06	27,30	30,76	13%	35,35	32,56	38,59	19%	20,76	23,63	37,57	59%	45,78	37,63	22,26	-41%
Male	25,22	29,09	29,82	3%	40,80	26,15	24,40	-7%	21,58	26,35	31,48	19%	39,32	38,84	24,33	-37%
Female	23,25	26,06	31,41	21%	32,63	36,03	46,47	29%	20,42	22,56	40,16	78%	51,47	36,66	20,50	-44%

404-1 (continuation)*	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Average training hours by gender	5,65	5,03	17,62	250%	5,46	2,62	17,80	580%	5,26	1,95	20,60	959%	8,20	5,59	22,78	307%
Male	5,30	5,38	16,85	213%	3,81	2,81	14,79	426%	4,87	1,75	14,12	707%	4,85	3,91	18,55	374%
Female	6,98	3,35	21,15	531%	8,45	2,30	23,15	906%	5,71	2,11	25,99	1132%	11,68	7,14	26,53	272%

404-1 (continuation)*	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Average training hours by gender	57,31	15,39	25,17	64%	1,78	1,91	1,27	-33%
Male	67,77	19,94	25,03	26%	0,00	1,50	2,31	54%
Female	45,62	10,61	25,32	139%	2,29	2,06	0,88	-58%

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

4.04-1*	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Average training hours by professional category																
Management	13,08	9,71	1,70	-83%	43,50	NA	7,70	NA	45,75	25,50	20,14	-21%	NA	20,00	28,59	43%
Male	13,08	9,71	1,70	-83%	43,50	NA	7,70	NA	NA	NA	NA	NA	NA	20,00	28,59	43%
Female	NA	NA	NA	NA	NA	NA	NA	NA	45,75	25,50	20,14	-21%	NA	NA	NA	NA
Executive	29,69	28,84	46,63	62%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	32,02	24,77	36,41	47%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	33,29	35,74	60,94	71%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Manager / Expert	48,69	47,40	54,11	14%	45,58	55,05	22,85	-58%	35,02	39,00	57,17	47%	NA	NA	NA	NA
Male	30,21	49,02	52,12	6%	52,50	47,20	28,25	-40%	28,00	34,35	47,77	39%	NA	NA	NA	NA
Female	51,71	44,91	57,01	27%	31,75	70,75	15,65	-78%	36,30	39,93	59,05	48%	NA	NA	NA	NA
Team Leader / Professional	29,28	26,79	31,08	16%	28,77	31,34	43,10	38%	24,32	24,15	36,68	52%	13,50	0,00	6,43	NA
Male	30,11	27,28	28,30	4%	27,15	15,71	22,98	46%	24,88	30,46	31,37	3%	13,50	0,00	0,00	NA
Female	30,46	26,43	33,08	25%	29,47	39,42	53,50	36%	24,12	22,00	38,85	77%	NA	0,00	9,65	NA

*The scope of reporting on the average training hours concerns only the People Department of the Fidelidade Group

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

404-1 (continuation)*	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Assistant	20,25	21,14	20,36	-4%	42,21	29,17	33,12	14%	14,85	21,05	35,66	69%	NA	NA	NA	NA
Male	9,64	20,57	18,85	-8%	51,69	36,50	22,79	-38%	18,38	21,92	29,88	36%	NA	NA	NA	NA
Female	9,10	21,40	21,04	-2%	38,00	26,15	37,89	45%	13,09	20,62	38,47	87%	NA	NA	NA	NA
Not Applicable	265,03	308,37	278,83	-10%	NA	NA	NA	NA	NA	NA	NA	NA	46,22	38,18	22,36	-41%
Male	17,80	380,83	203,48	-47%	NA	NA	NA	NA	NA	NA	NA	NA	39,32	39,09	24,28	-38%
Female	0,00	235,90	429,53	82%	NA	NA	NA	NA	NA	NA	NA	NA	51,47	37,44	20,72	-45%

*The scope of reporting on the average training hours concerns only the People Department of the Fidelidade Group

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

4 04-1 (continuation)*	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Average training hours by professional category																
Management	0,00	57,50	63,68	11%	1,00	11,00	36,81	235%	0,00	10,50	32,60	210%	0,00	3,85	57,53	1394%
Male	0,00	57,50	63,68	11%	1,00	11,00	36,81	235%	0,00	10,50	32,60	210%	0,00	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	0,00	NA	NA	NA	NA	3,85	57,53	1394%
Executive	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Manager / Expert	10,88	6,80	33,26	389%	21,00	6,50	91,67	1310%	NA	NA	NA	NA	24,75	13,75	51,89	277%
Male	10,88	7,75	29,11	276%	21,00	6,50	91,67	1310%	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	3,00	49,84	1561%	NA	NA	NA	NA	NA	NA	NA	NA	24,75	13,75	51,89	277%
Team Leader / Professional	5,42	3,89	13,87	257%	19,00	9,67	27,53	185%	NA	NA	NA	NA	5,62	5,42	20,80	284%
Male	4,88	3,95	14,51	267%	5,25	10,50	14,53	38%	NA	NA	NA	NA	3,90	4,21	19,57	365%
Female	8,13	3,40	8,66	155%	46,50	8,00	53,52	569%	NA	NA	NA	NA	7,76	6,76	22,08	226%

*The scope of reporting on the average training hours concerns only the People Department of the Fidelidade Group

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

404-1 (continuation)*	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Assistant	3,74	2,70	23,67	777%	2,30	0,71	9,38	1214%	NA	NA	NA	NA	14,83	4,25	18,44	334%
Male	0,00	0,00	0,00	NA	1,07	0,00	3,25	NA	NA	NA	NA	NA	9,63	2,50	11,36	354%
Female	4,68	3,38	29,59	777%	4,22	1,67	19,35	1061%	NA	NA	NA	NA	19,00	5,42	22,69	319%
Not Applicable	NA	NA	NA	NA	NA	NA	NA	NA	5,26	1,75	20,00	1045%	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	4,87	1,31	12,80	879%	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	5,71	2,11	26,00	1132%	NA	NA	NA	NA

*The scope of reporting on the average training hours concerns only the People Department of the Fidelidade Group

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

404-1 (continuation)*	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Average training hours by professional category								
Management	38,75	19,50	28,03	44%	0,00	0,00	1,73	NA
Male	38,75	19,50	28,03	44%	0,00	0,00	1,73	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA
Executive	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA
Manager / Expert	14,50	8,75	19,63	124%	NA	NA	NA	NA
Male	18,50	0,00	10,69	NA	NA	NA	NA	NA
Female	10,50	17,50	33,06	89%	NA	NA	NA	NA
Team Leader / Professional	56,05	6,15	27,18	342%	NA	NA	NA	NA
Male	60,94	5,98	28,28	373%	NA	NA	NA	NA
Female	48,44	6,37	25,73	304%	NA	NA	NA	NA

*The scope of reporting on the average training hours concerns only the People Department of the Fidelidade Group

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

404-1 (continuation)*	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Assistant	60,68	36,09	16,33	-55%	NA	NA	NA	NA
Male	84,63	72,50	2,27	-97%	NA	NA	NA	NA
Female	47,00	15,29	22,35	46%	NA	NA	NA	NA
Not Applicable	NA	NA	NA	NA	1,78	1,91	0,64	-67%
Male	NA	NA	NA	NA	0,00	1,50	0,01	-100%
Female	NA	NA	NA	NA	2,29	2,06	0,88	-58%

*The scope of reporting on the average training hours concerns only the People Department of the Fidelidade Group

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
404-2	2021	2021	2021	2021
Skills management and continuous learning programs	Fyouture FIDME	Fyouture FIDME	Fyouture FIDME	Fidelidade Assistance promotes the training of its employees as a form of professional valuation, and employees are encouraged to seek permanent ongoing training during the course of their professional lives.
	GEP	CAR SERVICE	CARES	SAFEMODE
404-2 (continuation)	2021	2021	2021	2021
Skills management and continuous learning programs	Fyouture FIDME	Executive Coaching Project – Effective Personal Productivity - LMI Leadership Management International	NR	Fyouture FIDME
	FIDELIDADE PROPERTY		FIDELIDADE SGOIC	
404-2 (continuation)	2021		2021	
Skills management and continuous learning programs	NR		NR	

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

404-3	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Percentage of employees receiving regular career development and performance reviews, by gender.																
Male	94%	97%	89%	-8%	96%	96%	84%	-13%	96%	99%	89%	-10%	94%	99%	NR	NA
Female	96%	96%	86%	-10%	94%	96%	89%	-7%	98%	96%	88%	-8%	89%	100%	NR	NA

404-3 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Percentage of employees receiving regular career development and performance reviews, by gender.																
Male	91%	98%	96%	-2%	94%	100%	85%	-15%	44%	71%	NR	NA	95%	96%	92%	-4%
Female	92%	100%	100%	0%	100%	90%	100%	11%	86%	66%	NR	NA	95%	96%	89%	-7%

SOCIAL INDICATORS

EMPOWERMENT AND TRAINING

404-3 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Percentage of employees receiving regular career development and performance reviews, by gender.								
Male	100%	95%	78%	-18%	NA	33%	33%	0%
Female	94%	95%	77%	-19%	NA	38%	0%	-100%

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Diversity in management and among employees																
Total Employees	2489	2595	2658	2%	75	74	70	-5%	267	259	275	6%	177	173	185	7%
People with disabilities	63	59	67	14%	0	0	0	NA	5	6	7	17%	8	7	8	14%
Age range																
18-29	262	308	327	6%	15	14	10	-29%	37	31	36	16%	45	42	51	21%
30-39	297	320	349	9%	26	22	20	-9%	82	73	73	0%	41	37	36	-3%
40-49	977	935	905	-3%	31	34	34	0%	111	110	113	3%	71	71	73	3%
50 or older	953	1 032	1 077	4%	3	4	6	50%	37	45	53	18%	20	23	25	9%
Level of education																
Basic Education	NA	NA	125	NA	NA	NA	0	NA	NA	NA	6	NA	NA	NA	12	NA
Secondary Education	NA	NA	887	NA	NA	NA	21	NA	NA	NA	111	NA	NA	NA	124	NA
Higher Education	NA	NA	1 646	NA	NA	NA	49	NA	NA	NA	158	NA	NA	NA	49	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
MANAGEMENT																
Total	6	7	6	-14%	1	1	2	100%	1	1	2	100%	0	1	1	0%
Male	6	7	6	-14%	1	1	2	100%	0	0	0	NA	0	1	1	0%
Female	0	0	0	NA	0	0	0	NA	1	1	2	100%	0	0	0	NA
People with disabilities	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
By age range																
18-29	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
30-39	1	1	1	0%	0	0	0	NA	0	0	0	NA	0	0	0	NA
40-49	1	2	1	-50%	0	1	1	0%	0	0	1	NA	0	0	0	NA
50 or older	4	4	4	0%	1	0	0	NA	1	1	1	0%	0	1	1	0%
Level of education																
Basic Education	NA	NA	NR	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Secondary Education	NA	NA	NR	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Higher Education	NA	NA	NR	NA	NA	NA	1	NA	NA	NA	2	NA	NA	NA	1	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
EXECUTIVE																
Total	34	35	36	3%	0	0	0	NA	0	0	0	NA	0	0	0	NA
Male	22	22	21	-5%	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	12	13	15	15%	0	0	0	NA	0	0	0	NA	0	0	0	NA
People with disabilities	2	2	2	0%	0	0	0	NA	0	0	0	NA	0	0	0	NA
By age range																
18-29	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
30-39	2	1	3	200%	0	0	0	NA	0	0	0	NA	0	0	0	NA
40-49	10	9	8	-11%	0	0	0	NA	0	0	0	NA	0	0	0	NA
50 or older	22	25	25	0%	0	0	0	NA	0	0	0	NA	0	0	0	NA
Level of education																
Basic Education	NA	NA	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Secondary Education	NA	NA	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Higher Education	NA	NA	31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
MANAGER/ EXPERT																
Total	183	188	199	6%	6	6	7	17%	13	12	12	0%	0	0	0	NA
Male	114	114	118	4%	4	4	4	0%	2	2	2	0%	0	0	0	NA
Female	69	74	81	9%	2	2	3	50%	11	10	10	0%	0	0	0	NA
People with disabilities	3	4	6	50%	0	0	0	NA	1	1	1	0%	0	0	0	NA
By age range																
18-29	0	1	3	200%	0	0	0	NA	0	0	0	NA	0	0	0	NA
30-39	11	12	10	-17%	2	1	3	200%	2	0	1	NA	0	0	0	NA
40-49	71	65	65	0%	4	4	3	-25%	6	6	4	-33%	0	0	0	NA
50 or older	101	110	121	10%	0	1	1	0%	5	6	7	17%	0	0	0	NA
Level of education																
Basic Education	NA	NA	5	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Secondary Education	NA	NA	28	NA	NA	NA	1	NA	NA	NA	0	NA	NA	NA	0	NA
Higher Education	NA	NA	166	NA	NA	NA	6	NA	NA	NA	12	NA	NA	NA	0	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
TEAM LEADER/ PROFESSIONAL																
Total	1456	1591	1720	8%	43	44	44	0%	134	138	162	17%	1	3	3	0%
Male	641	682	718	5%	13	15	15	0%	35	35	47	34%	1	1	1	0%
Female	815	909	1002	10%	30	29	29	0%	99	103	115	12%	0	2	2	0%
People with disabilities	28	24	33	38%	0	0	0	NA	3	4	5	25%	0	0	0	NA
By age range																
18-29	139	212	259	22%	5	6	7	17%	15	13	24	85%	0	0	0	NA
30-39	203	232	278	20%	18	14	11	-21%	27	30	32	7%	0	0	0	NA
40-49	619	608	600	-1%	19	23	23	0%	70	66	71	8%	0	1	1	0%
50 or older	495	539	583	8%	1	1	3	200%	22	29	35	21%	1	2	2	0%
Level of education																
Basic Education	NA	NA	35	NA	NA	NA	0	NA	NA	NA	2	NA	NA	NA	1	NA
Secondary Education	NA	NA	496	NA	NA	NA	12	NA	NA	NA	58	NA	NA	NA	0	NA
Higher Education	NA	NA	1189	NA	NA	NA	32	NA	NA	NA	102	NA	NA	NA	2	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
ASSISTANT																
Total	809	775	697	-10%	26	24	19	-21%	120	109	101	-7%	0	0	0	NA
Male	250	242	216	-11%	8	7	6	-14%	40	36	33	-8%	0	0	0	NA
Female	559	533	481	-10%	18	17	13	-24%	80	73	68	-7%	0	0	0	NA
People with disabilities	29	28	25	-11%	0	0	0	NA	1	1	1	0%	0	0	0	NA
By age range																
18-29	123	95	65	-32%	10	8	3	-63%	22	18	12	-33%	0	0	0	NA
30-39	81	75	58	-23%	6	7	6	-14%	53	43	40	-7%	0	0	0	NA
40-49	276	252	232	-8%	8	7	8	14%	35	38	38	0%	0	0	0	NA
50 or older	329	353	342	-3%	2	2	2	0%	10	10	11	10%	0	0	0	NA
Level of education																
Basic Education	NA	NA	84	NA	NA	NA	0	NA	NA	NA	4	NA	NA	NA	NA	NA
Secondary Education	NA	NA	356	NA	NA	NA	8	NA	NA	NA	53	NA	NA	NA	NA	NA
Higher Education	NA	NA	257	NA	NA	NA	11	NA	NA	NA	44	NA	NA	NA	NA	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
NOT APPLICABLE																
Total	7	6	6	0%	0	0	0	NA	0	0	0	NA	176	170	182	7%
Male	5	3	4	33%	0	0	0	NA	0	0	0	NA	76	76	84	11%
Female	2	3	2	-33%	0	0	0	NA	0	0	0	NA	100	94	98	4%
People with disabilities	1	1	1	0%	0	0	0	NA	0	0	0	NA	8	7	8	14%
By age range																
18-29	0	0	0	NA	0	0	0	NA	0	0	0	NA	45	42	51	21%
30-39	0	0	0	NA	0	0	0	NA	0	0	0	NA	41	37	36	-3%
40-49	1	1	0	-100%	0	0	0	NA	0	0	0	NA	71	70	72	3%
50 or older	6	5	6	20%	0	0	0	NA	0	0	0	NA	19	21	23	10%
Level of education																
Basic Education	NA	NA	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	11	NA
Secondary Education	NA	NA	2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	124	NA
Higher Education	NA	NA	3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Diversity in management and among employees																
Total Employees	57	58	56	-3%	28	26	25	-4%	51	53	53	0%	47	48	51	6%
People with disabilities	3	3	3	0%	1	1	1	0%	1	1	0	-100%	0	0	0	NA
By age range																
18-29	4	3	3	0%	4	4	4	0%	3	6	6	0%	7	3	4	33%
30-39	4	5	4	-20%	7	5	6	20%	15	11	10	-9%	17	18	16	-11%
40-49	20	22	20	-9%	7	7	5	-29%	21	23	23	0%	19	23	25	9%
50 or older	29	28	29	4%	10	10	10	0%	12	13	14	8%	4	4	6	50%
Level of education																
Basic Education	NA	NA	9	NA	NA	NA	2	NA	NA	NA	12	NA	NA	NA	2	NA
Secondary Education	NA	NA	27	NA	NA	NA	22	NA	NA	NA	36	NA	NA	NA	12	NA
Higher Education	NA	NA	20	NA	NA	NA	1	NA	NA	NA	5	NA	NA	NA	37	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
MANAGEMENT																
Total	1	1	1	0%	1	1	2	100%	0	1	1	0%	1	1	1	0%
Male	1	1	1	0%	1	1	2	100%	0	1	1	0%	1	0	0	NA
Female	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	1	1	0%
People with disabilities	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
By age range																
18-29	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
30-39	0	0	0	NA	0	0	0	NA	0	1	1	0%	0	0	0	NA
40-49	1	0	0	NA	0	0	1	NA	0	0	0	NA	0	0	0	NA
50 or older	0	1	1	0%	1	1	1	0%	0	0	0	NA	1	1	1	0%
Level of education																
Basic Education	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Secondary Education	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Higher Education	NA	NA	1	NA	NA	NA	2	NA	NA	NA	1	NA	NA	NA	1	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
EXECUTIVE																
Total	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
People with disabilities	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
By age range																
18-29	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
30-39	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
40-49	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
50 or older	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Level of education																
Basic Education	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Secondary Education	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Higher Education	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
MANAGER/ EXPERT																
Total	4	5	5	0%	2	2	1	-50%	0	0	0	NA	2	2	2	0%
Male	4	4	4	0%	2	2	1	-50%	0	0	0	NA	0	0	0	NA
Female	0	1	1	0%	0	0	0	NA	0	0	0	NA	2	2	2	0%
People with disabilities	0	0	1	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
By age range																
18-29	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
30-39	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
40-49	1	2	2	0%	1	1	0	-100%	0	0	0	NA	1	1	0	-100%
50 or older	3	3	3	0%	1	1	1	0%	0	0	0	NA	1	1	2	100%
Level of education																
Basic Education	NA	NA	0	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	NA	0	NA
Secondary Education	NA	NA	1	NA	NA	NA	1	NA	NA	NA	NA	NA	NA	NA	0	NA
Higher Education	NA	NA	4	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	NA	2	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
TEAM LEADER/ PROFESSIONAL																
Total	48	48	46	-4%	3	3	3	0%	0	0	0	NA	36	36	41	14%
Male	40	43	41	-5%	2	2	2	0%	0	0	0	NA	20	19	21	11%
Female	8	5	5	0%	1	1	1	0%	0	0	0	NA	16	17	20	18%
People with disabilities	3	3	2	-33%	0	0	0	NA	0	0	0	NA	0	0	0	NA
By age range																
18-29	3	2	2	0%	0	0	0	NA	0	0	0	NA	6	2	3	50%
30-39	2	4	3	-25%	0	0	0	NA	0	0	0	NA	14	16	16	0%
40-49	18	18	16	-11%	1	1	1	0%	0	0	0	NA	15	17	20	18%
50 or older	25	24	25	4%	2	2	2	0%	0	0	0	NA	1	1	2	100%
Level of education																
Basic Education	NA	NA	9	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	NA	1	NA
Secondary Education	NA	NA	21	NA	NA	NA	3	NA	NA	NA	NA	NA	NA	NA	8	NA
Higher Education	NA	NA	16	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	NA	32	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
ASSISTANT																
Total	5	5	5	0%	23	21	21	0%	0	0	0	NA	9	10	8	-20%
Male	1	1	1	0%	14	12	13	8%	0	0	0	NA	4	4	3	-25%
Female	4	4	4	0%	9	9	8	-11%	0	0	0	NA	5	6	5	-17%
People with disabilities	0	0	0	NA	1	1	1	0%	0	0	0	NA	0	0	0	NA
By age range																
18-29	1	1	1	0%	4	4	4	0%	0	0	0	NA	1	1	1	0%
30-39	2	1	1	0%	7	5	6	20%	0	0	0	NA	3	2	0	-100%
40-49	1	2	2	0%	5	5	4	-20%	0	0	0	NA	3	5	5	0%
50 or older	1	1	1	0%	7	7	7	0%	0	0	0	NA	2	2	2	0%
Level of education																
Basic Education	NA	NA	0	NA	NA	NA	2	NA	NA	NA	NA	NA	NA	NA	1	NA
Secondary Education	NA	NA	5	NA	NA	NA	18	NA	NA	NA	NA	NA	NA	NA	4	NA
Higher Education	NA	NA	0	NA	NA	NA	1	NA	NA	NA	NA	NA	NA	NA	3	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
NOT APPLICABLE																
Total	0	0	0	NA	0	0	0	NA	51	53	53	0%	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA	27	24	24	0%	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA	24	29	29	0%	0	0	0	NA
People with disabilities	0	0	0	NA	0	0	0	NA	1	1	0	-100%	0	0	0	NA
By age range																
18-29	0	0	0	NA	0	0	0	NA	3	6	6	0%	0	0	0	NA
30-39	0	0	0	NA	0	0	0	NA	15	11	10	-9%	0	0	0	NA
40-49	0	0	0	NA	0	0	0	NA	21	23	23	0%	0	0	0	NA
50 or older	0	0	0	NA	0	0	0	NA	12	13	14	8%	0	0	0	NA
Level of education																
Basic Education	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	12	NA	NA	NA	NA	NA
Secondary Education	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36	NA	NA	NA	NA	NA
Higher Education	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5	NA	NA	NA	NA	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Diversity in management and among employees								
Total Employees	36	41	45	10%	9	11	11	0%
People with disabilities	0	0	1	NA	0	0	0	NA
Age range								
18-29	3	5	9	80%	2	3	1	-67%
30-39	6	7	7	0%	4	3	3	0%
40-49	15	16	12	-25%	3	5	7	40%
50 or older	12	13	17	31%	0	0	0	NA
Level of education								
Basic Education	NA	NA	2	NA	NA	NA	0	NA
Secondary Education	NA	NA	6	NA	NA	NA	0	NA
Higher Education	NA	NA	37	NA	NA	NA	11	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
MANAGEMENT								
Total	2	2	2	0%	2	2	4	100%
Male	2	2	2	0%	2	2	4	100%
Female	0	0	0	NA	0	0	0	NA
People with disabilities	0	0	0	NA	0	0	0	NA
By age range								
18-29	0	0	0	NA	0	0	0	NA
30-39	0	0	0	NA	1	1	0	-100%
40-49	1	1	1	0%	0	0	1	NA
50 or older	1	1	1	0%	1	1	3	200%
Level of education								
Basic Education	NA	NA	0	NA	NA	NA	0	NA
Secondary Education	NA	NA	0	NA	NA	NA	0	NA
Higher Education	NA	NA	2	NA	NA	NA	4	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
EXECUTIVE								
Total	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA
People with disabilities	0	0	0	NA	0	0	0	NA
By age range								
18-29	0	0	0	NA	0	0	0	NA
30-39	0	0	0	NA	0	0	0	NA
40-49	0	0	0	NA	0	0	0	NA
50 or older	0	0	0	NA	0	0	0	NA
Level of education								
Basic Education	NA	NA	NA	NA	NA	NA	NA	NA
Secondary Education	NA	NA	NA	NA	NA	NA	NA	NA
Higher Education	NA	NA	NA	NA	NA	NA	NA	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
MANAGER/ EXPERT								
Total	2	4	5	25%	0	0	0	NA
Male	1	2	3	50%	0	0	0	NA
Female	1	2	2	0%	0	0	0	NA
People with disabilities	0	0	0	NA	0	0	0	NA
By age range								
18-29	0	0	0	NA	0	0	0	NA
30-39	0	0	1	NA	0	0	0	NA
40-49	0	2	1	-50%	0	0	0	NA
50 or older	2	2	3	50%	0	0	0	NA
Level of education								
Basic Education	NA	NA	0	NA	NA	NA	NA	NA
Secondary Education	NA	NA	0	NA	NA	NA	NA	NA
Higher Education	NA	NA	5	NA	NA	NA	NA	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
TEAM LEADER/ PROFESSIONAL								
Total	23	26	30	15%	0	0	0	NA
Male	14	15	17	13%	0	0	0	NA
Female	9	11	13	18%	0	0	0	NA
People with disabilities	0	0	0	NA	0	0	0	NA
By age range								
18-29	3	5	9	80%	0	0	0	NA
30-39	6	7	6	-14%	0	0	0	NA
40-49	10	10	8	-20%	0	0	0	NA
50 or older	4	4	7	75%	0	0	0	NA
Level of education								
Basic Education	NA	NA	0	NA	NA	NA	NA	NA
Secondary Education	NA	NA	1	NA	NA	NA	NA	NA
Higher Education	NA	NA	29	NA	NA	NA	NA	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
ASSISTANT								
Total	11	11	10	-9%	0	0	0	NA
Male	4	4	3	-25%	0	0	0	NA
Female	7	7	7	0%	0	0	0	NA
People with disabilities	0	0	1	NA	0	0	0	NA
By age range								
18-29	0	0	0	NA	0	0	0	NA
30-39	0	0	0	NA	0	0	0	NA
40-49	5	4	3	-25%	0	0	0	NA
50 or older	6	7	7	0%	0	0	0	NA
Level of education								
Basic Education	NA	NA	2	NA	NA	NA	NA	NA
Secondary Education	NA	NA	5	NA	NA	NA	NA	NA
Higher Education	NA	NA	3	NA	NA	NA	NA	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

405-1 (continuation)	FIDELIDADE PROPERTY				FIDELIDADE SGOIC			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
NOT APPLICABLE								
Total	0	0	0	NA	9	11	11	0%
Male	0	0	0	NA	2	3	3	0%
Female	0	0	0	NA	7	8	8	0%
People with disabilities	0	0	0	NA	0	0	0	NA
By age range								
18-29	0	0	0	NA	2	3	1	-67%
30-39	0	0	0	NA	4	3	3	0%
40-49	0	0	0	NA	3	5	7	40%
50 or older	0	0	0	NA	0	0	0	NA
Level of education								
Basic Education	NA	NA	NA	NA	NA	NA	0	NA
Secondary Education	NA	NA	NA	NA	NA	NA	0	NA
Higher Education	NA	NA	NA	NA	NA	NA	11	NA

SOCIAL INDICATORS

DIVERSITY AND EQUAL OPPORTUNITIES

	ALL COMPANIES
405-2	2021
Ratio of the base salary and remuneration of women to men's	NR

SOCIAL INDICATORS

NON-DISCRIMINATION

	ALL COMPANIES
406-1	2021
Cases of discrimination and corrective measures taken	NR

SOCIAL INDICATORS

HUMAN RIGHTS ASSESSMENT

ALL COMPANIES	
412-1 to 412-3	2021
Operations subject to impact assessment concerning human rights	NR
Training of employees in human rights policies and procedures	NR
Significant investment agreements and contracts that include clauses regarding human rights or that have undergone human rights assessments	NR

SOCIAL INDICATORS

LOCAL COMMUNITIES

	FIDELIDADE ¹	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
413-1 to 413-2	2021	2021	2021	2021
Operations with local community involvement programs, impact assessment and development programs	<p>External - support to the Third Sector of the Fidelidade Community:</p> <ul style="list-style-type: none"> > Operations with local community involvement programs: <ul style="list-style-type: none"> - Fidelidade Community Award: 4th edition - new format (biennial, to note 2 stages due to COVID-19, application process, ceiling up to EUR 100,000); Winners 1st stage; close follow-up of the winning institutions of the 4 editions, through the monitoring of their projects, and establishment of various synergies (donations, offers, volunteering, webinars, training labs); - Donations: PPE, Salvage, Computer rollout equipment and stationary, Hospital equipment (in partnership with the Hospital da Luz); - Offer of insurances, miscellaneous new equipment and Christmas baskets; <ul style="list-style-type: none"> - Corporate volunteering; - Purchase of social economy products. > Impact assessment <ul style="list-style-type: none"> - Training labs > Development programs <ul style="list-style-type: none"> Webinars on the subject Deconstructing anxiety - Fears and concerns, how to manage?; Networking; the power of the network of relationships; Volunteering: a help or a problem?; Mental Health and Social Impact Assessment: positioning Fidelidade Community as an ecosystem for sharing of knowledge, experiences, good practices and innovation, through events and the sharing of innovative projects; the Community as a center of knowledge (repository of shareable resources) and networking. 	NR	Support to the 20th Edition of the Hospital da Bonecada, seeking to demystify the fear of hospital environment among younger patients.	NR
Operations with potential or actual negative impact on local communities	0	NR	NR	NR

¹ Operations with local community involvement programs, impact assessment and development programs regarding Fidelidade extend to the entire Group

SOCIAL INDICATORS

LOCAL COMMUNITIES

	GEP	CAR SERVICE	CARES	SAFEMODE
413-1 to 413-2 (continuation)	2021	2021	2021	2021
Operations with local community involvement programs, impact assessment and development programs	None	Construction of a public park for community use	<p>Quartel Eletrão - Forward of equipment considered as salvage to the electronic waste drop-off point through the partnership with the fire station so that it may take part in the "Quartel Eletrão" initiative and win an ambulance;</p> <p>Change of Facilities - We promoted contacts with GRS in order to identify institutions that need furniture. This way, we have donated several types of furniture and equipment to those facilities;</p> <p>Property Reusing - equipment that was no longer in use was given to employees;</p>	NR
Operations with potential or actual negative impact on local communities	None	None	<p>Circulation of many vehicles (72 vehicles), which is necessary</p> <p>Use of disposable materials due to COVID-19</p>	NR

SOCIAL INDICATORS

LOCAL COMMUNITIES

	FIDELIDADE PROPERTY	FIDELIDADE SGOIC
413-1 to 413-2 (continuation)	2021	2021
Operations with local community involvement programs, impact assessment and development programs	NR	NR
Operations with potential or actual negative impact on local communities	In respect of 2021, there is nothing relevant to be mentioned. For 2022, we expect some disturbances near Avenida 5 de Outubro and Avenida Álvaro Pais due to the ongoing projects of Entrecampos and the "New Head Office". Until now, there were no repairs to be performed. However, we are aware that the development of these works will cause some discomfort to the residents and the regular users of these streets.	NR

SOCIAL INDICATORS

NEW SUPPLIERS

	ALL COMPANIES
414-1	2021
New suppliers selected based on social criteria	NR

SOCIAL INDICATORS

POLITICAL CONTRIBUTIONS

ALL COMPANIES	
415-1	2021
Total contributions for political parties and politicians, by country and recipient / beneficiary	In 2021, no financial contributions or contributions in kind were made to political parties, politicians or related institutions

SOCIAL INDICATORS

MARKETING AND LABELLING

	ALL COMPANIES
417-3	2021
Cases of non-compliance concerning marketing communication	NR

SOCIAL INDICATORS

CUSTOMERS' PRIVACY

418-1	FIDELIDADE		OK! TELESEGUROS		MULTICARE		FIDELIDADE ASSISTANCE	
	2020	2021	2020	2021	2020	2021	2020	2021
Substantiated complaints regarding breaches of privacy and loss of customers' data	14	12	There were no complaints regarding breaches of customers' privacy	There were no complaints regarding breaches of customers' privacy	NA	4	There were no complaints regarding breaches of customers' privacy	There were no complaints regarding breaches of customers' privacy

418-1 (continuation)	GEP		CAR SERVICE		CARES		SAFEMODE	
	2020	2021	2020	2021	2020	2021	2020	2021
Substantiated complaints regarding breaches of privacy and loss of customers' data	None	None	There were no complaints regarding breaches of customers' privacy	There were no complaints regarding breaches of customers' privacy	NR	There were no complaints regarding breaches of customers' privacy	There were no complaints regarding breaches of customers' privacy	There were no complaints regarding breaches of customers' privacy

418-1 (continuation)	FIDELIDADE PROPERTY		FIDELIDADE SGOIC	
	2020	2021	2020	2021
Substantiated complaints regarding breaches of privacy and loss of customers' data	NA	There were no complaints regarding breaches of customers' privacy.	NA	There were no complaints regarding breaches of customers' privacy.

SOCIAL INDICATORS

LAWS AND REGULATIONS

ALL COMPANIES

419-1	2021
Non-compliance with laws and regulations in the economic and social areas	No fines or non-pecuniary sanctions were registered regarding non-compliance with laws and regulations

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS1	2021	2021	2021
Approach and management: Policies with specific environmental and social components applied to the lines of business	NR	<p>Via Directa is governed by the guidelines of the Fidelidade Group, carrying out its activities in strict compliance with the Law and respecting business ethics, the dignity of citizens and human rights.</p>	<p>CUSTOMERS' PROTECTION AGAINST COVID-19 As early as January 2021, in the middle of the 3rd wave of the COVID-19 pandemic, MULTICARE provided, free of charge and without the need for sign-up or identification, to all citizens residing in Portugal its Symptom Assessor. The Symptom Assessor is an artificial-intelligence based tool of MULTICARE's telemedicine platform (Medicina Online), which identifies the most probable pathologies linked to certain health symptoms (including COVID-19) and recommends the type of clinical follow-up necessary. In addition, in March, MULTICARE provided, in partnership with Luz Saúde, a post-Covid follow-up check-up in order to promote the identification and early treatment of possible sequelae of the infection. This check-up, at no additional cost, was provided to customers who underwrote the Preventive Medicine coverage. To the remaining Multicare customers, access to the check-up was provided at agreed prices. The check-up varies according to the person's age (child vs adult) and the seriousness of the COVID-19 infection. These initiatives complemented the additional protection measures taken by Multicare in 2020 and maintained throughout 2021, despite the international practice of exclusion of the pandemic risk from health insurances. Apart from having been the first health insurance company to cover the payment of hospitalization costs for COVID-19 treatment for customers who underwrote the Hospitalization coverage, Multicare provided its telemedicine platform (Medicina Online) for the prescription of (PCR) diagnostic tests and for the clarification of doubts related to COVID-19, in a moment where the SNS 24 helpline was unable to respond to all the requests of the Portuguese. In addition, Multicare streamlined the launch of new Medicina Online services, with emphasis on new medical specialties, the Online Attending Physician and the Psychology consultation. Multicare also negotiated and ensured the reimbursement of (PCR) diagnostic tests as well as of Personal Protective Equipment to customers who underwrote the Outpatient Care coverage.</p> <p>MENTAL HEALTH Being an issue ever more present in our society and Portugal being the 5th EU country with the greatest prevalence of mental illnesses (~20%), MULTICARE was a pioneer in the Portuguese market and launched the Mental Health coverage. This coverage includes copayment of Psychiatric Hospitalization (sub-ceiling of the Hospitalization coverage) and of Psychology and Psychiatry Consultations and Psychotherapy Sessions (sub-ceiling of the Outpatient Care coverage). This coverage is available for the M123 and MPV offers with the Outpatient Care coverage. In addition, MULTICARE launched Mental Health services in Medicina Online, which are available in the entire portfolio, at no additional cost.</p> <p>MEDICINA ONLINE - ANTICIPATED INNOVATION MULTICARE was a pioneer in telemedicine, with the launch of Medicina Online in 2016. Since then, MULTICARE has been continuously increasing the value proposition of Medicina Online. 2021 was no exception. The specialties launched were Endocrinology, Urology and Orthopedics. Within the scope of health and wellbeing with the purpose of improving its customers' quality of life, MULTICARE has extended the Smoking Cessation Program to its entire portfolio (it was available only for Tailor-Made customers and is now also available for Individual and SME customers), and improved its value proposal in Mental Health with the launch of the Sleep Better program, Stress and Anxiety Management and also Parenting consultations. All the Medicina Online Services are still provided at no additional cost for Customers and have no impact on the health insurance capitals. Simple, without waiting time and convenient, these services enable customers to take better care of their health and adopt healthier lifestyles.</p>

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS2	2021	2021	2021
Approach and management: Procedures to assess environmental and social risks in the different lines of business	NR	<p>The risk assessment performed does not include environmental and social risks.</p>	<p>PROTECTION OF PAYMENT OF PREMIUMS Coverage available in MULTICARE 1 and MULTICARE 2 insurances, which ensures the payment of the insurance premium up to 6 months in case of involuntary unemployment of the Policyholder. This coverage is a unique social risk assessment (and mitigation) tool.</p> <p>PRO-ACTIVE RETENTION MULTICARE has a Loyalty Team that monitors every month the non-payment of insurance policies. Thus, upon prior analysis and following the defined criteria, this team contacts the customers with unpaid policies in order to understand the motives for non-payment and to provide a solution, thus preventing Customers from being left without protection.</p>

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS3	2021	2021	2021
Approach and management: Processes to monitor compliance by customers with the several requirements included in the agreements/contracts	NR	NA	<p>TELEUNDERWRITING We have maintained the goal of extending teleunderwriting, which is considered to be more effective than the response to the Individual Health Questionnaire in assessing risk upon the underwriting of insurance.</p> <p>ANTI-FRAUD OFFICE MULTICARE has a structure body, the Anti-Fraud Office, which analyzes the use of the MULTICARE Insurances, in order to detect situations of abuse in the use of the insurance by providers and customers. In parallel, the Anti-Fraud Office has been developing automatic fraud prevention mechanisms (ex. definition of incompatible medical acts, requirement of previous authorization for the performance of certain medical acts).</p> <p>INSURANCE PREMIUM PAYMENT The MULTICARE Loyalty Team performs the monthly control of unpaid policies. In these situations, a telephone contact is made with the Policyholders in order to understand the motives for the non-payment of the insurance and to provide alternative solutions, thus avoiding insurance cancellation.</p>

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS4	2021	2021	2021
<p>Approach and management: Processes to develop employees' skills towards the implementation of environmental and social policies and procedures applicable to the lines of business.</p>	NR	There are no processes for the development of skills within this scope.	MULTICARE adopts and implements the processes developed by the Fidelidade Group.

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS5	2021	2021	2021
Approach and management: Interaction with customers/ investors/partners concerning social and environmental risks and opportunities	NR	The risk assessment performed does not include environmental and social risks.	COMMUNICATION WITH CUSTOMERS MULTICARE has continued to invest in the communication with customers, using different means/media according to the type of information to be provided to customers (SMS, e-mail, the MULTICARE and Fidelidade websites, newsletters for Customers and Companies). Themes covered: - Communication in the COVID-19 context, additional protection measures - Launch of new Medicina Online services: Smoking Cessation Program, specialties such as Endocrinology, Urology and Orthopedics and mental health services (Sleep Better Program, Stress and Anxiety Management and Parenting Consultations) - Dissemination of the launch of the Mental Health coverage - Dissemination of MULTICARE Vitality: Multicare Vitality events, benefits and advantages and the smartwatch acquisition campaign.
			TELADOC MULTICARE has continued to promote the Medicina Online service as a means to clarify doubts related to COVID-19. There was a growing demand for this helpline in the most complicated times of the waves of the pandemic. FIDELIDADE ASSISTANCE The pandemic has also affected the house calls service, with a decrease in the number of available doctors, due to fear of contagion. Thus, MULTICARE has strengthened its work with Fidelidade Assistance to mitigate the effect of this reduction. SPONSORSHIP OF EVENTS MULTICARE prioritizes the support to events focused on the study and/or support of social risks and opportunities as well as topics related to research and scientific advancements in the healthcare area. 2021 was also an atypical year in terms of sponsorships, but even so, we would like to highlight some of the support provided: 20th Edition of the Hospital da Bonecada, seeking to demystify the fear of hospital environment among younger patients, and the IMed Conference 13.0 which promotes the sharing of the most recent innovations in the world scientific landscape.

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

FS6	FIDELIDADE				OK! TELESEGUROS				MULTICARE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Percentage of specific lines/ segments of business, in total turnover, by region and dimension (€k)												
Life	54,3%	44,5%	59,7%	34%	NA	NA	NA	NA	NA	NA	NA	NA
Insurance contracts	19,8%	8,1%	5,6%	-31%	NA	NA	NA	NA	NA	NA	NA	NA
Investment contracts	34,5%	36,4%	54,1%	49%	NA	NA	NA	NA	NA	NA	NA	NA
Non-Life	45,7%	55,5%	40,3%	-27%	NA	NA	NA	NA	NA	NA	NA	NA
Accidents and illness	19,2%	23,8%	17,3%	-27%	1,0%	1,0%	0,9%	-11%	327M	360M	381M	6%
Workers' Compensation	7,8%	9,4%	6,7%	-28%	NA	NA	NA	NA	NA	NA	NA	NA
Personal Injuries	0,9%	1,0%	0,7%	-23%	NA	NA	NA	NA	NA	NA	NA	NA
Illness	10,5%	13,4%	9,8%	-27%	NA	NA	NA	NA	NA	NA	NA	NA
Fire and other damages	7,8%	9,5%	7,1%	-25%				NA				NA
Motor	16,7%	19,6%	13,7%	-30%	83,0%	82,0%	82,8%	1%	NA	NA	NA	NA
Direct Insurance	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Third-Party Liability	NA	NA	NA	NA	54,0%	53,0%	54,2%	2%	NA	NA	NA	NA
Other coverages	NA	NA	NA	NA	29,0%	29,0%	28,7%	-1%	NA	NA	NA	NA

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

FS6 (continuation)	FIDELIDADE				OK! TELESEGUROS				MULTICARE			
	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21	2019	2020	2021	Var 20-21
Transports	0,6%	0,9%	0,7%	-23%	NA	NA	NA	NA	NA	NA	NA	NA
Third-Party Liability	1,2%	1,5%	1,3%	-15%	NA	NA	NA	NA	NA	NA	NA	NA
Sundry	0,2%	0,3%	0,2%	-15%	13,0%	13,0%	12,8%	-2%	NA	NA	NA	NA
Legal protection	NA	NA	NA	NA	1,0%	1,0%	1,1%	14%	NA	NA	NA	NA
Assistance	NA	NA	NA	NA	12,0%	12,0%	11,7%	-3%	NA	NA	NA	NA
Home Multi-Risk	NA	NA	NA	NA	3,0%	3,0%	3,5%	15%	NA	NA	NA	NA
Overall Total	NA	NA	NA	NA	55 229 761,00 €	57 926 610,00 €	58 330 464,76 €	1%	NA	NA	NA	NA

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

FS 7 and 8	FIDELIDADE			OK! TELESEGUROS			MULTICARE		
	2020	2021	Var 20-21	2020	2021	Var 20-21	2020	2021	Var 20-21
(Monetary) volume of products and services with social benefit, by line of business	578 667,26 €	601 114,55 €	4%						
Total of accounting Gross Premiums Written generated by the OK! Gestual service				10 215,03 €	8 250,47 €	-19%			
(Monetary) volume of products and services with environmental benefit, by line of business	NA	NA	NA						
Environmental liability insurance - Corporate Customers Premiums + Sole Proprietorships	1 005 918,00 €	1 106 562,13 €	10%						
Total of accounting Gross Premiums Written generated by the OK! Bike product	NA	NA	NA	15 226,96 €	17 370,92 €	14%			
Total of accounting Gross Premiums Written generated by the OK! Auto Eléctricos product	NA	NA	NA	433 989,51 €	575 344,99 €	33%			
							Multicare Proteção Vital: 2,55% 60+ Offer: 4,67%	MULTICARE Proteção Vital: 2,7% 60+ Offer: 9,7%	NA

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS9	2021	2021	2021
Approach and management: Scope and frequency of audits to assess the implementation of environmental and social policies and the risk assessment procedures.	<p>Fidelidade complies with all requirements and regulations issued by regulatory authorities concerning the design and marketing of goods and services. In addition, it has a Code of Conduct, Principles of Sound Governance and other standards seeking to ensure that the company's interests are in line with the Customers' expectations.</p>	<p>NA</p>	<p>Within the scope of a proactive risk management and in the context of the certification of the quality management system (ISO 9001:2015), every year MULTICARE ensures the identification of risks and opportunities. This identification of strategic risks and opportunities can be translated into corporate objectives which are annually assessed within the scope of Internal Quality Audits as well as by the External Certification Audit carried out by the Bureau Veritas.</p> <p>In parallel, Fidelidade's Risk Management team performs the follow-up of processes involving financial and reputational risks, in order to adjust the measures of monitoring and mitigation of these risks.</p>

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS11	2021	2021	2021
Percentage of assets subject to environmental and social evaluation	There are no assets subject to environmental and social evaluation	NA	NA

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS12	2021	2021	2021
Approach and management: Voting policies about social and environmental aspects applied to shares over which the organization holds voting rights or supports the voting decision	NR	NA	NA

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS14	2021	2021	2021
Initiatives in order to improve access to financial services by disadvantaged persons	PPR Evoluir reduced the monthly deposit to EUR 25	NA	NA

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS15	2021	2021	2021
Management and approach: Policies on the design and marketing of financial products and services.	NR	There is no specific procedure.	<p>Product Design The launch of new health insurances or changes to insurances in the market assumes a careful analysis of consumers' needs, of market context and of MULTICARE'S experience. Product design includes 4 phases:</p> <ol style="list-style-type: none"> 1. Product Idea: the idea for new products/coverages may arise from any MULTICARE/FIDELIDADE department, the draft being submitted by the GMK of Multicare to the Fidelidade Products Committee (after the idea has been analyzed); 2. Pre-Design of the Product: after approval by the Products Committee, MULTICARE defines the main product requirements and preliminary tariff, and prepares a summary sheet for the opinion of Fidelidade Informação e Tecnologia (Fidelidade Information and Technology) regarding the computer feasibility of the product and a product sheet for presentation to the marketing channels; 3. Proof of Concept: assessment of the suitability to the needs identified in the target market and estimate of the commercial potential of the product based on market surveys; 4. Product Approval: presentation of the market survey results as well as of any adjustments to the product/coverage at the Product Committee. <p>Marketing For an effective marketing of its products, MULTICARE has been investing in the support to the Sales Network, including:</p> <ul style="list-style-type: none"> • Training sessions (280 in 2021); • Development of sales support materials (product sheets, sales pitches, among others); • Competitive benchmarking; • Ongoing improvement of contractual documents in terms of language simplification and clarification; • Provision of information and sales follow-up and other strategic indicators. <p>Specifically within the scope of training, besides the active participation in Commercial Cycles where new launches are announced and commercial goals are communicated, MULTICARE performs throughout the year a set of training sessions directed to the Sales Network (Mediation, Agencies, Direction of Personal Products and Banking Channel). In addition, MULTICARE performs a customized follow-up in visits to customers in order to provide detailed explanations about MULTICARE insurances and to identify the most adequate protection option.</p>

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS16	2021	2021	2021
Approach and management: Initiatives to improve financial literacy, by type of beneficiary.	NR	Within this scope, Via Directa follows all the initiatives ensured by the Fidelidade Insurance Group, namely by the Fidelidade Community.	277 training sessions 146 follow-up meetings (with the sales departments) 130 visits to customers

SPECIFIC INDICATORS

OVERALL PROFILE

	FIDELIDADE			
	2019	2020	2021	Var 20-21
Number of Customers' Branches	60	60	59	-2%
Number of Mediation Areas	40	39	39	0%
Number of brokers	4 669	4 125	3 682	-11%
Exclusive brokers	2 574	2 194	2 012	-8%
Number of WECARE interventions	584	497	546	10%
Processes with intervention in the area of professional reintegration	444	362	430	19%

SPECIFIC INDICATORS

ENHANCING THE GROWTH OF BUSINESS PARTNERS

	FIDELIDADE			
	2019	2020	2021	Var 20-21
TRAINING OF THE BROKERS' NETWORK				
Number of participants	4 987	5 437	3 109	-43%
Total number of hours	23 577	10 184	11 291	11%
Total number of sessions	555	529	302	-43%

SPECIFIC INDICATORS

CERTIFICATION OF WORKSHOPS

	FIDELIDADE			
	2019	2020	2021	Var 20-21
Certification of workshops				
Total number of workshops	105	108	109	1%
Number of 3-star workshops certified by Centro de Zaragoza	74	76	77	1%
% Number of 3-star workshops certified by Centro de Zaragoza	70%	70%	71%	
Number of 4-star workshops certified by Centro de Zaragoza	13	14	14	0%
% Number of 4-star workshops certified by Centro de Zaragoza	12%	13%	13%	
Number of 5-star workshops certified by Centro de Zaragoza	18	18	18	0%
% Number of 5-star workshops certified by Centro de Zaragoza	17%	17%	17%	

SPECIFIC INDICATORS

ENSURING TRANSPARENCY OF ACTIVITIES

	FIDELIDADE			
	2019	2020	2021	Var 20-21
Compliance in Products and Advertising				
Compliance analysis of products and services	N/A	38	73	92%
Communication and training on Compliance in the design and marketing of products and services (total employees)	N/A	N/A	40	NA
Compliance analysis of advertising media	N/A	176	384	118%
Compliance in Investments and Third-Party Relationships				
Know Your Counterparty (KYC) analysis	N/A	N/A	1 551	NA
Know Your Customer (KYC) analysis	N/A	N/A	0	NA

SPECIFIC INDICATORS

ENSURING TRANSPARENCY OF ACTIVITIES

	FIDELIDADE			
	2019	2020	2021	Var 20-21
Privacy and Personal Data Protection				
Operations assessed in terms of data protection risk	N/A	N/A	28	NA
Identified mitigation measures for the data protection risk	N/A	N/A	172	NA
Data Protection Impact Assessments	N/A	N/A	4	NA
Projects of incorporation of privacy good practices in the design specifications of technologies, services, products or commercial practices (Privacy by Design)	N/A	N/A	30	NA
Communication and training on data protection procedures and policies (total employees)	N/A	N/A	170	NA
Substantiated complaints regarding data privacy, made by external parties and confirmed by the organization	N/A	N/A	48	NA

SPECIFIC INDICATORS

ENSURING TRANSPARENCY OF ACTIVITIES

	FIDELIDADE			
	2019	2020	2021	Var 20-21
Money laundering prevention				
Customer analyses	N/A	1 323 818	22 665	-98%
Monitored transactions	N/A	22 379	16 407	-27%
Cash receipts	N/A	4	1	-75%
Processing of redemptions	N/A	6 677	1 219	-82%
Processing of renunciations	N/A	408	36	-91%
Processing of Frequent deposits	N/A	12 507	1 560	-88%
Regulatory communication of Transactions	N/A	3 008	3 878	29%
Communication and training on Money laundering prevention (total employees)	N/A	N/A	0	NA

SPECIFIC INDICATORS

ENSURING TRANSPARENCY OF ACTIVITIES

	FIDELIDADE			
	2019	2020	2021	Var 20-21
CIMPAS (Insurance Information, Mediation, Ombudsman and Arbitration Centre)				
Number of settled arbitrations (Department: DNA*/CONT AUT)	302	217	246	13%
Number of settled arbitrations (Department: DNA*/CONT DIV)	1	3	5	67%
Number of new arbitrations (Department: DNA*/CONT AUT)	273	279	221	-21%
Number of new arbitrations (Department: DNA*/CONT DIV)	2	6	3	-50%
Average processing time (Department: DNA*/CONT AUT)	99	150	200	33%
Average processing time (Department: DNA*/CONT DIV)	61	263	290	10%

SPECIFIC INDICATORS

ENSURING TRANSPARENCY OF ACTIVITIES

	FIDELIDADE			
	2019	2020	2021	Var 20-21
Courts				
Number of decided proceedings (Department: DNA*/CONT AUT)	857	670	675	1%
Number of decided proceedings (Department: DNA*/CONT DIV)	91	77	66	-14%
Number of new proceedings (Department: DNA*/CONT AUT)	860	721	670	-7%
Number of new proceedings (Department: DNA*/CONT DIV)	76	53	38	-28%
Average litigation time (Department: DNA*/CONT AUT)	523	507	593	17%
Average litigation time (Department: DNA*/CONT DIV)	804	982	1 029	5%

SPECIFIC INDICATORS

ENSURING TRANSPARENCY OF ACTIVITIES

	FIDELIDADE			
	2019	2020	2021	Var 20-21
Specific indicators (CAUCP + CIMPAS + Courts)				
Judicial litigation rate (Department: DNA*/CONT AUT)	N/A	0,43%	0,36%	-16%
Judicial effectiveness rate (Department: DNA*/CONT AUT)	N/A	28,77%	28,56%	-1%
Judicial effectiveness rate (Department: DNA*/CONT DIV)	N/A	27,31%	31,00%	14%

SPECIFIC INDICATORS

IMPROVING SERVICE QUALITY

	FIDELIDADE			
	2019	2020	2021	Var 20-21
Complaints				
Total number of closed complaints	4 689	4 529	4 538	0%
Total number of entered complaints	4 895	4 594	4 843	5%
Total number of reopen complaints	272	408	556	36%
Overall average response time	5,62	9,72	7,84	-19%
Average response time of the Complaints Management Center	1,91	1,36	0,55	-59%
Average response time of technical areas and complaints	3,71	7,26	6,76	-7%
Number of complaints regarding motor insurance	1 487	1 236	1 049	-15%
Number of complaints regarding the Life branch	260	284	304	7%
Number of complaints regarding health insurance	880	844	892	6%
Number of financial complaints	67	95	107	13%
Number of complaints settled in favor of the complainant	1 208	1 272	1 413	11%

SPECIFIC INDICATORS

STRUCTURING COMMUNITY INVESTMENT

	FIDELIDADE			
	2019	2020	2021	Var 20-21
No. of employees involved in volunteering initiatives	319	92	145	58%
Total volunteering hours	1 041	412	1 256	205%
Support to non-profit organizations	57	183	167	-9%

GRI TABLE FOR THE "CORE" OPTION

GENERAL CONTENTS		LOCATION EVALUATION	PAGES
PERFIL ORGANIZACIONAL			
102-1	Name of the organization	2021 Management Report	Page 12
102-2	Main brands, products and/or services	2021 Management Report 2.5 Shareholder and corporate structure	Pages 12-15
102-3	Location of the registered office	Largo do Calhariz, 30, 1249-001 Lisbon	
102-4	Location of operations	2021 Management Report 2.6 Our international presence	Page 16
102-5	Nature of ownership and legal form	2021 Management Report 2.5 Shareholder and corporate structure	Pages 12-13
102-6	Markets where it operates (geographical location, covered sectors and types of customers and beneficiaries)	2021 Management Report 2.5 Shareholder and corporate structure 3.2. Products and Services	Pages 12-15 Pages 28- 29
102-7	Dimension of the organization	2021 Management Report 2.1 Main indicators 2.5 Shareholder and corporate structure 2021 Sustainability Report Our indicators: General contents Organizational Profile ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Page 7 Pages 12-15 Page 52

GRI TABLE FOR THE "CORE" OPTION

GENERAL CONTENTS		LOCATION EVALUATION	PAGES
102-8	Total number of employees, by employment contract and gender	2021 Sustainability Report Our indicators: General contents Organizational Profile ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 53-54
102-9	Supply chain	2021 Sustainability Report: 1.2. Preparing the future 3. The responsibility of our business	Pages 9-11 Page 25-34
102-10	Significant changes regarding the dimension, structure, shareholding interests or the supply chain of the organization	2021 Management Report 2.5 Shareholder and corporate structure	Pages 12-13
102-11	Approach to the precautionary principle	2021 Management Report 4.2 How we manage the risk	Pages 45-47
102-12	Letters, principles or other initiatives externally developed	2021 Sustainability Report: 1.2 Preparing the future 4.3. Participating and involving	Page 20-22 Page 40-41
102-13	Participation in associations	2021 Sustainability Report: 1.2 Preparing the future 4.3. Participating and involving	Page 20-22 Page 40-41

GRI TABLE FOR THE "CORE" OPTION

GENERAL CONTENTS		LOCATION EVALUATION	PAGES
STRATEGY			
102-14	Statement of the Chairman of the Board of Directors	2021 Management Report Message from the Board of Directors	Pages 3-5
ETHICS AND INTEGRITY			
102-16	Values, principles, standards and behavioral rules	Code of Conduct equal to all the companies of the Group https://www.fidelidade.pt/PT/a-fidelidade/QuemSomos/QuemSomos/Paginas/codigoconduta.aspx	
GOVERNANCE			
102-18	Governance structure	2021 Management Report 2.5 Shareholder and corporate structure	Pages 12-13
APPROACH TO THE INVOLVEMENT OF STAKEHOLDERS			
102-40	List of groups of stakeholders	2021 Management Report 2.5 Shareholder and corporate structure 2021 Sustainability Report: 1.1 Turning the page 3.3 Enhancing the change of behaviors	Pages 12-13 Pages 7-8 Pages 30-31
102-41	Collective bargaining agreements	2021 Sustainability Report: Our indicators: General contents Approach to the involvement of stakeholders √ Fidelidade √ OK! teleseguros √ Multicare - Not applicable √ Fidelidade Assistance √ GEP - Not reported √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC - Not reported	Page 55

GRI TABLE FOR THE "CORE" OPTION

GENERAL CONTENTS		LOCATION EVALUATION	PAGES
102-42	Identification and selection of stakeholders	2021 Sustainability Report: 1.1 Turning the page 3.3 Enhancing the change of behaviors	Pages 6-7 Page 27
102-43	Approach to the involvement of stakeholders	2021 Sustainability Report: 1.1 Turning the page 3.3 Enhancing the change of behaviors 2021 Sustainability Report Our indicators: General contents Approach to the involvement of stakeholders √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property – Not reported √ Fidelidade – SGOIC – Not reported	Pages 6-7 Page 27 Page 56
102-44	Main topics and concerns raised by stakeholders	2021 Sustainability Report: 1.1 Turning the page 3.3 Enhancing the change of behaviors	Pages 7-8 Pages 30-31
SUSTAINABILITY REPORTING			
102-45	Entities included in the consolidated financial statements	2021 Management Report 2.5 Shareholder and corporate structure	Pages 12-15
102-46	Definition of the contents of the report and the limits of the topics	2021 Sustainability Report: 1.1 Turning the page 1.2 Preparing the future	Pages 7-11

GRI TABLE FOR THE "CORE" OPTION

GENERAL CONTENTS		LOCATION EVALUATION	PAGES
102-47	Material aspects	2021 Sustainability Report: 1.2 Preparing the future	Pages 9-11
102-48	Reformulation of information provided in previous reports and motives for said reformulation	2020 Sustainability Report About this report 2021 Sustainability Report About this report	Pages 362-363 Pages 120-121
102-50	Period covered by the report	1 January 2021 to 31 December 2021	
102-51	Date of the most recent previous report	2020 Sustainability Report	
102-52	Reporting cycle	Annual report with annual provision of accounts	
102-53	Contact for any questions about the report	Social Responsibility Bureau fidelidade@fidelidadecomunidade.pt	
102-54	Option selected by the organization, if the report has been prepared according to the GRI Standards	2021 Sustainability Report Our indicators	Page 108
102-55	GRI Index	2021 Sustainability Report Our indicators	Pages 108-119
102-56	External verification	2021 Sustainability Report About this report	Page 122

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SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
ECONOMIC INDICATORS			
103-2	Management approach	2021 Sustainability Report: 1.1 Turning the page 3.3 Enhancing the change of behaviors	Pages 7-8 Pages 30-31
201-1	Direct economic value generated and distributed	2021 Sustainability Report: Our indicators Economic indicators Economic performance √ Insurance √ Other sectors √ Property	Page 55
201-2	Financial implications, risks and opportunities due to climate changes.	2021 Sustainability Report: Our indicators Economic indicators Economic performance √ Fidelidade - Not reported √ OK! teleseguros - Not applicable √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service - Not reported √ Cares √ Safemode √ Fidelidade Property - Not reported √ Fidelidade - SGOIC - Not applicable	Page 55
201-3	Coverage of the obligations provided for in the organization's benefit plan and other retirement plans	2021 Sustainability Report: Our indicators Economic indicators Economic performance √ All companies - Not reported	Page 55

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
202-1	Ratio between the lowest salary and the local minimum salary by gender	2021 Sustainability Report: Our indicators Economic indicators Presence in the market ✓ Fidelidade - Not reported ✓ OK! teleseguros - Not reported ✓ Multicare - Not reported ✓ Fidelidade Assistance - Not reported ✓ GEP - Not reported ✓ Fidelidade Car Service - Not reported ✓ Cares - Not reported ✓ Safemode - Not reported ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC - Not reported	Page 56
202-2	Proportion of top management positions occupied by individuals coming from the local community	2021 Sustainability Report: Our indicators Economic indicators Presence in the market ✓ Fidelidade ✓ OK! teleseguros - Not reported ✓ Multicare - Not reported ✓ Fidelidade Assistance ✓ GEP - Not reported ✓ Fidelidade Car Service - Not reported ✓ Cares - Not reported ✓ Safemode - Not reported ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC - Not reported	Page 56
203-1	Investments in infrastructures and services provided	2021 Sustainability Report: Our indicators Economic indicators Indirect economic impacts ✓ Insurance ✓ Other sectors ✓ Property	Page 57

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
203-2	Significant indirect economic impacts	2021 Sustainability Report: Our indicators Economic indicators Indirect economic impacts ✓ Fidelidade ✓ OK! teleseguros - Not reported ✓ Multicare ✓ Fidelidade Assistance - Not reported ✓ GEP - Not applicable ✓ Fidelidade Car Service ✓ Cares ✓ Safemode - Not reported ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC - Not applicable	Page 57
204-1	Proporção de gastos com fornecedores locais	2021 Sustainability Report: Our indicators Economic indicators Procurement practices ✓ Fidelidade - Not reported ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP - Not reported ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC - Not reported	Page 58
205-1	Avaliação das operações de riscos de corrupção	2021 Sustainability Report: Our indicators Economic indicators Fight against corruption ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC	Page 59

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS	LOCATION EVALUATION	PAGES
205-2 Communication and training in policies and procedures on fighting corruption	2021 Sustainability Report: Our indicators Economic indicators Fight against corruption ✓ Fidelidade - Not reported ✓ OK! teleseguros - Not reported ✓ Multicare- Not reported ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC	Page 59
205-3 Confirmed cases of corruption and measures taken	2021 Sustainability Report: Our indicators Economic indicators Fight against corruption ✓ Fidelidade ✓ OK! teleseguros - Not reported ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode - Not reported ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC	Page 59
206-1 Legal proceedings for unfair competition, anti-trust and monopoly practices	2021 Sustainability Report: Our indicators Economic indicators Unfair competition ✓ All companies	Page 60

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
207-1	Tax approach	2021 Sustainability Report: Our indicators Economic indicators Tax approach √ Fidelidade - Not reported	Page 61
207-2	Governance, control and management of tax risk	2021 Sustainability Report: Our indicators Economic indicators Tax approach √ Fidelidade - Not reported	Page 61
207-3	Involvement of Stakeholders and management of their concerns about taxes	2021 Sustainability Report: Our indicators Economic indicators Tax approach √ Fidelidade - Not reported	Page 61
ENVIRONMENTAL INDICATORS			
103-2	Management approach	2021 Sustainability Report 4. Environmental protection	Pages 35-41
301-1	Materials used by weight or volume	2021 Sustainability Report: Our indicators Environmental indicators Materials √ Insurance √ Other sectors √ Property	Page 62
301-2	Recycled materials used	2021 Sustainability Report: Our indicators Environmental indicators Materials √ Insurance - Not reported √ Other sectors - Not reported √ Property - Not reported	Page 62
302-1	Energy consumption within the organization	2021 Sustainability Report: Our indicators Environmental indicators Energy √ Insurance √ Other sectors √ Property	Page 63

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
303-1	Interactions with water as a shared resource	2021 Sustainability Report: Our indicators Environmental indicators Water and wastewater √ All companies	Page 64
303-2	Management of the impacts related to water discharge	2021 Sustainability Report: Our indicators Environmental indicators Water and wastewater √ All companies	Page 64
303-5	Water Consumption	2021 Sustainability Report: Our indicators Environmental indicators Water and wastewater √ Insurance √ Other sectors √ Property	Page 64
305-1	Greenhouse gas (GHG) direct emissions (Scope 1)	2021 Sustainability Report: Our indicators Environmental indicators Emissions √ Insurance √ Other sectors √ Property	Page 65
305-2	Greenhouse gas (GHG) direct emissions (Scope 2)	2021 Sustainability Report: Our indicators Environmental indicators Emissions √ Insurance √ Other sectors √ Property	Page 65
305-3	Other greenhouse gas (GHG) indirect emissions (Scope 3).	2021 Sustainability Report: Our indicators Environmental indicators Emissions √ Insurance √ Other sectors √ Property	Page 65
306-1	Waste generation and waste-related significant impacts	2021 Sustainability Report: Our indicators Environmental indicators Waste √ All companies	Page 66

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
306-2	Management of waste-related significant impacts	2021 Sustainability Report: Our indicators Environmental indicators Waste √ All companies	Page 66
306-3	Total weight of waste produced	2021 Sustainability Report: Our indicators Environmental indicators Waste √ Insurance √ Other sectors √ Property - Not reported	Page 66
306-4	Waste not intended for final disposal	2021 Sustainability Report: Our indicators Environmental indicators Waste √ Insurance √ Other sectors √ Property - Not reported	Page 66
306-5	Waste intended for final disposal	2021 Sustainability Report: Our indicators Environmental indicators Waste √ Insurance √ Other sectors √ Property - Not reported	Page 66
308-1	Environmental assessment of suppliers	2021 Sustainability Report: Our indicators Environmental indicators Environmental assessment of suppliers √ Insurance - Not reported √ Other sectors - Not reported √ Property - Not reported	Page 67

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
SOCIAL INDICATORS			
103-2	Management approach	2021 Sustainability Report 2. Our people	Pages 12-24
401-1	New admissions and turnover rate of employees, by age range, gender and region	2021 Sustainability Report: Our indicators Social indicators Employment ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 68-70
403-1	Occupational health and safety management system	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Page 71

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
403-2	Identification of hazards, risk assessment and investigation of incidents	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Page 72
403-3	Healthcare services at work	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ All companies	Page 73
403-4	Workers' participation, consultation and communication to workers regarding occupational health and safety	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ All companies	Page 73
403-5	Training of workers in occupational health and safety	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ All companies	Page 73
403-6	Promotion of workers' health	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ All companies	Page 73
403-7	Prevention and mitigation of occupational health and safety impacts directly linked to business relationships	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ All companies	Page 73
403-8	Workers covered by an occupational health and safety management system	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ All companies	Page 73

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
403-9	Occupational accidents	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 74-75
403-10	Occupational illnesses	2021 Sustainability Report: Our indicators Social indicators Occupational health and safety ✓ All companies	Page 76
404-1	Average training hours per year, per employee, by gender and functional category	2021 Sustainability Report: Our indicators Social indicators Empowerment and training ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 77-78

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
404-2	Skills management and continuous learning programs	2021 Sustainability Report: Our indicators Social indicators Empowerment and training ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares - Not reported ✓ Safemode ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC - Not reported	Page 79
404-3	Percentage of employees receiving regular career development and performance reviews, by gender	2021 Sustainability Report: Our indicators Social indicators Empowerment and training ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Page 80
405-1	Diversity in management and among employees	2021 Sustainability Report: Our indicators Social indicators Diversity and equal opportunities ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 81-86

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
405-2	Ratio of base salary and remuneration between men and women	2021 Sustainability Report: Our indicators Social indicators Diversity and equal opportunities √ All companies - Not reported	Page 87
406-1	Cases of discrimination and corrective measures taken	2021 Sustainability Report: Our indicators Social indicators Non-discrimination √ All companies: not reported	Page 88
412-1	Operations subject to impact assessment concerning human rights	2021 Sustainability Report: Our indicators Social indicators Human rights assessment √ All companies: not reported	Page 89
412-2	Training of employees in human rights policies and procedures	2021 Sustainability Report: Our indicators Social indicators Human rights assessment √ All companies: not reported	Page 89
412-3	Significant investment agreements and contracts that include clauses regarding human rights or that have undergone human rights assessments	2021 Sustainability Report: Our indicators Social indicators Human rights assessment √ All companies: not reported	Page 89
413-1	Operations with local community involvement programs, impact assessment and development programs	2021 Sustainability Report: Our indicators Social indicators Local communities √ Fidelidade √ OK! teleseguros - Not reported √ Multicare √ Fidelidade Assistance - Not reported √ GEP √ Fidelidade Car Service √ Cares √ Safemode - Not reported √ Fidelidade Property - Not reported √ Fidelidade - SGOIC - Not reported	Page 90

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS	LOCATION EVALUATION	PAGES	
413-2	Operations with potential or actual negative impact on local communities	2021 Sustainability Report: Our indicators Social indicators Local communities ✓ Fidelidade ✓ OK! teleseguros - Not reported ✓ Multicare - Not reported ✓ Fidelidade Assistance - Not reported ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode - Not reported ✓ Fidelidade Property ✓ Fidelidade - SGOIC - Not reported	Page 90
414-1	New suppliers selected based on social criteria	2021 Sustainability Report: Our indicators Social indicators New suppliers ✓ All companies: not reported	Page 91
415-1	Total contributions for political parties and politicians, by country and recipient / beneficiary	2021 Sustainability Report: Our indicators Social indicators Political contributions ✓ All companies	Page 92
417-3	Cases of non-compliance concerning marketing communication	2021 Sustainability Report: Our indicators Social indicators Marketing and labeling ✓ Fidelidade - Not reported ✓ OK! teleseguros ✓ Multicare - Not reported ✓ Fidelidade Assistance - Not reported ✓ GEP - Not reported ✓ Fidelidade Car Service - Not reported ✓ Cares - Not reported ✓ Safemode - Not reported ✓ Fidelidade Property - Not reported ✓ Fidelidade - SGOIC - Not reported	Page 93

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS	LOCATION EVALUATION	PAGES
<p>418-1 Substantiated complaints regarding breaches of privacy and loss of customers' data</p>	<p>2021 Sustainability Report: Our indicators Social indicators Customers' privacy ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC</p>	<p>Page 94</p>
<p>419-1 Non-compliance with laws and regulations in the economic and social areas</p>	<p>2021 Sustainability Report: Our indicators Social indicators Laws and regulations ✓ All companies</p>	<p>Page 95</p>

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES		LOCATION EVALUATION	PAGES
FS1	Approach and management: Policies with specific environmental and social components applied to the lines of business.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade - Not reported √ OK! teleseguros √ Multicare	Page 96
FS2	Approach and management: Procedures to assess environmental and social risks in the different lines of business.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade - Not reported √ OK! teleseguros √ Multicare	Page 96
FS3	Approach and management: Processes to monitor compliance by customers with the several requirements included in the agreements/ contracts.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade - Not reported √ OK! teleseguros - Not applicable √ Multicare	Page 97
FS4	Approach and management: Processes to develop employees' skills towards the implementation of environmental and social policies and procedures applicable to the lines of business.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade - Not reported √ OK! teleseguros √ Multicare	Page 97
FS5	Approach and management: Interaction with customers/investors/ partners concerning social and environmental risks and opportunities.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade - Not reported √ OK! teleseguros √ Multicare	Page 97
FS6	Percentage of specific lines/segments of business, in total turnover, by region and dimension.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade √ OK! teleseguros √ Multicare	Page 98

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SECTORIAL SUPPLEMENT - FINANCIAL SERVICES		LOCATION EVALUATION	PAGES
FS7	Monetary volume of products and services with social benefit, by line of business, and detailed by objective.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade √ OK! teleseguros √ Multicare	Page 98
FS8	Monetary volume of products and services with environmental benefit, by line of business, and detailed by objective.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade √ OK! teleseguros √ Multicare - Not reported	Page 98
FS9	Approach and management: Scope and frequency of audits to assess the implementation of environmental and social policies and the risk assessment procedures.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade √ OK! teleseguros - Not applicable √ Multicare	Page 98
FS11	Percentage of assets subject to environmental and social evaluation.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade √ OK! teleseguros - Not applicable √ Multicare - Not applicable	Page 99
FS12	Voting policies about social and environmental aspects applied to shares over which the organization holds voting rights or supports the voting decision.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade √ OK! teleseguros - Not reported √ Multicare - Not applicable	Page 99

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SECTORIAL SUPPLEMENT - FINANCIAL SERVICES		LOCATION EVALUATION	PAGES
FS14	Initiatives in order to improve access to financial services by disadvantaged persons.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade √ OK! teleseguros - Not applicable Multicare - Not applicable	Page 99
FS15	Approach and management: Policies on the design and marketing of financial products and services.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade - Not reported √ OK! teleseguros √ Multicare	Page 99
FS16	Approach and management: Initiatives to improve financial literacy, by type of beneficiary.	2021 Sustainability Report: Our indicators Sectorial supplement √ Fidelidade - Not reported √ OK! teleseguros √ Multicare	Page 99

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SPECIFIC INDICATORS	LOCATION EVALUATION	PAGES
Overall profile	2021 Sustainability Report: Our indicators Specific indicators √ Fidelidade	Page 100
Enhancing the growth of business partners	2021 Sustainability Report: Our indicators Specific indicators √ Fidelidade	Page 101
Certification of workshops	2021 Sustainability Report: Our indicators Specific indicators √ Fidelidade	Page 102
Ensuring transparency of activities	2021 Sustainability Report: Our indicators Specific indicators √ Fidelidade	Page 103
Improving service quality	2021 Sustainability Report: Our indicators Specific indicators √ Fidelidade	Page 104
Structuring community investment	2021 Sustainability Report: Our indicators Specific indicators √ Fidelidade	Page 105

ABOUT THIS REPORT

With the purpose of integrating social, environmental and economic issues in a single document, the Fidelidade Group presents, for the first time, its performance concerning the activity carried out in 2021 included in the management report.

The companies covered by the scope of this sustainability report are the following:

- Fidelidade - Companhia de Seguros, S.A.
- Multicare - Seguros de Saúde, S.A.
- OK! teleseguros (Via Directa - Companhia de Seguros, S.A.)
- Fidelidade Assistance (Fidelidade Assistência - Companhia de Seguros, S.A.)
- Safemode (EAPS - Empresa de Análise, Prevenção e Segurança, S.A.)
- GEP - Gestão de Peritagens, S.A.
- Fidelidade Car Service (CETRA - Centro Técnico de Reparação Automóvel, S.A.)
- CARES - Assistência e Reparações, S.A.
- Fidelidade Property (Fidelidade Property Europe, S.A.)
- Fidelidade - SGOIC, S.A. - Sociedade Gestora de Organismos de Investimento Coletivo, S.A.

STRUCTURE

The structure of the report reflects the axes of the Fidelidade Group's new vision for sustainable development, whose works are underway, but already enables to integrate materials topics resulting from this ongoing reflection.

This report follows the guidelines for the preparation of Sustainability Reports developed by Global Reporting Initiative (GRI), in its Standards version, according to the "Core" option, and the sectorial supplement defined by this organization for the Financial Sector has also been considered.

ALIGNMENT WITH THE TAXONOMY

In 2021, the Fidelidade Group began developing a project to address the sustainability risks linked to its investments, products and stakeholders, with regard to the European regulations on this matter, namely Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (SFDR) and Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 (the Taxonomy Regulation), as well as other regulatory provisions within this scope that have been approved.

The main purposes of this project are to redefine the strategic positioning, carry out a gap analysis and establish the corresponding workplan. It also aims at approving a sustainability policy and the governance model for sustainability. Regarding the reporting and disclosure obligations, in matters related to sustainability, it intends to ensure compliance with the applicable regulations, also defining the framework for the conception and design of new products and for the investment processes.

This will enable us to adopt the best practices for the disclosure of information, process efficiency, legal compliance, as well as to help the Fidelidade Group anticipate the challenges and impacts of future legislation/regulations.

The first milestone of this project is the application of the mandatory disclosure requirements of the Sustainable Finance Disclosure Regulation (SFDR) and the Taxonomy Regulation to be published in periodic reports by Fidelidade.

EXTERNAL VERIFICATION

In order to analyze the compliance and reliability of the information provided, this report was subject to verification by an independent external entity.

This verification applies to the Fidelidade Group's operations in Portugal within this fiscal year, not including for the time being information related to operations outside the country.

DOUBTS AND CLARIFICATIONS

Requests for further information, additional clarifications or suggestions on this report may be sent to fidelidadecomunidade@fidelidade.pt.

VERIFICATION STATEMENT



Independent Limited Assurance Report (Free translation from the original in Portuguese)

To the Board of Directors

Introduction

We were engaged by the Board of Directors of Fidelidade – Companhia de Seguros, S.A. (“Fidelidade” or “Company”) to perform a limited assurance engagement on the indicators identified below in the section “Responsibilities of the auditor” which integrate the sustainability information included in the Sustainability Report 2021, for the year ended in December 31, 2021, prepared by the Company for the purpose of communicating its annual sustainability performance.

Responsibilities of the Board of Directors

It is the responsibility of the Board of Directors to prepare the indicators identified below in the section “Responsibilities of the auditor” included in the Sustainability Report 2021, in accordance with the sustainability reporting guidelines Global Reporting Initiative, GRI Standards version and with the instructions and criteria disclosed in the Sustainability Report 2021, as well as for the maintenance of an appropriate internal control system that enables the adequately preparation of the mentioned information.

Responsibilities of the auditor

Our responsibility is to issue a limited assurance report, which is professional and independent, based on the procedures performed and specified in the paragraph below.

Our work was conducted in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised) “Assurance engagements other than audits or reviews of historical financial information”, issued by the International Auditing and Assurance Standards Board of the International Federation of Accountants and we have fulfilled other technical standards and recommendations issued by the Institute of Statutory Auditors. These standards require that we plan and perform our work in order to obtain limited assurance about whether the GRI Standards indicators and specific indicators are free from material misstatement.

Our limited assurance work also consisted in carrying out procedures with the objective of obtaining a limited level of assurance as to whether the Company applied the GRI guidelines in the sustainability information included in the Sustainability Report 2021, for the option “In Accordance - Core”.

For this purpose the above mentioned work included:

- i) Inquiries to management and senior officials responsible for areas under analysis, with the purpose of understanding how the information system is structured and their awareness of issues included in the report;
- ii) Identification of the existence of internal management procedures leading to the implementation of economic, environmental and social policies;

- iii) Testing, on a sampling basis, the efficiency of processes and systems in place for collection, consolidation, validation and reporting of the performance information previously mentioned, through calculations and validation of reported data;
- iv) Confirmation that operational units follow the instructions on collection, consolidation, validation and reporting of performance information;
- v) Execution of substantive procedures, on a sampling basis, in order to collect evidence of the reported information;
- vi) Comparison of financial and economic data included in the sustainability information with the audited by the external auditor, in the scope of the legal review of Fidelidade’s financial statements for the year ended in December 31, 2021;
- vii) Analysis of the process for defining the materiality of the sustainability issues, based on the materiality principle of GRI Standards, according to methodology described by the Company in the Report;
- viii) Verification that the sustainability information included in the Report complies with the requirements of GRI Standards, for the option “In Accordance – Core”.

The procedures performed were more limited than those used in an engagement to obtain reasonable assurance and, therefore, less assurance was obtained than in a reasonable assurance engagement.

We believe that the procedures performed provide an acceptable basis for our conclusion.

Quality control and independence

We apply the International Standard on Quality Control 1 (ISQC1) and, accordingly, maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) and of the ethics code of the Institute of Statutory Auditors.

Conclusion

Based on the work performed, nothing has come to our attention that causes us to believe that the indicators identified above in the section “Responsibilities of the auditor” included in the Sustainability Report 2021, for the year ended in December 31, 2021, were not prepared, in all material respects, in accordance with GRI Standards requirements and with the instructions and criteria disclosed in the Reports and that Fidelidade has not applied, in the sustainability information included in the Sustainability Report 2021, the GRI Standards guidelines, for the option “In Accordance – Core”.

Restriction on use

This report is issued solely for information and use of the Board of Directors of the Company for communicating its annual sustainability performance in the Sustainability Report 2021 and should not be used for any other purpose. We will not assume any responsibility to third parties other than Fidelidade by our work and the conclusions expressed in this report, which will be attached to the Company’s Sustainability Report 2021.

March 28, 2022

PricewaterhouseCoopers & Associados
- Sociedade de Revisores Oficiais de Contas, Lda.
represented by:

(This is a translation, not to be signed)

Ana Maria Ávila de Oliveira Lopes Bertão, ROC no. 902
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Independent Limited Assurance Report
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Fidelidade – Companhia de Seguros, S.A.
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Fidelidade – Companhia de Seguros, S.A.
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ANNEX: CRITERIA FOR THE CALCULATION OF INDICATORS

202-1: RATIO BETWEEN THE LOWEST SALARY AND THE LOCAL MINIMUM SALARY BY GENDER.

We considered as local scope the national perimeter. Thus, for the calculations we considered the national minimum salary.

202-2: PROPORTION OF TOP MANAGEMENT POSITIONS OCCUPIED BY INDIVIDUALS COMING FROM THE LOCAL COMMUNITY.

We considered as local scope the national perimeter.

204-1: PROPORTION OF COSTS INCURRED WITH LOCAL SUPPLIERS.

We considered as local scope the national perimeter.

302-1: ENERGY CONSUMPTION WITHIN THE ORGANIZATION.

Direct energy consumptions (gasoline and diesel) were converted into energy units (GJ) considering the emission factors indicated in the table below.

CONVERSION FACTORS BY TYPE OF ENERGY SOURCE

Type of energy consumption	Density (kg/l)	Lower Heating Value (GJ/t)	Source
Gasoline	0,7475	44	PSI: Portuguese Environment Agency (2013-2020)
Diesel	0,8325	43,07	Density: Executive Law no. 152-C/2017 of 11 December 2017

Note: The Lower Heating Value (GJ/t) was changed in 2016. In previous years, the following values were used: gasoline 44.8 and diesel 43.3.

The indirect energy consumptions resulting from the electricity consumed in the buildings of the Fidelidade Group's companies, in kWh, were converted into energy units (GJ).

CONVERSION FACTORS BY TYPE OF ENERGY SOURCE

Type of energy consumption	Conversion factor	Source
Electricity	1 kWh – 0,0036 GJ	GRI

305-1, 305-2 AND 305-3: DIRECT, INDIRECT AND OTHER GREENHOUSE GAS EMISSIONS, BY WEIGHT.

The GHG emissions were determined taking into account the methodology defined by the GHG Protocol, which enabled us to consider two emission scopes:

- **SCOPE 1** – Direct emissions stemming from the activity essentially linked to the liquid fuel consumption of the motor vehicle fleet;
- **SCOPE 2** – Indirect emissions linked to the production of electricity consumed in the central buildings and the branch network;
- **SCOPE 3** – Other indirect emissions related to employees’ travels by plane and train.

EMISSION FACTORS BY SCOPE

Scope	Sources	Emission factor	Source
SCOPE 1	Gasoline	73,7 kg CO ₂ eq/GJ	Portuguese Environment Agency (2013-2020)
	Diesel	74,10 kg CO ₂ eq/GJ	Portuguese Environment Agency (2013-2020)
SCOPE 2	Electricity (EDP Empresas)	0,197 kg CO ₂ eq	EDP - 2019
		0,205 kg CO ₂ eq	EDP - 2021
	Electricity (ENDESA)	0,250	Endesa - 2019
		0,399 kg CO ₂ eq	Endesa - 2021
SCOPE 3	Train	0,0157 kg CO ₂ eq	CP - 2019 Sustainability Report
	Plane - Domestic (<463 km)	0,246 kg CO ₂ eq	
	Plane - Short Haul (<3.700km)	0,154 kg CO ₂ eq	DEFRA 2021
	Plane - Long Haul (>= 3.700km)	0,193 kg CO ₂ eq	

401-1: ADMISSIONS, DEPARTURES AND TURNOVER RATES

Rate of new admissions = (No. of admissions) / Total staff as at 31 December

Rate of departures in 2021 = (No. of departures) / Total staff as at 31 December

The turnover rate was calculated based on the following formula:

Turnover rate in 2021 = [(Number of admissions in the period under analysis) + (Number of departures in the period under analysis)] / Number of employees at the end of the period under analysis.

Turnover rate in 2019 and 2020 = [(Number of admissions in the period under analysis) + (Number of departures in the period under analysis)] / Number of employees at the end of the period under analysis.

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