ESG Supporting Document

2024

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Note: Unless specifically detailed otherwise, the information disclosed in this document pertains to the 2024 reporting period and is provided as a supplement to the IFS Sustainability Report 2024.

1. Governance & Economic Dimension

1.1 Business Ethics

1.1.1 Reporting on Breaches

The table below details the number of breaches related to business ethics aggregated in all our subsidiaries.

Reporting areas	Number of breaches in FY 2024
Corruption or Bribery	3 (*)
Discrimination or Harassment	22 (*)
Customer Privacy Data	1 (**)
Conflicts of Interest	0
Money Laundering or Insider trading	0

(*) None of these breaches result in any financial fines or convictions.
(**) This event did not compromise Interbank's computer and communications hardware systems, applications, or the financial products and transactions of its clients. Interbank acted promptly to assess and confirm that there were no further consequences.

1.2 Tax Strategy

1.2.1 Effective Tax rate

Income Tax – Inteligo Bank
Pursuant to the legislation of the Commonwealth of The Bahamas, no income tax is levied on businesses such as Inteligo Bank Ltd.

In accordance with Panama's tax legislation, the Inteligo Bank Ltd. branch operating in Panama is exempt from income tax on profits derived from foreign operations. For more details, please refer to Note 14 of Financial Statements as of December 31, 2024 of Inteligo Bank Ltd.

Income Tax – Interseguro
Pursuant to Peruvian Law, since 2010, the income and gains generated by assets backing the technical reserves of life insurance companies incorporated in Peru (such as Interseguro) are not subject to Peruvian Income Tax. This exemption applies to reserves related to retirement, disability and survival pensions of the life annuities from the Private System of Pension Fund Management Entities, as well as other life insurance products offered by these companies. For more details, please refer to Note 22 of Financial Statemes as of December 31, 2024 of Inteseguro.

Since certain operations from both Interseguro and Inteligo Bank are exempt from income taxes in their respective jurisdictions, any increase in their profits will result in an effective tax rate for IFS that—if considered solely under the banking industry classification—will consistently remain below the industry average. Industry benchmarks assume full taxation of banking operations, whereas IFS's business model includes contributions from tax-exempt operations under local legal frameworks. Thus, the lower effective tax rate is a result of the application of existing tax legislation and does not reflect an aggressive tax planning strategy.

1.3 Information Security

1.3.1 Information Security Governance

At IFS, we acknowledge that cybersecurity is a strategic business risk, not just a technical issue. To address this effectively, each subsidiary maintains its own cybersecurity governance at both the executive and board levels, ensuring clear accountability at the subsidiary level, pursuant to IFS Cybersecurity and Information Security Policy.

This decentralized governance model empowers leadership to make timely, risk-informed decisions while remaining aligned with IFS's broader standards and, furthermore, delivers several key benefits, including:

- **Faster response:** Throughout their defined governance structures each subsidiary can act decisively during incidents without waiting for central approval.
- **Culture of security:** Embedding governance at all levels reinforces security as an integral component to our strategy and operations.
- **Resilience and trust:** Demonstrating consistent oversight across IFS corporate structure builds confidence among regulators, investors, and partners.

Subsidiary-level governance ensures that risks are managed at their source, accountability is clearly defined, and responses are both timely and more effective. This model serves not only as a compliance safeguard but also a strategic advantage, strengthening trust, resilience and reputation.

For more details, please refer to page 45 of the IFS 2024 Sustainability Report

1.4 Sustainable Finance

1.4.1 Sustainable Stewardship

At IFS, we recognize proxy voting as a key stewardship tool for influencing corporate governance practices. Our Proxy Voting Policy provides clear guidance to ensure consistency, accountability, and transparency in this process.

For instance, in 2025, Interfondos exercised its voting rights in two shareholders' meetings. On February 20, they voted in favor of all agenda items, while on March 26, they voted against the proposed items. Both decisions were guided by Interfondos policy and aligned with their Engagement Guidelines for Governance Issues.

To further strengthen this process, we formed an Advisory Committee, comprised of senior representatives from Inteligo Bank, IPH, Inteligo Group, and Interfondos. The committee is activated in the event of disputes to assess critical situations and decide on issuer management and the permanence of mutual fund positions. To date, it has not yet been necessary to convene the committee.

By actively exercising our voting rights, we aim to promote solid governance, reinforce accountability, and engage constructively with investee companies to support sustainable and long-term value creation.

For more details, please refer to page 63 of Inteligo Group 2024 Sustainability Report

1.4.2 Sustainable Investing Products

At Inteligo Group, we have developed tailored ESG questionnaires for various asset classes to evaluate the sustainability performance of issuers and funds. Since December 2022, all new issuers and funds have been subject to ESG screening prior to their inclusion. The table below provides a snapshot of the outcomes of this process, highlighting the progress of ESG integration across the assets managed by Inteligo Bank and Interfondos.

In 2024, USD 2,719.82 million of assets under management (AUM) were evaluated using our ESG criteria questionnaire, representing 33.8% of the combined AUM.

Criteria	Inteligo Bank	Interfondos	Total
AUM assessed in accordance with the ESG criteria questionnaire (million USD)	764.88	1,954.94	2,719.82
Percentage of covered managed assets that integrate ESG criteria over total AUM	13.00	90.20	33.80

1.4.3 Sustainable Financing Products & Services

At Interbank, we raised and mobilized over US$515 million of Sustainable Loans between 2021 and 2024. The tables below detail our progress across both Commercial and Retail Banking segments.

Commercial Finance

Product Category	Monetary Value FY 2024 (USD)
Green loans, social loans, sustainable loans	181,162,904
Sustainability-linked loans	155,709,996
SME-tailored sustainable financing	2,257,849
Total corporate finance value	5,210,123,000

Total sustainable value	339,130,749
Percentage of sustainable value over total	6.5%

Retail Banking

Product Category	Monetary Value FY 2023 (USD)	Monetary Value FY 2024 (USD)
Sustainable loans and mortgages (MiVivienda Verde y MiVivienda Tradicional)	515,816,028	543,421,945
Total value of mortgage lending	2,589,996,350	2,865,928,723
Percentage of total sustainable value over total value	19.92%	18.96%

2. Environmental Dimension

2.1 Climate Strategy

2.1.1 Direct Greenhouse Gas Emissions (Scope 1)

This scope includes all direct GHG emissions from sources owned or controlled by the organization. For 2024, IFS achieved full coverage across its four subsidiaries, ensuring that 100% of Scope 1 emissions are accounted for in the reported data.

Direct GHG emissions (Scope 1)	Unit	2021	2022	2023	2024
Total direct GHG emissions (Scope 1)	tCO2e	393.59	419.49	1,416.64	643.96
Data coverage (%)	% of direct employees	100%	92%	100%	100%

2.1.2 Indirect Greenhouse Gas Emissions (Scope 2)

As part of our eco-efficiency strategy, each IFS subsidiary conducts an annual measurement and verification of its carbon footprint, covering Scope 1, Scope 2, and selected Scope 3 emissions.

In 2024, Interbank increased its renewable energy consumption through the installation of solar panels at its headquarters and by entering into free-market customer contracts that guarantee the supply of clean energy. As a result, Interbank achieved 60% of its energy consumption from renewable sources and recorded a 23% reduction in Scope 2 emissions compared to the previous year.

Additionally, we strengthened our commitment to renewable energy through the purchase of Renewable Energy Certificates (RECs) for 33 financial stores equivalent to 1,745.24 MWh of renewable energy. Through a contract with Orygen Peru, we secure renewable energy certificates from hydroelectric sources, ensuring that all electricity consumed at Interbank's two headquarters—totaling to 3,357 MWh annually—is certified as renewable until 2025.

As a result of these initiatives, IFS' scope 2 emissions, calculated using the market-based approach, decreased from 3,508.55 tCO_2e in 2023 to 1,845.19 tCO_2e in 2024, representing a 47% reduction compared to location-based emissions for the same year.

Indirect GHG emissions (Scope 2)	Unit	2021	2022	2023	2024
Location-based	tCO2e	2,715.74	3,022.56	3,508.55	2,714.32
Data coverage (%)	% of direct employees	100%	92%	100%	100%
Market-based	tCO2e	2,715.74	2,413.30	3,508.55	1,845.19
Data coverage (%)	% of direct employees	100%	92%	100%	100%

2.1.3 Indirect Greenhouse Gas Emissions (Scope 3)

This scope includes emissions results from the organization's operations but originates from greenhouse gas (GHG) sources that are neither owned nor directly controlled by the company. The data disclosed covers all four IFS subsidiaries, achieving full Scope 3 emissions coverage by 2024.

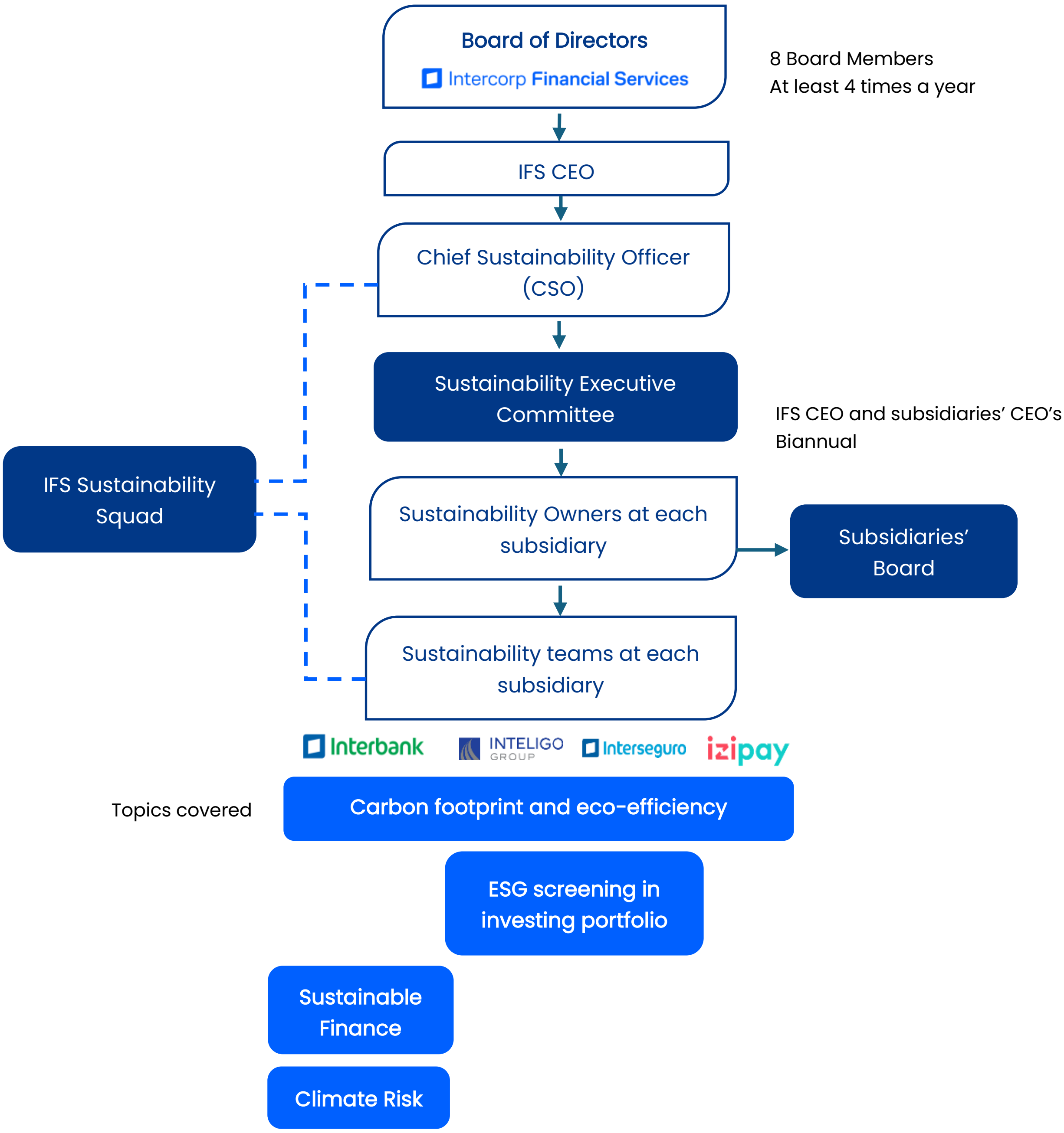
Indirect GHG emissions (Scope 3)	Unit	2021	2022	2023	2024
Total direct GHG emissions (Scope 3)	tCO2e	13,751.04	8,890.43	8,414.61	7,595.10

2.1.4 Climate governance

At IFS, sustainability governance is embedded within our corporate structure to ensure accountability and oversight at the highest level. We have strengthened our climate governance by defining clear roles and establishing Board and executive oversight bodies. This approach ensures that climate considerations are systematically integrated into each subsidiary's sustainability strategy and aligned with our long-term objectives.

At the operational level, dedicated teams at each subsidiary are responsible for implementing climate-related sustainability strategy, driving initiatives, and ensuring alignment with IFS Sustainability Policy and strategic priorities. Acting as the operational core, these teams coordinate across subsidiaries, share best practices, and monitor progress to achieve consistent execution and continuous improvement.

IFS Climate Governance Structure



Description of the main roles of climate governance at IFS

Roles	Description	Fecuency
IFS Board of Directors	Defines the strategic vision and ensures effective oversight of climate matters, aligning them with long-term corporate and sustainability goals and stakeholder expectations.	The Board meets at least 4 times a year with a deep-dive review of sustainability every 1Q. Updates may be included, if needed, throughout the year if required by the CSO.
The IFS Chief Sustainability Officer (CSO)	Leads the implementation of the IFS Sustainability Strategy, ensuring alignment across subsidiaries and integration of climate-related matters (as defined by the Board).	Annually reports to the IFS Board. Additionally, inform shareholders at the annual shareholders meeting.
Executive Sustainability Committee	Composed of the CEOs of the subsidiaries, this committee sets strategic priorities, allocates resources, assigns responsibilities, and oversees the execution of climate-related sustainability initiatives across each subsidiary in a coordinated and consistent manner and as directed by the CSO.	At least twice a year, or as requested by the IFS CEO.
Board of Directors at each subsidiary	Defines the strategic vision and ensures effective oversight of climate matters, aligning them with long-term corporate and sustainability goals and stakeholder expectations specific to the sector of subsidiary aligned with IFS Sustainability Policy.	At least twice a year.
Sustainability Owner at each subsidiary	Executes sustainability and climate-related initiatives within each subsidiary, in permanent coordination with the CSO and the Board and management of their respective subsidiary.	Quarterly.
IFS Sustainability Squad	Cross-subsidiary working group composed of sustainability owners and teams from the subsidiaries. It reviews progress within each subsidiary, coordinates group initiatives, monitors results and promotes collaboration and knowledge-sharing to accelerate impact.	Quarterly.

2.1.5 Climate-Related Management Incentives

Beneficiary	Type of incentive	KPI description
Chief Executive Officer (CEO)	Monetary	The IFS CEO's compensation is determined by key factors that align with the company's financial performance and strategic priorities. These priorities include performance metrics such as product innovation and sustainability, which measure progress toward IFS' core strategic objectives.
Commercial executives	Monetary	The KPI for earning monetary climate incentives is the successful closing of one or more green loans (depending on the role- e.g. commercial manager, commercial executive). Achieving such target, as applicable, results in a 5% variable accelerator, granting the employee an additional 5% remuneration for closing sustainable loans.

2.1.6 Financial Risks of Climate Change

Regulatory risk from climate change

Several financial and non-financial factors could affect stability and growth over the medium and long term. Political shifts may constrain international expansion, increasing reliance on local markets and amplifying volatility risks. New banking regulations—such as disclosure requirements, stress testing, and sustainable finance taxonomies—could increase compliance costs and affect credit risk perception, affecting ratings and financing conditions. Likewise, tax reforms and climate-related incentives may reshape financial dynamics and profitability, while rising operating costs in key sectors could heighten default risks within the loan portfolio.

To address these challenges, we have strengthened our legal risk management framework through measures such as qualitative assessments of climate risks in Interbank's commercial portfolio, continuous regulatory monitoring, and climate reporting aligned with TCFD recommendations.

Physical risks from climate change

Climate change poses significant financial and non-financial risks for IFS, directly impacting both our operations and our clients. Critical infrastructures—such as transportation, electricity, and communications—remain vulnerable to extreme weather events, which can disrupt operations, delay transactions, and affect service quality. Physical damage to facilities or client properties also increases the risk of loan defaults. To address these challenges, we are integrating climate risk considerations into financial projections and implementing eco-efficiency measures across our operations.

The El Niño Phenomenon (FEN), driven by the warming of Pacific Ocean surface waters, disrupts rainfall and temperature patterns across Peru. Historically, it has had severe impacts on infrastructure, supply chains, and climate-sensitive sectors such as agriculture and fishing, reducing yields, disrupting marine ecosystems, and increasing production volatility.

Within Interbank's commercial portfolio—which accounts for 70% of IFS revenues—FEN represents the most critical physical climate risk, due to the high exposure of these two sectors.

In 2023, Interbank conducted a climate stress test to assess financial exposure under two FEN scenarios (moderate and strong). The analysis incorporated client-level data on financials, production, yields, and geographic location. Using this information, a baseline scenario was developed and then stressed with climate variables to estimate the probability of client impact and the associated financial implications.

The results indicated potential provisioning needs of:

Scenario	Fishing sector	Agriculture sector	Total
Moderate FEN (million USD)	1,474	2,034	3,058
Strong FEN (million USD)	2,165	5,741	7,906

This analysis provides a quantified view of climate-related credit risk and informs Interbank's risk management processes, provisioning strategy and portfolio resilience planning.

2.1.7 Financial Opportunities Arising from Climate Change

At IFS, we have identified key opportunities to enhance operational efficiency in response to climate change. By reducing water, energy, and paper consumption and improving waste recovery across our subsidiaries, we have successfully lowered operational costs while aligning with global sustainability goals.

As part of this effort, we are implementing initiatives across subsidiaries to minimize our environmental footprint and improve operational efficiency. Through these initiatives, we strengthen our value proposition by integrating innovations that promote energy efficiency and decarbonization. The current annual costs associated with these initiatives amount to USD 16,321, including:

Initiative	USD
Purchase of I-REC Certificates	1,724
Installation of solar panels at Interbank headquarter	1,4597
Total cost of eco-efficiency initiatives implementation	16,321

At Interbank, we are promoting the transition of our sustainable portfolio. By channeling resources into sustainable finance, we accelerate the shift toward a greener and more climate-resilient economy, while reinforcing our reputation and positioning in the green finance market. As of 2024, our sustainable portfolio balance stands at US$ 340 million, reflecting a positive financial impact and our commitment to responsible growth.

This approach not only strengthens IFS's resilience but also creates long-term value in the rapidly growing sustainable finance market.

For more details, please refer to the IFS 2024 Sustainability Report and Climate Report.

2.1.8 Physical Climate Risk Adaptation

At IFS, we are progressively integrating climate risk management across all subsidiaries. As part of this effort, we published our first Climate Report aligned with TCFD recommendations.

Interbank, which represents 70% of IFS revenue, identified four material climate risks for Peru—decreased rainfall (droughts), flooding, landslides, and glacier retreat—classified as both acute and chronic. Their potential financial and non-financial impacts were assessed, particularly in climate-sensitive sectors such as agriculture and fishing.

In response, we defined adaptation and mitigation measures to address these risks. These initiatives focus on Interbank's commercial portfolio, with a target implementation timeline of less than five years, and include:

- Integration of climate events into commercial risk macroeconomic projections and credit portfolio.
- Climate scenario assessments to evaluate potential impacts.
- Insurance coverage for climate-related events (rain, flooding, water damage, etc.) for real estate properties and client mortgages.
- Provision of green loans and sustainability-linked loans to support client adaptation and transition.
- Inclusion of refinancing clauses in contracts for clients affected by FEN events.
- Implementation of eco-efficiency initiatives in offices and financial stores.

2.1.9 Emissions Reduction Targets

At the IFS level, we established our Eco-efficiency Committee, the governing body responsible for coordinating eco-efficiency initiatives across all subsidiaries and ensuring alignment with decarbonization objectives. Through this committee, dedicated working groups and cross-functional teams were formed to design and implement eco-efficiency initiatives across the financial platform and to set reduction targets for own emissions under Science-Based Targets Initiative (SBTi) methodology.

As an initial first ambition, we have committed to reducing our absolute emissions by 84% in our banking segment operations, covering scopes 1 and 2 (43% of total base year emissions) by 2030. Next year, we plan to set emissions reduction targets across the entire financial platform.

Interbank's reduction emission targets by 2030

Absolute target	2023 (base year)	2024	2025	2026	2027	2028	2029	2030
Scope 1	**1,381**	**619**	**471**	**415**	**442**	**428**	**403**	**366**
Reduction target from base year (%)	-	-46%	-53%	-59%	-66%	-72%	-78%	-84%
Accomplished (%)	-	-55%						
Scope 2	**3,004**	**1610**	**1410**	**1220**	**1031**	**843**	**655**	**469**
Reduction target from base year (%)	-	-46%	-53%	-59%	-66%	-72%	-78%	-84%
Accomplished (%)	-	-47%						

2.2 Descarbonization Strategy

2.2.1 Scope 3 Financed Absolute Emissions

At IFS, we are committed to the mitigation of climate change by defining a strategy aimed at reducing greenhouse gas emissions, covering both our internal operations and the projects we finance for our clients.

In 2024, we began quantifying financed emissions (Scope 3) from Interbank's commercial portfolio in accordance with the Partnership for Carbon Accounting Financials (PCAF) Standard.

For this initial assessment, we applied the methodology to commercial loans and unlisted equity exposures, prioritizing the agriculture, fishing, and energy sectors, which collectively represent approximately 18% of the Interbank's commercial portfolio. Due to data availability, the measurement period corresponds to 2023.

Financed Emissions – Interbank's Commercial Portfolio 2023

Scope 3 Financed Absolute Emissions	Unit	2023
Financed absolute emissions (Scope 1+2)	tCO2e	2,181,691
Portfolio coverage	% of total commercial portfolio	18
Portfolio size	Million soles	3,115
Data quality score	Score	3.0

Breakdown of financed absolute emissions by sectors

Sectors	Scope 1 (tCO2e)	Scope 2 (tCO2e)	Total (tCO2e)	Score
Agriculture*	1,992,974	11,129	2,004,103	2.58
Fishing	45,069	104,179	149,248	3.72

Power generation	28,334	6.29	28,340	2.69
Total	**2,066,377**	**115,314**	**2,181,691**	**3.00**

*Due to limited data on agricultural clients' emissions, Interbank was able to calculate financed emissions for 67% of the agriculture portfolio's debt balance (after exclusions).

2.2.2 Scope 3 Financed Emission Intensity

Scope 3 Financed Emissions Intensity	Unit	2023
Economic intensity*	tCO2e /soles	0.0037
Portfolio coverage	% of total commercial loans	18
Portfolio size	Million soles	3,115

*Due to data availability, Interbank was able to calculate financed emissions intensity based on economic activity.

Breakdown of financed emissions intensity by sectors

Sectors	Total Financed Emissions Intensity (tCO2e)
Agriculture*	0.0058
Fishing	0.0006
Power generation	0.0015

*Due to limited data on agricultural clients' emissions, Interbank was able to calculate financed emissions for 67% of the agriculture portfolio's debt balance (after exclusions).

2.2.3 Coal Investment Policy

Inteligo Group's has a Responsible Investment Policy that establishes clear exclusions for coal-related activities. In line with this policy, Inteligo SAB, Inteligo Bank, and Interfondos apply the following criteria in their operations:

- **Coal mining:** No coverage or investment is provided to companies whose primary or secondary source of revenue is coal production.
- **Coal-based power generation:** No coverage or investment is provided to companies that use coal as for power generation. As an example, in 2025, we withdrew coverage from a company involved in coal-based power generation.
- **Coal infrastructure:** No coverage or investment is provided to companies engaged in coal infrastructure sector.

3. Social Dimension

3.1 Labor Practices

3.1.1 Labor Practices Programs

Working Hours Monitoring & Overtime Management

At IFS and its subsidiaries, working-time practices are fully aligned with the labor regulations of each country where we operate. This ensures consistent oversight of working hours across both flexible/hybrid roles and shift-based positions, promoting compliance and employee well-being.

Interbank

For administrative staff at Interbank, this framework operates under Interbank ERES, the bank's flexible, remote-first/hybrid work model. ERES provides employees with a mix of home and office options and formalizes how teams plan schedules and coordinate with leaders. The model also emphasizes new collaboration spaces and ways of connecting to sustain culture and productivity

For employees in financial stores, branches and call centers, line supervisors plan shifts, track attendance, and pre-approve overtime. Extra hours are recorded and compensated with time off in line with Peruvian legislation.

Interseguro

For applicable roles, Interseguro uses Bizneo Human Resources Platform to register clock-in/clock-out times, shifts, absences, and overtime, enabling supervisors and HR to track extra hours and manage compensation.

Interseguro also has a policy that applies to employees whose roles do not require a fixed customer-facing service schedule. These teams adopt a flexible working schedule, subject to the following controls:

- Weekly cap: the work week is limited to a maximum of 48 hours. The daily start and end time depend on the schedule chosen by the employee under the flexible modality.
- Attendance control: employees must record their entry and exit times using Interseguro's attendance system in accordance with their chosen schedule.
- Discipline: failure to comply with the registration requirements may result in disciplinary action.
- Overtime definition & authorization: overtime accrues beyond the 48-hour weekly cap. It includes time worked before the chosen start time or after the chosen end time. Overtime requires prior, explicit employer authorization and should be exceptional.
- Preferred compensation: authorized and justified overtime is preferably compensated with equivalent rest time, as permitted by law.
- Overtime premium rates: on working days, the first two hours are compensated at a rate of 125% of the regular hourly wage. Any additional hours beyond the

initial two are compensated at 135% of the regular hourly wage. On non-working days, overtime is compensated at 200% of the regular hourly wage.

For more details, please refer to Interseguro's Policy on Work Schedule Selection and Use

Inteligo Group

At Inteligo Group, labor practices are framed within the InteligoFlex model, which provides a flexible framework based on goal achievement and the autonomous management of time by each employee, in coordination with their direct leader, while remaining fully aligned with the labor regulations in the countries where we operate.

In specific cases where irregularities in connection times are reported, access records from corporate platforms may be requested to audit and evaluate the situation. These cases are reviewed by the Corporate Human Management and Development Manager, who determines the appropriate course of action.

This model seeks to foster an environment of trust, flexibility, and results orientation, while ensuring an adequate balance between the professional and personal lives of our employees.

3.1.2 Workforce breakdown: Gender

We are committed to advancing the Intercorp group's Diversity and Inclusion objectives, as defined in the roadmap.

The strategic framework "Oportunidades sin sesgos" (Un-biased Opportunities) was designed to drive progress in gender representation at senior leadership levels.

It focuses on the following key pillars:

- Level-specific aspirations, which set clear and measurable goals for advancement opportunities.
- Consistent monitoring to ensure transparency and accountability in meeting diversity targets.
- Targeted talent management, aimed at empowering underrepresented groups and embedding equity into leadership development.

Representation 2024-2026 aspirations (per company)

Level	2024	2025	2026
Board	12%	12%	30%
N2 - Top Management (one level below the CEO)	27%	27%	30%
N3 - Top management (two levels below the CEO)	35%	38%	40%

2.2 Human Capital Management

2.1. Employee Development Programs

Transition Program for Retiring

Inteligo has a Retirement Plan that reaffirms our commitment to employees' well-being and holistic development throughout their careers. As part of this commitment, we offer an Early Retirement Program, aligned to our Early Retirement Policy and designed to offer incentives that support near-term financial liquidity and assist employees in preparing for a new stage of life.

In accordance with applicable labor regulations, pension benefits are funded through employer contributions and payroll deductions, which are transferred to the pension fund administrator selected by each employee.

Scope

Applies to all Inteligo employees who are eligible and voluntarily apply to the program.

Eligibility

An eligible employee must:

1. Be between 58 and 70 years old; and
2. Have at least 15 years of cumulative service within Inteligo. This includes time working at other Inteligo Group Corp. subsidiaries as well as companies within the Intercorp Group.

Benefits

- Annual communication: Once a year, the Human Management & Development Department informs the applicable early retirement benefits package to eligible employees and/or their leaders.
- Incentive calculation: The incentive is based on the employee's last gross monthly salary. Under the concept of an Extraordinary Bonus for Business Training, the program grants an amount equivalent to twelve net monthly salaries. This bonus is intended to support the employees' transition and potential future endeavors and is calculated using the net salary to reflect the actual amount received.
- Seniority add-on: In addition to the main incentive, employees are eligible for a seniority-based bonus, granted as an Extraordinary Bonus.
  - ✓ For every five years of service, the employee receives one additional gross monthly salary. This bonus is cumulative based on total years of service.
  - ✓ Example: An employee with 15 years of service would receive three additional gross monthly salaries.
  - ✓ Employees with more than 21 years of service may be eligible for up to four additional gross monthly salaries, subject to approval by senior management.
- Health insurance: Coverage of health care for up to two years following retirement.

- Personal transition coaching: employees receive personalized coaching beginning six months prior to the established retirement date.

Application Procedure

Employees interested in participating in the program must notify their line manager and the Human Management & Development Department to request evaluation. Within 7 business days, the employee will be informed whether the request has been accepted. If approved, Human Resources & Development Department will present the benefits package and outline the formal steps required to implement the Transition Plan. Inteligo may reject the request or postpone the start of early retirement based on objective criteria, such as the absence of a successor.

Transition Plan

The Transition Plan is prepared by Human Resources & Development and the employee's line manager and begins six months prior to the employee's final working day. Its main objective is to ensure the transfer of knowledge and skills to the designated successor. The line manager directly supervises compliance with the plan's objectives.

To date, 2 employees have benefited from the Early Retirement Program.

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