
- Meal allowance

Every month, all employees have their meal cards credited with an amount equivalent to 22 meals. The amounts of their contributions and those covered by SulAmérica are annually set in the collective bargaining agreement (CCT).

The Worker's Meal Program (PAT) is established by the Federal Government, guaranteeing workers an allowance for meal expenses. In SulAmérica, it is provided through meal and food allowances.

- Meal allowance

Consists of a benefit granted based on the CCT, which guarantees employees allowance for their monthly expenses for purchasing food supplies. Every month all employees receive, in their respective food cards, credits corresponding to the amounts set in the CCT.

SulAmérica fully covers this benefit, which represents a significant allowance to the family budget of its employees.

- Commuting allowance

Regulated by Federal Legislation, the commuting allowance is a benefit exclusively social, with no salary-related nature, which purpose is to partially cover the commuting expenses of employees, who use urban, inter-municipal or interstate public transportation, with characteristics similar to urban ones. This benefit is optional, the employee may opt for receiving or not, depending on what is more convenient.

This benefit is partially covered by SulAmérica. The other portion is monthly deducted, separately identified in the monthly payslip, as determined by the legal provisions.

The amount of employee's contribution is limited to 6% of Gross Salary.

- Daycare/babysitter allowance

Granted by the CCT, the babysitter allowance guarantees the reimbursement to employees, within the limit set in the collective bargaining agreement, for the expenses for babysitter services for legitimate, legitimated or adopted children who are 6 years and 11 months or younger, with the respective conditions certified by a valid civil registry document.

The daycare allowance is aimed at guaranteeing the reimbursement to employees, within the limit set in the collective bargaining agreement, for the expenses related to full or part-time daycare, nursery and preschool.

The daycare and babysitter allowance amounts are established in the CCT.

- Private pension plan and accident and group insurance

The accident insurance is accepted when the employee is hired, when the adherence contract is signed. The insurance is extended to beneficiaries and provides five coverage types: death, accidental death, total or partial disability from accident, total permanent functional disability from illness, family funeral benefit and accidental death of spouse. This insurance is fully covered by SulAmérica and is effective until the employment termination date.

The private pension plan - PGBL - allows the accumulation of funds over the contracted period. During this period, the deposited amount is invested and earns yield in Specially-created Investment Funds.

- Health and dental plan, Program for managing and treating chronic patient.

All employees and legal dependants, being necessary to complete the form, are entitled to health and dental insurance, extendable to all dependants, and the plan category can be chosen based on profile. Standard and compact health plans do not have fixed employee participation, only co-participation.

- Complement to sick leave/occupational accident

In the event the sick leave/occupational accident benefit is granted by the INSS, the Company complements the benefit amount to make up the difference in monthly remuneration the employee would be entitled if were currently working, over a maximum period of six months.

- Payroll advance loan

The Company has a contract with the Bank for granting loans to employees at lower rates, and deduction of installments from the payslip.