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Corporate
Presentation
November 2024



DISCLAIMER



Forward-looking statements are based on the beliefs and assumptions of ILC's management, and on information currently available. They involve risks and uncertainties because they relate to future events and therefore depend on circumstances that may or may not occur in the future.

Investors should understand that economic circumstances, industry conditions and other operating factors could also affect the future results of ILC and could cause results to differ materially from those expressed in such forward-looking statements.



AGENDA



1

ILC at a Glance

2

Strategy

3

Closing Remarks

CHAPTER 01 | ILC at a Glance

ILC AT A GLANCE

Lean structure under leading position in financial and health sectors



ILC AT A GLANCE

BE **LEADERS** IN THE CONSTRUCTION OF **SOCIAL** AND **ECONOMIC** VALUE THAT IMPROVES **PEOPLE'S QUALITY OF LIFE**

WHO?

+ 9 million Beneficiaries
(~1mm people over 60)



3 COUNTRIES

Focus on the
aging population



WHAT?

4 Industries



Health



Pensions



Banking



Annuities

HOW?

5 Pillars



Growth



Profitability



Flexibility



Strong Financial
Position



ESG



Focused on a long-term profitable strategy

ILC IN NUMBERS

365 th retirees

1 million Health policyholders

Largest private health insurer and healthcare provider **in Chile**

2° Largest Annuity Company by number of retirees



+5 million Medical consultations performed

USD 75.8 bn. Assets under management



Second largest manager of pension funds in the Andean Region

4.6 million

Pension fund members



USD 762 million

Paid out for healthcare services and medical leave



90 th

Surgeries performed

USD 3.5 billion

In bank lending

CLP 480 million



Invested in social programs for older people (2020-2023)

87% Employee loyalty

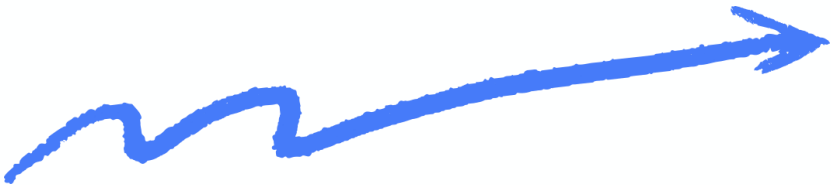
13,848 employees





60,064 Bank customers

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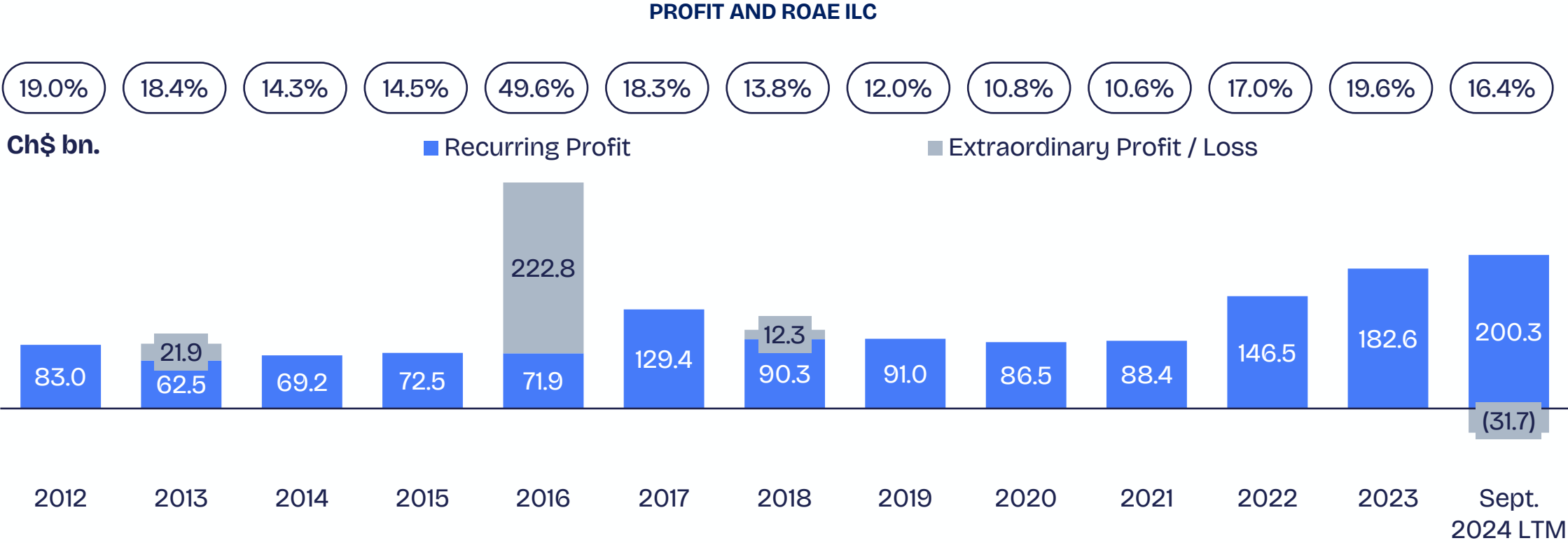
Figures as of 2023
FX: CLP/USD 950
Source: ILC

CONSISTENT GROWTH AND DIVERSIFICATION SINCE OUR IPO



		2012		(Sep 2024)
Assets Ch\$ bn	>	1,055	— 15.0x →	15,840
AUM US\$ bn	>	22.3	— 3.6x →	82.0
Equity Ch\$ bn	>	428	— 2.4x →	1,111
Beneficiaries MM	>	3.9	— 2.5x →	9.8
Industries	>	2 	— 2x →	4   
Employees	>	+10,500	— 1.3x →	+13,800

CONSISTENT RETURNS OVER TIME AND DOUBLE DIGIT ROAE



2012 – 2016: Consolidation

2017 – 2022: Growth, Diversification and Turnaround

2023 – 2027:
Growth in
Financial
Business

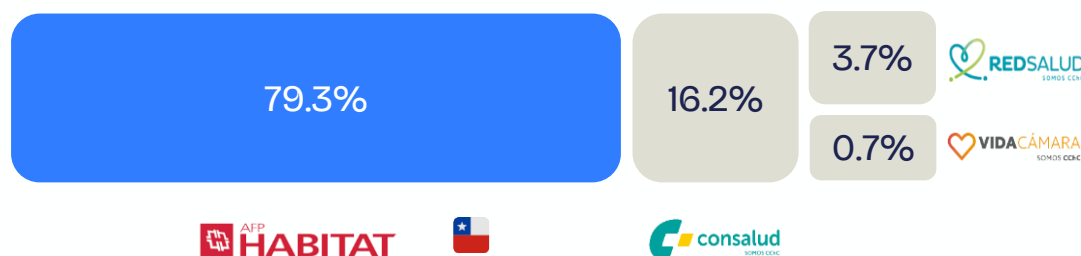


Extraordinary loss for September 2024 LTM, which corresponds to a loss associated with an accounting liability under IFRS regulations of the Consalud subsidiary due to the Isapres Short Law

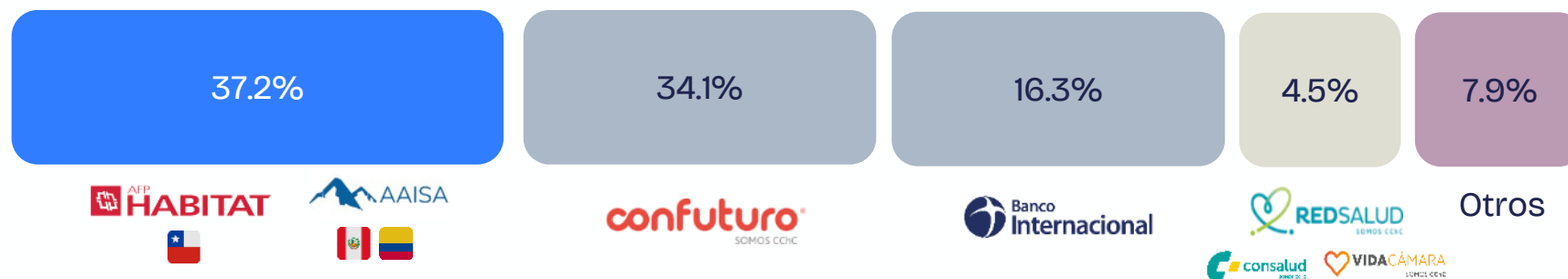
Source: ILC

NET INCOME DIVERSIFICATION: NEW INDUSTRIES & GEOGRAPHIES

ILC's Recurring Profit⁽¹⁾ Contribution by Subsidiary (2012)



ILC Recurring Profit⁽²⁾ Contribution by Subsidiary (September 2024 LTM)



Pensions

Financial

Health

Profit Growth
2012- 9M24 (LTM)

2.4X

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(1) Profit excludes result due to Disability and Survival Insurance (SIS) in 2012

(2) Excludes the extraordinary loss for September 2024 LTM, which corresponds to a loss associated with an accounting liability under IFRS regulations of the Consalud subsidiary due to the Isapres Short Law

Source: CMF, ILC

CONSISTENT AND ATTRACTIVE DIVIDEND YIELD

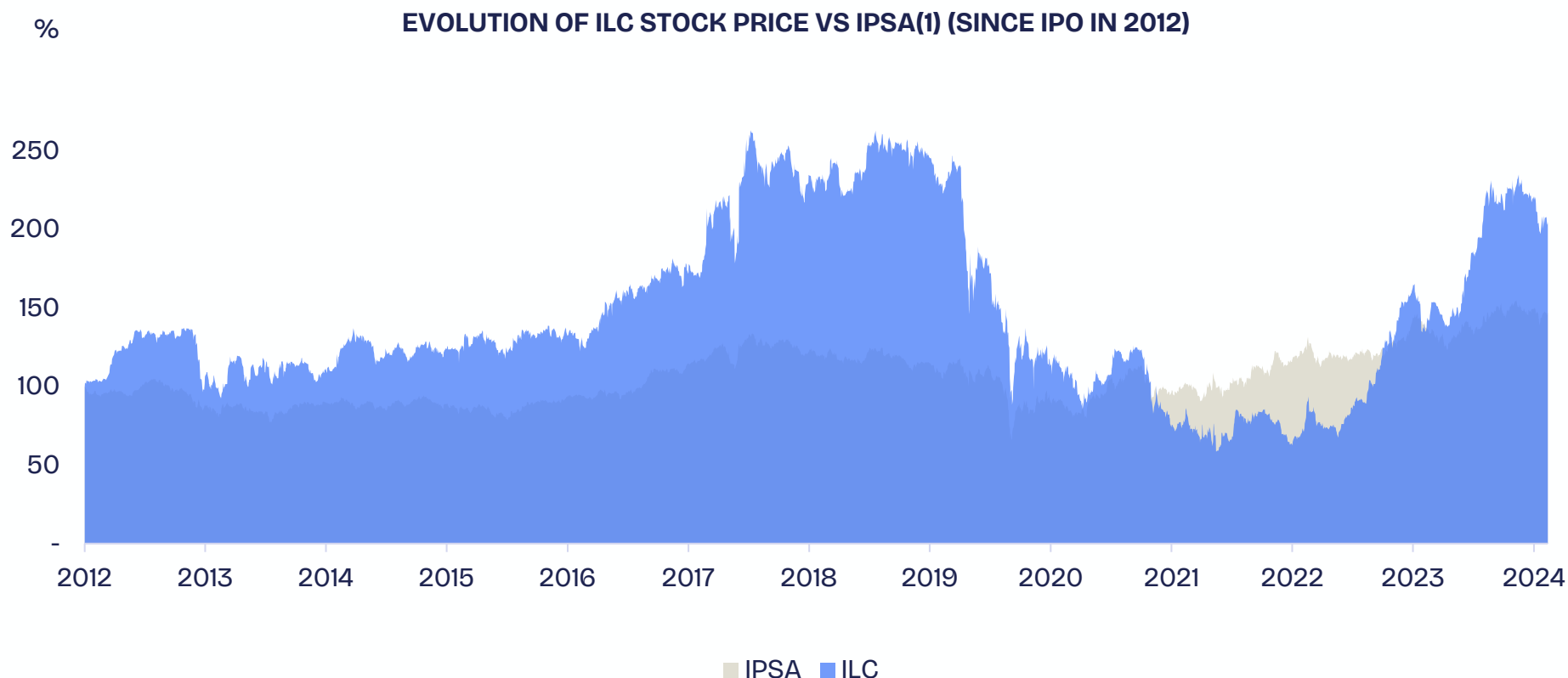
DIVIDENDS PER SHARE AND DIVIDEND YIELD ILC 2013 - 9M24



ILC's Average Dividend yield
2013-9M24
7.6%

Distributed since IPO:
Ch\$5,951
Per share
(84% IPO price)

OUTPACING THE INDEX: CONSIDERING DIVIDENDS, PROFITABILITY HAS OUTPERFORMED IPSA



Stock price profitability
adjusted by dividends
IPO 2012 - Sep 2024

- ILC: **+107.4%**
- IPSA: **+47.8%**

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Closing price as of Sep 30th

(1) Consider IPSA adjusted by dividends

Source: Bloomberg, Bolsa de Comercio de Santiago

THIS HAS BEEN 
 **DRIVEN BY OUR**
(5 PILLARS) STRATEGY

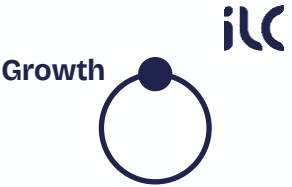






OUR FUNDAMENTAL PILLARS TO ACHIEVE CONSISTENCY





PRESENCE IN INDUSTRIES WHICH OUTPACED GDP GROWTH



	CAGR 1992-2002	CAGR 2002-2012	CAGR 2012-2023
 <div>PENSIONS AUM Chilean pension funds industry</div>	18.3%	11.8%	7.2%
 <div>ANNUITIES AUM Life Insurance industry</div>	22.4%	9.9%	9.4%
 <div>BANKING Total Loans</div>	18.1%	10.4%	7.1%
 <div>HEALTH Current health expenditure</div>	8.9% ⁽²⁾	10.0%	10.4% ⁽³⁾
AVERAGE GDP GROWTH	5.6%	4.8%	2.7% ⁽⁴⁾

(1) Bank loans exclude overseas loans from BCI Miami and Itaú Colombia //

(2) 2000 – 2002 // (3) 2012 – 2019 // (4) 2012 – 2022

Source: Superintendencia de Pensiones, AACH, CMF Data, WorldBank



INORGANIC GROWTH SUCCESSFUL ACQUISITIONS

Growth



1980



2012



2013



2014



2015



2016



2017



2018



2019



2020



2021



2022



2023

IPO

SUCCESSFUL ACQUISITIONS

confuturo
SOMOS CHC

Acquisition
(2013)

Multiple (P/B)
0.83x

**Banco
Internacional**

Acquisition
(2015)

Multiple (P/B)
1.29x

**espacio
urbano**

Acquisition
(2016)

Spread
240 bps

Colfondos
del grupo HABITAT

Acquisition
(2019)

Multiple (P/B)
1.30x

nevasa
AGF
Administradora
General de Fondos S.A.

EFIC
capital

Acquisition
(2022)

Multiple (P/B)
N/A & 0.64x

AUTOFIN

Acquisition
(2023)

Multiple (P/B)
1.00x

RATIONALE BEHIND OUR ACQUISITIONS



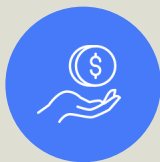
NEW
BUSINESSES



NEW
MARKETS



COMPLEMENTARY
BUSINESSES



SUCCESSFUL TURNAROUNDS

Profitability



ILC's role is in detecting opportunities in efficiency and operational turnaround in our current operations and acquisitions providing strategic guidance to our subsidiaries



EXISTING SUBSIDIARIES



- Focus on efficiency and working capital optimization
- Synergies
- New management
- Corporative rebranding

M&A AND NEW OPPORTUNITIES



- Asset allocation restructuring
- Lower leverage according to new investment strategy
- Focus on efficiency



- Focus on Commercial Banking
- Growth
- Risk and efficiency management



- Operating and Commercial turnaround

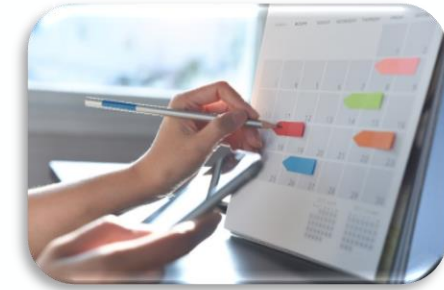


SELF-FUNDED GROWTH (2013-9M24)





PREPARING OUR BUSINESSES FOR REGULATORY CHANGES



Health result
hedging



Regional & product
diversification



Reorganization



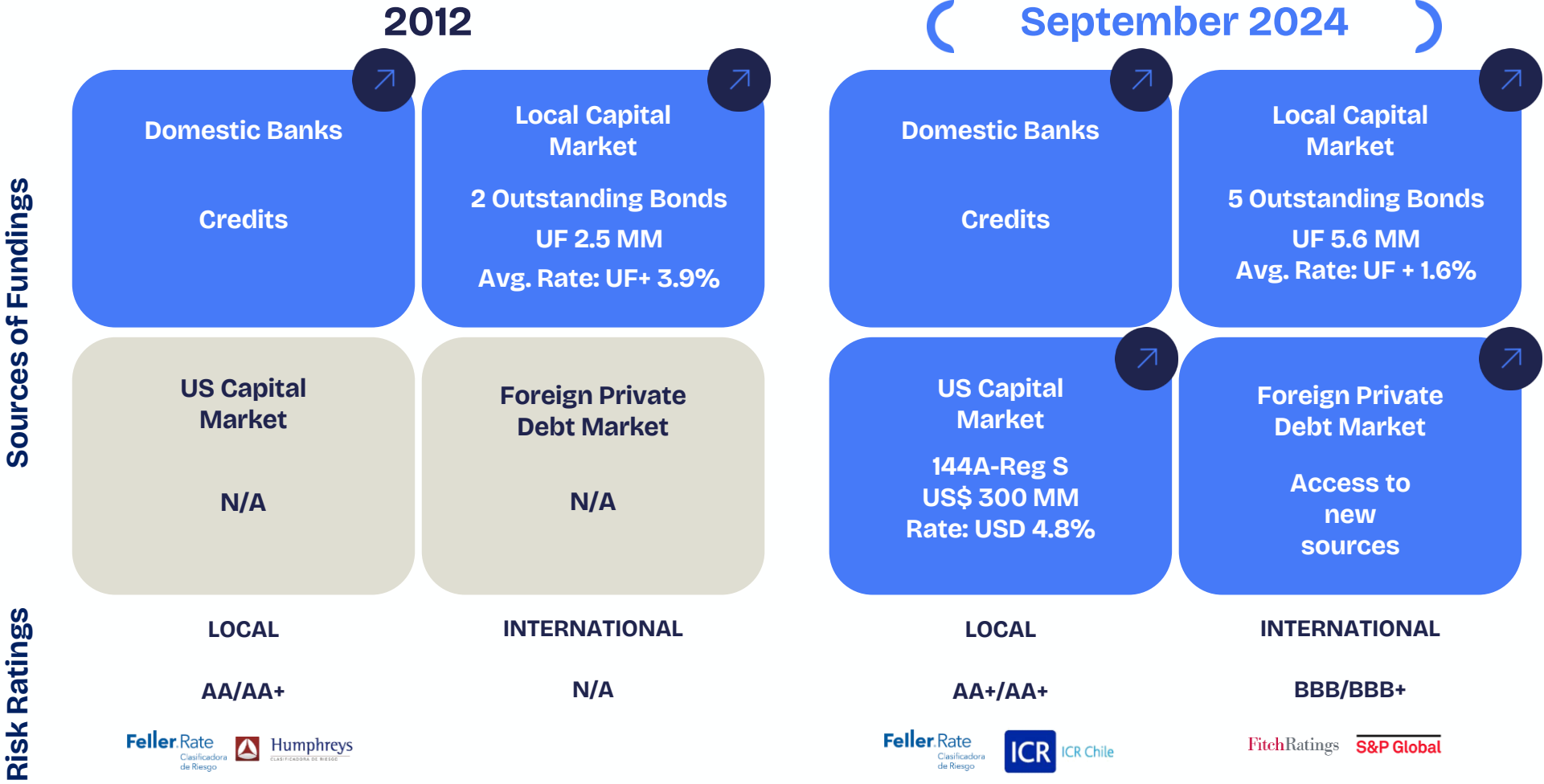
Focus on financial
business





NEW SOURCES OF FUNDING: ACCESS TO INTERNATIONAL DEBT MARKET

Strong
Financial
Position



Source: ILC
Note: Maximum outstanding bond debt in Local Capital Market was UF 10.2 mm in 2021

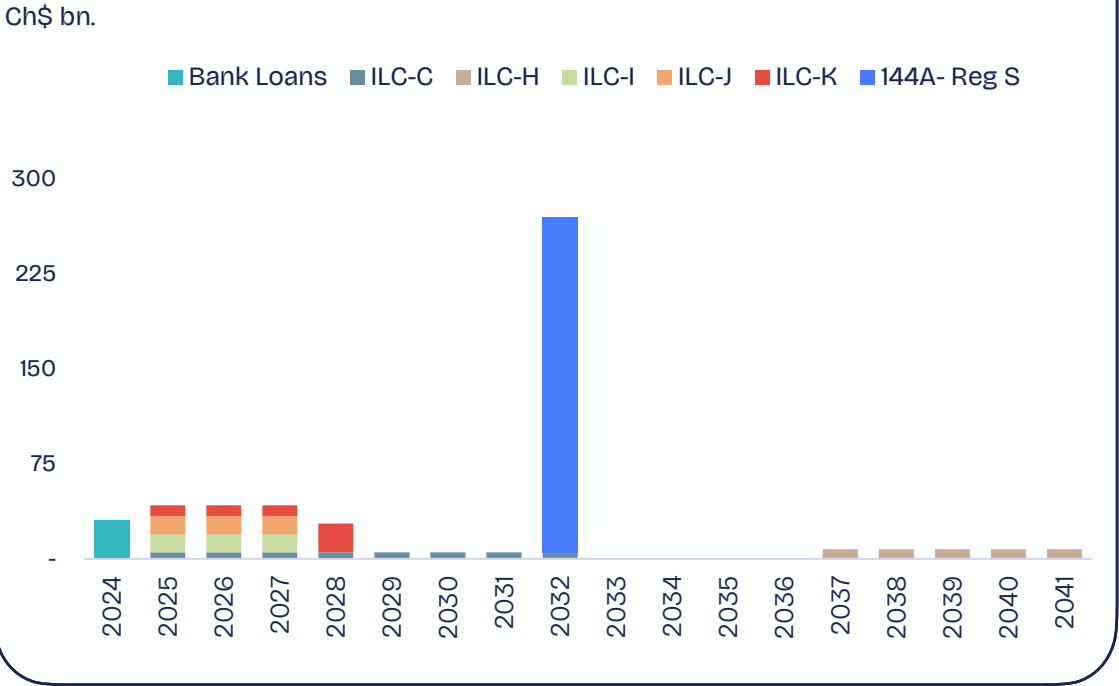


WELL-MANAGED DEBT MATURITY AND LIQUIDITY POSITION

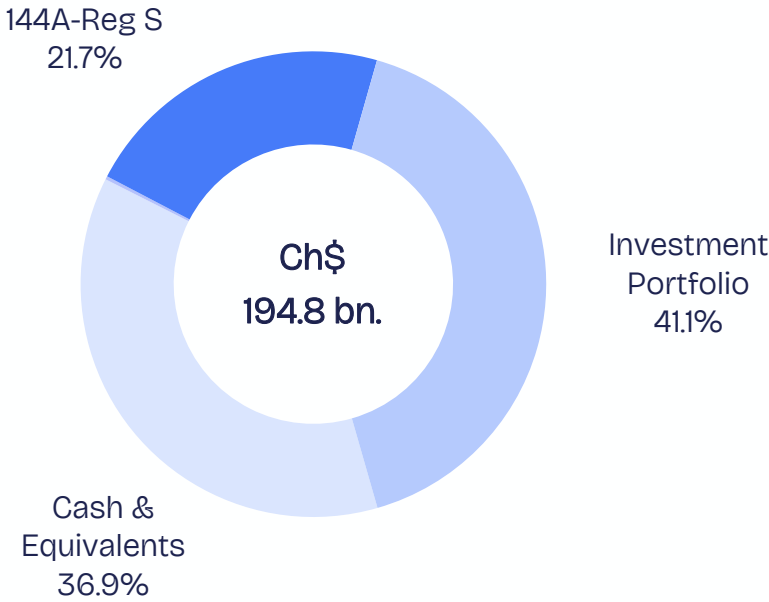
Strong
Financial
Position



ILC (STANDALONE) AMORTIZATION SCHEDULE



LIQUIDITY POSITION (SEP-2024)



Total Net Debt
September 2024

Ch\$ 321.8 bn.

NFD / Equity
September 2024

0.29x

Source: ILC



OUR SUSTAINABILITY JOURNEY

ESG

ilc



As part of its strategic sustainability roadmap, ILC formalized its **corporate philosophy** in 2023. It was founded upon the company's history, local and international trends, a variety of literature and studies and consultancies conducted on related topics over the last few years.

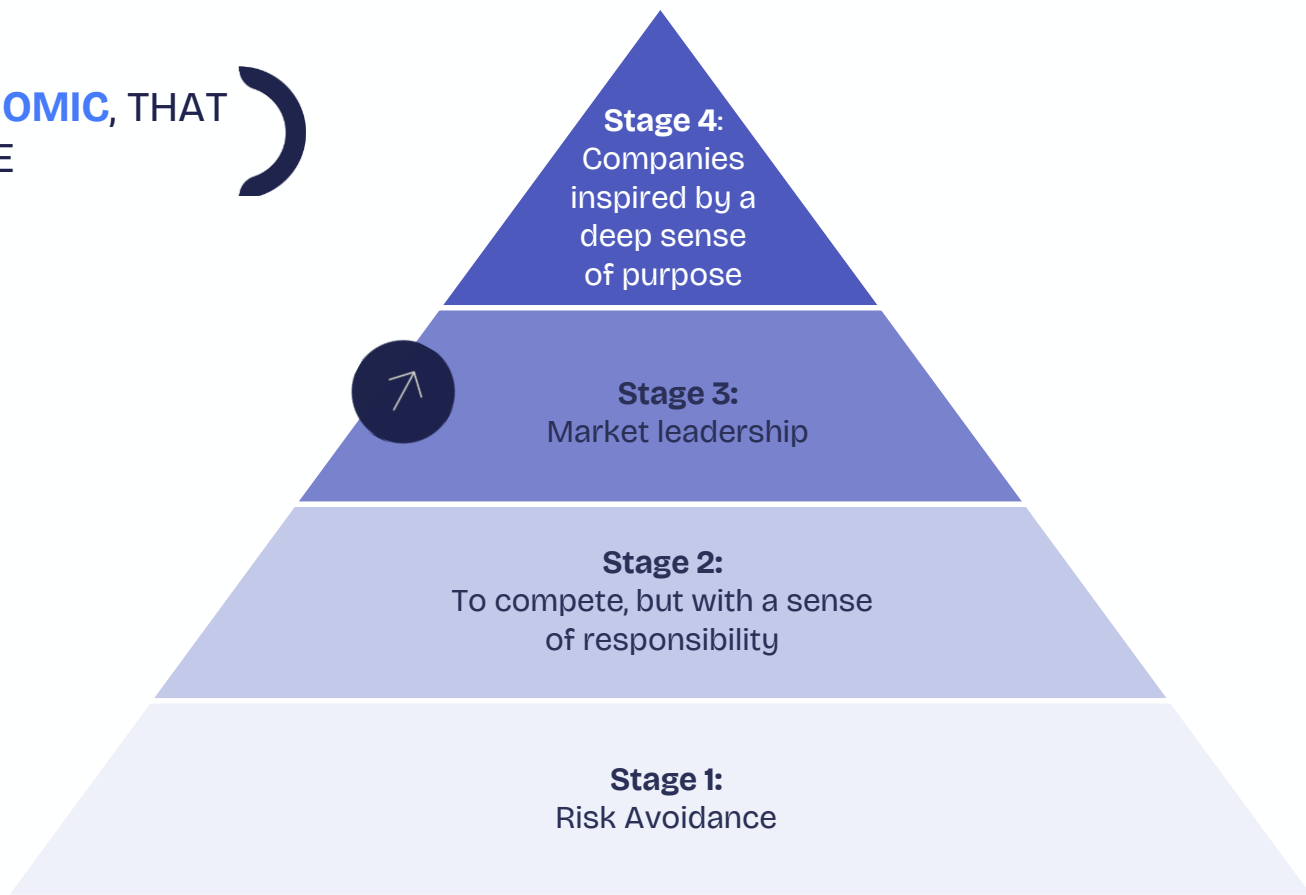
TO BE LEADERS IN BUILDING **SOCIAL AND ECONOMIC**, THAT
IMPROVES PEOPLE'S QUALITY OF LIFE

CONVICTIONS

- 1 We believe that always putting people at the center of our decisions generates economic results
- 2 We believe that all people deserve access to fair and humane treatment
- 3 We believe in being exceptional and making a difference through our leadership



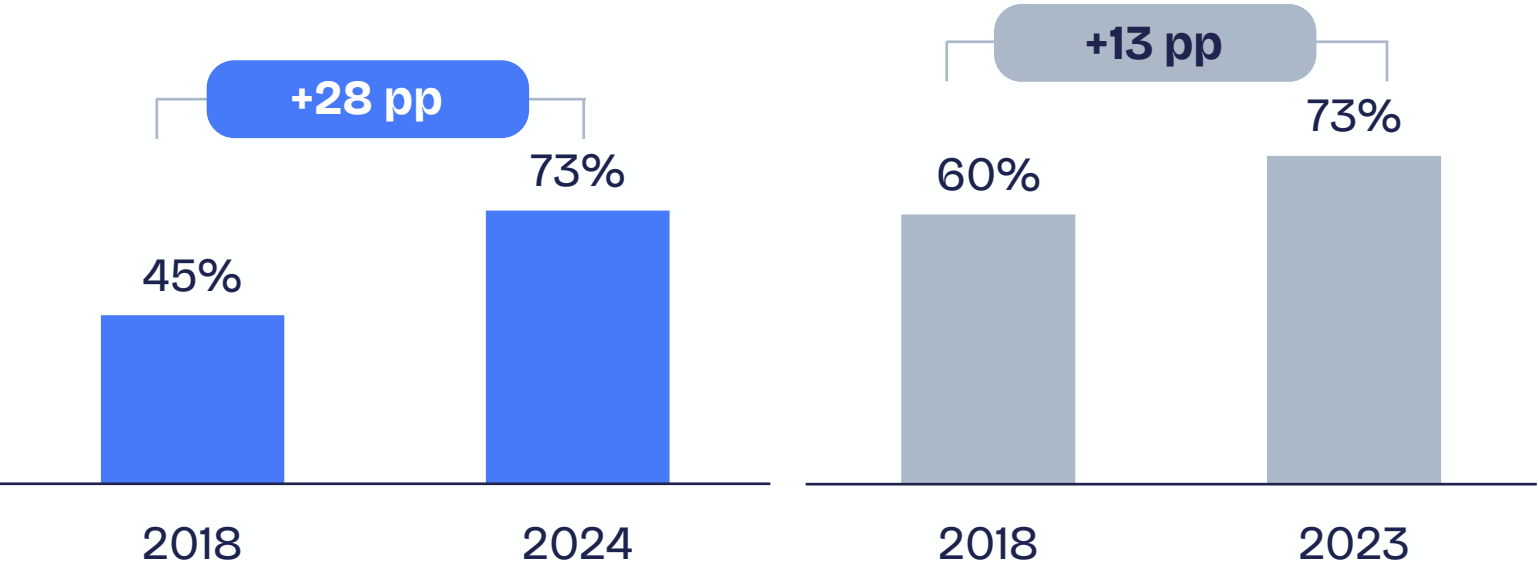
10 COMMITMENTS



ESG RESULTS OVER TIME



Member of
**Dow Jones
Sustainability Indices**
Powered by the S&P Global CSA



Responsible approach for Investment & Loans

- Inclusion programs for underserved groups:
- Public Health Insurance
 - Elderly
 - SMEs

Launch of **Compromiso Mayor**: Impact on ~1mm people over 60 (1/3 of the elderly population in Chile)

- Active role in public debate
- 5 associations
 - Alliances with academic and other organizations

2024 MILESTONES

1.

ILC REACHES AN AGREEMENT TO INCREASE ITS STAKE IN BANCO INTERNACIONAL TO 100% WITHIN 3 YEARS

On August 14th, 2024, ILC reached an agreement with Baninter SpA to acquire an additional 10.9% of the bank's shares through HoldCo SpA. Additionally, Baninter granted ILC options to purchase the remaining shares of the Bank, with an exercise date of May 31, 2027, which would allow the acquisition of up to 100% ownership.

2.

BANCO INTERNACIONAL COMPLETES ITS FIRST BOND ISSUANCE ON THE SWISS MARKET

On July 2nd, 2024, an unsecured bond maturing on July 23rd, 2027 (a 3-year term) with an annual coupon rate of 2.8% was issued to fund the bank's lending activities and diversify its funding sources.

3.

CONFUTURO AND BANCO INTERNACIONAL APPROVED A CAPITAL INCREASE PLANS THIS YEAR

- On April 23rd, Confuturo's shareholders approved a plan to increase capital by up to Ch\$74.5 billion, with Ch\$ 18.9 billion subscribed and paid by June 17th.
- Banco Internacional approved a capital increase plan of up to Ch\$ 57.0 billion during its Extraordinary Shareholders' Meeting on October 18th.

4.

CONFUTURO SECURED A PORTION OF D&S PORTFOLIO IN TENDER #11

For the period between July 2024 and June 2025, Confuturo acquires six fractions for men and two fractions for women.

5.

VIVIR SEGUROS SECURED A PORTION OF SISCO PORTFOLIO IN TENDER #7 AND #8

Vivir Seguros acquires one of the seven fractions of the SISCO #7 portfolio at a 1.73% rate and two fractions of the SISCO #8 portfolio at a 1.38% rate.

ADVANCES IN REGULATORY CHANGES

HEALTHCARE SYSTEM

CONTEXT

- In Dec 2019, the Regulator (Circ. 343) established a single Factors Table that eliminates gender discrimination for new beneficiaries
- In December 2022, the Supreme Court ruled that all contracts must be updated to a single Table (Circ. 343)
- In May 2023, Government presented a short bill with the objective of addressing the verdict issued by the Supreme Court
- On August 10th, 2023, the Supreme Court ordered to cancel the GES price increase for all affiliates, setting the cost of the GES premium at UF 7.2 per year and not to charge judicial costs to Isapre Consalud S.A.
- On **May 24th, 2024**, the "Isapres Short Law" was promulgated, which **includes various regulatory changes** aimed primarily at achieving **financial sustainability** in the **healthcare system** and complying with the Supreme Court's ruling from November 2022.

SHORT LAW OF ISAPRES

- Adjustment of price to the **Single Factors Table** and **minimum contribution of 7%** contained in Circular No. 343, effective from Sep 1st, 2024
- Isapres presented a **payment and adjustment plan**, which was subject to the approval of the Superintendency. The total amount associated with the refund will accrue **on a monthly basis** and will be returned in the form of surpluses. It will **not accrue interest**, will be adjusted according to the CPI, and will not be considered for the purposes of guarantees or financial indicators
- Plan incorporates an **extraordinary premium** considering an increase in the contribution that does not exceed 10% of the one agreed upon in July 2023
- For the next 3 years, Fonasa costs will not be considered in the **ICSA formula**

PAYMENT AND ADJUSTMENT PLAN

- **The Payment plan and extraordinary premium** per beneficiary were approved by the Superintendency for the following Isapres:

Isapre	Maximum increase per Beneficiary (UF)
Colmena	0,244
Nva MasVida	0,350
Banmédica	0,404
Consalud	0,779
Cruz Blanca	0,955
Vida Tres	1,108
Esencial	No adjustment

PROPOSED PENSION SYSTEM REGULATORY CHANGES IN CHILE

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	CURRENT SITUATION	PENSION REFORM BILL ⁽²⁾		CHAMBER OF DEPUTIES – JAN/24
Contribution Sources	<ul style="list-style-type: none"> State contribution of Ch\$ 214,296 to the poorest 90% (PGU)⁽¹⁾ Mandatory: 10% of gross salary Voluntary (APV, APVC, CAV and Agreed Deposits) 	<ul style="list-style-type: none"> PGU of Ch\$ 250,000⁽¹⁾ Mixed Contributive Pillar: <ul style="list-style-type: none"> Individual Capitalization: 10.5% of taxable salary, charged to the employee 3% of gross salary allocated to solidarity and 3% to the individual account Voluntary Contributions (APV and APVC) 		<p>Most of its articles were rejected, but the idea to legislate was approved</p> <p>Main topics</p> <ul style="list-style-type: none"> Approved <ul style="list-style-type: none"> ✓ PGU of Ch\$ 250,000 (100% coverage), social insurance for labor gaps, charge over AUM Rejected <ul style="list-style-type: none"> – Additional Contribution of 6% and Industry separation
Industry	<ul style="list-style-type: none"> 7 private fund managers Tender process for new affiliates every two years Charge over gross salary contribution 	<ul style="list-style-type: none"> Public and Autonomous Pension Manager (APA): Centralize support, collection and other Public and Autonomous Pension Investment Manager (IPPA) and Private Investment Managers (IPP). New affiliates enter to IPPA by default Charge over AUM 		<p>TECHNICAL EXPERT COMMISSION – JUL/24</p> <ul style="list-style-type: none"> Consensus to link the PGU to the poverty line, but no agreement on expanding coverage to 100% Consensus to raise employer contributions by 6% (progressively), maintain fees based on gross salary, and transition to generational funds No consensus on industry separation due to insufficient economies of scale
Pension Funds	<ul style="list-style-type: none"> 5 funds (different risk) Reserve requirements Pension: Programmed Withdrawal and Life Annuity 	<ul style="list-style-type: none"> 10 Generational Funds No reserve requirements (encaje) Pension: Programmed Withdrawal and Life Annuity 		

(1) For pensions below Ch\$ 1,158,355 // (2) Enters to Congress on November 7th, 2022. and includes modifications as of December 2023
Source: Public Information

ADVANCES IN REGULATORY CHANGES – PERU AND COLOMBIA

PENSION REFORM IN COLOMBIA

- The project presented by the President of Colombia, Gustavo Petro, was **approved** by Congress on June 14th, 2024
- It introduces a **four-pillar system**: solidarity, semi-contributory, contributory, and voluntary savings
- The new system **integrates public and private regimes** by directing contributions up to 2.3 minimum wages into the RPM, with any excess directed into the RAIS⁽¹⁾

PENSION REFORM IN PERU

- The project was **approved** by Congress on September 24th, 2024
- It introduces a **four-pillar system**: solidarity, semi-contributory, contributory, and voluntary savings
- **Partial or extraordinary withdrawal** of funds from individual accounts is prohibited for contributors under 40 years of age
- The entry of **Financial System Companies** as fund managers in the contributory pillar
- **'Pension for consumption'** is introduced as a supplementary savings option

(1) RPM and RAIS correspond to the public Pay-as-You-Go System and the private Individual Savings Regime with Solidarity, respectively

Source: Public Information

CHAPTER 02 | STRATEGY

NEXT PHASE: GROWTH IN FINANCIAL BUSINESS



Business Consolidation
2012 — 2016



**Growth, Diversification
and Turnarounds**
2017 — 2022



Growth in Financial Business
2023 — 2027



Foundation (2012)



Acquisition (2013)



Acquisition (2015)



Acquisition (2016)



Increase of participation



Divestment









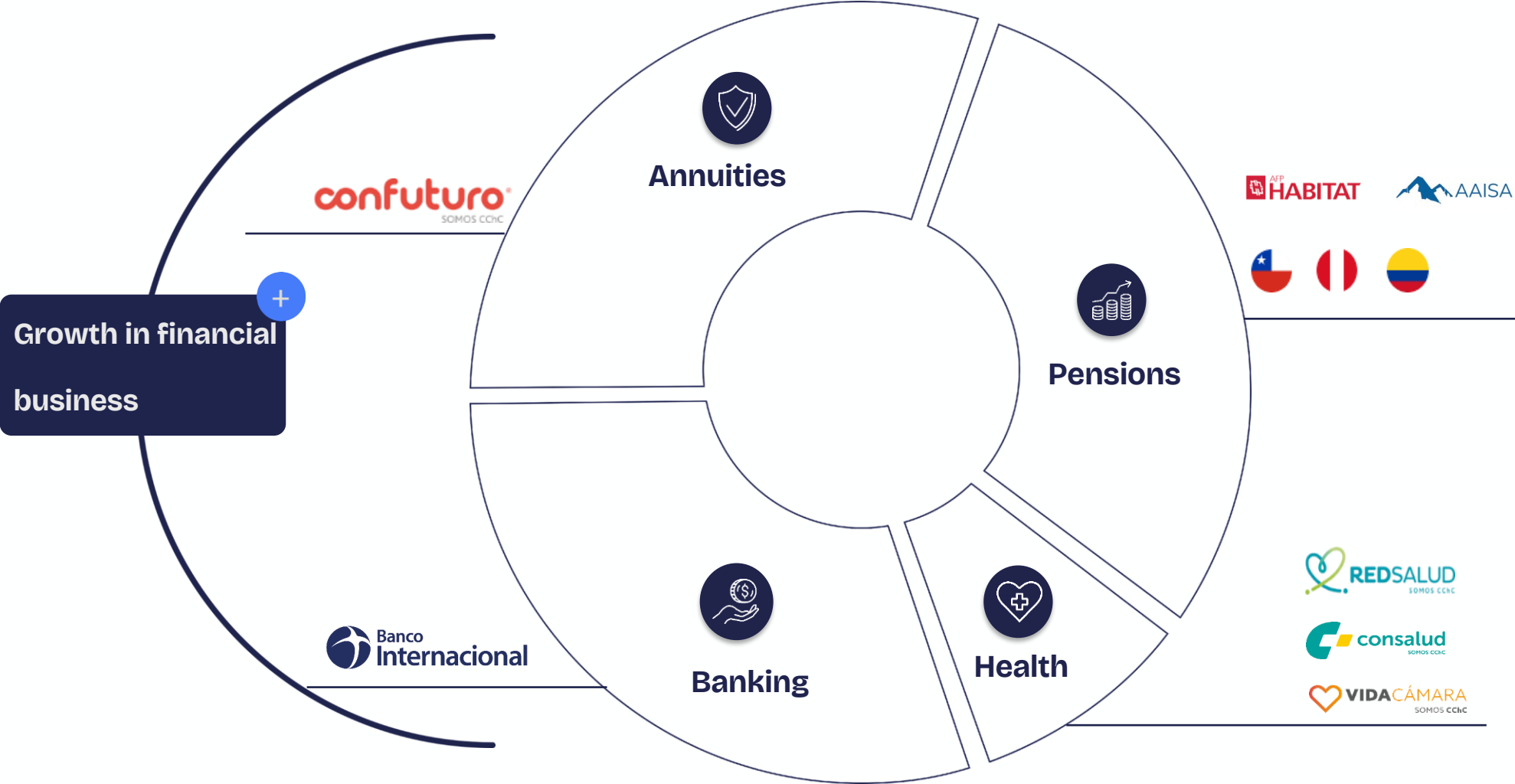








TO A NEW FOCUS

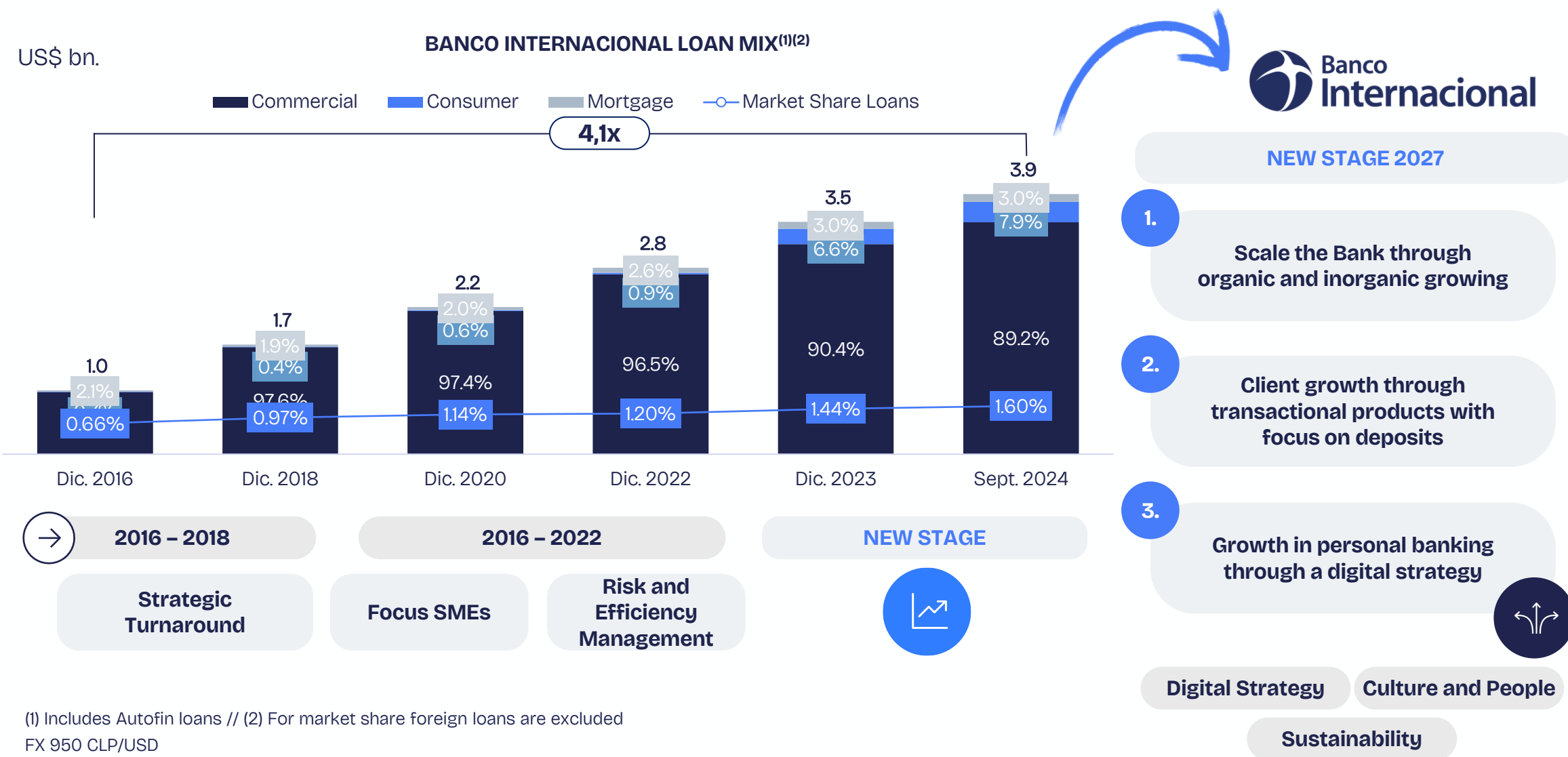




Banking



OUTPACING THE INDUSTRY WITH ROOM TO GROW

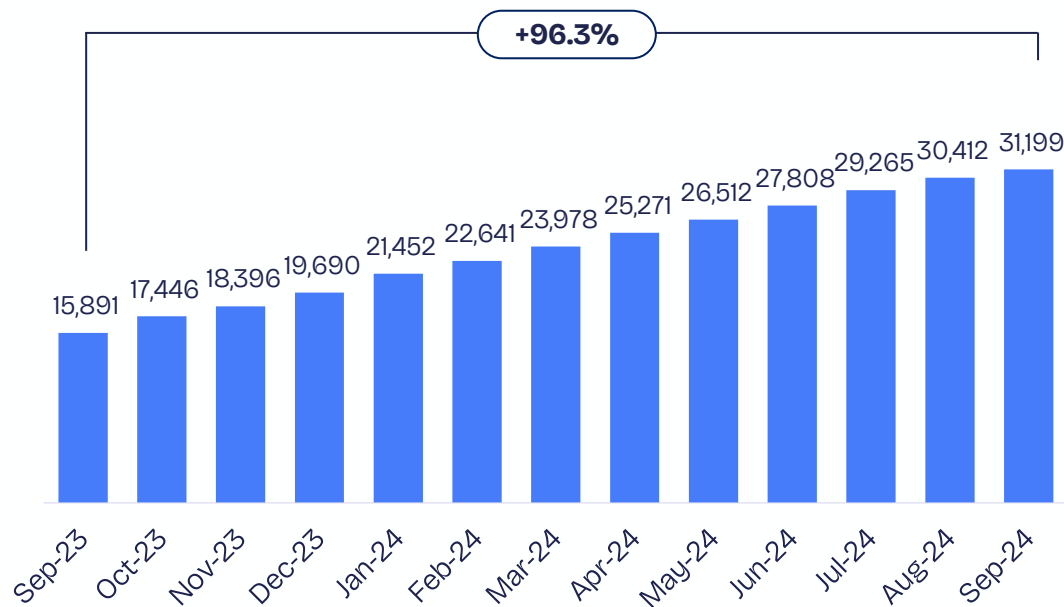


(1) Includes Autofin loans // (2) For market share foreign loans are excluded
 FX 950 CLP/USD
 Source: CMF, Banco Internacional

DEVELOPING PRODUCTS IN RETAIL BANKING

BANCO INTERNACIONAL RETAIL CUSTOMERS GROWTH

N° of Customers

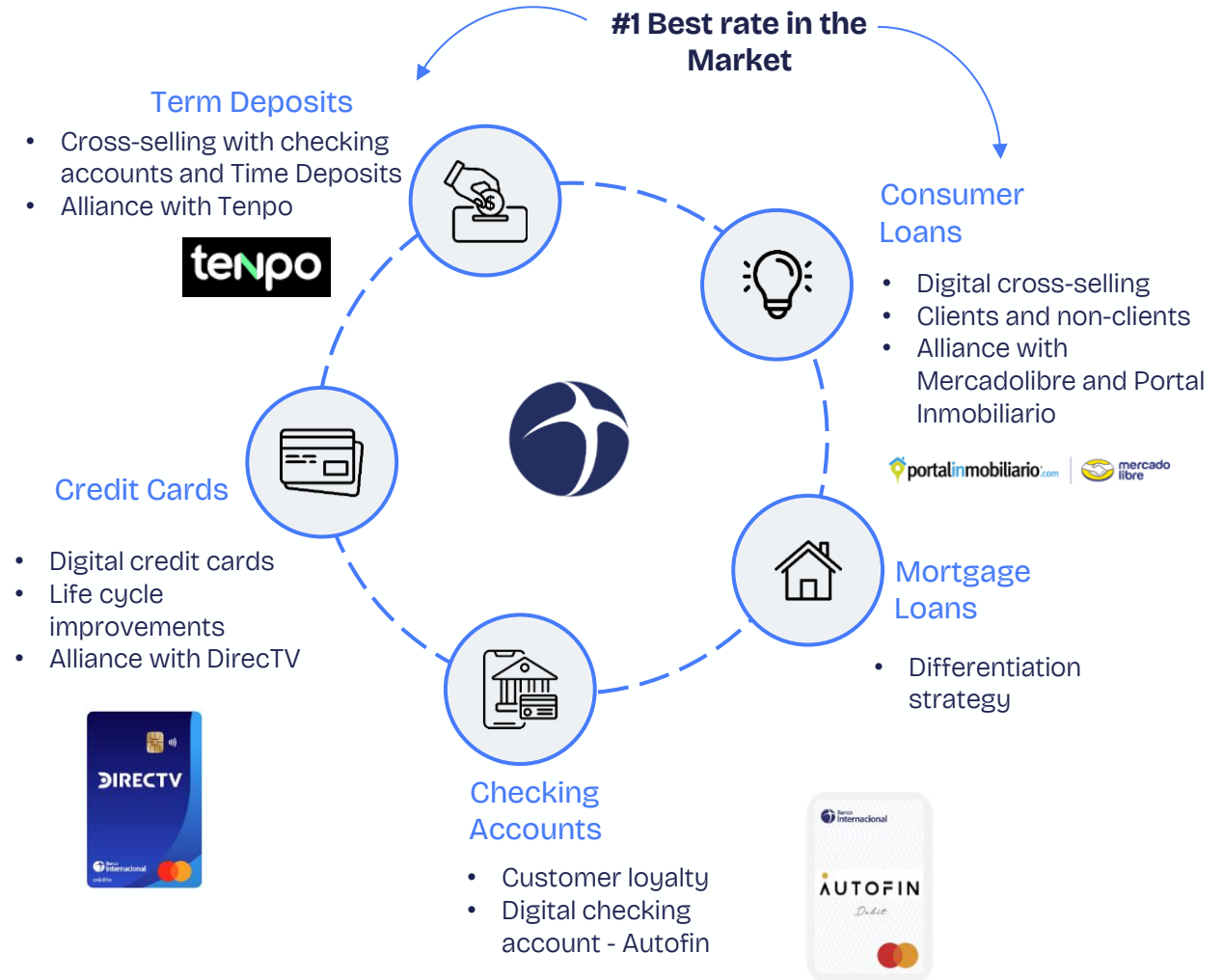


+ 39 th. Customers

AUTOFIN

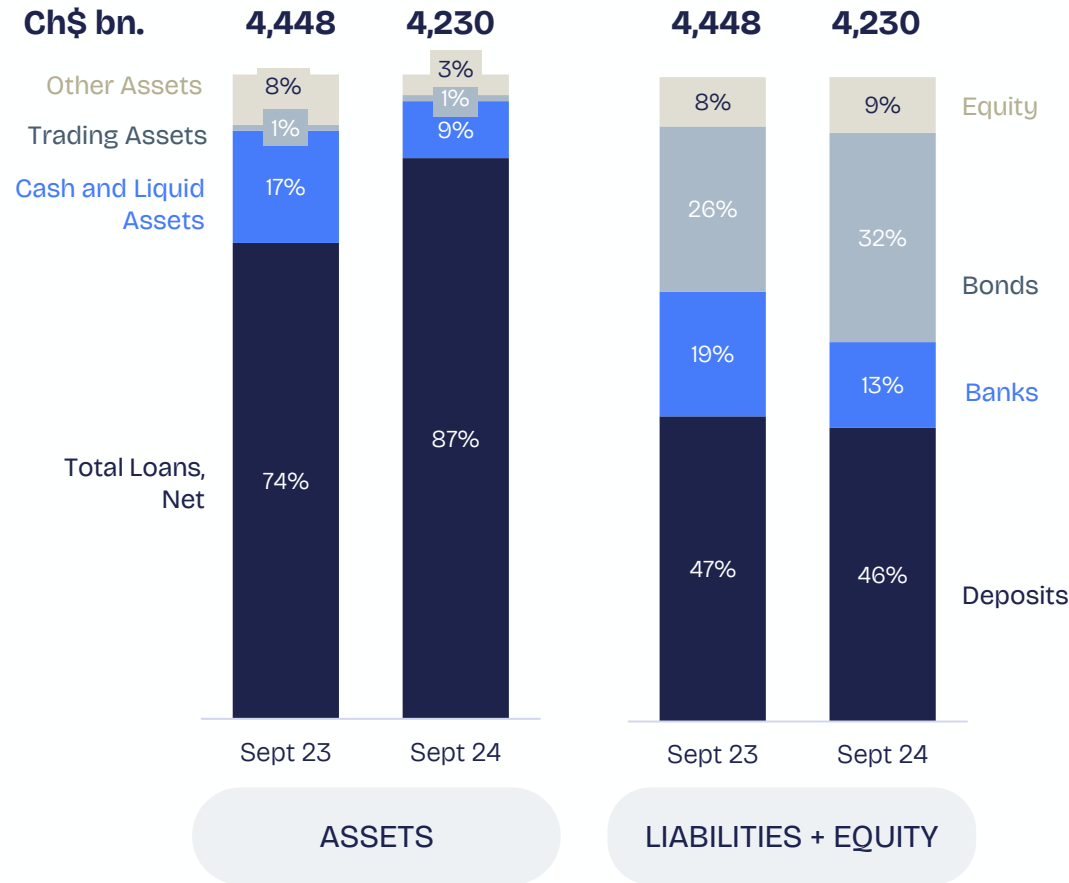


Source: CMF, Banco Internacional



ESTABLISHING A ROBUST FUNDING STRUCTURE

BALANCE SHEET STRUCTURE 2023 VS 2024⁽¹⁾



Access to **local** and **international** markets

Liquid reserves invested in Chilean government securities and Central Bank instruments

+

In 2023, a **US\$ 255 MM** A/B loan was secured through the **IDB**

In July 2024, it issued its first bond in the **Swiss market** for **CHF 120 MM**

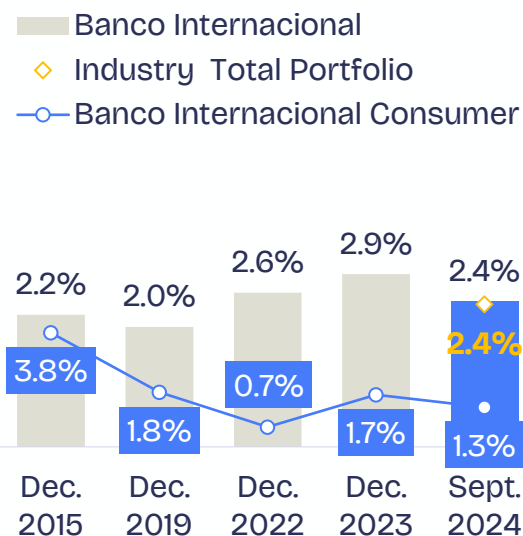
FUNDING OPPORTUNITIES

- Scale the retail financing base through customer acquisition and retention
- Expand the local and international portfolio of large corporate clients
- Significance of developing products in accordance with a digital onboarding process

(1) Net of other liabilities
Source: CMF, Banco Internacional

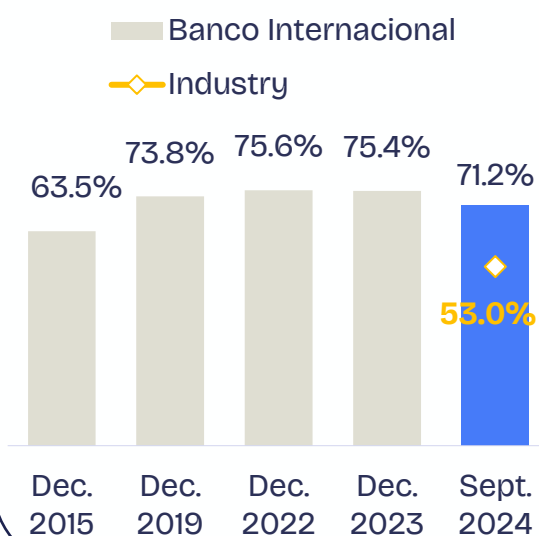
RISK MANAGEMENT SUSTAINS OUR GROWTH IN THE RETAIL SEGMENT

NON-PERFORMING LOANS



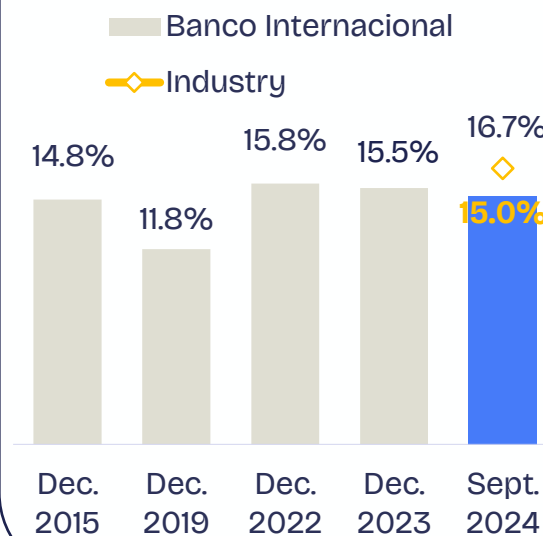
3rd BEST NPL IN CONSUMER LOANS IN THE INDUSTRY

COLLATERAL COVERAGE



HIGHEST COLLATERAL COVERAGE IN THE INDUSTRY

SOLVENCY



SOLVENCY IN LINE WITH BASEL III STANDARDS

RISK RATINGS

Local (ICR/Feller)

A **AA/AA**
2015 Sep 2024

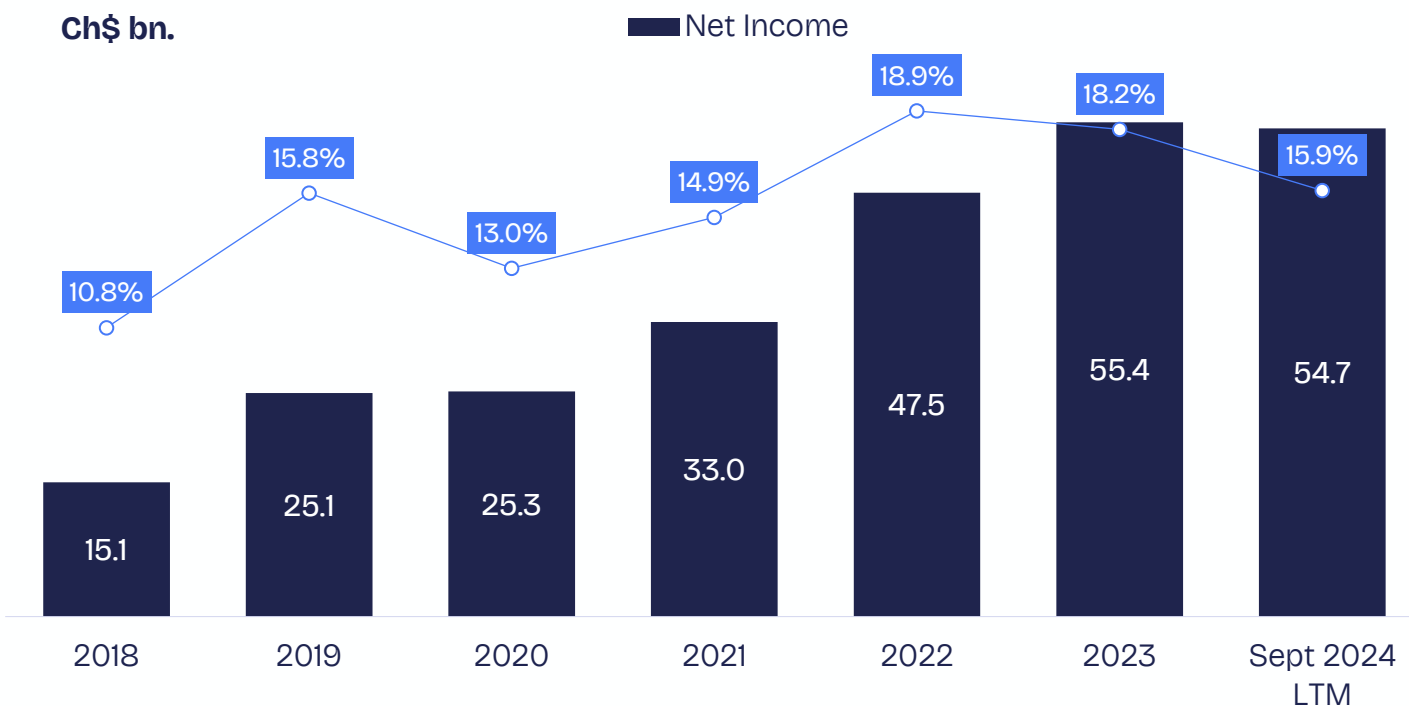
International (S&P/Fitch)

- **BBB+/BBB**
2015 Sep 2024

SUSTAINED IMPROVEMENT IN RISK RATING

SUSTAINED GROWTH IN PROFIT

BANCO INTERNACIONAL PROFIT & ROAE



MAIN TOPICS

2024 – 2027

- Enhanced organic growth featuring innovative digital expansion
- Adding inorganic opportunities
- Diversified business model across market segments
- Focus on liquidity with robust Liquidity Coverage and Net Stable Funding Ratios

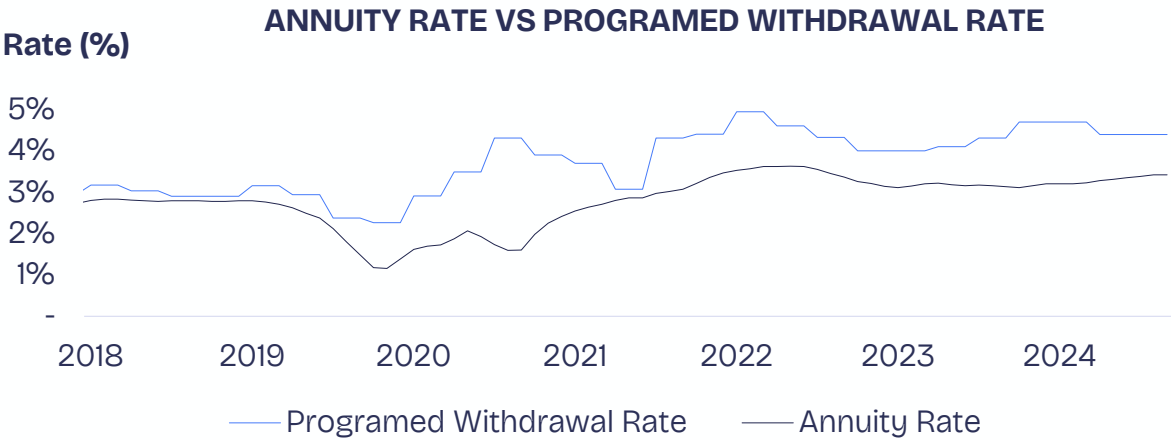


Annuities

confuturo
SOMOS CChC

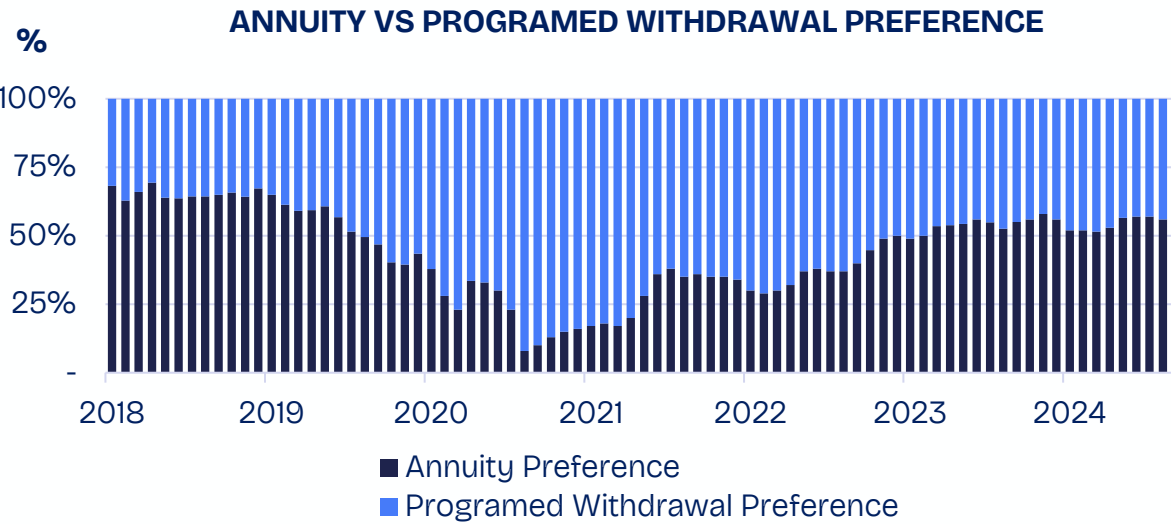


ANNUITY MARKET MAINTAINED HIGH DYNAMISM



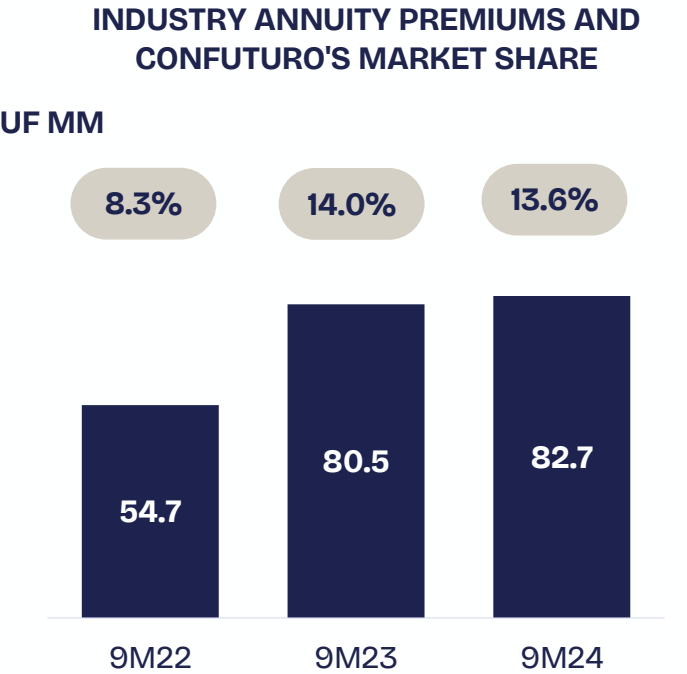
September 2024:
4.41%

September 2024:
3.43%



September 2024:
44.0%

September 2024:
56.0%



Industry Changes

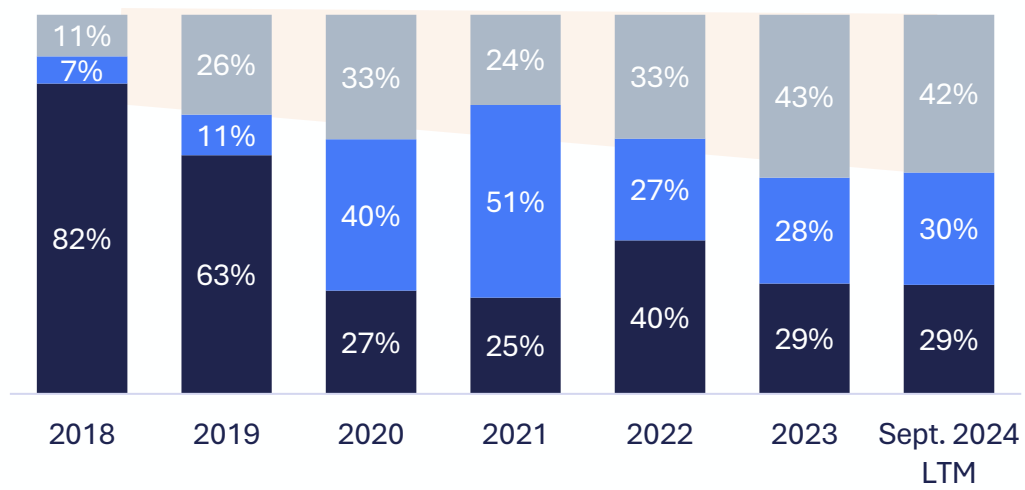
January 2022:
PGU reduces the
eligibility
requirement for
annuities

September 2022:
New product:
Scaled Annuity

Source: CMF, Spensiones, Confuturo

A FLEXIBLE SALES CHANNEL STRATEGY AND COST EFFICIENCY

ANNUITIES SOLD BY CHANNEL

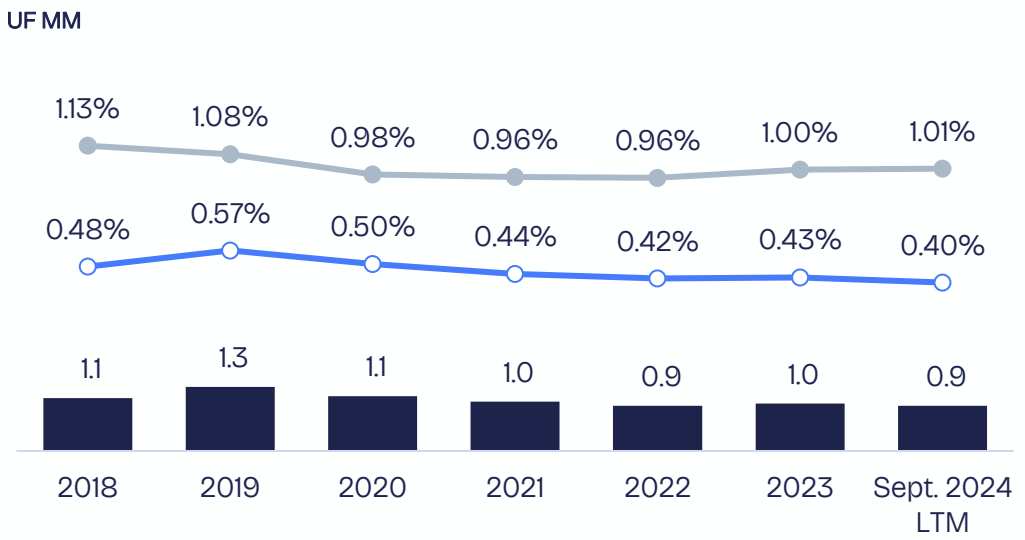


Sales Agents
 Pension Advisers
 Direct Channel

Confuturo's Sales Agents (#)

261	135	42	52	79	85	86
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SG&A AND SG&A OVER AUM

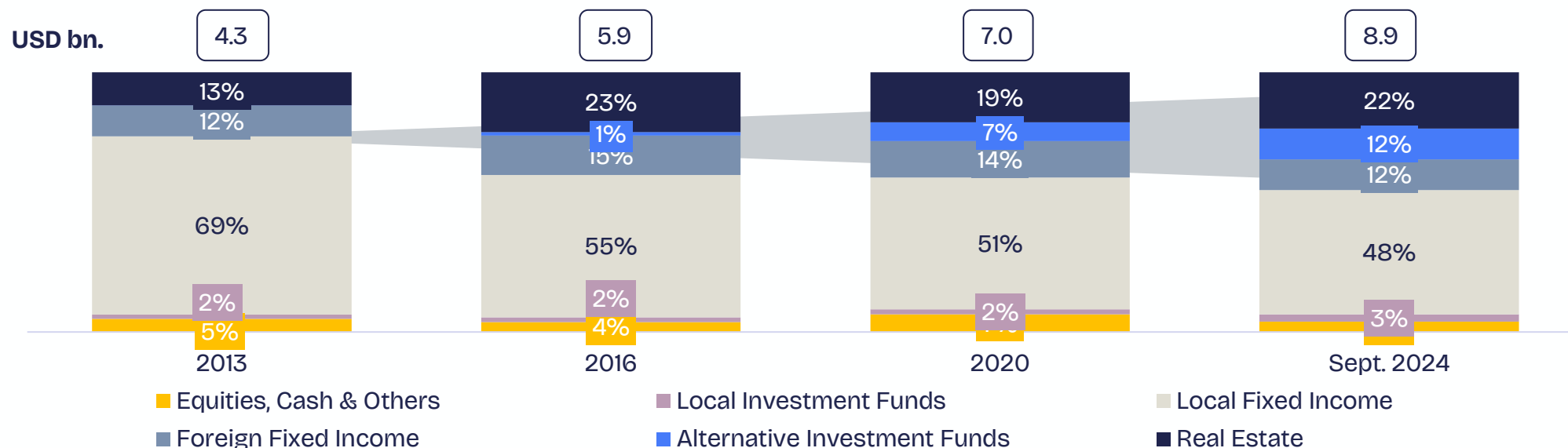


Confuturo's SG&A
 SG&A over Confuturo's AUM
 SG&A over industry's AUM

Decrease in expenses despite the strengthening of compliance, audit ad risk areas

INVESTMENT PORTFOLIO IDENTITY – INCREASED FOCUS ON ALTERNATIVE ASSETS

INVESTMENT PORTFOLIO⁽¹⁾ CHANGES OVER THE LAST YEARS



INVESTMENT ALTERNATIVES DEVELOPED FROM 2016 UP TO DATE

1 Shopping Centers & Expansions



Mid-Size Shopping Centers with High Exposure to Essential Services

2 Alternative Asset Funds



3 Infrastructure Syndicated Facilities

Toll Roads



Transmission



4 Infrastructure Funds



5 Others

Private Placements, Land, Warehouses, Residential Rental, among others

(1) Investment Portfolio excludes CUI

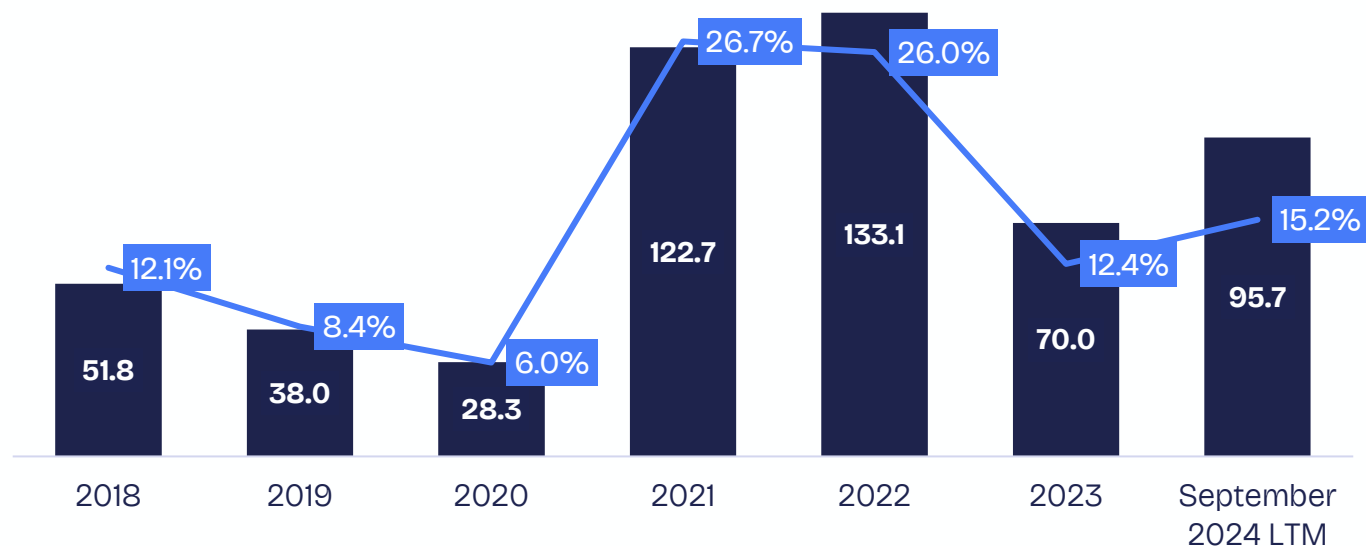
FX: 950 CLP / USD

Source: CMF, Confuturo

SUSTAINED GENERATION OF RESULTS OVER TIME

CONFUTURO PROFIT & ROAE

Ch\$ mm.



MAIN TOPICS 2024 – 2027

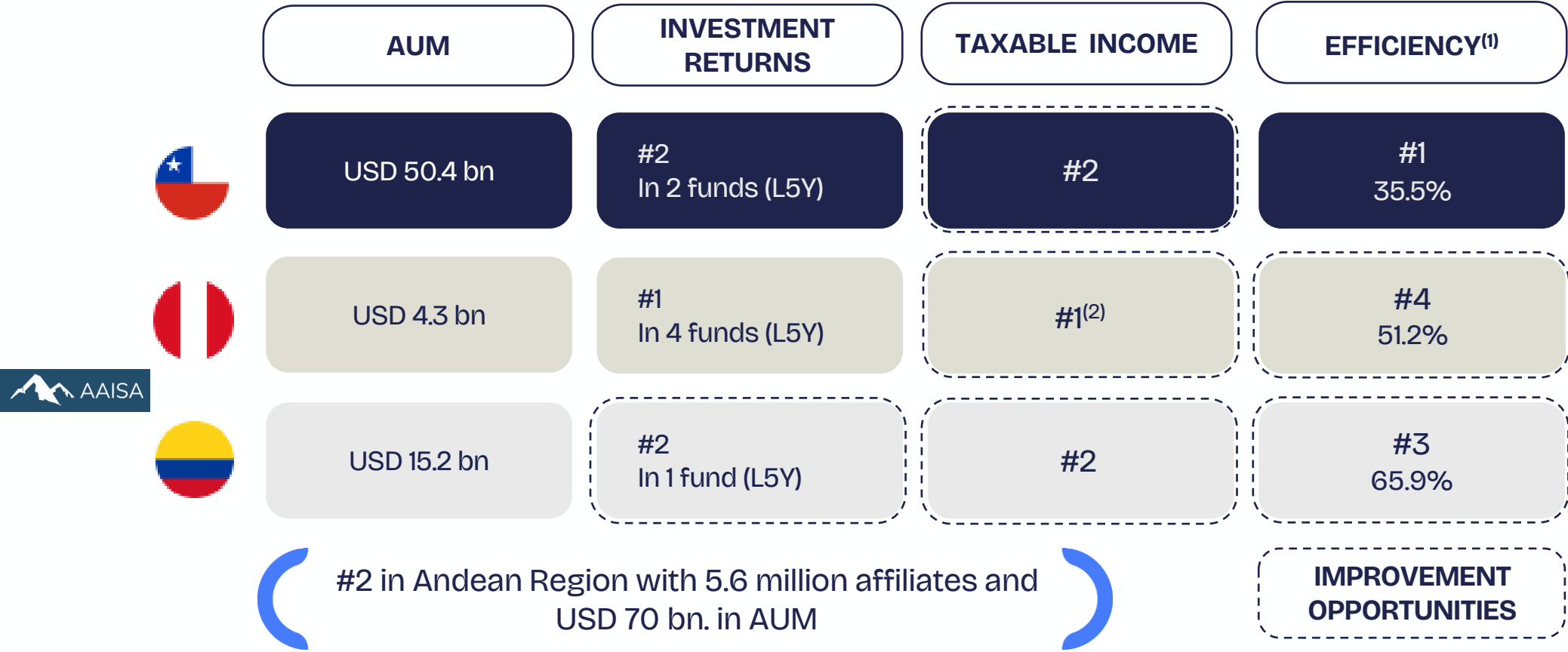
- Continue increasing portfolio leverage in a growing industry
- Diversified investment portfolio
- Operational leverage: grow revenues with current structure
- Continue searching for economic value in spread incorporating ESG variables in investments



Pensions

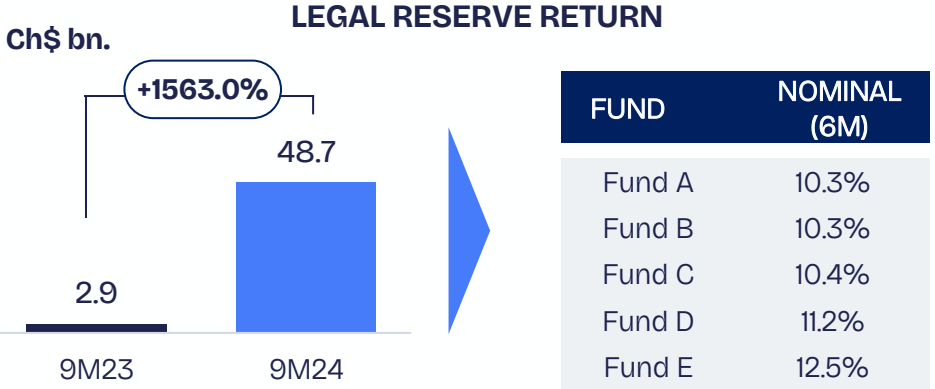
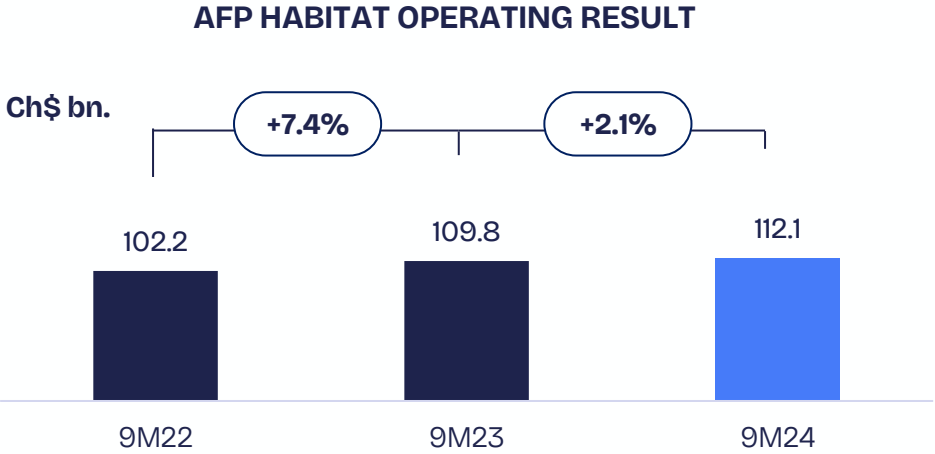
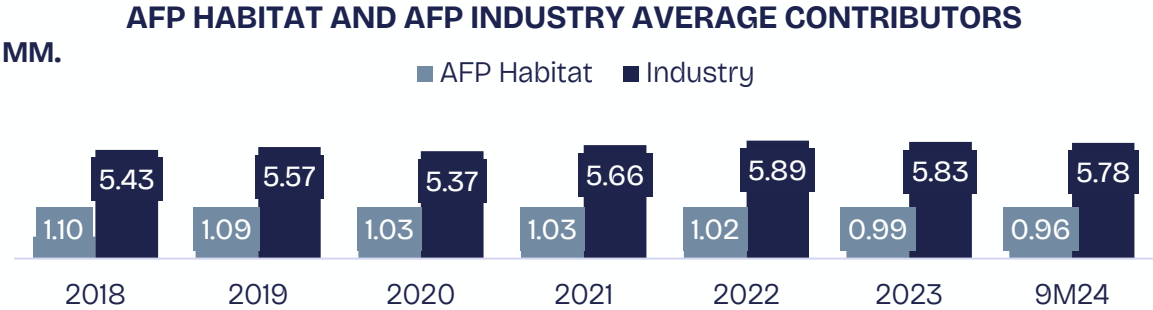
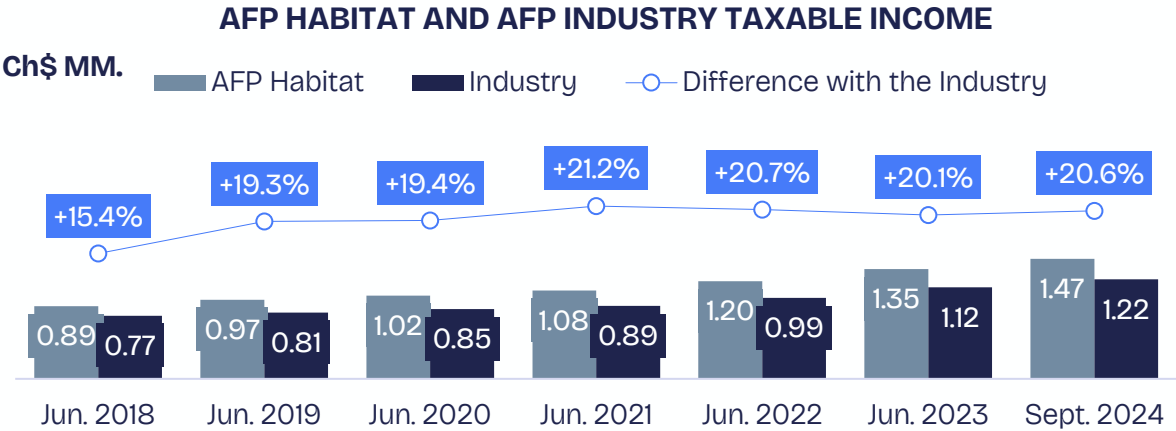


CONSOLIDATING A RETURNS AND EFFICIENCY REGIONAL MODEL



FX: COP/USD 4000; SOL/USD 3.8; CLP/USD 950
 (1) Operating expenses (excluding depreciation and amortization of intangibles)/ Operating Income
 (2) AUM per affiliate
 Source: Superintendencia de Pensiones de Chile, Superintendencia de Banca Seguros y AFP de Perú, Superintendencia Financiera de Colombia

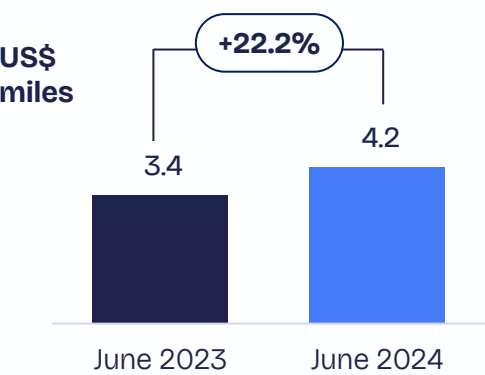
IMPROVEMENT IN TAXABLE INCOME OFFSETS THE DECREASE IN CONTRIBUTORS



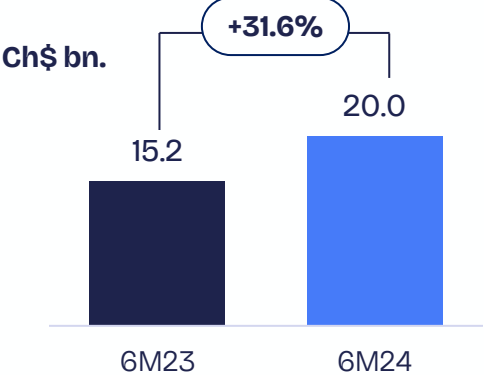
HIGHER REVENUES, MAINLY DUE TO HIGHER TAXABLE INCOME AND AUM PER AFFILIATE



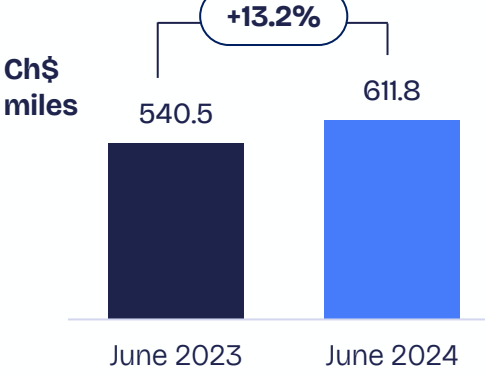
AUM PER AFFILIATE



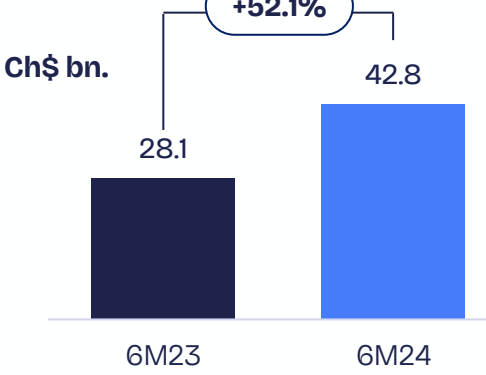
REVENUES



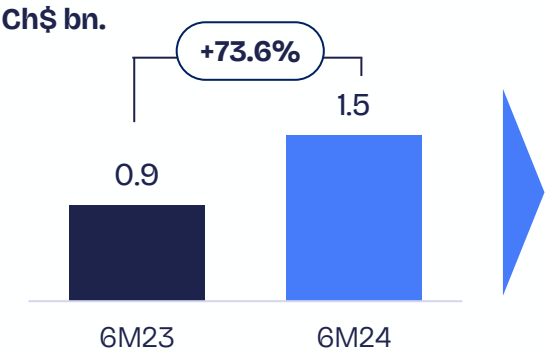
TAXABLE INCOME



REVENUES

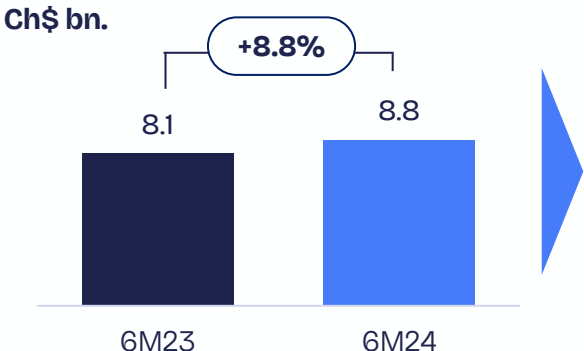


LEGAL RESERVE RETURN



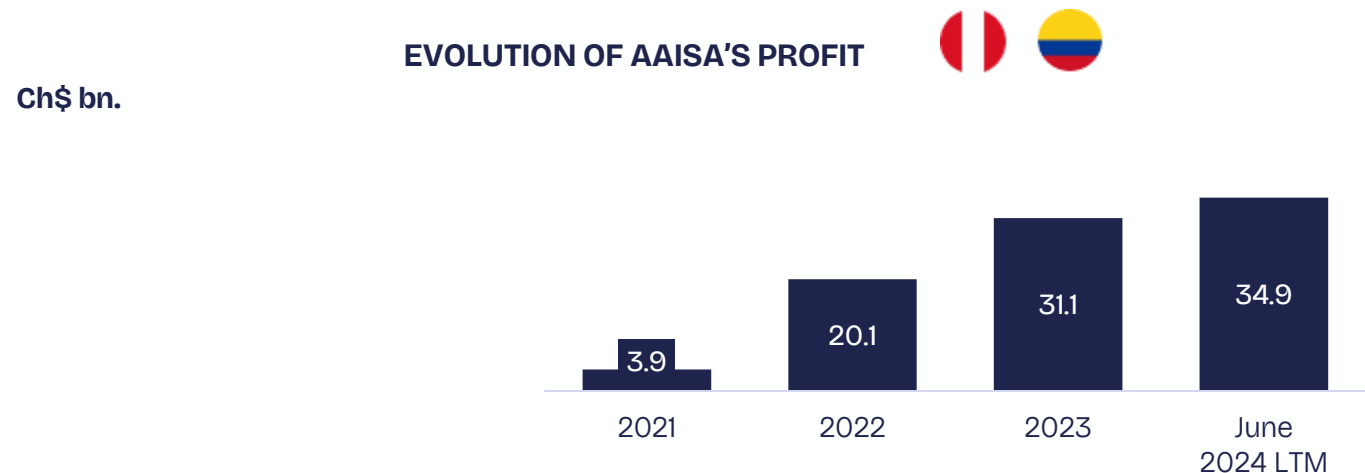
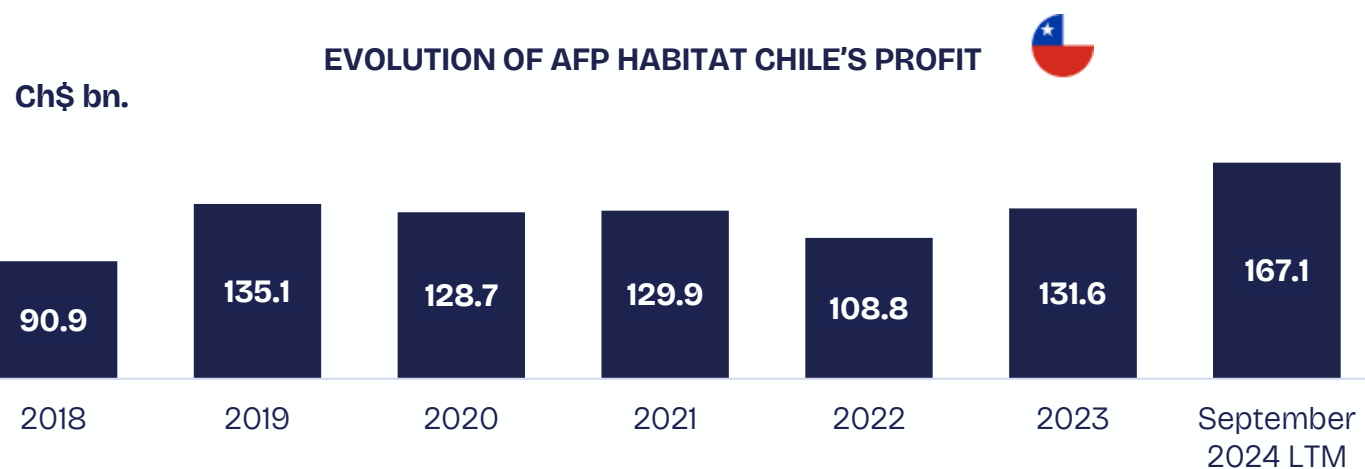
FUND	NOMINAL (6M)
Fund 0	7.3%
Fund 1	13.1%
Fund 2	6.0%
Fund 3	5.0%

LEGAL RESERVE RETURN



FUND	NOMINAL (6M)
Conservative	10,1%
Moderate	11,6%
Higher Risk	15,6%
Programed Withdrawal	5,0%

GROWTH IN PROFIT DUE TO AN INCREASE IN TAXABLE INCOME AND IMPROVEMENT IN LEGAL RESERVE RETURN



MAIN TOPICS 2024 – 2027

- Andean Region Consolidation
- Focus on increasing taxable income per contributor and improving efficiency
- Voluntary products in a regional model
- Potential 4th market



Health



OUR HEALTHCARE MODEL



- Largest private network in Chile
- Close relationship with the public insurer
- Relevant size in inpatient, outpatient and dental

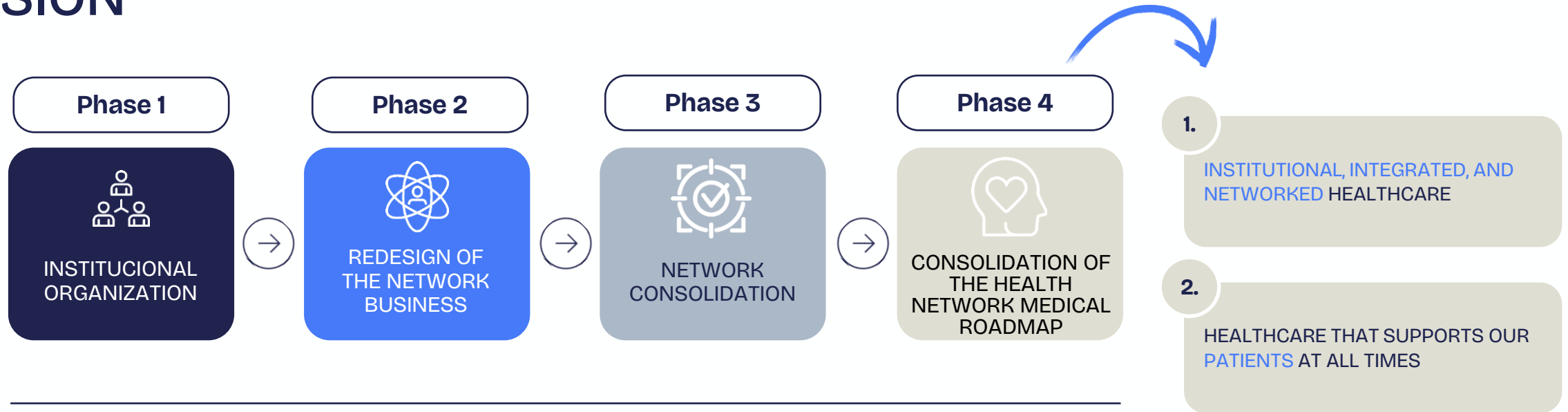


- Know-how in individual and supplementary health insurance
- Relationship developed with providers

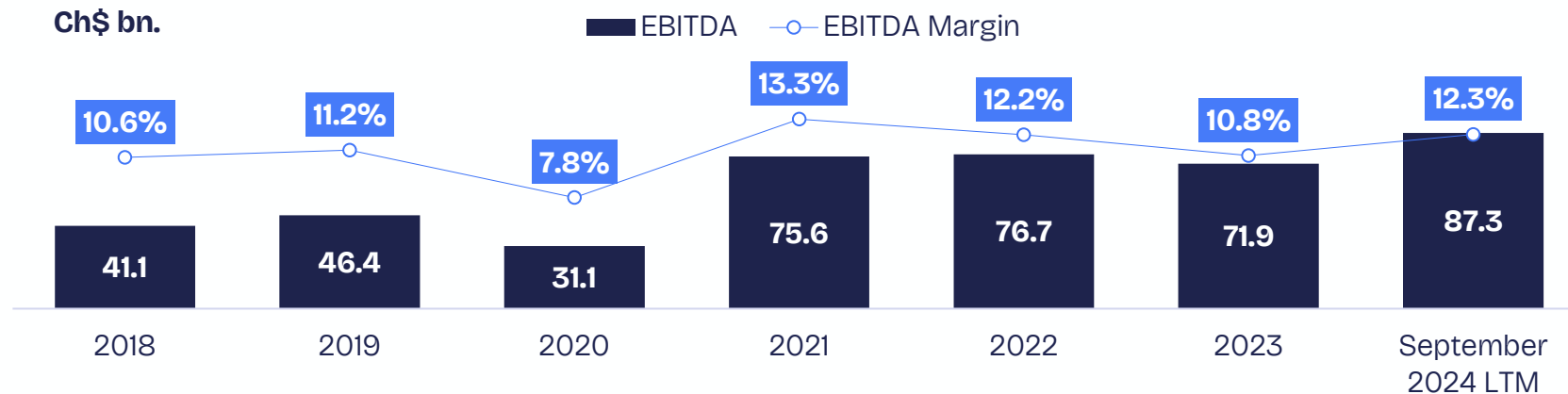


- Know-how in group health insurance and relationship with companies
- Commercializing individual insurance

SUCCESS IN INITIAL THREE PHASES OF OUR 2025 VISION



EBITDA AND EBITDA MARGIN REDSALUD



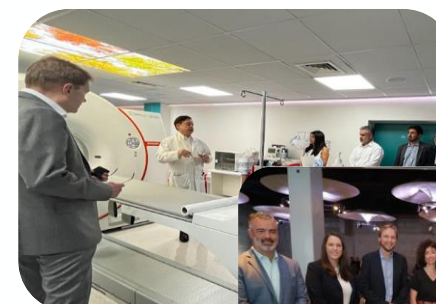
Source: RedSalud

DEVELOPING A STRATEGIC PLAN ACROSS THE ENTIRE NETWORK

1.

INSTITUTIONAL, INTEGRATED, AND NETWORKED HEALTHCARE

- Interconnected network with a single electronic registry
- 100% accreditation of our clinics
- Development of the Cardiovascular Center and expansion of the Cancer Institute
- Consolidation of Cleveland Clinic alliance



Cleveland Clinic



2.

HEALTHCARE THAT SUPPORTS OUR PATIENTS AT ALL TIMES

- Increased coverage for plans and insurance
- *MiRedSalud App*
- Contact Center for +60
- Ranked 1st in Top of Mind for outpatient services



+ 856,000
registered patients

3.

HEALTHCARE WITHIN THE REACH OF OUR PATIENTS, THROUGH EFFICIENT PROCESSES AND COST-EFFECTIVE PRODUCTS

- Autopay consultations in CMD and Metropolitan Region Hospitals
- Launching of Dental Laboratory
- Successful implementation of SAP throughout the network
- Over 70% of co-payments collected in less than 60 days

Compromiso
mayor
 RED | NUEVO ERP
JUNTOS POR UN MISMO PROPÓSITO



4.

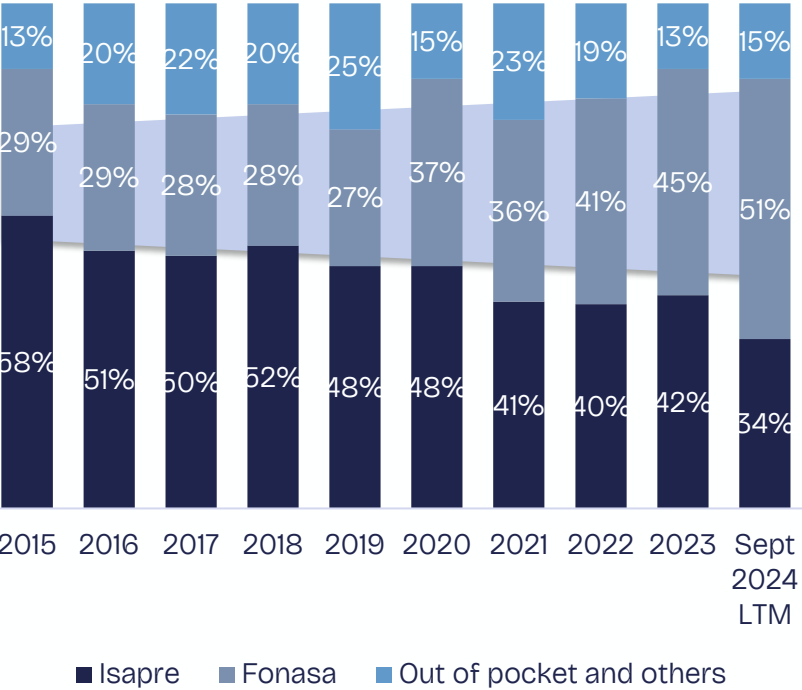
A NETWORK OF PEOPLE UNITED AROUND A COMMON PURPOSE, WITH A CULTURE THAT MAKES US UNIQUE

- Advances in the work environment promoting RedSalud's culture
- Consolidation of the academy
- Progress in the sustainability strategy
- 0% in accumulated active cybersecurity threats

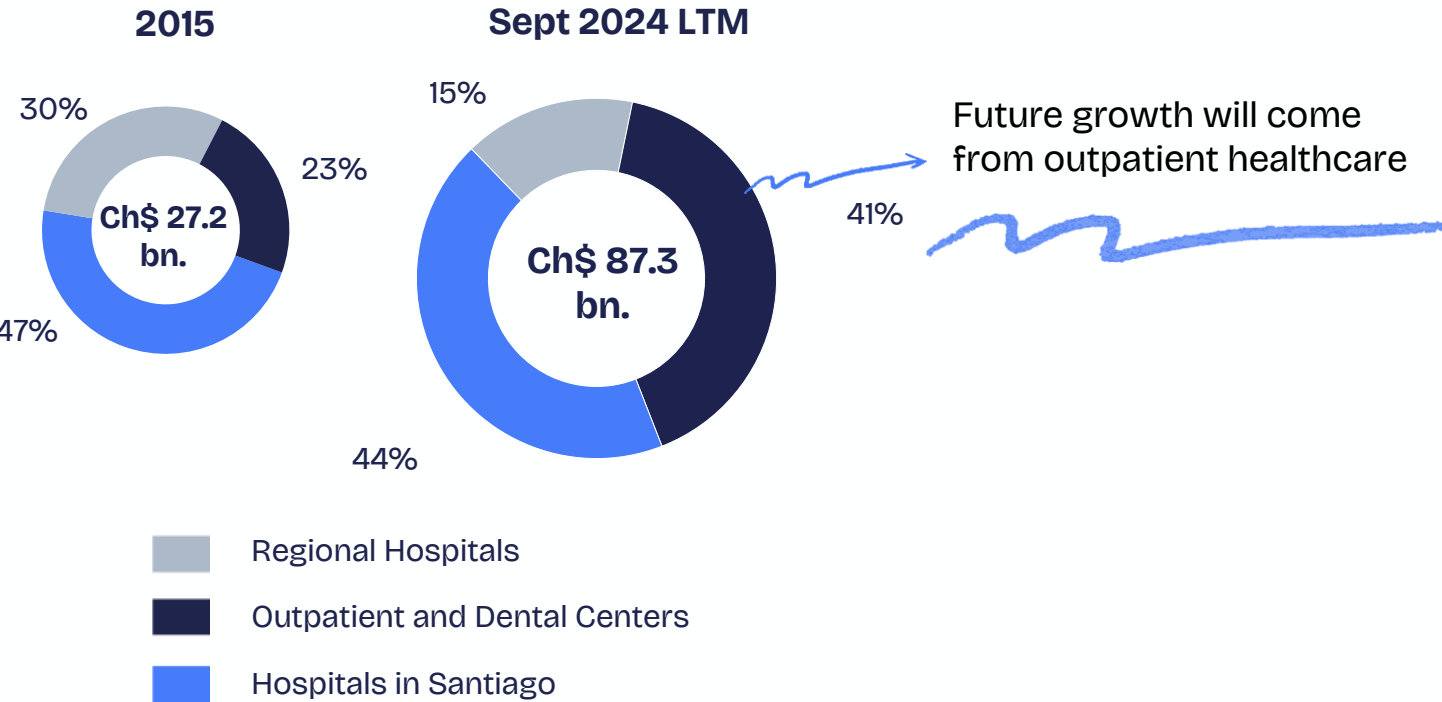


REDUCING REGULATORY RISK BY DIVERSIFYING SOURCES OF INCOME

REVENUE BREAKDOWN BY INSURER



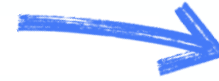
REDSALUD EBITDA BY CENTER TYPE



STRATEGIC ALLIANCES WITH WORD-RENOWNED PARTNERS



Cleveland Clinic



- Providing care since 1921
- Ranked #2 in the world by Newsweek
- Care Priorities: Patients, Caregivers, Community, Organization
- Foundation of care: Research and Education
- 23 hospitals, 275 outpatient locations, +6,600 beds

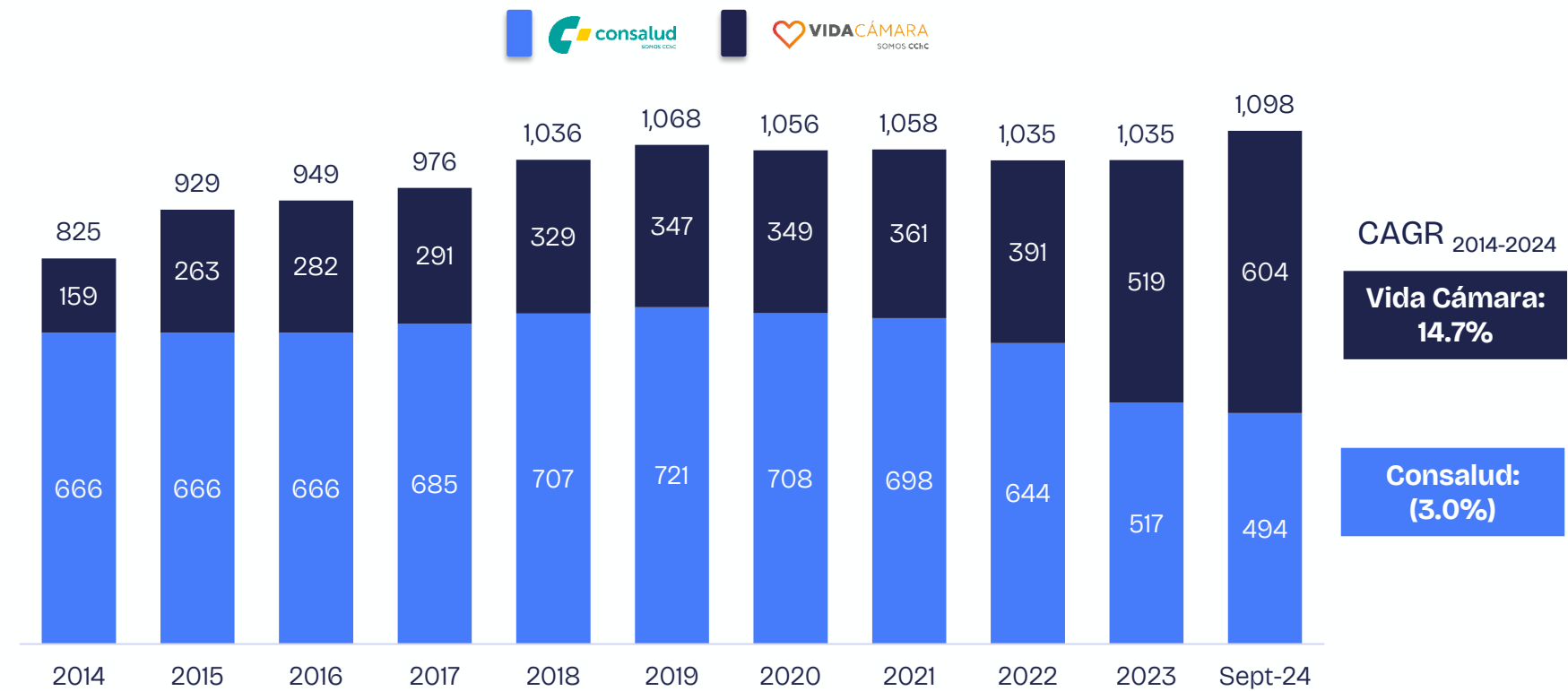
- Largest Healthcare Network in Chile
- Vision: To be the benchmark in private medical and dental health in Chile; To be a very good place to work, and to solve the health needs of a large part of the population
- Focus on patients


Partnership Value

- Develop sustainable business and clinical relationships locally and worldwide
- Foster connections to share healthcare expertise & education
- Aid in providing access to world-class care to impact more patient's lives
- Cultivate opportunities for a deep, meaningful, long-term relationship

ANTICIPATING CHANGES IN THE INDUSTRY'S MIX OF BENEFICIARIES


TOTAL BENEFICIARIES CONSALUD + VIDA CÁMARA





Beneficiaries #3

Contributors #3

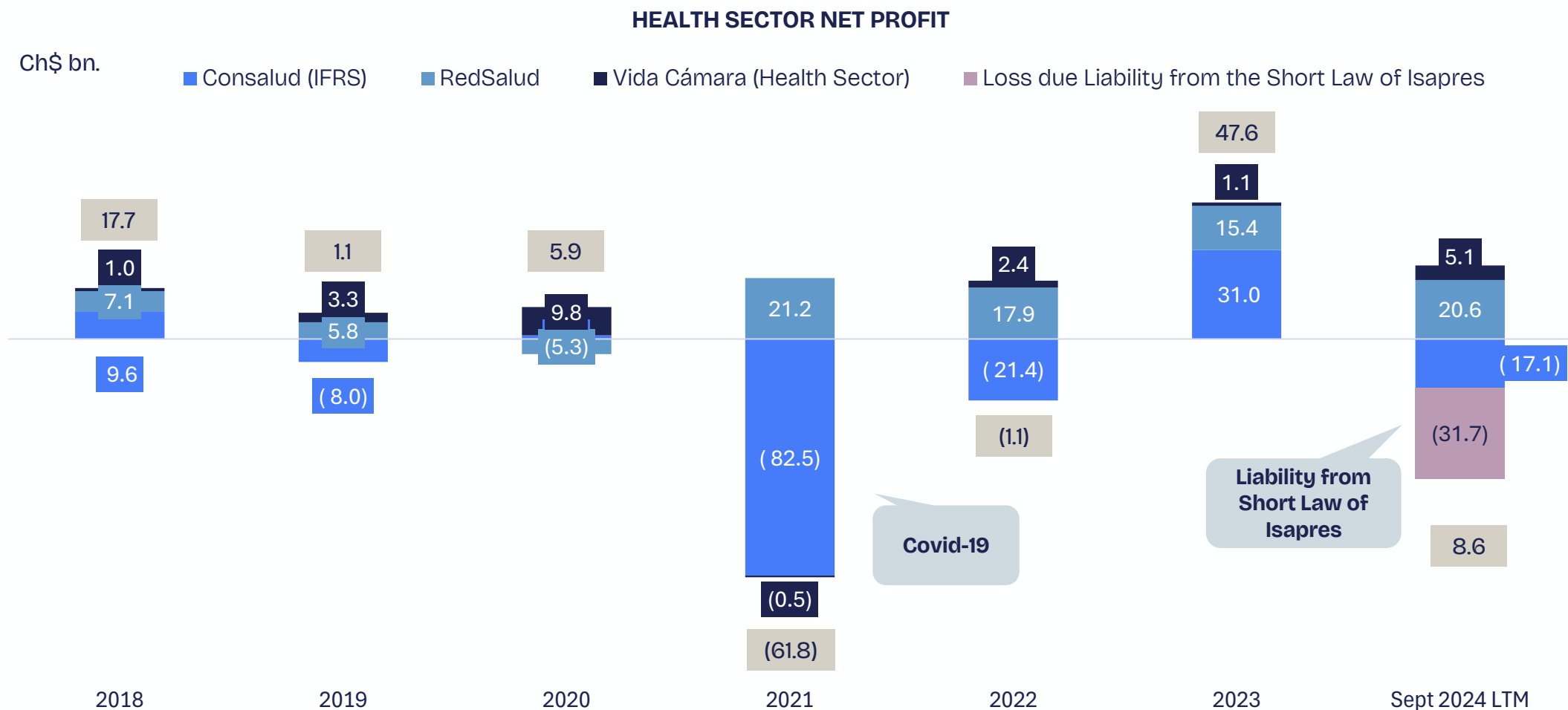


Beneficiaries #4

Premiums #2

HEALTHCARE AND INSURANCE HEDGING STRATEGY

NOV.
/2024



Source: CMF, RedSalud, Consalud, Vida Cámara

OUR HEALTHCARE MODEL 2027



Organic growth
together with
demographics



Consolidation of the
healthcare network



Insurers serving
demand to the
healthcare facilities



Analyze potential
alliances



Using and working with
the data generated



Flexible organizations to
adapt to regulatory
changes

CHAPTER 03 | Closing Remarks

STRATEGIC PLAN AND 2027 GOALS



Organic growth with digital approach

Organic growth leveraging market opportunities

Potential 4th market

Consolidation of healthcare network

Scale retail financing base

Economic value in spread

Voluntary savings

Flexibility to adapt to regulatory changes

Diversification

Efficiency

Andean región consolidation

Potential alliances

NEXT PHASE: GROWTH IN FINANCIAL BUSINESS



| NOV
/2024



Corporate
Presentation
November 2024

