



Webcast 4T24

Liderança e Inovação, com foco em geração de valor



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.

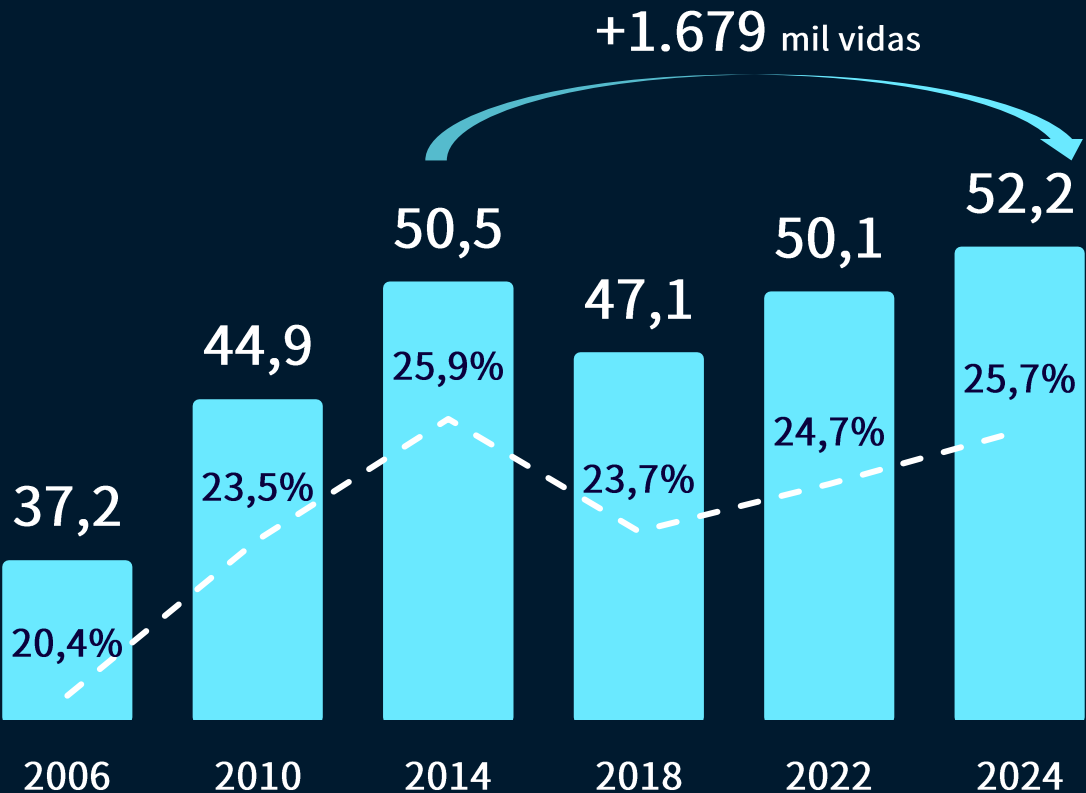
Planos de saúde e planos odontológicos: diferentes perfis de penetração



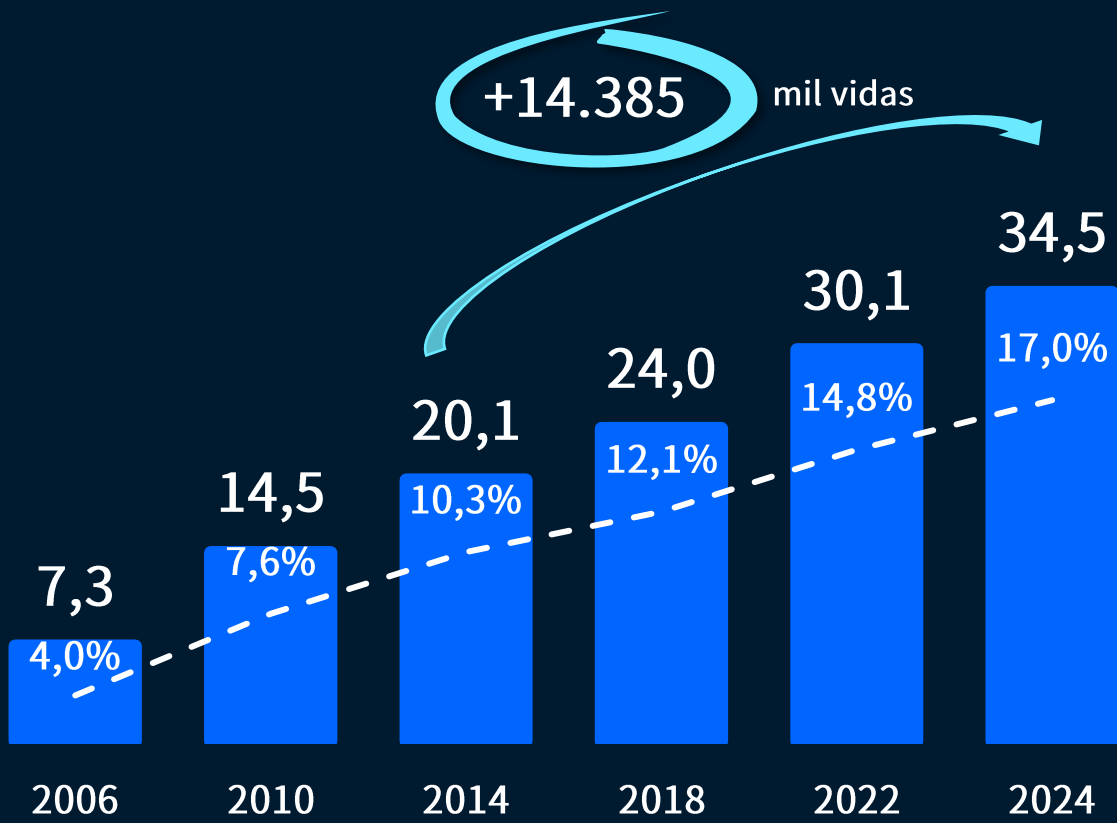
Milhões de vidas

➤ Em 2024 os planos odontológicos adicionaram 2,1 milhões de novos beneficiários

Planos de saúde

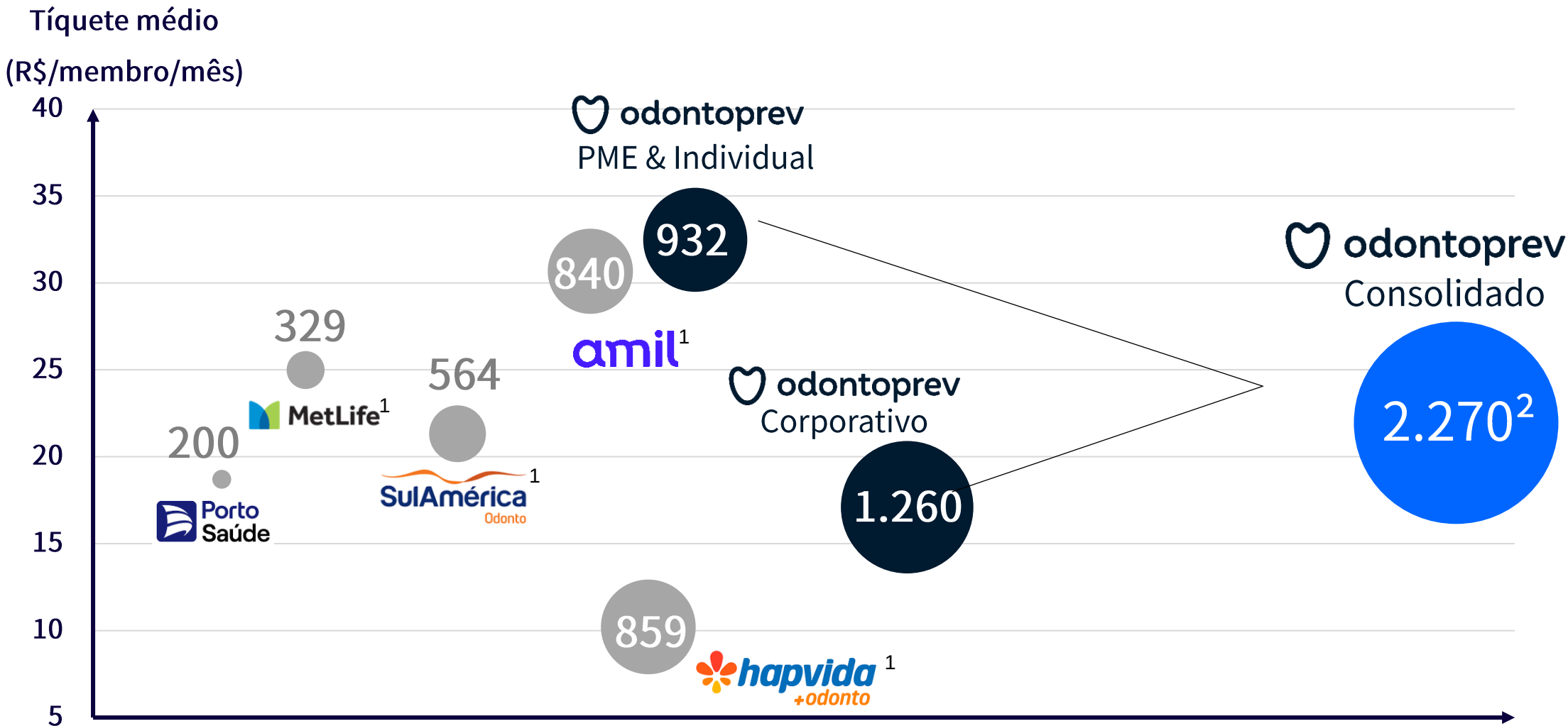


Odontológicos: +14 milhões de vidas desde 2014



Planos odontológicos selecionados: Receita Líquida e Tíquete Médio

R\$ milhões – 2024



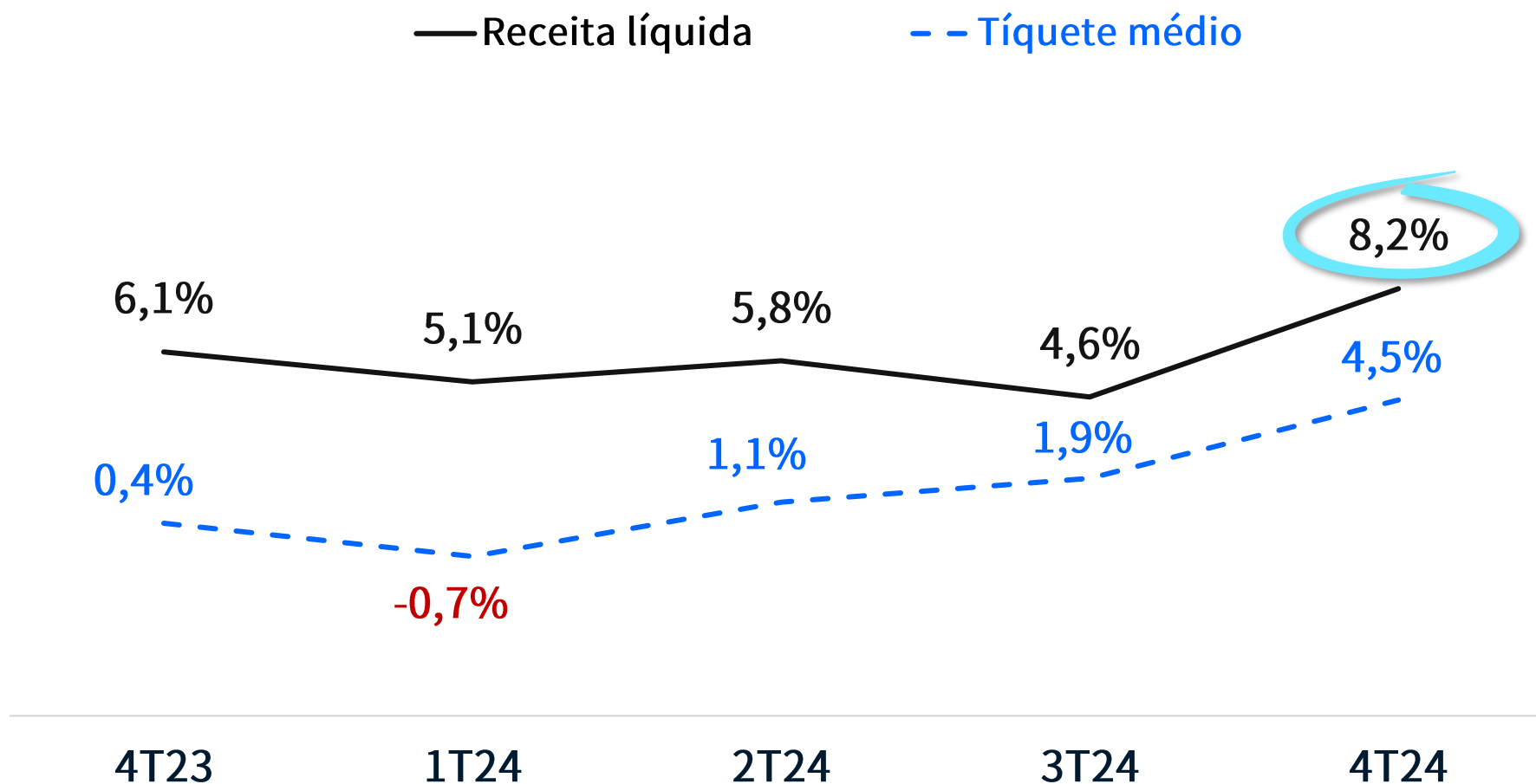
Fonte: Odontoprev e ANS

¹OUT23-SET24

² Inclui R\$78 milhões em outras receitas

Variação anual da receita líquida e tíquete médio

%

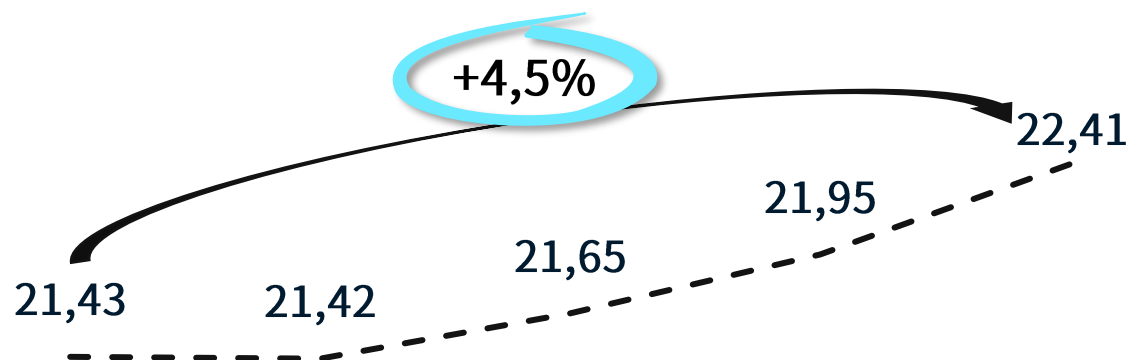


Tíquete e Custo médio mensal por beneficiário

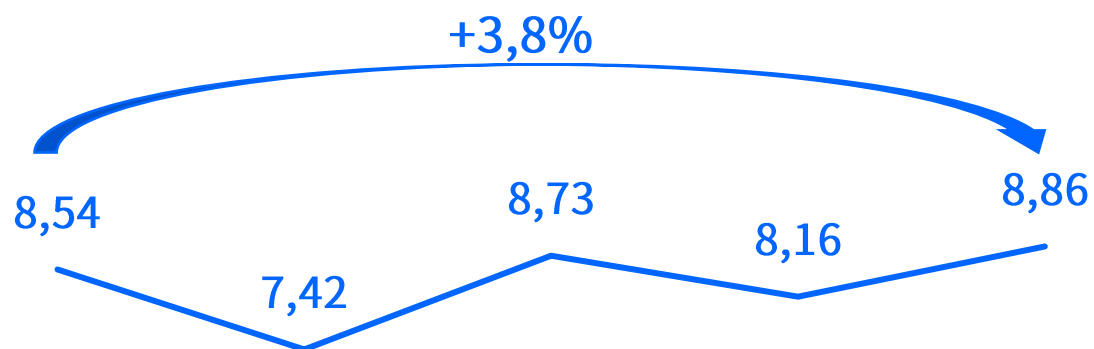
R\$ / beneficiário / mês



Tíquete médio por membro por mês:



Custo médio por membro por mês:



4T23

1T24

2T24

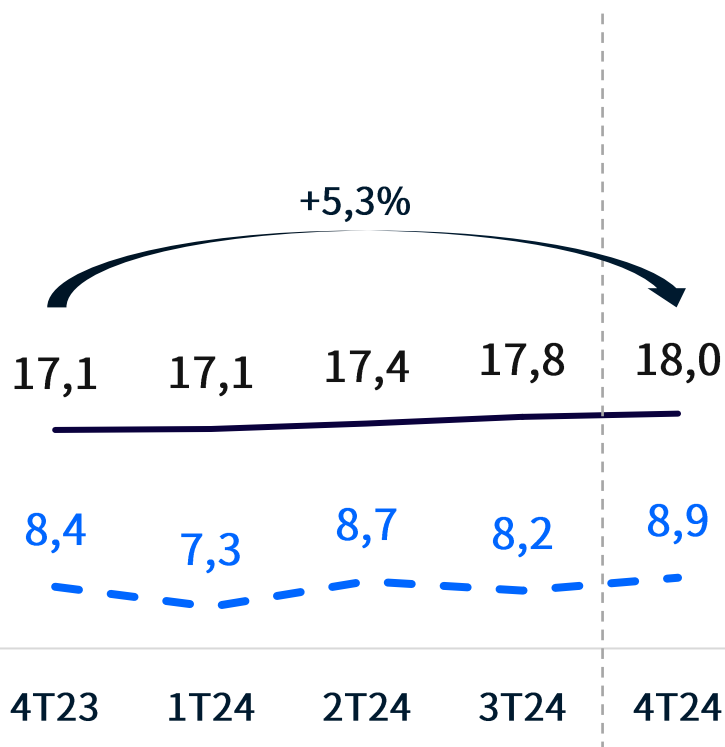
3T24

4T24

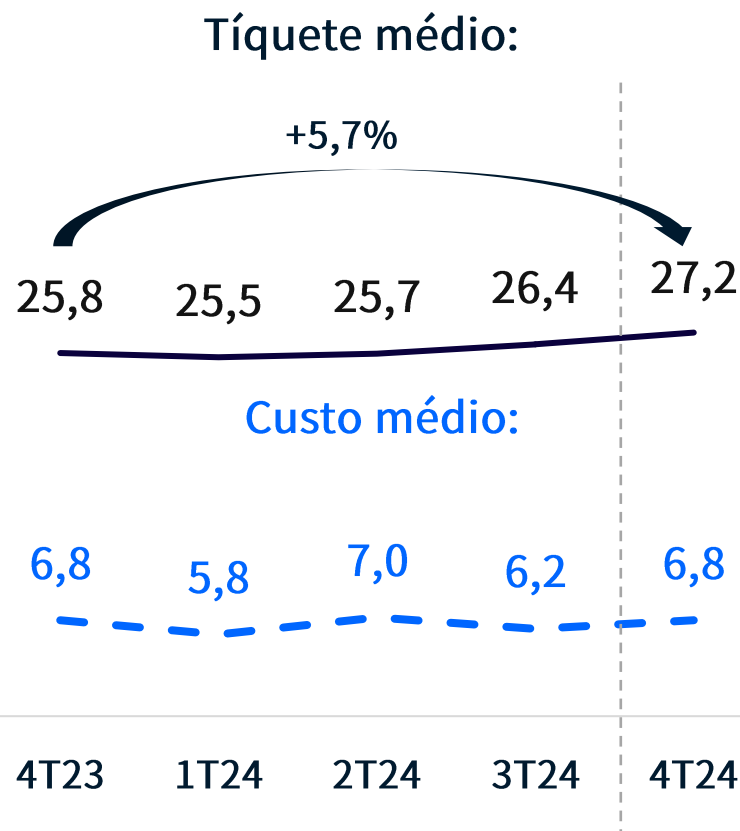
Tíquete médio e custo médio trimestral por segmento de negócio

R\$ / vida / mês

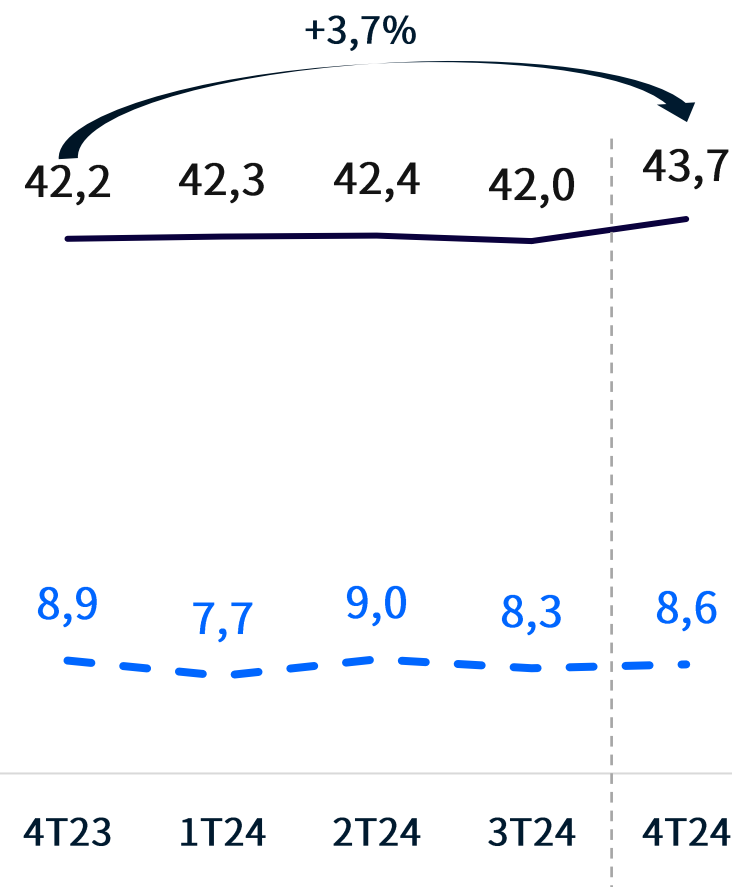
Corporativo



PME



Planos Individuais



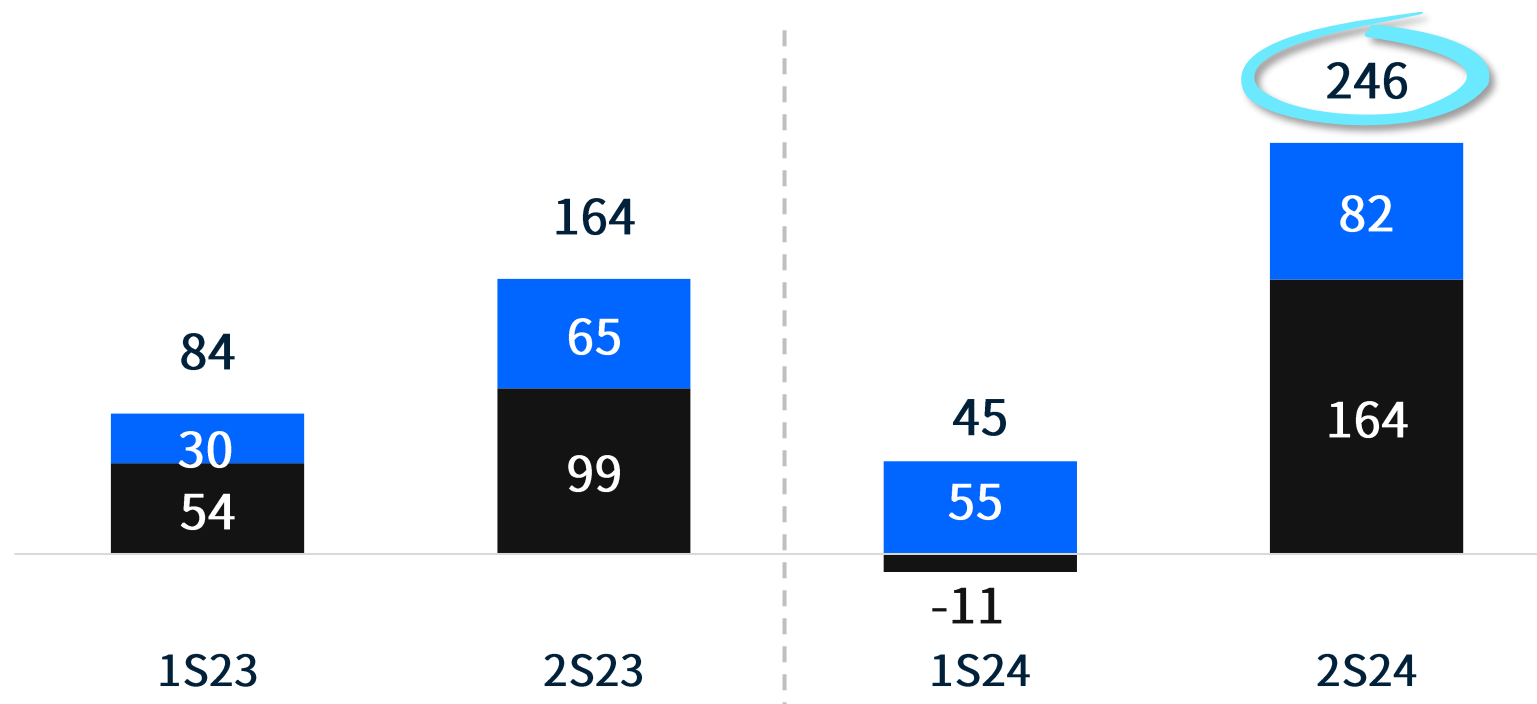
Adições líquidas semestrais Corporativo e PME - Bradesco Dental

Mil vidas



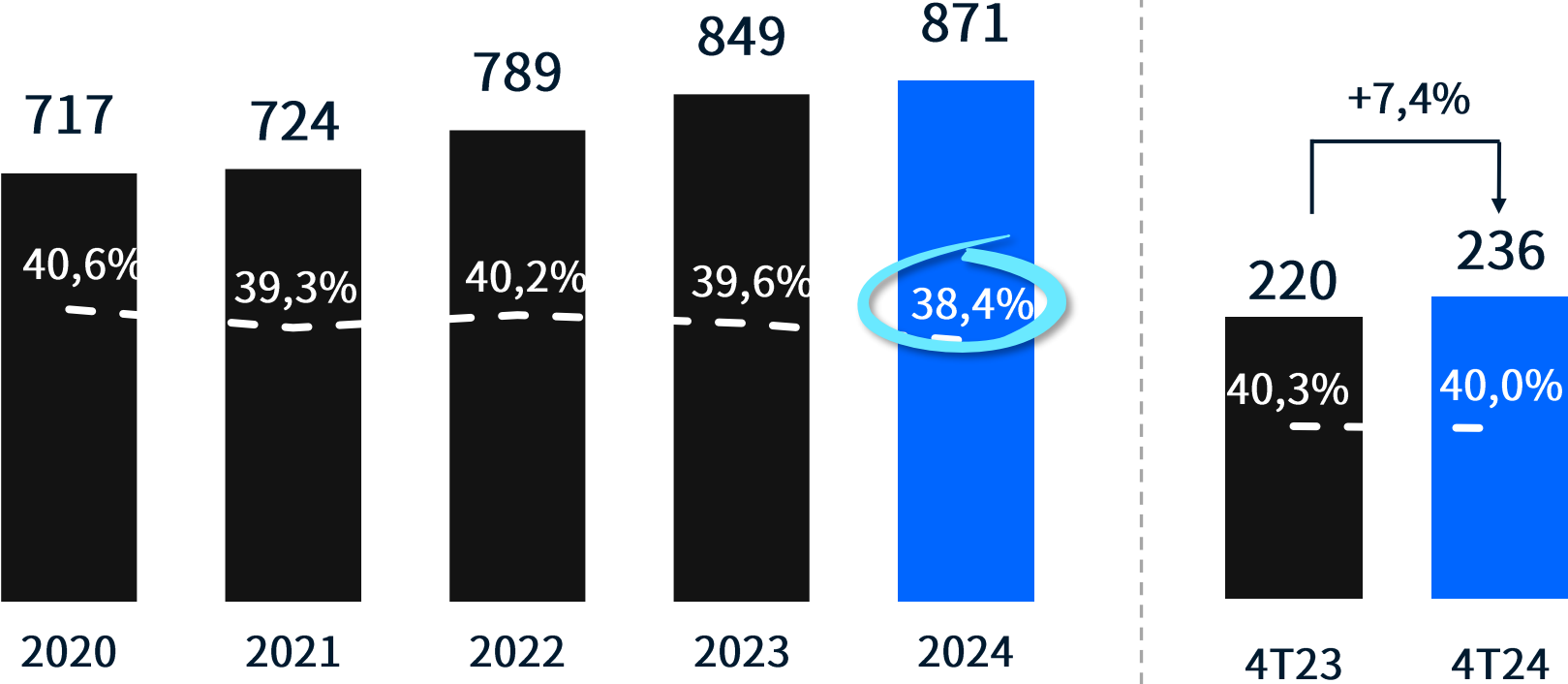
■ Corporativo

■ PME



Custo de Serviços e sinistralidade

R\$ milhões e % ROL

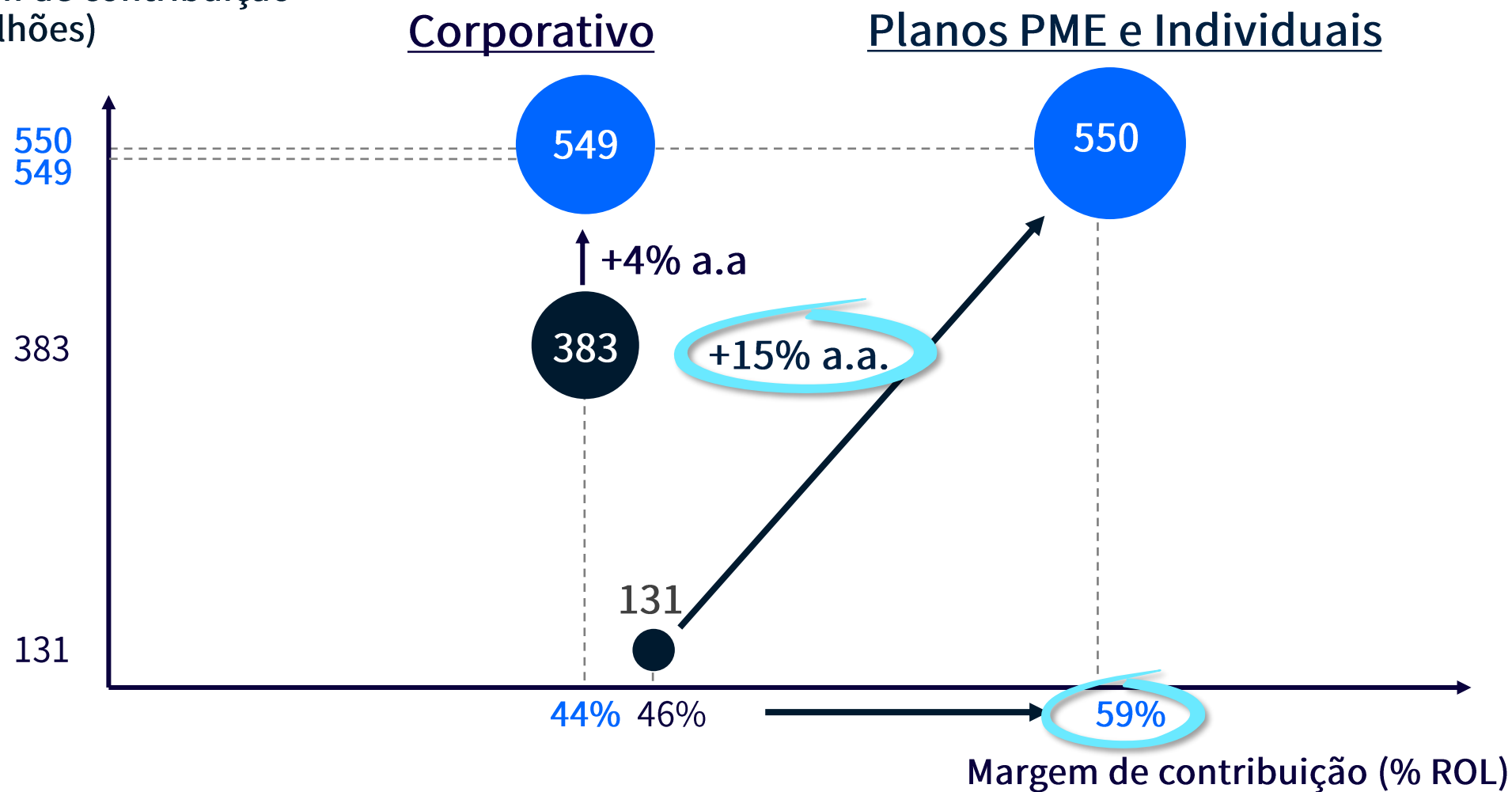


Margem de contribuição por segmento: 2014 x 2024



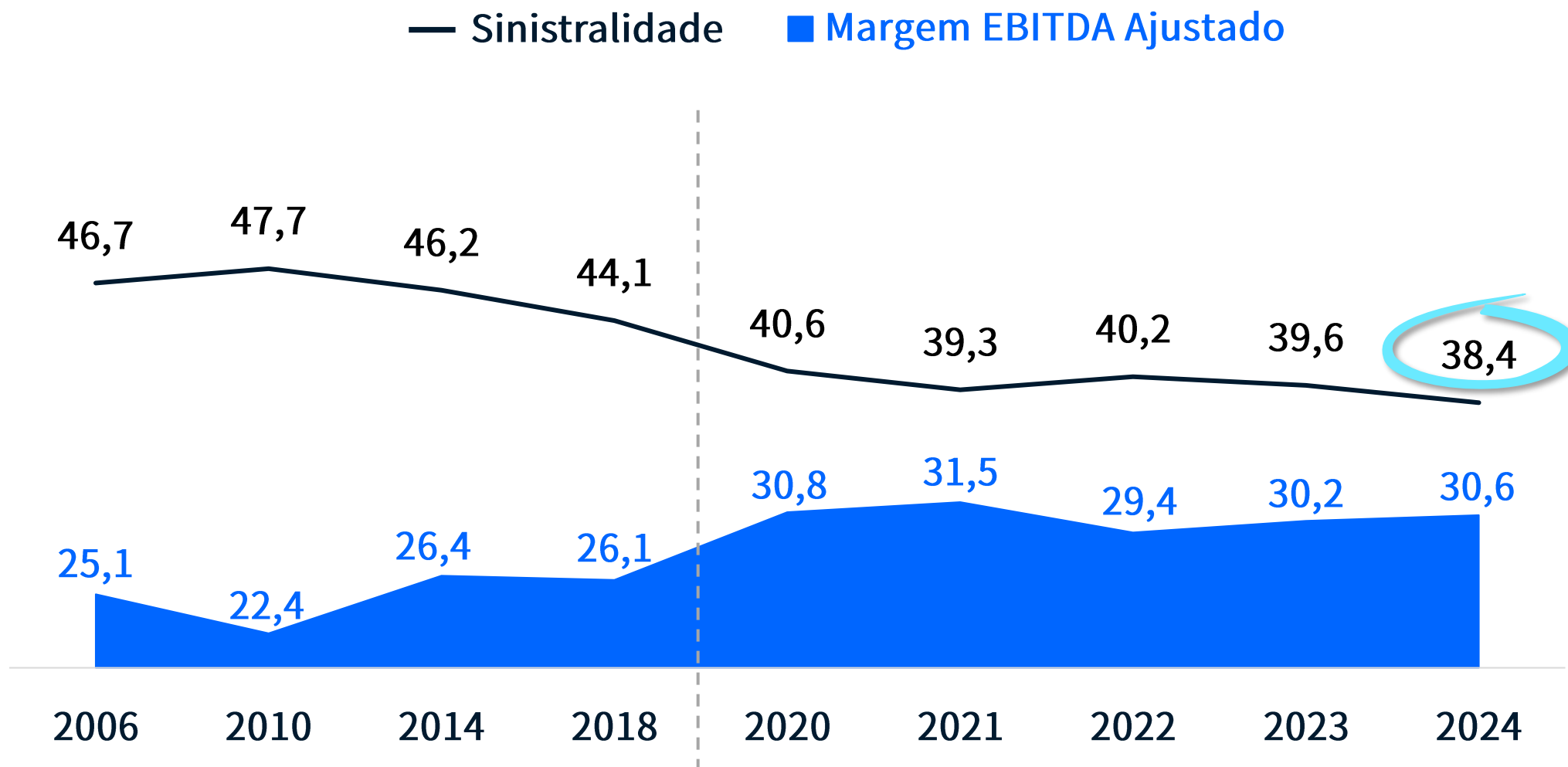
● 2014 ● 2024

Margem de contribuição
(R\$ milhões)



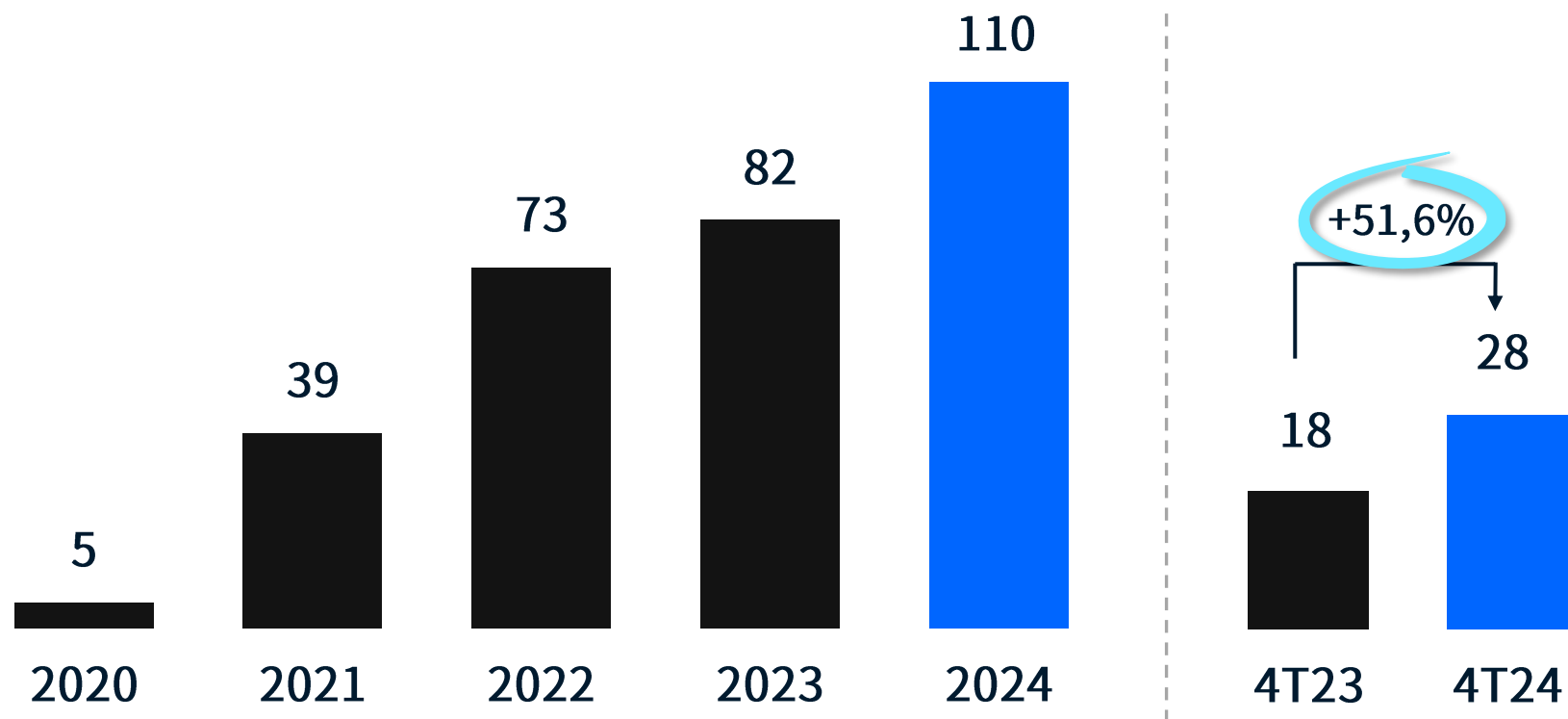
Sinistralidade e margem EBITDA Ajustado desde o IPO

%



Resultado financeiro líquido

R\$ milhões



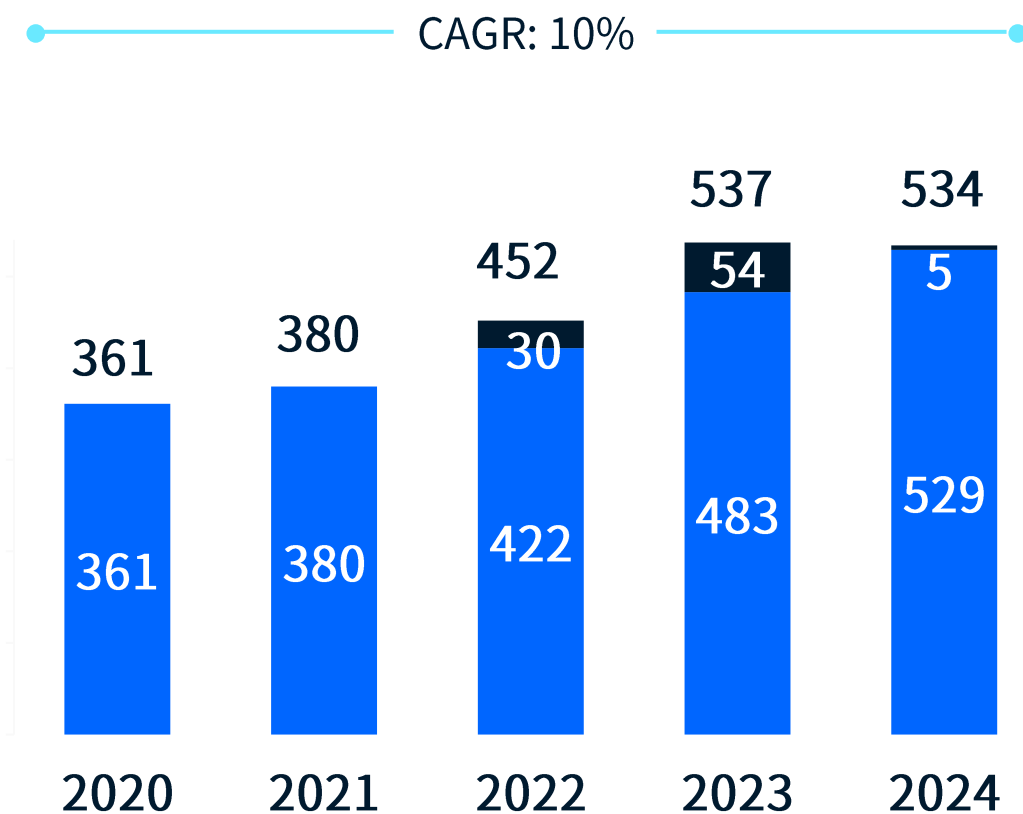
Lucro líquido

R\$ milhões e % ROL

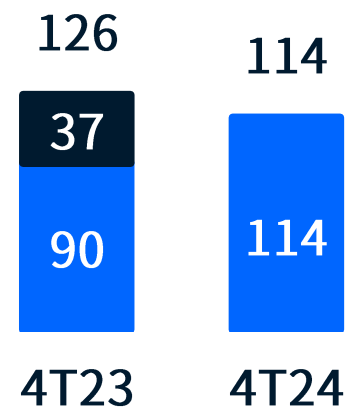


■ Lucro líquido recorrente

■ Não recorrente



Lucro líquido recorrente 4T24: +27,3%

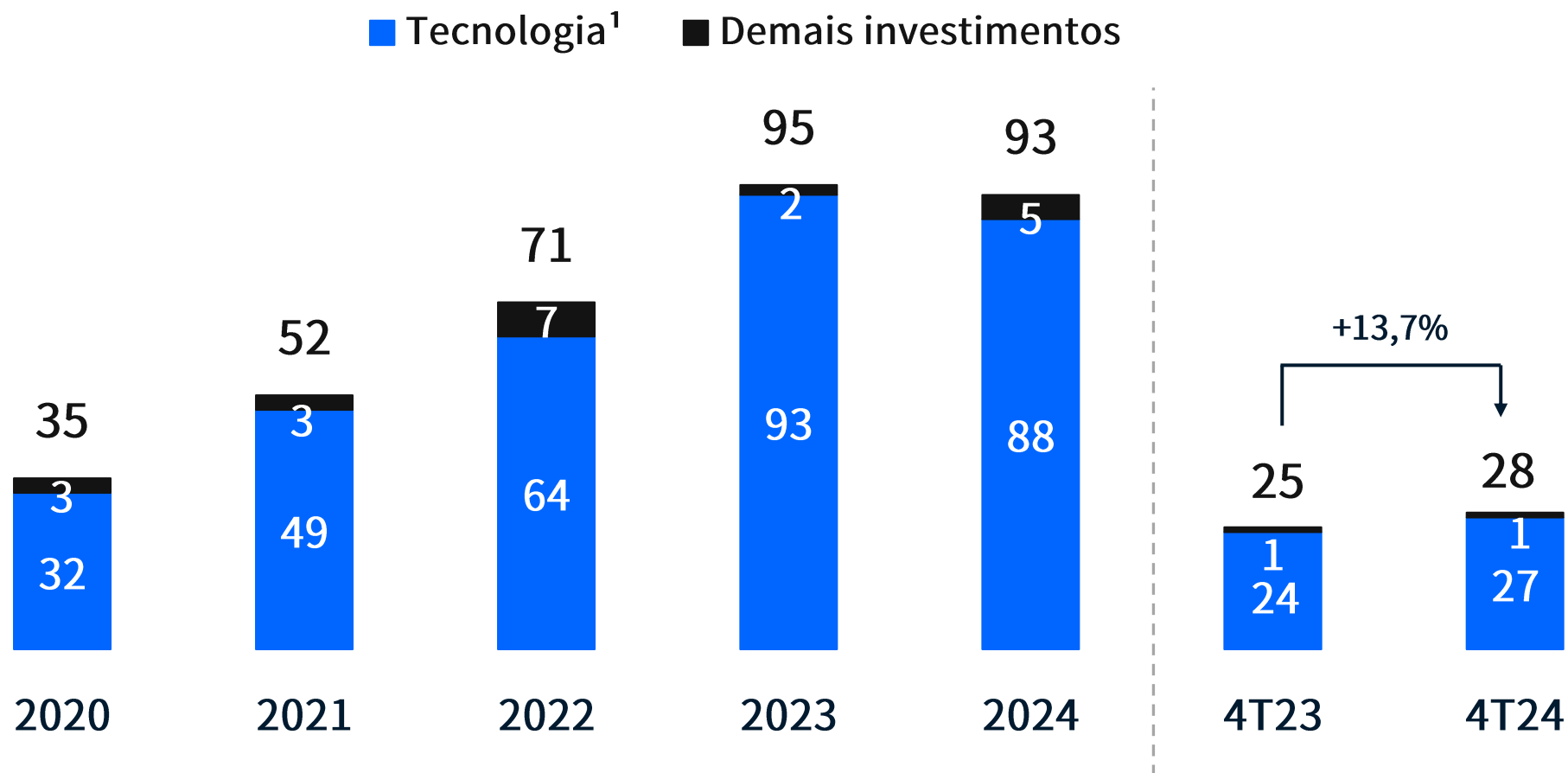


CAPEX: Tecnologia representa maior prioridade dos investimentos

R\$ milhões



- O patamar atual de CAPEX reflete investimentos em iniciativas digitais da Companhia, com maturação em 2024.



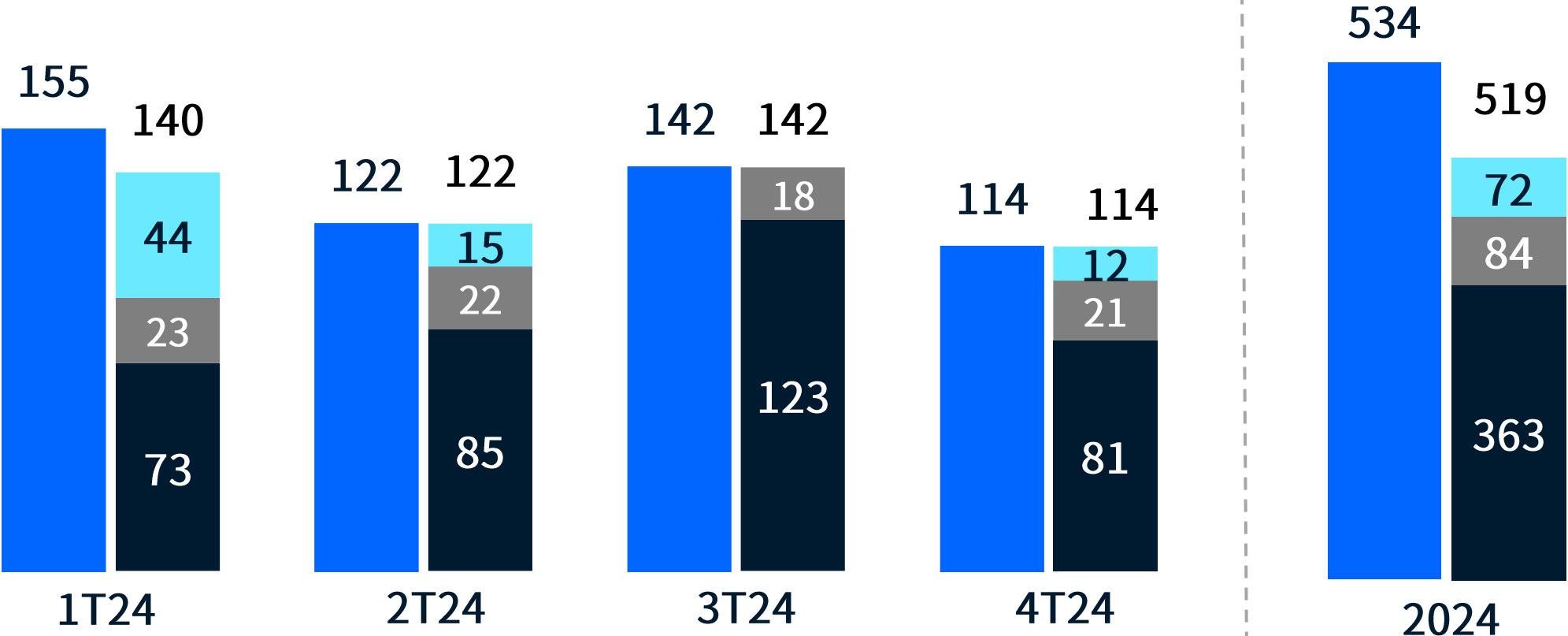
¹ Desenvolvimento de sistemas, aquisição e licença de uso de software e equipamentos de computação

97% de payout em 2024

R\$ milhões



Lucro líquido Dividendos JCP Recompra

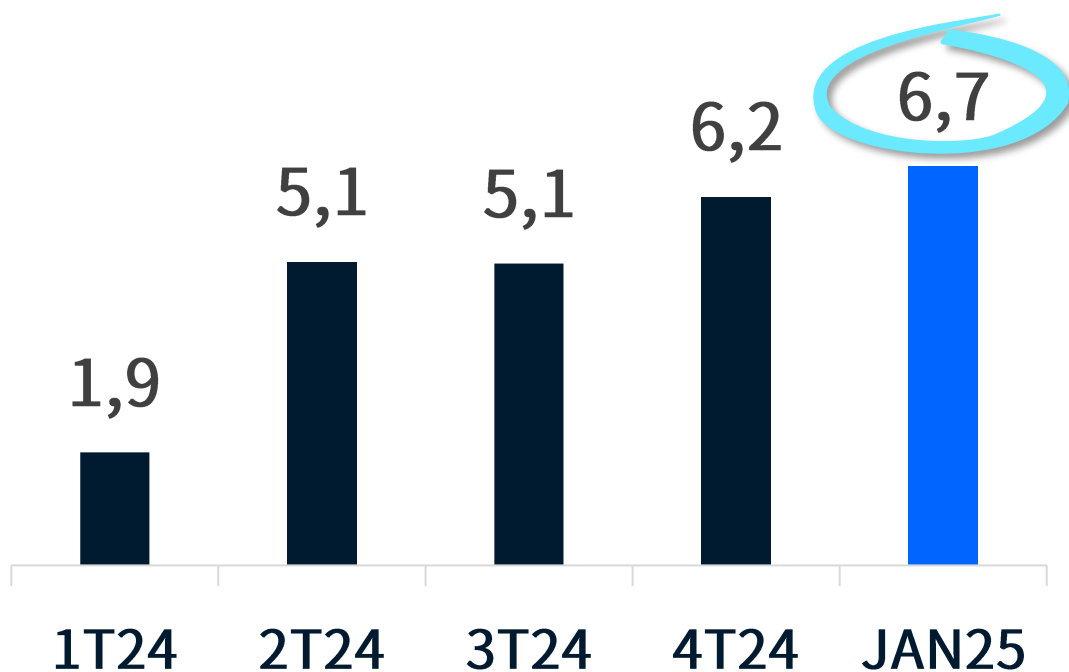


% LL:	90%	100%	100%	100%	97%
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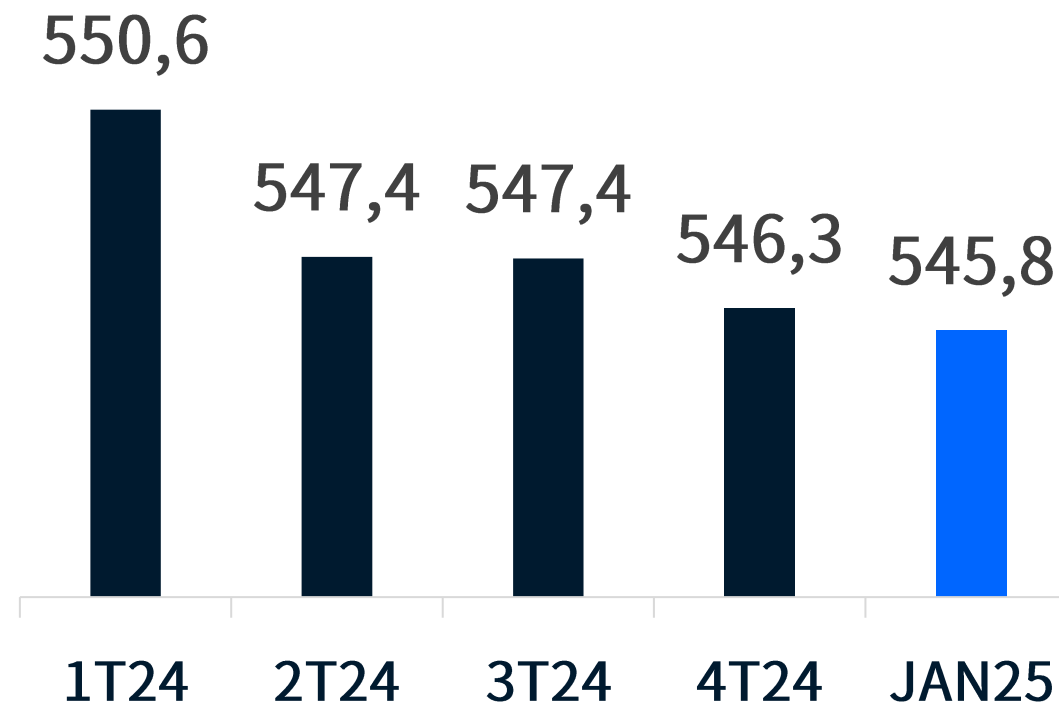
Sobra de Solvência: (R\$ milhões)	319	76	87	43	43
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Ações em Tesouraria, 6,7 milhões em Janeiro

Milhões de ações



Ações em Tesouraria

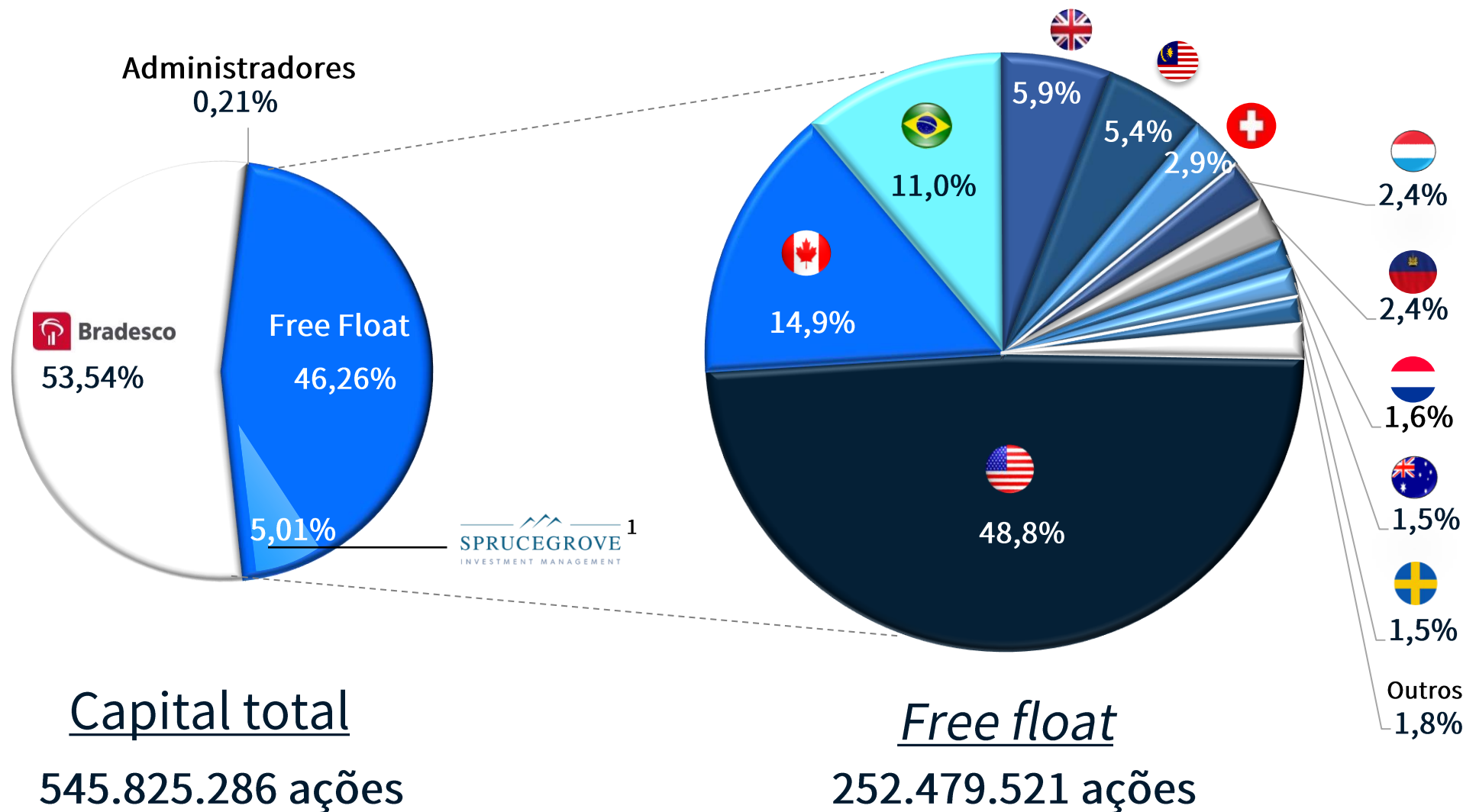


Capital Total ex - Tesouraria

Estrutura acionária globalizada: investidores em mais de 30 países



Após cancelamento de ações em Tesouraria a ser aprovado na Assembleia Geral de 01 de abril



Odontoprev é Top 6 em ranking global da Revista TIME (novembro/24)



TIME

O [ranking "World's Best Companies in Sustainable Growth 2025"](#) visou identificar empresas de todo o mundo que demonstrem desempenho financeiro e ambiental notável.



Webcast 4Q24

New growth cycle and value innovation



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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.



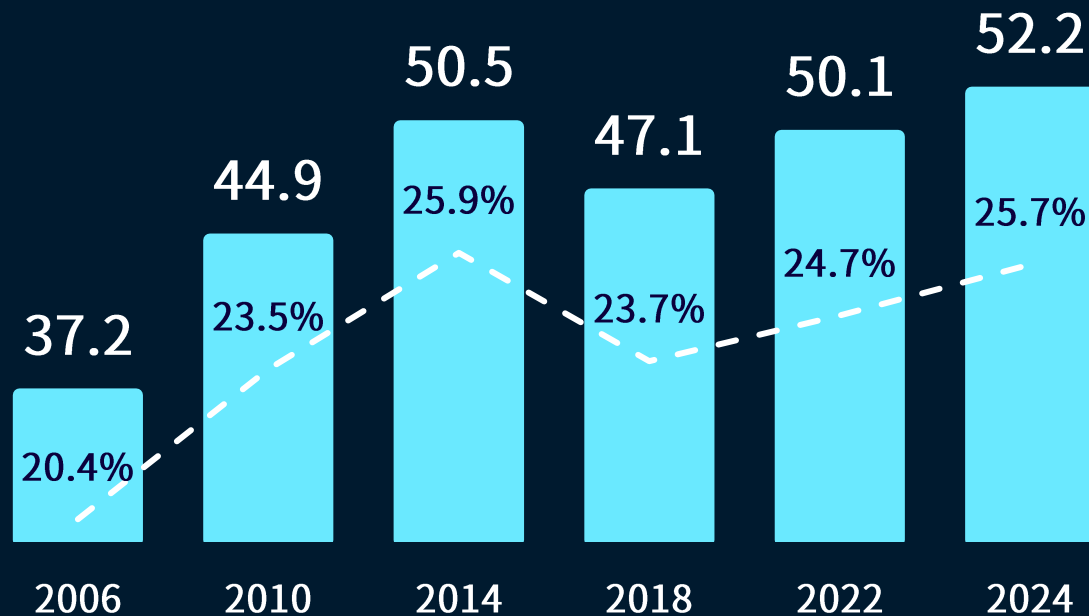
Medical and dental plans: different penetration profiles

Million members

➤ In 2024, dental plans added 2.1 million new beneficiaries

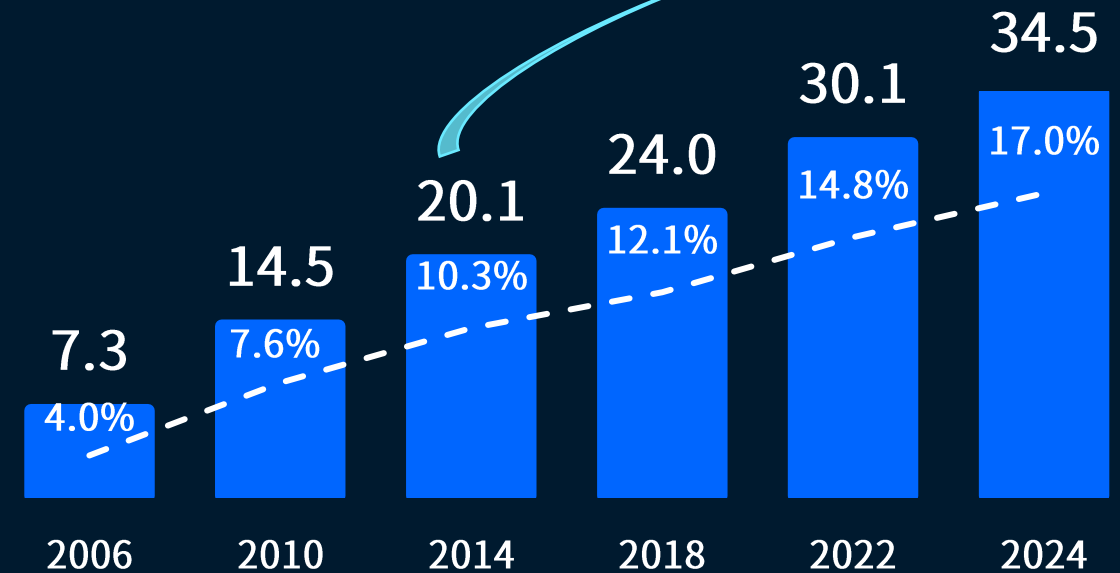
Medical plans

+1,679 thousand members



Dental plans: + 14 million members since 2014

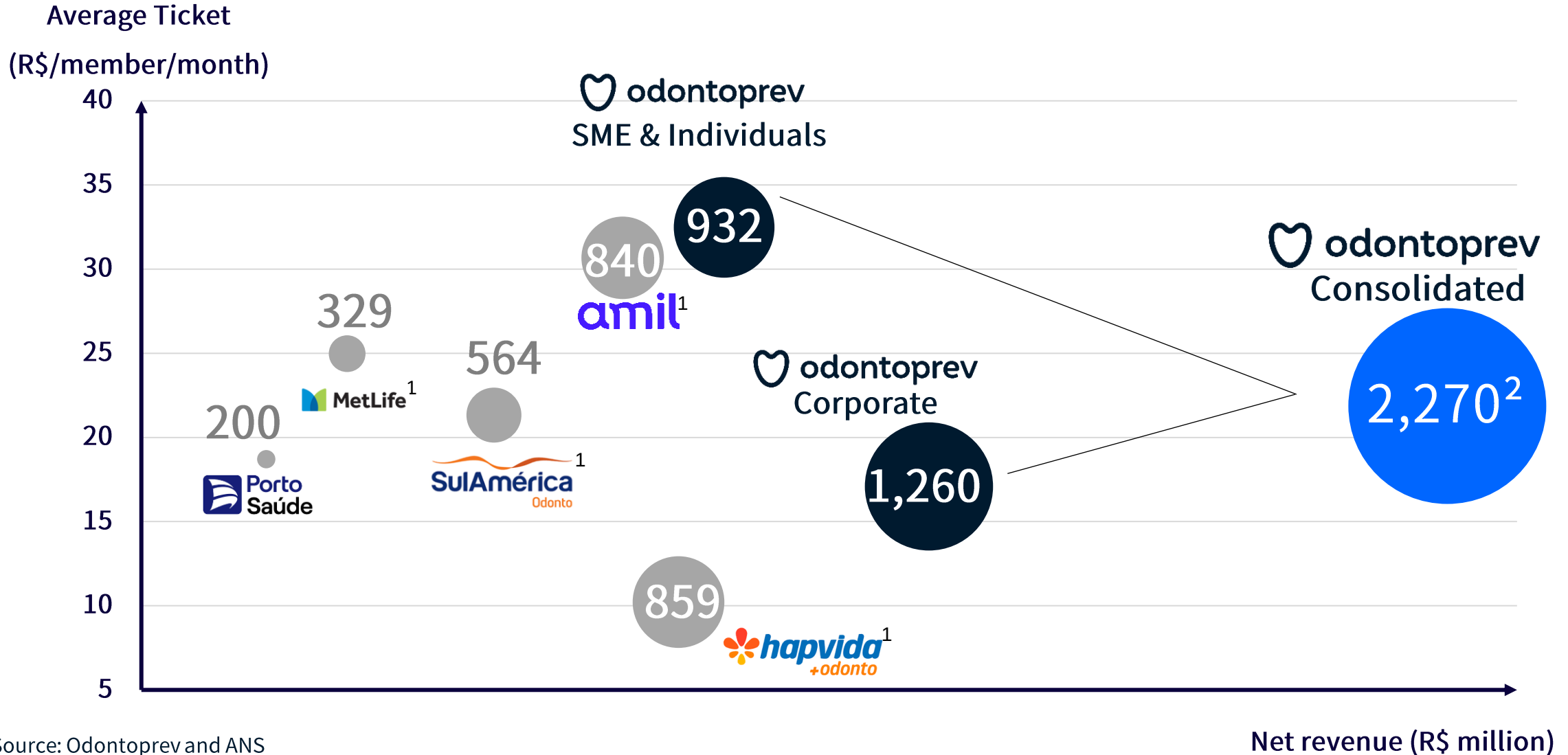
+14,385 thousand members





Dental plans: net revenue and average ticket profile in 2024

R\$ million



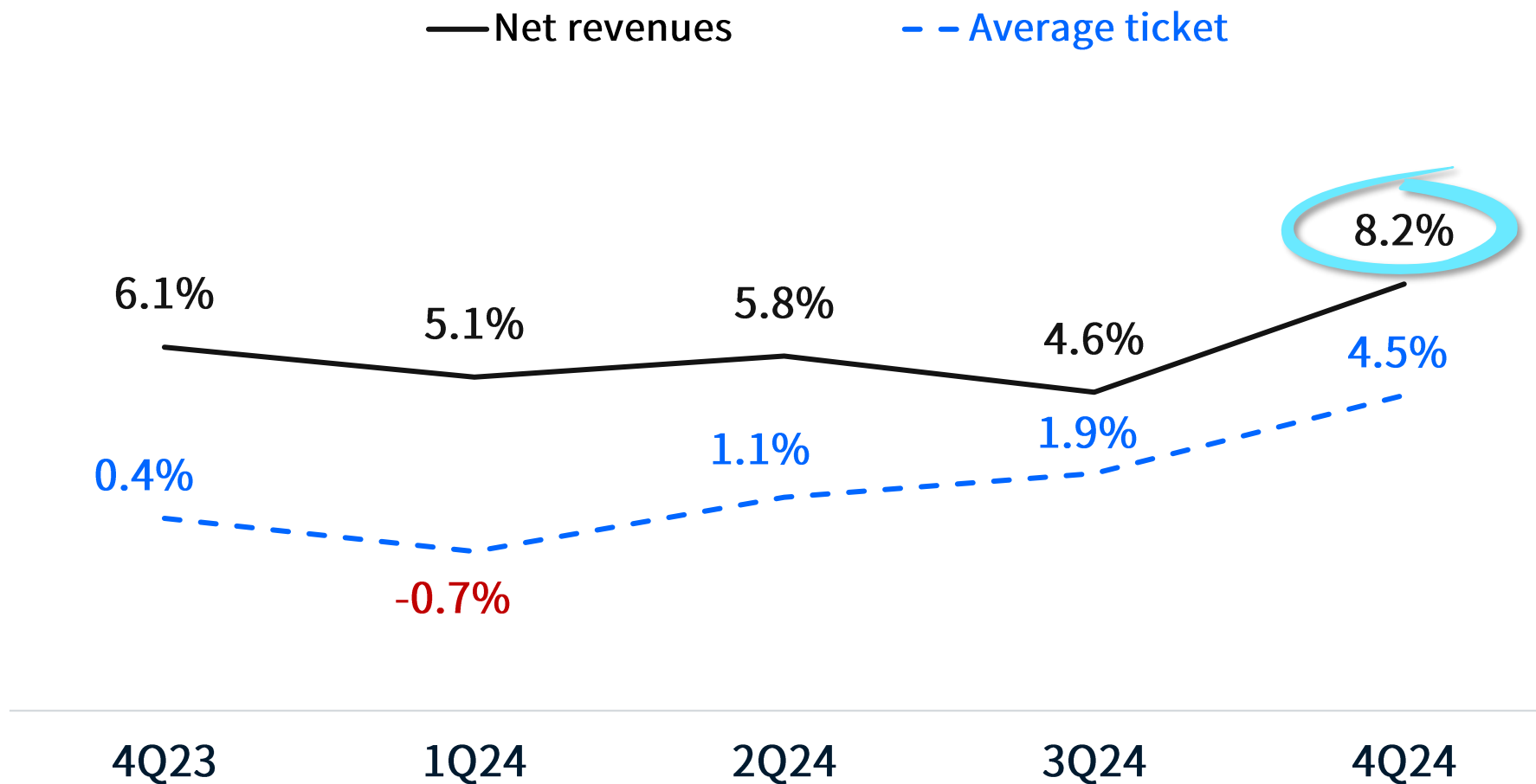
Source: Odontoprev and ANS

¹OCT23-SEP24

²Includes R\$78 million in other revenues

Net revenues and average ticket

%

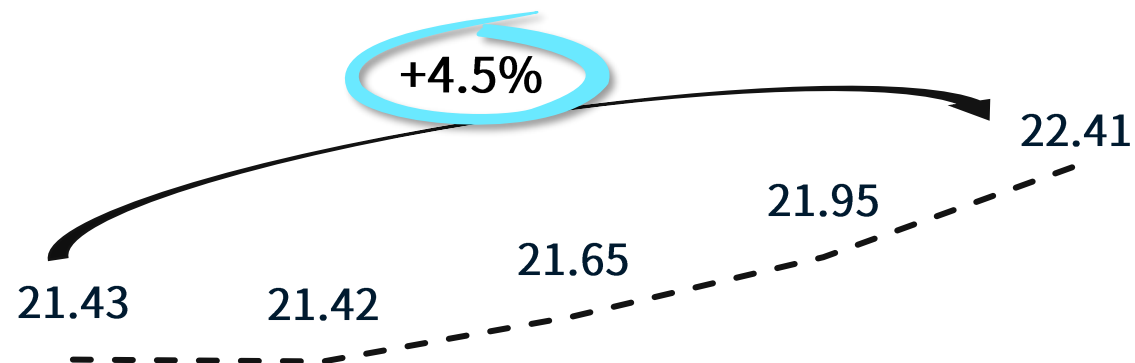


Average ticket and cost per member per month

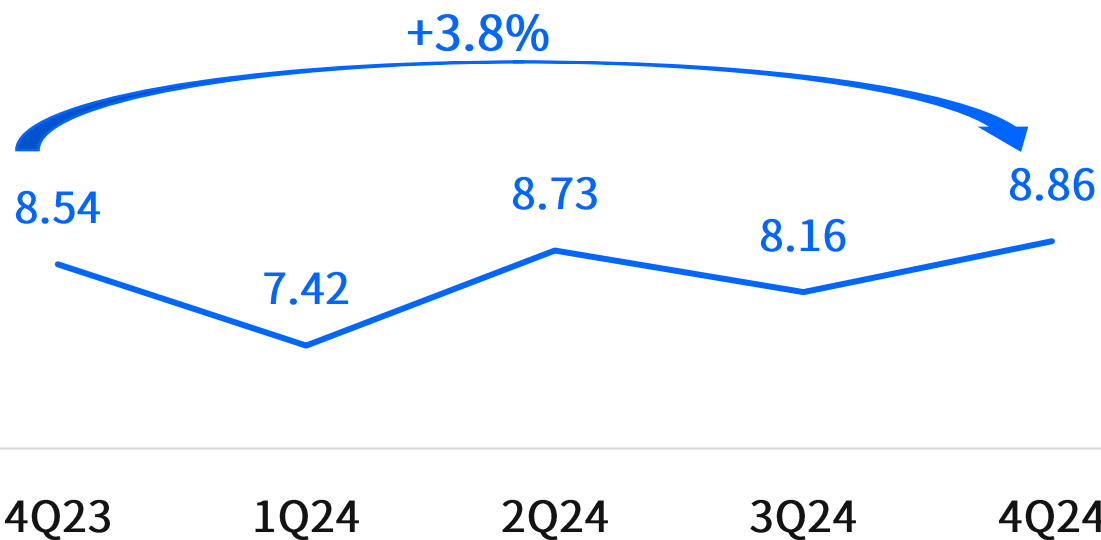
R\$ / member / month



Average ticket per member per month:



Average cost of service per member per month:

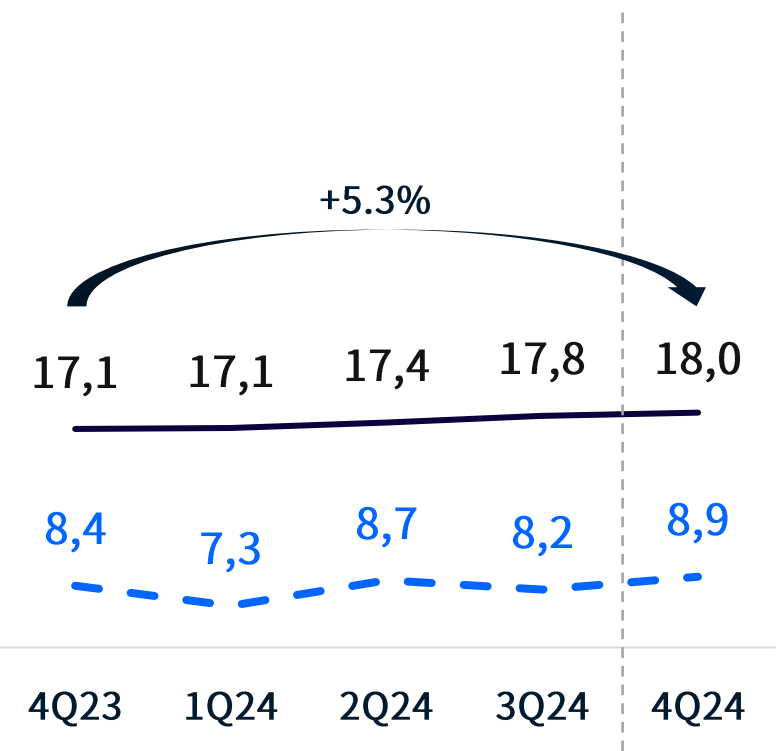


Consolidated average ticket and Cost of services per member per month

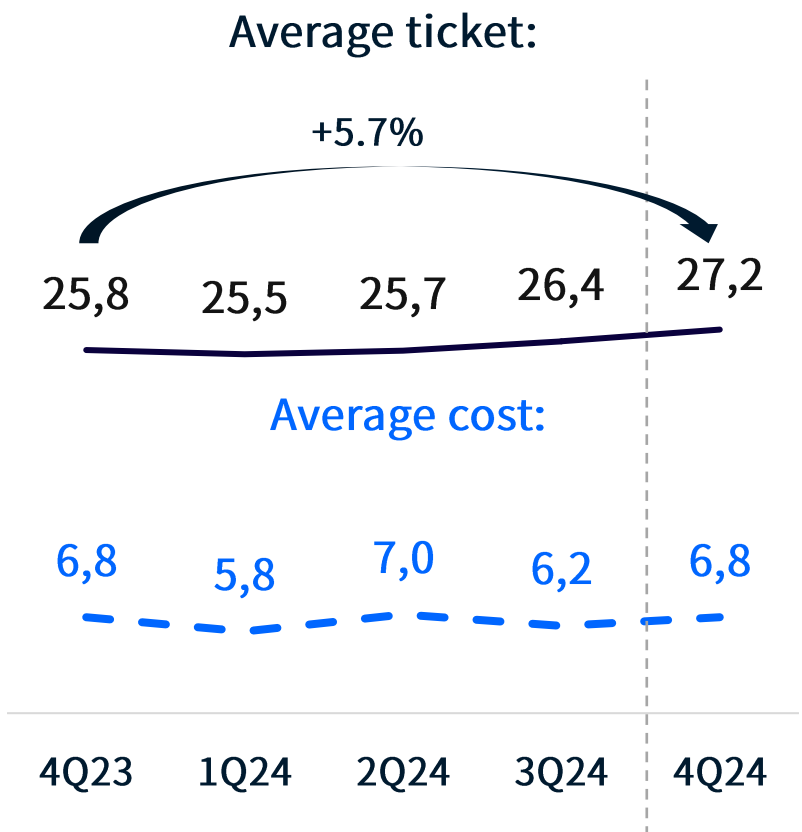
R\$ / member / month



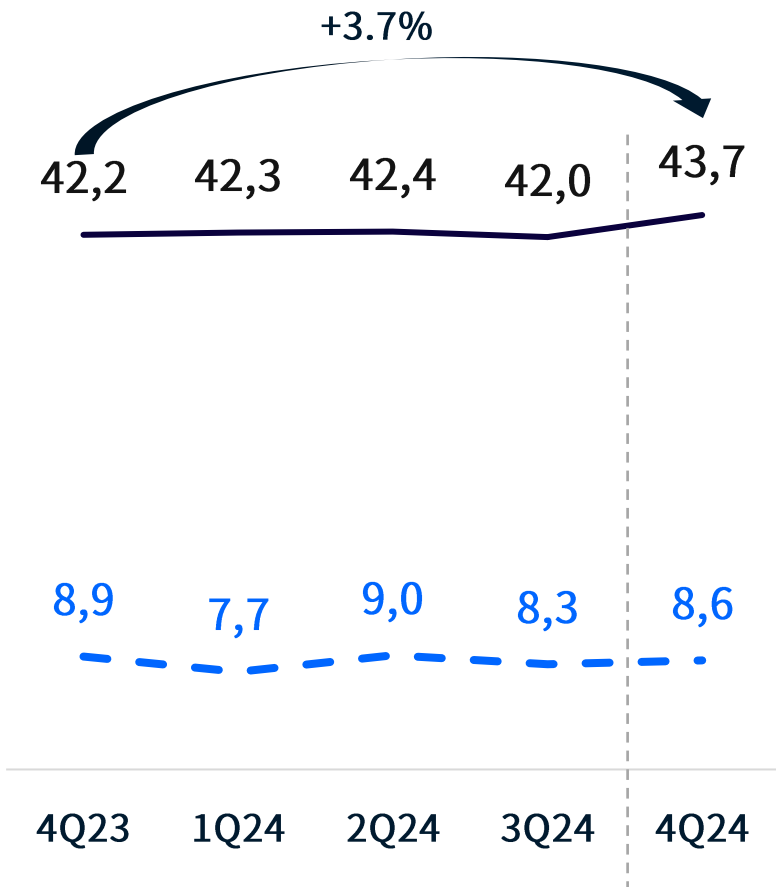
Corporate



SME



Individual plans



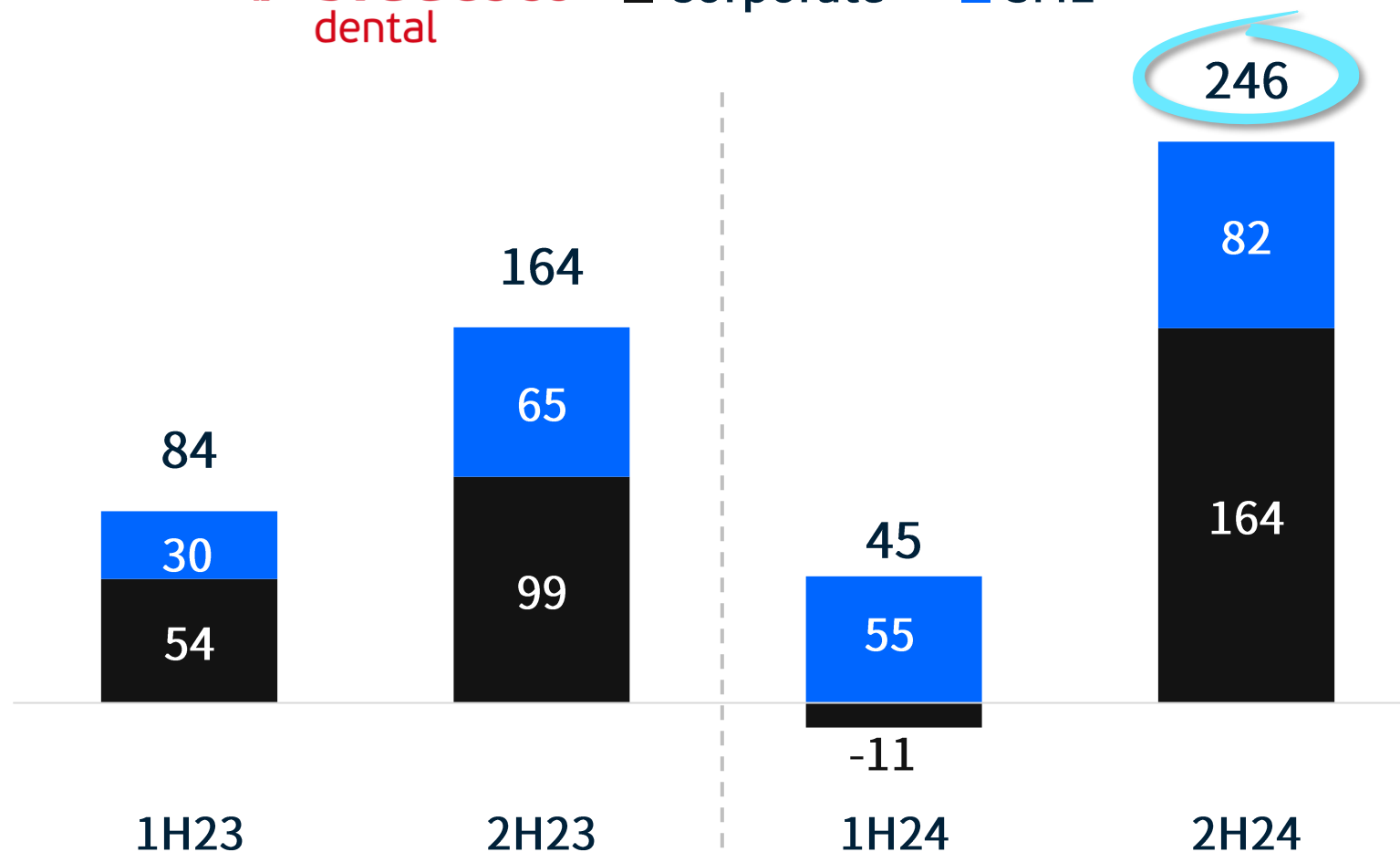
Bradesco Dental: Corporate and SME half-year net additions

Thousand lives



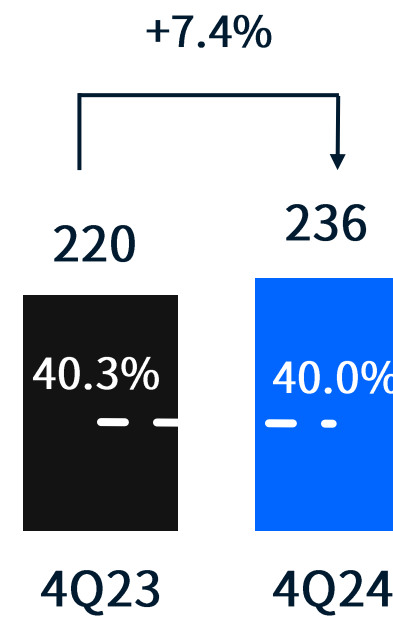
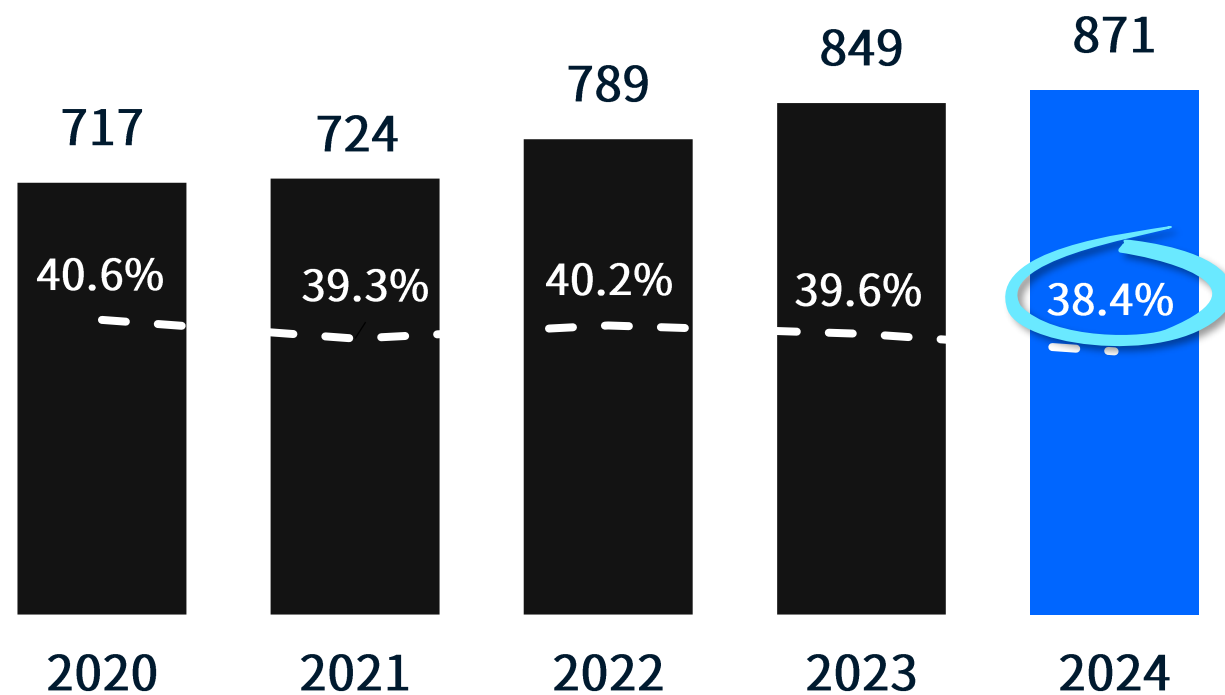
■ Corporate

■ SME



Cost of Services

R\$ million and % NOR

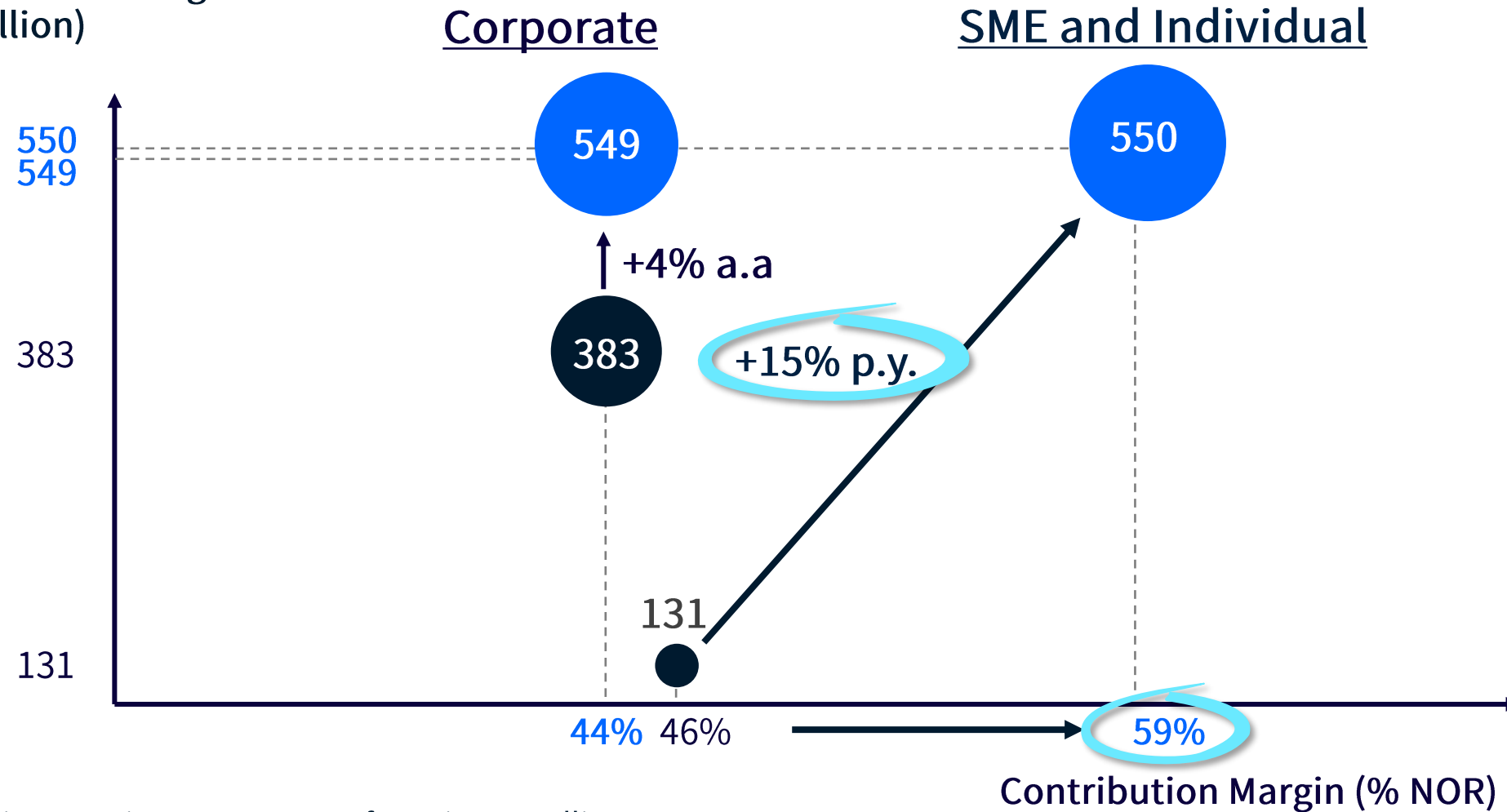




Contribution margin per segment: 2014 x 2024

● 2014 ● 2024

Contribution margin
(R\$ million)

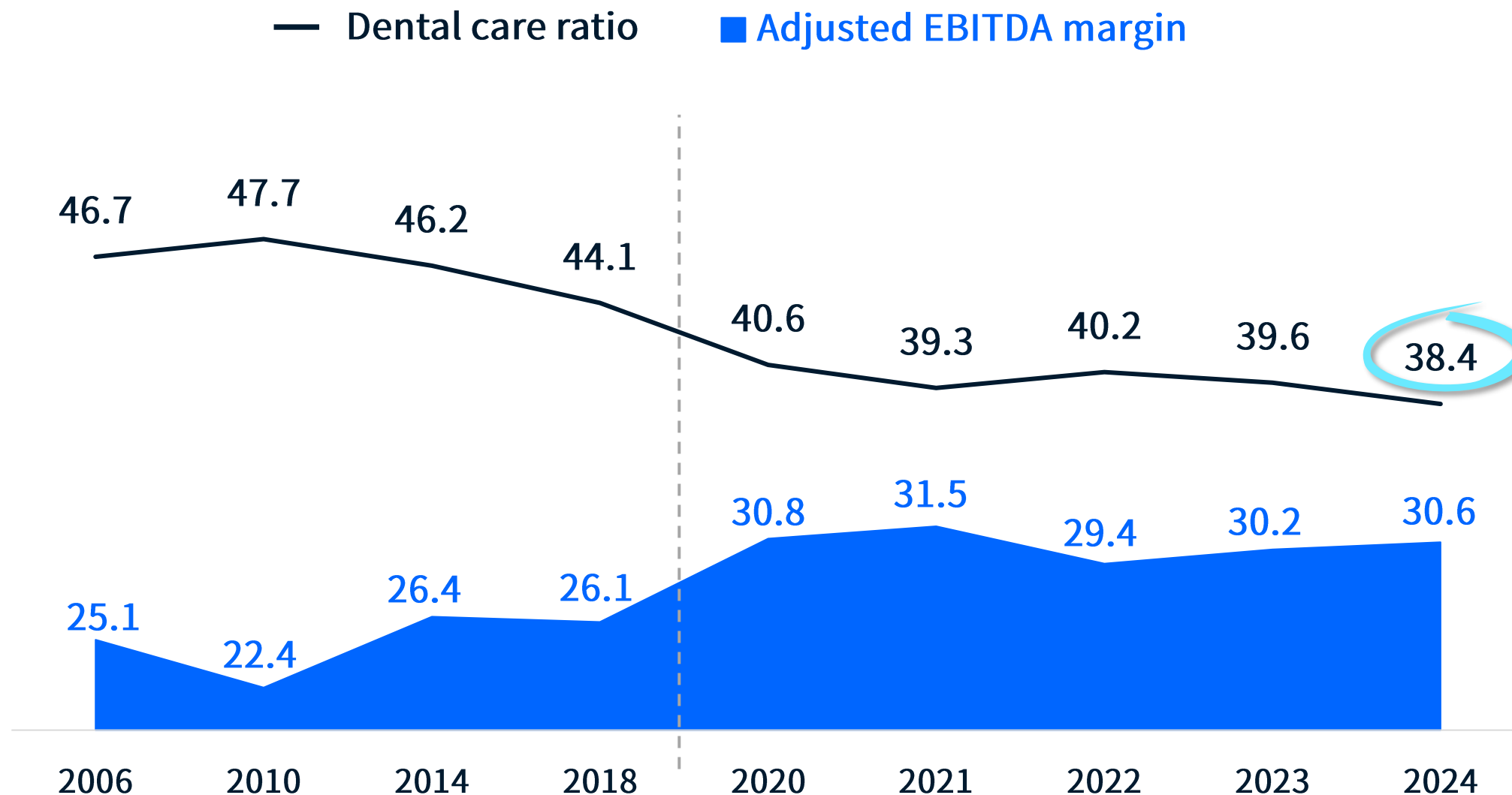


Contribution Margin = NOR – Cost of Services – Selling expenses

Dental care ratio and Adjusted EBITDA margin since the 2006 IPO

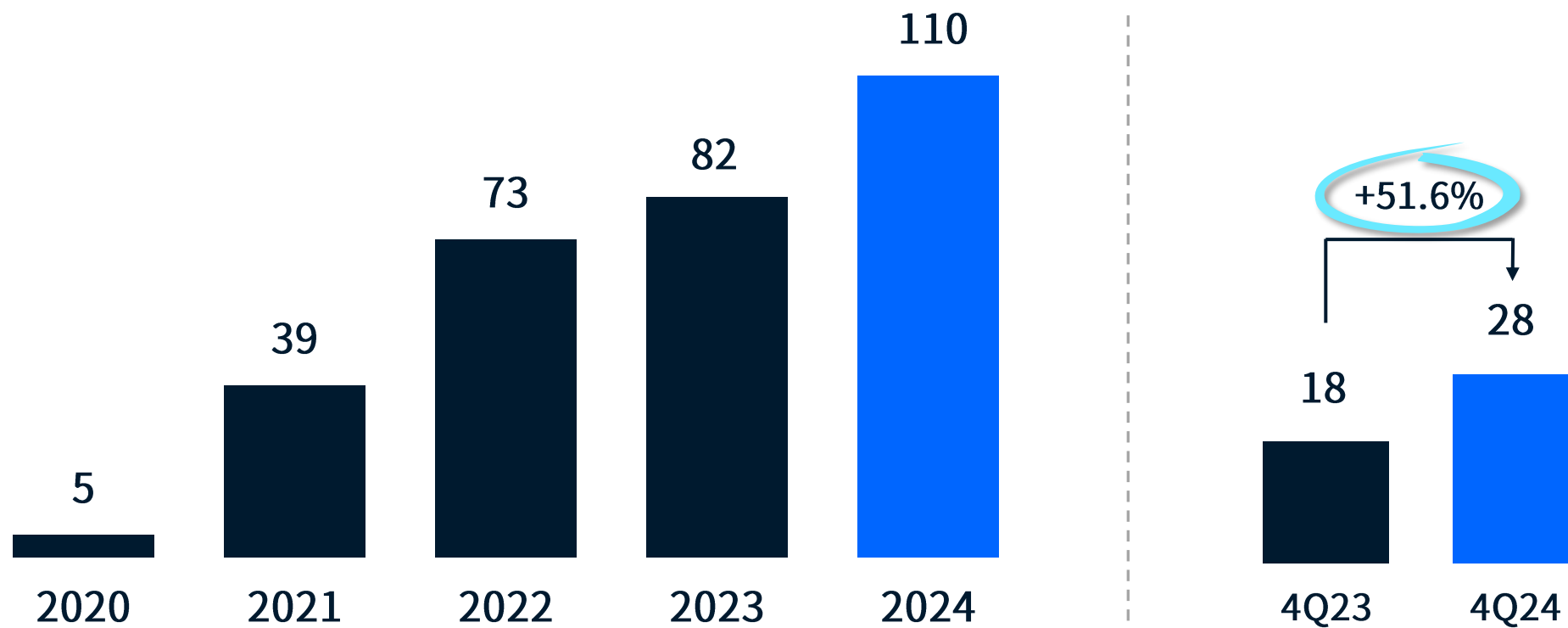


% NOR



Financial income

R\$ million



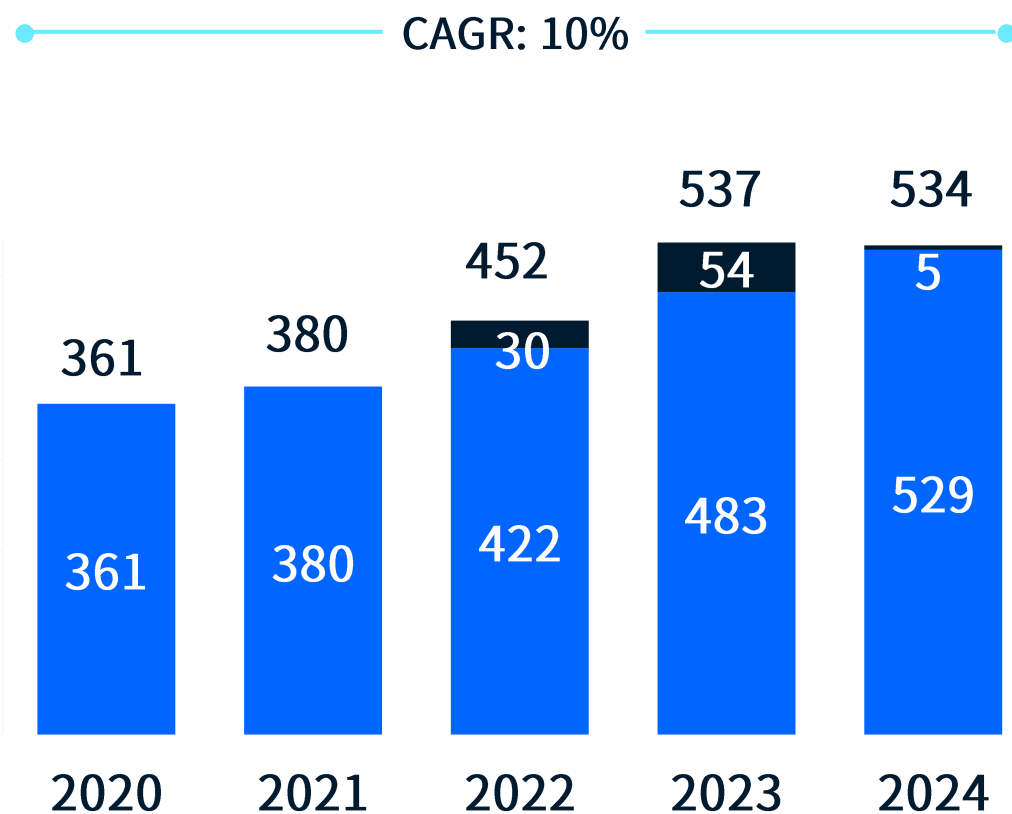
Net Income

R\$ million and % NOR



■ Recurring net income

■ Non- recurring



4Q24 recurring Net income: +27.3%

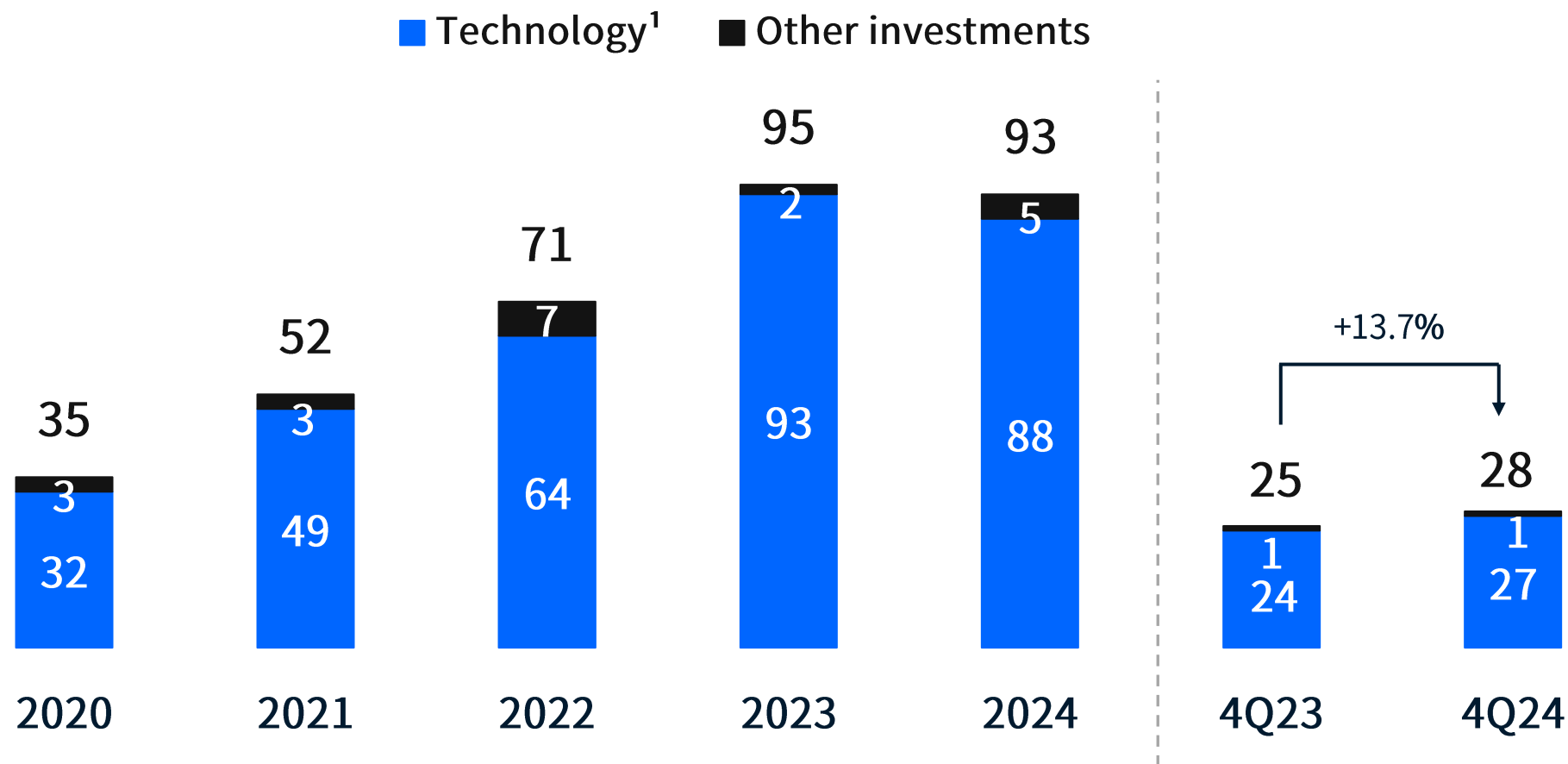


CAPEX: Technology represents the bulk of investments

R\$ million



The annual CAPEX level demonstrates the Company's digital initiatives, most of them maturing in 2024.



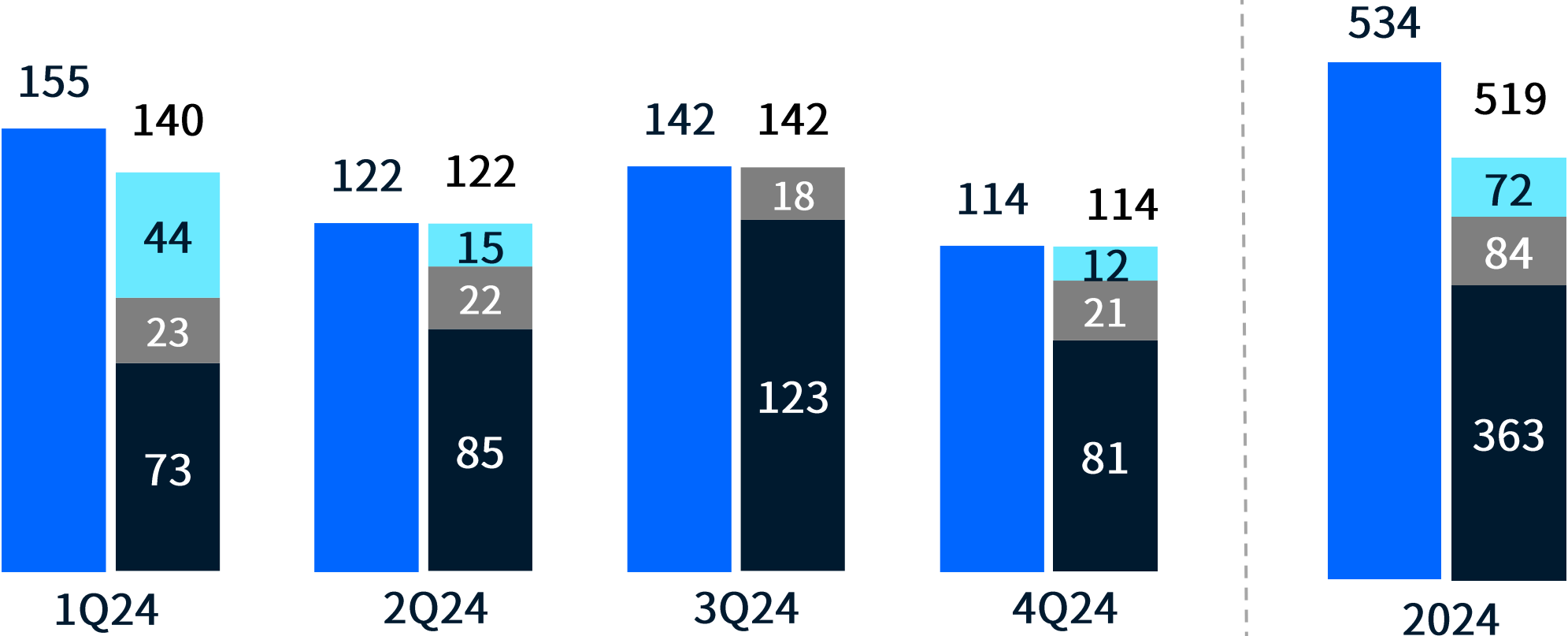
¹ IT platform. acquisition/licence of software and computer equipment

97% payout in 2024



R\$ million

Net income Dividends IOC Share buyback



Payout: 90%

100%

100%

100%

97%

319

76

87

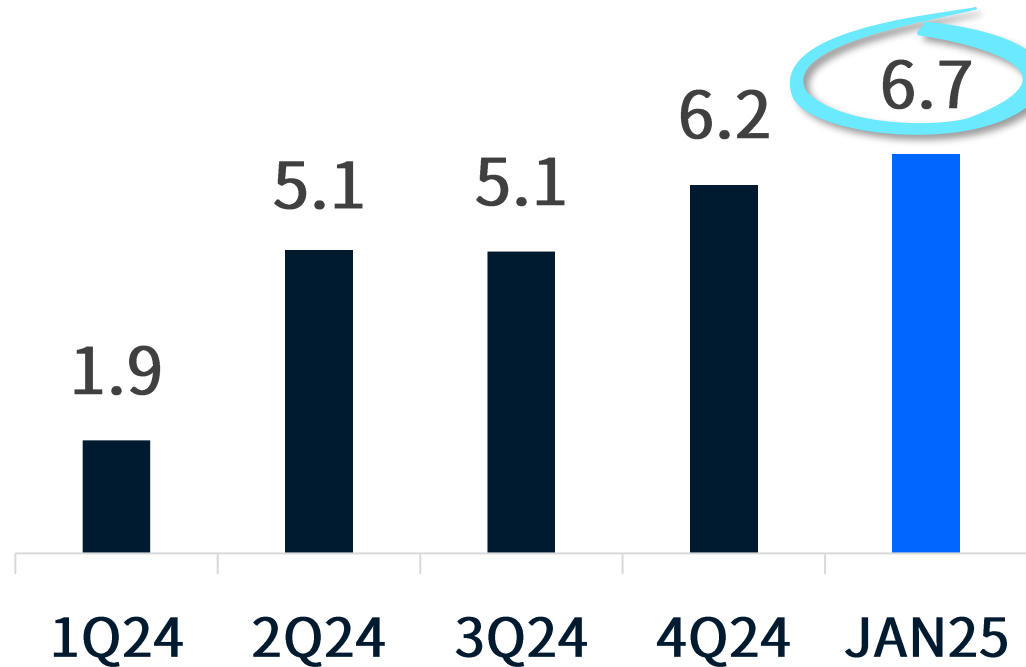
43

43

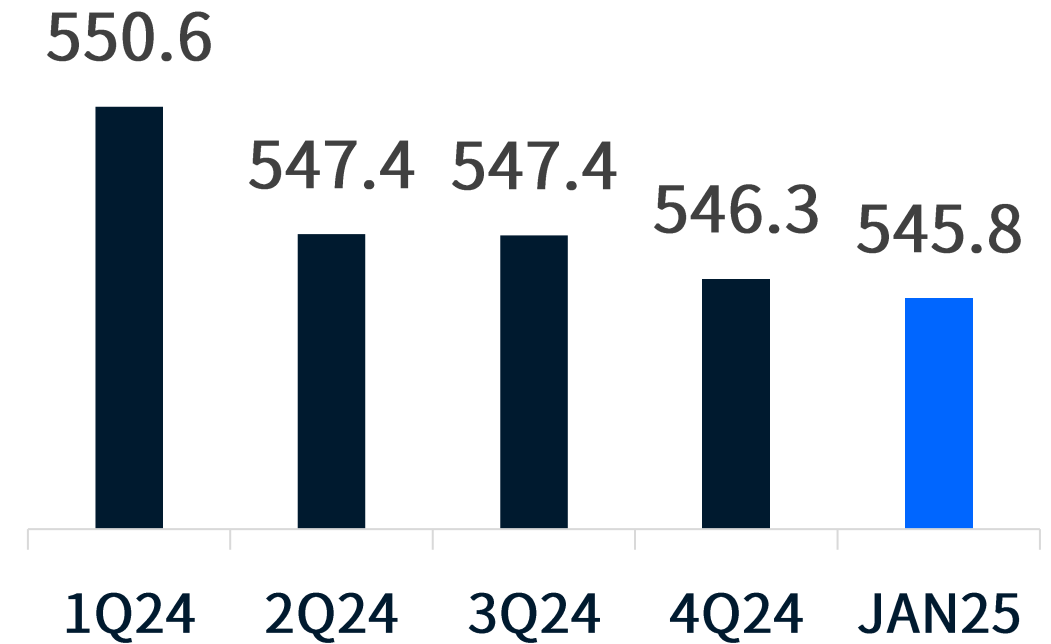
Treasury shares: 6.7 million in January 2025



Million shares



Treasury Shares

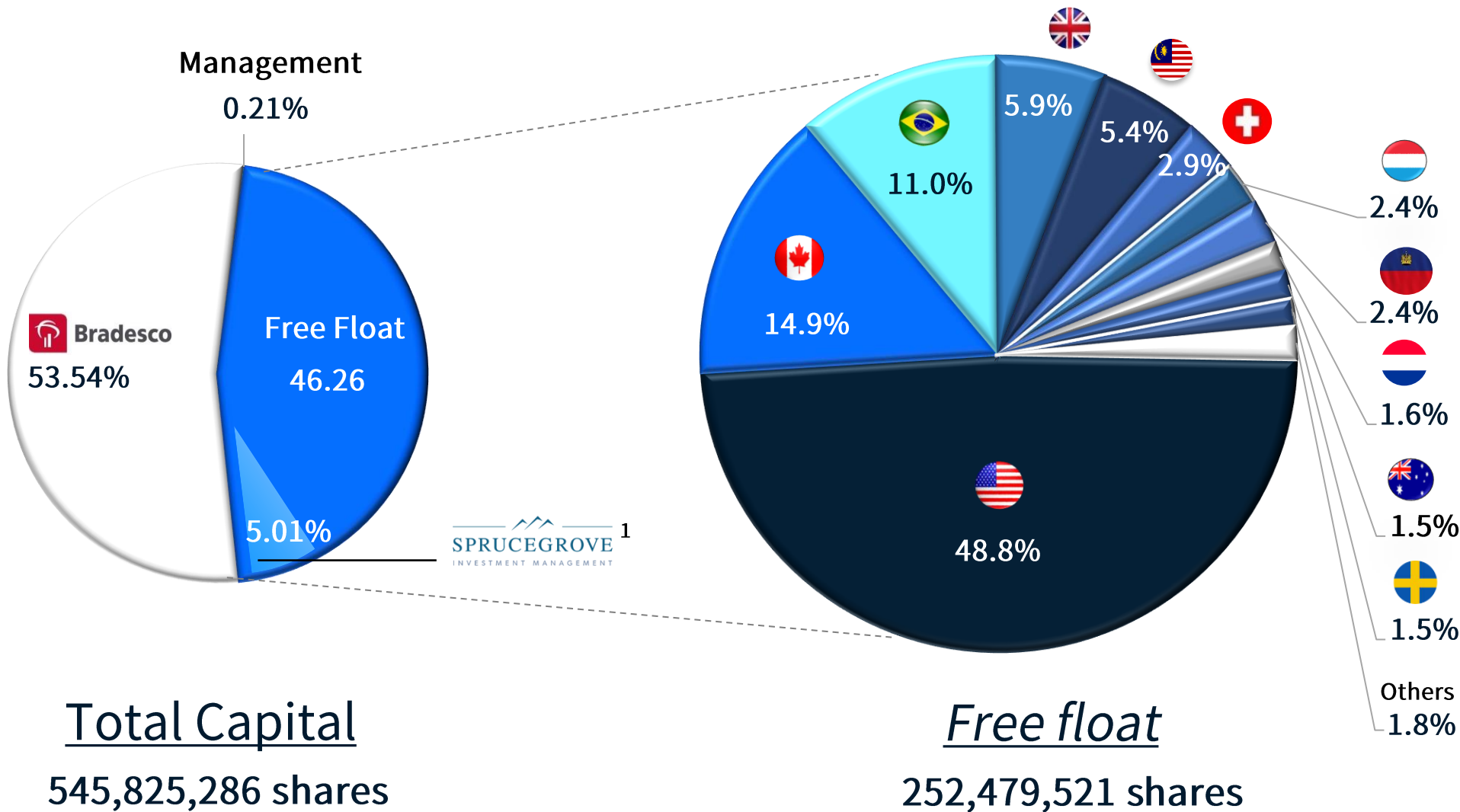


Total Capital ex - Treasury

Global shareholder structure: investors from more than 30 countries



After cancelation of Treasury shares to be approved at the Meeting of April 1, 2025



Source: Odontoprev; ¹ [According to the Notice to the Market of 06.07.24.](#)

Odontoprev #6 according to TIME Magazine's ranking



TIME

The [ranking "World's Best Companies in Sustainable Growth 2025"](#) aims to identify companies that demonstrate outstanding financial and environmental performance.

