



Sustainability at SulAmérica

For SulAmérica, Sustainability is a strategic theme. We have an important role in environmental, social and economic issues. For this reason, our Mission and Values incorporate the Company's commitment.

In line with this vision, in 2009, SulAmérica invested in the development of sustainability governance through the creation of a **Sustainability Committee** and a **Corporate Sustainability** area. For further information on SulAmérica's sustainability strategy and governance, visit [the Sustainability page on our IR website](#).

Since then, the Company has made voluntary commitments and created a Sustainability Policy that defines the strategic themes to be deployed by SulAmérica to ensure sustainable development which creates value to our stakeholders in the long term.

Sustainability Strategic Themes

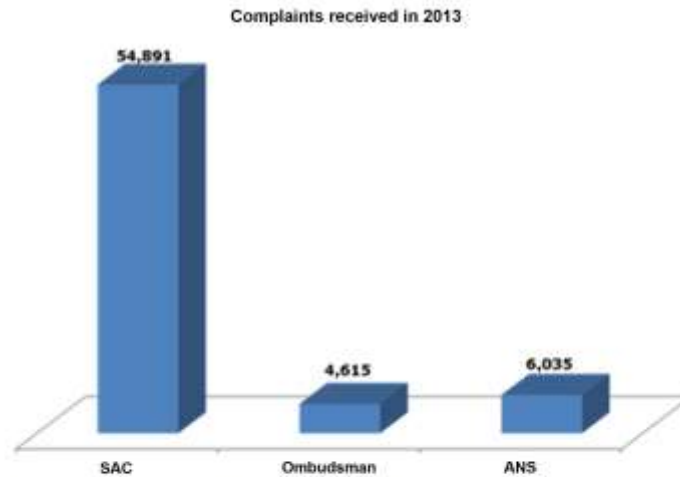
Quality and Customer Satisfaction

As part of the process to improve customer service and satisfaction regarding the products and services provided, SulAmérica makes available a range of customer assistance channels, conducts several customer satisfaction surveys, and offers tools to its customers, brokers and service providers.

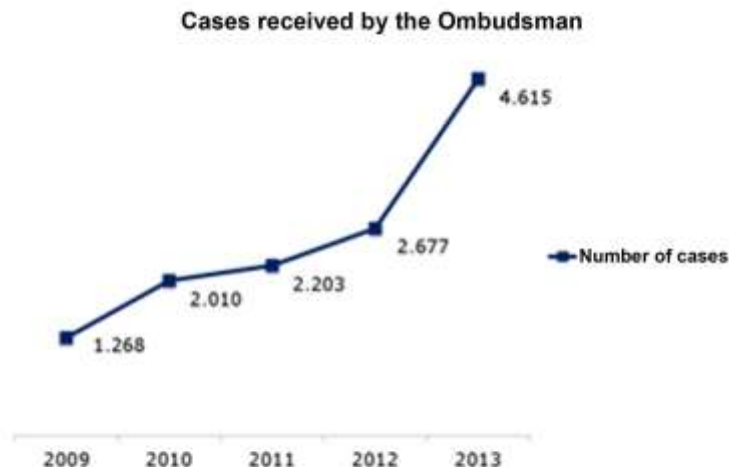
Customer service channels: SulAmérica makes available several customer assistance and communication channels that permit access to information and the sending of suggestions, criticisms and questions about its products and services. **[GRI G4-PR5]**

- The National Health Agency (Agência Nacional de Saúde – ANS) evaluates monthly all private health insurance and operators and in 2013 SulAmérica Companhia de Seguro Saúde was the 12nd in the complaints ranking.
- The publication of the new regulation CNSP 279/13 from SUSEP which requires the implementation of an ombudsman department and as a result, the media exposure of the new regulation increased the number of complaints through this channel by 72%. The SulAmérica Ombudsman was created in 2005.

See the number of complaints received through the Ombudsman channel in 2013 in the graph below:



The Ombudsman analyzed 4,615 complaints in 2013, which were received through our own channels (2,245), Procon (1,238), SUSEP (882) and the press (138), in addition to 112 complaints about Sulacap, purchased in July 2013.

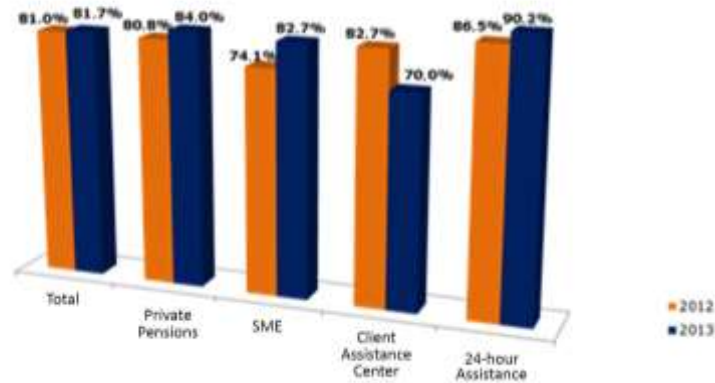


The number of cases received in 2013 increased significantly, particularly due to the publication of the CNSP 279 standard in January 2013, which provides for the mandatory creation of Ombudsman services by insurers.

Customer service quality and satisfaction surveys: SulAmérica conducts several quality and satisfaction surveys among its stakeholders (policyholders, service providers, brokers and investment analysts) as a way to improve the quality of its products and services. The main results of the 2013 surveys were:

- SulAmérica's general customer satisfaction index was 80%, 3 percentage points below the 2012 survey.
- The call centers for Private Pensions, 24-hour Assistance, Customer Assistance Center and SME Health Plans had 86.8% user satisfaction. The attribute with the best rating was the cordiality of service providers in the past two years and the improvement in the agility of telephone services, up 4.2% compared to 2012. In turn, the ease and agility in resolving policyholders reasons for contact received a lower rating, down 4.5% compared to the previous year. See the chart below to view the degree of satisfaction attributed to each call center.

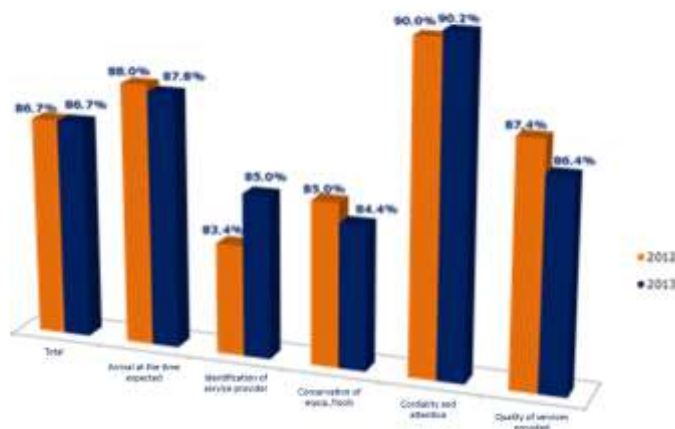
Call Centers Survey 2013 Results



I Center

- The satisfaction of brokers with our brand's attributes achieved 80.4%, while the relationship with our sales area was 69.9%, up 3 percentage points against the previous year.
- The level of satisfaction with 24-hour Assistance service providers was 86.7%, unchanged when compared to the previous year. [GRI G4-PR1, G4-PR5]

Satisfaction with providers of 24-hour Assistance services

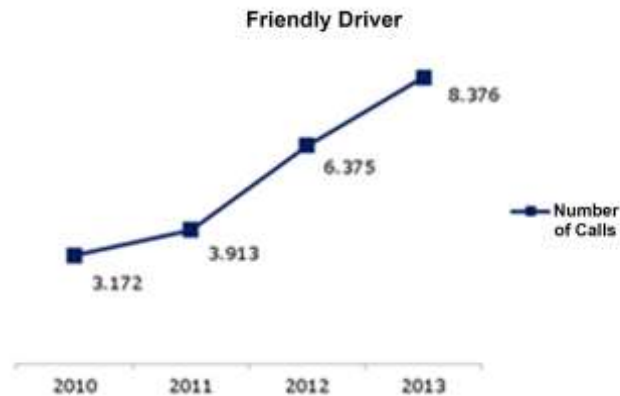


Innovative Products and Services

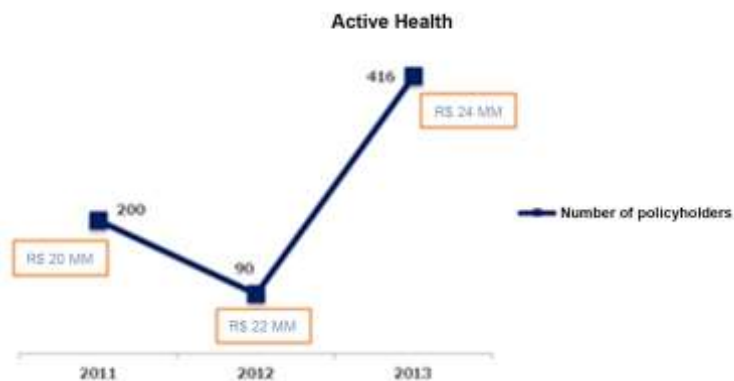
Seeking to take a more active role in promoting sustainable development, SulAmérica has been incorporating social and environmental benefits into its products and services.

- **Responsible Disposal (Descarte Responsável):** SulAmérica's Residential and Corporate policyholders are offered services for the collection, segregation and recycling of home appliances, consumer electronics and furniture. In partnership with Ecoassist Serviços Sustentáveis, in August 2013 SulAmérica launched the **Responsible Disposal** service, which provides convenience and savings to clients and ensures the proper disposal of objects and waste. Before being disposed of, the objects collected at the customers residences are selected and analyzed. This service is provided to more than 4,800 policyholders. [GRI F55 and F58]
- **Friendly driver (Motorista Amigo):** This service is provided to SulAmérica Auto Insurance customers, who are able to request a driver to drive their vehicles in situations of sudden illness, personal accident or if the driver is not in a physical or psychological condition to drive. The **Friendly Driver** contributes to the reduction of traffic accidents, as

well as to a culture of responsible driving. In 2013, SulAmérica invested R\$1.6 million in this service, twice as much as the amount invested in the previous year. [GRI G4-FS5]



- **Web Broker (Corretor Web):** Tool developed by SulAmérica to help brokers with the development of a web or Facebook page to showcase their products, strengthening the relationship between brokers and their customers.
- **Active Health (Saúde Ativa):** SulAmérica created the Active Health program in 2002 to offer a set of initiatives for the promotion of health and prevention of disease. The program has been expanded with the offer of new services for persons with chronic illnesses, such as diabetes, obesity and heart disorders, among others. In 2013, R\$24 million were invested and 416 thousand policyholders benefitted from this service. Since 2010, R\$82 million has been invested in the program, and 4,916 companies have used the service. [GRI G4-2.2, FS5 e FS7]



Responsibility in the Value Chain

As a multiline insurer, one of SulAmérica's greatest challenges is to manage its value chain, since each segment has a specific business model with different customers, business partners, regulatory authorities, products and services.

In 2014, SulAmérica will work towards the detailing of its value chain to make its business model clearer to its stakeholders and to define different engagement strategies specific to each audience.

- **Previous Health Authorization:** documents such as medical reports and requests for medical procedures are analyzed by automated systems, which increases the agility and credibility of the process of authorization of medical procedures. [GRI G4-EN23, G4-EN27]
- **Digital Health Certification:** Since 2009, SulAmérica has adopted a Digital Certification to exchange electronic documents relating to invoicing of medical expenses, reducing paper



volumes and processing times in dealings with the providers of health services. [GRI G4-EN23, G4-EN27]

- **Online Health Statements:** invoice reports are available for consultation and download only digital. Payment forms, which, for legal reasons, must be printed and sent to policyholders, have had their format and printing systems changed to reduce the consumption of materials. [GRI G4-EN23, G4-EN27]
 - **Auto Green Seal Towing (Selo Guincho Verde):** Since 2011, SulAmérica has invested in the use of biodiesel in its towing truck fleet by adopting the Green Seal, a program of the State of Rio de Janeiro that encourages the replacement of diesel by biofuels. [GRI G4-EN19, FS5]
 - **Why print? (Imprimir pra quê?):** The program encourages employees to reduce the volume of printed documents, including double sided printing as a default for all computers, password printing, and the monitoring of prints made by each user. [GRI G4-EN23, G4-EN27]
 - **Health Automation Project:** This project consists of implementing a digital billing system using SulAmérica’s Health Portal or the website of the connectivity company Orizon, eliminating the sending of printed forms to providers of medical services. [GRI G4-EN23, G4-EN27]
 - **Recycling of vehicle glass:** In partnership with the [Autoglass Institute](#), SulAmérica recycles damaged vehicle glass from auto insurance claims. [GRI G4-EN23 FS8]
 - **Auto water-based paint:** Since 2009, SulAmérica encourages the use of water-based paints in its accredited autoshops to repaint damaged vehicles. This material contains 90% less solvents than traditional paints. For this reason, it permits a reduction in emissions of volatile organic compounds (VOC) that threaten the health of painting professionals and the local communities, besides contributing to reduce pollution levels. [GRI G4-EN26, FS5, FS8]
- **Results**

	2013	2012	2011
Previous Health Authorization/VPP Web (t)	1.6	0.9	1.0
Digital Health Certification (t)	50.5	47.3	40.0
Online Health Statements (t)	26.8	88.0	82.0
Green Seal Towing (Number of assistances)	36.901	38.478	43.779
Why print? (t)	57.6	62.5	98.2
Health Automation Project (t)	246.0	236.0	-
Recycling of vehicle glass (t)	700.7	668.4	901.5
Auto water-based paint (VOC)	6.1	5.6	11.3

Development of Human Capital

Human capital is an important asset for service companies like SulAmérica. For this reason, we are constantly investing in people development inside and outside our company, and we are continually seeking to improve the quality of life of our policyholders, employees and business partners.

- **Human Rights:** In 2011, SulAmérica developed an e-learning course on Human Rights that addresses subjects such as: moral and sexual harassment; child, forced and compulsory labor; appreciation of diversity; discrimination; and sexual exploitation of children and adolescents. All subjects are related to the work environment, and the purpose is to promote human rights concepts and ethical values. The course is available on SulAmérica Corporate University – Universas. [Click here](#) to access the e-learning.
- **Life quality programs:**
 - ✓ **Nutritional assistance:** Twice a week, nutritionists provide assistance to employees at the units in Rio de Janeiro and São Paulo, offering guidance on balanced nutrition.
 - ✓ **SulAmérica Athletes:** Since 2005, the company seeks to stimulate healthy practices through sports activities that include running and easy and moderate walks. This project is active in Rio de Janeiro and São Paulo.
 - ✓ **Workplace exercises:** Provides exercises to improve the employees’ body posture and flexibility, helping to avoid injuries. Workplace exercises are offered at the Call Center units in Rio de Janeiro and São Paulo.



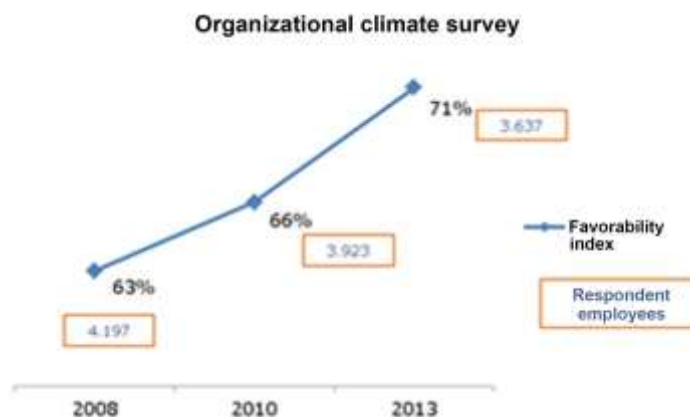
- ✓ **Expecting Mom´s Guidance Program:** Offered twice a year, this program includes talks and exercises for future moms and dads, ensuring the health of mothers and their babies during pregnancy.
- ✓ **Flu vaccine:** In order to provide an opportunity for our employees and interns to protect themselves against flu, SulAmérica carries out the Flu Vaccination Campaign on a yearly basis.
- ✓ **Living Well:** This personal assistance program was developed to provide wellbeing, tranquility and safety to our employees and their families. The service is available on a 24x7 basis. It offers a direct personal support channel specialized in various areas (psychology, social services, physiotherapy, pedagogy, legal etc.), providing guidance to all interested persons quickly and at no cost. The program also provides lectures on the most common issues presented by employees. [GRI FS5]
- ✓ **Health Guidance Program:** This program developed in partnership with SulAmérica Saúde Ativa offers guidance on the importance of regular medical check-ups, physical exercises, proper use of medical drugs, and nutritional guidance, besides offering emergency support when this is required. All employees and dependents with chronic illnesses are eligible for the program. [GRI FS5]

▪ **Results:**

Life quality program				
	2010	2011	2012	2013
Nutritional Assistance – Number of assistances	1,491	1,372	1,409	1,134
SulAmérica Athletes – Number of participants	221	195	148	132
Workplace exercises – Number of assistances	990	11,000	10,549	11,936
Expecting Mom´s Guidance Program – No. of participants	113	168	171	129
Living Well – Number of assistances	26,508	20,634	26,767	18,950
Flu vaccination – Number of employees vaccinated	555	2,183	2,711	2,777
Health Guidance Program – No. of participants	-	85	35	32

▪ **Organizational Climate**

In order to analyze the level of satisfaction of employees, SulAmérica conducts an engagement survey every two years. The results are widely disclosed and action plans are defined to identify strengths and improvement opportunities. In 2013, 3,637 employees representing 77% of our headcount participated in the organizational climate survey, with a favorability index of 71%.



Leadership Development

SulAmérica organizes several programs to improve the skills and ability of our employees, and develop their capacity. In 2013, the company invested more than R\$3.4 million in internally-run training programs and talks, and provided subsidies for participation in external courses and events, among other ways of professional and career development. More than 15 thousand participations of employees in the trainings offered by SulAmérica Corporate University – Universas, with an average of 13.6 training hours per person. [GRI G4-LA9]



Note 1: Includes only the courses offered in the catalog in December.

Note 2: The number of participations includes the number of concluded courses, as well as repetitions, that is, when an employee participates in more than one program.

Note 3: Includes all participations and the hours attended, regardless of the subsequent termination of contract with an employee.

Note 4: Since 2011 the information provided refers to the actual amount spent disclosed by the controllership department, rather than the amounts estimated in the budget.

	Employees (12/31/2013)			Hours			Participations			Average hours		
	F	M	Total	F	M	Total	F	M	Total	F	M	Total
Executive	4	33	37	2.0	139.0	141.0	1	17	18	0.50	4.21	3.81
Management	529	510	1,039	9,480.5	10,709.0	20,189.5	1,763	1,735	3,498	17.92	21.00	19.43
Technical/Operational	2,232	1,561	3,793	27,806.7	16,257.6	44,064.3	6,896	3,641	10,537	12.46	10.41	11.62
Sales	12	31	43	58.0	151.0	209.0	21	41	62	4.83	4.87	4.86
Interns	82	59	141	2,577.5	1,841.5	4,419.0	900	655	1,555	31.43	31.21	31.34
Total	2,859	2,194	5,053	39,924.7	29,098.1	69,022.8	9,581	6,089	15,670	13.96	13.26	13.66

Note 1: The number of participations includes the number of concluded courses, as well as repetitions, that is, when an employee participates in more than one program. Note 2: Accumulated from January until the reporting date (12/31/2013)

Note 3: Considering only the programs courses and hours attended by employees who were active in the month reported (as considered in the Populis G4-10 Report).

Note 4: Considering the employee's position at the reporting date, rather than their position on the date of the course.

Financial Education and the Conscious Use of Insurance

As a financial services company, SulAmérica is investing in products and services that will help professionals and policyholders to have a better understanding of our products and services.



- **Private Pension with no blah blah blah:** Online platform intended to provide information to users on the most common questions on private pension in a simple and easy manner. In 2013, the website had more than 416 thousand accesses. Details of this tool at www.previdenciasemblablabla.com.br [GRI FS16]
- **Educaprevi:** Set of services supporting school activities, such as answers to queries, online classes on all subjects taught from the 5th grade of Elementary School to the university admission exam, online tests and reviews of lessons. In 2013, more than R\$46,000 was invested in this service, which provided assistance to 8,843 users. [GRI FS7]

“Conscious Use of the Health Insurance Plan” booklet: This tool developed by SulAmérica to offer simple and easy information on health plan issues, such as the importance to have a trusted doctor, procedures for use of the health insurance plan, and income tax calculation. For further information, go to www.sulamericausoconsciente.com.br

What we do

SulAmérica believes it has a role in the sustainable development of the society in which it is involved, within or outside the scope of its corporate actions. Get to know some of our practices.

- **Ethics and Transparency**
 - ✓ **Code of Ethical Conduct:** All employees are responsible for conducting the company's business to the highest ethical standards and for conduct, behavior and attitude that are in accordance with the company's philosophy. To this end, SulAmérica has developed a Code of Ethical Conduct that has been introduced to 90.9% of its employees. [Click here](#) to access the Code of Ethical Conduct.
 - ✓ **Compliance:** The Legal Compliance Program ensures SulAmérica's compliance with all laws and corporate policies through the establishment of a sound internal controls culture, risk management and practice of the ethical principles adopted by the company.
 - ✓ **Fraud Prevention:** SulAmérica seeks to strengthen a fraud prevention culture through campaigns, training, events and workshops aimed at its policyholders, brokers, partners, employees and society in general. Additionally, the “Compliance is Hearing You” channel establishes an internal process for anonymous reports. [Click here](#) to access the fraud prevention page.
 - ✓ **Corruption and Money Laundering Prevention:** The company invests in training and lectures in order to raise the awareness of its employees and other stakeholders on these issues. To access our Anti-money Laundering Policy, [click here](#).
 - ✓ **Training Programs:** To ensure the understanding of these matters by employees of financial institutions, since 2002 the regulatory authorities have required the organization of mandatory training programs. In 2013, 1,374 employees, of which 15% were managers, attended our Ethics, Fraud Prevention, and Anti-Money Laundering courses, which totaled 10,648 training hours. Since 2002, 4,495 employees received Anti-corruption training, which totaled 17,980 hours.
- **Private Social Investment (Social projects)**

Our support to the community is not limited to the jobs we generate or the taxes we pay. We support social projects and run campaigns and events focused on the community, fostering the best practices in the areas of education, health and environment.

Current projects

CDI São Carlos Community (Rio de Janeiro) – since 2011



In partnership with the [Committee for Democratization of Information Technology](#) (CDI), this project stimulates local development through the digital and social inclusion of the low-income population. Since it started, the CDI São Carlos Community has trained 585 students by offering free Office, Internet and multimedia classes, as well as free access to technology to the local population. Since 2012, the project has received support from the



"Centro de Atividades Comunitárias Esperança do Futuro" (CACEF) community center, which offers on-site activities and facilitates access for the local population.

Community Leaderships (Rio de Janeiro and São Paulo) - since 2010



SulAmérica Community Leaderships project aims at training leaders that operate in community organizations (NGOs, neighborhood associations and other community-based institutions) located in the areas surrounding our headquarters in the city of Rio de Janeiro, and our Morumbi unit, in São Paulo.

SulAmérica operates in partnership with the [Integrated Center for Sustainable Development Studies and Programs](#) (CIEDS). Participants attend classes in order to learn how to structure and document their organizations, how to recognize the demands of their communities, and how to prepare fundraising projects. Since the beginning of the project, over 90 participants from 64 institutions have attended more than 260 hours of technical advisory and training courses on subjects such as project organization, fundraising, management, sustainability and IT.

SulAmérica Oral Health (São Paulo) – since 2010



SulAmérica Oral Health Project aims at disseminating oral health principles in the communities surrounding our units and training agents that will provide assistance to children and youngsters.

In 2012, in partnership with the [Dom Bosco Institute](#) and [JHSF Construtora](#), SulAmérica set up a dental office inside the Neighborhood Association of Jardim Panorama, a community located in the area surrounding the Morumbi unit, in São Paulo, in order to provide free assistance to the local population.

The project's purpose is to ensure minimum oral health conditions for children, youngsters and their families through preventive action, distribution of oral health kits, and emergency dental treatment. More than 300 people have already benefited since the beginning of the project in partnership with Dom Bosco Institute.

Olympic Reaction - Year III (Rio de Janeiro) – since 2013



This project, supported by the Sports Incentive Law (Law 11472/2007), and in partnership with [Reaction Institute](#), provides judo training to children and youngsters from 12 years old, developing high performance athletes that are able to participate in national and international official competitions. The project has been held in the past 3 years in two communities in Rio de Janeiro ("Rocinha" and "Cidade de Deus"), and 200 athletes are directly benefited each month.

Pediatric Radiotherapy equipment and Nursing Services (São Paulo) – 2014



SulAmérica supports two projects developed by the [Support Group for Children and Adolescents with Cancer](#) (GRAACC) in the city of São Paulo. The first project is intended to assist 160 children with cancer through the installation of a state-of-the-art radiotherapy equipment with modulated intensity in November 2013 at GRAACC's new hospital.

The second project is intended to help all the 3,070 children with cancer who are treated in GRAACC's hospital by means of highly qualified nurses and nursing technicians, and to be able to maintain a Specialist Clinical Nurse (ECE) in the hospital's network. The funds allocated to these projects were supported through the Children and Teens Municipal Fund Law (FUMCAD), a matching fund of the Municipality of São Paulo. We are now waiting for the authorization by the Municipal Council for Children and Teens Rights (CMDCA) of São Paulo to transfer the funds to the organization.

Mobilizing agents training course (São Paulo) - 2014



In partnership with the Criança Segura - [Safe Kids Brazil](#) NGO, SulAmérica supports the development of an online course for professionals who work with children and teens, focusing on the prevention of accidents in different areas of Brazilian society.

The project aims at training 300 professionals in the areas of health, social assistance, education, and traffic, among others, for actions aimed at children and teens. The deadline for registration of participants was February 2014, and the project runs until the end of April. The funds allocated to this project were also supported through the Children and Teens Municipal Fund Law (FUMCAD), a matching fund of the Municipality of São Paulo. We are now waiting for the authorization by the Municipal Council for Children and Teens Rights (CMDCA) of São Paulo to transfer the funds to the organization.

"Therapies for screened patients" and "Treatment of oral diseases" (São Paulo) – scheduled to start in the second half of 2014



These projects, which will be carried out by the [Association for Assistance to Disabled Children](#) (AACD), are intended to help the rehabilitation of physically disabled children and teens, and promote early diagnosis and dental treatment. The results expected from the support provided to these projects include assistance to more than 350 children and teens and a reduction in waiting times for treatments.

The funds allocated to these projects were supported through the Children and Teens Municipal Fund Law (FUMCAD), a matching fund of the Municipality of São Paulo. We are now waiting for the authorization by the Municipal Council for Children and Teens Rights (CMDCA) of São Paulo to transfer the funds to the organization.

Professional Qualification in Retail (São Paulo) – scheduled to start in the second half of 2014



In partnership with the "[Projeto Casulo](#)" Institution, this project aims at training teens with a focus on retail trading and helping them to enter the labor market. The target is to assist some 380 teens between 15 and 18 years old in the Real Parque Community, in São Paulo.

The funds allocated to this project were also supported through the Children and Teens Municipal Fund Law (FUMCAD), a matching fund of the Municipality of São Paulo. We are now waiting for the authorization by the Municipal Council for Children and Teens Rights (CMDCA) of São Paulo to transfer the funds to the organization.

"Playing and Rescuing Brazil's Literature and Customs" and "Sports, Culture and Art" (São Paulo) – scheduled to start in the second half of 2014.



These projects, which will be carried out by the [Dom Bosco Institute](#), are intended to provide a space for discovery and the rescue of regional literature and customs of Brazil, as well as to promote the respect for cultural diversity. These initiatives will benefit over 200 children and teens from 10 to 15 years old living in the Jardim Panorama and Real Parque communities, in the city of São Paulo.

The funds allocated to these projects were supported through the Children and Teens Municipal Fund Law (FUMCAD), a matching fund of the Municipality of São Paulo. We are now waiting for the authorization by the Municipal Council for Children and Teens Rights (CMDCA) of São Paulo to transfer the funds to the organization.

Tomorrow's Champion (Rio de Janeiro) - 2014



This project is supported by the Sports Incentive Law (Law No. 11472/2007) in partnership with the [Integrated Center for Sustainable Development Studies and Programs](#) (CIEDS). Focused on soccer, it is intended to develop a sports center in the São Carlos Community, which is located in the area surrounding SulAmérica's building in Rio de Janeiro.

The initiative intends to benefit 200 children and teens between 9 and 17 years old in a situation of social vulnerability by providing full development (physical, psychological and social) of participants and a better quality of life for their families.

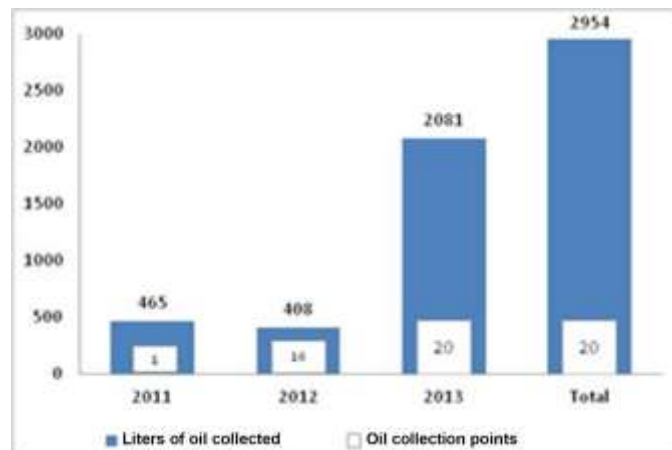
Projects completed:

SulAmérica Good Oil Project (Rio de Janeiro and São Paulo) - 2011 to 2013



This project installed points for collecting cooking oil used in the company's units, or in social institutions and residential condominiums. The oil collected is transformed into biodiesel (in partnership with [Bióleo](#), in São Paulo) or ecological soap (in partnership with [COOPAMA](#), in Rio de Janeiro), directly contributing to environmental preservation.

Since 2011, the program has installed more than 20 collection points, and has recycled almost 3 thousand liters of oil, as shown in the chart below:



Academy of Protagonists (São Paulo) – 2010 to 2011



The focus of the Academy of Protagonists project, which was carried out by the "Canto Cidadão" NGO, was to encourage and train SulAmérica's employees to do corporate voluntary work.

By means of entertainment activities, the 12-month project has produced 27 volunteers from the Morumbi unit, in São Paulo, to work in communities which the company supports social projects. Concepts such as ethics, corporate responsibility and volunteer work in Brazil were some of the subjects covered, while awareness talks were given to employees at our headquarters in Rio de Janeiro on the subject of social involvement.

Auto Repair and Painting Apprentices (Rio de Janeiro) – 2010 to 2011



In partnership with Recofia (Professional Qualification Network) School, SulAmérica supported this training project for youngsters in Rio de Janeiro. Professional training programs were given to apprentices in vehicle painting and repairs. In the two years of support to the project, Recofia enrolled 92 youths in vehicle painting and repairs

classes. 74 of them graduated and were sent to autosshops, car dealers and shops in the city of Rio de Janeiro to work as apprentices.

"House of Art Education" (Rio de Janeiro) - 2011



The "House of Art Educating" ("Casa da Arte de Educar") provided assistance to children and youngsters outside school hours through educational and cultural activities that helped them to complete Elementary School and Junior and Senior High School in the vulnerable communities of "Mangueira" and "Morro dos Macacos", in Rio de Janeiro. This initiative was aimed at complete education of children and youngsters, as well as the education of teens and adults (EJA), in addition to carrying out research on educational methodologies. The project has benefited 259 children, teens and adults.

Diving into the future (São Paulo) - 2011



In partnership with the "sports Solidary" ("Esporte Solidário"), this project associates the teaching of swimming into the UNESCO's Four Education Pillars methodology (learning to know, learning to be, learning to do, and learning to live together) aiming at the full development of beneficiaries. The project has assisted 220 children and teens between 7 and 18 years old from low-income families, attending public schools in the districts of Morumbi and Butantã, in São Paulo.

Multimedia: Education tools (São Paulo) - 2011



This project, which was carried out by the "[Projeto Casulo](#)" Institution, has benefited more than 900 teens and their families in the communities of Jardim Panorama and Real Parque, in São Paulo, with classes on multimedia tools for the labor market, given outside school hours.

Multiple languages (São Paulo) - 2012



The Multiple Languages project conducted by the "Pró-Saber" Psycho-pedagogical Studies Center has provided the children of the vulnerable community of Paraisópolis, in the city of São Paulo, a space to experience different fields of knowledge (artistic, linguistic, scientific, ethical, and physical) through workshop programs related to school, family and community experiences.

The project has benefited 125 children from 4 to 6 years old through dance, music and art workshops, cultural activities and school revision lessons. Additionally, 100 families of the vulnerable community attended workshops on income generation, arts, music, cooking, IT, literature and cultural walks.

Sports Center (São Paulo) - 2009



The Sports & Education Institute has created Social and Educational Sports Centers to assist children and teens, and provide support to Physical Education professionals through reflexive pedagogical practices, management of sports and continuing training in services. This project, which was supported by SulAmérica through the Sports Incentive Law (No. 11.472/2007), has provided assistance to 1,200 children through 27 events organized at Brazilian schools.

Guidance and monitoring for teens (São Paulo) - 2012



This project was carried out by the "Brazil Children" ("Criança Brasil") Association with the purpose of developing citizenship, responsibility and self-awareness of youngsters in the vulnerable community of Jardim Panorama, which is located in the neighborhood of SulAmérica's building in São Paulo.

It comprised four talks given by psychologists and educators on the experience of teens on issues such as family relationships, sexuality, drugs, domestic violence etc. Some 80 teens and youngsters have participated in the project.

SulAmérica Peace Squares (São Paulo) – 2007 to 2012



In partnership with "[Sou da Paz](#)" Institute, this project has enabled people to take part in the revitalization of three squares in São Paulo. It also trained 59 community leaders, organized 75 events and provided assistance to more than seven thousand people in 2012. Sports activities were organized in the vulnerable communities of Paraisópolis, in São Paulo, for the benefit of 2,146 children and teens through the Peace Squares Sports Festivals.

After the end of the project, the methodology was transferred to the Municipal Housing Department (SEHAB-SP), as a contribution offered by SulAmérica and the Sou da Paz Institute for the creation of public policy and reduction of violence.

Early childhood comes first (Rio de Janeiro) – 2009 to 2010



This partnership between SulAmérica and the Abrinq Foundation for Children and Teens' Rights contributed to broadening access to and improving the quality of children's education at four day care centers in the area surrounding our headquarters in Rio de Janeiro: the "Central do Povo" Institute, "Teresa de Jesus" Night Shelter, "Florescer" Day-Care Center, and Jacira's House. The project created themed spaces for children and contributed to the continuing education of teachers and educational coordinators of day-care centers, besides refurbishing 2 day-care centers with additional services, thus directly benefiting 870 children and expanding services for more than 120 infants.

Healthy Children, Healthy Future Project (São Paulo) – 2009 to 2010



The Healthy Children, Healthy Future project, which resulted from a partnership between the public and private sectors and society, was aimed at improving the nutrition and self-sufficiency of 792 children, their families and 38 teachers of "Feição da Vila" public school, in Capão Redondo neighborhood, in São Paulo. As part of this project, Inmed Brasil and SulAmérica designed school materials on the planting of vegetable gardens and nutrition for distribution to teachers and students, to help school staff plan healthy lunches for the children, and providing guidance to the students' parents on the importance of a balanced diet.

▪ Environmental Management

- ✓ **Gas Emissions Inventory:** The Greenhouse Gas Emissions Inventory, published by SulAmérica since 2010, is intended to measure the company's emissions footprint and define a strategy for reduction and compensation of these emissions over the coming years.

[2012 GHG Emissions Inventory](#)

[2011 GHG Emissions Inventory](#)

[2010 GHG Emissions Inventory](#)



- ✓ **Waste Management:** Since 2004, we have adopted a selective waste collection system at our business units. Through various partnerships, SulAmérica also encourages the recycling of the waste that originates from its operations.
- ✓ **Rational consumption of natural resources:** SulAmérica holds campaigns to raise the awareness of its employees regarding the rational consumption of resources such as electricity, water and fossil fuels. To this end, since 2009, two new units of the Company have been seeking to implement building criteria for a better use of such resources, while its fleet uses flex-fuel vehicles.
- ✓ **Initiatives for reduction of paper and plastics consumption:** Since 2009, SulAmérica has introduced initiatives to reduce paper consumption in its operations and the use of plastic in identification cards for policyholders. For details of these initiatives, see *Initiatives in the Supply Chain*.

▪ **Citizenship**

Social campaigns and actions: [GRI FS5]

- ✓ **Action for Seniors:** SulAmérica volunteers visit homes for old people in order to offer care and attention to the elderly. In addition to the visits, these transformation agents donate food, personal care items, diapers etc.
 - ✓ **Winter Campaign:** This is SulAmérica’s most successful campaign. It collects winter clothes, blankets, food, personal care items to be taken to shelters and homes.
 - ✓ **Citizenship Day:** The Citizenship Day is a social event organized by SulAmérica in the cities of São Paulo and Rio de Janeiro with the purpose of providing a number of services to the vulnerable community. It benefits the communities located in the neighborhood of the Company by providing legal and nutritional services, medical check-ups, registration of resumes, awareness-raising events, among other services.
 - ✓ **Children’s Day:** This takes place each year in the months of September and October in all units of the Company. Our employees donate new or used books and toys that are taken to institutions located in the neighborhood of each unit.
 - ✓ **Milk Donation:** During this campaign, all transformation agents joined to collect donations to be sent to the victims of floods.
 - ✓ **Blood Donation:** This initiative has been carried out since 2003 in order to increase solidarity among SulAmérica’s employees. Employees in all units are encouraged to go to blood donation centers in their cities, and there are campaigns in our two principal units (Morumbi, in São Paulo, and the headquarters, in Rio de Janeiro.)
 - ✓ **Solidarity Christmas:** SulAmérica’s Christmas Event has been organized since 2007 to support children from day-care centers and institutions located in the areas surrounding the Company’s offices. The campaign encourages employees to offer support to children and make their wishes come true.
 - ✓ **Labor Market Guidance:** This action consists of talks, guidance on interviews, dynamics, preparation of resumes, and description of cases of success for youngsters from partner social organizations seeking to enter the labor market. Talks are given by SulAmérica’s employees, who also tell about their experiences and progress, and give the youngsters some tips.
 - ✓ **SOS Community:** With the purpose of helping the victims of catastrophes caused by extreme climatic events and to minimize the suffering of families, the transformation agents mobilize to collect personal care products, food, and water, among other items.
- **Volunteering:** In 2013, SulAmérica’s Volunteering program was reviewed. The “Transformation Agents” program encourages the voluntary participation of employees in social events arranged by the Company and by the employees themselves. During the year, 15 events and campaigns were held with the participation of 1,440 volunteers of the Company.

Results [GRI G4-EC1]

Results of Social and Environmental Projects, Campaigns and Events	2009	2010	2011	2012	2013	TOTAL
Total employees involved in social campaigns and events*	370	1,056	525	711	1,440	4,102
Total direct beneficiaries of social campaigns and events*	4,840	8,792	12,569	2,100	26,039	54,340
Total direct and indirect beneficiaries of projects*	10,618	12,605	13,522	4,215	3,640	44,600





Total organizations benefited by social campaigns and projects	91	90	88	75	98	442
Total items donated in campaigns	3,256	15,578	22,871	5,938	12,700	60,343
Total Tax Incentives**	R\$ 0.8	R\$ 0.9	R\$ 1.8	R\$ 1.9	R\$ 1.3	R\$ 6.5

* Participants in more than one event were recorded according to the number of participations

** Amounts in millions