



Webcast 1T25

Liderança e Inovação, com foco em geração de valor



SMLL B3

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IGPTWB3

IDIV B3

ISEB3



Aviso importante



Este material foi preparado pela Odontoprev S.A. (“Odontoprev” ou “Companhia”) e pode incluir declarações que representem expectativas sobre eventos ou resultados futuros. Essas declarações estão baseadas em certas suposições e análises feitas pela Companhia de acordo com a sua experiência e o ambiente econômico e nas condições de mercado e nos eventos futuros esperados, muitos dos quais estão fora do controle da Companhia. Fatores importantes que podem levar a diferenças significativas entre os resultados reais e as declarações de expectativas sobre eventos ou resultados futuros incluem a estratégia de negócios da Companhia, as condições econômicas brasileira e internacional, tecnologia, estratégia financeira, desenvolvimentos do setor, condições do mercado financeiro, incerteza a respeito dos resultados de suas operações futuras, planos, objetivos, expectativas, intenções e outros fatores.

Em razão desses fatores, os resultados reais da Companhia podem diferir significativamente daqueles indicados ou implícitos nas declarações de expectativas sobre eventos ou resultados futuros.

As informações e opiniões aqui contidas não devem ser entendidas como recomendação a potenciais investidores e nenhuma decisão de investimento deve se basear na veracidade, atualidade ou completude dessas informações ou opiniões.

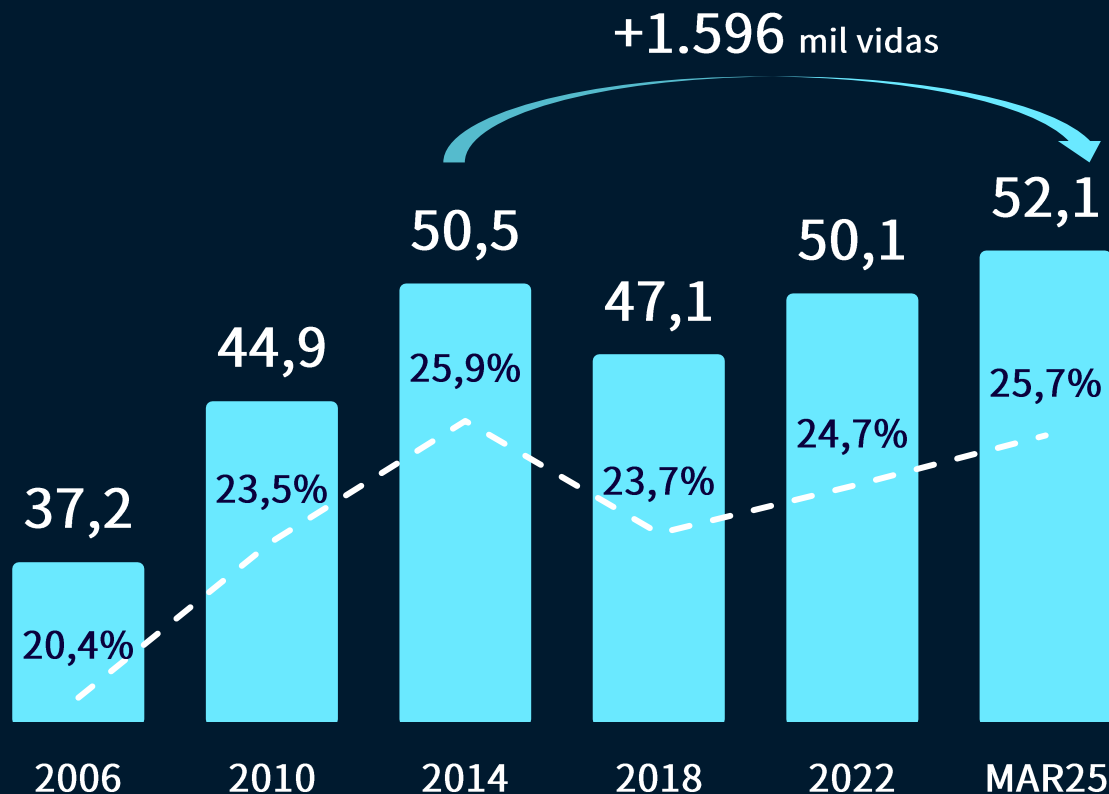
Planos de saúde e planos odontológicos: diferentes perfis de penetração



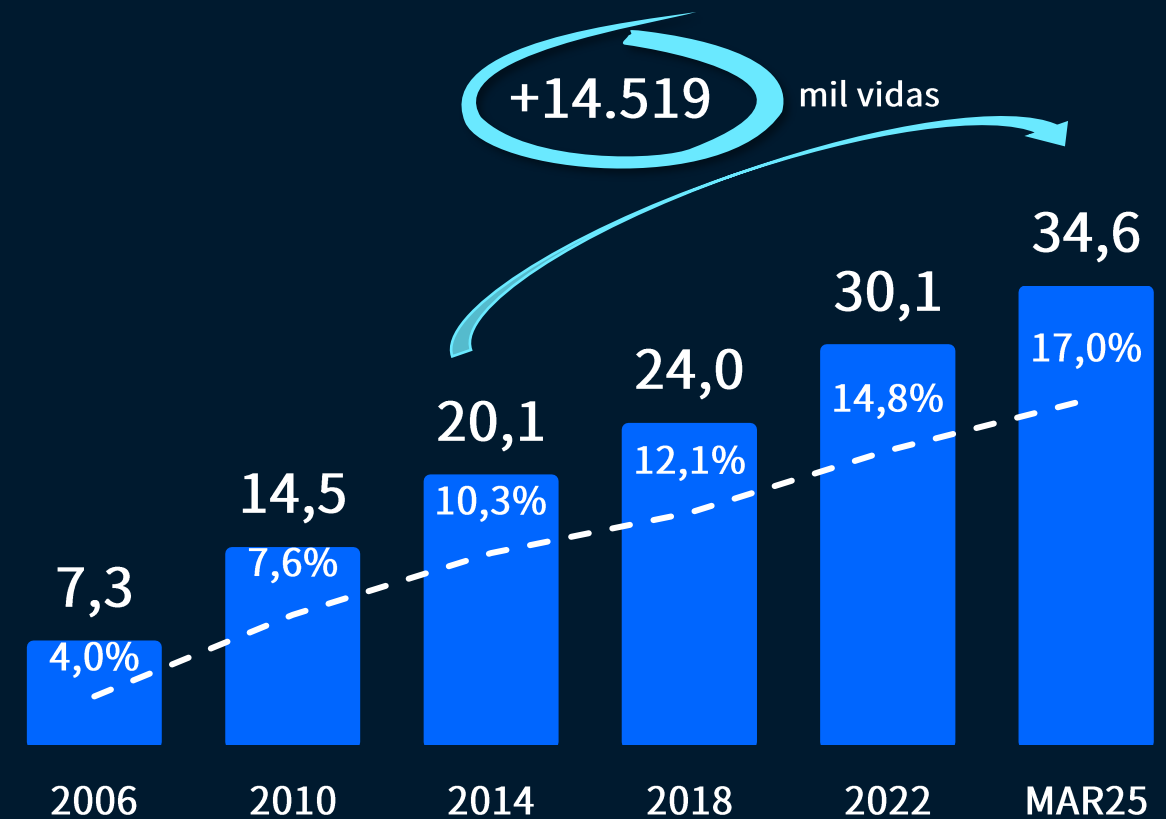
Milhões de vidas

- Nos últimos 12 meses encerrados em mar/25, os planos odontológicos adicionaram 2 milhões de novas vidas

Planos de saúde



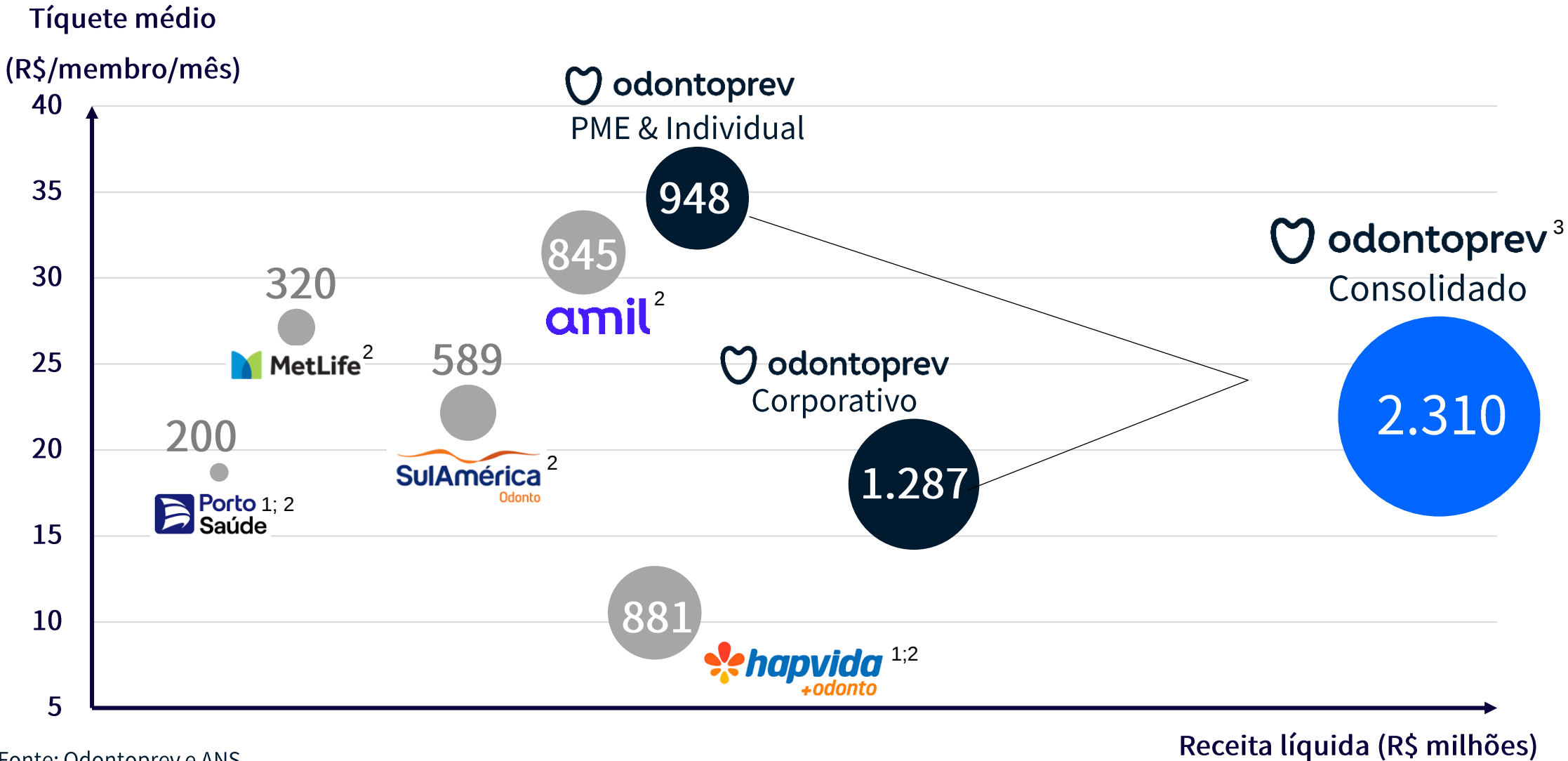
Odontológicos: +14 milhões de vidas desde 2014



— — % total na população brasileira

Planos odontológicos selecionados: Receita Líquida e Tíquete Médio

R\$ milhões, ABR24-MAR25

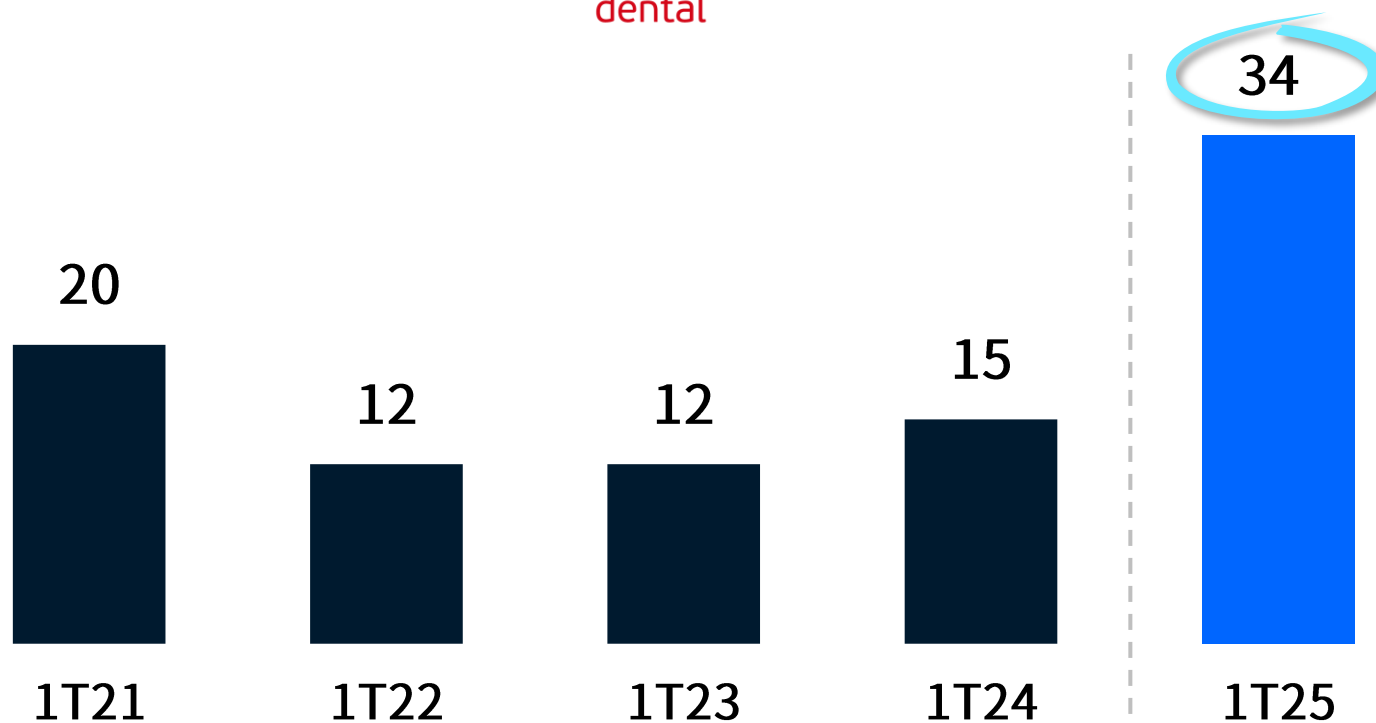


Fonte: Odontoprev e ANS

¹ Receita de Contraprestações; ² 2024; ³ Inclui R\$74 milhões em outras receitas

PME: adições líquidas 1T na marca Bradesco Dental

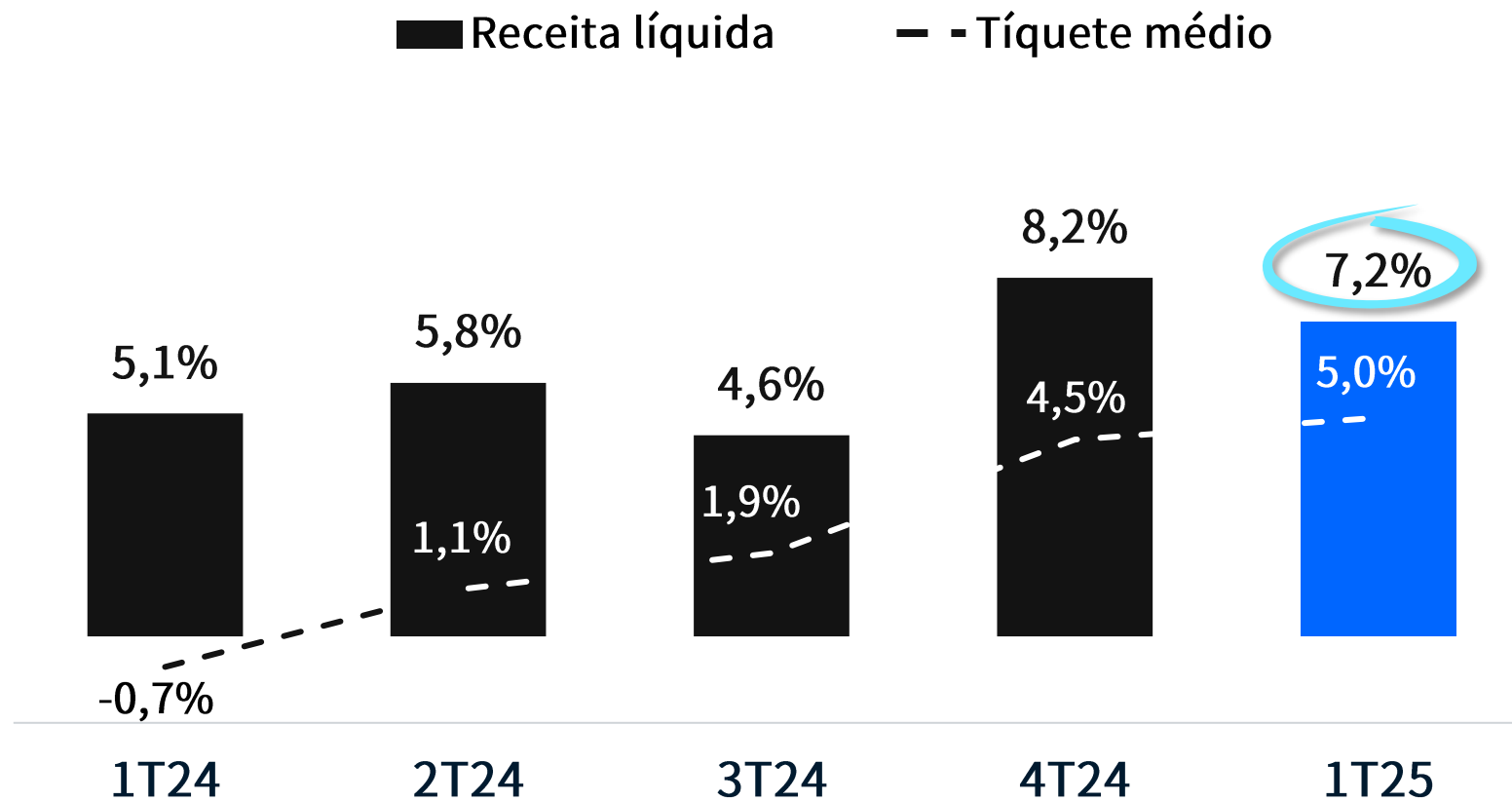
Mil vidas



Odontoprev: variação anual da receita líquida e tíquete médio



%



Tíquete médio e custo médio trimestral por segmento de negócio

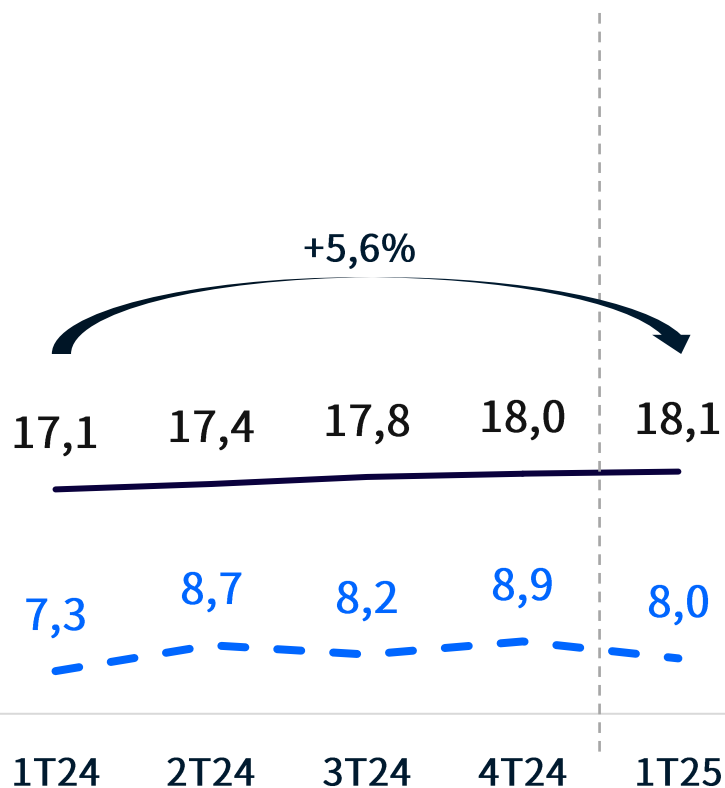
R\$ / vida / mês



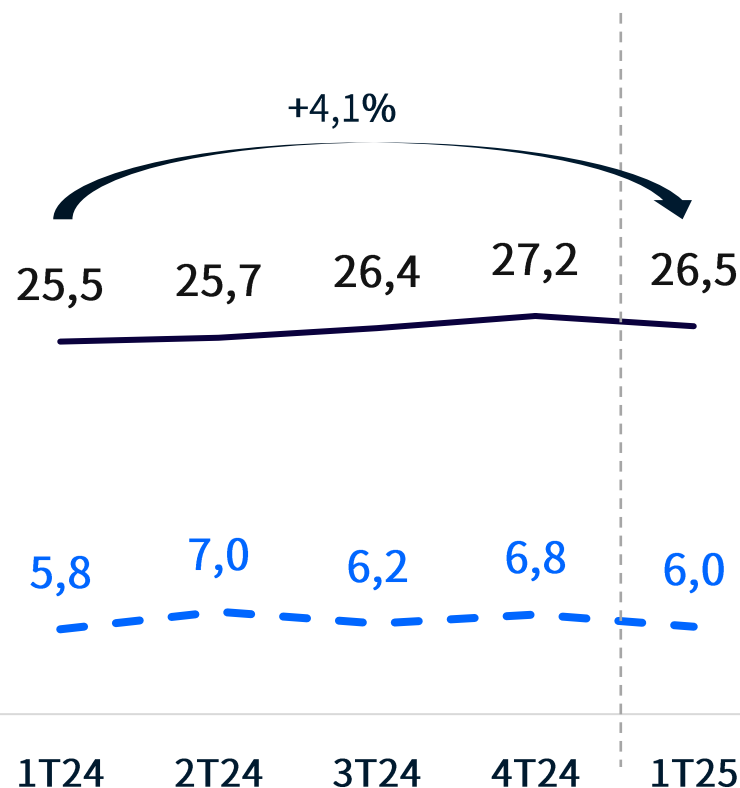
— Tíquete médio

- - Custo médio

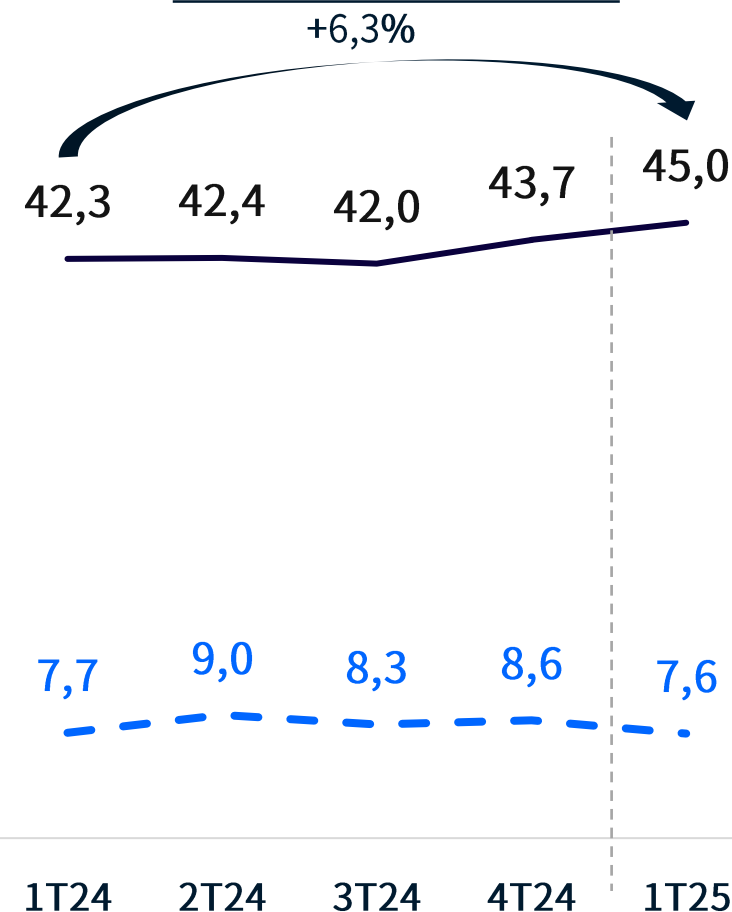
Corporativo



PME

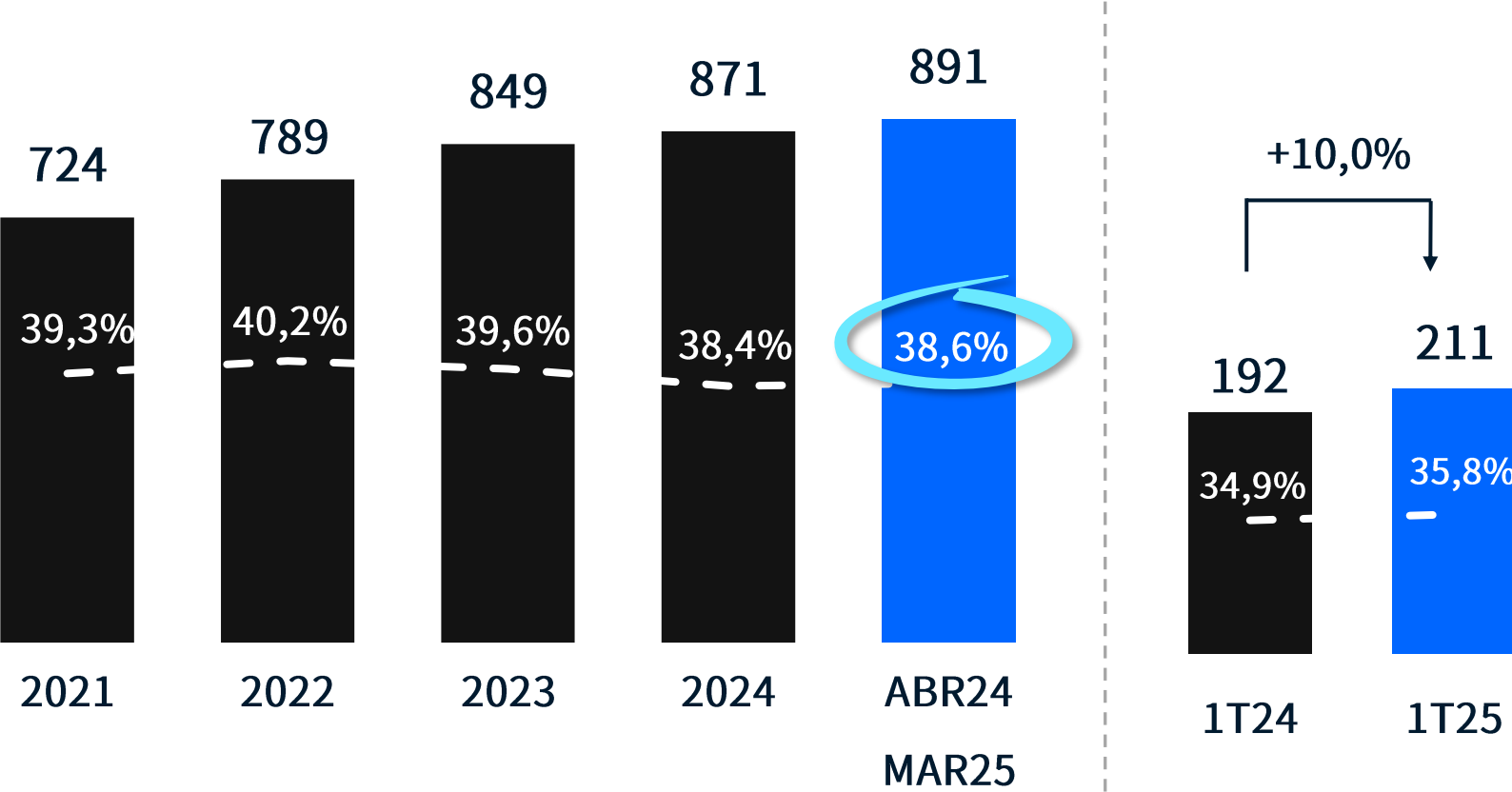


Planos Individuais



Custo de Serviços e sinistralidade

R\$ milhões e % ROL



Margem de contribuição: melhor perfil, e maior retorno, em 10 anos



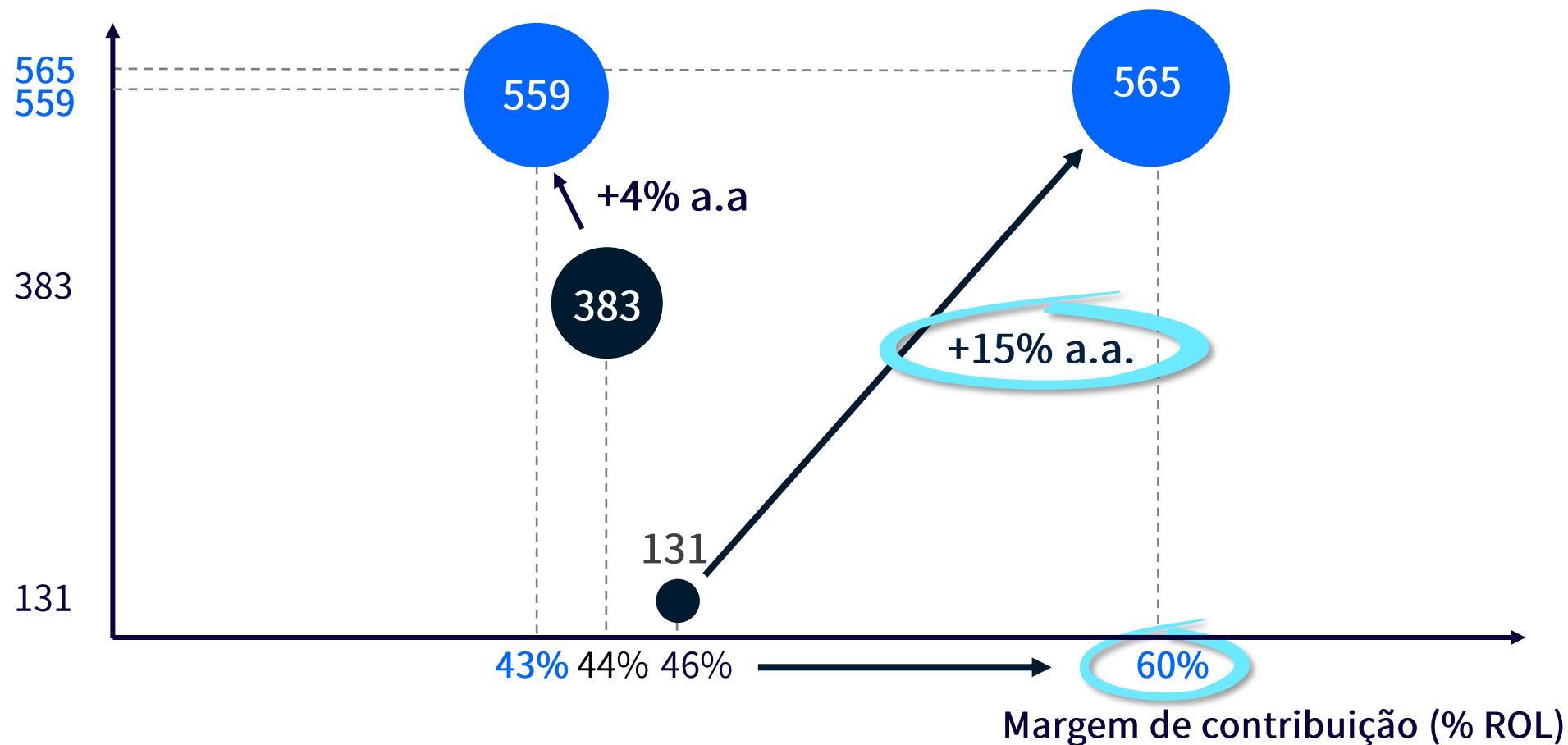
● 2014

● ABR24-MAR25

Margem de contribuição
(R\$ milhões)

Corporativo

PME e Individual

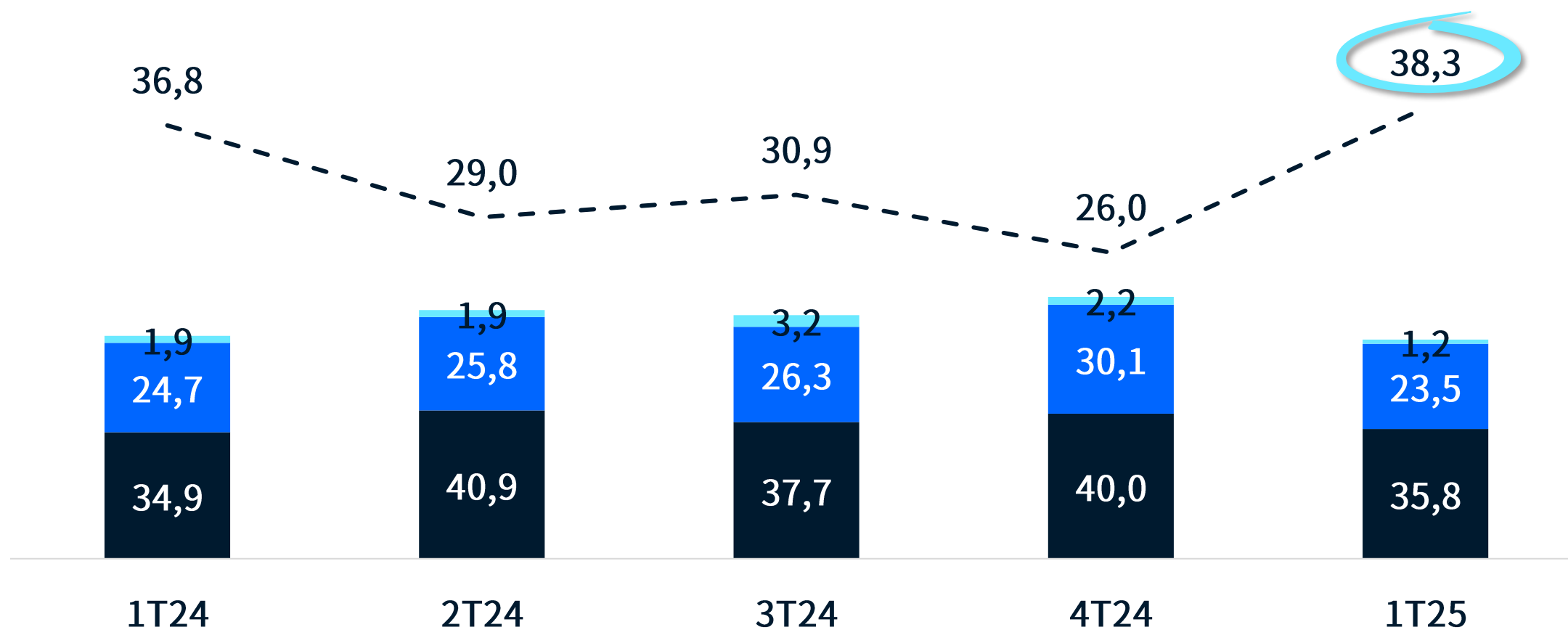


Ganhos de eficiência expandem margem EBITDA Ajustado

% ROL

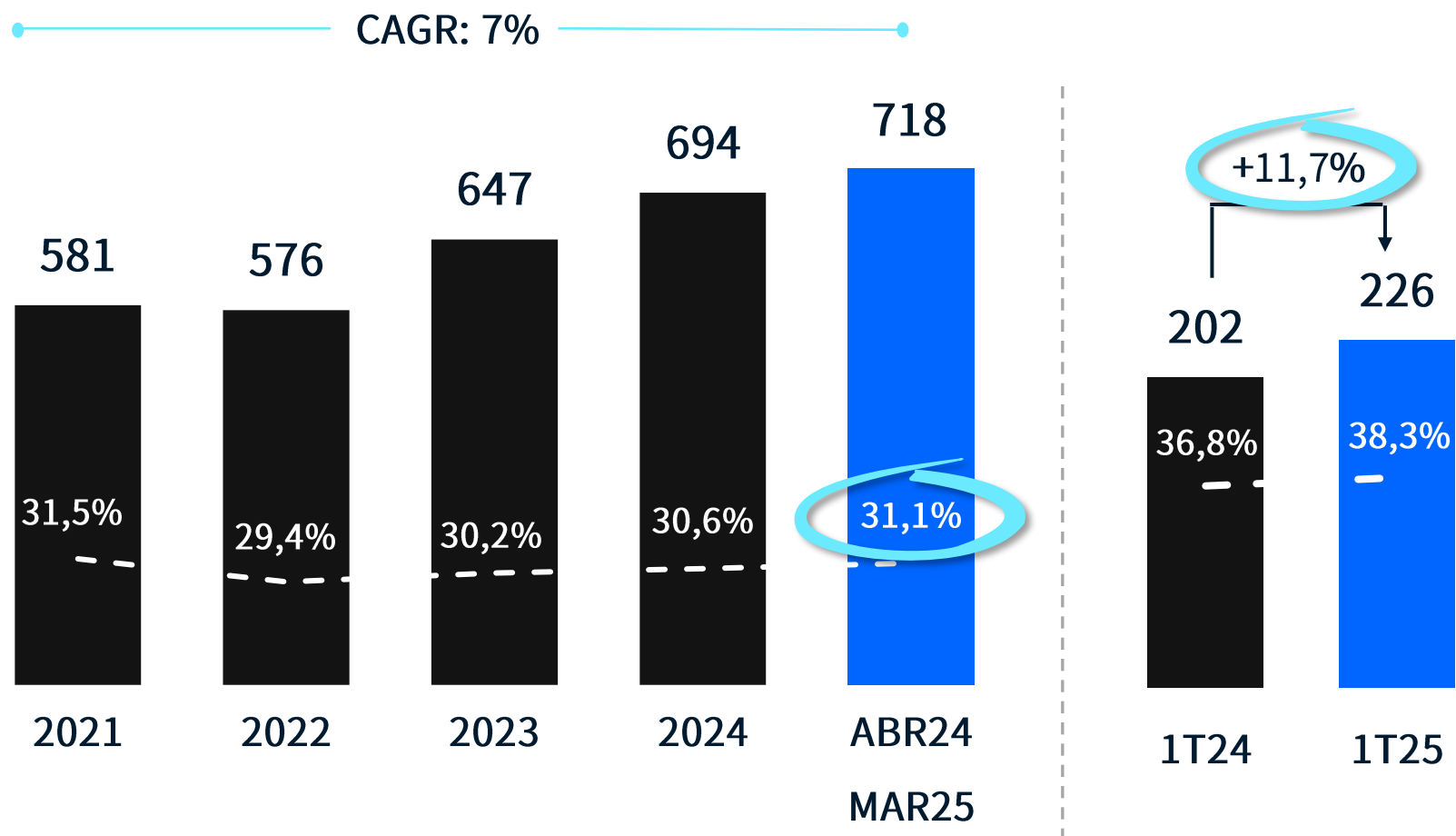


■ Sinistralidade ■ SG&A ■ PDD - - Margem EBITDA Ajustado



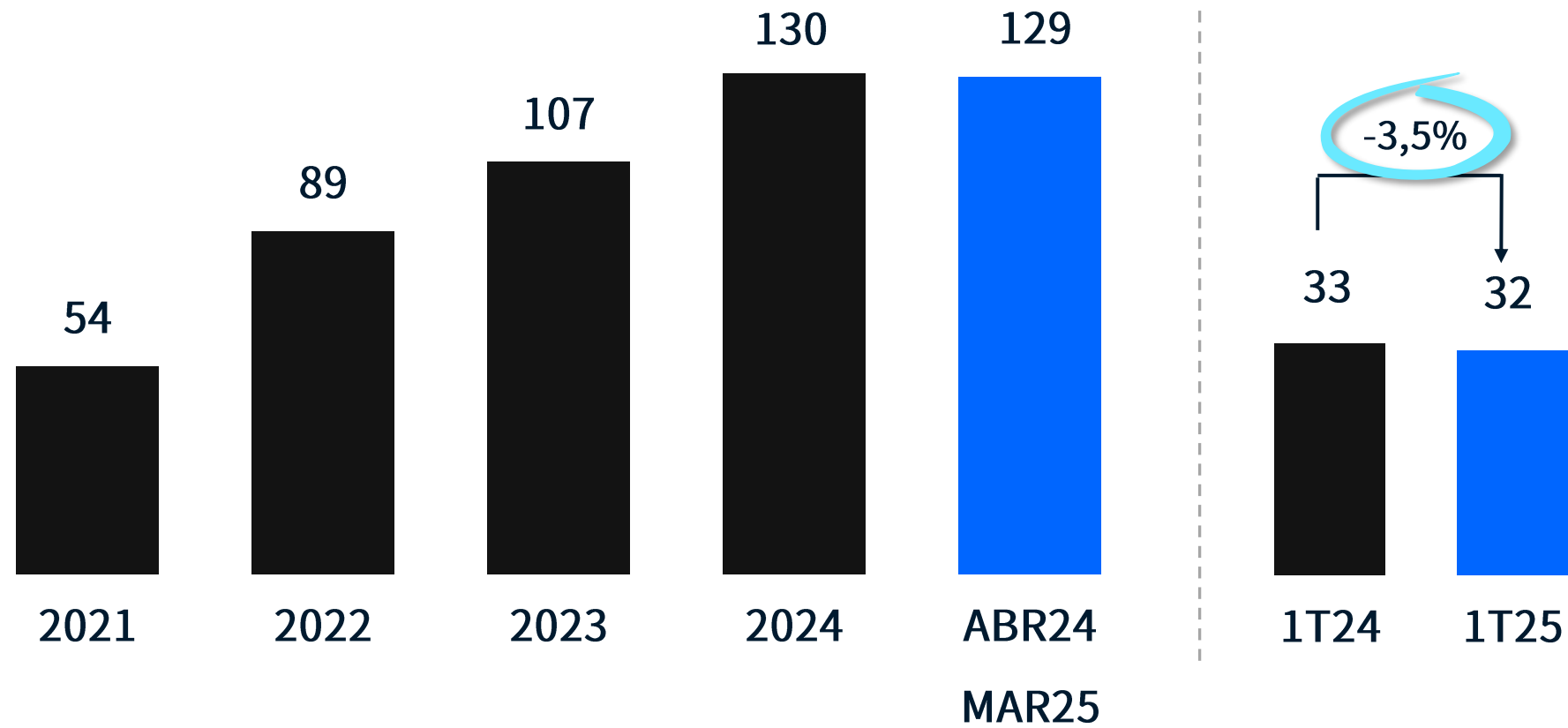
EBITDA Ajustado

R\$ milhões e % ROL



Receita financeira

R\$ milhões

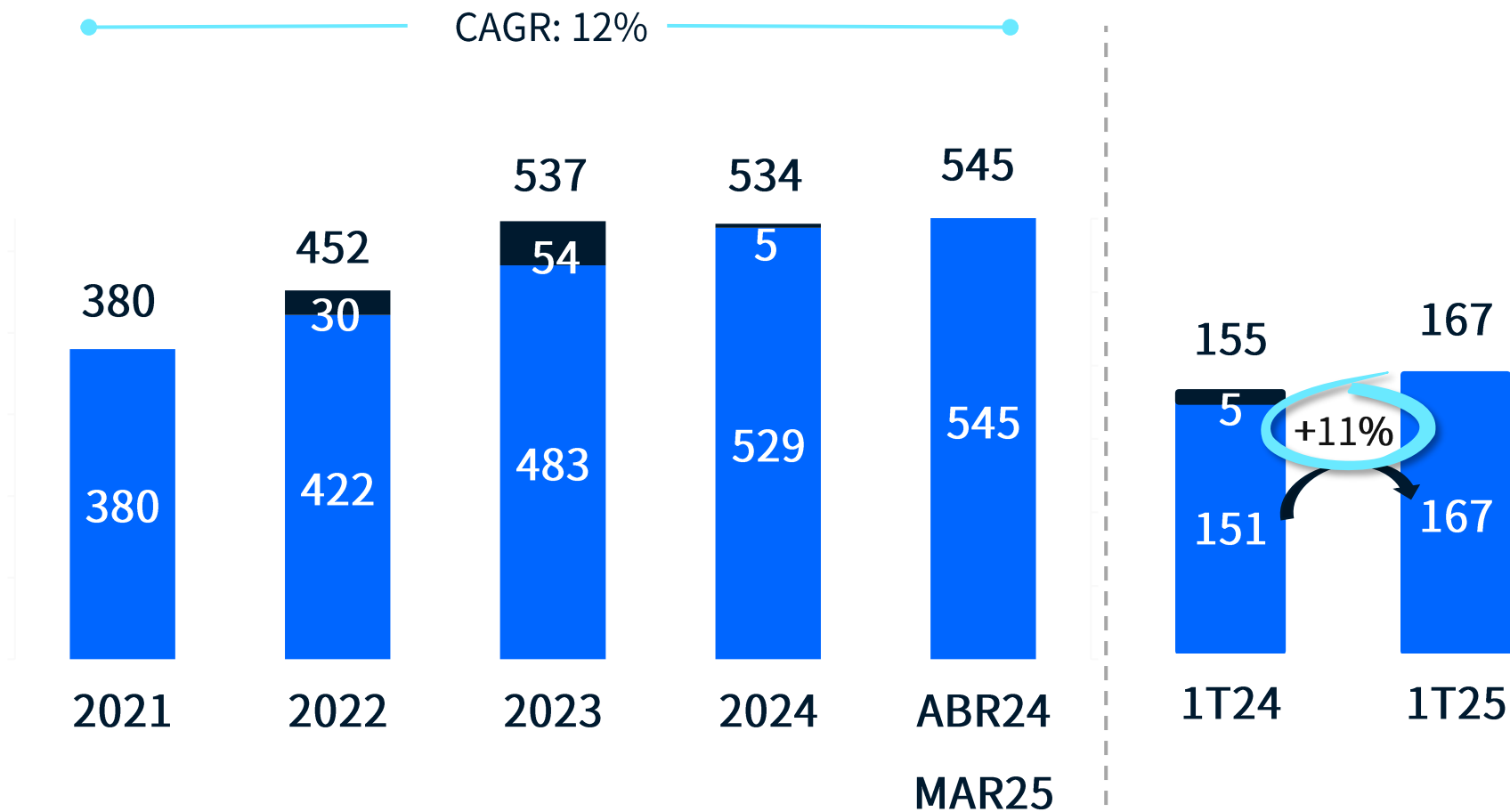


Lucro líquido

R\$ milhões e % ROL



■ Lucro líquido recorrente ■ Não recorrente

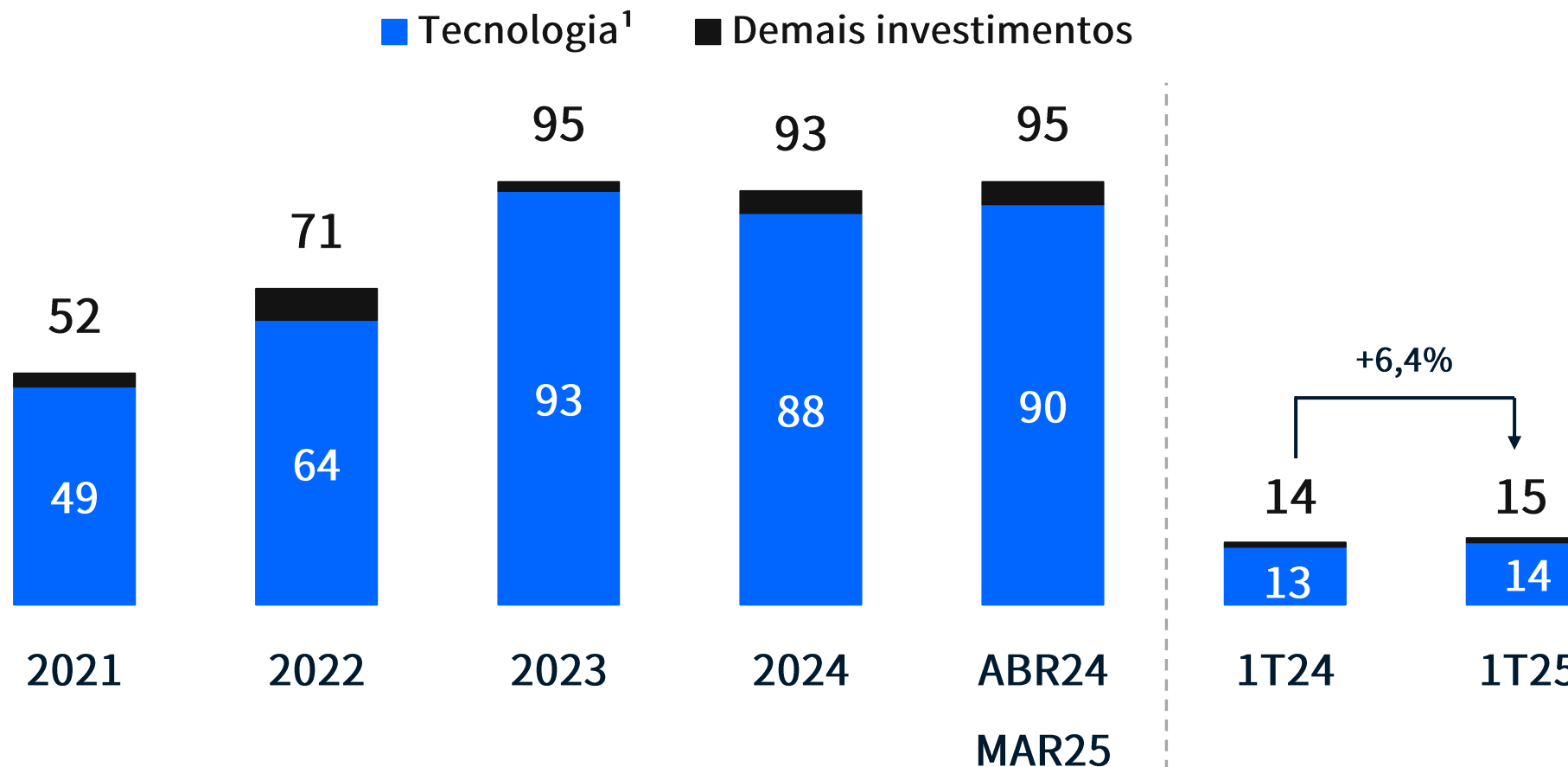


CAPEX: Tecnologia representa maior prioridade dos investimentos

R\$ milhões



- O patamar atual de CAPEX reflete investimentos em iniciativas digitais da Companhia.



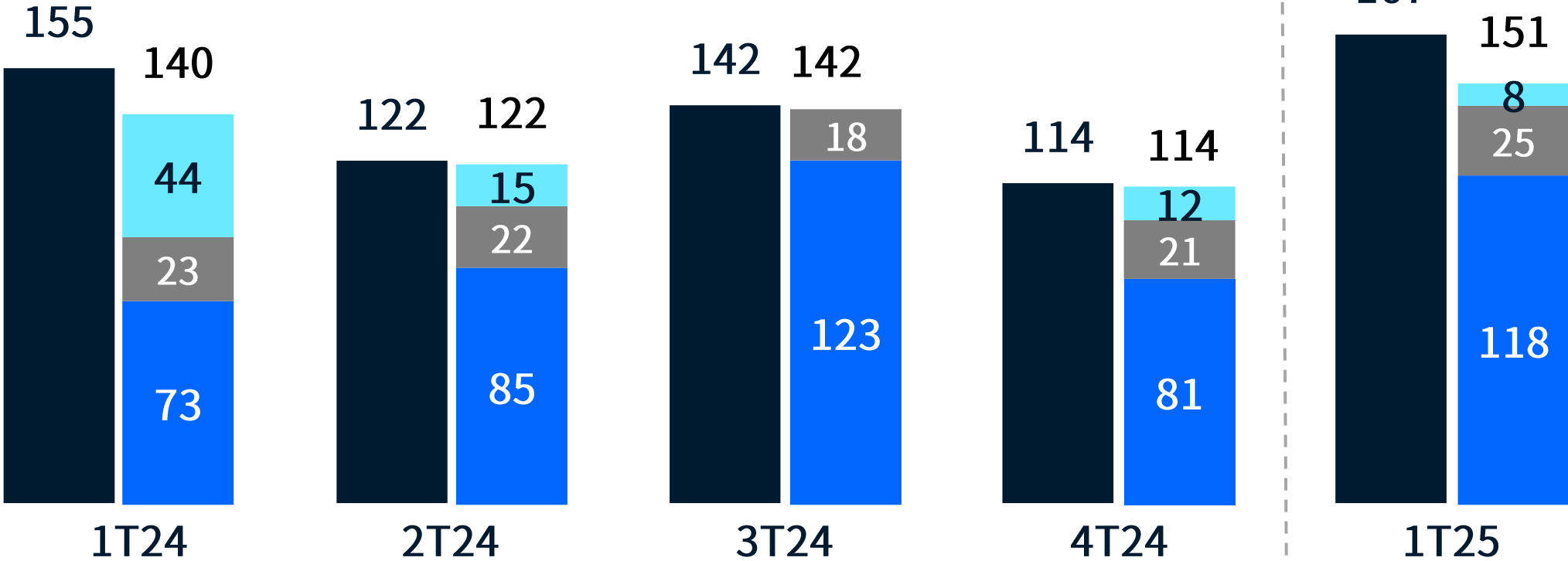
¹ Desenvolvimento de sistemas, aquisição e licença de uso de software e equipamentos de computação

Distribuição do lucro líquido trimestral



R\$ milhões

Lucro líquido Dividendos JCP Recompra



% LL: 90%

100%

100%

100%

90%

Sobra de Solvência:
(R\$ milhões)

319

76

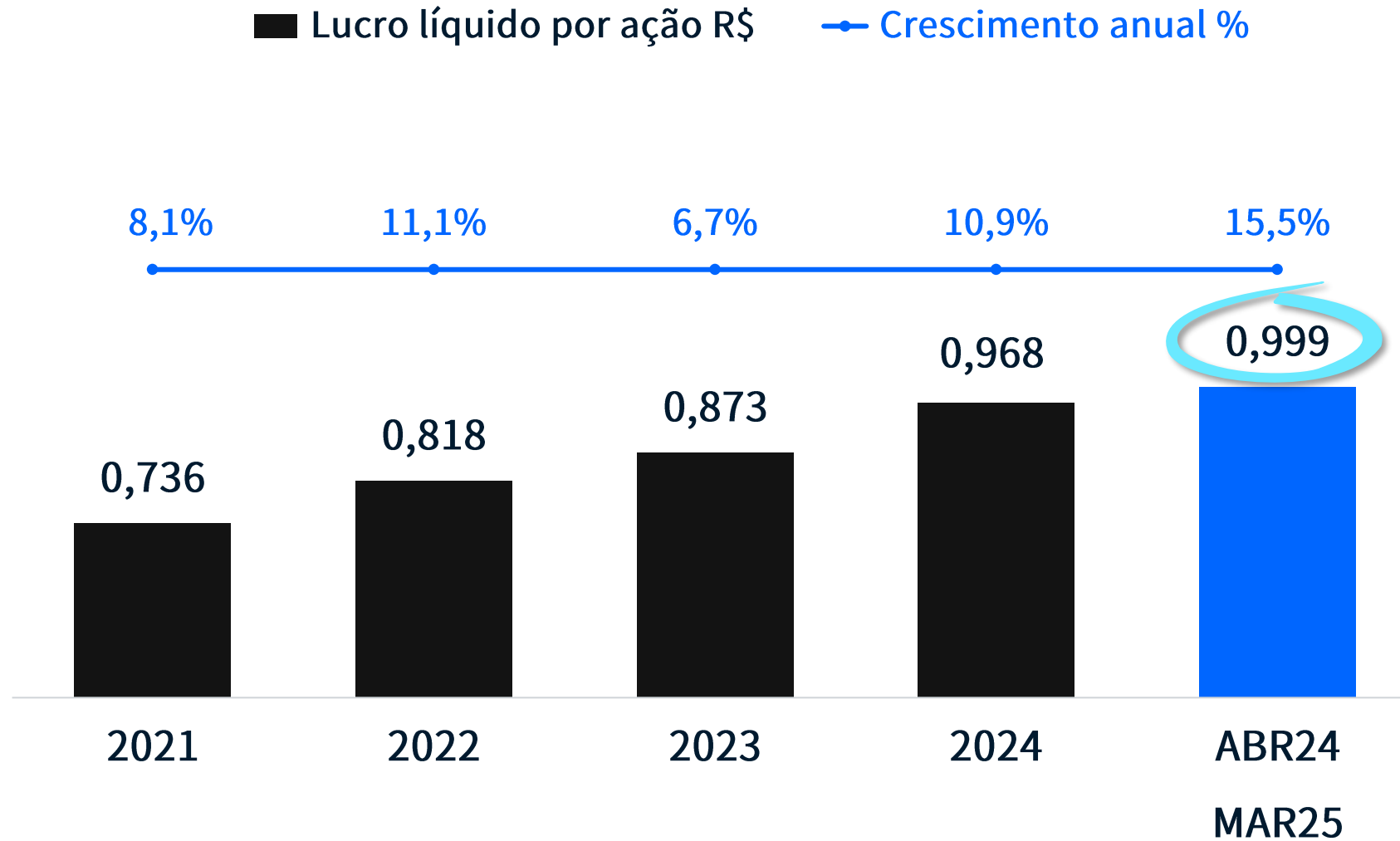
87

43

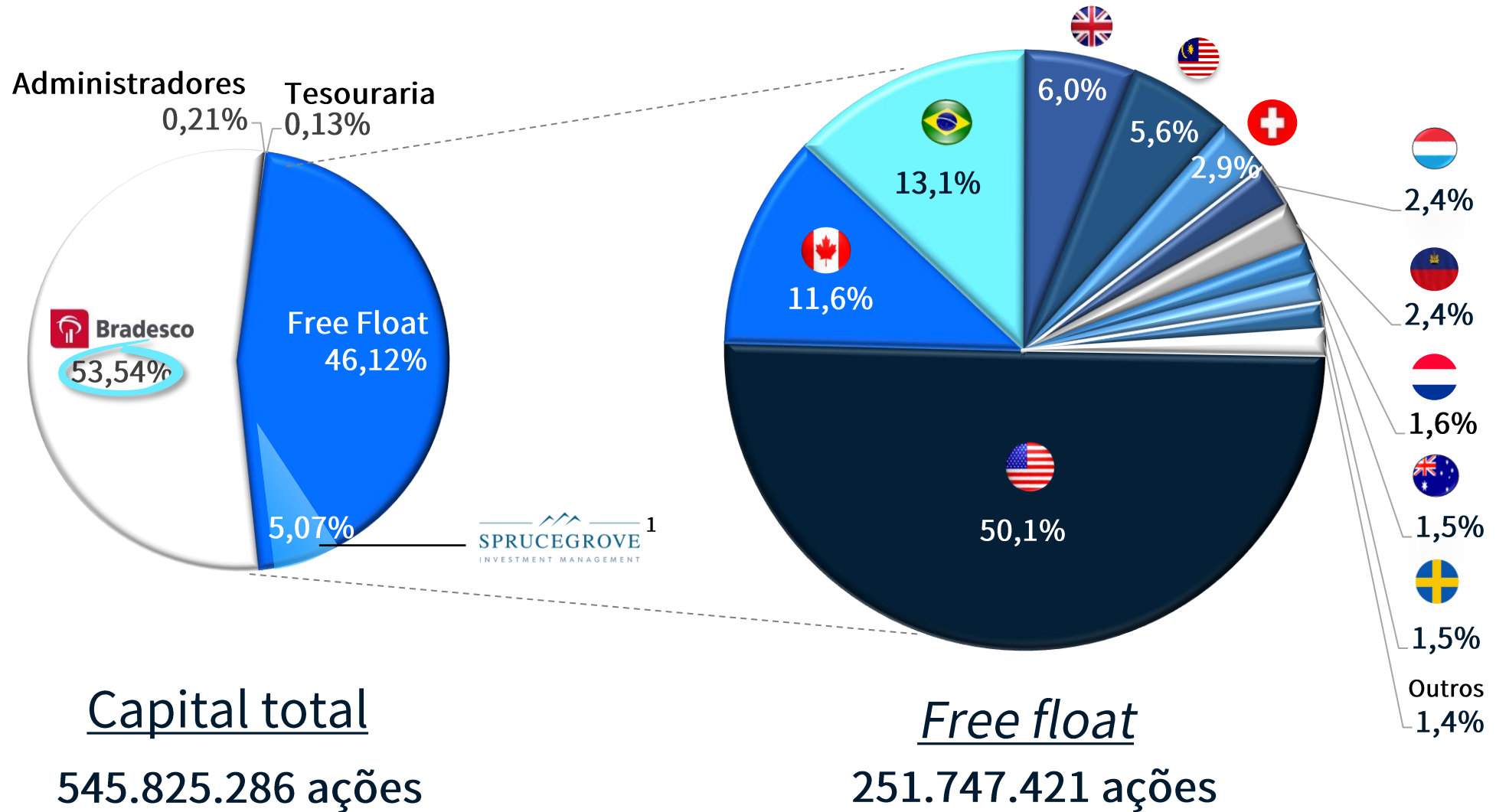
151

Lucro líquido recorrente por ação

R\$ e %



Estrutura acionária: investidores em mais de 30 países



Odontoprev é incluída em novos índices B3 a partir de Maio/25



ISEB3 | IDIVB3

Odontoprev publica Relatório de Sustentabilidade 2024



- ✓ Para acessar o relatório, [clique aqui](#).







Webcast

1Q25

New growth cycle and value innovation

Disclaimer



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The information contained in this presentation concerning market estimates, the Brazilian dental and healthcare industry and our participation in it as well as our position in relation to our competitors was obtained from established public sources including the ANS, the Ministry of Health (Ministério da Saúde) and other market sources. We consider these sources to be reliable, but we have not independently verified the competitive position market share production and market size market growth data and other market estimates and therefore cannot provide any assurances regarding the accuracy and completeness of the information contained therein.



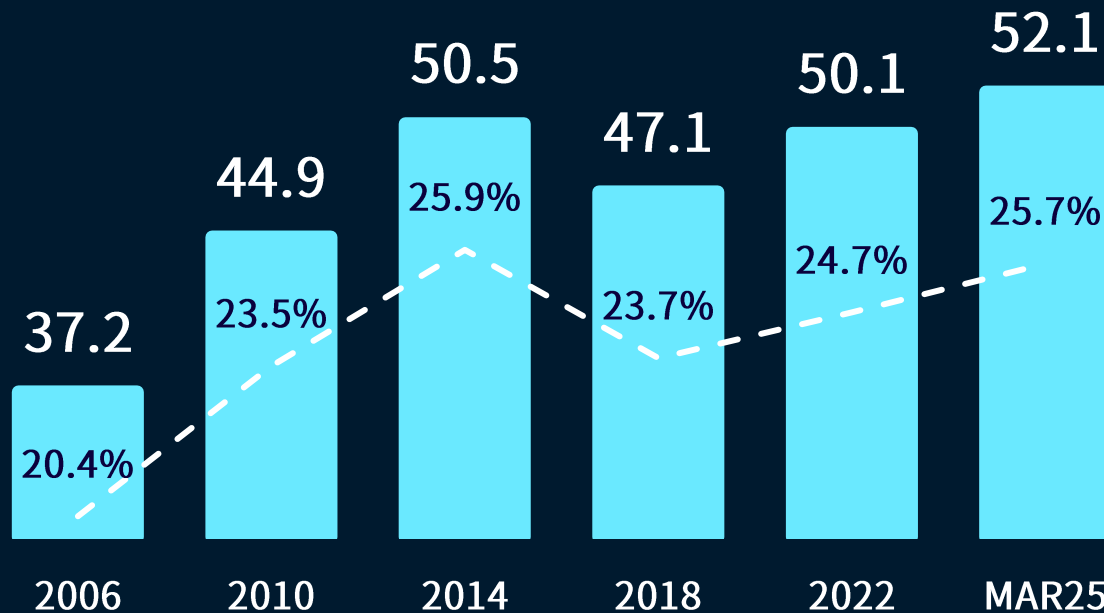
Medical and dental plans: different penetration profiles

Million members

➤ In the period of 12 months ended in Mar-25, dental plans added 2 million new beneficiaries

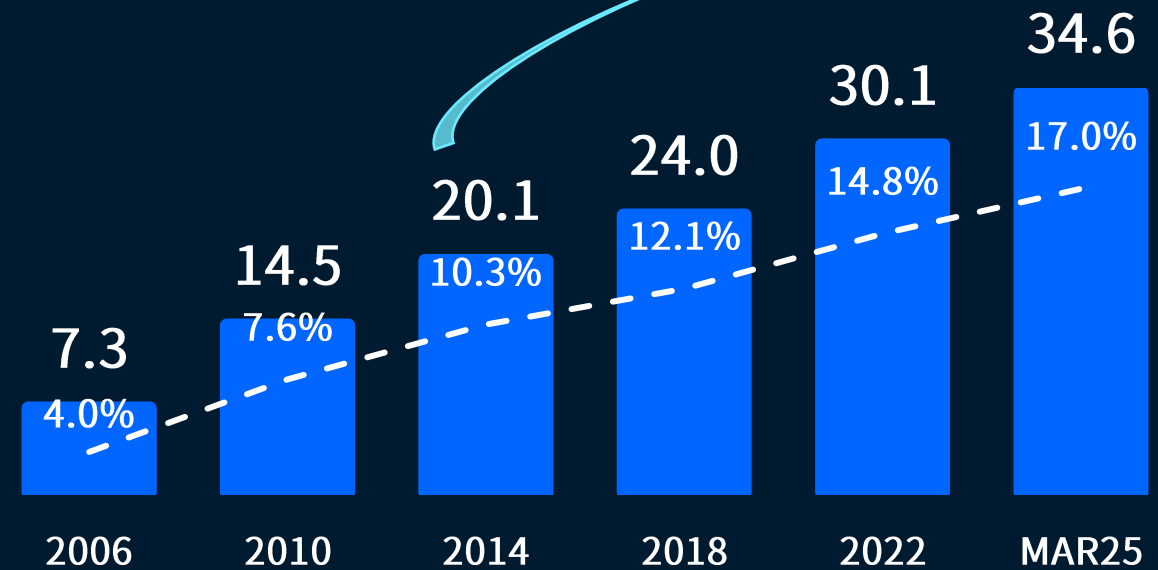
Medical plans

+1,596 thousand members



Dental plans: + 14 million members since 2014

+14,519 thousand members

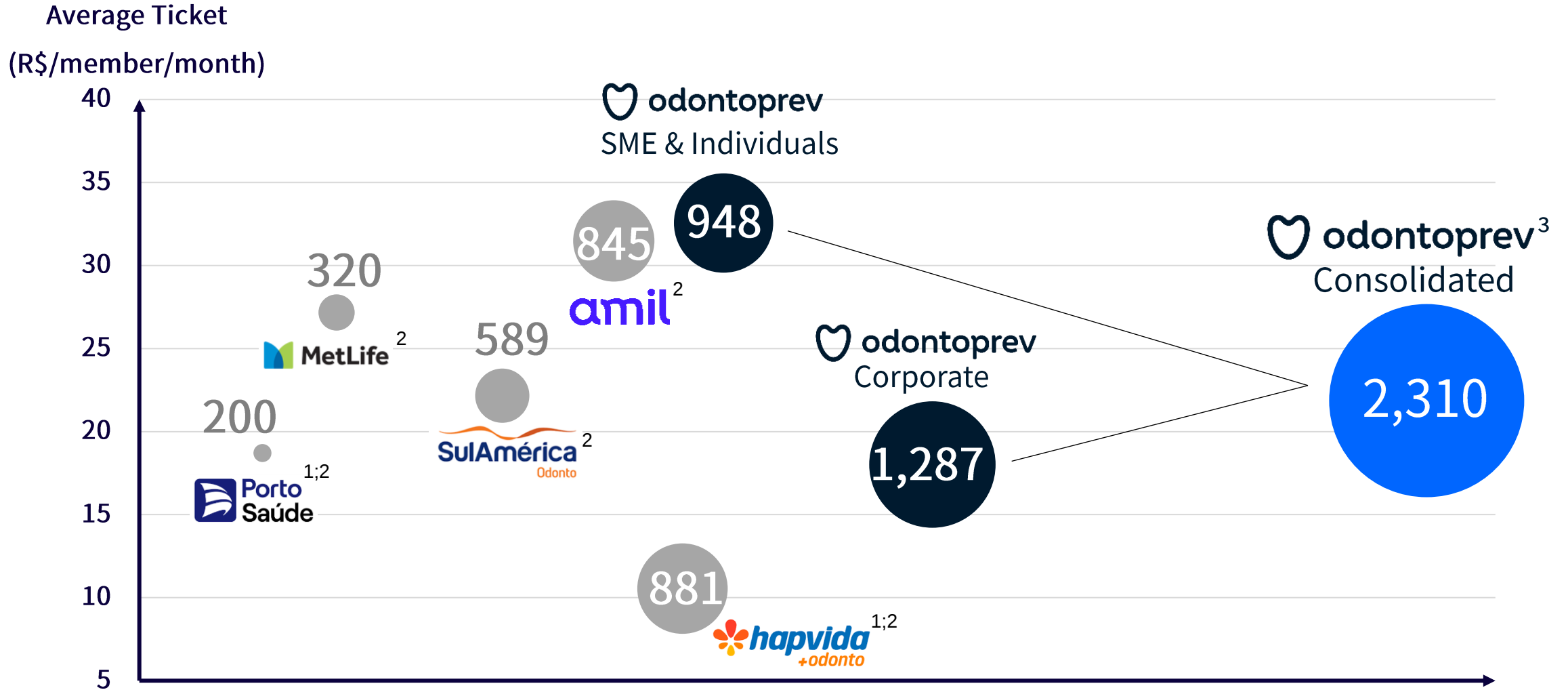


— — % total brazilian population



Dental plans: net revenue and average ticket profile

R\$ million | APR24-MAR25



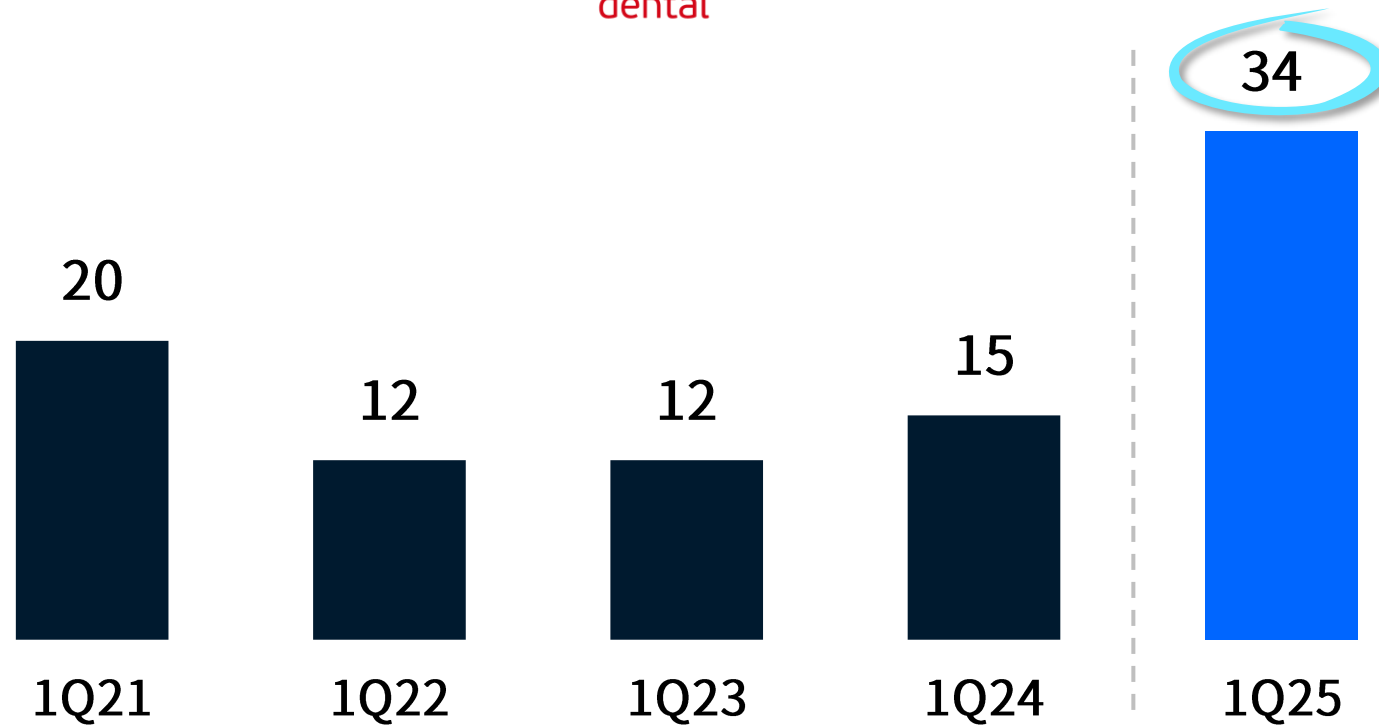
Source: Odontoprev and ANS

¹Payments; ²Official 2024; ³Includes R\$74 million in other revenues

Net revenue (R\$ million)

SME: net adds 1Q Bradesco Dental

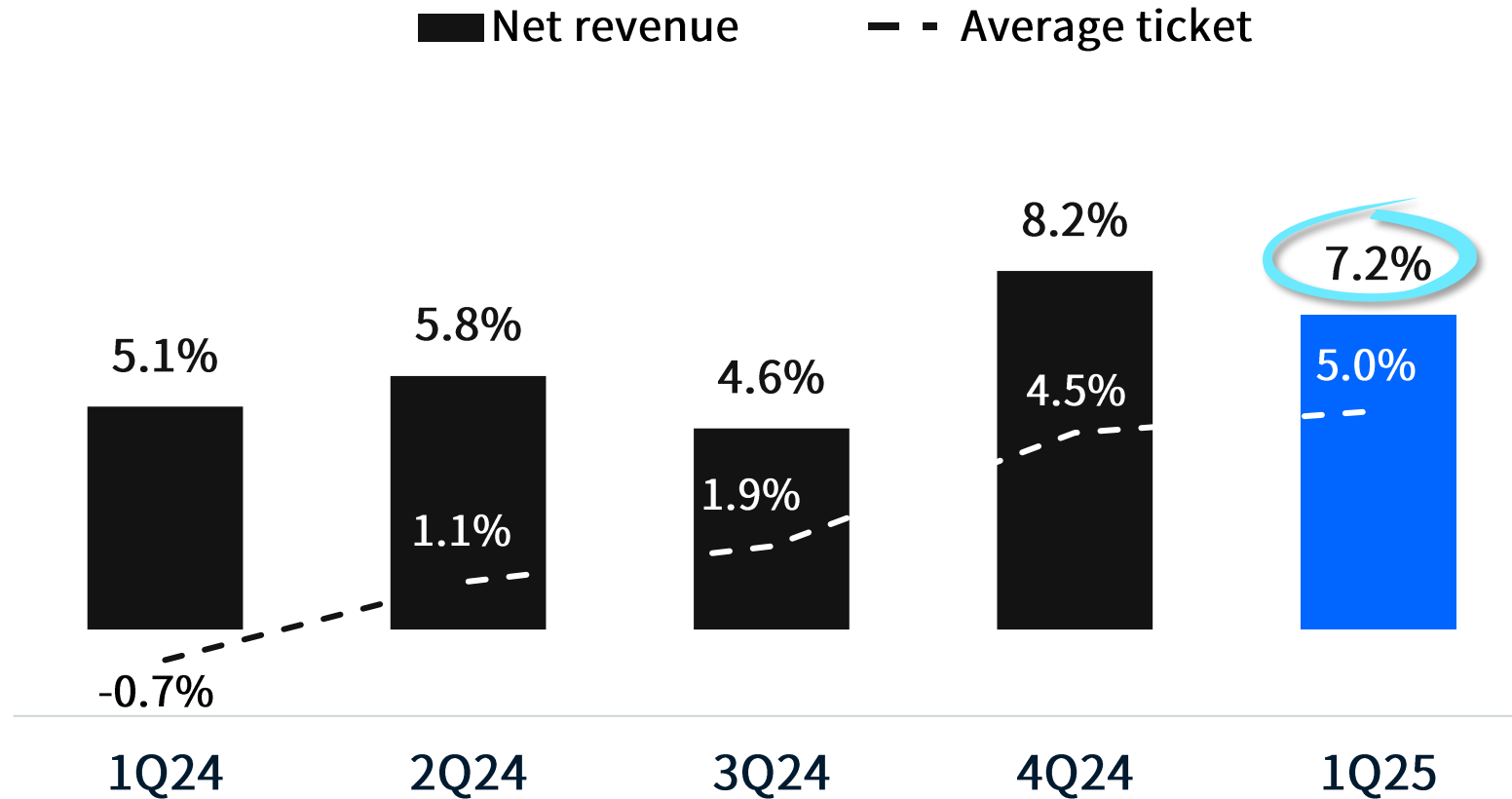
Thousand members



Odontoprev: annual variation of net revenue and average tickets



%

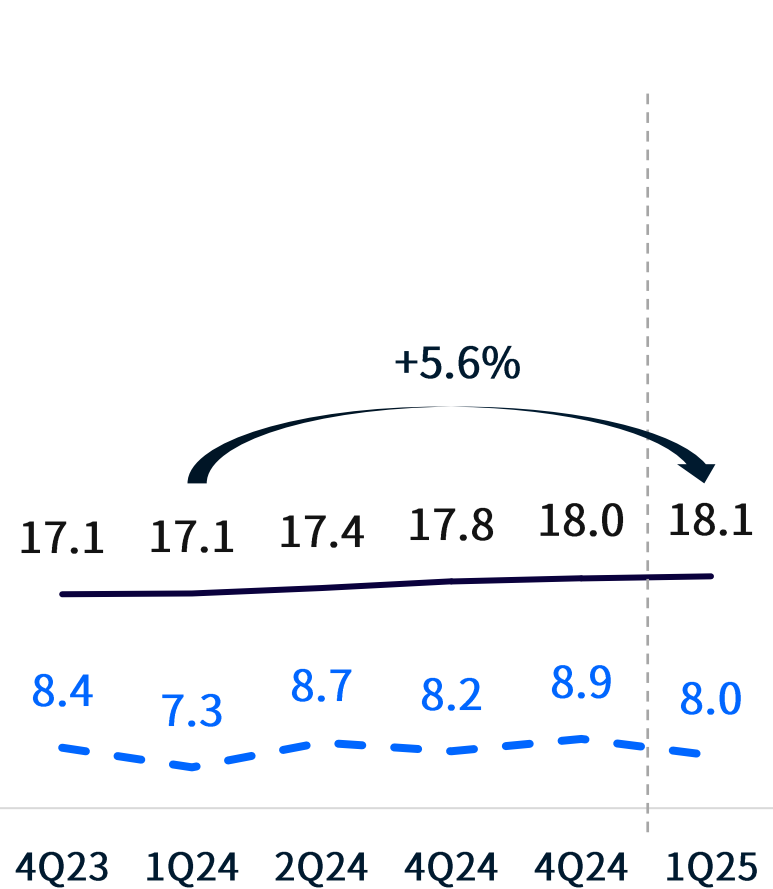


Consolidated average ticket and Cost of services per member per month

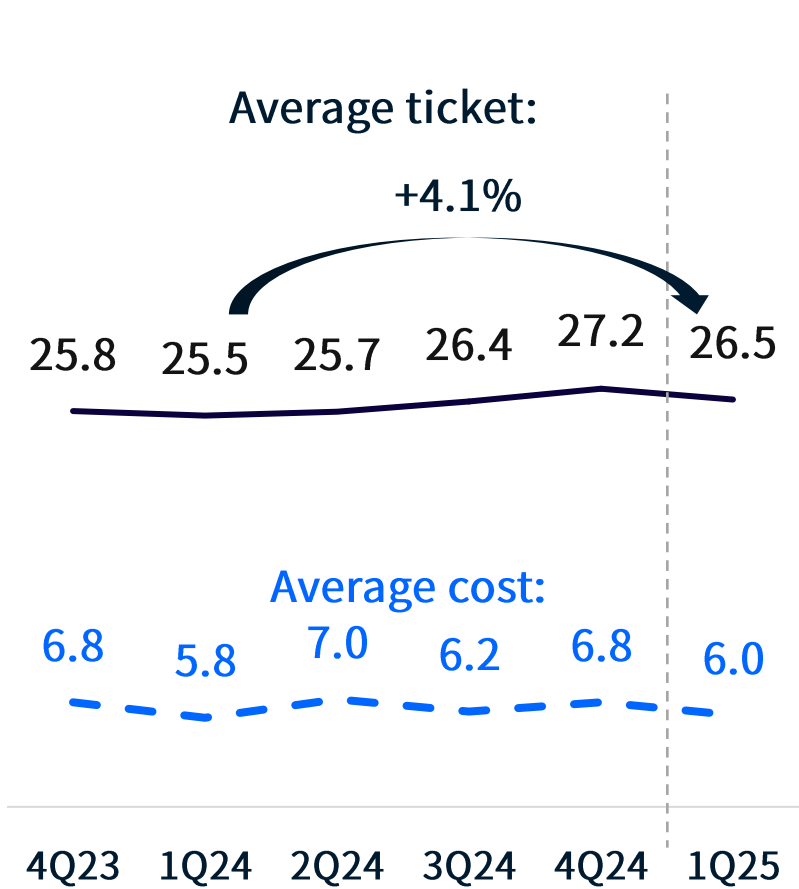
R\$ / member / month



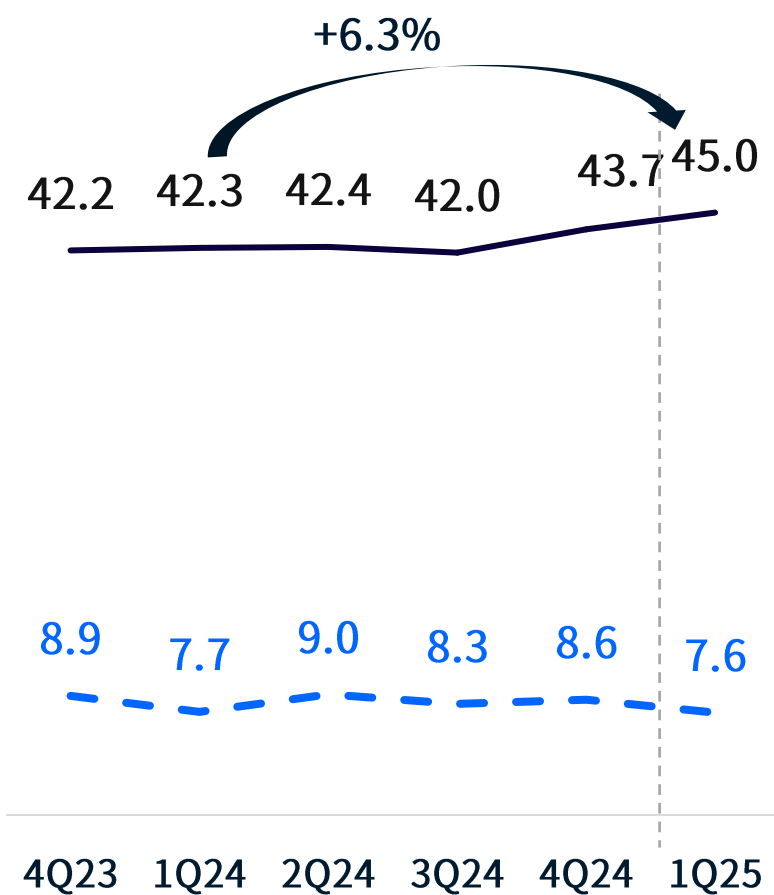
Corporate



SME

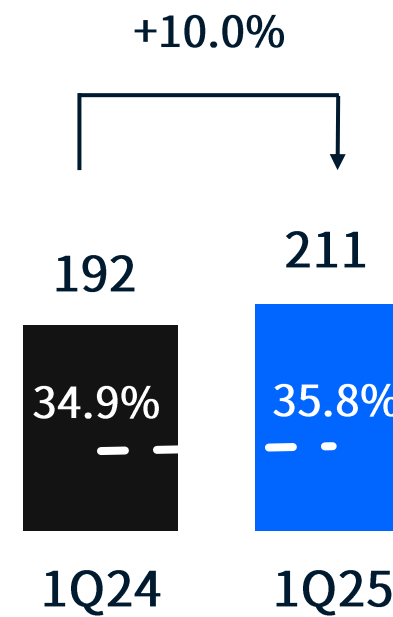
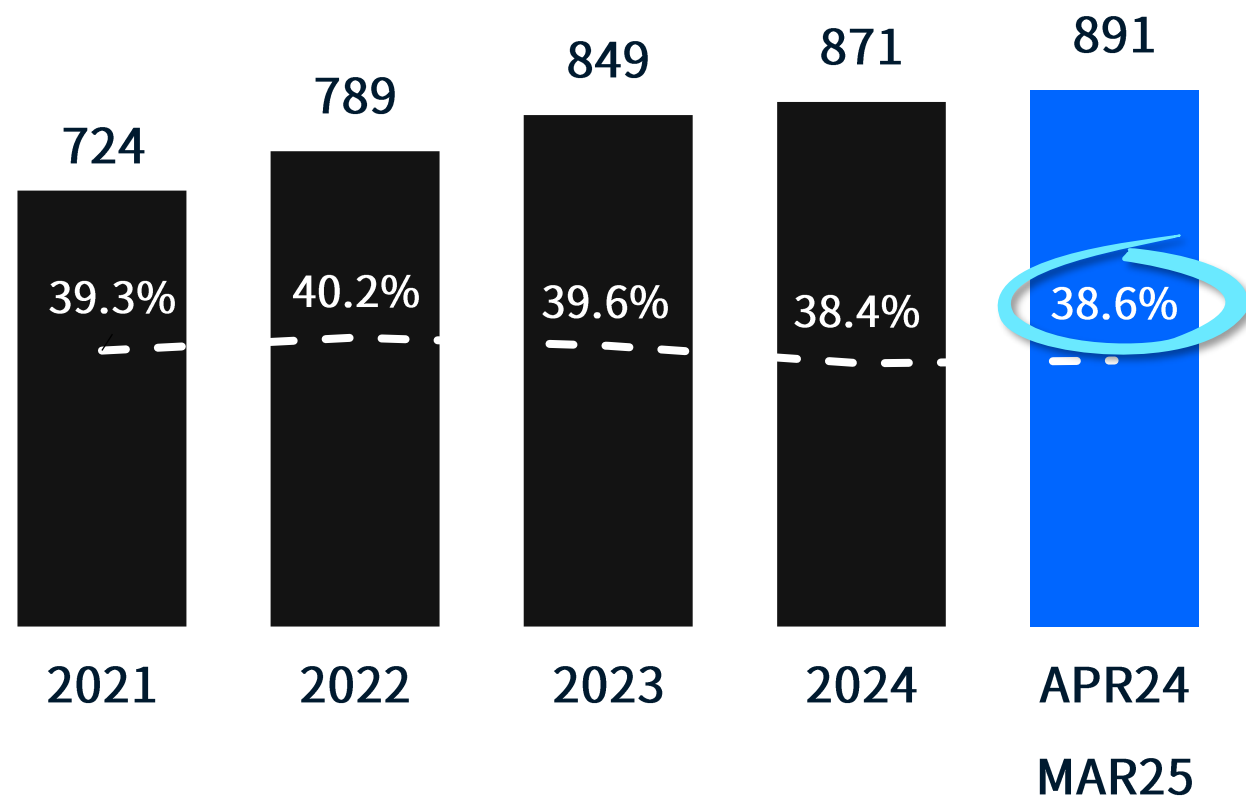


Individual Plans



Cost of Services

R\$ million and % NOR

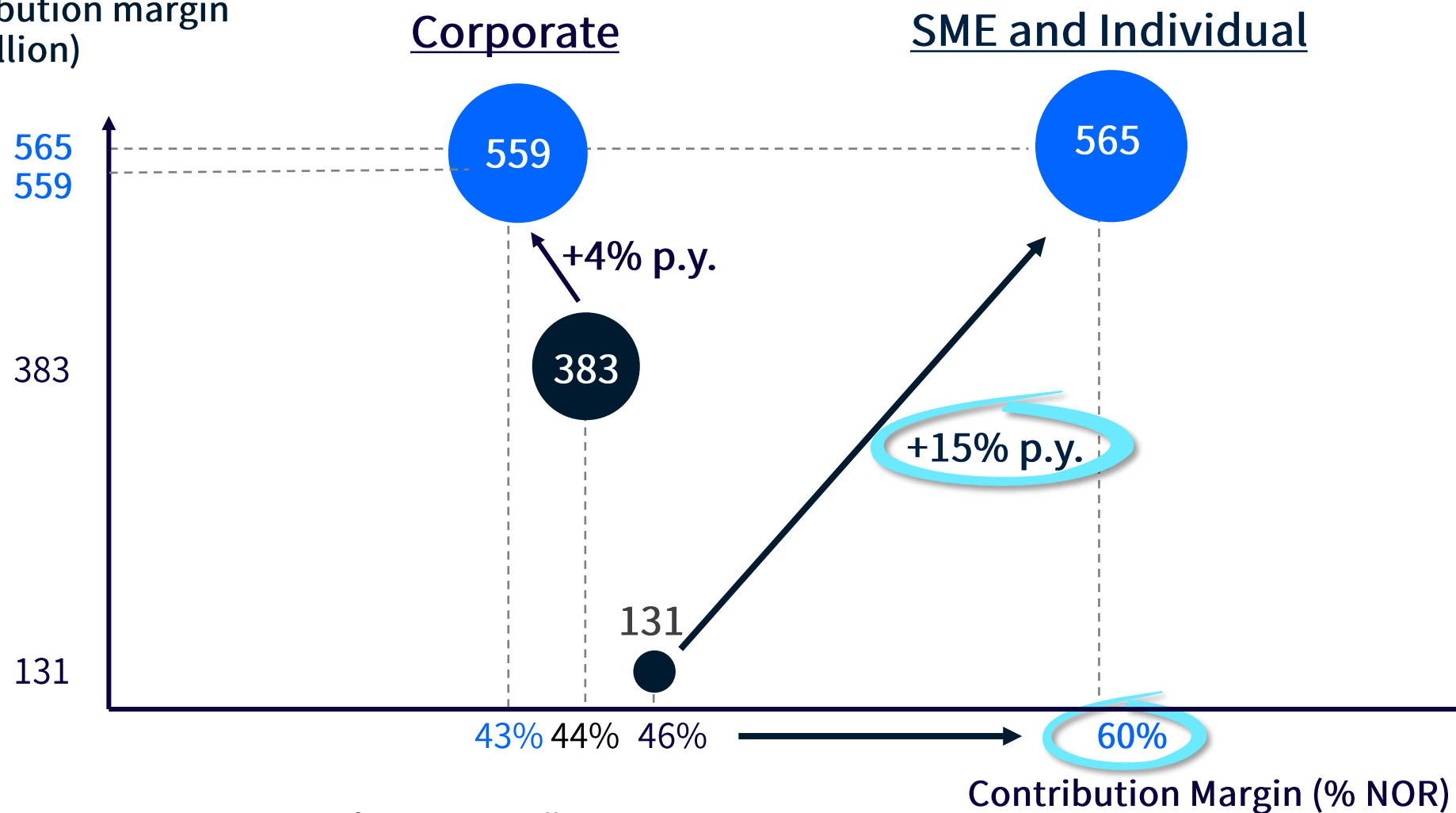


Contribution margin: the best profile and the best return in 10 years



● 2014 ● APR24-MAR25

Contribution margin
(R\$ million)



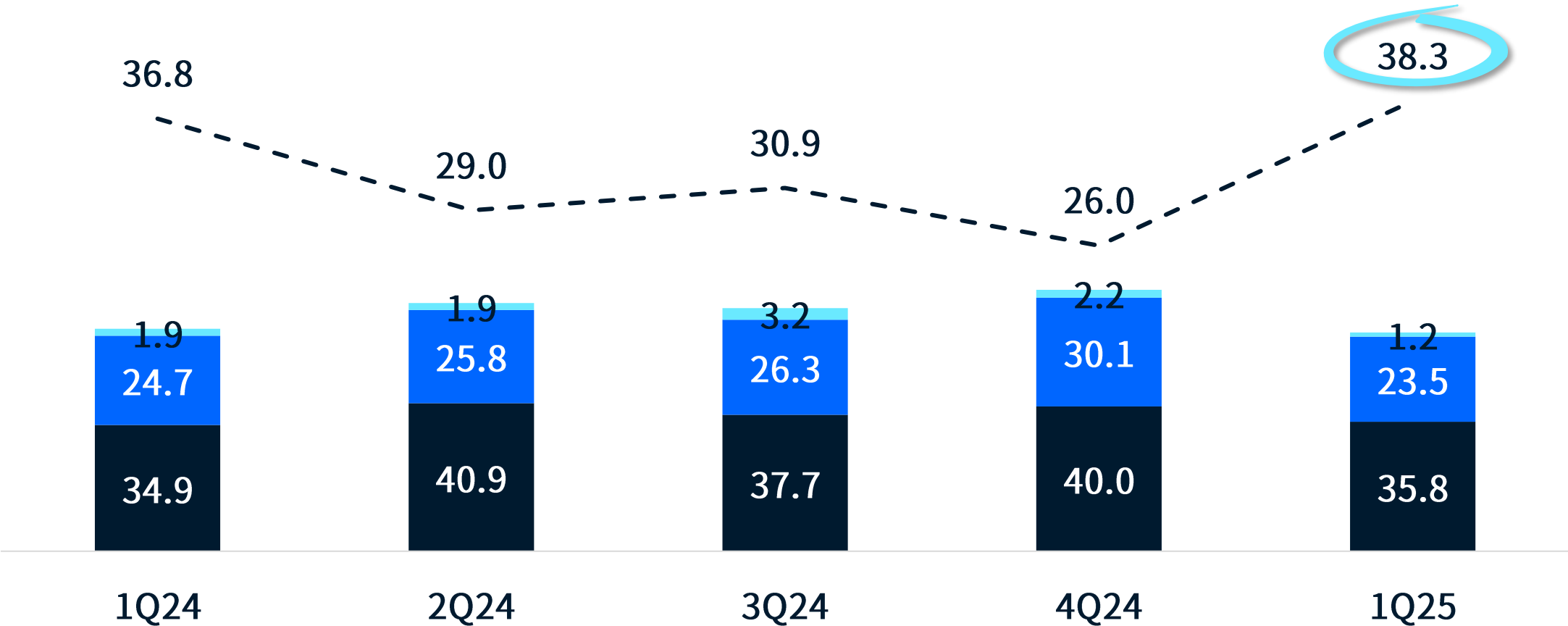
Contribution Margin = NOR – Cost of Services – Selling expenses

Efficiency gains expand Adjusted EBITDA margin



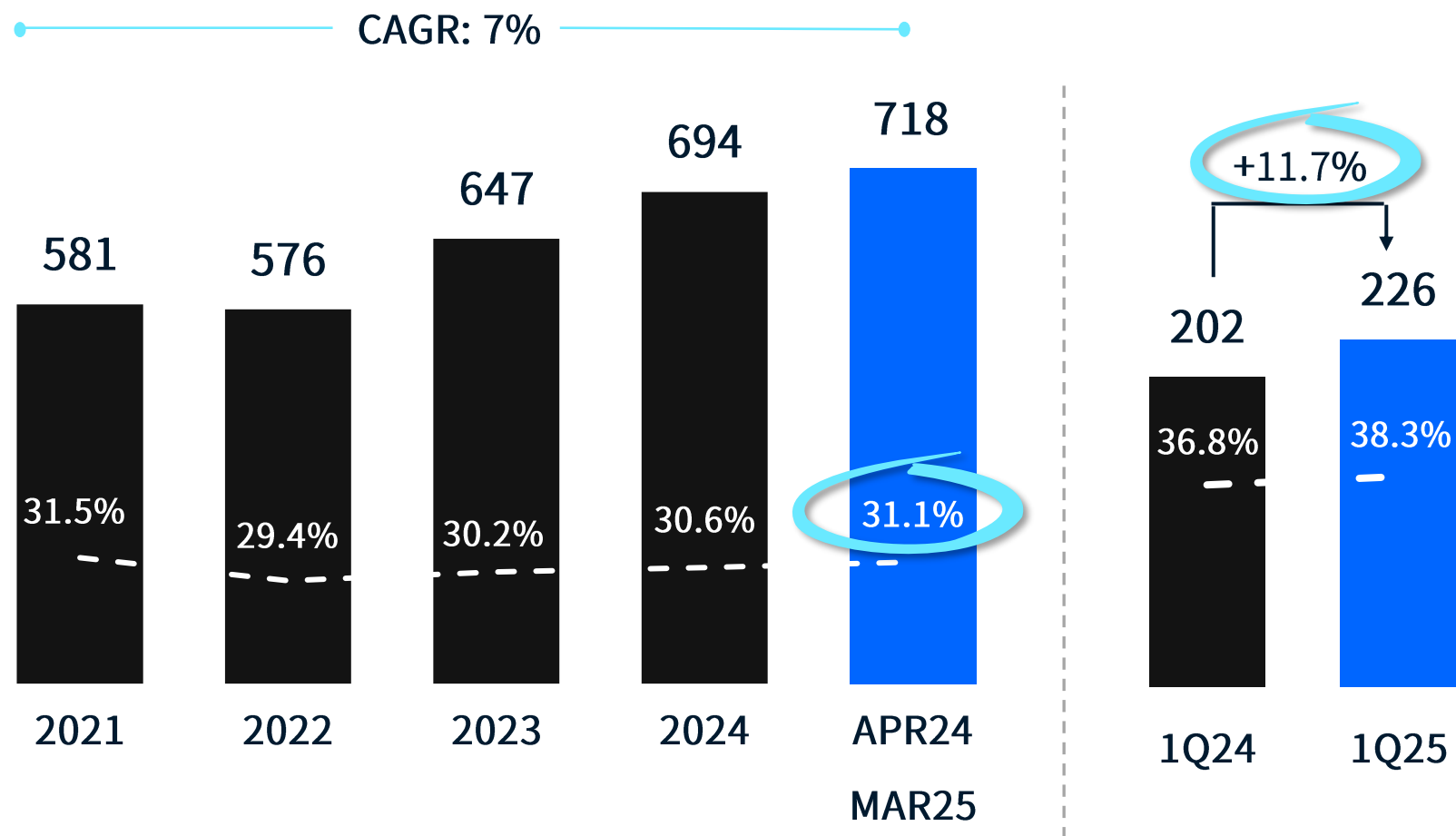
% NOR

Dental care ratio SG&A Allowance for doubtful receivables – – Adjusted EBITDA margin



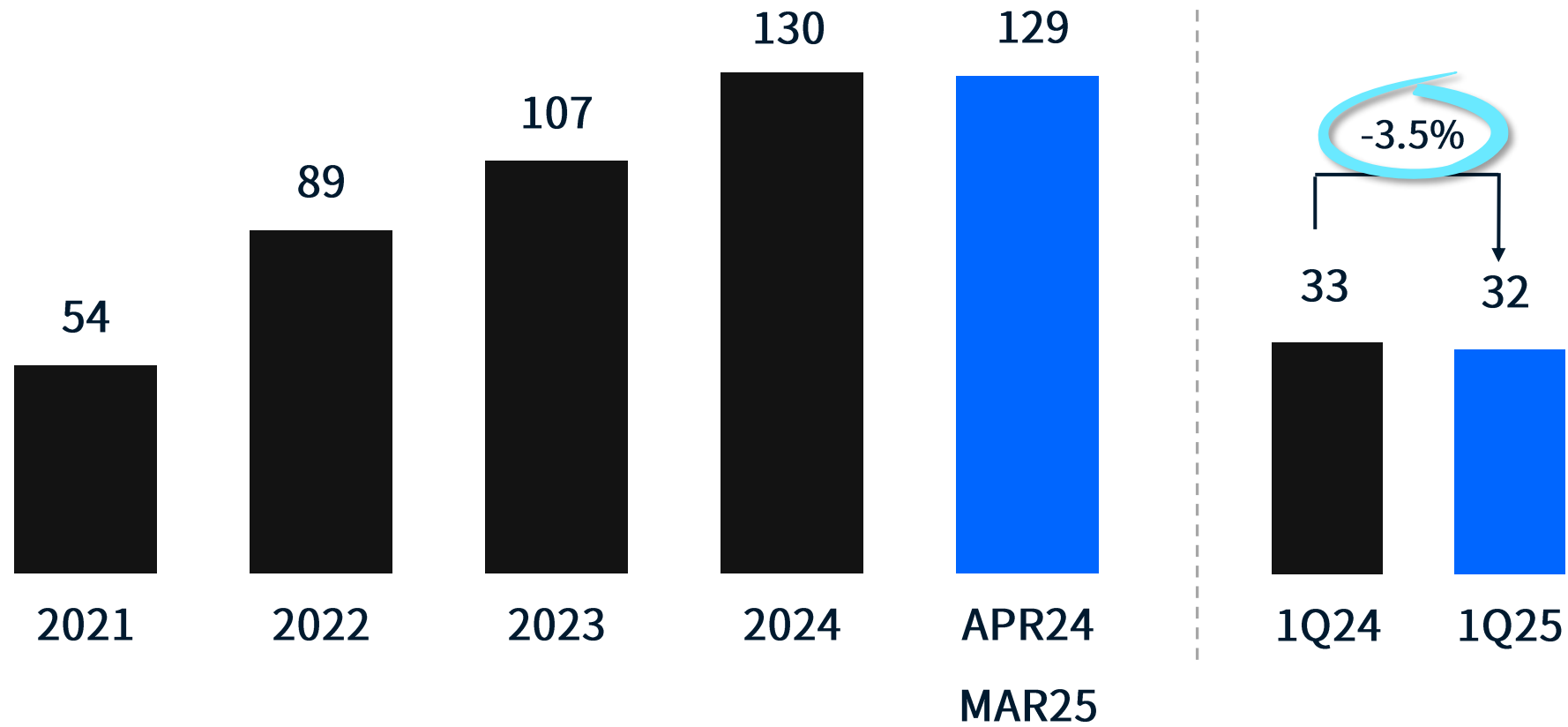
Adjusted EBITDA

R\$ million and % NOR



Financial income

R\$ million



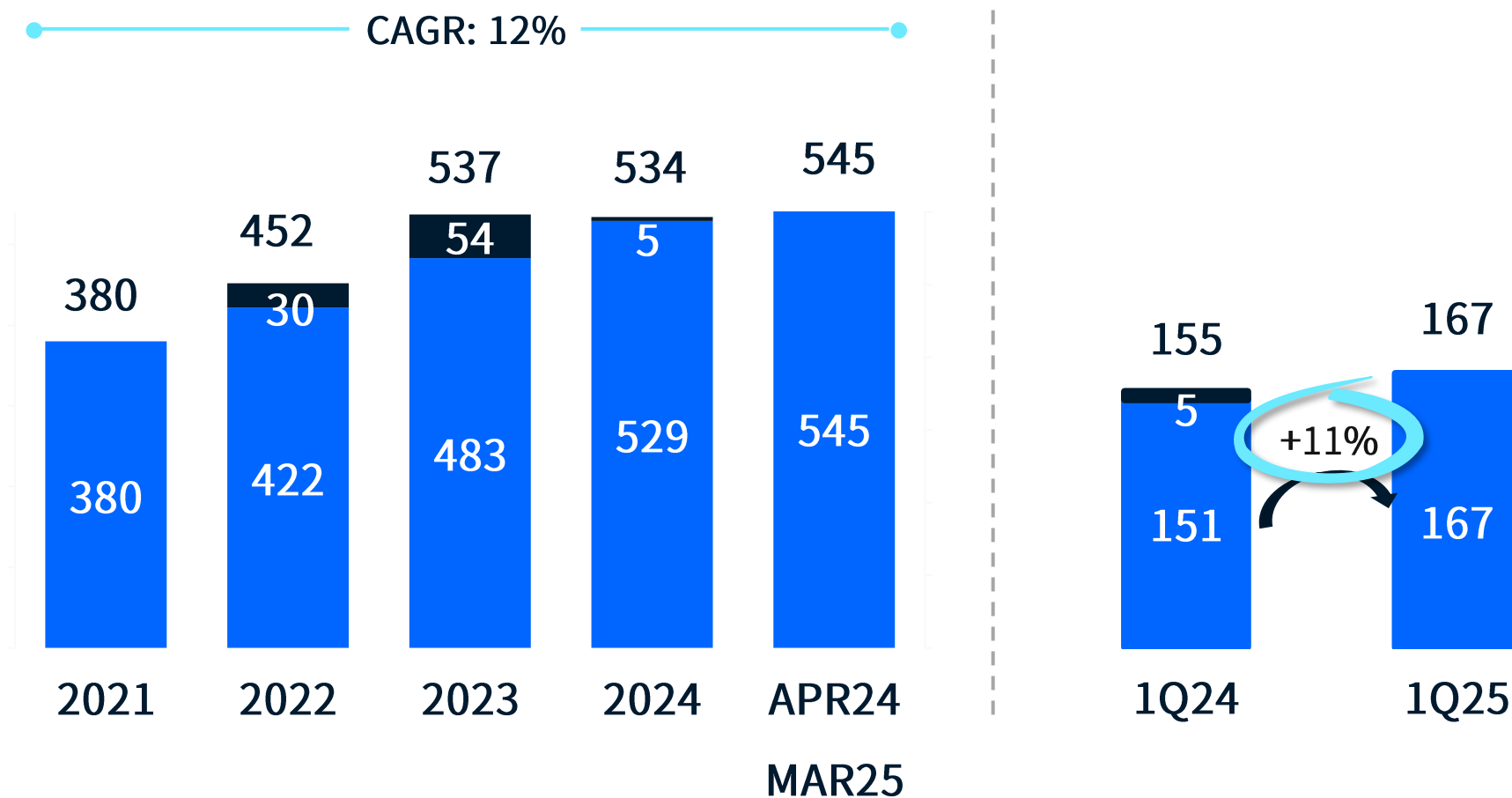
Net Income

R\$ million and % NOR



■ Recurring net income

■ Non- recurring

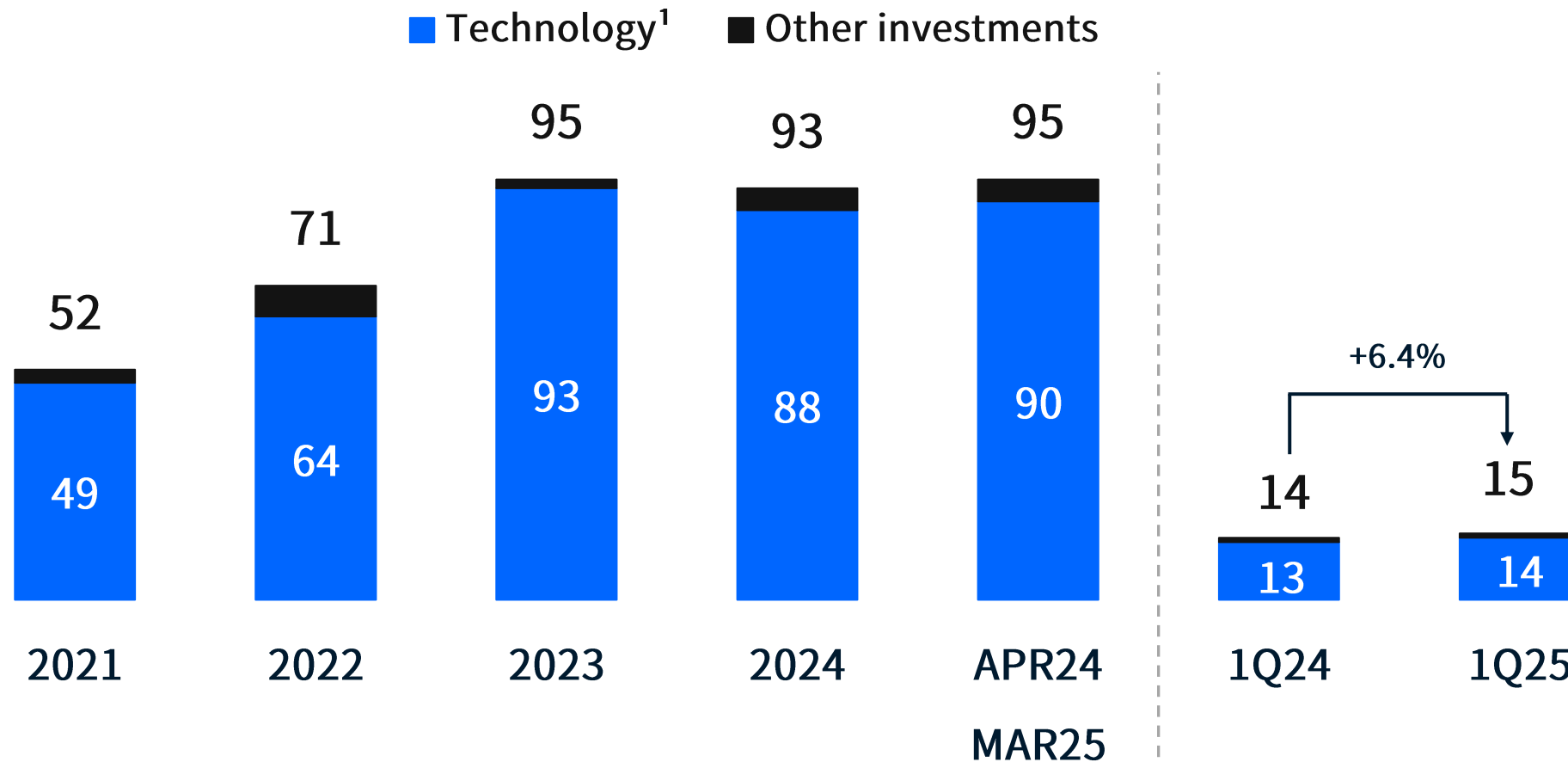


CAPEX: Technology represents the bulk of investments

R\$ million



The annual CAPEX level demonstrates the Company's digital initiatives.



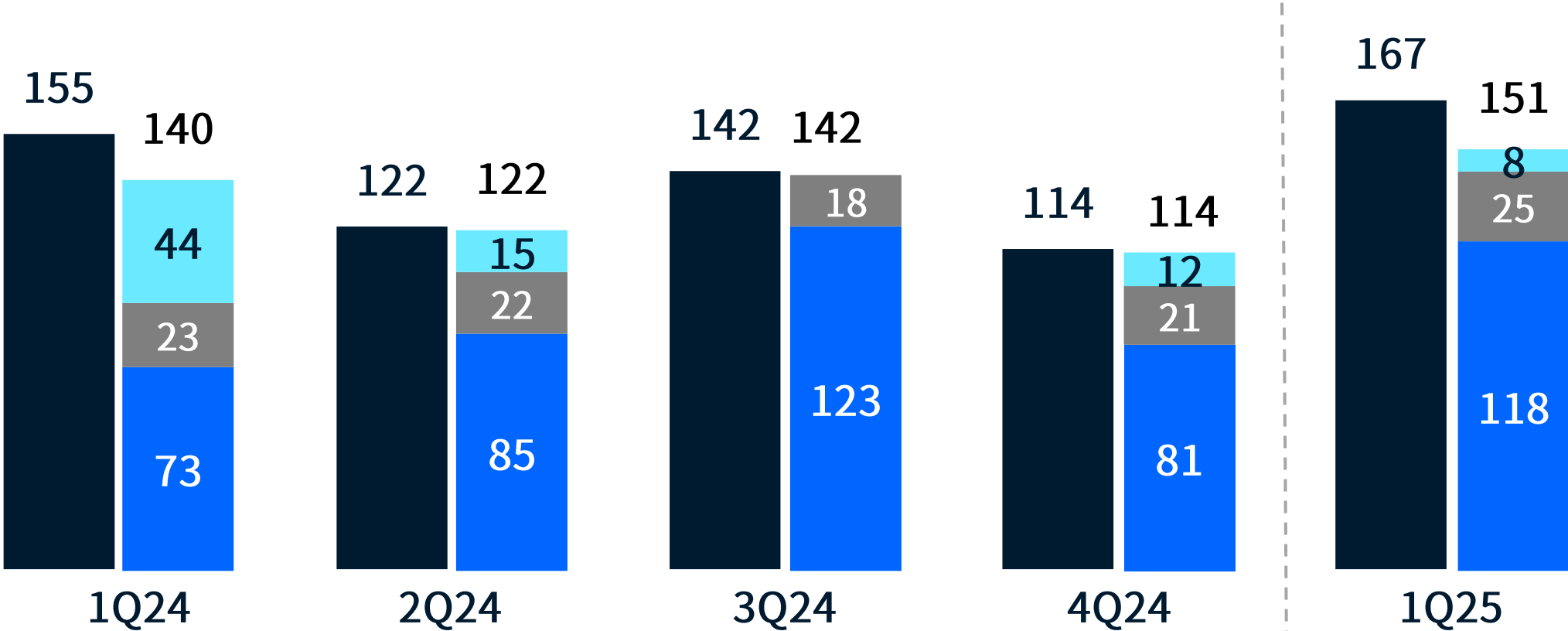
¹ IT platform. acquisition/licence of software and computer equipment

Distribution of quarterly net income



R\$ million

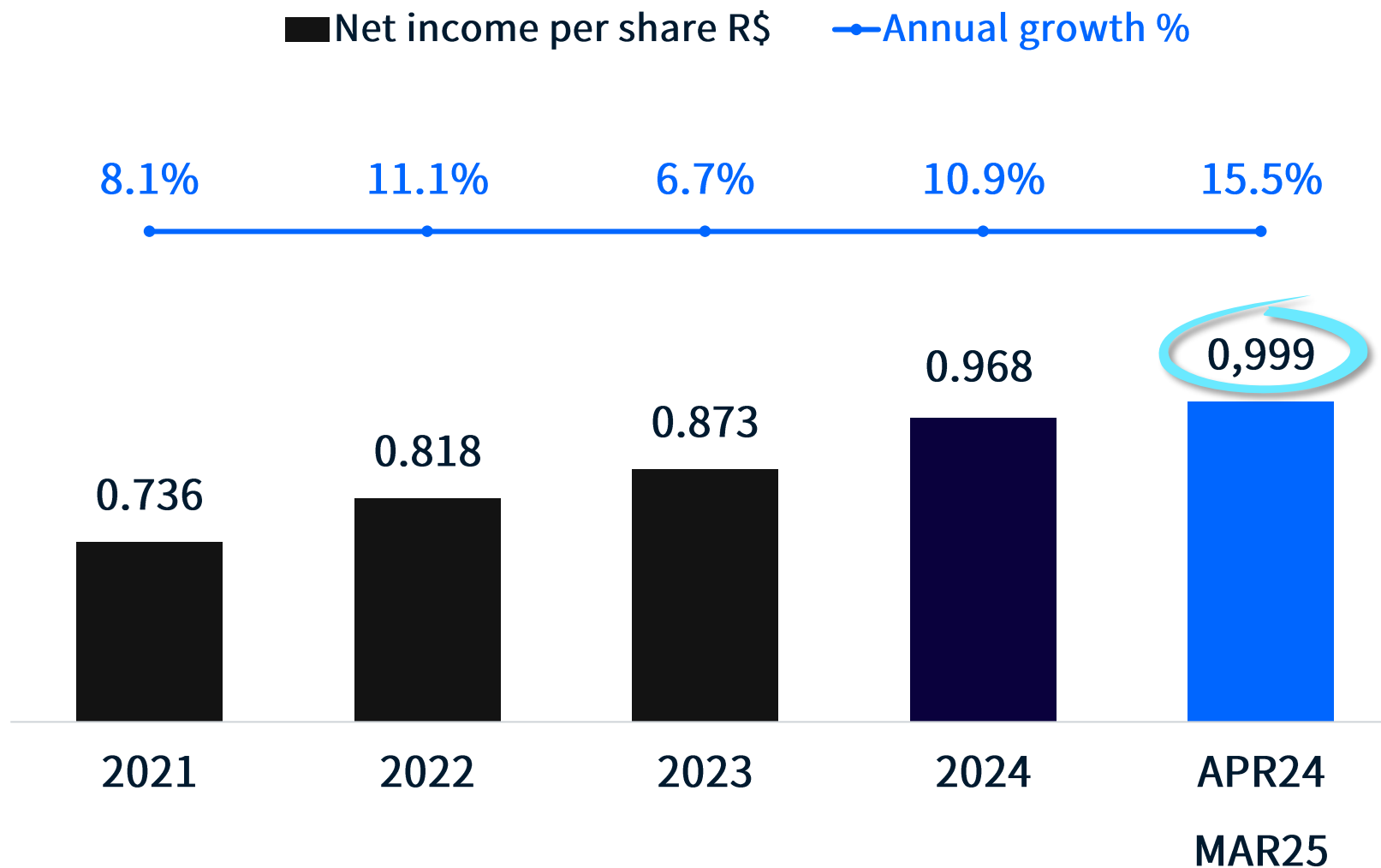
Net income Dividends IOC Share buyback



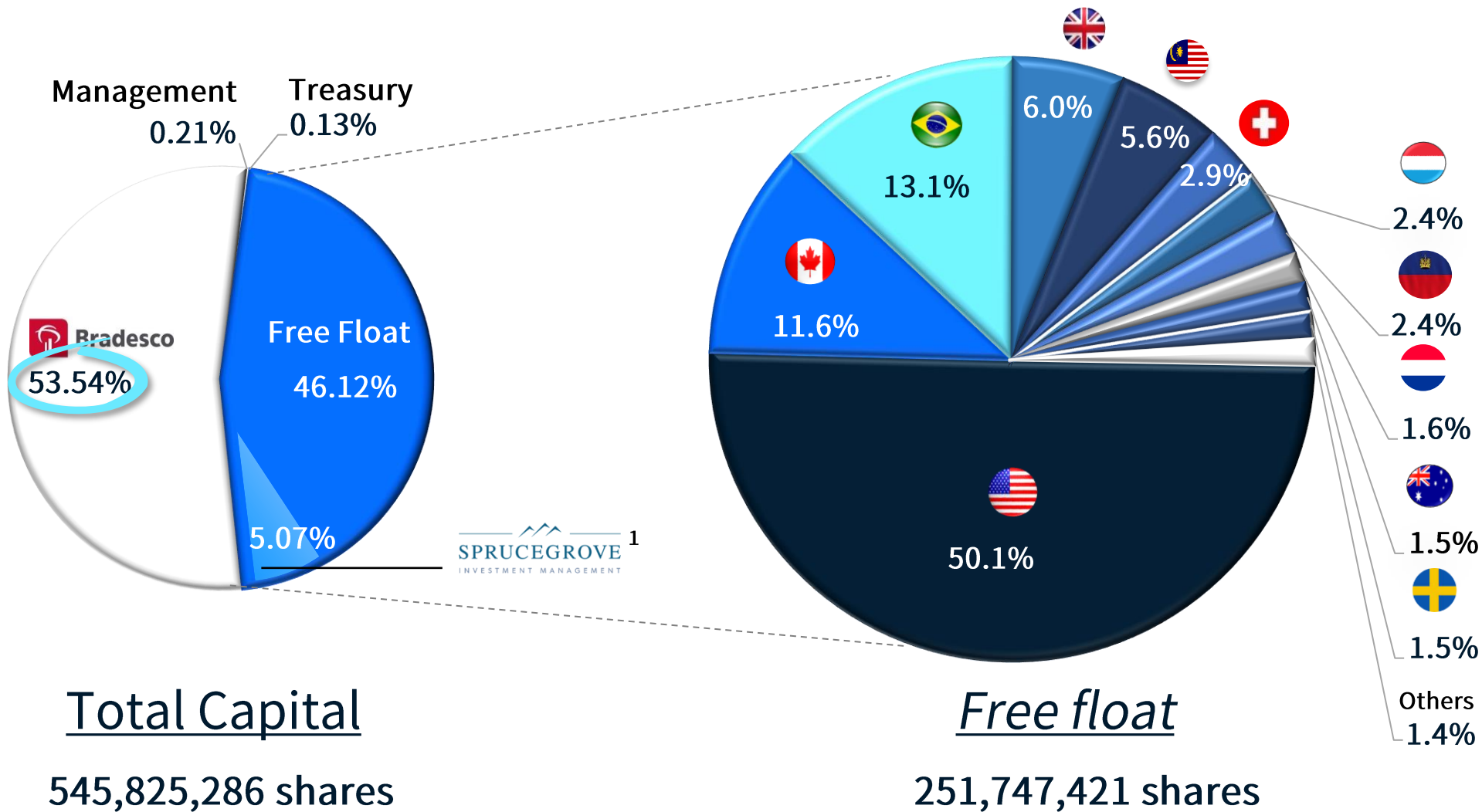
% Net income:	90%	100%	100%	100%	90%
Required sufficiency: (R\$ million)	319	76	87	43	151

Recurring Net income per share

R\$ and %



Global shareholder structure: investors from more than 30 countries



Odontoprev included in new B3 indexes from May/25 on



ISEB3 | IDIVB3

Odontoprev releases Sustainability Report 2024



✓ [Click here](#) to access the report.



