

Company Presentation

June 2013



AFP
HABITAT
Seguridad y Confianza

2012/13 Highlights

2012/13 Highlights



- The Company's Net Profit reached CLP 22,423 MM as of Mar-13 (CLP 74,576 MM as of Dec-12), showing a decline of 14.1% vs Mar-12 (+21.0% Dec-12/Dec-11)
- AFP Habitat's EBITDAR* increased 4.5% Mar-13/Mar-12 (+5.7% Dec-12/Dec-11), totaling CLP 24,130 MM as of Mar-13 (CLP 84,209 MM as of Dec-12)
- Total AUM as of Apr-13 reached USD 44.2 bn (USD 41.9 bn as of Dec-12), representing 26.0% market share (25.9% as of Dec-12), higher than 25.6% in Mar-12 (25.4% in Dec-11)
- AFP Habitat leads the market in voluntary products (both APV & CAV), with AUM totaling CLP 991,624 MM as of Mar-13 (CLP 947,351 MM as of Dec-12)
- In Apr-2013, all of AFP Habitat's 5 funds ranked #1 in return on investment (over last 36 months)
- On June 1, 2013, the Company initiated its operations in Peru, after being awarded the first new affiliates auction for a 2-year period (on December 20, 2012)
- In Jun-2012, AFP Habitat lowered its CCICO commissions from 1.36% to 1.27%, setting a precedent in the industry
- It also lowered its RP fee from 1.25% to 0.95%, establishing the lowest RP fee in the market
- Since 2012 AFP Habitat has launched several new customer-oriented services, including *Habitat Móvil*, call center extended hours, branches opening on Saturday mornings, a new website chat, and online appointment reservation system

*EBITDAR: EBITDA before return on mandatory reserve requirements. EBITDA: Net income before depreciation, amortization financial costs and taxes. F/X (CLP/USD): Dec-11 = 521.46, Mar-12 = 489.76, Dec-12=478.6, Feb-13 = 473.3, Mar-13 = 472.54, May29, 2013 = 490.31. Source: Superintendencia de Pensiones ("SP") and AFP Habitat S.A. ("AFP Habitat" or "Habitat").

Industry Overview

AFP Industry Overview

- 1980: Chilean legislation (*Law Decree 3500*) established a compulsory individual capitalization system with privately-managed pension funds (AFP)
- 1981: New AFP system launched with 12 players
- 1985: AFPs authorized to invest in corporate stocks
- 2000: In accordance with regulatory modifications, each AFP introduces a second fund
- 2002: Creation of multi-fund system (5 funds); non-AFP asset managers permitted to offer voluntary pension savings product (APV)
- 2008: Pension Law Reform
- 2009: Joint bidding of life and disability insurance (SIS); AFPs serve only as pass-thru entities for insurance premiums
- 2010: A new AFP is awarded a 2-year auction for new affiliates; consequently, today there are 6 AFPs (each with 5 funds) in the industry
- 2012: 3 of the 4 largest AFPs are acquired by foreign entities

AFPs Product Offerings

CCICO (Individual Compulsory Contribution Capitalization Accounts)

- Compulsory savings = 10% of gross salary base*
- Fees: 0.77% - 2.36% of salary base (Habitat = 1.27%)

APV (Voluntary Contributions)

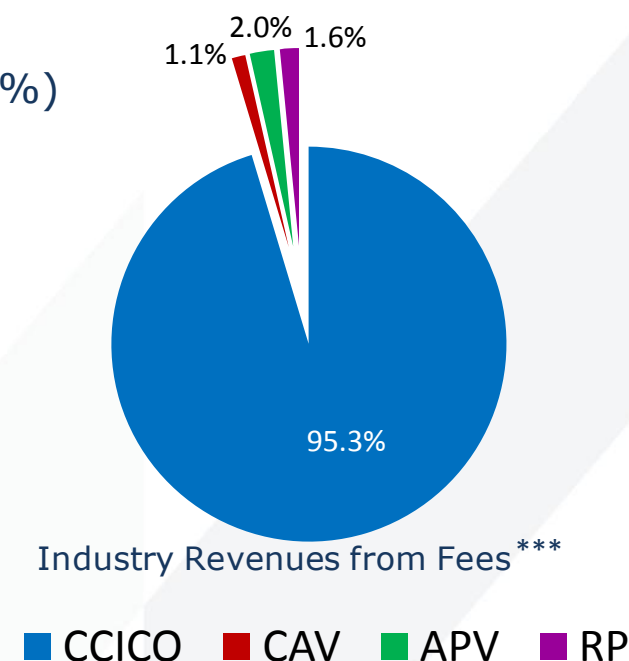
- Voluntary pension contributions
- Tax benefits on amounts \leq UF 600 / UF 900 year**
- Annual Fee: 0.50% - 0.70% AUM (Habitat = 0.55%)

CAV (Voluntary Contribution Account)

- Voluntary savings contributions
- Eligible for tax benefits
- Annual Fee: 0.60% - 0.95% AUM (Habitat = 0.95%)

RP (Programmed Withdrawals)

- Pension payment alternative whereby affiliate maintains pension account with the AFP
- Fee: 0.95% - 1.25% of monthly pension amount (Habitat = 0.95%)



* Gross salary base: gross salary (in 2013 capped at UF 70.3 or USD 3,420) subject to compulsory deductions.

Fx (CLP/USD): 471.54. UF (CLP): 22,940.02).

** UF 600 = USD 29,189; UF 900 = USD 43,784. Fx (CLP/USD): 471.54. UF (CLP): 22,940.02).

*** Total industry revenues from fees Jan-Mar 2013 = USD 284 MM ; Jan-Mar 2012= USD 257 MM. Source: SP.

AFP Habitat

Overview

Company Overview

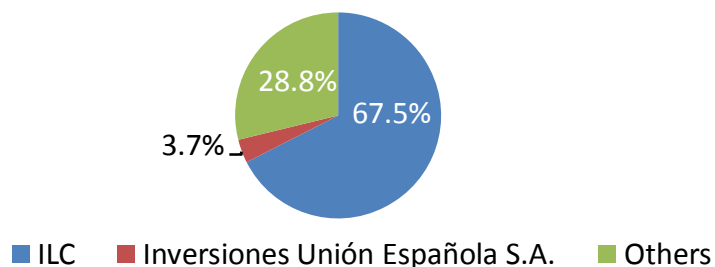


Snapshot

- AFP Habitat was founded in 1981, by the Chilean Construction Chamber (*Cámara Chilena de la Construcción*, or CChC)
- CChC controls AFP Habitat through Inversiones La Construcción (ILC)
- It is the 2nd largest AFP, in terms of affiliates, contributors, and assets under management (AUM)*
- It is the largest AFP in voluntary products AUM (APV and CAV)*

Ownership

- AFP Habitat had 401 registered shareholders as of Apr-2013



Key Figures

- Market Capitalization: USD 2.0 bn**
- Employees: 1,212*
- 27 branches, 16 service centers and 22 mobile branches nationwide*
- AUM: USD 44.2 bn*

Board Members***

- | | |
|---------------------------|----------------|
| ▪ José Antonio Guzmán M. | President |
| ▪ Luis Nario M. | Vice-President |
| ▪ Jaime Danús L. | Director |
| ▪ José Miguel García E. | Director |
| ▪ Fernando Zavala C. | Director |
| ▪ Klaus Schmidt-Hebbel D. | Director |
| ▪ Luis Rodríguez V. | Director |

* Information as of Apr-2013.

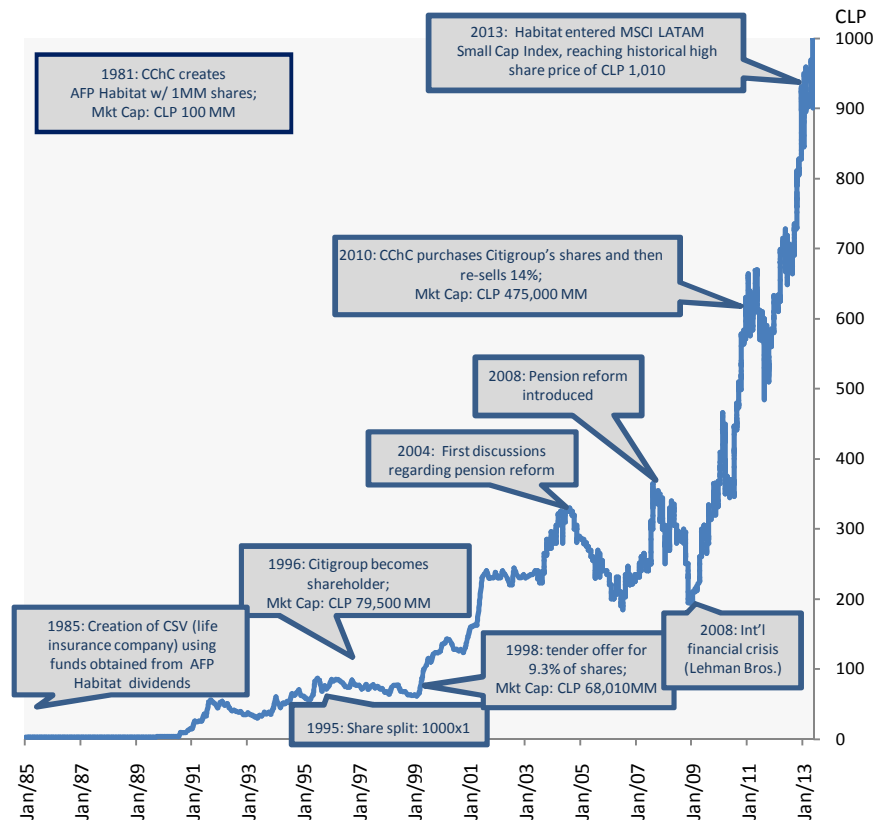
** Information as of May 27, 2013. Fx (CLP/USD): 488.86.

*** Elected on April 25, 2013.

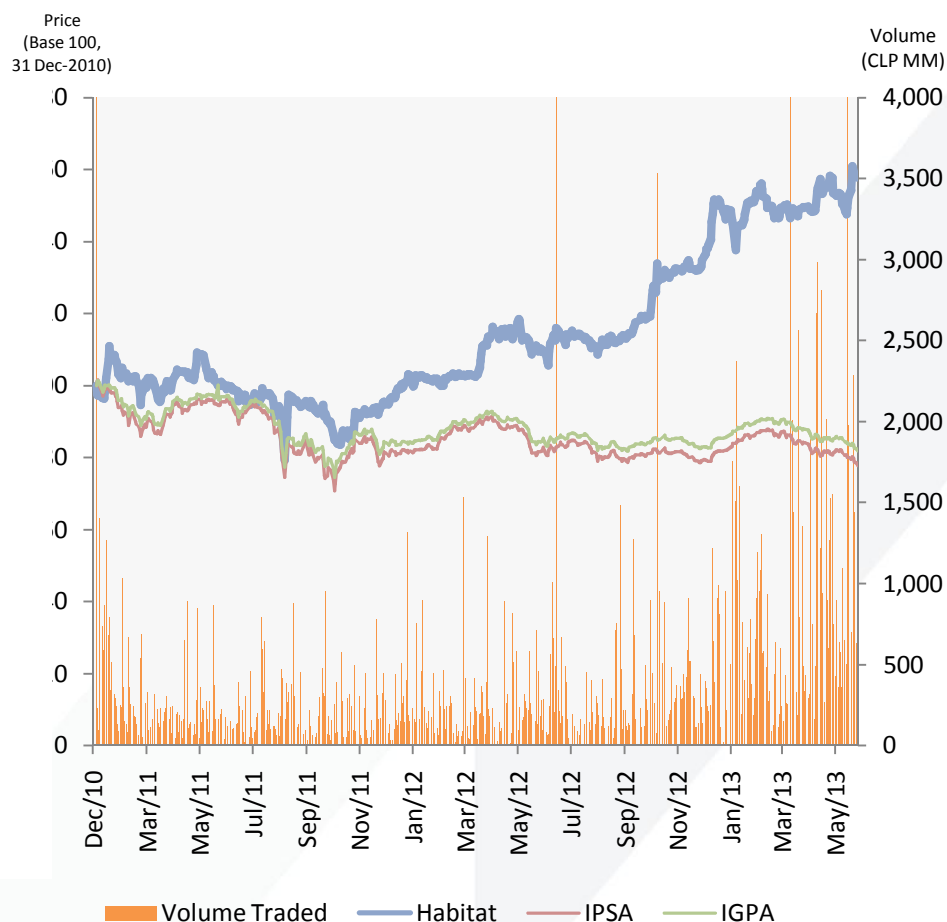
Source: SP and Bolsa de Comercio de Santiago ("BCS").

Stock Price Evolution

1985-2013YTD



2011-2013YTD



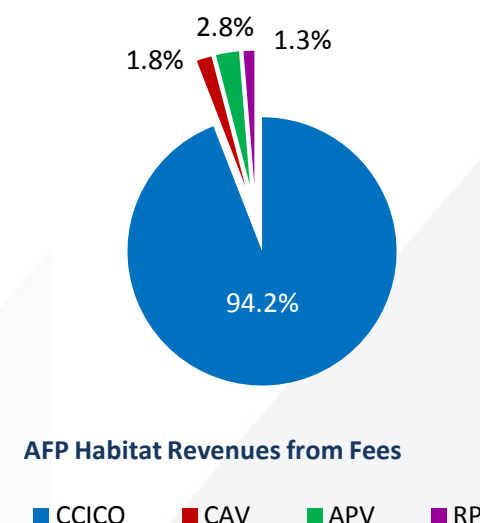
- Market Cap: USD 2.0 bn*

AFP Habitat

Compulsory Products

Compulsory Products

Compulsory (CCICO)	System	Habitat	MS Habitat	Ranking Habitat
% Revenues from Fees*	95.3%	94.2%	22.7%	2
Affiliates*	9.4 MM	2.1 MM	22.8%	2
Contributors*	5.3 MM	1.2 MM	23.4%	2
Avg. Monthly Salary (USD)*	1,182	1,267	-	2
AUM (USD bn)**	170.1	44.2	26.0%	2



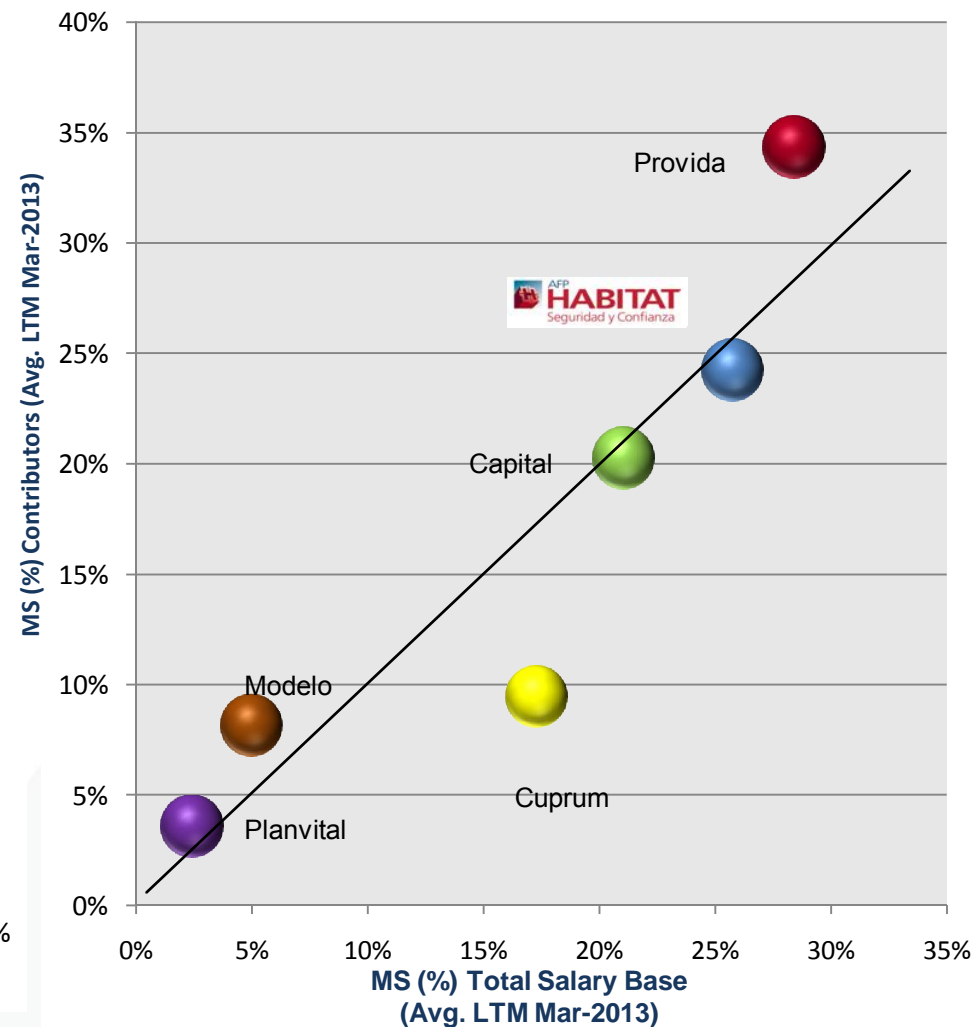
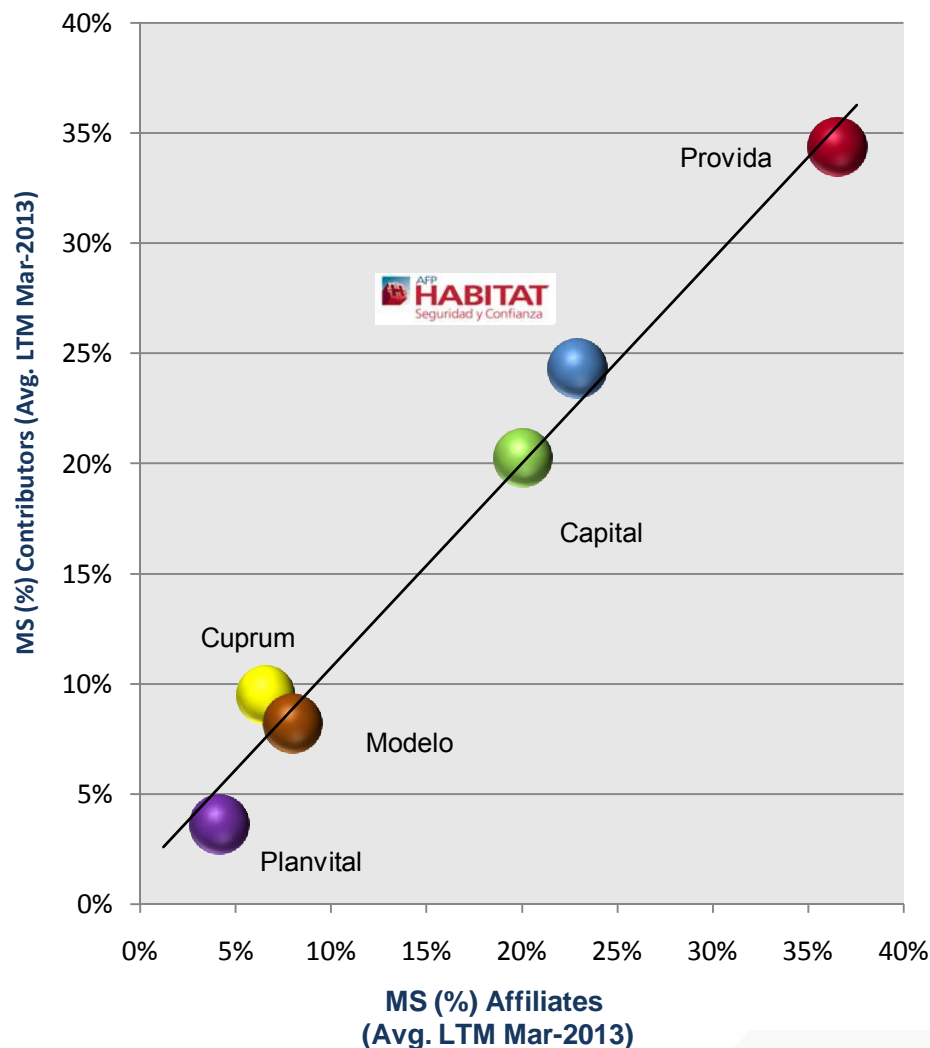
Programmed Withdrawals (RP)	System	Habitat	MS Habitat
% Revenues from Fees *	1.6%	1.3%	18.5%
Nº Pensions Paid**	533,750	88,044	16.5%

Source: SP.

* Information as of Mar-2013. Fx (CLP/USD): 472.54

** Information as of Apr-2013

Affiliates, Contributors & Salary Base

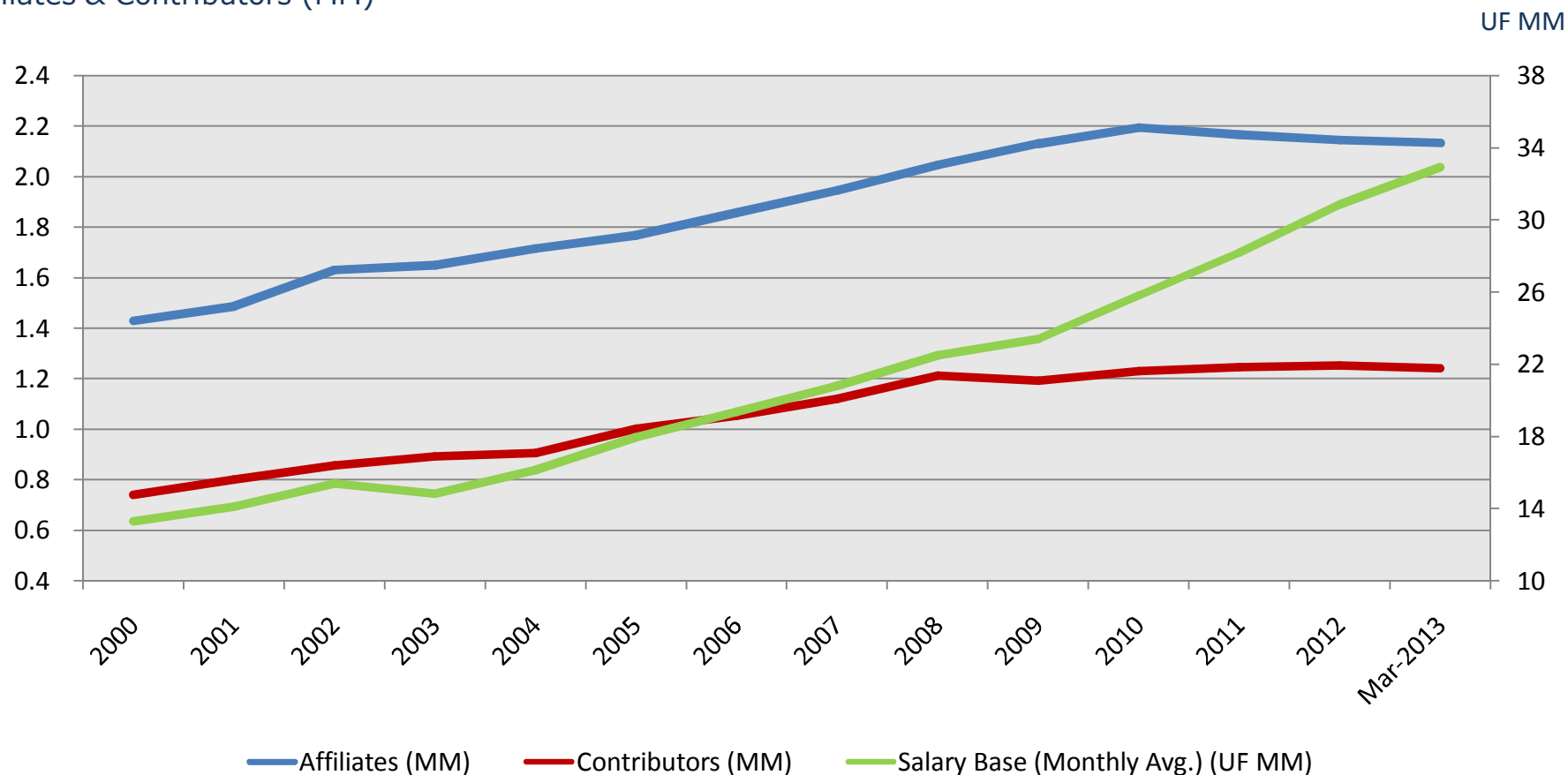


Total salary base = Internal estimate.

Calculation = (N° of contributors in month n * average monthly gross salary) + (N° contributors from other months * (average monthly gross salary / 2)). Source: SP, as of Mar-2013.

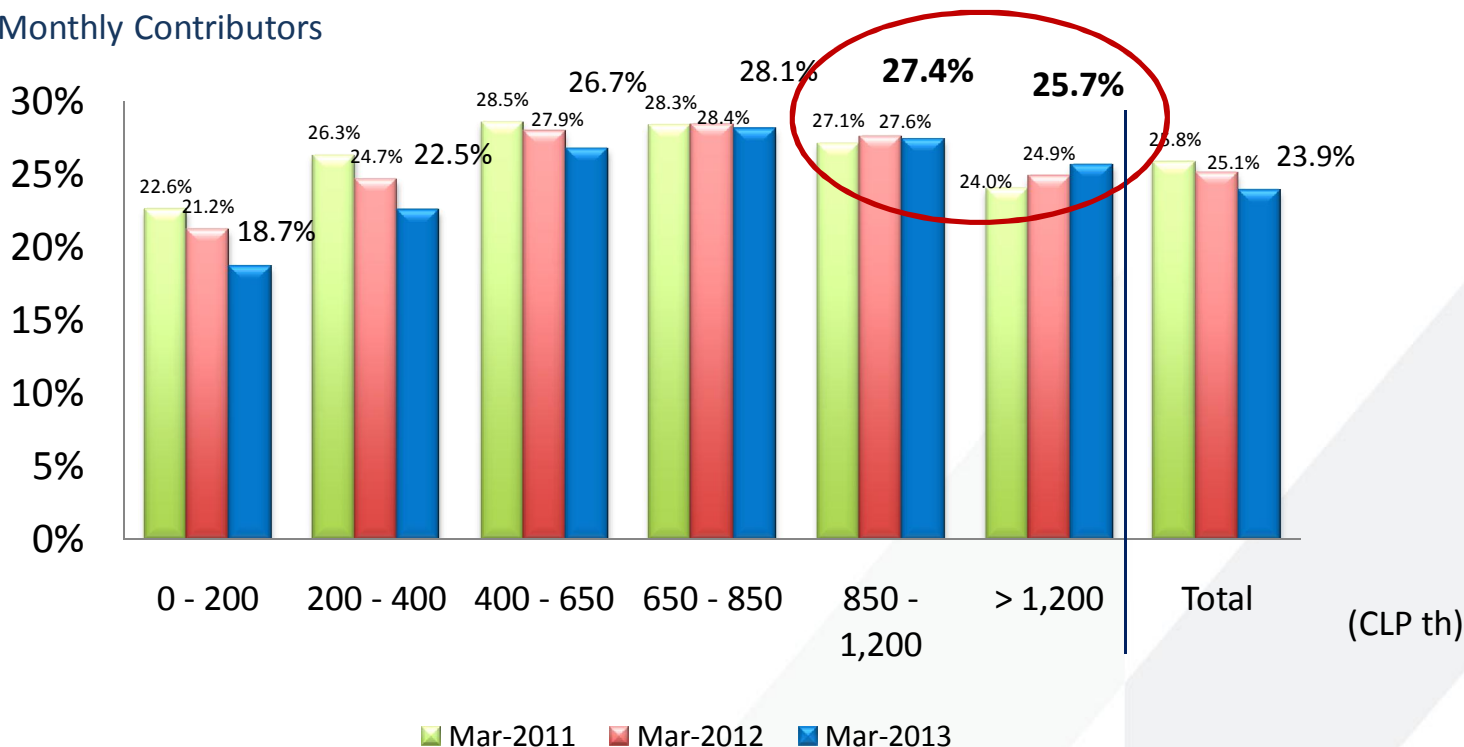
Affiliates, Contributors & Salary Base (Cont'd)

Affiliates & Contributors (MM)



CCICO Share by Income Range

MS (%) Monthly Contributors



As of Mar-2013, AFP Habitat had:

- 26.3% of contributors with a monthly salary base over CLP 850 th (USD 1,799), vs 25.1% in Mar-2009
- 25.7% market share over the USD 2,539 monthly salary base vs. 24.1% in Mar-2009

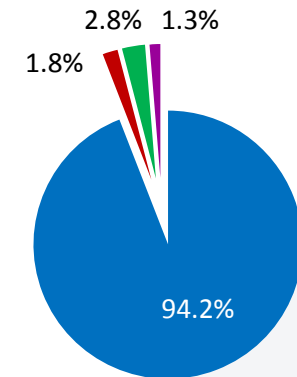
AFP HABITAT

Voluntary Savings (APV & CAV)

Voluntary Products

APV	System	Habitat	MS Habitat	Ranking Habitat
% Revenues from Fees*	2.0%	2.8%	32.1%	2
# Accounts**	828,054	156,469	18.9%	4
AUM (USD MM)**	4,540	1,525	33.6%	1

CAV	System	Habitat	MS Habitat	Ranking Habitat
% Revenues from Fees*	1.1%	1.8%	36.8%	1
# Accounts**	1,737,726	365,015	21.0%	3
AUM (USD MM)**	1,614	573	35.5%	1



AFP Habitat Revenues from Fees

■ CCICO ■ CAV ■ APV ■ RP

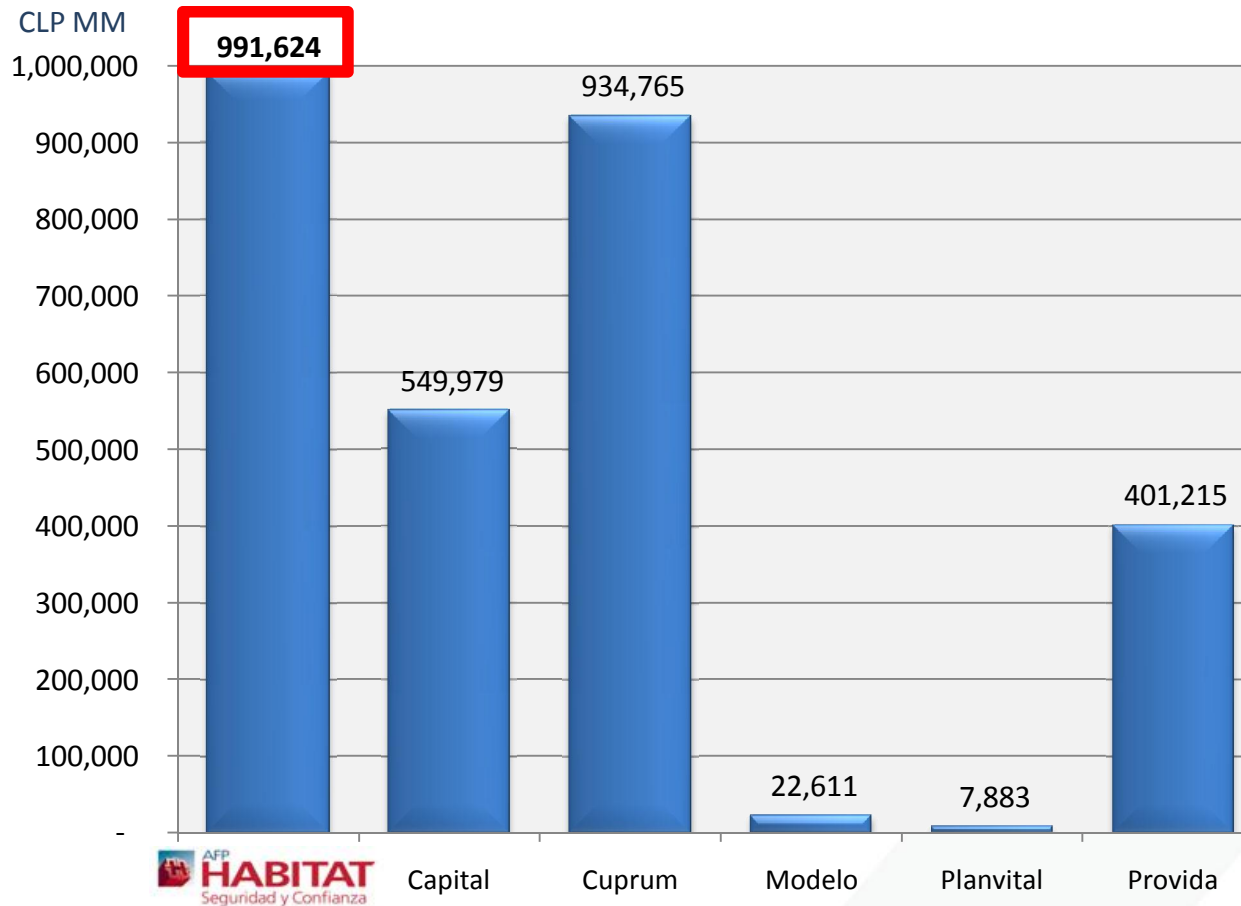


Source: SP.

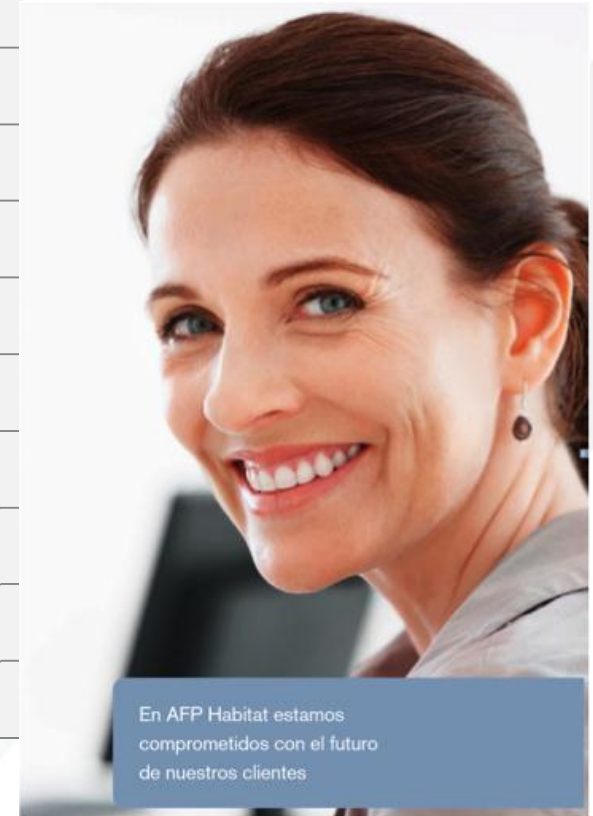
* Information as of Mar-2013

** Information as of Mar-2013. Fx (CLP/USD): 472.54.

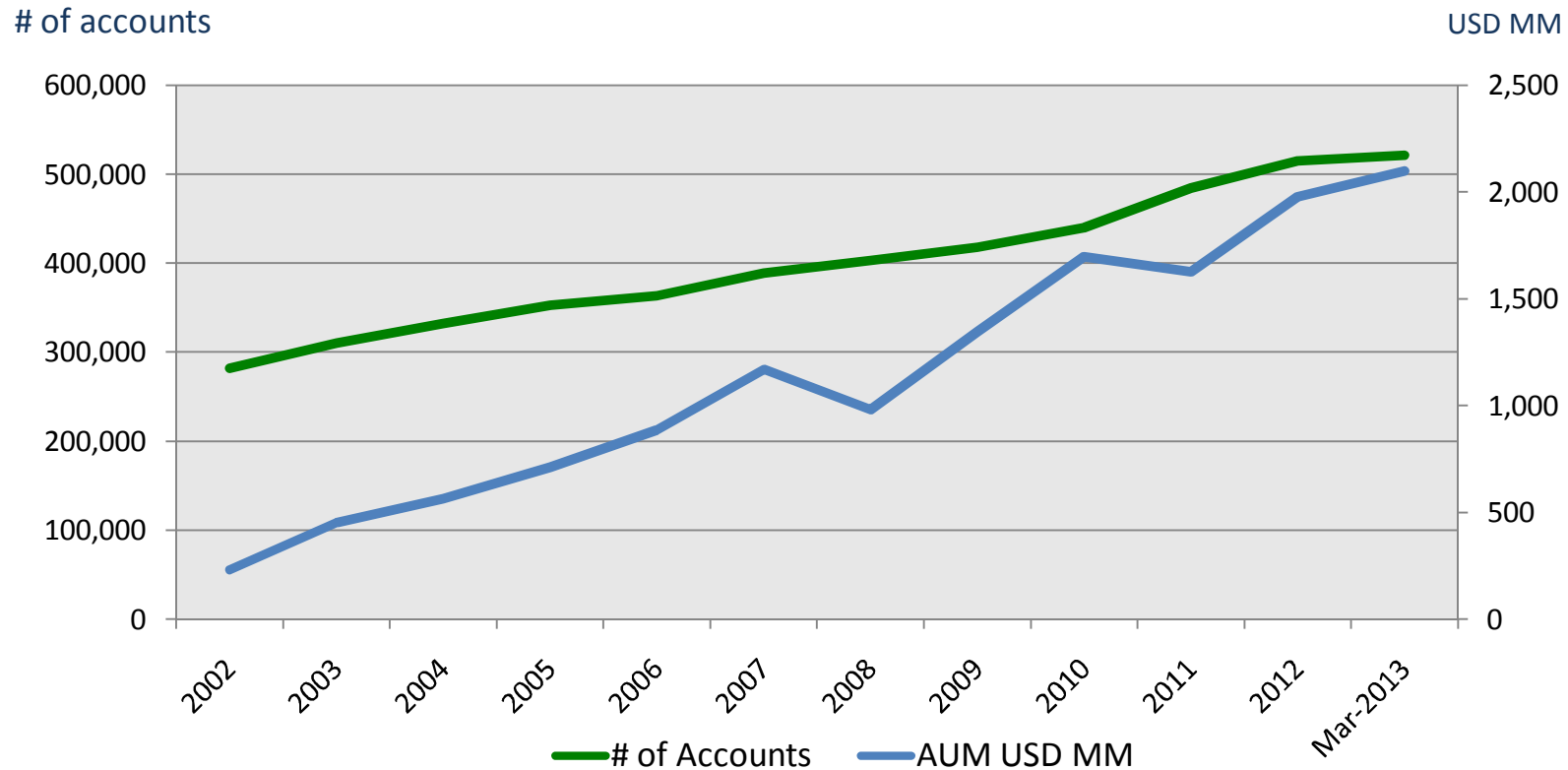
AFP Habitat: Leader in Voluntary Products



Voluntary Products = CAV & APV AUM



Voluntary AUM Evolution



- APV AUM growth rate Mar-2013/Mar-2012: Habitat: 19.2%; AFP Industry: 9.3%
- CAV AUM growth rate Mar-2013/Mar-2012: Habitat: 9.3%; AFP Industry: 4.5%
- The regulator as well as industry players are constantly seeking ways to encourage individuals to supplement their compulsory pension savings

AFP HABITAT

Financial Statements

Income Statement – IFRS

CLP MM	Mar-2013	Mar-2012	Var. %
Revenues	31,426	31,006	1.4%
Gain (Loss) on Reserve Requirements	4,645	8,783	-47.1%
Gain (Loss) on Disability Insurance Premium	(31)	(42)	-25.3%
Remuneration and Employee Related Expenses	(5,673)	(5,096)	11.3%
Depreciation and Amortization	(523)	(482)	8.6%
Other Operating Expenses	(5,434)	(4,207)	29.2%
Financial Costs	(9)	(3)	172.7%
Income (Loss) from Investments	839	685	22.5%
Share of Profit (Loss) from Related Partners	455	777	-41.5%
Exchange Differences	(8)	(14)	-44.5%
Result on Indexed Unit Adjustments	48	12	297.2%
Other Non-Operating Income	2,577	41	6259.0%
Other Non-Operating Expenses	(69)	(68)	1.6%
Profit (Loss) before Tax	28,243	31,392	-10.0%
Income Tax Expenses	(5,820)	(5,274)	10.3%
Net Profit (Loss)	22,423	26,118	-14.1%
EBITDA*	28,775	31,877	-9.7%
EBITDAR**	24,130	23,097	4.5%

* EBITDA: Net income before depreciation, amortization, financial costs and taxes.

** EBITDAR: EBITDA before return on mandatory reserve requirements.

Source: SP and AFP Habitat.

Balance Sheet – IFRS

CLP MM	Mar-2013	Mar-2012	Var. %
CURRENT ASSETS	64,861	55,803	16.2%
NON CURRENT ASSETS	225,931	210,053	7.6%
Reserve Requirements	204,461	186,784	9.5%
Other Non Current Assets	21,470	23,268	-7.7%
TOTAL ASSETS	290,792	265,856	9.4%
CURRENT LIABILITIES	14,479	11,815	22.6%
NON CURRENT LIABILITIES	23,615	18,300	29.0%
Accrued Taxes from Reserve Requirements	22,939	17,640	30.0%
Other Non Current Liabilities	675	660	2.3%
SHAREHOLDERS EQUITY	252,696	235,741	7.2%
Non-controlling interest	2	0	NA
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	290,792	265,856	9.4%

2012 Income Statement – IFRS

CLP MM	Dec-2012	Dec-2011	Var %
Revenues	121,301	114,486	6.0%
Gain (Loss) on Reserve Requirements	13,060	-1,846	-
Gain (Loss) on Disability Insurance Premium	-141	-817	-82.7%
Remuneration and Employee Related Expenses	-22,626	-20,530	10.2%
Depreciation and Amortization	-1,907	-1,896	0.6%
IT Development Costs	0	-517	-
Other Operating Expenses	-20,804	-17,662	17.8%
Financial Costs	-15	-13	15.4%
Income (Loss) from Investments	2,837	2,245	26.4%
Share of the profit (loss) from equity accounted associates	3,387	2,259	49.9%
Exchange Differences	16	32	-49.8%
Result on indexed unit adjustments	97	188	-48.6%
Other Non-Operating Income	488	262	86.2%
Other Non-Operating Expenses	-329	-255	29.0%
Profit (Loss) before Tax	95,363	75,936	25.6%
Income Tax Expenses	-20,787	-14,282	45.5%
Net Profit (Loss)	74,576	61,654	21.0%
EBITDA*	97,270	77,832	25.0%
EBITDAR**	84,209	79,678	5.7%

*EBITDA: Net income before depreciation, amortization, financial costs and taxes.

**EBITDAR: EBITDA before return on mandatory reserve requirements.

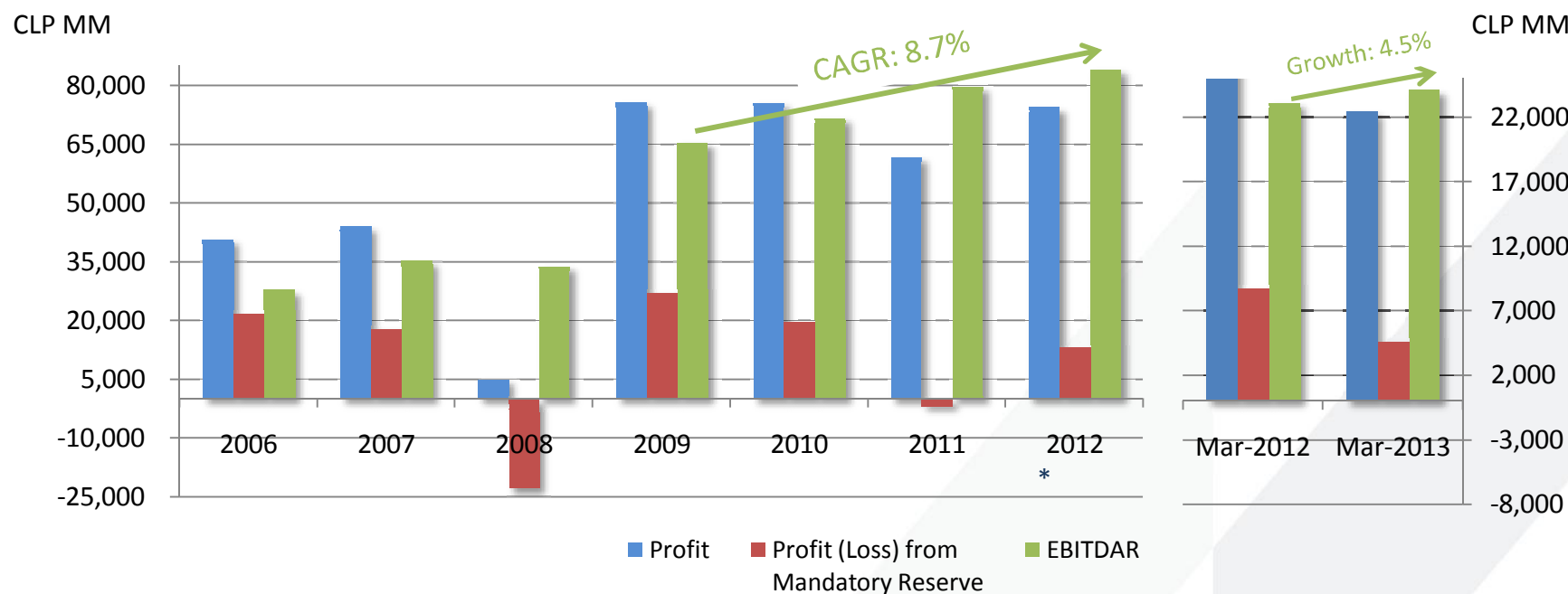
Source: SP.

Dec-2012 Balance Sheet – IFRS

CLP MM	Dec-2012	Dec-2011	Var %
Current Assets	59,840	49,882	20.0%
Non Current Assets	219,180	198,728	10.3%
Reserve Requirements	197,779	176,376	12.1%
Other Non Current Assets	21,401	22,353	-4.3%
TOTAL ASSETS	279,020	248,610	12.2%

CLP MM	Dec-2012	Dec-2011	Var %
Current Liabilities	26,193	22,292	17.5%
Non Current Liabilities	22,542	16,722	34.8%
Accrued Taxes from Reserve Requirements	21,870	16,063	36.2%
Other Non Current Liabilities	672	659	2.0%
Shareholders' Equity	230,284	209,596	9.9%
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	279,020	248,610	12.2%

Results Evolution

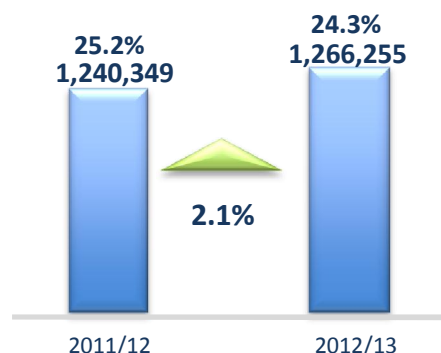


*EBITDAR: EBITDA before return on mandatory reserve requirements. EBITDA: Net income before depreciation, amortization, financial costs and taxes.

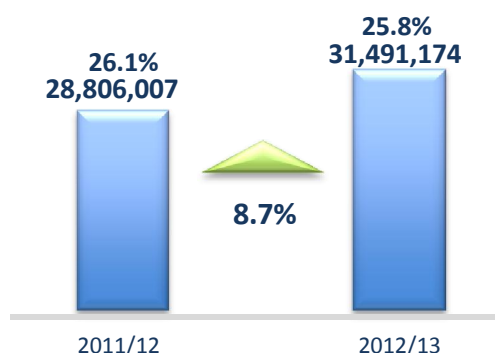
Source: AFP Habitat Financial Statements. Financial Statements 2009-2013 under IFRS.

Contributors and Salary Base Growth

Contributors
(Average LTM Mar-2013)



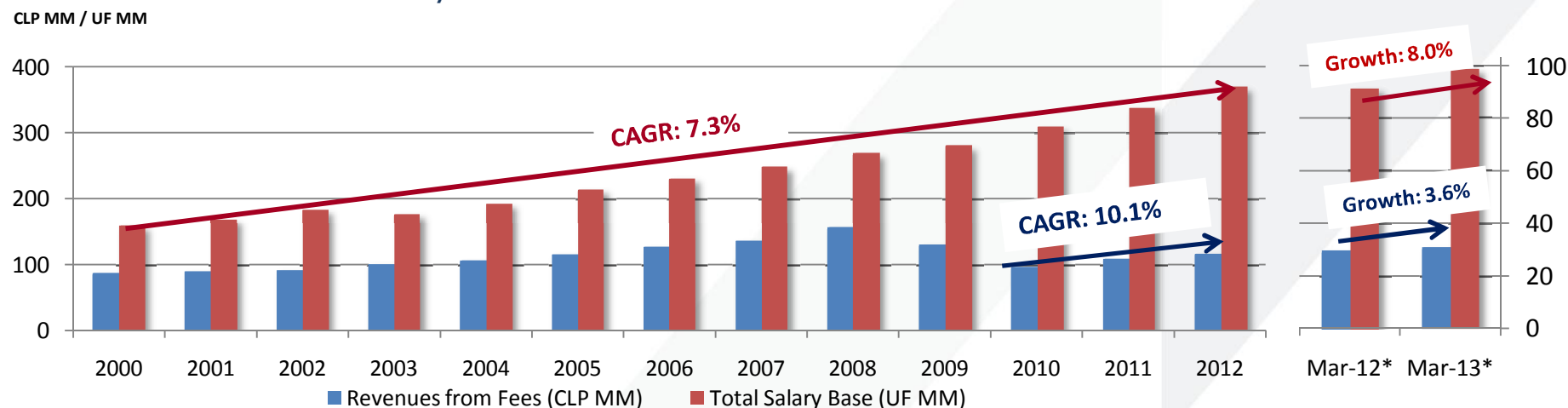
Salary Base (UF)
(Average LTM Mar-2013)



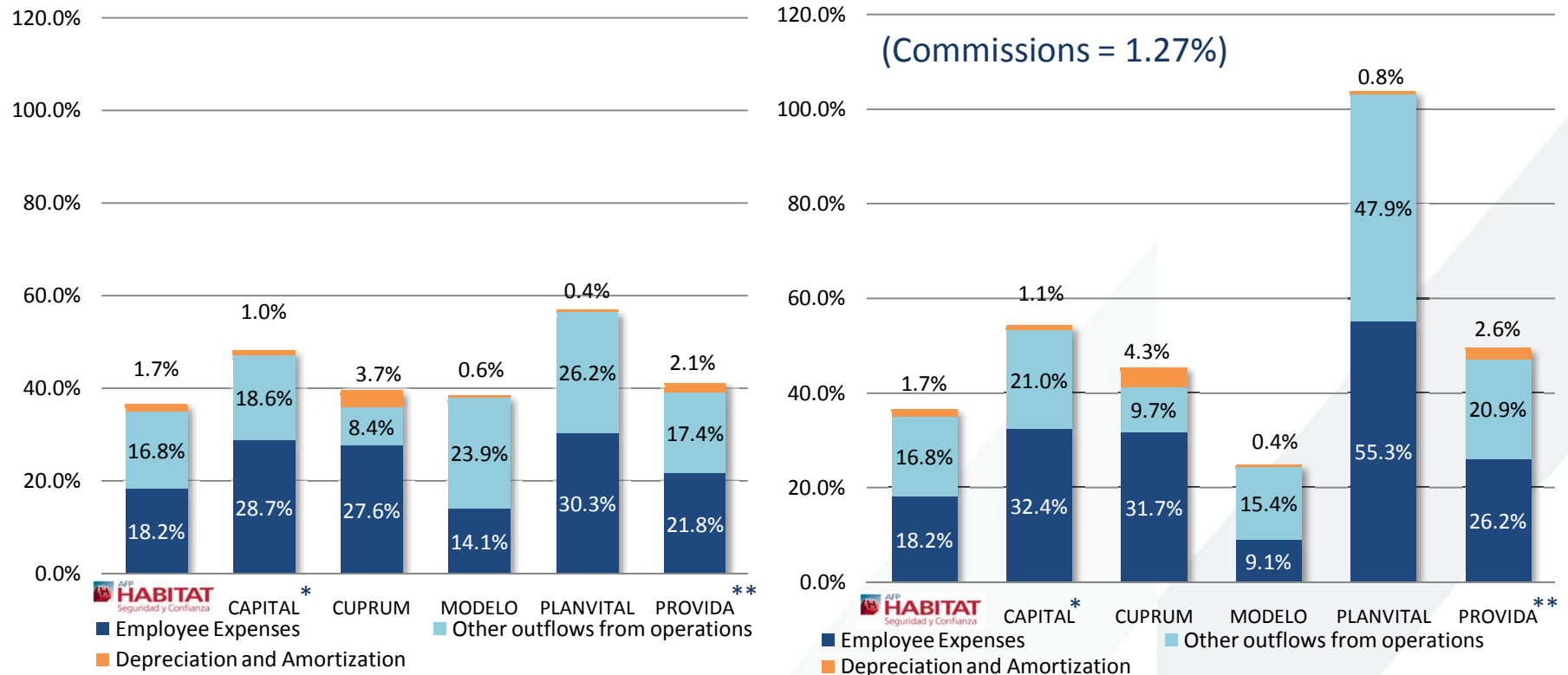
Milestones Mar-2013:

- Improvement in domestic labor market (increase in salaries and low unemployment rate)
- Contributors/affiliates ratio:
 - LTM Mar-2013: 58.9%
 - LTM Mar-2012: 57.1%

Salary Base and Revenues from Fees Evolution



% Operating Costs / Revenues from Fees



In 2013 AFP Habitat has continued to be the most efficient AFP, and one of the most efficient when adjusting for commissions (Habitat has the 2nd lowest CCICO fee in the industry)

Source: SP, Individual Financial Statements as of Mar-2013. Fx (CLP/USD): 472.54.

* Capital: excludes amortization of intangible assets with a defined useful life (acquisition of 100% shares of AFP Bansander).

** Provida: excludes amortization of intangible assets acquired through the merger of its operations.

Dividend Policy

AFP Habitat's Dividend Policy

- Distribute a minimum of 90% of “distributable net income” (DNI):
 - Annual net income, minus the financial gains on the required reserve in the event that it is positive, and minus net reserves purchased in the period
- Policy of interim dividends: twice per year

Dividends distributed over 2012 net income

- CLP 52,000 MM (CLP 52 per share)
 - Oct 2012: CLP 10 per share
 - Jan 2013: CLP 10 per share
 - May 2013: CLP 32 per share
- Equals 97.8% of 2012 DNI (DNI = CLP 53,172 MM ; 90% = CLP 47,856 MM)

Dividends distributed over 2011 net income

- CLP 50,000 MM (CLP 50 per share)
 - Oct 2011: CLP 9 per share
 - Jan 2012: CLP 9 per share
 - May 2012: CLP 32 per share
- Equals 90.9% of 2011 DNI (DNI = CLP 54,982 MM; 90% = CLP 49,483 MM)

AFP HABITAT

New Businesses

Operation in Peru

- On December 20, 2012, AFP Habitat was awarded the first new affiliates auction in Peru
- AFP Habitat to receive all new entrants for a 2-year period
 - Total of 700.000 new affiliates expected
- Commercial launch took place on June 1st, 2013
- Total investment of approximately USD 20 MM during the first 4 years
- Commissions:

Peruvian AFP´s	Commission on Flows	Mixed Commissions	
		Commission on Flows (Monthly)	Commission on AUM* (Annually)
Habitat	N/A	0.47%	1.25%
Integra	1.74%	1.55%	1.20%
Prima	1.60%	1.51%	1.25%
Profuturo	1.84%	1.49%	1.20%

Source: AFP Habitat and Superintendencia de Banca, Seguros y Administradoras Privadas de Fondos de Pensiones ("SBS").

* Fee applied over AUM incorporated into the system starting on February 1, 2013.

Operation in Peru (Cont'd)



Economic Overview

- GDP: USD 93,757 bn¹
- GDP growth: 6.3%¹
- Inflation: 2.6%¹
- Country risk premium: 92.5 bps³

Demographics

- Population: 30.1 MM¹
- Workforce : 10.7 MM²
- Unemployment: 6.8%¹ (Lima)

Pension Fund Industry Overview

AFP	Affiliates (MM)	%	Contributors (MM)****	%	Contributors /Affiliates	AUM (USD bn)	%
Horizonte ¹	1.4	26.5%	0.6	24.5%	42.9%	8.9	23.7%
Integra	1.4	25.2%	0.7	28.4%	52.5%	11.3	28.9%
Prima	1.4	26.9%	0.7	28.3%	48.8%	11.9	31.6%
Profuturo	1.2	21.5%	0.5	18.9%	40.8%	5.7	15.8%
Total	5.4	100%	2.5	100%	46.5%	37.9	100%

Source: SBS, as of Mar-2013. Fx (PEN/USD): 2.54.

¹Source: Banco Central de Reserva del Peru. Integra and Profuturo bought out Horizonte 50% stake each.

² Source: Instituto Nacional de Estadísticas e Informática del Perú.

³ Source: Bloomberg CDS average as of 29-May-13.

⁴Source: SBS, as of Dec-2012.

AFP HABITAT

Funds' Performance

AFP Habitat: Leader in Return on Investment



Account Statements	12 MONTHS (%)					36 MONTHS (%)					60 MONTHS (%)				
	A	B	C	D	E	A	B	C	D	E	A	B	C	D	E
Apr. 2013	3.56	2.85	3.86	4.45	4.43	1.60	2.22	3.03	4.45	4.41	0.17	1.76	3.18	3.73	4.47
Dec. 2012	6.15	4.93	4.77	4.05	3.57	2.15	2.98	5.41	3.95	5.11	-1.45	0.69	2.46	3.42	4.63
Aug. 2012	-0.71	-0.28	0.78	2.04	2.71	3.19	3.85	4.15	4.42	5.32	-2.16	-0.03	1.75	3.00	4.81
Apr. 2012	-7.30	-4.69	-1.89	0.64	3.67	11.37	9.71	7.64	5.69	4.64	-1.23	0.6	1.86	2.71	4.16
Dec. 2011	-10.66	-7.15	-3.07	0.82	4.80	13.38	11.73	9.38	7.66	6.71	-0.70	1.26	2.56	3.34	4.44
Aug. 2011	-0.48	0.72	2.20	3.44	5.41	1.25	3.45	4.75	5.06	6.20	2.01	3.64	4.66	4.86	5.34
Apr. 2011	9.25	8.97	7.35	5.34	5.13	1.65	3.64	4.69	4.55	4.75	3.58	4.70	5.20	4.94	4.90
Dec. 2010	12.40	12.09	9.78	7.08	7.01	-0.66	2.04	3.60	4.10	4.93	5.70	6.37	6.32	5.58	5.06
Aug. 2010	11.21	11.54	9.68	7.87	7.92	-3.19	-0.19	1.92	3.18	5.32	4.29	5.01	5.12	4.75	4.37
Apr. 2010	36.44	27.18	18.43	11.36	5.14	-2.46	-0.27	1.35	2.54	4.01	5.62	5.77	5.46	4.93	3.94
Dec. 2009	45.14	34.03	22.98	15.58	8.34	-1.29	0.75	2.16	2.97	3.48	5.24	5.52	5.29	4.83	3.86
Aug. 2009	-6.21	-1.45	2.54	3.92	5.28	-0.06	2.11	3.85	4.34	4.48	5.01	5.12	4.99	4.52	3.67
Apr. 2009	-29.53	-19.67	-9.73	-2.59	3.99	-7.17	-3.17	0.45	2.75	4.74	1.44	2.83	3.72	4.15	4.08
Dec. 2008	-39.91	-29.29	-17.64	-8.83	-0.32	-6.82	-3.22	0.21	1.97	3.36	0.08	1.51	2.78	3.26	3.37

Notas: La rentabilidad es variable, por lo que nada garantiza que las rentabilidades pasadas se repitan en el futuro. Infórmese sobre las comisiones y el resultado de la medición de la calidad de servicio de su AFP en www.spensiones.cl.

AFP Habitat: Leader in Return on Investment (Cont'd)



AFP CAPITAL Ranking

Accounts Statement	12 MONTHS					36 MONTHS					60 MONTHS				
	A	B	C	D	E	A	B	C	D	E	A	B	C	D	E
Apr. 2013	4	5	5	6	5	5	5	5	6	5	3	5	5	3	2
Dec. 2012	3	4	4	5	4	5	5	4	3	2	3	5	5	3	2
Aug. 2012	5	5	5	6	6	5	5	4	3	2	3	4	5	3	2
Apr. 2012	5	5	5	6	3	5	5	4	3	1	3	4	4	3	2
Dec. 2011	6	5	6	6	2	5	5	5	3	1	3	3	4	3	2
Aug. 2011	5	5	4	3	3	3	4	5	3	2	3	3	4	2	2
Apr. 2011	5	5	5	2	1	3	4	5	2	1	3	3	4	3	1
Dec. 2010	5	5	4	2	1	3	3	5	3	1	3	3	4	2	2
Aug. 2010	5	4	3	2	1	3	3	5	3	1	2	3	4	2	2
Apr. 2010	5	3	3	1	1	2	3	4	3	1	2	3	4	2	2
Dec. 2009	5	4	4	2	2	2	3	4	3	2	1	3	4	2	2
Aug. 2009	2	1	4	1	1	2	3	4	3	2	1	3	4	3	2
Apr. 2009	2	3	4	4	2	2	3	5	4	2	1	3	4	3	2
Dec. 2008	1	3	3	4	1	1	3	3	4	2	1	3	4	3	2

AFP PLANVITAL Ranking

Accounts Statement	12 MONTHS					36 MONTHS					60 MONTHS				
	A	B	C	D	E	A	B	C	D	E	A	B	C	D	E
Apr. 2013	5	4	4	4	4	2	3	2	4	5	1	2	2	4	5
Dec. 2012	1	1	1	3	5	3	3	3	5	5	1	2	2	5	5
Aug. 2012	2	2	2	2	5	2	3	2	5	5	2	2	2	5	5
Apr. 2012	2	2	3	3	5	2	3	3	5	5	2	2	2	5	5
Dec. 2011	2	4	3	3	6	2	4	4	5	5	2	2	3	5	5
Aug. 2011	1	3	5	6	6	1	2	2	5	5	2	2	3	5	5
Apr. 2011	2	3	2	5	5	1	2	2	5	5	2	2	3	5	5
Dec. 2010	4	4	3	5	5	2	2	3	5	5	2	2	2	4	5
Aug. 2010	4	5	4	5	5	2	2	3	5	5	3	2	3	4	5
Apr. 2010	5	5	5	5	3	2	3	5	5	3	2	2	3	5	5
Dec. 2009	2	5	5	5	5	3	2	2	5	5	2	2	2	2	5
Aug. 2009	1	2	2	4	5	3	1	2	2	5	3	2	2	2	5
Apr. 2009	1	1	1	1	5	3	2	2	2	5	3	2	2	2	5
Dec. 2008	2	1	2	2	3	2	1	1	2	4	3	2	1	2	5

AFP PROVIDA Ranking

Accounts Statement	12 MONTHS					36 MONTHS					60 MONTHS				
	A	B	C	D	E	A	B	C	D	E	A	B	C	D	E
Apr. 2013	2	3	3	3	1	4	4	4	3	4	5	4	4	5	4
Dec. 2012	3	2	5	4	3	4	4	5	4	4	5	4	4	4	4
Aug. 2012	6	6	6	4	4	4	4	5	4	4	5	5	4	4	4
Apr. 2012	6	6	6	4	6	4	4	5	4	4	5	5	5	4	4
Dec. 2011	5	6	5	4	3	4	3	3	4	4	4	5	5	4	4
Aug. 2011	4	4	3	4	5	5	5	4	4	4	4	4	5	4	4
Apr. 2011	4	4	4	4	4	4	3	4	4	4	4	4	5	4	4
Dec. 2010	3	3	5	4	4	5	3	4	4	4	4	4	5	5	4
Aug. 2010	3	3	5	4	4	4	4	4	4	4	4	5	5	5	4
Apr. 2010	2	4	4	4	4	4	4	5	4	4	4	4	5	5	4
Dec. 2009	3	2	3	4	4	4	4	5	4	4	4	4	5	4	4
Aug. 2009	4	4	3	3	4	4	4	5	3	4	4	5	5	4	4
Apr. 2009	4	4	3	3	3	4	4	4	3	4	4	4	4	4	4
Dec. 2008	5	4	4	3	4	4	4	5	3	5	4	5	5	4	4

AFP CUPRUM Ranking

Accounts Statement	12 MONTHS					36 MONTHS					60 MONTHS				
	A	B	C	D	E	A	B	C	D	E	A	B	C	D	E
Apr. 2013	1	1	1	2	3	3	2	3	2	3	4	3	3	2	3
Dec. 2012	5	4	6	6	6	2	2	5	5	5	4	3	3	2	3
Aug. 2012	4	4	4	5	3	3	2	3	2	3	4	3	3	2	3
Apr. 2012	4	4	4	5	4	3	2	2	1	3	4	3	2	2	3
Dec. 2011	3	2	4	5	5	3	2	2	1	2	5	4	2	2	3
Aug. 2011	3	2	2	5	4	4	3	3	2	3	5	5	2	3	3
Apr. 2011	3	2	1	1	3	5	5	3	3	3	5	4	2	2	3
Dec. 2010	2	2	1	1	3	4	5	2	2	3	5	5	3	3	3
Aug. 2010	2	2	1	1	3	5	5	2	2	3	5	4	2	3	3
Apr. 2010	4	2	1	2	2	5	5	2	2	3	5	5	3	4	3
Dec. 2009	4	3	1	1	1	5	5	3	5	3	5	5	3	5	3
Aug. 2009	5	5	5	5	3	5	5	3	5	3	5	4	3	5	3
Apr. 2009	5	5	5	5	4	5	5	3	5	3	5	5	3	5	3
Dec. 2008	4	5	5	5	5	5	5	4	5	3	5	4	3	5	3

AFP MODELO Ranking

Accounts Statement	12 MONTHS				
	A	B	C	D	E
Apr. 2013	6	6	6	5	6
Dec. 2012	6	6	2	1	2
Aug. 2012	1	1	1	1	1
Apr. 2012	1	1	1	1	2
Dec. 2011	1	1	1	2	4
Aug. 2012	6	6	6	2	1

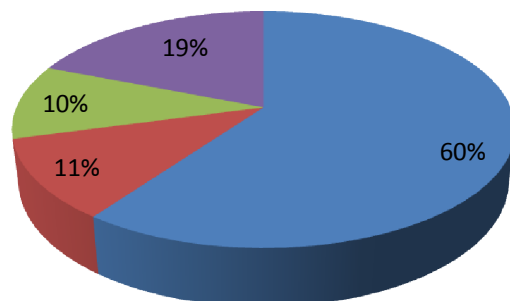
Notas: La rentabilidad es variable, por lo que nada garantiza que las rentabilidades pasadas se repitan en el futuro. Infórmese sobre las comisiones y el resultado de la medición de la calidad de servicio de su AFP en www.spensiones.cl.

AFP Habitat Funds Breakdown

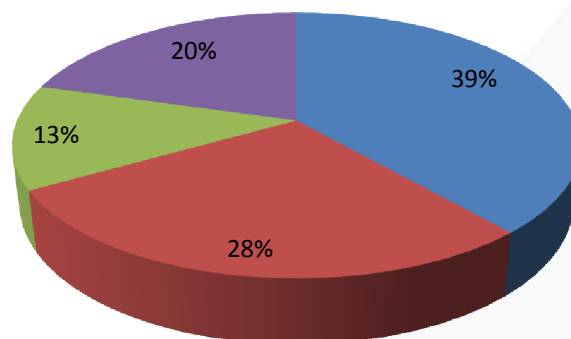
Total: USD 44,228 MM

C: USD 16,842 MM
384,780 Accounts

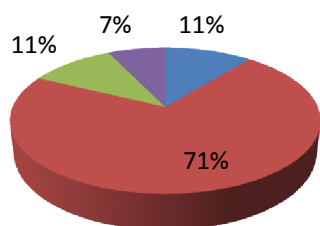
A: USD 7,009 MM
229,779 Accounts



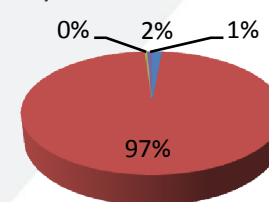
B: USD 8,322 MM
427,360 Accounts



D: USD 5,924 MM
84,765 Accounts



E: USD 6,131 MM
44,228 Accounts



■ Int'l Stocks ■ Local FI ■ Int'l FI ■ Local Stocks

AFP HABITAT

Commercial Highlights

New Services Since 2012/13



Habitat Móvil
22 mobile branches
Coverage: 176 counties
(*comunas*)



12 Branches opening
on Saturday
mornings



Website chat service



New contract signed with
two financial institutions in
order to increase the
pension payment



Business hours
extension in the call
center
Friday afternoon and
Saturday morning



Online Appointment
Reservation

Contact with our Customers

Branch Offices



We serviced over 500 th customer visits in our branch offices until April 2013

Nationwide coverage currently includes 27 branches, 16 service centers and 22 mobile branches

Internet & Mailings



Up until Jan-Apr 2013, our website visits totaled 2.9 MM and over 3 MM transactions were executed virtually

Call Center



Between Jan-Apr 2013, we received over 260,000 calls in our "Contact Center"

43.3% of calls were directly taken by a service assistant

Contact with our Customers (Cont'd)

Website Chat



This new online chat assistance service allowed over 19 thousand contacts from Jan-Apr 2013

Habi-Express (Self-Service)



In Q12013 over 500 th clients were serviced through the self-service Habi-Express machines

- 64 self-service machines located in branch offices throughout the country

Smart Phones



Up to April 2013 135,560 transactions were executed via smartphones

3.0x the activity observed same period 2012

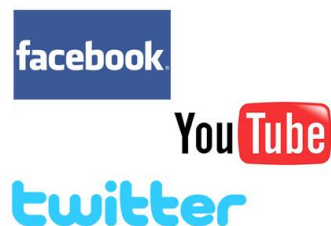
Contact with our Customers (Cont'd)

Account Statements



In February 2013, over 2.0 MM account statements were sent to our affiliates
37% of these were emailed

Social Networks



As of May, 22nd, 2013 we had over 666 followers on Facebook and Twitter
First AFP to use social networks

Advisory Services



As of April, 2013 Habitat has 81 account executives dedicated to providing personal advisory services to current and potential clients
Intensive promotion of voluntary savings products

Company Presentation

June 2013



AFP

HABITAT

Seguridad y Confianza