

MINUTES OF THE SIXTEENTH SPECIAL MEETING OF SHAREHOLDERS OF
ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.

In Santiago, on September 23, 2021, at 11.15 AM, the Sixteenth Special Meeting of Shareholders of Administradora de Fondos de Pensiones Habitat S.A. was held in the Auditorium of the Edificio Cámara Chilena de la Construcción, located at Marchant Pereira No. 10, 2nd floor, commune of Providencia, Santiago, in person and through technological media that enabled remote voting and participation. The meeting was chaired by Mr. Cristián Rodríguez Allendes, and the Secretary was the Auditor, Mr. José Miguel Valdés Lira.

ONE. ATTENDANCE. The following shareholders were present in person or through a representative: **1.1** Mr. David Gallagher Blamberg, representing Inversiones Previsionales Dos SpA, with 402,928,760 shares; **1.2** Mr. Ernesto Federico Spagnolli Jaramillo, representing Inversiones Previsionales Chile SpA, with 402,928,760 shares; **1.3** Ms. María Isabel Aguerrea Palma, representing BCI Corredores de Bolsa S.A., with 18,001,486 shares; **1.4** Mr. Sergio Palma Palma, representing Banchile Corredores de Bolsa S.A., with 13,607,580 shares; **1.5** Mr. James Hageman, representing Banco Itaú Corpbanca on behalf of foreign investors, with 9,436,707 shares; **1.6** Mr. Mario Soler, representing Banco de Chile on behalf of non-resident third parties, with 4,505,330 shares; **1.7** Mr. Duncan Nigel Sturrock Jiménez, on his own behalf, with 12,500 shares; **1.8** Mr. Álvaro Gómez Fuentes, on his own behalf, with 13,563 shares; **1.9** Mr. Cristián Rodríguez Allendes, representing Sociedad de Ahorro Tenaya Dos Ltda., with 997,662 shares; Sociedad de Ahorro Alisios Dos Ltda., with 997,662 shares; and Sociedad de Ahorro Atacalco Dos Ltda., with 997,662 shares; **1.10** Mr. Osvaldo López Leiva, on his own behalf, with 24,400 shares; **1.11** Mr. Franz Pieber, on his own behalf, with 138,000 shares; **1.12** Mr. Carlos Elizondo, on his own behalf, with 734 shares; and **1.13** Mr. Jaime Santolalla, on his own behalf, with 20,000 shares.

TWO. QUORUM. Mr. Rodríguez informed that, in accordance with the attendance list of this Meeting, 854,610,806 shares, corresponding to 85.46% of the shares with the right to participate in the Meeting, are present or represented, so there is a sufficient quorum to deliberate.

Furthermore, he informs that the alternate notary public of the Thirty-third Notary Office of Santiago, Ms. Verónica Torrealba Costabal, is present, and that she has been especially invited due to the nature of the matters to be discussed in this Meeting, in compliance with Section 57 of Corporations Act No. 18,046 (hereinafter, also, "Corporations Act"). The representatives of the Pensions Superintendency, Ms. Carla Guzmán and Mr. Nicolás Acuña are also present. There is no representative for the Financial Market Regulatory Agency present. Therefore, the Chair declares the Sixteenth Special Meeting of Shareholders of A.F.P. Habitat S.A. quorate.

THREE. VOTING INSTRUCTIONS OF INSTITUTIONAL INVESTORS. The Auditor, Mr. José Miguel Valdés gives an account of the voting instructions of institutional investors. In this regard, the shareholders agreed to include the following distribution of votes on the record.

Banco Itaú Corpbanca, on behalf of foreign investors, with 9,436,707 shares, directed its

representative to vote in favor with 9,436,707 shares regarding items 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12 and 13. As regards item 11, the vote is against with 9,436,707 shares.

Banco de Chile, on behalf of non-resident third parties, representing a total of 4,505,330 shares, directed its representative to vote as follows: 754,463 shares in favor, and it did not give any voting instructions for 3,750,867 shares regarding items 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12 and 13. As regards item 11, the votes are in favor with 703,942 shares, against with 50,521 shares, and the representative did not receive any voting instructions for 3,750,867 shares.

BCI Corredores de Bolsa S.A, with 18,001,486 shares, directed its representative to vote in favor with 238,907 shares, and its representative did not receive any voting instructions for 17,762,579 shares regarding all the voting items.

Banchile Corredores de Bolsa S.A, with 13,607,580 shares in custody, gave instructions to vote in favor with 131,335 shares, and its representative did not receive any voting instructions for the remaining shares.

The Chair states that, in accordance with Section 62 of the Corporations Act, the items will be voted through the ballot system, unless the present shareholders with voting rights unanimously agree to omit voting one or more items and proceed to vote by acclamation. However, in this last case, and considering that there are shareholders attending the meeting remotely, who need to use remote voting, the ballots have been supplemented with a virtual platform, by virtue of which this voting has been authorized. All the items to be approved by the Meeting will appear in the system prepared by Instituto de Directores de Chile and EY. For each item to be approved, the shareholder or their representative may vote in the way they consider convenient; the voting will be open for one minute. If all the attendees have already voted, they could move forward to the following item, regardless of the remaining time. At the end of the voting time, the platform will show the results of the online voting, which will be displayed to inform the shareholders.

Moreover, the Chair suggests to include the institutional investors' voting details in the minutes of this Meeting, without the need to read them in each item vote, according to the voting details that the Auditor has already explained, and taking into consideration the instructions that the shareholders have given to the Polling Board. He further states that, as the meeting is held in person and online, he suggests that, in relation to any item requiring approval, the shareholder who attends the meeting remotely and votes against shall do it by raising their hand; otherwise, the vote will be considered to be in favor.

The floor is given to the shareholders, and they unanimously approve the previous proposals.

FOUR. SIGNING OF THE MINUTES. Next, the General Manager, Mr. Alejandro Bezanilla states that, in accordance with the regulations on Meetings, it is necessary to appoint 3 shareholders to sign the minutes, together with the Chair and the Secretary, and that prior experience has shown that it is convenient to appoint 4 or 5 persons, so that 3 of them sign the minutes, as has been done in previous meetings.

The floor is given to the shareholders, and they unanimously decide, by acclamation, to appoint Mr. David Gallagher, Mr. Carlos Elizondo, and Mr. Federico Spagnoli to sign the minutes of this

Shareholders' Meeting.

FIVE. POWERS VERIFICATION. Mr. Bezanilla states that the powers granted to participate in the Meeting have been verified, and that they are valid. By acclamation, the shareholders present at the meeting unanimously approve these powers.

SIX. MEETING BACKGROUND. Furthermore, the Manager states that the formalities required to hold the Meeting have been fulfilled and lists them as follows: A) This Shareholders' Meeting was called with the agreement of the Board of Directors on August 24, 2021, at the request of the majority shareholders Inversiones Previsionales Dos SpA and Inversiones Previsionales Chile SpA. B) The Meeting notices were published on the newspaper "El Mercurio" on September 6, 8 and 14, 2021. The text of the notices read: "MEETING NOTICE. ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. SECURITIES' REGISTER No. 51, PUBLIC CORPORATION. In accordance with the request of Shareholders representing more than 10% of the issued shares and under Section 58(3) of Corporations Act No. 18,046, the Board of Directors of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. (hereinafter "AFP Habitat S.A." or the "Company") agreed to call for Special Shareholders' Meeting, to be held on September 23, 2021, at 11 AM. The meeting will be held, as long as the sanitary measures allow it, in the Auditorium of the Edificio Cámara Chilena de la Construcción, located at Merchant Pereira 10, 2nd floor, commune of Providencia, Santiago Metropolitan Region, with the purpose of discussing and deciding on the following items: 1- Company spin-off. Creation and incorporation of a new corporation from the previous one, to be called "ADMINISTRADORA AMERICANA DE INVERSIONES S.A." or the name determined in the Meeting (the "New Company"), on the basis of the financial statements of the Company as of June 30, 2021, and the other background information included in Section 147 of the Regulations of the Corporations Act, transferring, during this process, the assets and liabilities of AFP Habitat S.A. determined by the Meeting (the "Spin-off") to the New Company. 2- Approval of the Company's balance sheet and income statement as of June 30, 2021, revised by KPMG Auditores Consultores Ltda., and the other Spin-off background information, pursuant to Sections 94 and 95 of Corporations Act No. 18,046, Section 147 *et. seq.* of its Regulations, and the other regulations applicable to this transaction. 3- Determination of the New Company's capital and the transfer of assets, liabilities and equity to it, as well as their transfer form and methods. 4- Agreement on the distribution of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.'s assets between it and the New Company, including its paid-in capital account. 5- Agreement on the registration of the New Company and its shares with the Securities Registry of the Financial Market Regulatory Agency (CMF). 6- Agreement on the application of the regulations related to independent directors, the director's committee and the ones in Title XVI of the Corporations Act to the New Company from its incorporation. 7- Approval of the New Company's bylaws created as a result of the Spin-off, which may be different from the ones of the Company being spun-off, especially in relation to its name, purpose and corporate capital; number of members of the Board of Directors and the existence of at least one independent director; grant of the right under Section 71 bis of Act No. 18,046 to the controlling shareholder of a company and the temporary provisions regarding the

Spin-off process by virtue of which the New Company will be created; execution of those agreements, including the ones related to the issuance, distribution and delivery of the shares in which the corporate capital will be divided, and those that will govern the interim board of directors or first board of directors of the New Company, the management auditors during the first fiscal year and the indication of a newspaper to publish the notices of the shareholders' meetings. For such purposes, the Shareholders' Meeting may agree on any clauses, covenants and provisions it deems necessary or convenient to include in the bylaws, especially to establish the name, registered office, the duration and the purpose of the New Company; agree on the corporate capital and the form, time and methods of its payment; the rights and obligations granted by the shares to their holders, including the right conferred to the company's controller by Section 71 bis of Act No. 18,046; the Board of Directors' number of members, requirements, term of office, replacement, powers, compensation and operation regime; the Shareholders' Meeting's quorum, powers, operation, minutes and time when the meetings are to be held; regulations on corporate management auditors, managers, legal representatives, balance sheets, distribution of profits, dividends, dissolution and liquidation of the New Company; powers and work of liquidators, arbitration and any relevant legal regulation, including the ones related to the Spin-off process by virtue of which the New Company will be created, and those governing its interim or first board of directors, and any other regulations necessary to validate and duly incorporate the New Company.

8- Determination of the method and date in which the issuance, distribution and delivery of shares of the New Company shall be made among AFP HABITAT S.A.'s shareholders.

9- Amendment of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.'s bylaws in order to show the reduction of its corporate capital due to its assets' distribution resulting from the Spin-off, and the removal of the temporary provisions that are no longer in force.

10- Establishment of the conditions precedent to which the agreements shall be subject, in accordance with the previous items, the form in which the compliance with those conditions shall be evidenced, and the date on which those agreements shall become binding.

11- Appointment of the New Company's members of the Interim Board of Directors and external auditors for its first fiscal year.

12- Granting broad powers to the Board of Directors and to the General Manager of the Company to determine and implement any aspects, methods, interventions and details that may arise from the agreements implemented at the Shareholders' Meeting.

13- In general, implementation of all the other agreements that the Shareholders' Meeting deems necessary or convenient to realize and carry out the Spin-Off, the incorporation of the New Company and the amendment of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.'s bylaws, and of all the other related agreements. Therefore, the Shareholders' Meeting may grant the powers it deems necessary, with the broadest powers and without restrictions. Furthermore, the account on transactions with related parties shall be made public at this Shareholders' Meeting, in accordance with Title XVI of Act No. 18,046.

BACKGROUND INFORMATION OF THE SPIN-OFF AND PROPOSED AGREEMENTS. The financial background information and reports serving as a basis for the suggested Spin-off and the proposed agreements that will be submitted for approval at the Shareholders' Meeting will be available to the shareholders on the Company's

website: <https://inversionistas.afphabitat.cl/juntas-accionistas/juntas-extraordinarias-deaccionistas/>

PARTICIPATION AND POWERS' VERIFICATION. The holders of shares registered in the Stockholder's Ledger by the midnight of the fifth working day prior to the date on which the Meeting is to be held, i.e., on September 15, 2021 at midnight, shall be entitled to participate in the Shareholders' Meeting. The verification of the powers to be submitted at the Shareholders' Meeting shall be made on the Meeting date, at the time in which such Meeting starts, and at the same place the Meeting is held. Notwithstanding the foregoing, pursuant to Section 114 of the Corporations Regulations, this process may be prepared up to three days before the referred Meeting. REMOTE ATTENDANCE. In accordance with General Regulation No. 435 and Circular No. 1141, both issued by the Financial Market Regulatory Agency (CMF) on March 18, 2020, the Board of Directors of the Company agreed that both the shareholders and any other person that, by law or due to any other reason, have to attend the Meeting, may participate and vote remotely, through the use of technological media authorized by the Company, without the need to be physically present with the other shareholders. These media shall guarantee: (i) the shareholders and legal representatives' identity; (ii) the CMF and/or the Pensions Superintendency's participation, in the event they want to attend the Meeting; and (iii) the simultaneity or secrecy of the voting to be performed. The detailed description of said technological media, voting mechanisms and systems or procedures to identify the shareholders and their legal representatives, and the instructions to use them will be notified through the Company's website, specifically at the following address:

<https://inversionistas.afphabitat.cl/juntasaccionistas/juntas-extraordinarias-deaccionistas/>

"Instructivo para Participación por Videoconferencia" (Instructions to participate through video conference). Additionally, it is expressly stated that, in the event that on the Meeting date, such Meeting cannot be held in person due to authoritative order, it shall be virtually held, so that every shareholder who wants to participate can attend the Meeting through the technological media indicated on the website, following the procedure stated therein. GENERAL MANAGER. C) A copy of the Meeting Notice and a Power of Attorney Form were duly sent by mail to the shareholders. D) On September 6, a notice of the Meeting was sent to the Chilean Pensions Superintendency, the Financial Market Regulatory Agency and to the Chilean Stock Markets. E) The Proposed Agreements that will be submitted to the shareholders for their assessment, as well as their background documents, especially those included in Section 147 of the New Corporations Regulations ("RSA"), and in Section 54 of Act No. 18,046 ("LSA") were at the Shareholders' disposal on the Company's website. In addition, a sufficient number of printed copies were available at the Company's offices for consultation. F) In accordance with Section 62 of the LSA, the only persons authorized to participate with voice and vote in the Meeting shall be the holders of shares registered in the Company's Stockholder's Ledger five days before the Meeting date. These shareholders are the ones included in the list at the attendees' disposal. G) Given the Covid-19 situation, and in accordance with CMF's regulations, the Board of Directors of the Company approved the use of technological media to allow the participation of shareholders not physically present at the place in which the Meeting is being held, as well as remote voting

mechanisms, guaranteeing the attendees' identity and guarding the simultaneity and secrecy principle of the voting to be carried out at the Meeting. Therefore, it is hereby informed and expressly stated that there are shareholders attending this Meeting remotely.

The Manager remarks that every shareholder that stated their will to attend the Meeting remotely was provided, in advance, with the instructions to participate using the technological platform at the Company's website, so its functioning shall be considered known.

SEVEN. MEETING NOTICE. ITEMS ON THE AGENDA. In this regard, Mr. Rodríguez informs the shareholders that the items on the Meeting's agenda, in accordance with the regulations and the bylaws in force, are the ones stated in the following Meeting Notice:

1. Company spin-off. Creation and incorporation of a new corporation from the previous one, to be called "ADMINISTRADORA AMERICANA DE INVERSIONES S.A." or the name determined in the Meeting (hereinafter also referred to as the "New Company"), on the basis of the financial statements of the Company as of June 30, 2021 and the other background information included in Section 147 of the Regulations of the Corporations Act (hereinafter also referred to as "RSA"), transferring, during this process, the assets and liabilities of AFP Habitat S.A. determined by the Meeting (hereinafter also referred to as the "Spin-off") to the New Company.
2. Approval of the Company's balance sheet and income statement as of June 30, 2021, revised by KPMG Auditores Consultores Ltda., and the other Spin-off background information, pursuant to Sections 94 and 95 of Corporations Act No. 18,046, Section 147 *et. seq.* of its Regulations and the other regulations applicable to this transaction.
3. Determination of the New Company's capital and the transfer of assets, liabilities and equity to it, as well as their transfer form and methods.
4. Agreement on the distribution of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.'s assets between it and the New Company, including its paid-in capital account.
5. Agreement on the registration of the New Company and its shares with the Securities Registry of the Financial Market Regulatory Agency ("CMF").
6. Agreement on the application of the regulations related to independent directors, the director's committee and the ones in Title XVI of the Corporations Act to the New Company from its incorporation.
7. Approval of the New Company's bylaws created as a result of the Spin-off, which may be different from the ones of the Company being spun-off, especially in relation to its name, purpose and corporate capital; number of members of the Board of Directors and the existence of at least one independent director; grant of the right under Section 71 bis of Act No. 18,046 to the controlling shareholder of a company and the temporary provisions regarding the Spin-off process by virtue of which the New Company will be created; execution of those agreements, including the ones related to the issuance, distribution and delivery of the shares in which the corporate capital will be divided, and those that will govern the interim board of directors or first board of directors of the New Company, the management auditors during the first fiscal year and the indication of a newspaper to publish the notices of the shareholders' meetings. For such

purposes, the Shareholders' Meeting may agree on any clauses, covenants and provisions it deems necessary or convenient to include in the bylaws, especially to establish the name, registered office, the duration and the purpose of the New Company; agree on the corporate capital and the form, time and methods of its payment; the rights and obligations granted by the shares to their holders, including the right conferred to the company's controller by Section 71 bis of Act No. 18,046; the Board of Directors' number of members, requirements, term of office, replacement, powers, compensation and operation regime; the Shareholders' Meeting's quorum, powers, operation, minutes and time when the meetings are to be held; regulations on corporate management auditors, managers, legal representatives, balance sheets, distribution of profits, dividends, dissolution and liquidation of the New Company; powers and work of liquidators, arbitration and any relevant legal regulation, including the ones related to the Spin-off process by virtue of which the New Company will be created, and those governing its interim or first board of directors, and any other regulations necessary to validate and duly incorporate the New Company.

8. To fix the modalities and the date on which the issue, distribution and delivery of the shares of the New Company to the shareholders of AFP HABITAT S.A. will be carried out.

9. To amend the Bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. in order to reflect the decrease in capital stock as a result of the allocation of its assets as a consequence of the Division and the elimination of the transitory provisions that are no longer valid.

10. To establish the conditions precedent to which the agreements adopted in accordance with the preceding numbers shall be subject, and to establish the manner in which compliance therewith shall be evidenced and the date from which such agreements shall take effect.

11. To appoint the members of the Interim Board of Directors of the New Company and the external auditors for its first fiscal year.

12. To broadly empower the Board of Directors and/or the Company's General Manager to resolve and implement all aspects, modalities, actions and details that may arise in connection with the resolutions adopted by the Board.

13. In general, to adopt all other resolutions that the Board deems necessary or convenient to materialize and carry out the Division, the incorporation of the New Company and the amendment of the Bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. and other related resolutions that may be adopted; it shall be able to grant, for this purpose, the broadest powers it deems necessary, without any restriction.

EIGHT. – PROPOSED AGREEMENTS.

In this regard, the Chair refers in detail to the proposals:

Eight. One. – PROPOSED AGREEMENT NUMBER ONE. Division of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A., which is subject to the fulfillment of the conditions precedent outlined in the following Proposed Agreement number six:

To divide ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. (hereinafter, the

“Company”, the “Undivided Company” or “AFP Habitat”) in accordance with Section 94 *et seq.* of the Corporations Act into two corporations, namely: (A) One that will be the legal successor of the current Company, with the same name, with its special nature as specified in Title XIII of the aforementioned Corporations Act and with the same legal personality; and, (B) The other company, which will be formed as a result of the spin-off, which will operate under the name ADMINISTRADORA AMERICANA DE INVERSIONES S.A., but which may also operate for purposes of advertising, publicity and banking operations under the acronym “AAI S.A.”, hereinafter also the “New Company”, which shall be governed by the Bylaws set forth in these minutes, which shall be registered in the Securities Registry of the Financial Market Regulatory Agency, as well as its shares, whose purpose shall be to invest in all kinds of real estate and rights constituted thereon, and in any kind of tangible and intangible property, including interests in companies, shares, marketable securities, negotiable instruments, commercial papers, to manage such investments and property, to exploit them in any form on its own account or on behalf of others and to receive their proceeds and income; and that, for the furtherance of the corporate purpose, the assets, liabilities and equity will be assigned in this spin-off process, which will be identified below.

The Auditor further states that the spin-off of the Company will be carried out in accordance with the following terms and conditions:

(A) The balance sheet of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. as of June 30, 2021 (hereinafter also the “Financial Statements”), serves as the basis for the spin-off and is hereby submitted for the approval of the shareholders, as well as the remaining information referred to in Section 147 of the New Corporations Regulations.

(B) The spin-off is carried out in accordance with the criteria and conclusions of the Spin-off Report prepared by the Company's Management (hereinafter also the “Spin-off Report”), which is also submitted for approval to the shareholders.

(C) Of the asset accounts that ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. has as of this date, only the following assets shall be allotted to the New Company ADMINISTRADORA AMERICANA DE INVERSIONES S.A.:

ONE. Cash, equivalent to a cash allowance totaling twenty billion pesos, which in the Financial Statements is recorded in the total amount of 20,000,000,000 (twenty billion pesos) in the account “Cash and cash equivalents”.

TWO. Accounts Receivable from Related Companies, pertaining to receivable loans by the Company from its current subsidiaries “Habitat Andina S.A.” and “Habitat América S.A.” for a total of 140,743,437,500 (one hundred and forty thousand seven hundred and forty-three million four hundred and thirty-seven thousand five hundred pesos) and 7,286,112,500 (seven thousand two hundred eighty-six million one hundred twelve thousand five hundred pesos), respectively, plus interest receivable on those loans amounting to 103,427,951 (one hundred three million four hundred twenty-seven thousand nine hundred fifty-one pesos) and 4,695,495 (four million six hundred ninety-five thousand four hundred ninety-five pesos), respectively. The terms of these

loans consider a twenty-four-month term, maturing in May of two thousand twenty-three, and were agreed at a variable interest rate of TAB 90 plus 0.32%.

It is noted for the record that the interest receivable on the current quarterly installment is recorded in the Financial Statements under "Accounts receivable from related companies", within current assets, for a total amount of 108,123,446 (one hundred and eight million, one hundred and twenty-three thousand, four hundred and forty-six pesos), while the balance of the principal due for a total amount of 148,029,550,000 (one hundred and forty-eight thousand, twenty-nine million, five hundred and fifty thousand pesos), is recorded as "Accounts receivable from related companies" within non-current assets.

THREE. The Company's total investment in the subsidiary "Habitat Andina S.A.", which is recorded based on the equity method, amounts to 99.9% of the total shares issued by that company, which amounts to a total of 34,835,130 shares of said subsidiary. It is hereby stated for the record that "Habitat Andina S.A." owns 99.99% of the Peruvian subsidiary "Habitat Perú S.A.", 95% of the Colombian companies "Colfondos S.A. Pensiones y Cesantía" and "Suma Ltda.", and 99.99% of the Chilean company "Habitat América S.A."

In the Financial Statements, this asset is recorded in the total amount of 30,857,546,185 (thirty thousand eight hundred and fifty-seven million, five hundred and forty-six thousand, one hundred and eighty-five pesos) in the account "Investments in affiliated companies recorded based on the equity method".

FOUR. The following property, plant and equipment pertaining to four branches and the corporate building of AFP Habitat: (a) Puerto Montt Branch, located at calle Urmeneta 310, in the city of Puerto Montt, which has a total of two hundred and fifty square meters and a parking lot. (b) Coyhaique Branch, located at calle Eusebio Lillo 20, in the city of Coyhaique, which has a total of sixty-nine square meters. (c) La Serena Branch, located at calle Los Carrera 330, in the city of La Serena, which has a total of two hundred and ninety-two square meters distributed between a first floor with two hundred and twenty-nine square meters and a second floor with sixty-three square meters. (d) Morandé Branch, located at calle Morandé 330, in the district of Santiago, which has a total of one thousand one hundred and forty-three square meters distributed between three floors: plinth floor, first floor and second floor. (e) AFP Habitat Corporate Building, located at calle Marchant Pereira 10, district of Providencia, with a total of two thousand six hundred and ninety square meters classified as commercial space, fifteen thousand two hundred and ninety-nine square meters of office space, one thousand three hundred and fifty-six square meters of warehouses and one hundred and three parking spaces.

It is hereby noted that these assets are recorded in the Financial Statements for a total net depreciation value of 21,973,619,346 (twenty-one thousand nine hundred and seventy-three million six hundred and nineteen thousand three hundred and forty-six pesos), in the "Property, Plant and Equipment" account.

(D) In light of (C) above, as a result of this spin-off, ADMINISTRADORA AMERICANA DE INVERSIONES S.A. is allotted assets recorded in the Financial Statements for a total of

220,968,838,977 (two hundred and twenty thousand nine hundred and sixty-eight million eight hundred and thirty-eight thousand nine hundred and seventy-seven pesos).

(E) The assignment of the securities indicated in (C) above includes the transfer to ADMINISTRADORA AMERICANA DE INVERSIONES S.A. of all the rights to which the Undivided Company, AFP Habitat S.A., is or could be entitled as owner thereof, without any exception. This includes all rights in the capital stock, its revaluations and increases, profits, excess of contributions and, in general, any sum, credit or charge arising from those investments, including all commissions and other benefits accrued by them.

The properties indicated in (C) above are allotted and transferred in kind or as ascertainable assets in the state in which they are found; including everything built or planted thereon; all their enclosures, services, installations and other property attached or destined thereto; all their rights, uses, customs and active and passive easements; their encumbrances, mortgages, leases and prohibitions; free of any type of attachment, judicial proceeding, action for termination and any other limitation of ownership; with all their tax and municipal contributions and other services up to date.

The assignment of the credits and rights to the New Company also includes all the rights, shares, privileges, pledges and mortgages that the Undivided Company may have against the principal debtor and against any third party jointly or severally liable for the payment of those debts.

(F) Together with the assets mentioned in (C) above, ADMINISTRADORA AMERICANA DE INVERSIONES S.A. is delegated the following obligations of the Undivided Company: the total amount of the debt of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. with Banco Santander Chile derived from a leasing transaction entered into in 2018, for an original value of two hundred and fifteen thousand CLF, with a 180-month term and a monthly rent of one thousand three hundred and nine point thirty-six CLF, with which the following assets were leased with a purchase option, all located within the AFP Habitat corporate building indicated in item (four-e) of letter (C) of this Proposed Agreement: one thousand and eleven square meters of commercial space, three thousand one hundred seventeen square meters of office space distributed between floors two to four of the Building, one hundred twenty-two square meters of warehouses and twenty-three parking spaces.

It is noted for the record that this liability is recorded in the Financial Statements in the amount of 343,519,789 (three hundred and forty-three million five hundred and nineteen thousand seven hundred and eighty-nine pesos) in the "Interest-bearing loans" account, under current liabilities, and 4,594,478,740 (four thousand five hundred and ninety-four million four hundred and seventy-eight thousand seven hundred and forty pesos) in the "Interest-bearing loans" account under non-current liabilities.

(G) In light of (F) above, as a result of this spin-off, ADMINISTRADORA AMERICANA DE INVERSIONES S.A. is assigned liabilities recorded in the Financial Statements for a total of 4,937,998,529 (four thousand nine hundred and thirty-seven million, nine hundred and ninety-eight thousand, five hundred and twenty-nine pesos).

(H) The debts or obligations assumed by the New Company are delegated in the same manner and terms under which they were acquired by the Undivided Company; and all their terms, conditions, modalities, guarantees and exceptions that benefit or encumber the Undivided Company shall benefit ADMINISTRADORA AMERICANA DE INVERSIONES S.A., since the intention is merely the replacement or subrogation of the debtor of the obligations transferred, while maintaining the remaining conditions, rights and obligations derived from those liabilities unaltered for the creditors and debtors.

(I) The legal successor of the Undivided Company shall keep all the remaining assets that ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. has as of the date on which this spin-off takes effect, that is, with the sole exception of the assets allotted to the New Company pursuant to (C) above. Consequently, any other asset that is or may in the future be declared as belonging to the Undivided Company as of that date, whether or not it is recorded in its inventories or balance sheets, shall belong exclusively to the legal successor of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.

(J) Furthermore, the legal successor of the Undivided Company shall continue to be solely responsible for all the liabilities and obligations that ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. has as of the date on which this spin-off takes effect, whatever their cause or origin, except only for the obligations delegated to the New Company pursuant to (F) above. Consequently, any other liability or obligation that may be declared in the future as owed by the Undivided Company as of that date, whether or not it is recorded in its inventories or balance sheets, shall be the exclusive responsibility and liability of the legal successor of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.

(K) The assets to be allotted and liabilities to be delegated to ADMINISTRADORA AMERICANA DE INVERSIONES S.A. shall be registered therein at the value at which they appear in the accounts of the Undivided Company on the first day of the calendar month following that in which the Conditions are declared fulfilled (hereinafter also the "Separation Date"), the day from which this spin-off shall produce all its effects, the material delivery of the assets allotted to the New Company shall be deemed to have taken place, and the New Company shall assume the liabilities it shall take over.

(L) However, if in order to proceed with the delivery, transfer and/or allotment of those assets, special formalities are required to have full legal effect and be enforceable against third parties, whether by law or under contractual agreements of the Undivided Company, those special formalities shall be complied with as of the Separation Date, through the execution of the acts or the granting of the public or private instruments required, which shall be understood to complement the resolutions adopted at this Meeting. However, the allotment of those assets shall take effect and the material delivery thereof shall be deemed to have been made as from the Separation Date and, until those complementary acts or contracts are entered into or executed in compliance with the aforementioned formalities, the operations, businesses, results, contracts, rights and obligations encumbering, benefiting, affecting or altering such assets in any way after that date, and the acts and contracts that the New Company may enter into with respect thereto,

shall be executed or entered into by ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S. A., in its capacity as legal successor of the Undivided Company, which shall act as agent on behalf of the New Company and, consequently, the rights and obligations arising therefrom shall be vested in the New Company, which shall benefit from and be responsible for the operations and results affecting them.

(M) For the materialization and perfection of the assignment of the debts or obligations referred to in (F) above, the respective creditors shall be requested to novate the aforementioned liabilities by reason of change of debtor. As long as those novations are not carried out or if one or more creditors do not accept the novation for any reason, the respective obligations will continue to be fulfilled as agreed by ADMINISTRADORA AMERICANA DE INVERSIONES S.A., which must provide the legal successor of the Undivided Company with sufficient funds in a timely manner for the payment of the installments of principal, adjustments and interest, including penalties, of each of those debts or obligations. ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. shall pay the liabilities for which it is provided with funds on behalf of the New Company, according to the instructions of the latter and in the manner agreed in the respective loan. The foregoing shall in no case prevent the New Company from paying the liabilities assigned to it in advance.

(N) All acts, operations, businesses and contracts executed, agreed, entered into or contracted by the Undivided Company as of the Separation Date with respect to the assets and liabilities allotted to the New Company and that are under negotiation, under proposal, in force or under execution, or that, for any reason, have pending rights or obligations between the parties or rights or obligations that may arise in the future, shall be assumed by the New Company. ADMINISTRADORA AMERICANA DE INVERSIONES S.A. will replace the Undivided Company in those operations, businesses, acts or contracts, and their materialization, execution and other acts to carry them to completion will be performed by the New Company as of that date, which shall exclusively benefit from and be responsible for the rights, obligations and results arising therefrom.

The remaining acts, operations, businesses and contracts the Undivided Company may have executed, agreed, entered into or contracted as of the Separation Date shall be deemed to have been carried out by the legal successor of the Undivided Company on its own behalf and at its own risk.

(Ñ) All expenses, rights and taxes arising from the spin-off and from the registrations, sub-registrations and publications carried out by virtue thereof and other proceedings derived therefrom shall be borne by both companies resulting from the spin-off, on a pro rata basis with respect to the assets allotted to each of them.

(O) In accordance with the preceding items and taking into account the amount of the assets and liabilities allotted or retained by each company, the equity accounts of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. existing in the Financial Statements are distributed among the companies arising from the operation in the manner and on the basis of the criteria set forth in the Spin-off Report referred to in item (B) of this Proposed Agreement.

Consequently, the capital and other corporate reserves reflected in the Financial Statements that are allotted to or retained by each of the entities arising from the spin-off are the following:

(i) ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. (legal successor): *Issued capital: 872,102,219 (eight hundred and seventy-two million one hundred and two thousand two hundred and nineteen pesos); *Other Reserves: (18,795,201,410) (minus eighteen thousand seven hundred ninety-five million two hundred one thousand four hundred ten pesos); *Retained earnings: 232,151,059,573 (two hundred and thirty-two thousand one hundred and fifty-one million fifty-nine thousand five hundred and seventy-three pesos); *Fiscal year profits: 60,621,464,271 (sixty thousand six hundred and twenty-one million four hundred and sixty-four thousand two hundred and seventy-one pesos). Total equity held by ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.: 274,849,424,653 (two hundred and seventy-four thousand eight hundred and forty-nine million four hundred and twenty-four thousand six hundred and fifty-three pesos).

(ii) ADMINISTRADORA AMERICANA DE INVERSIONES S.A. (New Company) *Issued capital: 891,816,228 (eight hundred and ninety-one million eight hundred and sixteen thousand two hundred and twenty-eight pesos); *Other Reserves: (22,259,847,025) (minus twenty-two thousand two hundred and fifty-nine million eight hundred and forty-seven thousand twenty-five pesos); *Retained earnings: 237,398,871,245 (two hundred and thirty-seven thousand three hundred and ninety-eight million eight hundred and seventy-one thousand two hundred and forty-five pesos); *Fiscal year profits: 0 (zero pesos). Total equity assigned to ADMINISTRADORA AMERICANA DE INVERSIONES S.A.: 216,030,840,448 (two hundred and sixteen thousand thirty million, eight hundred forty thousand, four hundred and forty-eight pesos).

(P) The capital of the New Company shall be divided into the same number and type of shares into which the capital of the Undivided Company is divided, that is, into 1,000,000,000 (one billion) shares without par value, all of the same series and of equal value. These shares shall be issued, free of charge and free of any payment, to the shareholders of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A., at the rate of one share of the New Company for each share held by each shareholder in the Undivided Company at midnight of the fifth business day prior to the date of allotment of such shares.

The distribution and material delivery of the share certificates of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. shall be made to the shareholders of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. within 30 (thirty) days following the date of registration of that Company and its shares with the Securities Registry of the CMF, on the day determined by the Board of Directors of the New Company, which shall be informed to the shareholders of the legal successor of the divided Company through the publication of a prominent notice, at least once, in the newspaper El Mercurio of Santiago in the manner and circumstances outlined in Section 10 of the RSA.

The Chair gave the floor to the shareholders. Mr. Franz Pieber asked for a simple explanation of what the purpose of creating a new company was. Cristián Rodríguez explained that it was a proposal from the controlling shareholders that sought to strengthen the group's international

presence in the pension sector and explore new investment opportunities in the region, giving greater flexibility to activities outside the exclusive scope of AFP Habitat in Chile. AFP Habitat S.A., as a special company, has certain regulations specific to its line of business, which prevent it from carrying out other types of activities, especially outside Chile, and therefore slightly limit the growth and potential new businesses that the group may conduct, as they are all related. So, what is being done is to bring greater flexibility and agility to the activities that Habitat may carry out abroad and, on the other hand, to leave a very clear statement of results for the activities of AFP Habitat in Chile, since the balance sheet presented is consolidated, we have seen highs and lows in the balance sheet as a consequence of AFP Habitat's results in Colombia. This is confused in the media as AFP Habitat's activity varying considerably in the Chilean pension framework. Therefore, from a communication point of view, it is easier to divide the issues and, from an operational point of view, it allows us to address new challenges and opportunities that arise abroad with greater flexibility.

Mr. Pieber asked the following about the dividend fund to be paid: Who is going to pay it? The Chair stated that the companies are divided as presented, and all profits up to June 2021 of AFP Habitat S.A. remain in the legal successor and the other company is assigned zero profits, so that the dividends for this fiscal year will go to the results of Habitat. In any case, both companies will have the same number of shares, i.e., for each share of AFP Habitat, another share of the New Company will be received, therefore, the results or dividends to be distributed would be made in two payments, which would be the only difference.

The floor was given to Mr. Carlos Elizondo, who asked the following: How will the price-earnings ratios be based on the stock market and book value of the new company? When will the balance sheet of the New Company be published? Mr. Rodríguez answered that the balance sheets of both companies are published and the stock exchange and book ratios and the price-earnings ratio will be provided by the market once the spin-off is approved and materialized. It is the market that will value the price of each of the resulting shares, adjusting the price of AFP Habitat to the new reality and assigning a value to the New Company, therefore, the ratios will be determined once the new share is traded on the stock exchange and the Habitat share is traded in relation to AFP's own share.

Once again, Mr. Pieber asked: Where will the new Funds A, B, C, D and E of the Administrator be? In the New Company? Mr. Cristián Rodríguez clarified that AFP Habitat S.A. continues with all its activity in the context of the pension issue and continues to be the administrator. What is being transferred to the New Company is its equity in Peru and Colombia, some real estate assets and some cash. The rest of AFP Habitat's assets remain the same. Habitat is still an AFP; Administradora Americana, the new company, is not an AFP. The Auditor added that the new company is called Administradora Americana de Inversiones S.A. and its line of business is investment. Peru and Colombia are separated, which opens up the possibility to engage in businesses other than the pension business, allowing for a broader development of the Company and its shareholders.

Mr. Pieber added that, as shareholder of AFP Habitat, he has lost almost 100 million pesos due

to loss of share value and asked how this money will be recovered, since he does not see the AFPs being defended and the Company's prestige being raised. Mr. Alejandro Bezanilla stated that the objective of the spin-off was to invite all minority shareholders to participate in the new undertakings that we can carry out through the company born from the spin-off, because we believe that there are opportunities and, given the regulations, they cannot be pursued under the former structure of the Company. The Chair added that AFP Habitat's results have remained relatively stable; what has suffered an impact is the share value, which is the price at which different people estimate or evaluate what is happening with the Company, which undoubtedly reflects the situation in which potential reforms and the future of the pension system in Chile are being discussed, which is beyond the reach of management.

Mr. Elizondo underscored that the Company's results are quite interesting, so he asked if an incentive could be offered in the allotment of dividends, and then increase the allotment of profits considering that the results have remained favorable, notwithstanding the Company's policies. Mr. Rodríguez stated that the dividend allotment policy was defined at the last April meeting and that the Board of Directors will take into consideration the current situation, with the possibility of allotting two interim dividends, with an interim dividend committed for the month of October. Therefore, based on how the activity will develop from now on and the results, an agreement will be reached to propose another similar, higher or equal dividend irrespective of the final dividend that will be proposed in April and that will be approved by the Shareholders at the Meeting. The Manager stated that dividends have been increasing in line with the increase in profits, so the dividend policy has been increasing in line with the increase in profits.

The Chair yielded the floor to the Auditor, who indicated that the minutes will reflect the resolutions related to the Division of the Company, noting that they would only be carried into effect in the event that the conditions precedent outlined in Proposed Agreement Number Six below are fulfilled, and stated that the resolutions under item ONE hereof are the following:

1. To approve the Financial Statements of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. as of the thirtieth of June, two thousand and twenty-one, as well as the Spin-off Report and the remaining background information referred to in Section 147 of the RSA submitted for its consideration, and to establish that those documents serve as the basis for the spin-off of the Company and determine the criteria and conclusions according to which the spin-off is carried out.
2. To divide ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. into two companies in the manner and terms proposed and set forth above in these minutes; for which purpose it is agreed to incorporate the corporation called ADMINISTRADORA AMERICANA DE INVERSIONES S.A., which is formed as a result of the operation, as well as to approve the allotment of the corporate equity among the companies arising from the process, the allotment of assets, liabilities and equity to the New Company, the valuation of those assets and liabilities and, in general, to adopt each and every one of the resolutions proposed for this purpose.
3. To empower Mr. Alejandro Bezanilla Mena, the Company's General Manager, Mr. José Miguel Valdés Lira, AFP Habitat's Auditor, attorneys Jaime Ríos Gomez-Lobo and Cristóbal

Ramírez Puyol, and the Manager of Administration and Finance, Mr. Cristián Costabal González so that, acting separately and indistinctly, any one of them may attend on behalf of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S. A. and/or ADMINISTRADORA AMERICANA DE INVERSIONES S.A. all the acts and contracts that are necessary or deemed necessary to perfect and materialize the allotment of assets and liabilities to the latter, so that those assets are definitively owned by the New Company and, likewise, the obligations are also allotted to the New Company. By virtue of this power, the Agents are empowered to execute and grant all kinds of public and private instruments, to include all kinds of covenants and provisions in them, especially to fix the location, size and boundaries of the real estate allotted, the value of those allotments and the formalities and terms of delivery; to grant receipts, settlements and cancellations; to make the material delivery and transfer and to receive the assets and obligations allotted, to make and accept the endorsement of documents, receive property titles, be notified or request notifications; to authorize registrations by third parties and, in general, to agree on all the clauses and provisions that they deem appropriate for the due fulfillment of the powers entrusted to them, for which purpose they are granted the broadest powers, without any limitations or restrictions.

The Chair submitted for the approval of the Shareholders at the Meeting the Financial Statements of AFP Habitat in the aforementioned terms. The Shareholders present at the Meeting unanimously approved the proposal. It is hereby expressly stated for the record that the institutional investors outlined in item 3 above voted in accordance with the instructions therein.

Eight.two. PROPOSED AGREEMENT NUMBER TWO.

The Chair indicated that the second proposal is the Registration of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. and its shares with the Securities Registry of the Financial Market Regulatory Agency, subject to compliance with the conditions precedent provided in the following Proposed Agreement Number Six.

To register ADMINISTRADORA AMERICANA DE INVERSIONES S.A. and the shares into which its capital stock will be divided, as outlined in item (P) of the preceding Proposed Agreement number One, with the Securities Registry kept by the CMF, as soon as possible, once the spin-off approved at this Meeting takes effect, so that the New Company remains as a publicly traded corporation, subject to the supervision of the CMF, and that its shares may be subject to public offering in accordance with the Securities Market Act.

Then, the floor was yielded to the shareholders, which was approved by acclamation at the Meeting. It is hereby expressly stated for the record that the institutional investors outlined in item 3 above voted in accordance with the instructions set forth therein.

Mr. Valdés stated that, consequently, the following resolutions regarding the registration of the New Company and its shares with the Securities Registry will be recorded in the minutes, stating that they will only be carried into effect in the event that the conditions precedent provided in Proposed Agreement Number Six below are fulfilled:

1. To register ADMINISTRADORA AMERICANA DE INVERSIONES S.A. and the shares

into which its capital stock will be divided, with the Securities Registry kept by the CMF, as soon as possible, once the spin-off approved at this Meeting takes effect, so that the New Company remains a publicly-traded corporation, subject to the supervision of the CMF, and that its shares may be subject to public offering in accordance with the Securities Market Act.

2. To empower the Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. with the broadest unrestricted powers to make all applications and filings required to comply with the foregoing resolution, including all the necessary background information for such registrations. Likewise, the Board of Directors is entrusted to complement or enforce the resolutions of this Meeting in order to satisfy any legal, regulatory or administrative requirement or request of the CMF, the Internal Revenue Service or, in general, of any other competent public authority, as well as to carry out all the steps, actions and legal acts that may be necessary or convenient for the proper establishment of the New Company as a publicly-traded corporation.

Eight.Three. PROPOSED AGREEMENT NUMBER THREE.

Mr. Cristián Rodríguez indicated that the third proposal is the application of the rules regarding independent directors, the Directors' Committee and Title XVI of the Corporations Act to ADMINISTRADORA AMERICANA DE INVERSIONES S.A., subject to compliance with the conditions precedent set forth in Proposed Agreement Number Six below.

In other words, it is proposed to subject ADMINISTRADORA AMERICANA DE INVERSIONES S.A., from its incorporation, in advance and voluntarily, to the rules set forth in Section 50 bis of the Corporations Act regarding the election of independent directors and the creation and operation of the Directors' Committee, in accordance with the final paragraph of Section 50 bis of the Corporations Act, as well as the rules set forth in Title XVI of the Act regarding the company's operations with its related parties.

The members of the Directors' Committee and its President shall be elected at the meeting of the Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. to be held within 30 (thirty) days following the effective date of the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. and the incorporation of the New Company.

Notwithstanding the foregoing, it is hereby stated for the record that for the election of the directors that will comprise the interim Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A., to be held at this Meeting, the provisions of Section 72 et seq. of the RSA have been fully complied with, particularly with respect to informing shareholders of the list of candidates for director and the legal requirements provided in Section 50 bis of the aforementioned act for independent directors.

The floor was yielded to the shareholders. The proposal was approved by acclamation at the Meeting. It is hereby expressly stated for the record that the institutional investors outlined in item 3 above voted in accordance with the instructions therein.

The Secretary informed that the following resolutions regarding the application of the Rules related to Independent Directors, the Directors' Committee and Title XVI of the Corporations Act

to Administradora Americana de Inversiones S.A. will be recorded in the minutes of the meeting, noting that they will only be put into effect if the conditions precedent provided in Proposed Agreement Number Six below are fulfilled:

1. To subject ADMINISTRADORA AMERICANA DE INVERSIONES S.A., in advance and voluntarily, from its date of organization, to Section 50 bis of the Corporations Act as regards the appointment of independent directors and the creation and functioning of the Directors' Committee, in accordance with the last subsection of Section 50 bis of the above-mentioned law, as well as to Title XVI of said law, as regards the transactions of the company with its related parties.
2. To establish that the first director or directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. shall be those appointed at this Shareholders' Meeting, for which purpose, it is hereby stated for the record that Section 72 *et seq* of the RSA has been fully complied with, particularly with respect to informing shareholders on the legal requirements for independent directors set forth in Section 50 *bis* of the above-mentioned law.
3. To establish that the members of the Directors Committee and its Chair shall be appointed at the meeting of the Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. to be held within 30 (thirty) days following the date in which the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. and the organization of the New Company take place.

Eight.four. PROPOSED AGREEMENT NUMBER FOUR.

Next, the Chair indicates that it is appropriate to approve the bylaws governing "ADMINISTRADORA AMERICANA DE INVERSIONES S.A.", *i.e.*, the company organized as a result of the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A., subject to the fulfillment of the conditions precedent set forth in the Agreement Proposal 6/below:

"BYLAWS OF ADMINISTRADORA AMERICANA DE INVERSIONES S.A.

TITLE ONE: NATURE. NAME. ADDRESS AND PURPOSE OF THE COMPANY.

Section One: *A corporation under the name of "ADMINISTRADORA AMERICANA DE INVERSIONES S.A." is hereby organized, which for the purposes of advertising, publicity or banking transactions may also do business as "AAI S.A.". The corporation shall have its address in the city of Santiago, notwithstanding the agencies or branches it may establish in other cities in the country.*

Section Two: *The Company shall exist for an indefinite period of time.*

Section Three:

The purpose of the Company shall be to invest in all types of real property and rights created thereon, and in all kinds of tangible and intangible assets, including interests in companies, shares, marketable securities, negotiable instruments and commercial papers, to manage these

investments and assets and exploit them in any manner on its own behalf or on behalf of third parties and collect its fruits and proceeds.

TITLE TWO: CAPITAL AND SHARES OF STOCK. **Section Four:** *The capital stock shall amount to CLP 891,816,228 (eight hundred and ninety-one million, eight hundred and sixteen thousand, two hundred and twenty-eight Chilean pesos) divided into 1.000.000.000 (one billion) registered shares, with no par value, all of the same series and of equal value, which capital is subscribed for and paid in in the manner provided for in Transitory Section Two of these bylaws.*

Section Five: *Where any shareholder fails to pay all or part of the shares he or she has subscribed for at the agreed times, the Company shall be entitled to obtain such payment by exercising the right under Section 17 of Law 18,046, without prejudice to pursuing payment through ordinary or summary proceedings on all of the debtor's assets.*

TITLE THREE: MANAGEMENT.

Section Six: *The business of the Company shall be managed by a Board of Directors made up of 8 (eight) members. At least one of the members shall be an independent director pursuant to Section 50 bis of Law 18,046. The members of the Board of Directors shall serve for a 3 (three)-year period at the end of which the Board shall be completely renewed. Members of the Board of Directors may or may not be shareholders. At its first meeting following the Annual General Meeting of Shareholders in which the members of the Board are appointed, the Board shall appoint a Chair and a Vice Chair from among its members, who shall also be the President and Vice President of the Company and who shall be elected at a meeting at which the quorum set forth in Section 9 herein is present. The members of the Board of Directors may be re-elected indefinitely.*

Section Seven: *The Board of Directors shall hold regular and special meetings. The former shall be held at least once a month on the dates and times agreed-upon in advance by the Board itself. Regular meetings shall require no special notice to be convened and may deal with any matter related to the Company. The Chair shall send to all directors who have not taken part in the relevant agreement the information regarding the agreed-upon dates and times at which the ordinary meetings shall be held within three days following the date on which such agreement was adopted. Furthermore, any change in the agreed-upon dates and times of the Board of Directors' regular meeting shall be notified by certified letter delivered to all the directors who have not attended the adoption of said amendment agreement.*

Special meetings shall be specially convened by the Company's President on his or her own behalf or at the request of one director, upon the President having qualified such meeting as necessary, or at the request of two or more directors, in which case the meeting shall necessarily be convened without prior qualification. Special meetings may only deal with the matters specifically stated in the notice of meeting, which shall be delivered by certified letter to each of

the directors' addresses on record in the Company no later than ten business days in advance. Where Special meetings are convened by a regulatory authority exercising its legal powers, the terms established by it shall be observed.

Section Eight: Board of Directors' meetings shall be constituted with the attendance of no fewer than 5 (five) incumbent directors. Those directors who, in spite of not being present, are simultaneously and permanently communicated through the technological means authorized for that purpose by the Financial Market Regulatory Agency to companies subject to its supervision pursuant to Section 47 of Law 18,046 and Section 82 of its regulations shall be deemed to be present. For this purpose, the Chair or anyone acting in this position shall send to the other directors, no later than three days in advance of each Board of Directors' meeting, the information that will allow them to communicate through said technological means with those attending in person.

The Board of Directors shall adopt its resolutions by the vote of, at least, the absolute majority of the attending directors with voting rights, except in matters that require the quorum set forth in Section 9 of these bylaws. In the event of a tie vote, the Chair, Vice Chair or anyone chairing the meeting shall not have the deciding vote, except in the case set forth in Section 9 herein.

Section Nine: Subject to the applicable legal and regulatory restrictions, the adoption of any resolution referred to any of the following matters, which are not within the powers of the Shareholders' Meeting, shall require the favorable vote of no fewer than 6 (six) of the 8 (eight) members of the Board of Directors:

(i) Any acquisition (whether by direct or indirect acquisition, merger or otherwise) or sale, transfer, or other disposal of any asset, business, transactions or securities for an aggregate amount exceeding USD 1,000,000 (one million US dollars) in a calendar year.

(ii) The granting of any type of pledge, mortgage or other guarantee (other than those required by law) over any asset, business, transactions or securities for an aggregate amount exceeding USD 1,000,000 (one million US dollars) in a calendar year.

(iii) The adoption, amendment, modification or repeal of the Company's business plan or any other significant change in the long-term strategic plans of the Company or any of its subsidiaries.

(iv) Any capital expenditure or series of capital expenditures of the Company or its subsidiaries (taken as a whole) in the same calendar year which, in the aggregate: (a) exceeds by more than 10% (ten percent) the projected capital expenditures for the Company and its subsidiaries for the same year, as provided in the business plan in force at that date; or (b) exceeds USD 2,000,000 (two million US dollars) in the same calendar year, if the business plan in force at that date does not include capital expenditures for that year.

The execution, termination, amendment or modification of any contract or agreement entered into by the Company or its subsidiaries that: (a) implies the payment, or the delivery of goods or services, with a market value exceeding USD 1,000,000 (one million US dollars) in the same calendar year; (b) includes the obligation for the company to grant, whether directly or indirectly, any advance, loan, extension of credit or capital contribution, or other investments with respect to

any individual or entity, except those contracts or agreements entered into in the ordinary course of business with respect to investment activities of funds managed by the Company or any of its subsidiaries; (c) includes obligations that significantly limit the ability of the Company or its subsidiaries to compete or operate in any line of business or specific geographic area, or the provision of services or purchases or sales on an exclusive basis; (d) implies the organization of a company, association, profit sharing, joint venture or similar agreement with another individual or entity; (e) to which any governmental entity, national or foreign, administrative or judicial is a party; (f) is a collective bargaining agreement. The execution, amendment, modification, refinancing or any change in the material terms of any debt agreement or contract. Any material change in tax or accounting principles and/or policies or in policies related to the Company's financial statements, except as required by the International Financial Reporting Standards, the Accounting Principles applicable in Chile, the accounting principles applicable in any other jurisdiction where the Company has an interest, or the applicable law. Any material change regarding the payment of taxes or elections in tax matters, or any other change having a material impact on any regulatory situation or tax to which the Company is subject, except as required by the applicable law. Any settlement, conciliation, compromise, or court or out-of-court agreement implying the payment of an amount that exceeds USD 500,000 (five hundred thousand US dollars), or entails the imposition of provisional remedies or other non-monetary measure, or the admission of any violation of the law or any offense by the Company. Any change in the declaration of dividends or payment of any dividend that modifies the dividend policy adopted by the Company. The appointment or change in any of the essential employment conditions of the General Manager, Financial Manager, Investment Manager or the President of the Board of Directors of the Company. Any agreement or material decision related to any tax matter, including audits and tax litigation matters. Any matters that requires a greater quorum than a majority of the members of the Board of Directors, pursuant to Law 18,046 or other applicable laws.

With respect to the amounts in US dollars, their equivalent in other currencies shall be used where necessary.

As regards the agreements that are necessary to comply with legal requirements or requirements from governmental authorities, where it has not been possible to reach an agreement with the quorum provided for under this section or in case of a tie vote in the first ballot, the matter may be resubmitted to the Board of Directors for approval –at the same or a subsequent meeting– and only under those circumstances may it be approved by the absolute majority of the directors with voting rights present at the meeting and, in case of a tie vote, the person presiding over the relevant meeting shall cast the deciding vote.

Section Ten: The Company's Directors shall be compensated for their services in an amount to be determined by the Annual General Meeting of Shareholders on an annual basis. The total amount of the compensation received by the Directors shall be stated in the Company's annual report, as well as those amounts arising from services or jobs other than the exercise of their positions, or by way of representation and travel expenses, royalties or other fees.

Section Eleven: The Board of Directors shall represent the Company in and out of court and for

the fulfillment of the corporate purpose, which shall not be necessary to prove before third parties. The Board is vested with all the powers of management and disposition that are not reserved to the Shareholders' Meeting by the law or these bylaws, pursuant to Section 40 of Law 18,046, and notwithstanding the representation that is vested on the Manager, pursuant to the law and the Company's bylaws.

The Board of Directors may delegate part of its powers to managers, deputy managers or the Company's lawyers, to a director or a directors' committee, and, for specially determined purposes, to other persons.

Section Twelve: *The Company shall have one or more managers who shall be appointed by the Board of Directors, and shall have all the powers inherent to trade agents and all those expressly granted by the Board of Directors.*

TITLE FOUR: SHAREHOLDERS' MEETINGS,

Section Thirteen:

Shareholders shall hold two types of meetings: Annual General Meetings and Special Meetings. Resolutions adopted at these meetings in accordance with these bylaws shall be binding on the Board of Directors and the Company's shareholders.

Section Fourteen:

Shareholders shall hold Annual General Meetings once a year within the fourth-month period following the balance sheet date, in order to discuss the matters provided for by Law 18,046.

Section Fifteen:

Special Meetings of Shareholders may be held at any time when so required by corporate needs and with the purpose of discussing the matters set forth under Section 57 of Law 18,046, and shall comply with the formalities required by law.

Section Sixteen:

Both Annual and Special Meetings of Shareholders shall be constituted on first call, except where the law or these bylaws establish greater majorities, with the attendance of the absolute majority of the issued shares with voting rights, and on second call with those present or represented, regardless of their number. Resolutions shall be adopted by the absolute majority of the shares present or represented with voting rights, except where the law or these bylaws establish a special quorum to resolve on certain matters. Notices of meetings on second call shall only be published once the Shareholders' Meeting to be held on first call could not be constituted and, in any case, the new Shareholders' Meeting shall be convened within 45 (forty-five) days following the date of the Shareholders' Meeting that could not be held.

Section Seventeen:

Notwithstanding the provisions in the preceding section, resolutions on the following matters shall require the vote of two-thirds of the issued shares with voting rights:

The merger or consolidation of the Company with another person or entity;

The dissolution, restructuring or other reorganization of the Company;

The amendment of the Company's bylaws;

The granting of real or personal guarantees to secure third-party obligations, except in the case of subsidiaries, in which case the approval of the Board of Directors shall be sufficient; The appointment or removal of the Company's independent auditors, except where required by law; The amendment of the dividend policy and/or declaration of dividends or payment that is not in line with the dividend policy approved for the Company; and Any matter requiring a greater quorum than a majority of shareholders, pursuant to Law 18,046 and other applicable laws.

Section Eighteen:*At the Shareholders' Meetings, shareholders shall have the right to one vote per share they hold or represent, and may accumulate their votes in elections in favor of a single person or distribute them as they deem appropriate.*

Section Nineteen:*If a controlling shareholder acquires more than 95% (ninety-five percent) of the Company's stock, it shall have the power to demand that all of the shareholders who choose not to exercise their right of withdrawal referred to in Section 71 bis(1) of Law 18,046 sell to it all of the shares acquired under this statutory power, provided that it has reached the above-mentioned percentage as a result of a public offering of all of the shares of the Company, in which it has acquired, from non-related shareholders, at least 15% (fifteen percent) of such shares. The relevant purchase price shall be the price set in such offer, duly adjusted and plus current interest.*

For the purposes of this section, the procedure under the above-mentioned Section 70 bis of Law 18,046 shall be observed.

TITLE FIVE: BALANCE SHEET AND EARNINGS.

Section Twenty:*The Company's balance sheet shall be prepared on an annual basis as of December 31 .*

Section Twenty-One:

Unless otherwise agreed upon unanimously by the relevant Shareholders' Meeting, at least 30% (thirty percent) of the net earnings shown in the balance sheet shall be distributed as cash dividend among the shareholders, pro rata to their fully paid up shares. The remainder shall be allocated to additional dividends, special funds, capitalization or other purposes agreed upon by the Shareholders' Meeting, with the power to delegate to the Board of Directors the manner, method and terms in which the relevant funds shall be applied.

TITLE SIX: MANAGEMENT AUDITING.

Section Twenty-Two:*The Annual General Meeting of Shareholders shall appoint an independent audit firm governed by Title XXVIII of Law 18,045 on Securities Market on an annual basis, in order to control and examine the accounting, inventory, balance sheet and other financial statements of the Company, supervise the corporate transactions and report in writing to the next Shareholders' Meeting the fulfillment of its mandate.*

Section Twenty-Three:*The annual report, balance sheet, inventory, minutes, corporate books*

and independent auditors' report shall be examined by the shareholders within 15 (fifteen) days prior to the date of the relevant Shareholders' Meeting, notwithstanding the Board of Directors' power to maintain the confidentiality of certain documents, pursuant to the law.

TITLE SEVEN: DISSOLUTION AND LIQUIDATION.

Section Twenty-Four: *The Company shall be dissolved by resolution adopted by the Special Meeting of Shareholders and for the other causes provided for by the law.*

Section Twenty-Five: *Upon the dissolution of the Company, its liquidation shall be carried out by a Liquidation Committee made up of three persons, who may or may not be shareholders, appointed by the Shareholders' Meeting, who will have the powers, duties and obligations provided for by Law 18,046 and its Regulations. However, if the Company is dissolved as a result of all the shares being held by one person with the relevant authorizations for an uninterrupted period exceeding ten days, liquidation shall be unnecessary.*

Liquidators shall convene an Annual General Meeting of Shareholders in April of every year to report on the status of the liquidation. Where the liquidation is not completed within two years, the Shareholders' Meeting shall proceed to appoint new members of the Liquidation Committee, and the former members may be re-elected only once. Liquidators shall be compensated and their compensation shall be set by the Shareholders' Meeting that appoints them. The position of liquidator may be revoked by the Annual or Special Meeting of Shareholders. Liquidators shall cease to hold office for the reasons specified by law.

TITLE EIGHT: ARBITRATION.

Section Twenty-Six:

Except in the case of disputes between shareholders who have agreed otherwise, all differences between shareholders in their capacity as such, or between them and the Company or its managers, in connection with the application or interpretation of these bylaws, whether during the existence of the Company or during its liquidation, shall be resolved in accordance with the Rules of Arbitral Procedure of the Santiago Arbitration and Mediation Centre in force at the time of the request for arbitration, by a mixed arbitrator who shall act as arbitrator ex aequo et bono as to the procedure and as arbitrator-at-law as to the award. The seat of arbitration shall be Santiago.

The arbitrator shall be appointed at the written request of either party, by the Cámara de Comercio de Santiago A.G.(the "Chamber") in accordance with the Rules of Arbitral Procedure of the Santiago Arbitration and Mediation Centre, which Rules are deemed to be an integral part of this instrument for all purposes and are declared to be known and accepted. The shareholders grant an irrevocable special power of attorney to the Chamber to appoint, at the request of any shareholder, the mixed arbitrator among the arbitrators of said Chamber's Arbitration and Mediation Centre.

The arbitrator is specially empowered to resolve any matter related to its authority and/or jurisdiction.

TRANSITORY PROVISIONS.

Transitory Section One:

Given that the Company is organized as a result of the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. agreed upon at the Special Meeting of Shareholders held on September 23, 2021, the Company adopts all the resolutions made at the above-mentioned meeting, which shall be fully binding on the Company.

Therefore, the organization of the Company shall be subject to all the conditions precedent applicable to the resolutions adopted in the aforementioned Special Meeting of Shareholders. The fulfillment of said conditions shall be proved in the manner agreed upon in such Special Meeting of Shareholders; therefore, the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. and the organization of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. shall become effective on the first day of the calendar month following that in which the Board of Directors of the Undivided Company, through the agent or agents appointed for that purpose, executes a notarial instrument declaring that the conditions precedent and copulative conditions applicable to the spin-off of the Company have been fulfilled, without prejudice to the timely compliance with the formalities for registration with the relevant Registry of Commerce and publication in the Official Gazette of the abstract of the notarial instrument containing the minutes of such Special Meeting. The above-mentioned notarial instrument shall be annotated on the margin of the corporate registration of the spun-off Company and of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. This annotation shall only be intended to make it easier to verify the fulfillment of the conditions applicable to the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A..

Furthermore, it is hereby stated for the record that the Company acquires and registers in its name all of the assets assigned to it at the above-mentioned Shareholders' Meeting during the spin-off process, which are identified under letter (C) of Proposed Agreement Number One recorded in the minutes of said Meeting; these assets shall be deemed to have been assigned to the Company from the date on which the spin-off takes effect pursuant to the resolutions adopted at such Shareholders' Meeting, so that all increases, decreases or any variation, act or transaction carried out or to be carried out by ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. shall benefit and/or shall be borne by the Company, pursuant to the resolutions adopted at the above-mentioned Shareholders' Meeting. From that same date, all liabilities and obligations assigned to the Company in the spin-off process shall be under the responsibility of the Company, as set forth in the minutes of said Shareholders' Meeting.

Transitory Section Two:

The corporate capital amounting to CLP 891,816,228 (eight hundred and ninety-one million eight hundred and sixteen thousand two hundred and twenty-eight Chilean pesos) divided into 1,000,000,000 (one billion) registered shares, with no par value, all of the same series and of equal value, is fully subscribed for and paid in out of the portion allocated to ADMINISTRADORA AMERICANA DE INVERSIONES S.A. from the issued capital account of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. in the spin-off process of the latter resolved at its

Special Meeting of Shareholders of September 23, 2021. This capital is understood to be contributed by the shareholders of the Undivided Company in the same proportion of the equity interests they hold in such company.

Transitory Section Three:

The 1,000,000,000 (one billion) shares of ADMINISTRADORA AMERICANA DE INVERSIONES S.A., with no par value, all of the same series and of equal value, representing its initial paid-in capital, shall be registered, as a result of the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. referred to in the preceding sections, directly in the name of the shareholders of the latter, free of charge for them and without any future payment, in proportion to their shareholding in the latter company at midnight of the fifth business day prior to the distribution of such shares.

The certificates of the above-mentioned Company shares shall be distributed and physically delivered to ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.'s shareholders within 30 (thirty) days following the date on which the Company and its shares are registered with the Securities Register of the Financial Market Regulatory Agency, on the date the Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. so determines, which date shall be informed to the shareholders of the legal successor of the Undivided Company through a prominent notice to be published at least once in newspaper El Mercurio of Santiago when and as provided in Section ten of the New Corporations Regulations.

Transitory Section Four:

From the time in which the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. takes effect and until the first Annual General Meeting of Shareholders is held, the Company shall be managed by an Interim Board of Directors comprised of the persons appointed for such purpose at the Shareholders' Meeting approving said spin-off.

The Interim Board of Directors shall be subject to the same rules and shall have the same powers as those imposed on and granted to the Final Board of Directors pursuant to the law and these bylaws.

Transitory Section Five:

Until the date of the first Annual General Meeting of Shareholders, the members of the Interim Board of Directors shall receive the remuneration set at the Shareholders' Meeting approving the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.

Transitory Section Six:

The first fiscal year of the Company shall start on the first day of the month following the fulfillment of the conditions precedent applicable to the agreements adopted by the Special Meeting of Shareholders of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. held on September 23, 2021, and shall end on December 31 of the same year.

The independent auditing firm designated at the Shareholders' Meeting of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. approving the organization of the Company is hereby appointed as management auditors for such fiscal year.

Transitory Section Seven:

Unless otherwise agreed upon at a Shareholders' Meeting, for the purposes of Section 59 of Law 18,046, it is hereby resolved that notices convening Shareholders' Meetings shall be published in newspaper "El Mercurio" of Santiago.

Transitory Section Eight:

The bearer of an authorized copy of this notarial instrument or an authorized abstract thereof is hereby empowered to request the relevant registrations, sub-registrations, annotations and publications."

The shareholders are given the floor. Mr. Pieber requests the floor. He asks why the bylaws do not require that the Board of Directors be made up of shareholders, so that they have an interest in the Company and can better defend it, and considers that the Directors should be shareholders. The General Manager points out that the bylaws provide that directors may be shareholders or not, notwithstanding the fact that they must defend the Company's interests, whether they are shareholders or not, but Mr. Pieber's point of view will be taken into account. Mr. Pieber adds that, in his capacity as shareholder, he deems that a director who is a shareholder would better defend the Company's interests and the invested capital, and that the prohibitions to be a Director should be stated. Mr. Valdes responds that the prohibitions for certain persons to be directors are set forth by the law and it is unnecessary to include them in the bylaws to be applicable. On the other hand, Carlos Elizondo asks whether the book value of the new company may be determined and if the Pension Funds Administrators (AFPs) are allowed to invest in that company. The Chair indicates that the book value of the new company, which is stated in the presentation of this shareholders' meeting, amounts to CLP 216,030,840,448, which represents a book value per share of CLP 216 and decimal cents. As regards the second question, AFPs will not be able to buy these shares; in the case of AFP Habitat, this is so because it is a related company, and in the case of the other AFP, because it involves another AFP, which is not permitted.

The bylaws are submitted to the shareholders' meeting for approval, and are approved by acclamation. It is hereby expressly stated for the record that the institutional investors indicated in point 3 above voted in accordance with the instructions stated therein.

José Miguel Valdes takes the floor, and says that the following agreements related to Administradora Americana de Inversiones S.A.'s bylaws shall be reflected in the minutes, stating for the record that such agreements shall only be implemented if the conditions precedent set forth in Proposed Agreement Six below are fulfilled:

1. To fully approve the bylaws of ADMINISTRADORA AMERICANA DE INVERSIONES S.A.,

which have been proposed and recorded above, which shall govern the Company organized as a result of the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A., stating for the record that each section of the bylaws was read and voted separately, bringing attention in each case to any provisions that are different from those of the spun-off company.

Eight.five. PROPOSED AGREEMENT NUMBER FIVE.

The Chair refers to the capital reduction and amendment to the bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. subject to the fulfillment of the conditions precedent set forth in Proposed Agreement Number Six below:

As a result of the spin-off of the Company, a proposal is made to reduce the capital of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. by an amount of CLP 891,816,228 (eight hundred and ninety one million eight hundred and sixteen thousand two hundred and twenty-eight Chilean pesos), that is, from CLP 1,763,918,447 (one thousand seven hundred and sixty three million nine hundred and eighteen thousand four hundred and forty seven Chilean pesos, divided into 1,000,000,000 (one billion) registered shares, with no par value, all of the same series and equal value, fully subscribed for and paid in, to CLP 872,102,219 (eight hundred and seventy two million one hundred and two thousand two hundred and nineteen Chilean pesos), divided into an equal number and type of shares.

In view of the above, the Chair proposes the introduction of the following amendments to the bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A., that is to say, the legal successor of the currently existing Company:

(A) To replace Section Four of the bylaws as follows:

“Section Four: The corporate capital shall amount to CLP 872,102,219 (eight hundred and seventy-two million one hundred and two thousand two hundred and nineteen Chilean pesos) divided into 1,000,000,000 (one billion) registered shares, with no par value, all of the same series and of equal value, which is fully subscribed for and paid in as provided in transitory section one of these bylaws”.

(B) To delete all transitory sections as no longer applicable.

(C) To include the following Transitory Section One in the bylaws:

“Transitory Section One: The corporate capital amounting to CLP 872,102,219 (eight hundred and seventy-two million one hundred and two thousand two hundred and nineteen Chilean pesos) divided into 1,000,000,000 (one billion) shares, is fully subscribed for and paid in as follows:

(i) With the amount of CLP 1,763,918,447 (one thousand, seven hundred and sixty-three million, nine hundred and eighteen thousand four hundred and forty-seven Chilean pesos) divided into 1,000,000,000 (one billion) shares, which is the capital subscribed for and paid in at the beginning of the Shareholders' Meeting held on September 23, 2021, which was subscribed for

in the manner described in the articles of incorporation and its further amendments; and,

(ii) With the reduction of the paid-in corporate capital by CLP 891,816,228 (eight hundred and ninety one million eight hundred and sixteen thousand two hundred and twenty-eight Chilean pesos), which was allocated from this capital account to ADMINISTRADORA AMERICANA DE INVERSIONES S.A. as a result of the distribution of the assets of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. due to the spin-off agreed upon at the above-mentioned Special Meeting of Shareholders held on September 23, 2021.”

The shareholders are given the floor and this proposal is submitted for approval and approved at the Shareholder’s Meeting by acclamation. It is hereby stated for the record that the institutional investors indicated in point 3 above voted in accordance with the instructions stated therein.

The Secretary points out that the following agreements concerning the amendment to the bylaws of Administradora de Fondos de Pensiones Habitat S.A. shall be reflected in the minutes, stating for the record that such agreements shall only be implemented if the conditions precedent set forth in Proposed Agreement Six below are fulfilled:

1. To amend the current language of the bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A., the legal successor of the spun-off Company, reducing its corporate capital by CLP 891,816,228 (eight hundred and ninety one million eight hundred and sixteen thousand two hundred and twenty-eight Chilean pesos), as a result of the spin-off approved at this Shareholders’ Meeting and the resulting distribution of the corporate assets, and amending for these purposes final section four of the bylaws, which shall read as indicated above.
2. To delete all transitory sections of these bylaws as they are no longer in force and to approve the new language of transitory section one proposed by the Chair.
3. To establish that all provisions of the current bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. not amended by the above-mentioned agreements shall remain in full force and effect.

Eight.six. PROPOSED AGREEMENT NUMBER SIX

Next, the Chair refers to this proposal number six, so many times mentioned above, concerning the conditions precedent to which the agreements adopted pursuant to the previously proposed agreements are subject, at which date such agreements and the powers of the Board of Directors take effect.

The proposal sets forth that the agreements adopted at this Special Meeting of Shareholders related to the matters described in Proposed Agreements numbers One through Five above be subject to the fulfillment of the following copulative conditions precedent:

- (a) That the Pensions Superintendency approve the amendments of the bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. adopted at the Special Meeting of Shareholders held on September 23, 2021.
- (b) That the Pensions Superintendency authorize that the current subsidiaries of

ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. “Habitat Andina S.A.” and “Habitat América S.A.”, both incorporated pursuant to Section 23 of Decree Law No. 3,500, lose their status as subsidiaries of AFP Habitat S.A. due to the allocation to ADMINISTRADORA AMERICANA DE INVERSIONES S.A. of all of the equity interests held by its current parent company as a result of the spin-off, and, thus, cease to be special corporations overseen by such Agency.

(c) That the Financial Superintendency of Colombia authorize the transfer of control of Colfondos S.A. Pensiones y Cesantía y Suma Ltda. from ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. to ADMINISTRADORA AMERICANA DE INVERSIONES S.A. as a result of the spin-off agreed upon at this Shareholders’ Meeting and the allocations made to the latter.

Upon the fulfillment of the above-mentioned Conditions, the agreements adopted at this Shareholders’ Meeting concerning the matters to which Proposed Agreements numbers One through Five above refer shall take effect on the first day of the calendar month following the one in which the Board of Directors of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A., through the agent or agents appointed to this end, formalizes a notarial instrument declaring that the three aforementioned copulative conditions precedent have been fulfilled (hereinafter also the “Notarial Instrument concerning the Fulfillment of the Conditions for the Spin-Off of AFP Habitat”). An abstract of such declarative notarial instrument shall be annotated on the margin of the corporate registration of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. and ADMINISTRADORA AMERICANA DE INVERSIONES S.A., which annotation shall only be intended to facilitate verifying the fulfillment of the above-mentioned conditions.

Notwithstanding the foregoing, while the above-mentioned conditions are not yet met, the formalities related to formalizing the minutes of this Special Meeting of Shareholders as a notarial instrument, registration of its abstract with the Registry of Commerce of Santiago and publication in the Official Gazette may be complied with, all of which shall be complied with within the terms set forth by the Corporations Act and its Regulations.

The shareholders are given the floor and the Shareholders’ Meeting approves this proposal by acclamation. It is hereby expressly stated for the record that the institutional investors listed in point 3 above voted in accordance with the instructions stated therein.

The Secretary states for the record that the minutes shall reflect that the following agreements related to the Conditions and other Modalities to which the above-mentioned agreements are subject:

1. Subject the agreements adopted at this Special Meeting of Shareholders related to the matters described in Proposed Agreements number One through Five above to the fulfillment of the following copulative conditions precedent indicated by the Chair and recorded above in these minutes.
2. Establish that the above-mentioned agreements shall take effect on the first day of the calendar month following the one in which the Board of Directors of ADMINISTRADORA DE

FONDOS DE PENSIONES HABITAT S.A., through the agent or agents appointed to this end, formalizes the “Notarial Instrument concerning the Fulfillment of the Conditions for the Spin-Off of AFP Habitat” (as defined above) declaring that the three aforementioned copulative Conditions precedent have been fulfilled.

3. Notwithstanding the foregoing, while the above-mentioned Conditions are not yet met, the formalities relative to formalizing the minutes of this Special Meeting of Shareholders as a notarial instrument, registration of its abstract with the Registry of Commerce of Santiago and publication in the Official Gazette may be complied with, all of which shall be complied with within the terms set forth by the Corporations Act and its Regulation.

4. To empower the Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. with the broadest authority to grant the powers of attorney deemed necessary to execute one or more documents deemed necessary or convenient to fulfill or account for the fulfillment of the conditions precedent to which the agreements adopted by this Shareholders’ Meeting are subject and any other declaration deemed necessary in this regard; and, in particular, to execute the “Notarial Instrument concerning the Fulfillment of the Conditions for the Spin-Off of AFP Habitat” within 15 (fifteen) calendar days following the date on which the last of the Conditions to which the agreements for the Spin-off of the Company are subject is fulfilled.

NINE. OTHER AGREEMENTS.

The Chair states that the Agreements already adopted by this Shareholders’ Meeting having been addressed, it is convenient that this Shareholders’ Meeting address the following matters and resolve on the following additional Agreements:

Nine.one. Appointment of the Interim Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A.

Pursuant to the law and the approved bylaws of ADMINISTRADORA AMERICANA DE INVERSIONES S.A., it becomes necessary that this Shareholders’ Meeting appoint all of the members of its Interim Board of Directors, being incumbent on it to appoint its eight members, who will hold office until the first Annual General Meeting of Shareholders of the New Company is held.

Pursuant to Section 72 of the RSA, both shareholders submitted proposed nominees to the Board of Directors. The proposed nominees stated in writing to the Undivided Company that they accepted the nomination and declared not to be subject to any disqualification to hold office, within the term set forth in Section 73 of the above-mentioned Regulation. The list of nominees to the Board of Directors was published by the Company in its website.

The proposals of nominees to the Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. received included the following persons:

Ms. Yanela Frías, Mr. Ernesto Federico Spagnoli Jaramillo, Mr. Diego Fernando Paredes, Mr. Pablo González Figari, Mr. Luis Armando Rodríguez Villasuso Sario, Mr. Máximo Latorre Errázuriz, Mrs. Ana Fernanda Maiguashca Olano (as independent director) and Ms. Claudia Cooper Fort (as independent director). Additionally, the Chair stated that the nominees for election

as Independent directors, Ms. Ana Fernanda Maiguashca and Ms. Claudia Cooper Fort, were proposed by shareholders who hold more than 1% of the shares issued by the Company, in accordance with Section 50 *bis* of the Corporations Law. The above-mentioned nominees prepared the statements required by law in a timely manner, which are available to the shareholders.

The shareholders are given the floor. Mr. Elizondo asks about the nominees. Mr. Rodríguez replies and informs that the nominees were proposed by the controlling shareholders, their CVs are published on AFP Habitat's webpage and, in accordance with Decree Law 3,500, the Company's Directors cannot be directors at other companies of the same group, so if a director of AFP Habitat were a director of the New Company, at the time of becoming a member of the latter's Board of Directors, they would be disqualified from continuing to be a director of the AFP and would have to leave the position. He adds that three of the nominees are incumbent directors of AFP Habitat and, upon the spin-off taking effect, they will cease to be directors of the Company to become directors of Administradora Americana de Inversiones S.A., given the disqualification that would arise pursuant to Decree Law 3,500.

The proposal having been submitted to the Shareholders' Meeting for approval, it is approved by acclamation. It is hereby stated for the record that the institutional investors indicated in point 3 above voted in accordance with the instructions stated therein.

Mr. Valdés adds that since there are no other proposals and taking into account that the number of nominees proposed is equal to the total number of members of the interim Board of Directors, as from the date hereof and for the statutory period, the following persons were elected by acclamation in accordance with Section 62 of the Corporations Act, as members of the first Board of Directors of Administradora Americana de Inversiones S.A., which shall be made up by:

Ms. Yanela Frías, Mr. Ernesto Federico Spagnoli Jaramillo, Mr. Diego Fernando Paredes, Mr. Pablo González Figari, Mr. Luis Armando Rodríguez Villasuso Sario, Mr. Máximo Latorre Errázuriz, Ms. Ana Fernanda Maiguashca (as independent director) and Ms. Claudia Cooper Fort (as independent director). It is hereby stated for the record that Ana Fernanda Maiguashca and Claudia Cooper Fort are "independent directors" for the purposes of Section 50 *bis* of the Corporations Law.

He adds that for the purposes of Circular 1956 of 2009 of the Financial Market Regulatory Agency, it is hereby stated for the record that majority shareholder Inversiones Previsionales Chile SpA and its related persons cast their votes in equal parts in favor of the following nominees: Mr. Ernesto Federico Spagnoli Jaramillo, Mr. Diego Fernando Paredes, Ms. Yanela Frías, and Ms. Ana Fernanda Maiguashca (as Independent Director),

For the same purposes, it is hereby stated for the record that the majority shareholder Inversiones Previsionales Dos SpA and its related persons cast their votes in equal parts in favor of the following nominees: Mr. Pablo González Figari, Mr. Luis Armando Rodríguez Villasuso Sario, Mr. Máximo Latorre Errázuriz and Ms. Claudia Cooper Fort (as Independent Director).

Nine.two. Compensation of the Interim Board of Directors.

Mr. Rodríguez informs that a proposal has been received to compensate the members of the Interim Board of Directors of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. from the moment in which the spin-off of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. takes effect and until the first Annual General Meeting of Shareholders of the New Company is held, which compensation shall amount to CLF 50 (fifty index-linked units) for each meeting they attend, except in the case of the Chair, whose compensation would amount to CLF 180 (one hundred and eighty index-linked units) for each meeting he or she attends, and the Vice-Chair, whose compensation would amount to CLF 75 (seventy-five index-linked units) for each meeting he or she attends.

The proposal specifies that, regardless of the number of meetings attended, under no circumstances may more than one meeting be compensated each calendar month, whatever the number of meetings held in such period. However, if any regular meeting is held on the calendar month following the month it should have been held, it will also be compensated together with the meeting of the relevant month.

The shareholders are given the floor. The meeting approved the proposal by acclamation. It is hereby stated for the record that the institutional investors indicated in point 3 above voted in accordance with the instructions stated therein.

Nine.three. Compensation of the members of the Board of Directors' Committee of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. and its budget.

Next, Mr. Cristián Rodríguez points out that it is incumbent upon this Shareholders' Meeting to set the compensation to which the members of the Board of Directors' Committee shall be entitled to, as well as the budget for its operating expenses.

He states that a proposal has been received to compensate the aforementioned directors with a compensation amounting to CLF 120 for each meeting they attend, which compensation may not exceed that amount in a calendar month, regardless of the number of meetings attended. However, if any regular meeting of the Board of Directors' Committee is held on the month following the month it should have been held, it will also be compensated together with the meeting of the relevant month.

Furthermore, it was proposed that the Board of Directors' Committee have an annual budget equivalent to the aggregate amount of their members' annual compensation.

The shareholders are given the floor and approve the aforementioned proposals by acclamation. It is hereby stated for the record that the institutional investors indicated in point 3 above voted in accordance with the instructions stated therein.

Nine.four. Appointment of the Independent Auditing Firm of ADMINISTRADORA AMERICANA DE INVERSIONES S.A.

Next, the Chair states that it is incumbent upon this Shareholders' Meeting to appoint an Independent Auditing Firm from among those registered in the relevant Registry kept by the Financial Market Regulatory Agency for the first fiscal year of ADMINISTRADORA AMERICANA DE INVERSIONES S.A., for such firm to examine the accounting, inventory, balance sheet and

other financial statements of the Company and with the duty to report in writing to the next Annual General Meeting of Shareholders on the fulfillment of its mandate.

In this regard, it is proposed to appoint “KPMG Auditores Consultores Limitada” as the independent auditing firm, and, as a second alternative, the firm Deloitte. The grounds for proposing KPMG as the first preference are shown in the Company’s web page and are as follows:

“Pursuant to Section 59(2) of Law 18,046 and Circulars Nos. 718 and 764 of December 10, 2012 and December 21, 2012, both of the Financial Market Regulatory Agency (former SVS), we inform the shareholders that the Board of Directors of AFP Habitat S.A., at the meeting held on August 24, 2021, and after examining the recommendations submitted by the board of directors’ committee, agreed to submit to the decision of the special meeting of shareholders the following options for the independent auditing firms for fiscal year 2021: (i) KPMG Auditores Consultores Limitada (KPMG), (ii) EY Audit SpA (EY), and (iii) Deloitte, all firms nationally and internationally renowned and registered with the Auditors Register of the Financial Market Regulatory Agency.

The background information of the auditing firms proposed and the reasons considered by the board of directors to propose the aforementioned firms are as follows:

- A) KPMG Auditores Consultores Limitada:** (i) Experience: The firm has professionals with experience in the AFP industry, the financial system and corporations in general, has been the auditing firm of AFP Habitat and has branches in some of the main cities in the country; (ii) Work Methodology: The methodology proposed by the firm includes the planning and design of the audit strategy through an appropriate and participatory process with a strong focus on risks and their mitigation through control processes and continuous improvement. Additionally, the methodology involves delving deeper into the matters relevant to the business, thus delivering the knowledge and experience of the auditing firm. The firm has a multidisciplinary professional team, qualified in local regulations and IFRS, taxes, information technology, market risk, corporate finance, authorities and regulators. The methodology involves four stages: Planning, Internal Control, Substantive Testing and Reporting. Scope of the Work: the work involves the review and opinion on the (consolidated) Financial Statements of Administradora Americana de Inversiones S.A. The review will be fully carried out at the end of December 2021 and will include an opinion on the results obtained; (iii) Work Team: Both the partner in charge of this audit and the rest of the partners and managers assigned to it have broad experience in this type of companies; (iv) Hours of Work: the number of hours of work committed to this audit is 303. (v) Compensation: CLF 333 for fiscal year 2021. It is worth noting that Administradora Americana de Inversiones S.A.’s subsidiaries, which will represent more than 80% of the company’s assets, are currently being audited by this firm for fiscal period 2021.
- B) EY Audit SpA.: Experience:** (i) They have been auditors of different AFPs since the beginning of the system and are currently auditors of companies related to the sector. They have also been auditors of AFP Habitat in previous years and have branches in some of the main cities in the country; (ii) Work Methodology: The work program involves, among other aspects,

understanding the business and a strong focus on internal control. The work plan is focused on four stages: (i) Planning and risk identification, ii) Strategy and risk assessment, iii) Execution, iv) Conclusion and reporting. In addition, the firm is strongly focused on digital tools that would allow a more efficient review process. The above, based on a fluid and permanent coordination between the auditing firm and the company's management. Scope of the Work: the work involves the review and opinion on the (consolidated) Financial Statements of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. The review will be fully carried out at the end of December 2021 (iii) Work Team: The team assigned to this work has experience in the pension industry. The partners and managers of this team have taken part in auditing processes in companies in the pension industry, including AFP Habitat; (iv) Hours of Work: the estimated number of hours of work committed to this audit is 886; (v) Compensation: CLF 1,090 for fiscal year 2021.

- C) Deloitte:** (i) Experience: They have been auditors of several companies with presence in different industries or sectors and have branches in some of the main cities in the country. They have been auditors of different AFPs since the beginning of the system, are currently auditors of companies related to the sector and have been auditors of AFP Habitat in previous years; (ii) Work Methodology: The vision of the Audit is focused on identifying risk areas and this approach has three main stages: (I) Planning and Internal Control; (ii) Preliminary audit; (iii) Final audit. Each of these stages involves its own activities to reach their respective goals; Scope of the Work: The work involves the review and opinion on the (consolidated) Financial Statements of Administradora Americana de Inversiones S.A. The review will be fully carried out at the end of December 2021 and will include the opinion on the results obtained (iii) Work Team: The team assigned to this work has experience in the pension industry. The partners and managers of this team have taken part in auditing processes in companies with presence in several sectors of the economy; (iv) Hours of Work: the number of hours of work committed to this audit is 600; (v) Compensation: CLF 700 for the fiscal year 2021.

After having reviewed the proposals of the aforementioned auditing firms and having compared aspects such as work team, experience, hours of work committed, the Board of Directors agreed to propose to the Special Meeting of Shareholders to appoint as independent auditors of Administradora Americana de Inversiones S.A. for fiscal period 2021, KPMG Auditores Consultores Limitada as the first option, Deloitte as the second option and EY Audit SpA as the third option".

The shareholders are given the floor. The proposal is approved by acclamation and, thus, KPMG is appointed as the independent auditing firm for the first fiscal period of ADMINISTRADORA AMERICANA DE INVERSIONES S.A. It is hereby stated for the record that the institutional investors indicated in point 3 above voted in accordance with the instructions stated therein.

Nine.five. Powers to realize the agreements adopted at the Shareholders' Meeting.

As regards the necessary powers to realize the agreements adopted in this shareholders' meeting, the Chair proposes the following shareholders:

- 1) To empower Alejandro Bezanilla Mena, Jaime Ríos, Gomez-Lobo, Cristóbal Ramírez Puyol, Cristián Costabal González, and José Miguel Valdés Lira so that, whether jointly or severally, they supplement the agreements adopted by this Shareholders' Meeting for the purposes of correcting any numerical or citation errors or other mistakes that may have been made in the transcription of these minutes, with the power to sign and execute any public or private instruments as necessary.
- 2) To entrust the Board of Directors of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A with supplementing or complying with the resolutions of this Shareholders' Meeting and satisfying any legal, regulatory or administrative requirements or requests of the Pensions Superintendency, the Financial Market Regulatory Agency, the Financial Superintendency of Colombia, the Banking, Insurance and AFP Superintendency of Peru, the tax authorities of Chile, Colombia or Peru, or, in general, of any other competent public authority, as well as with carrying out all the steps, actions and legal acts that may be necessary or convenient for the furtherance of the resolutions adopted at this Shareholders' Meeting.
- 3) To empower each of the Board of Directors of the companies resulting from the spin-off to adopt and execute with the broadest powers and within the authorities specified in previous agreements of this Shareholders' Meeting, all the acts as necessary to finalize the details aimed at realizing the spin-off agreed upon at this meeting, the correct legalization and installation of the New Company and the amendment of the bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A.
- 4) To empower the above-mentioned Messrs. Bezanilla, Ríos, Ramírez, Costabal and Valdés in order that, whether jointly or severally, they formalize these minutes as notarial instrument in whole or in part and have the meeting background approved at this shareholders' meeting recorded in the book of notarial records in whole or in part.
- 5) Empower the above-mentioned Messrs. Bezanilla, Ríos, Ramírez, Costabal and Valdés so that, whether jointly or severally, they may request from the Pensions Superintendency the approval of the spin-off and the amendment of the bylaws of ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A. agreed-upon at this Shareholders' Meeting, and carry out all other proceedings as necessary to legalize such agreements. Each of the agents is hereby specifically empowered to accept, with the broadest authority and without the need of any further consultation with the shareholders or the Board of Directors, any amendments that the aforementioned Superintendency or any other competent agencies deem necessary or convenient to be introduced in the agreements adopted at this Shareholders' Meeting, with the power to execute any relevant public or private instruments, and to carry out any proceedings for the legalization of the spin-off and amendment of the corporate bylaws, including the relevant registrations with the competent Registry of Commerce.
- 6) To empower the bearer of the copy of the notarial instrument that formalizes these minutes or one or more authorized abstracts thereof to comply with every formality required by the law for the validity of the agreements adopted at this meeting and request the relevant registrations, annotations, sub-registrations, or publications to be performed by virtue of it.

The shareholders are given the floor, and these proposals are approved by acclamation. It is hereby stated for the record that the institutional investors indicated in point 3 above voted in accordance with the instructions stated therein.

Finally, Mr. Rodríguez thanked the attendees for their presence and patience after this long shareholders' meeting, hoping that the spin-off of the Company will bring value to shareholders, given that, upon the approval of said spin-off by the shareholders' meeting and the regulatory bodies, AFP Habitat's shareholders will also be the shareholders of the New Company ADMINISTRADORA AMERICANA DE INVERSIONES S.A. There being no further matters to discuss at this Shareholders' Meeting, the meeting is adjourned at 01:38 pm.

"This document is a translation; the original document could be found in the Spanish version of this website"



Taxpayer ID No. 7687468-0
CRISTIAN FERNANDO
RODRIGUEZ ALLENDES
COD. TRX YzAyYzBjODtGNjgzMzQ2
2021/10/02 07:48:59 Time in Marshall Islands

[Photograph]

00378965661
ERNESTO FEDERICO
SPAGNOLI JARAMILLO
23313722
COD. TRX M2QzYTJmYztGNjgzMzA0
2021/10/02 07:35:20 Time in Marshall Islands

[Photograph]

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Law No. 19,979
crodrigu@afphabitat.cl

Taxpayer ID No. 15548765-8
DAVID ARIED
GALLAGHER BLAMBERG
COD. TRX YTQ5Mjk3O0E4NDg4MDI3
2021/10/05 01:34:04 Time in Marshall Islands

[Photograph]

Taxpayer ID No. 5628700-0
CARLOS WASHINGTON
ELIZONDO ARIAS
COD. TRX Njl2MTAxO0E4NTAxNjgw
2021/10/05 08:10:10 Time in Marshall Islands

[Photograph]

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Taxpayer ID No. 7036969-9
JOSE MIGUEL LUIS
VALDES LIRA
COD. TRX MjE5MmJIYtGNjgzMjU3
2021/10/02 07:21:21 Time in Marshall Islands

[Photograph]

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