



Webcast

3T25

Liderança e Inovação, com foco em geração de valor



IGC-NM B3

SMLL B3

IDIVERSA B3

IGPTWB3

IDIV B3

ISEB3



Prime



Aviso importante



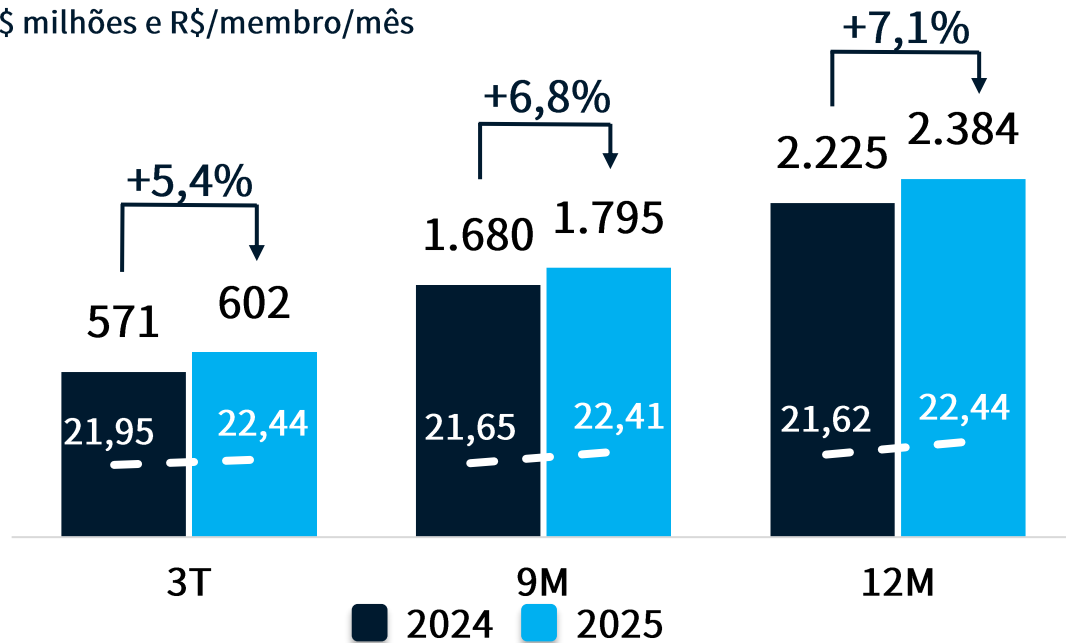
Este material foi preparado pela Odontoprev S.A. (“Odontoprev” ou “Companhia”) e pode incluir declarações que representem expectativas sobre eventos ou resultados futuros. Essas declarações estão baseadas em certas suposições e análises feitas pela Companhia de acordo com a sua experiência e o ambiente 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.

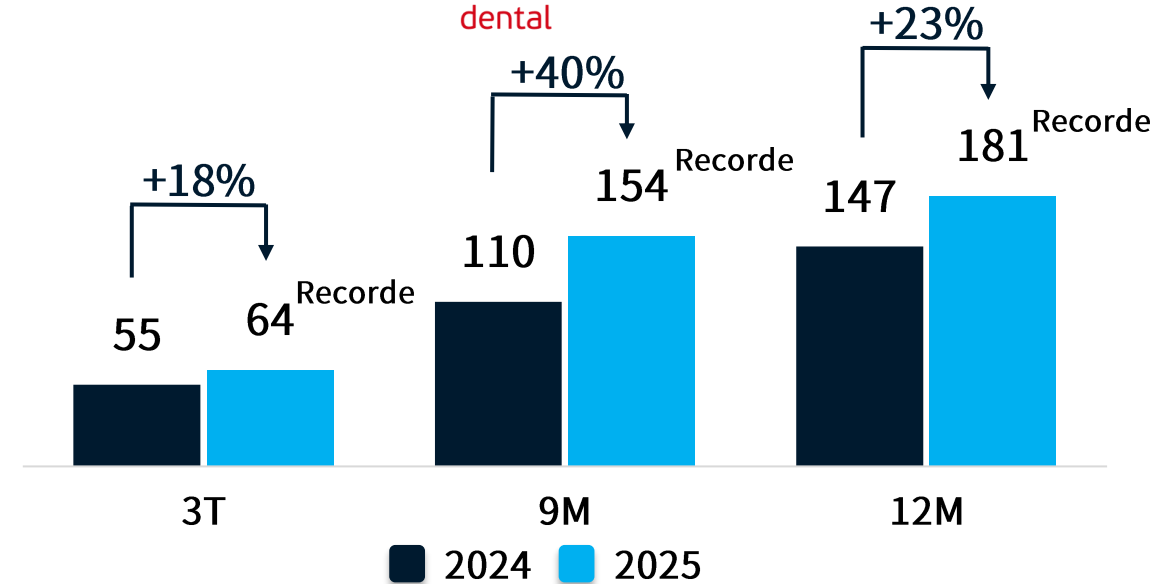
Receita líquida e Tíquete médio

R\$ milhões e R\$/membro/mês



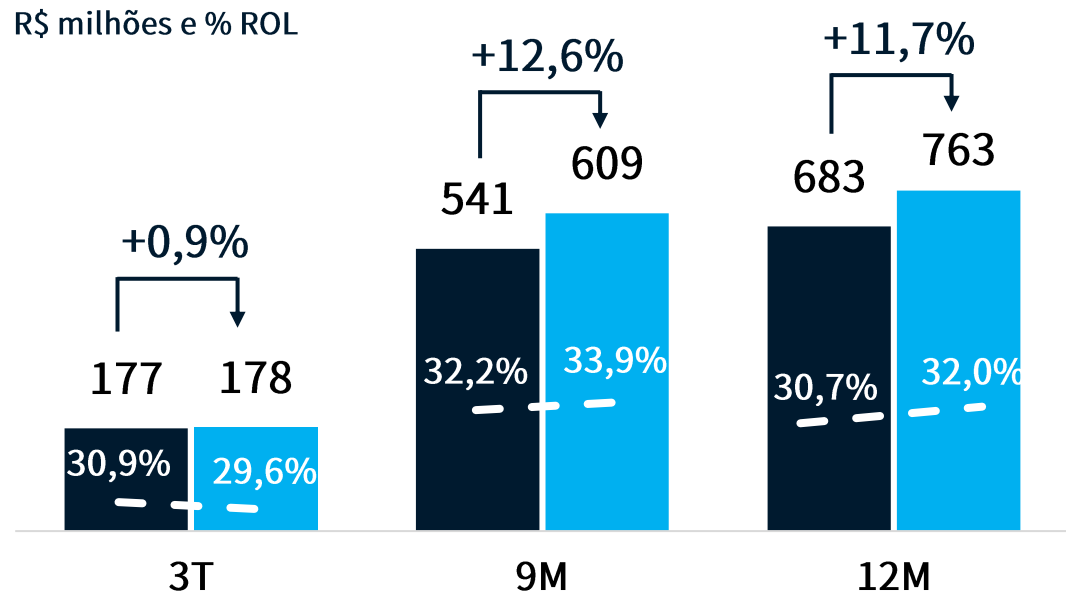
Bradesco Dental PME: adições líquidas recordes

Mil vidas



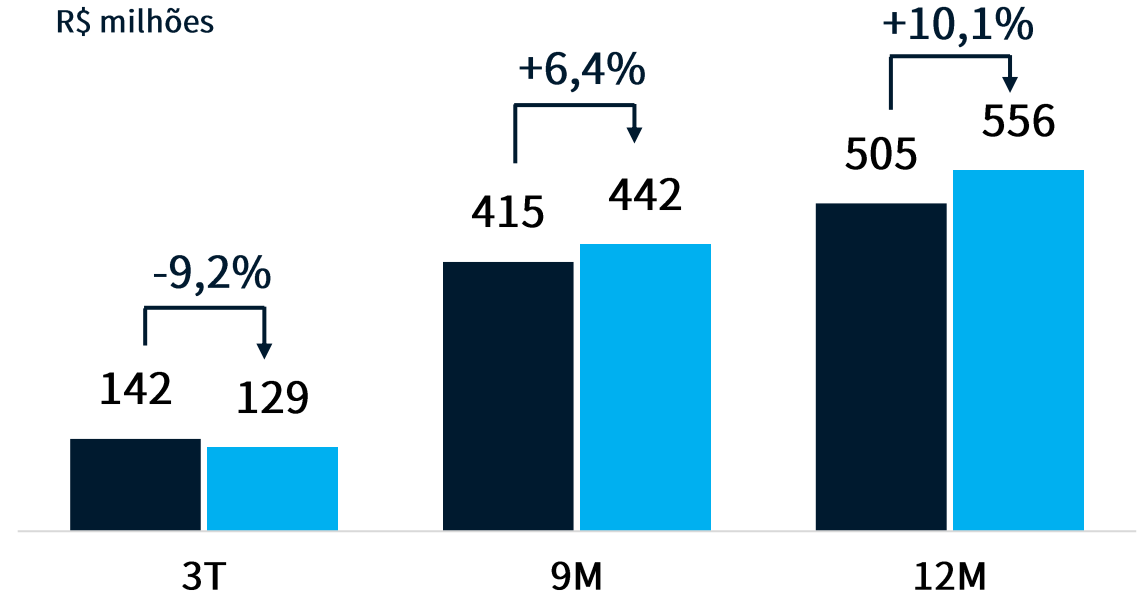
EBITDA Ajustado e Margem EBITDA

R\$ milhões e % ROL



Lucro líquido recorrente

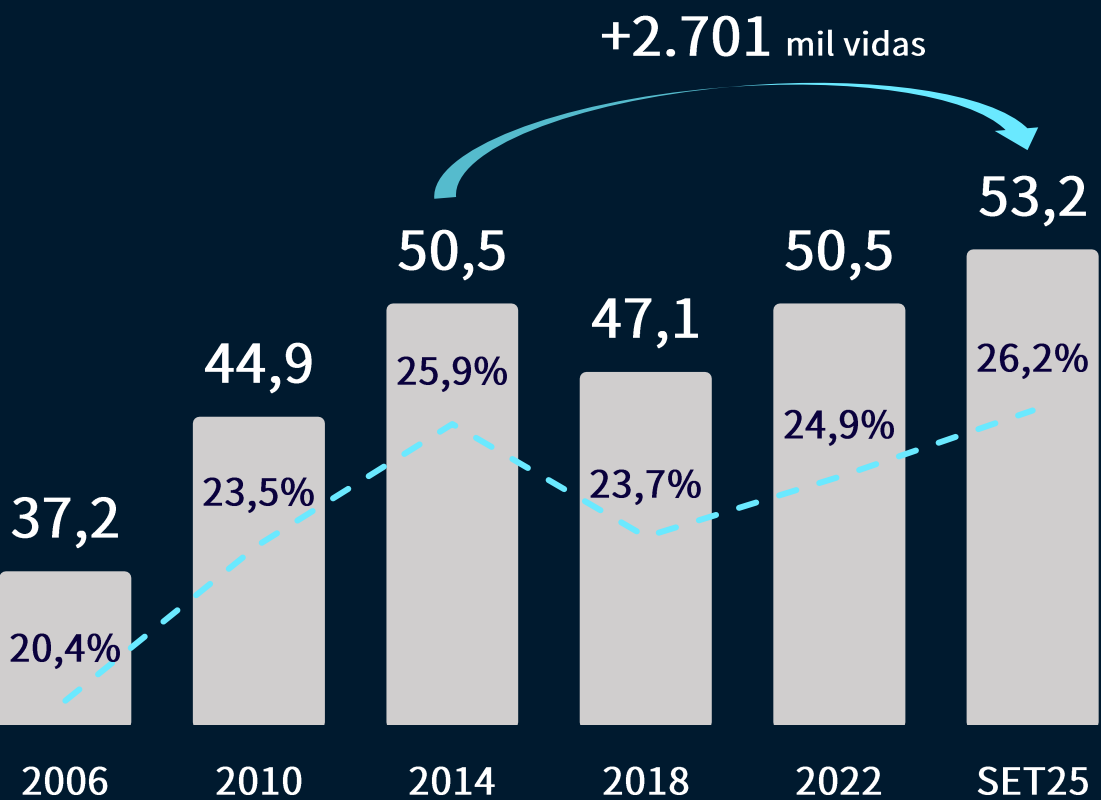
R\$ milhões



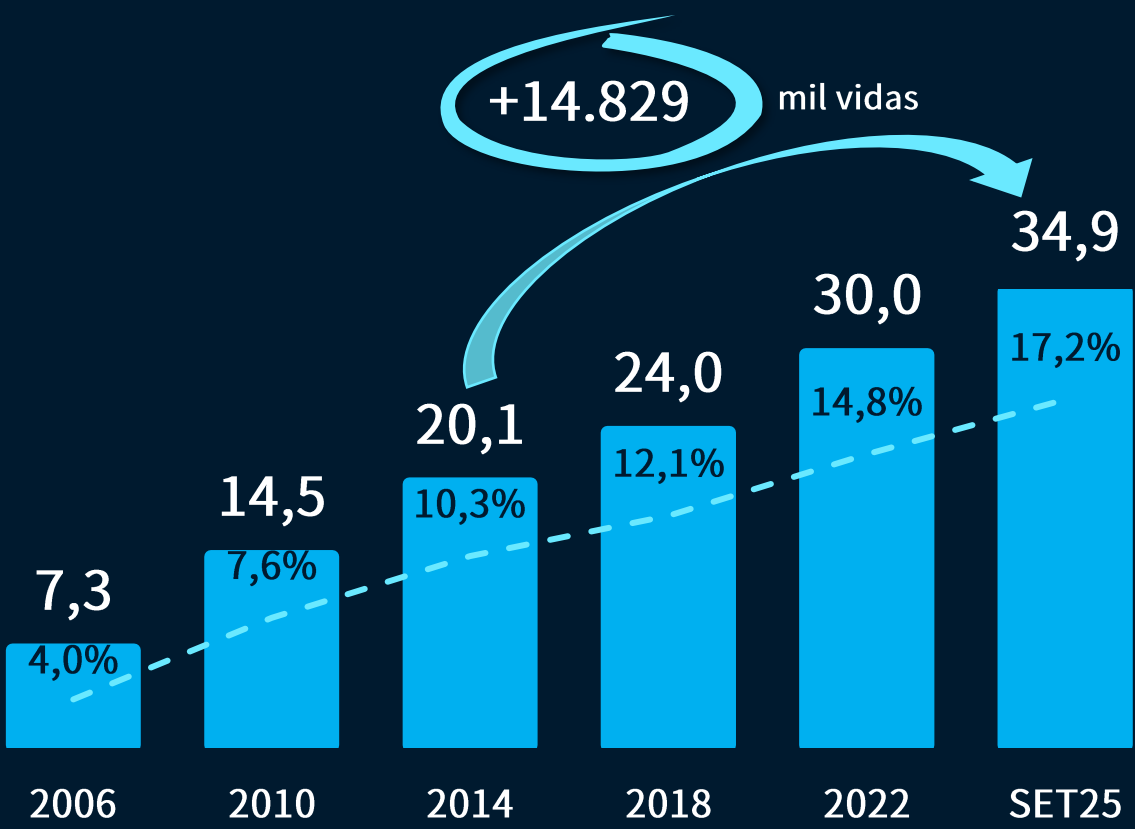
Planos de saúde e planos odontológicos: diferentes perfis de penetração

Milhões de vidas

Planos de saúde

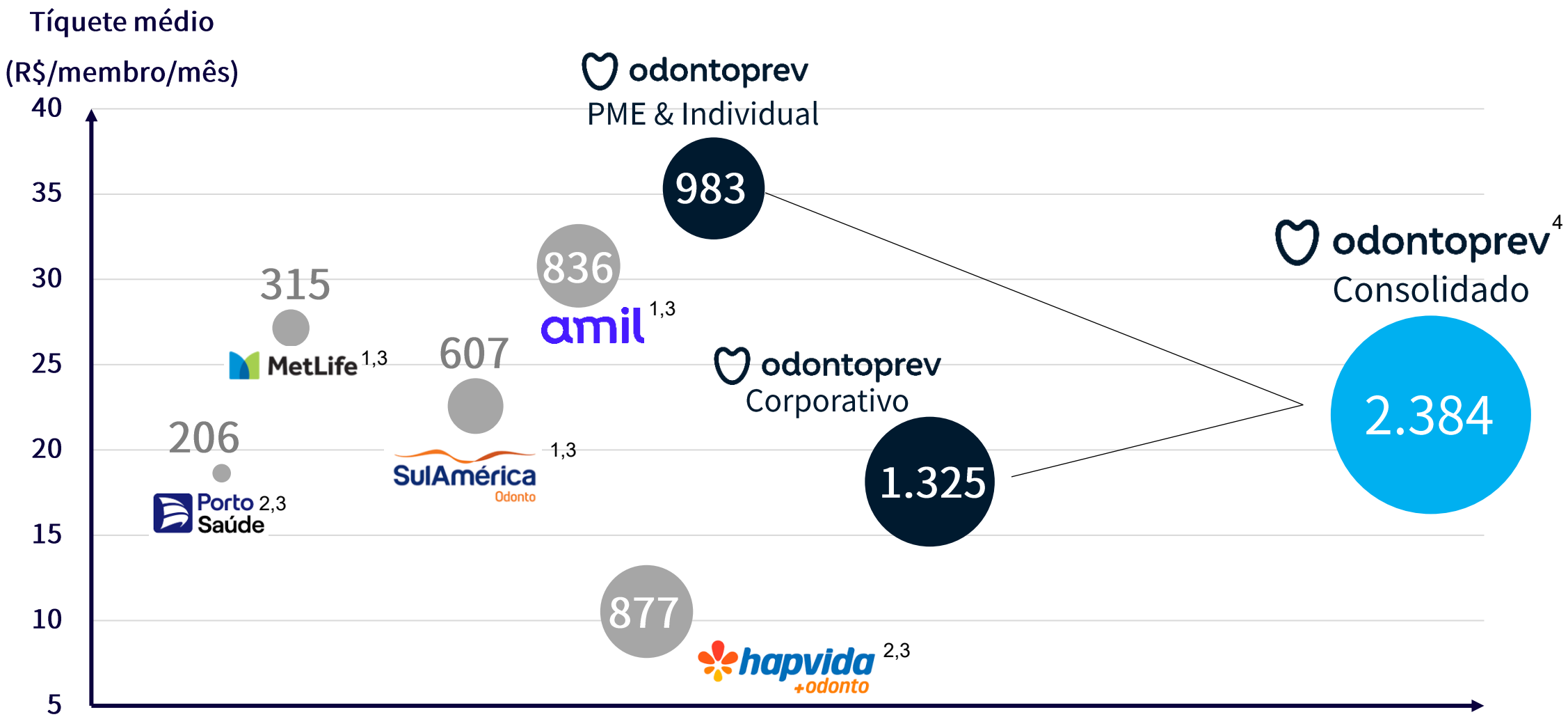


Odontológicos: +14,8 milhões de vidas desde 2014



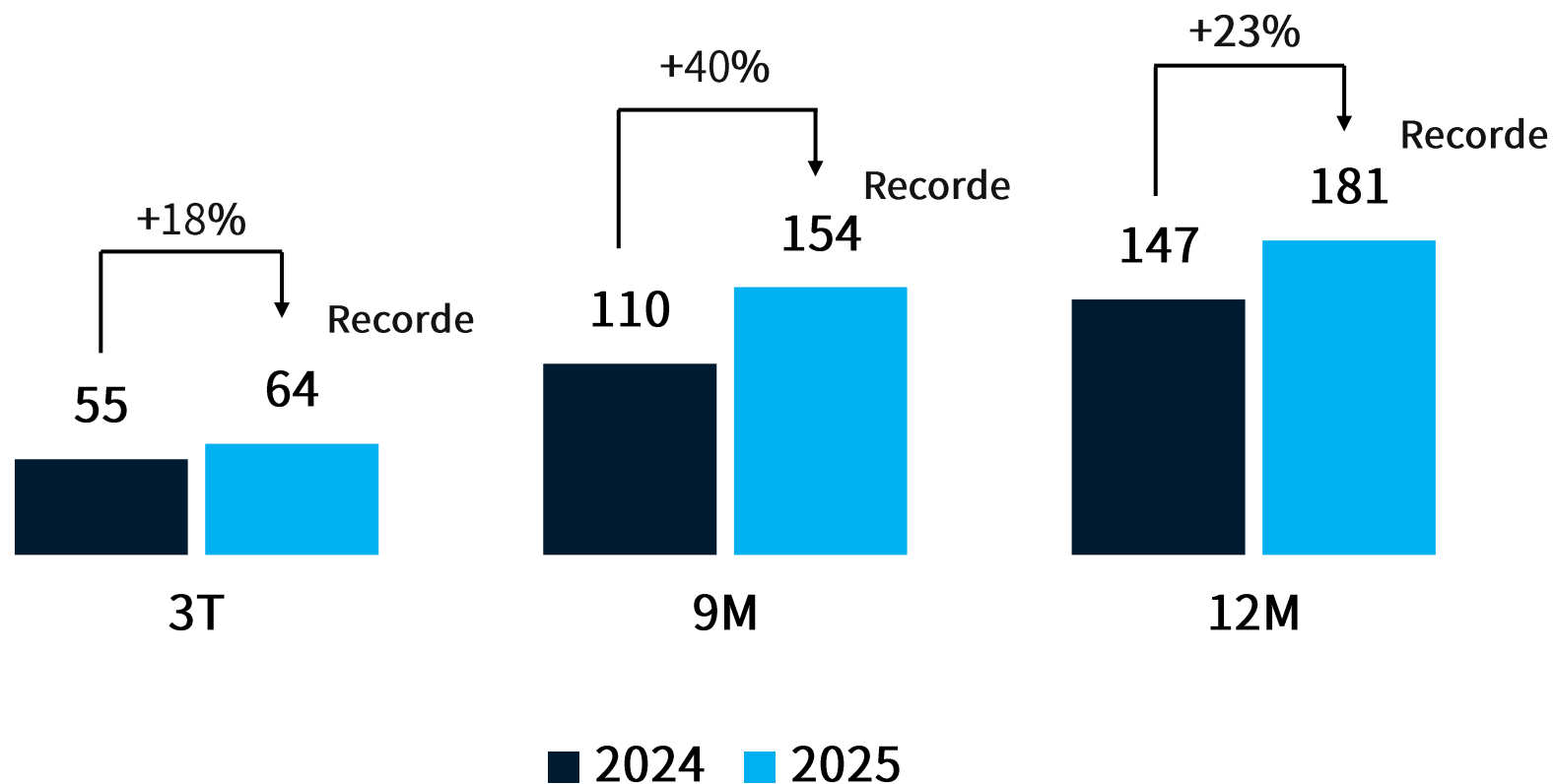
Receita Odontoprev é cerca de 3x superior a demais players de planos odontológicos

OUT24-SET25



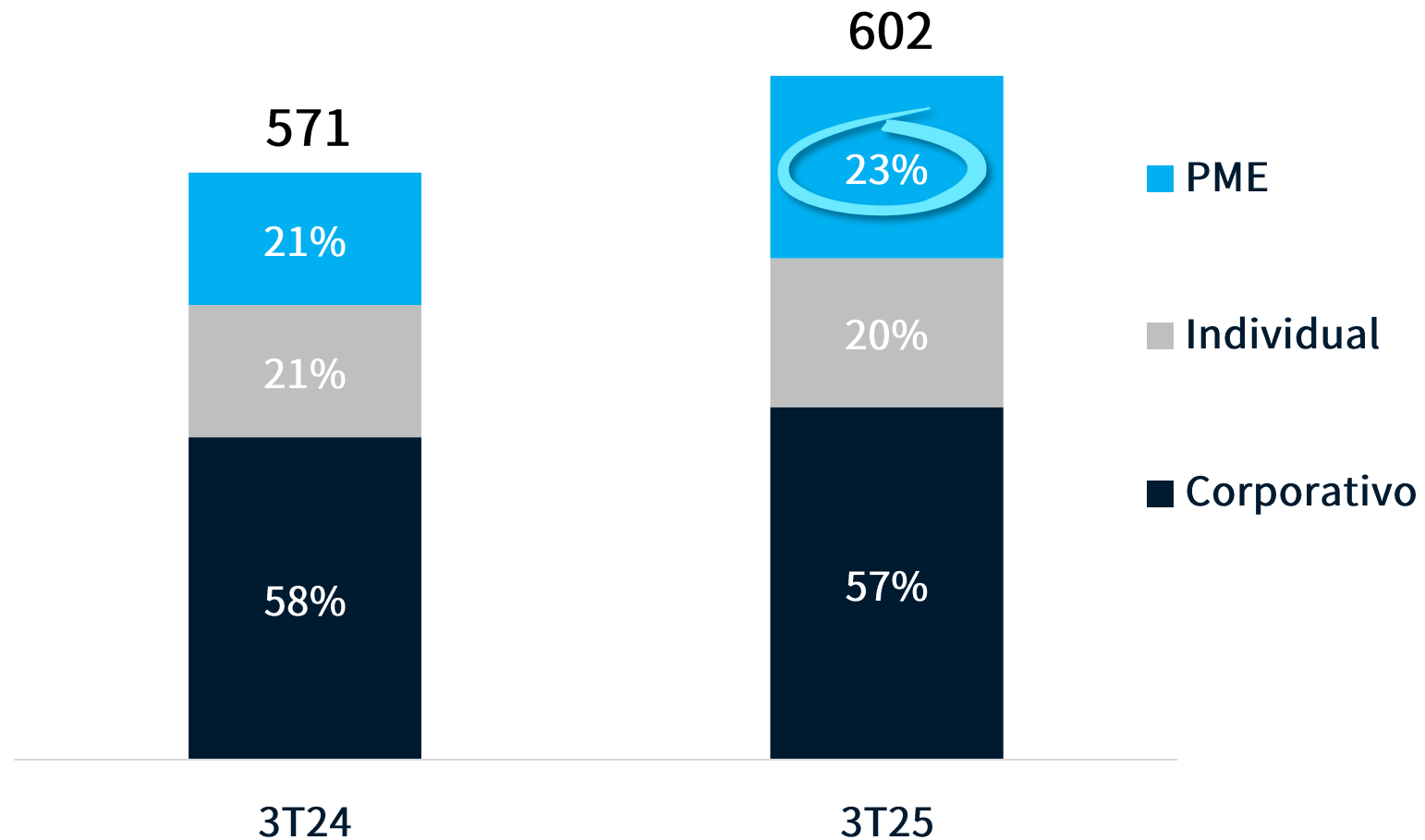
Fonte: Odontoprev e ANS¹
² Receita de Contraprestações; ³ ABR24-MAR25; ⁴ Inclui R\$76 milhões em outras receitas

Mil vidas



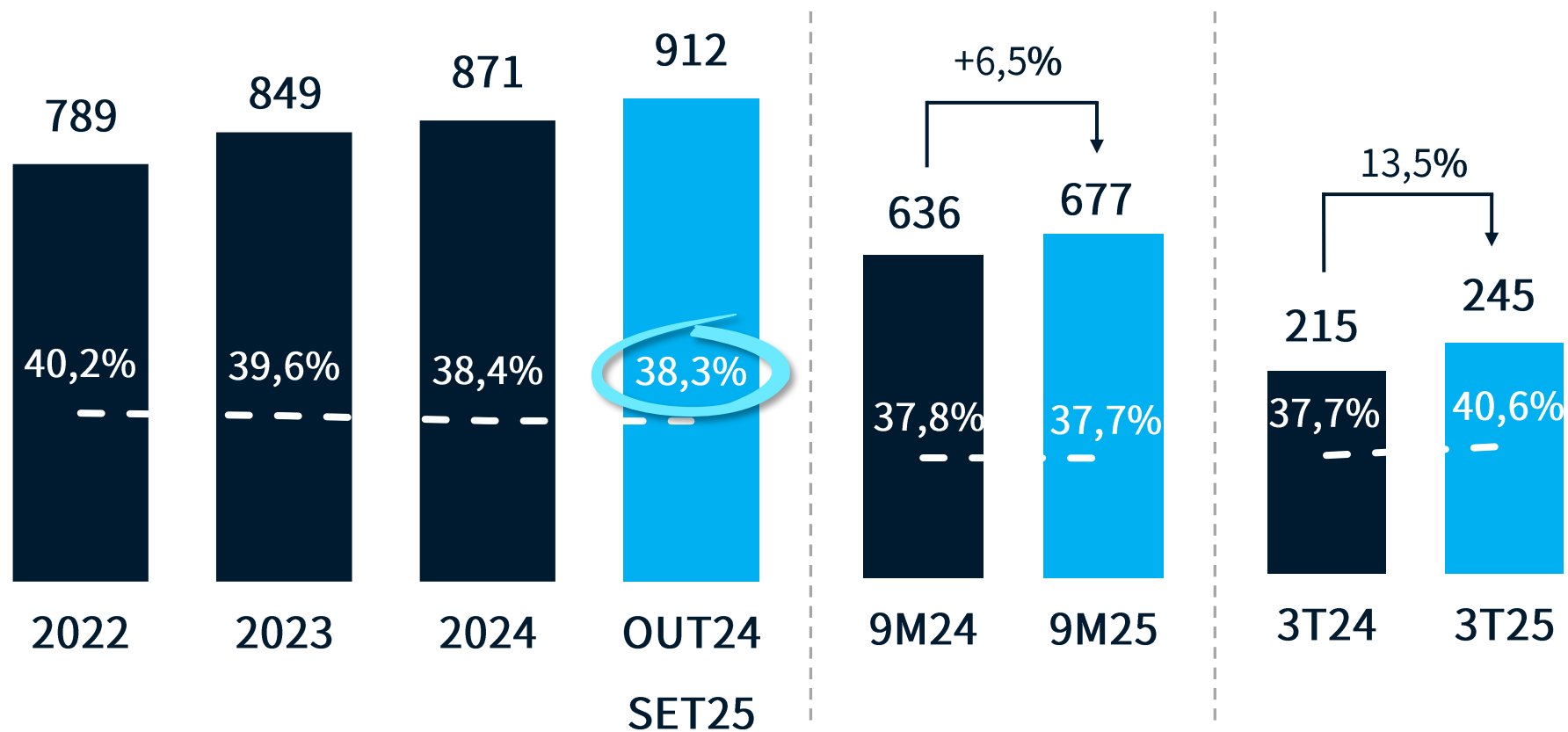
Composição da Receita por segmento: PME atinge 23% do total

R\$ milhões e % Receita



Custo de Serviço e Sinistralidade

R\$ milhões e % ROL



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



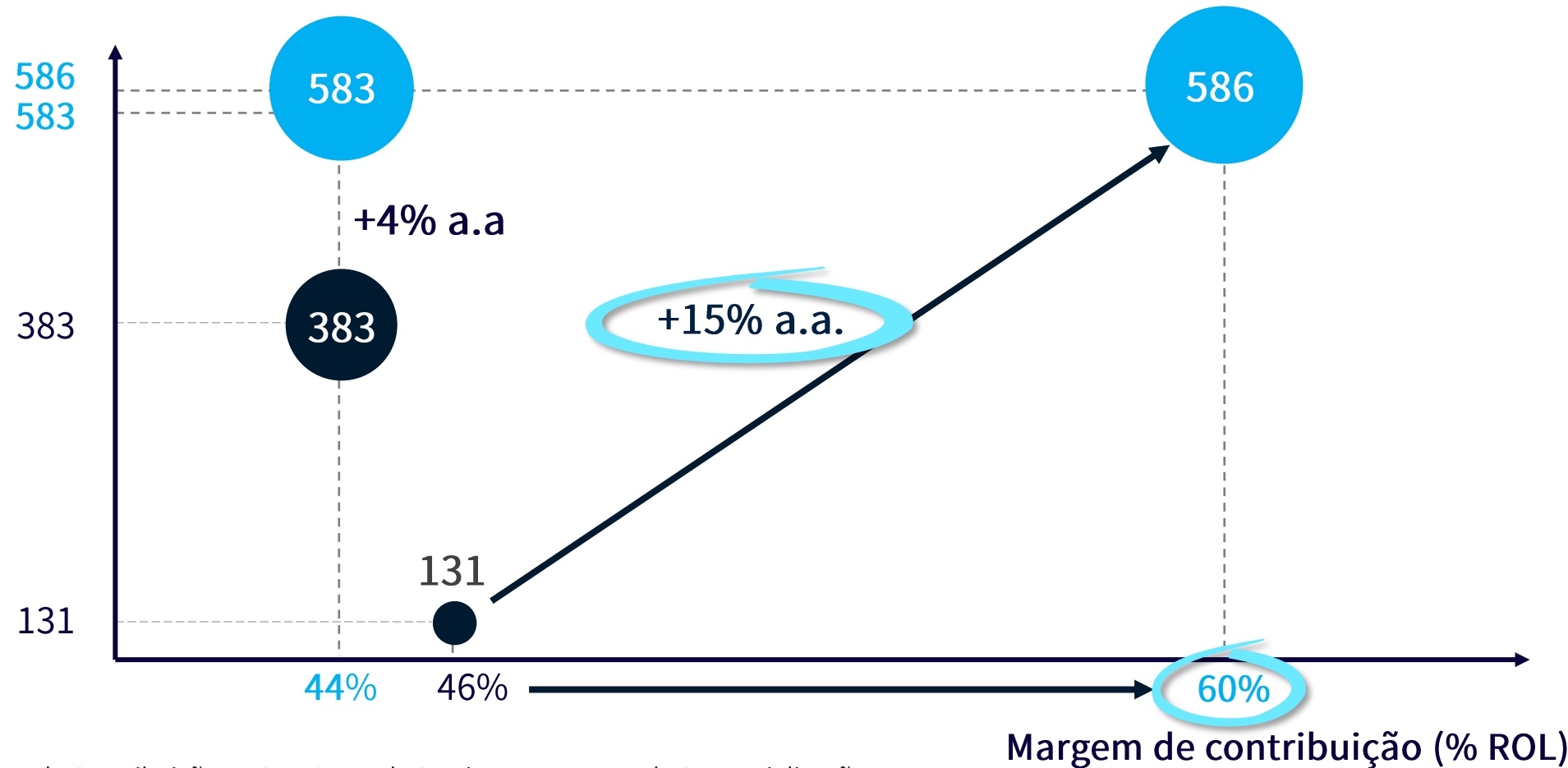
● 2014

● OUT24-SET25

Margem de contribuição
(R\$ milhões)

Corporativo

PME e Individual



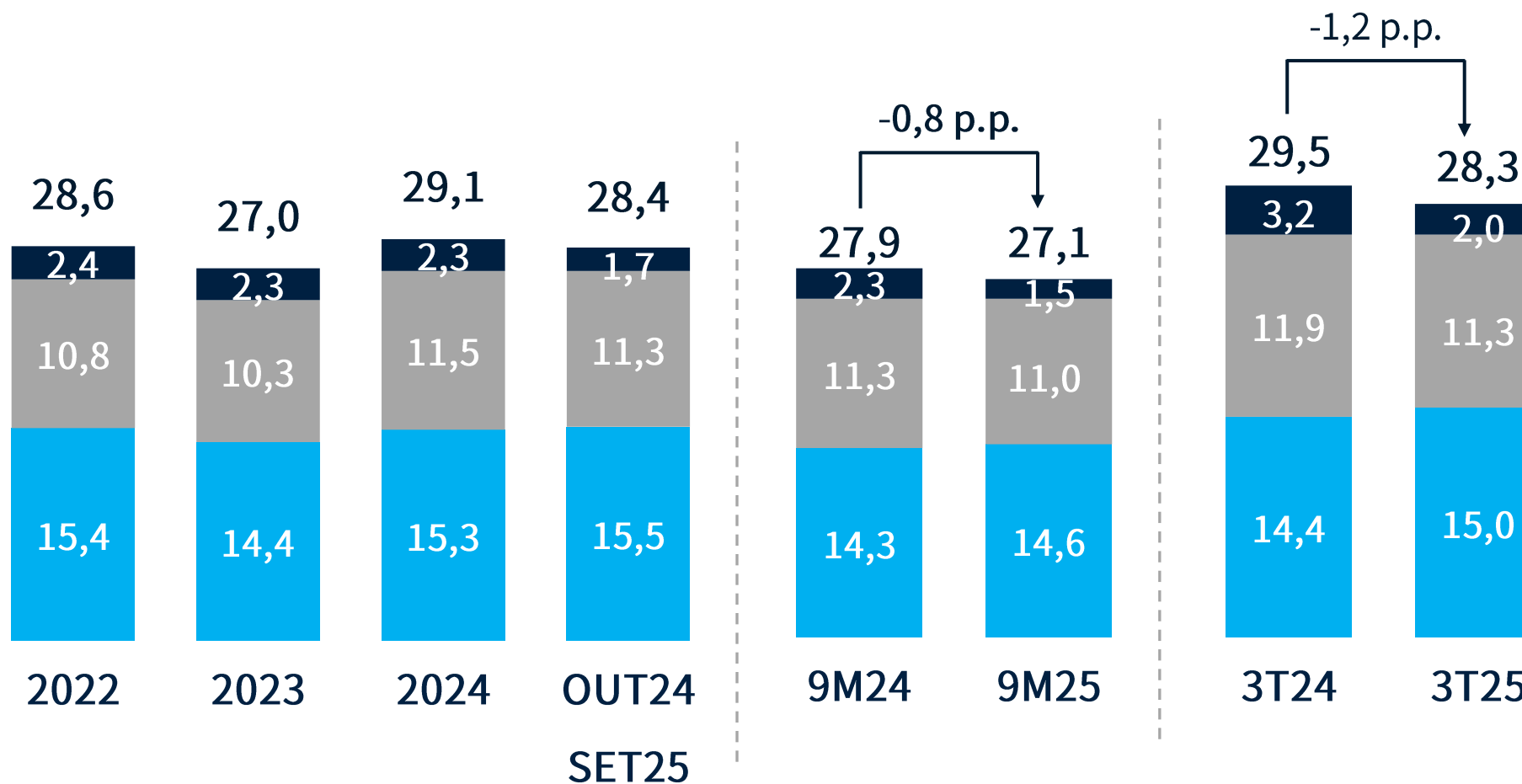
Margem de Contribuição = ROL – Custo de Serviços – Despesas de Comercialização

Índice de Despesas Administrativas, Comercialização e PDD

% ROL



■ Despesas Administrativas ■ Despesas de Comercialização ■ Provisões para perdas sobre créditos

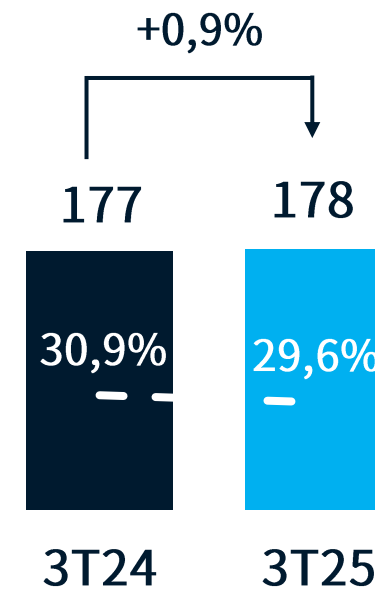
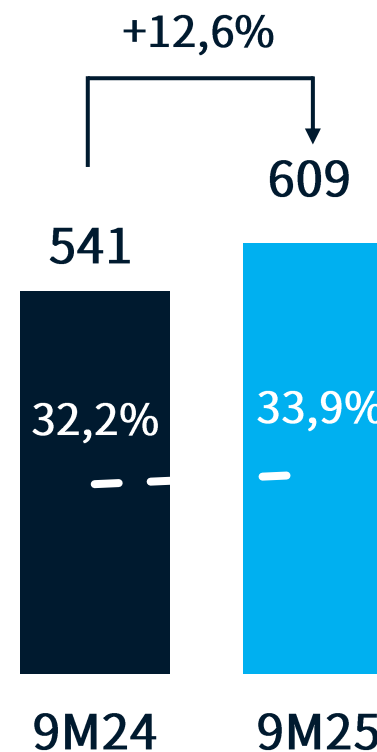
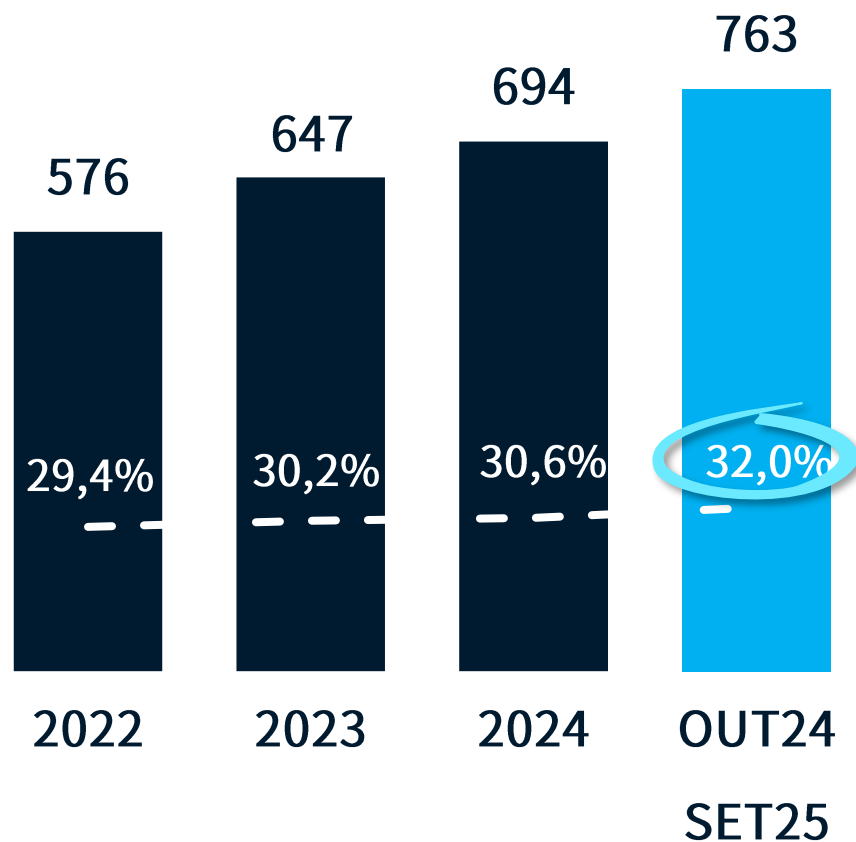


EBITDA Ajustado

R\$ milhões e % ROL

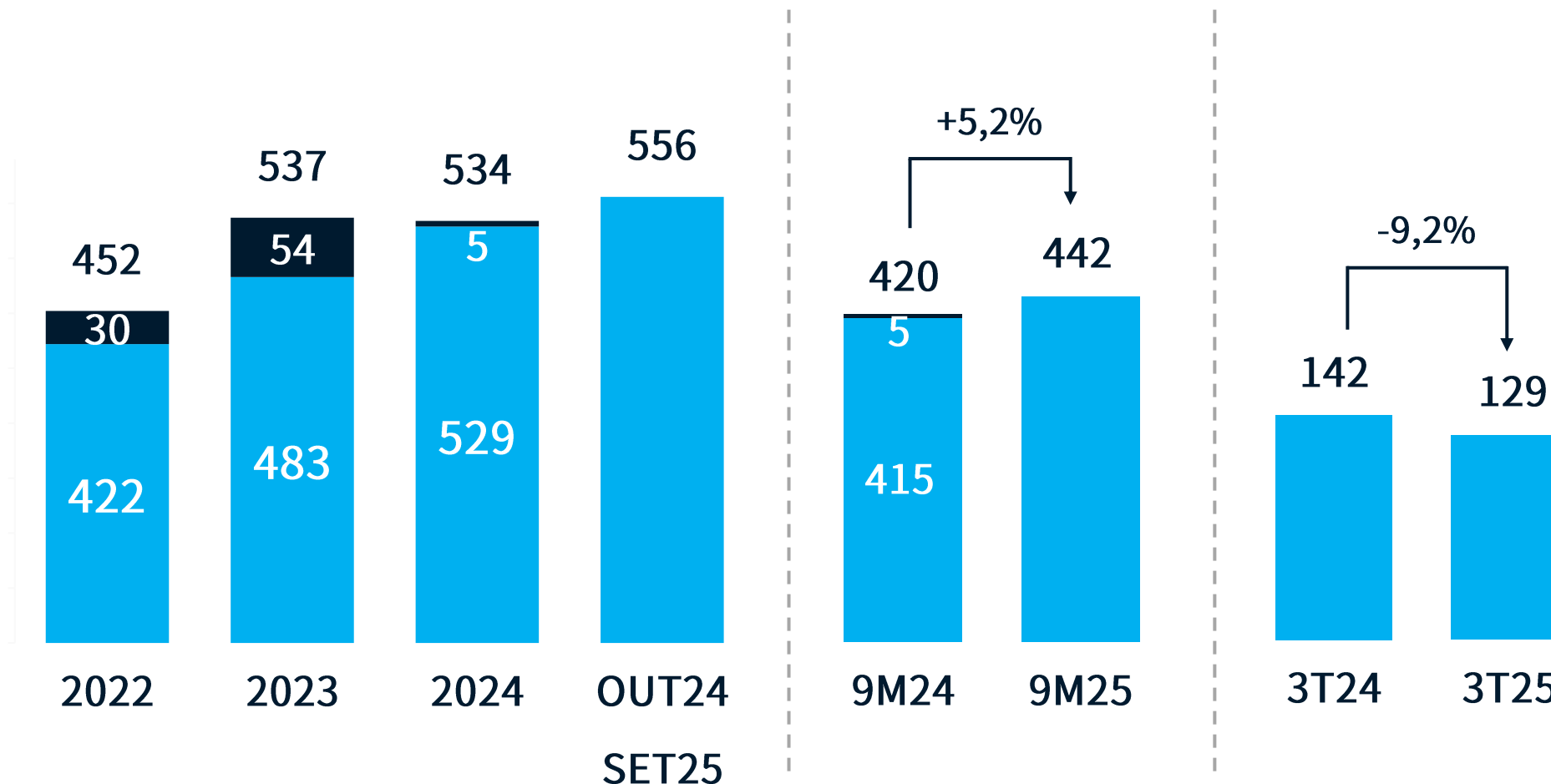


CAGR: 10,7%



Lucro líquido

R\$ milhões e % ROL



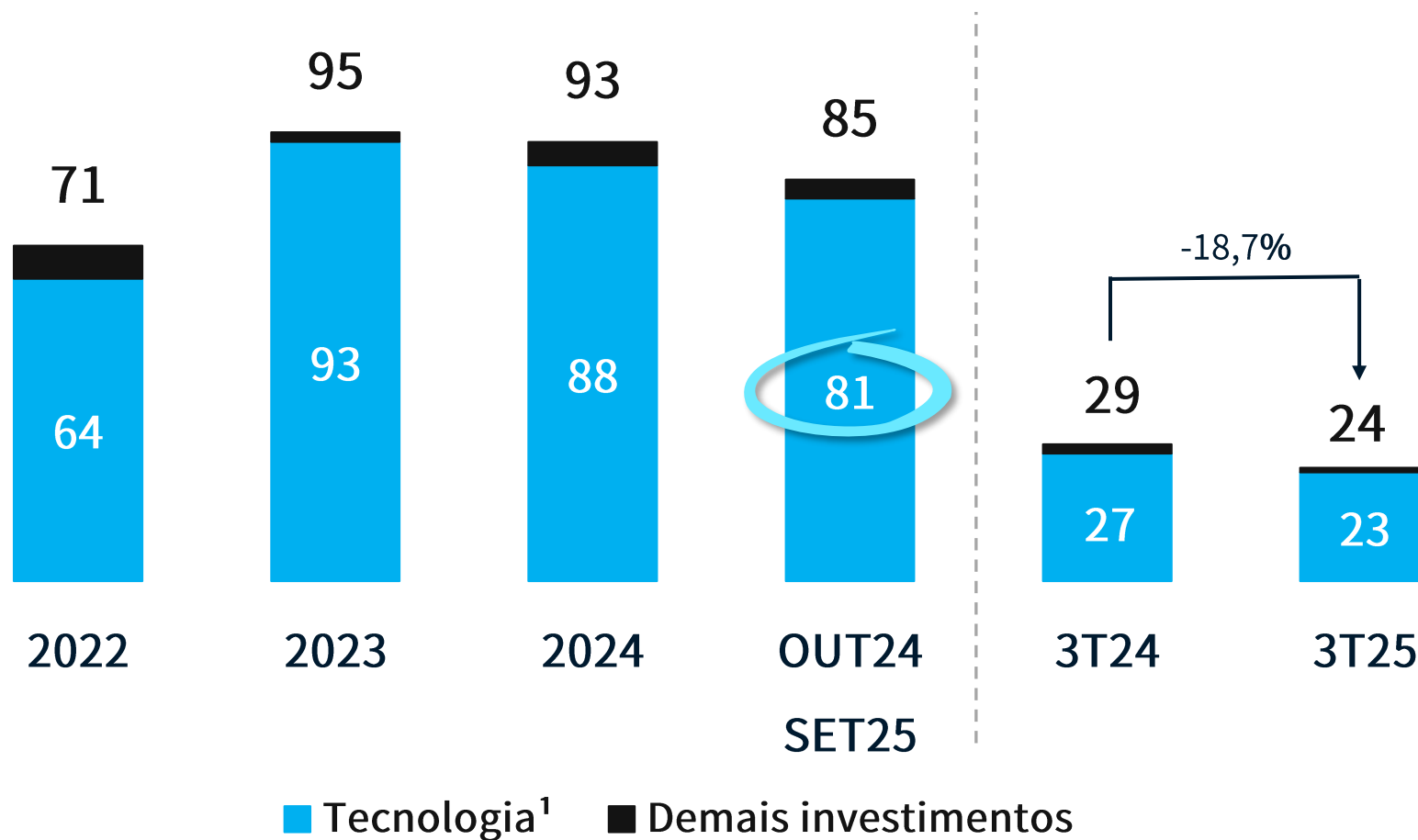
■ Lucro líquido recorrente ■ Não recorrente

CAPEX: Tecnologia representa maior prioridade dos investimentos

R\$ milhões



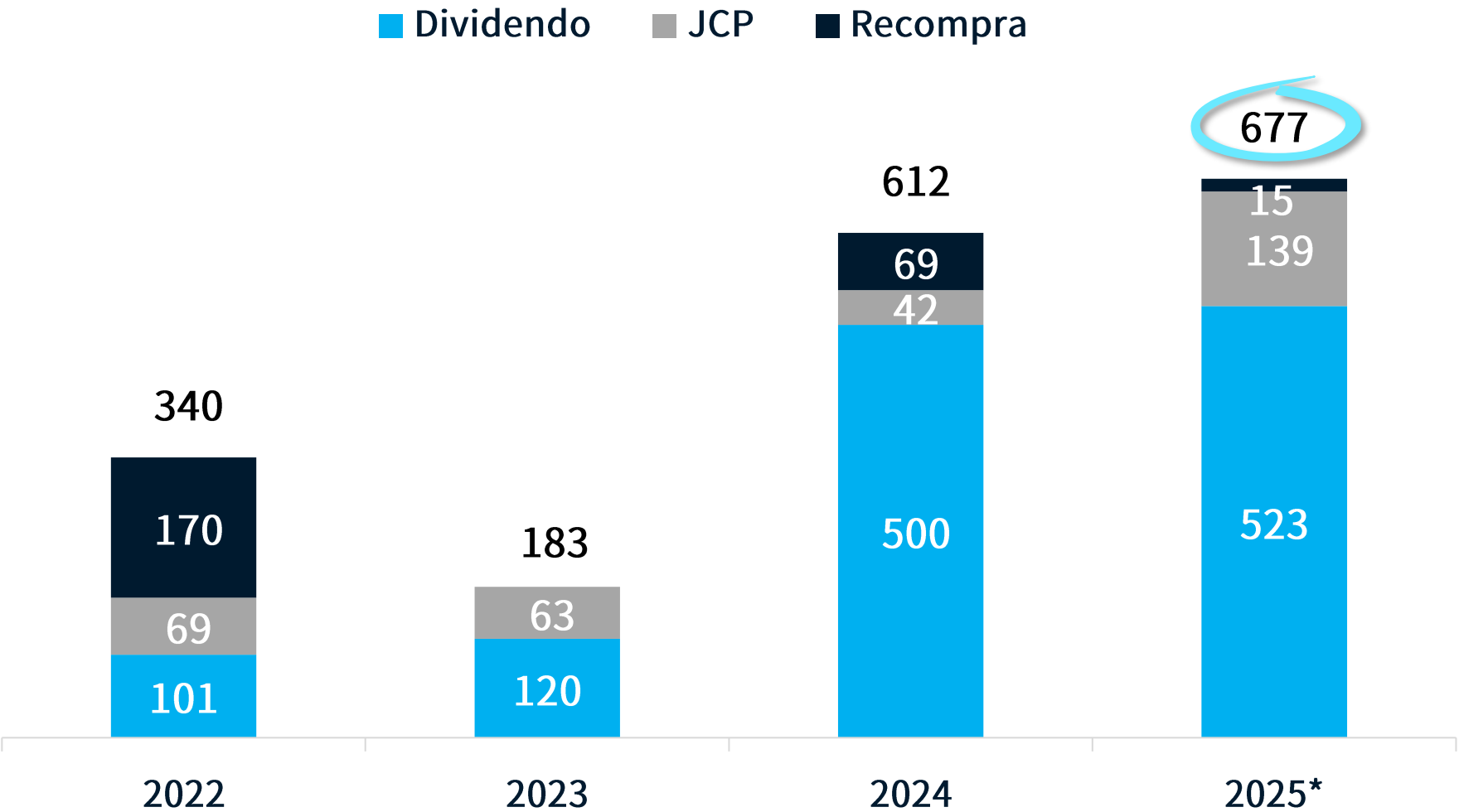
- O patamar atual de CAPEX reflete investimentos em iniciativas digitais da Companhia.



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

Remuneração caixa aos acionistas desde 2022

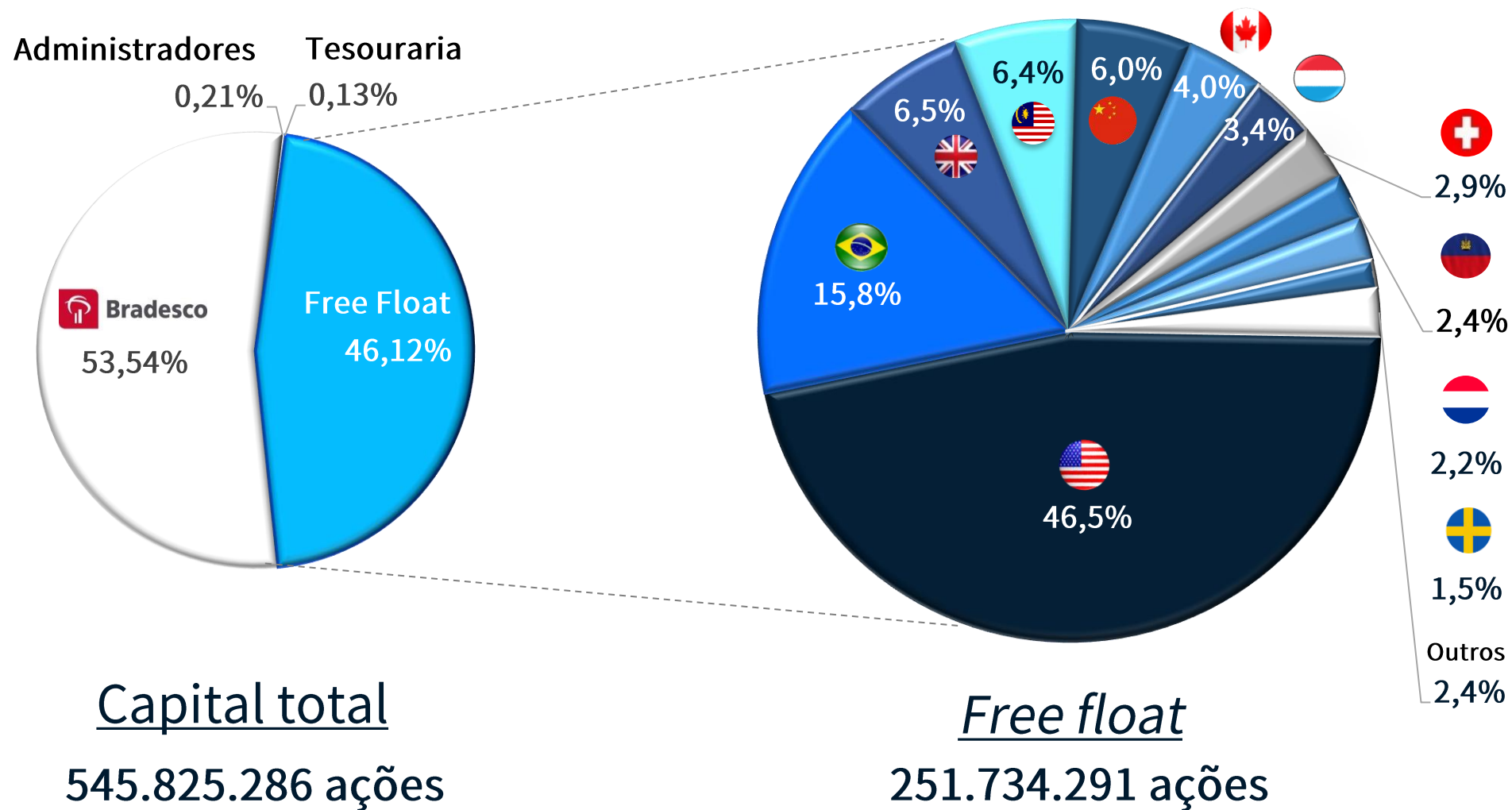
R\$ milhões | Critério caixa



*Inclui R\$413 milhões a serem pagos em 10/dez, sendo R\$314 milhões em Dividendos e R\$99 milhões em JCP

Estrutura acionária: investidores em mais de 30 países

Setembro / 2025



Plano Dental Top of Mind pelo 12^a ano consecutivo



Em processo de votação aberto e eletrônico, com auditoria independente, a Odontoprev foi a vencedora da 28ª edição do prêmio Top of Mind de RH em 2025, na categoria Convênio Assistência Odontológica.





Webcast

3Q25

New growth cycle and value innovation

Disclaimer



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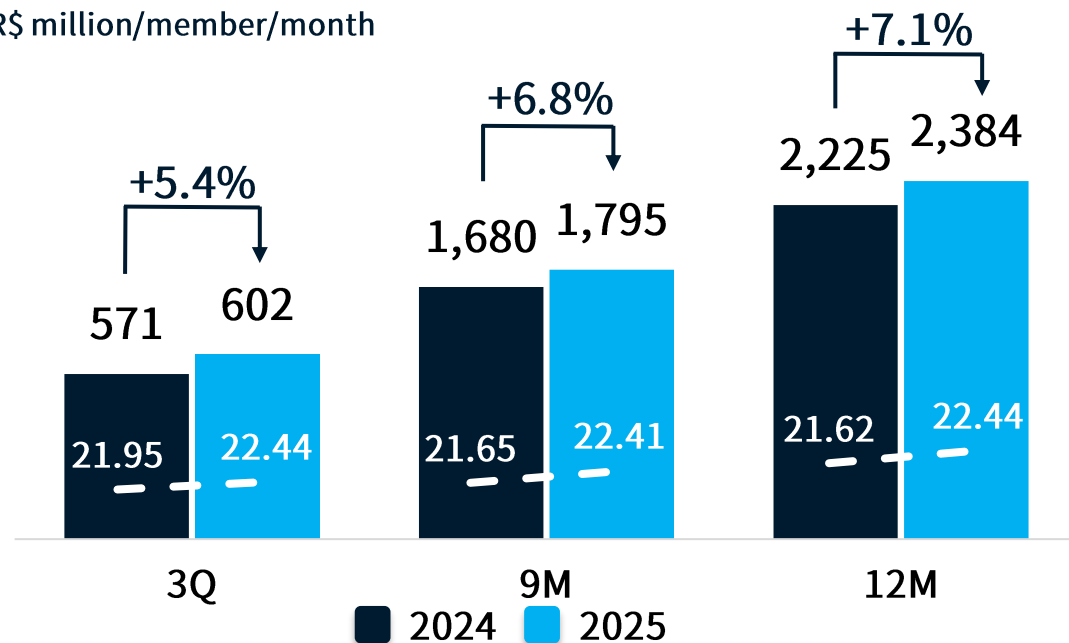
This material is intended solely for the use of persons who are market counterparties of intermediate customers (as detailed in the FSA Rules) and is only available to such persons. The information contained herein does not apply to and should not be relied upon by private customers.

You should consult your own legal regulatory tax business, investment, financial and accounting advisers to the extent that you deem necessary, and you must make your own investment hedging or trading decision based upon your own judgment and advice from such advisers as you deem necessary and not upon any view expressed in this material.

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.

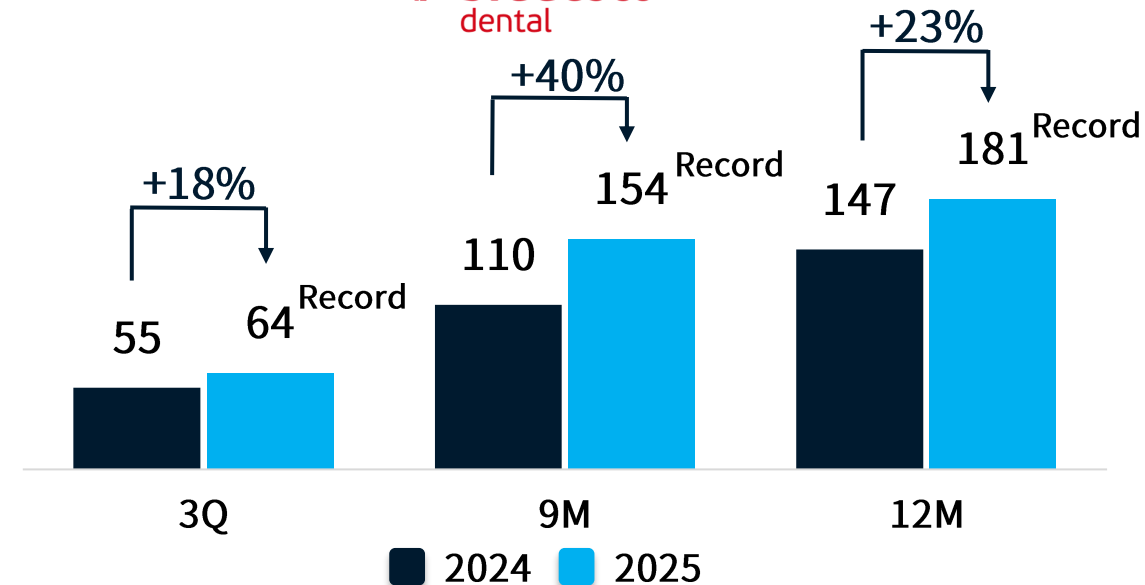
Net revenue and average ticket

R\$ million/member/month



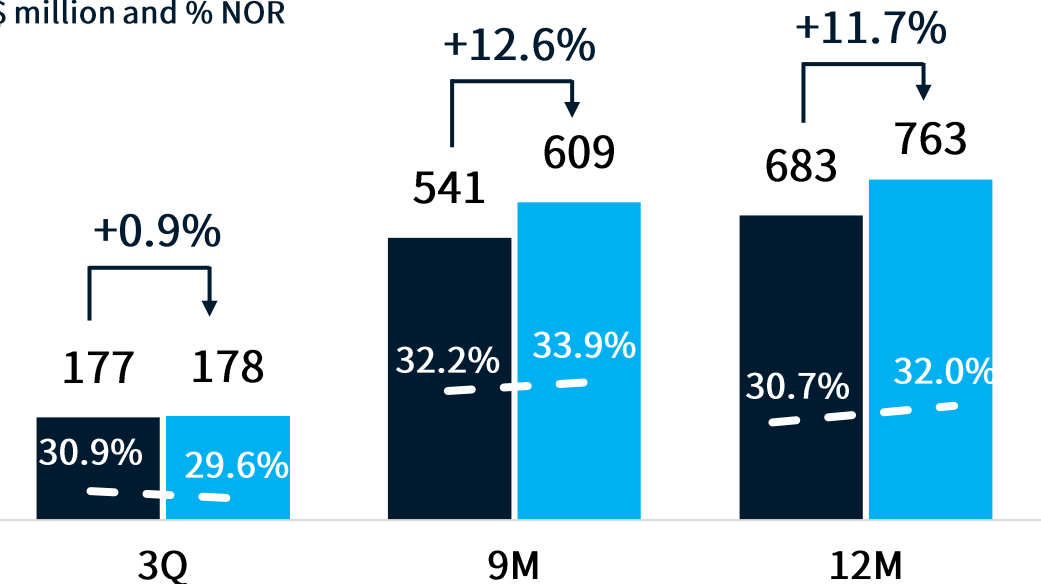
Bradesco Dental: SME net additions

Thousand lives



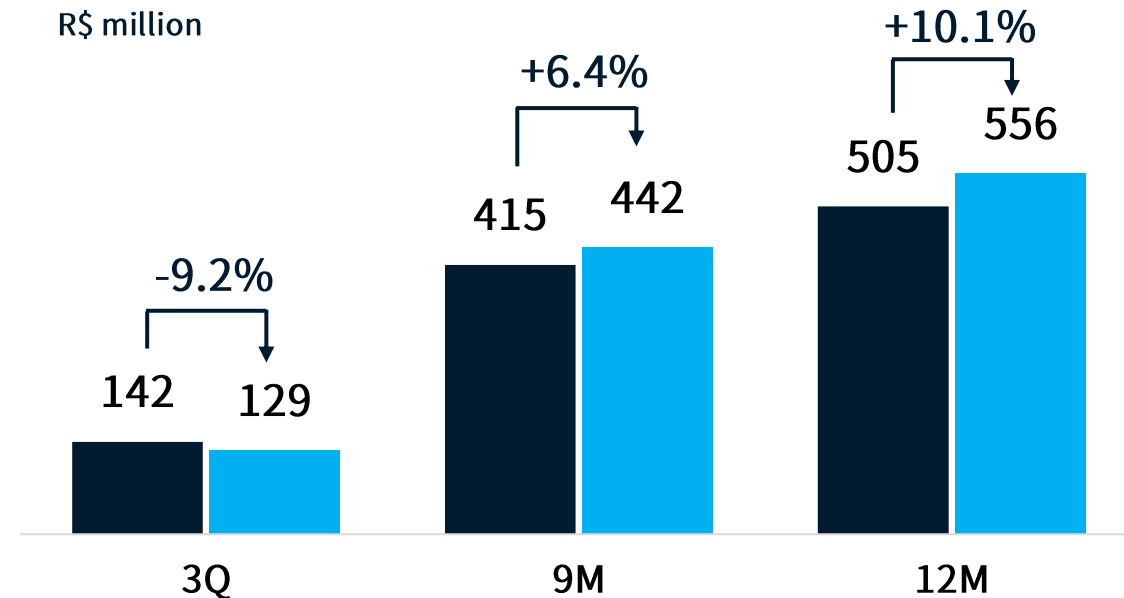
Adjusted EBITDA and EBITDA margin

R\$ million and % NOR



Recurring Net income

R\$ million



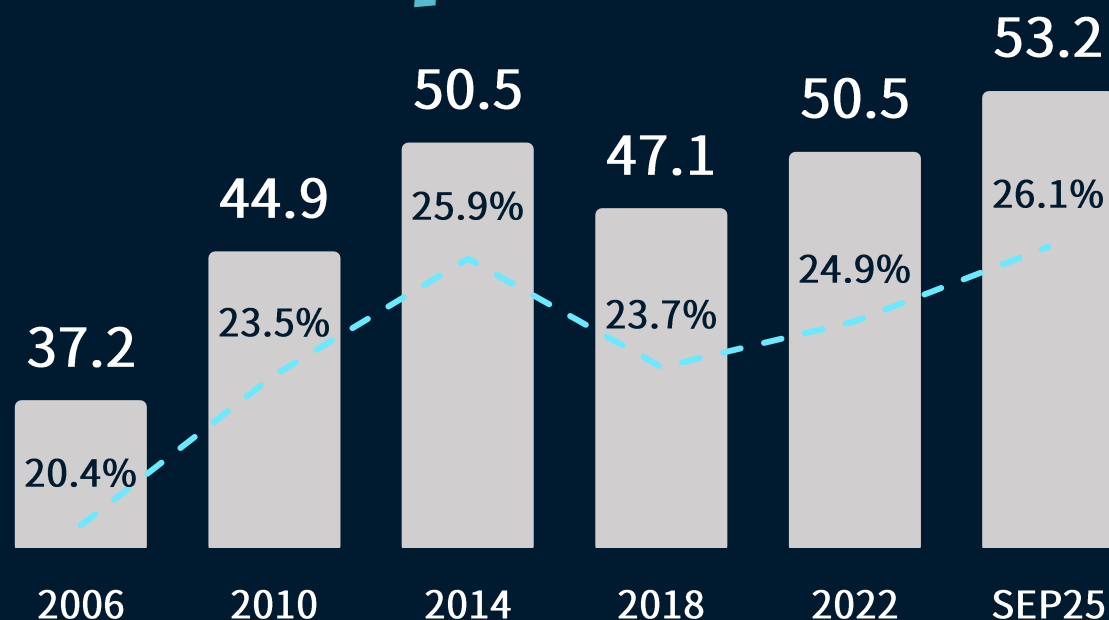
Medical and dental plans: different growth profile

Million members



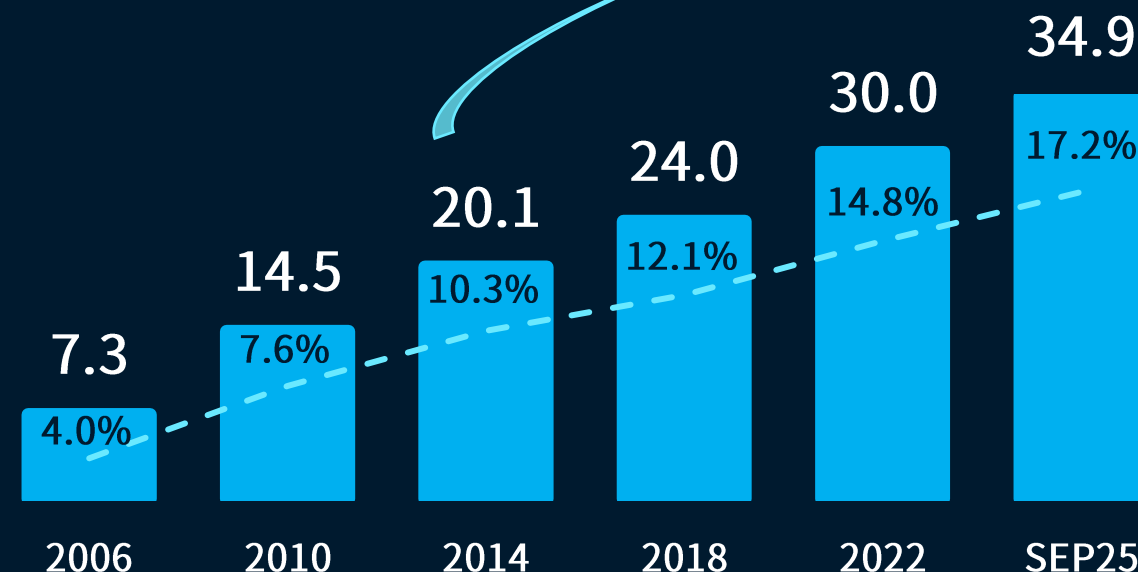
Medical plans

+2,701 thousand members



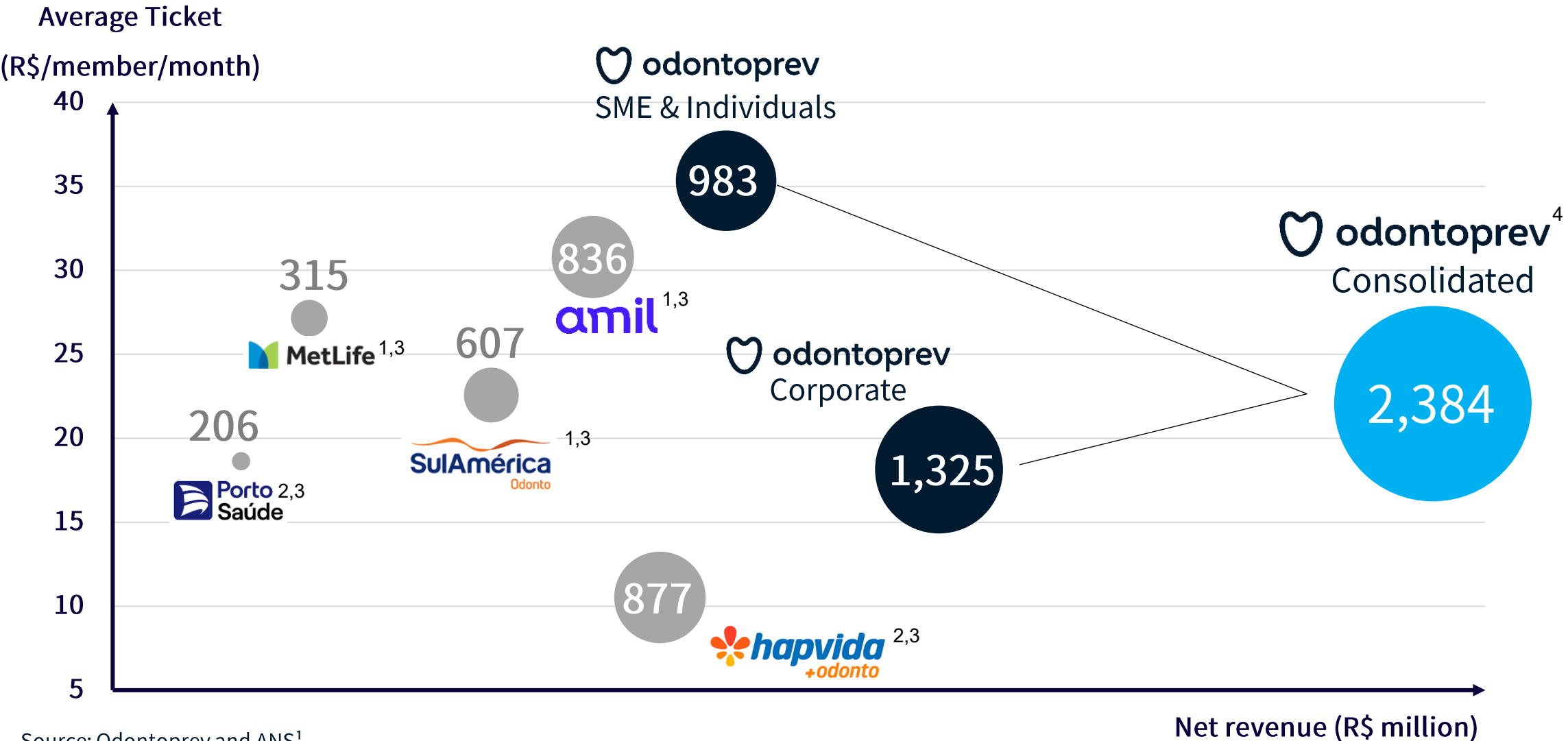
Dental plans: + 14.8 million members since 2014

+14,829 thousand members



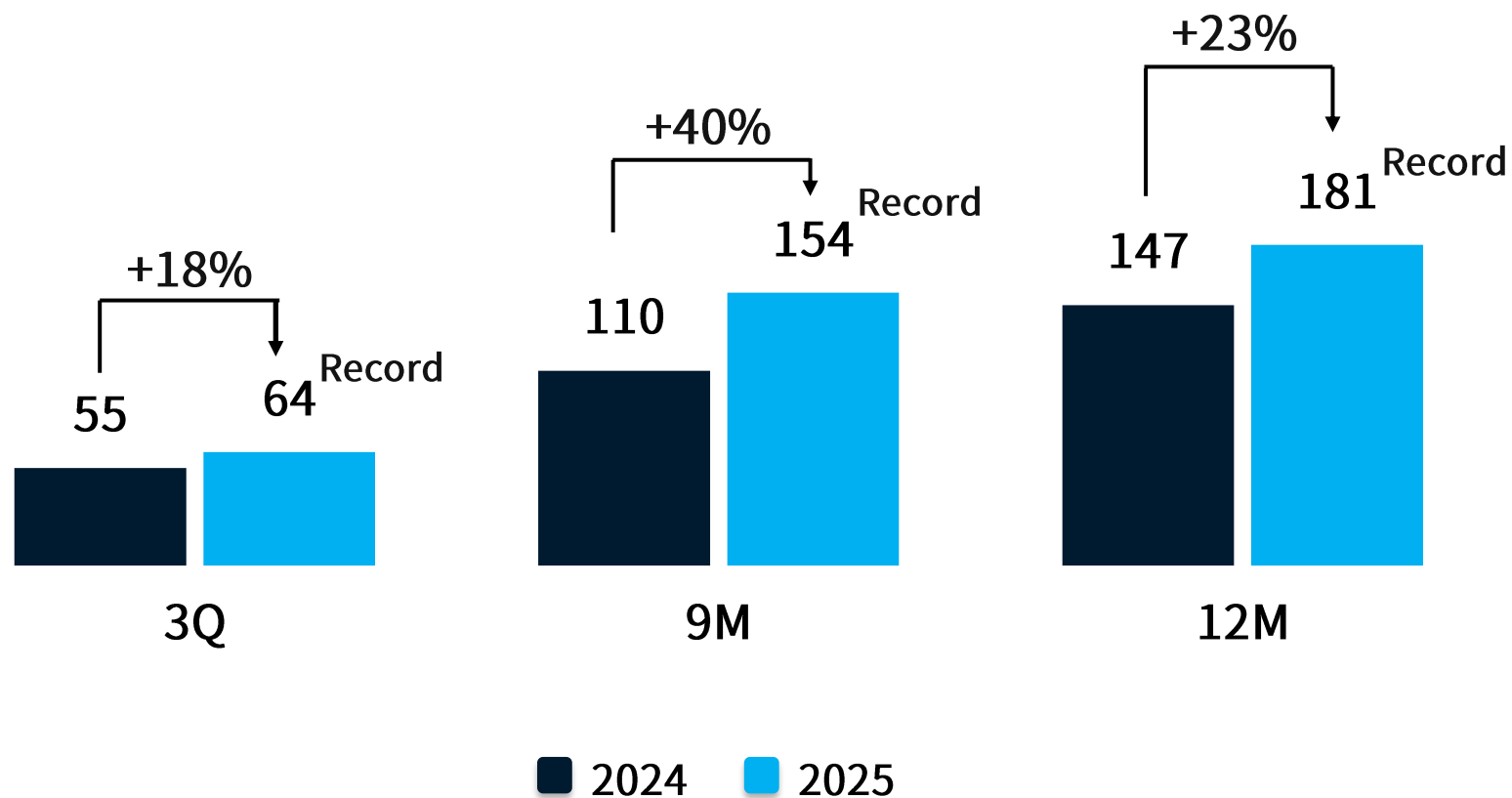
Dental plans: net revenue and average ticket profile

OCT24-SEP25



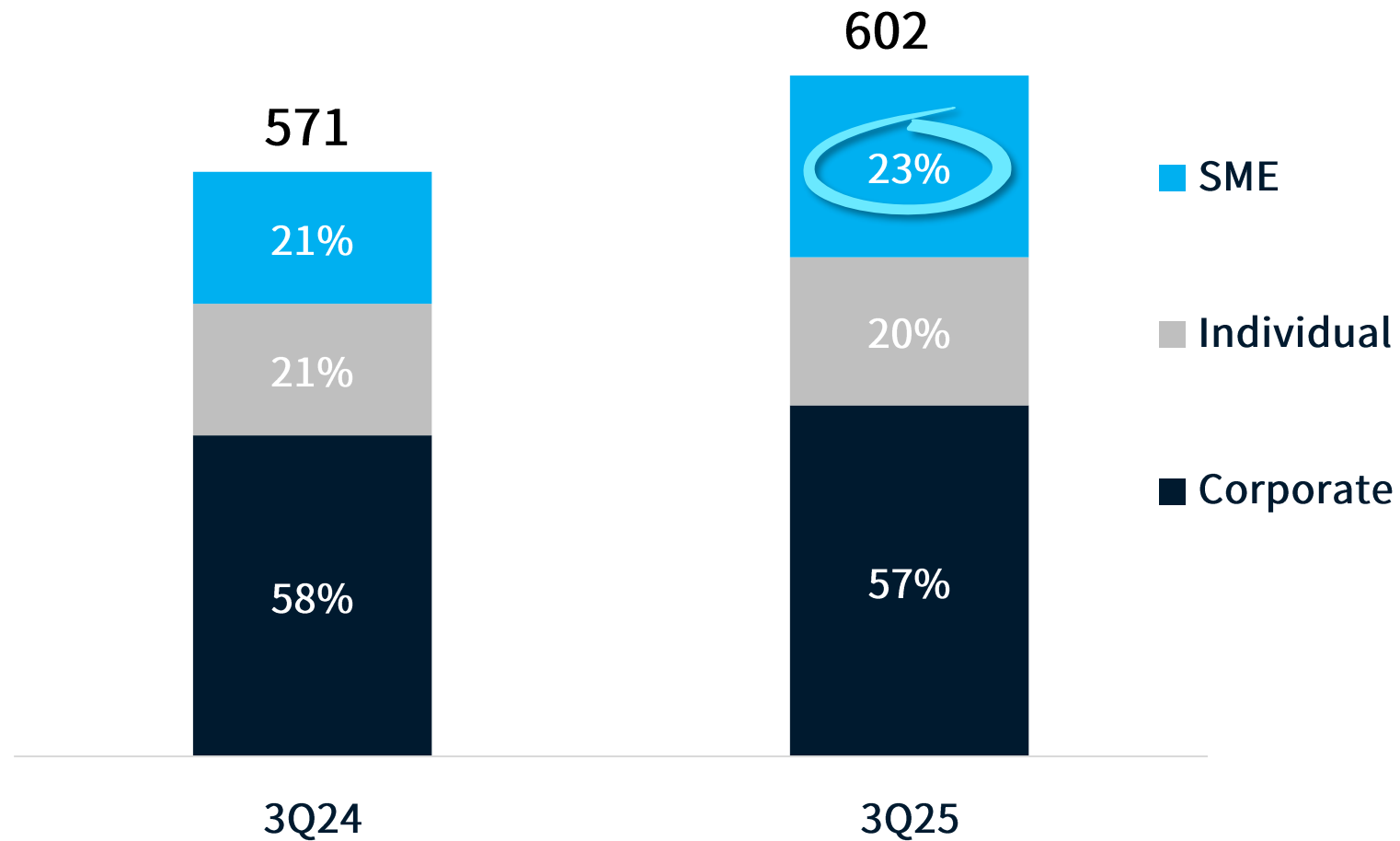
Source: Odontoprev and ANS¹
²Payments; ³ APR24-MAR25; ⁴Includes R\$76 million in other revenues

Thousand lives



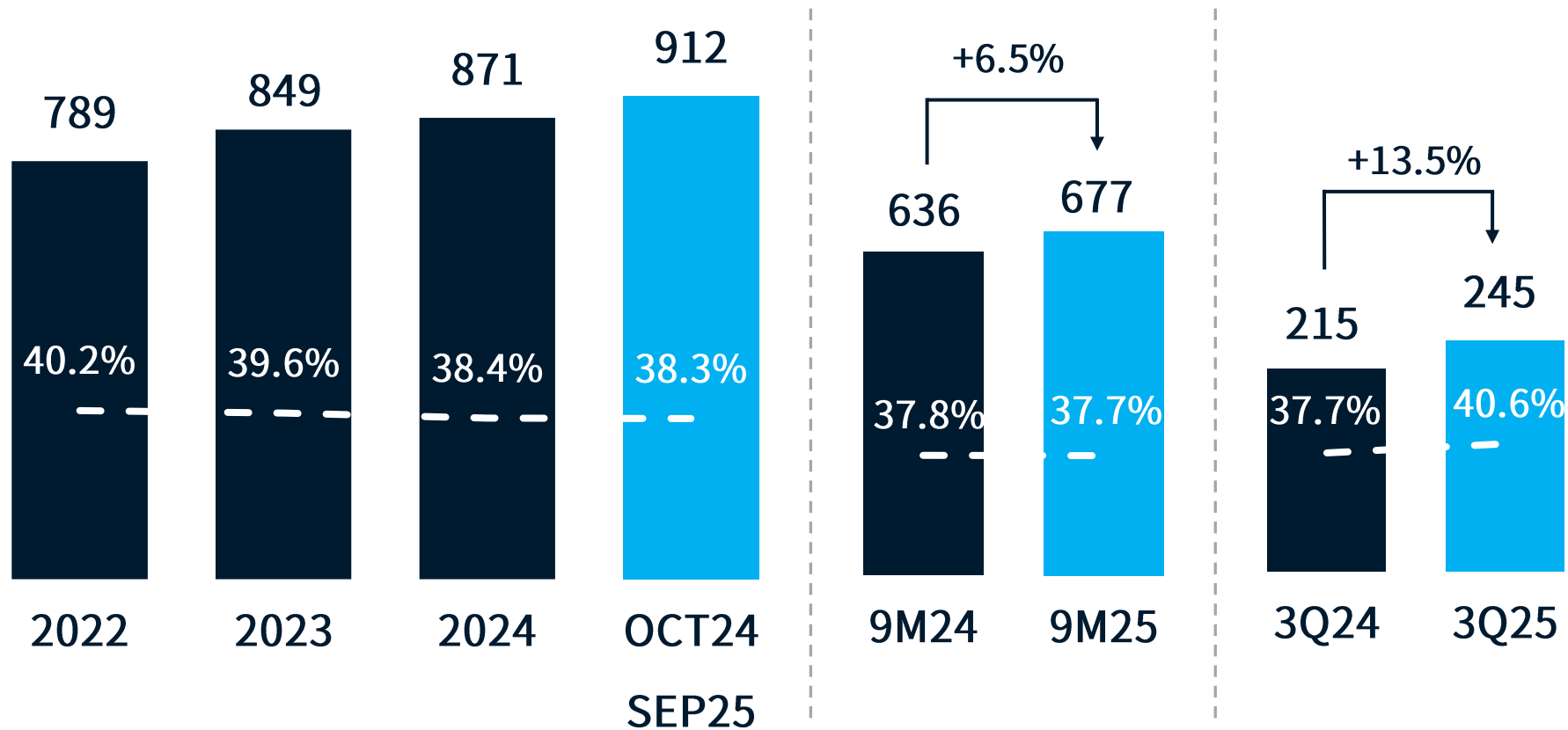
Net revenue composition per segment: SME reaches 23% of the total

R\$ million and % NOR

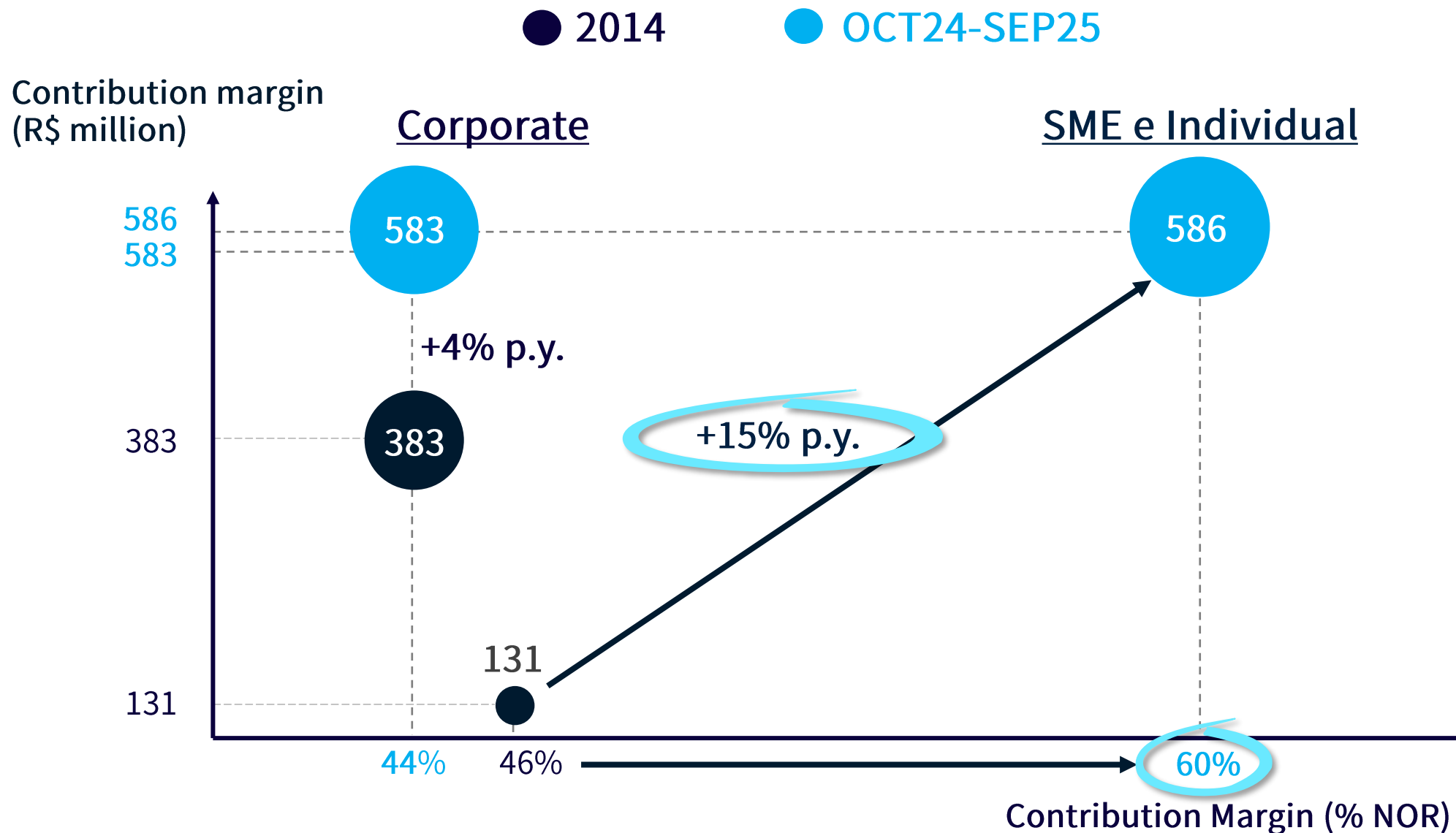


Cost of services and Dental care ratio

R\$ million and % NOR



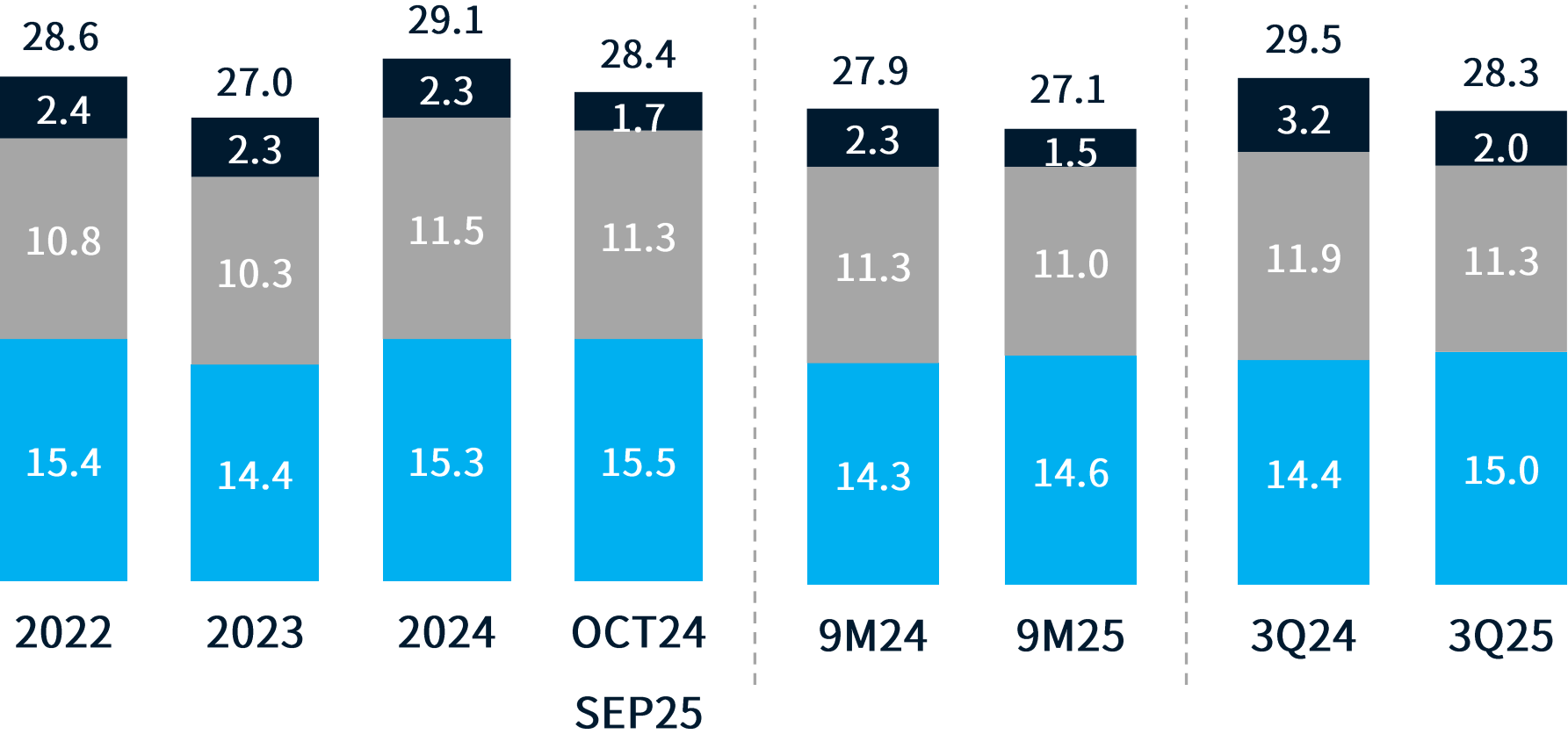
Contribution margin: non-corporate plans increased the margin over the last 10 years



SG&A and Allowance for doubtful receivables as % NOR



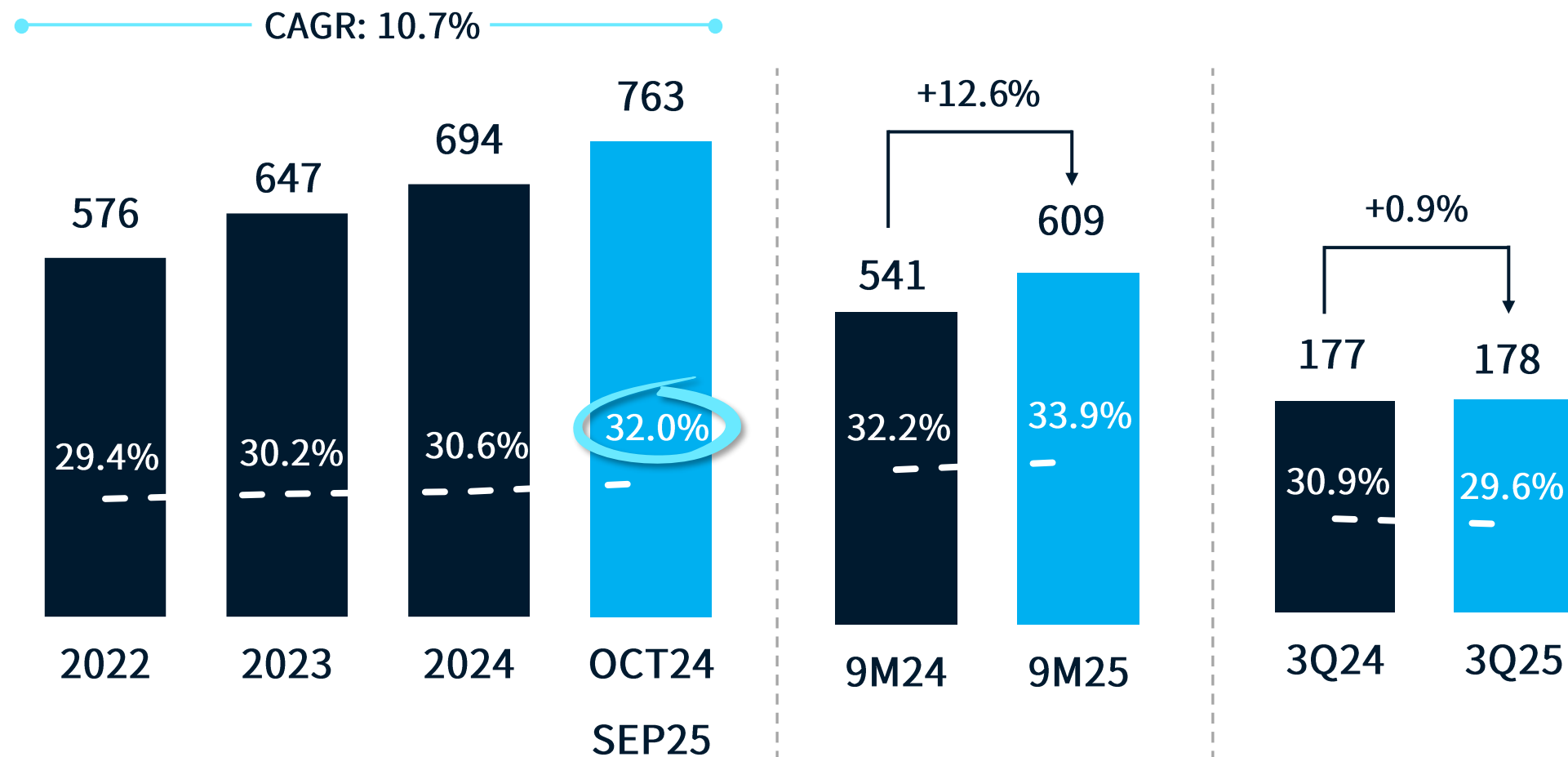
% NOR



■ Administrative expenses ■ Selling expenses ■ Allowance for doubtful receivables

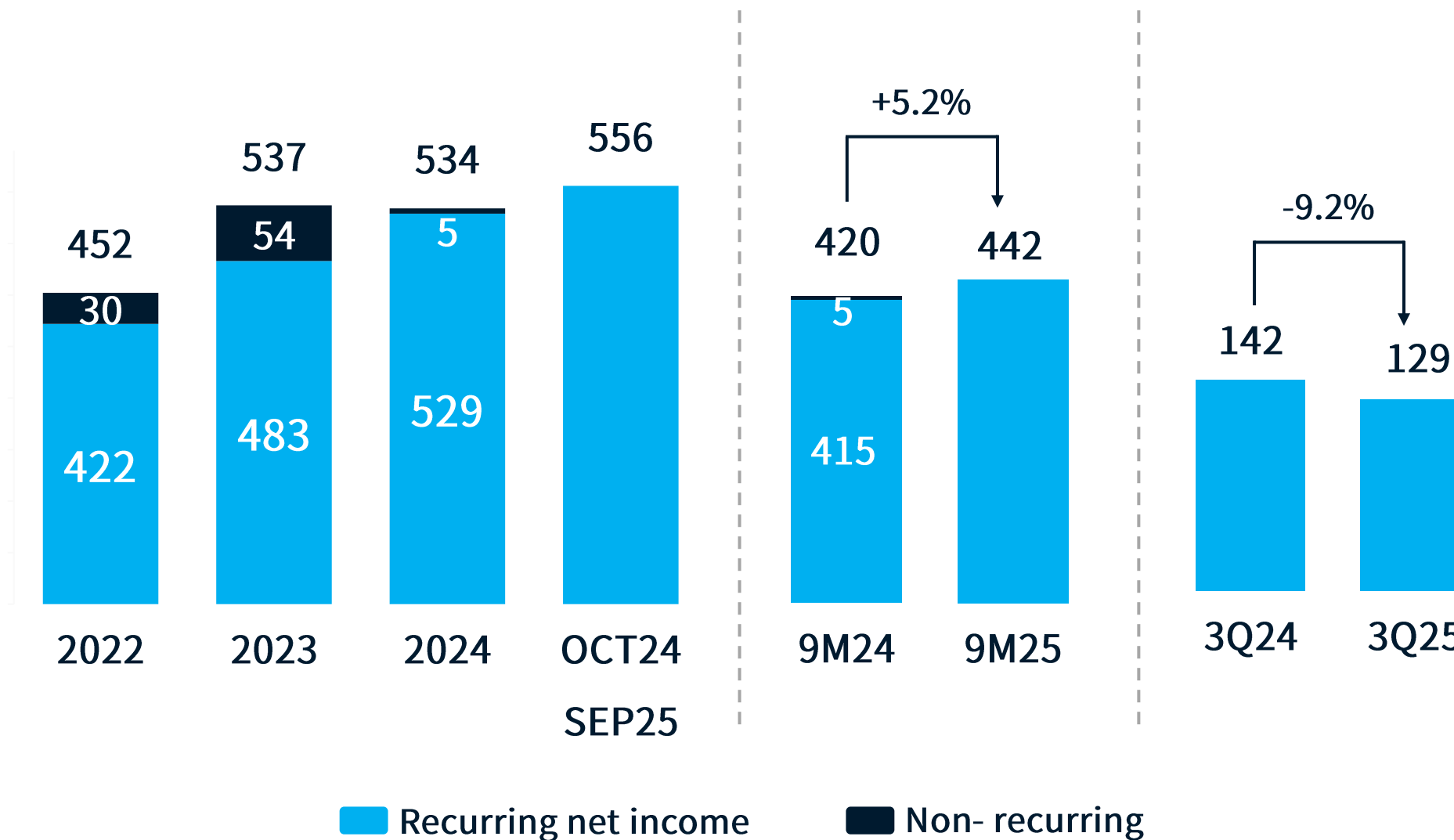
Adjusted EBITDA

R\$ million and % NOR



Net Income

R\$ million and % NOR

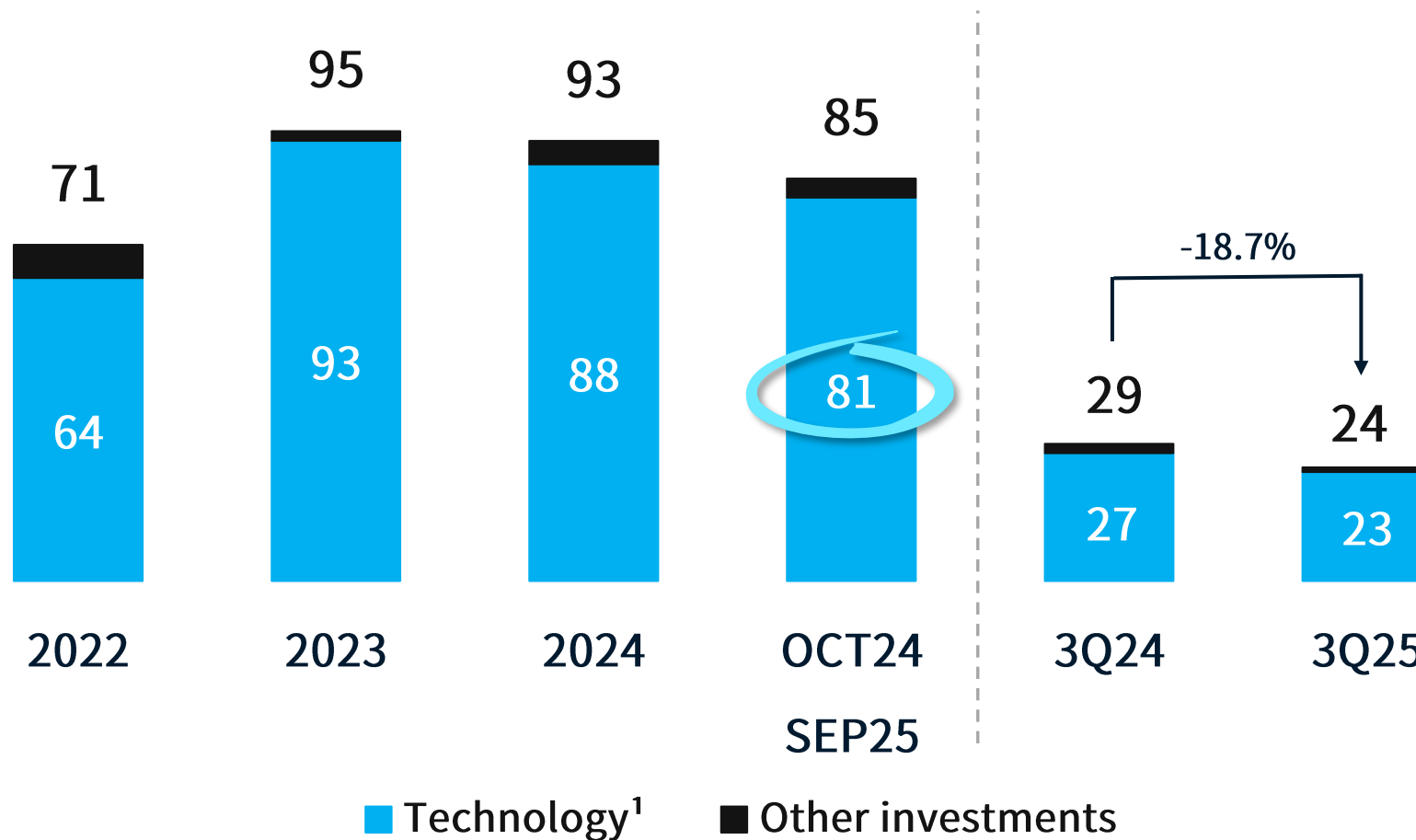


CAPEX: Technology represents the bulk of investments

R\$ million



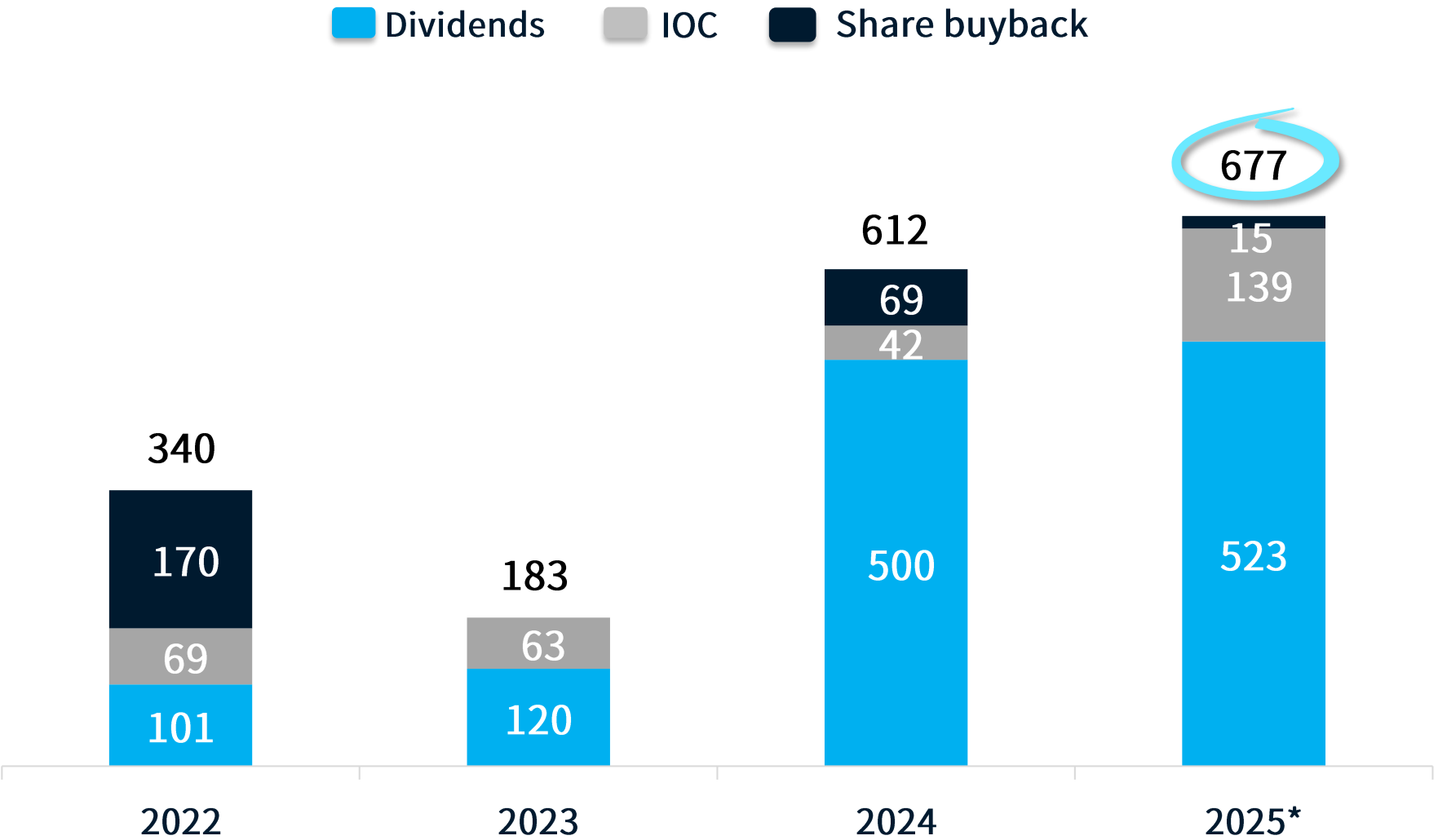
- The annual CAPEX level demonstrates the Company's digital initiatives.



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

Cash remuneration to shareholders since 2022

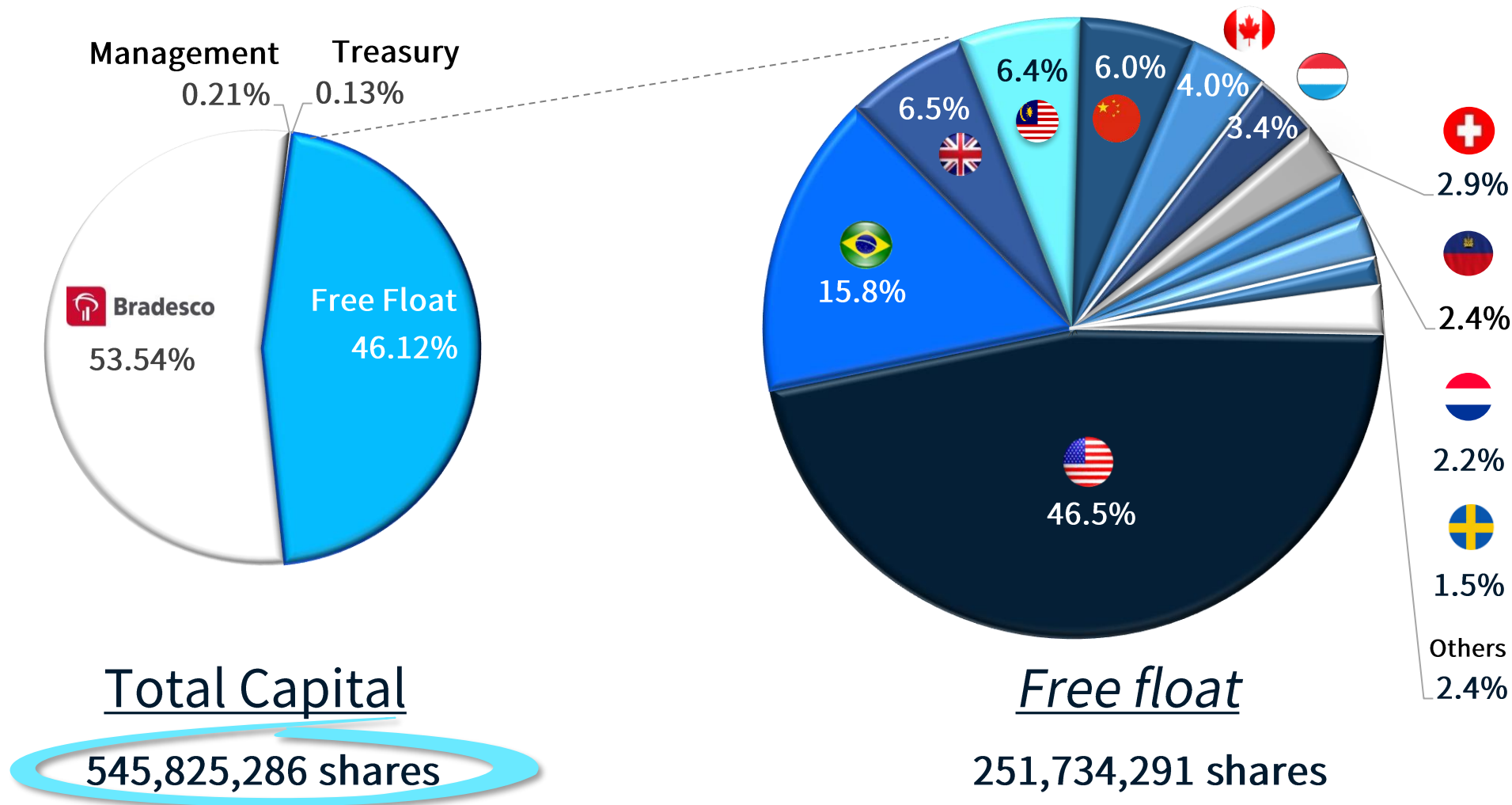
R\$ million



*Includes R\$413 million to be paid on 10/dec, being R\$314 million in Dividends and R\$99 million in IOC

Global shareholder structure: investors from more than 30 countries

September, 2025



Top of Mind Dental Plan for the 12th consecutive year



In an open, electronic voting process with independent auditing, Odontoprev was the winner of the 28th edition of the Top of Mind HR Award in 2025, in the Dental Care Plan category.

