AFP HABITAT

ANNUAL REPORT 2025

ch.01 TABLE OF CONTENTS

AFP HABITAT

COMPANY NAME: AFP Habitat S.A.
BUSINESS TYPE: Pension Fund Administrator
TAX PAYER ID No.: 98.000.100-8
ADDRESS: Providencia 1909 (legal domicile)
LEGAL REPRESENTATIVE: Max Sichel Day*
INCORPORATION: January 26, 1981 (date of deed)

*Assumed role as CEO on January 2, 2026.

MESSAGE FROM THE CHAIRMAN OF THE BOARD

Dear Shareholders:

I address you to share a review, analysis and reflection on the results and key milestones that marked AFP Habitat's 2025 fiscal year — a year that will undoubtedly be remembered for the approval of a pension reform that introduces significant changes, both for the system and for our company, which we will address below.

FISCAL YEAR RESULTS

During 2025, AFP Habitat achieved solid financial results, closing the year with a net profit of CLP $168,951 million. This result is composed of two main pillars: an operating profit of CLP $106,348 million, and CLP $62,603 million from non-operating items — which include the return on the mandatory reserve investment (encaje) and the results of subsidiaries and associates.

In terms of pure operating performance, the company maintained an almost identical trajectory to the previous year, with a variation of just 0.1% below the 2024 close, reflecting the stability of the core business. Among the results we are most proud of is the one that directly impacts our members. During 2025, the Pension Funds achieved total returns of CLP $8.04 trillion, nearly doubling the previous year's result with an increase of 96.7%. Cumulative returns for the year reached 18.71% for Fund A, 17.04% for Fund B, 16.2% for Fund C, 14.57% for Fund D and 11.73% for Fund E — figures that speak for themselves in terms of the value generated for those who entrust us with their retirement savings.

This excellent fund performance also had a positive impact on the AFP's own results, through the mandatory reserve investment (encaje) — the investment the company holds in the same funds it manages — which contributed CLP $58,147 million after taxes, i.e., CLP $28,623 million more than in 2024. Added to this is the contribution from subsidiaries and associates, with CLP $4,432 million, in line with the CLP $4,133 million recorded the previous year.

In total, the non-operating result amounted to CLP $62,603 million, surpassing the same period of the previous year by CLP $28,903 million. It is precisely this non-operating improvement that fully explains the growth in the company's net profit, which closed 2025 at CLP $168,951 million — CLP $28,903 million more than in 2024.

AFP HABITAT'S CORPORATE STRATEGY

While AFP Habitat's institutional effort during 2025 was focused on publicly raising its concerns regarding the reform, once it was enacted the Board understood that a new institutional phase had begun, requiring new leadership in the company's Management to drive a process of transformation, redefine its competitive strategy and efficiently implement those regulatory changes introduced by the reform to the pension system.

This innovation will continue deepening in 2026, involving the growing application of generative artificial intelligence in all processes that allow not only improving customer experience, but also achieving significant operational efficiencies through process digitalization and cybersecurity policies. From an operational and management perspective, the capabilities of platforms such as Salesforce were expanded, improving the traceability of communications with each member and pensioner. Additionally, technological improvements were invested in critical portfolio management systems, as well as internal management platforms that standardize relevant processes within the organization, such as the modernization of management with SAP S/4HANA, which strengthened integration, efficiency and control in financial and people management.

Regarding members, AFP Habitat has been implementing a comprehensive service model for some time, which translates not only into greater proximity, but also personalized advisory services tailored to our clients' reality. As part of this strategy, the company had to adapt its digital platforms to be more agile and easy to use, as well as enhance services such as video calls through an executive who guides members through their procedures and the pension process.

Finally, in the logic that AFP Habitat is part of a complex ecosystem, the strategy to strengthen the permanent relationship with our various stakeholders was also enhanced, with the objective of generating and consolidating a bond, and also adding value in our daily relationship (clients, employees, media, public bodies, suppliers, shareholders, investors and senior communities). This concern and vocation for building bridges with different audiences has yielded results and recognition, such as second place obtained by Habitat in the SelloMayor Ranking in the gold category and first place in the corporate reputation ranking (Merco) in the pension fund administrators category.

ON THE PENSION REFORM

The reform approved in 2025 increases the percentage of personal savings for those already contributing, rising from 10% to 14.5% of salary, and also incorporates an additional 2.5% earmarked for a state-managed fund. Of the latter, 1.5% corresponds to a compulsory loan and 1% to a pay-as-you-go component, to which is added the 1.5% currently paid by the employer for disability and survivorship insurance (SIS), which is also redirected to this fund.

Consequently, contributions increase by 7% of salary, rising from 10% of salary plus commissions and SIS (approximately 1.5%) to a total of 18.5% plus commissions. It should be noted that commissions have always been paid separately to each AFP at the time of contribution and have no impact whatsoever on the savings earmarked for retirement.

The 45% increase in personal savings is a positive measure for those who contribute regularly. However, the main problems of the pension system — the low density of contributions (more than 50% of members are not saving) and the early retirement age relative to life expectancy — were not addressed, remaining as pending challenges.

On the other hand, the reform introduces restrictions on members' freedom of choice. In particular, compulsory fund allocation based on age is established, the regulator defines a reference portfolio for the investment of savings, and a mechanism is incorporated for allocating members to the administrator with the lowest commission.

This last point is particularly striking. On one hand, the commission is paid only at the time of contribution, so more than 50% of those who would be assigned to a lower-cost AFP are not paying a commission, and therefore do not obtain any benefit from the change. On the other hand, the commission does not form part of pension savings, so its reduction has no impact on the amount accumulated for retirement, and consequently, does not improve pensions.

Additionally, every two years, 10% of members will be assigned to another AFP, without considering whether they are contributing or not, whether the new administrator offers a better return, or whether it has comparable solvency levels to Habitat.

The reform also incorporates new benefits. Among them, an incentive of UF 0.1 per year contributed stands out for those with more than 240 months of contributions. This benefit, financed by the compulsory loan of 1.5% of contributors' salaries, reaches less than 50% of pensioners and is based on the premise that the system delivers low replacement rates (the ratio between pension and taxable income).

In 2024, economist David Bravo made an estimate based on system data, concluding that replacement rates were consistent with observed contribution levels. However, a study commissioned by the government concluded the opposite. The difference between the two lies in the methodology used: while the first considers income from the last 12 months, the second uses the last 12 months in which the person actually contributed, which can involve grouping income from different years.

We hope that, in the short term, the necessary legal modifications will be promoted both to correct the deficiencies of the reform and to address the structural problems of the system, with the objective of advancing towards better pensions for all citizens.

Sincerely,

LUIS RODRÍGUEZ VILLASUSO
Chairman of the Board
AFP Habitat

KEY FIGURES 2025

RESULTS
AS OF DECEMBER 31

- **168,951** NET PROFIT (MILLION CLP)
- **246,128** EBITDA (MILLION CLP)
- **7,959,896** TOTAL PROFITABILITY OF FUNDS (MILLION CLP)
- **106,348** EARNINGS FREE OF OBLIGATORY RESERVE AND RELATED INVESTMENTS (MILLION CLP)

CUSTOMERS
AS OF DECEMBER 31

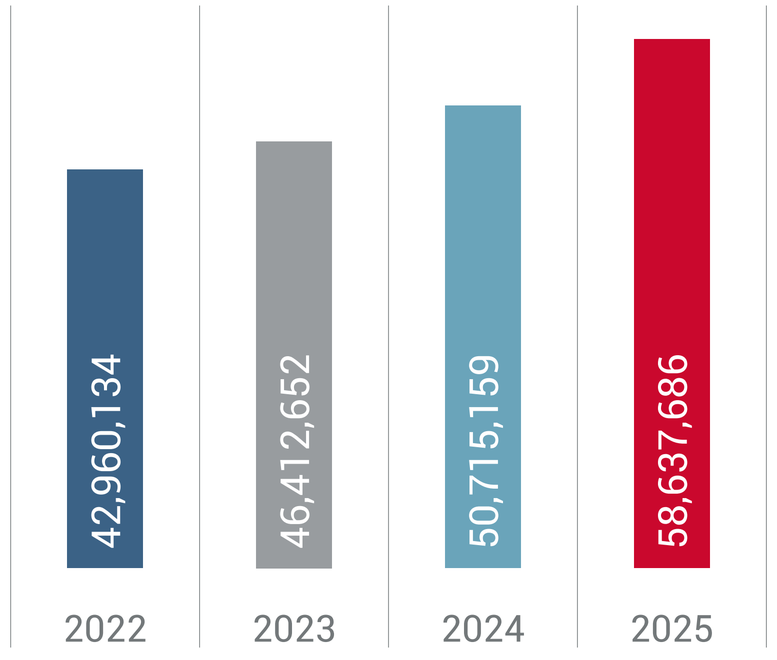
- **832,066** TOTAL FEMALE AFFILIATES
- **890,680** TOTAL MALE AFFILIATES
- **921,733** TOTAL CONTRIBUTORS
- **15.4%** MARKET SHARE CONTRIBUTORS

THE COMPANY

- **1,546** AVERAGE EMPLOYEES
- **21** BRANCH OFFICES
- **17** MOBILE HABITAT
- **5** SERVICE CENTERS
- **141** LOCALITIES VISITED BY MOBILE HABITAT

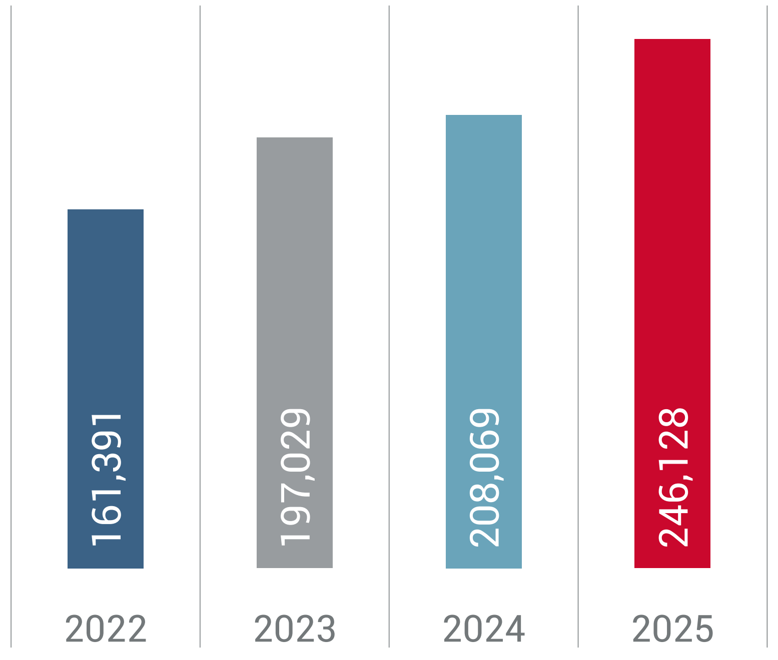
ASSETS UNDER MANAGEMENT (AUM)

(MILLION CLP)



EBITDA

(MILLION CLP)



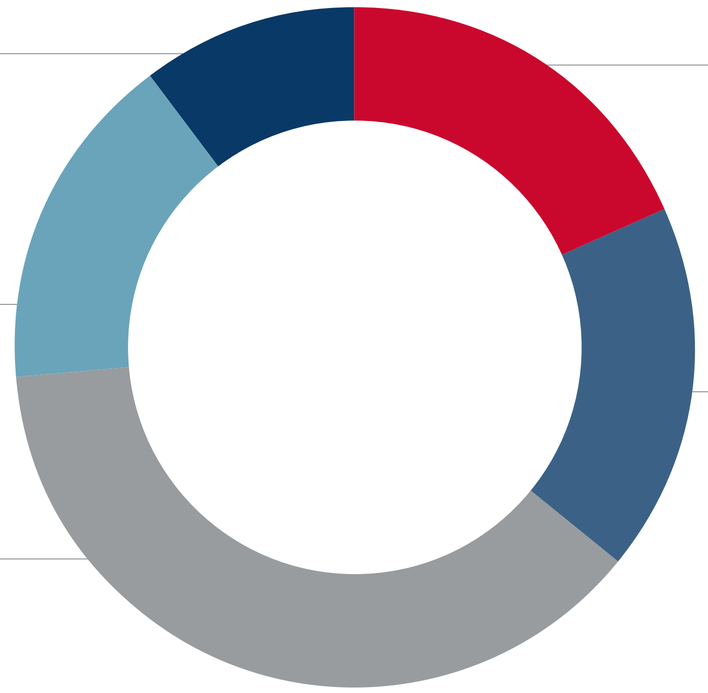
FUND COMPOSITION

AS OF DECEMBER 2025

FUND E
10.1%
MILLION CLP 5,925,497

FUND D
16.0%
MILLION CLP 9,409,137

FUND C
37.8%
MILLION CLP 22,145,303



FUND A
18.5%
MILLION CLP 10,875,954

FUND B
17.5%
MILLION CLP 10,281,795

3,715,095

PENSIONS PAID IN THE YEAR

(MILLION CLP)

326,667

TOTAL PENSIONERS 184,181 WOMEN

142,485 MEN

REAL ANNUAL RETURNS — MANAGED FUNDS

(AS OF DECEMBER 2025)

FUND A	FUND B	FUND C	FUND D	FUND E
14.79%	13.18%	12.36%	10.79%	8.05%

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ENTITY´S PROFILE

LEADERS

IN PROFITABILITY

ACROSS ALL FUNDS SINCE
THE CREATION OF MULTI-FUNDS

Since the start of its operations, AFP Habitat has made available to its members the pension services and benefits established under Decree Law No. 3,500 and its complementary regulations. These services include the management of individual capitalization accounts corresponding to employees' mandatory contributions, as well as the management of voluntary pension savings accounts and voluntary savings accounts, among other savings instruments contemplated within the pension system.

Additionally, the company manages various benefits associated with the pension system, including the payment of pensions under different modalities, such as programmed withdrawal and temporary annuities. AFP Habitat also manages other benefits provided for under current regulations, including the payment of pension inheritances, the delivery of surplus free-disposal funds where applicable, and the payment of funeral allowances, thus contributing to the proper functioning of the system and to the fulfillment of the pension rights of members and their beneficiaries.

The commitment to the future well-being of its members has been, from the very beginning, the main pillar of AFP Habitat's management. The company has maintained a constant concern for providing quality service, aimed at delivering timely and specialized advice that allows people to make informed decisions regarding their pension savings. In this regard, the administrator works on a continuous basis to improve its processes, innovate its service channels, and adapt to the evolving needs and expectations of its members, always prioritizing the protection and proper management of their pension resources.

Furthermore, the company focuses on safeguarding its members' savings through responsible investment management, seeking to maximize long-term profitability with careful management of portfolio risk, thus contributing to the sustained growth of the managed funds.

Furthermore, throughout its more than four decades of operation, AFP Habitat has demonstrated a high capacity for adaptation to the various regulatory changes and transformations of the Chilean pension system. These processes include the implementation of mandatory pension fund withdrawals authorized in recent years, the incorporation of the Guaranteed Universal Pension (PGU) as a new state benefit, and the application of measures related to child support payments within the framework of the Law on Parental Responsibility and Effective Payment of Child Support Debts.

These adaptations reflect the company's commitment to complying with current regulations and providing adequate support to its members in the face of the changes occurring in the pension system.

2.1 MISSION, VISION AND VALUES

MISSION

For 44 years, the company has made every effort to provide high-quality, efficient, friendly, and timely service. It does so always with one idea in mind, one that has guided it since its inception:

“We want to improve the quality of life of our clients, providing an excellent pension service.”

VISION

“We want a country in which people look forward to their retirement with optimism, valuing the effort of saving.”

VALUES

Values are the principles that guide the behavior and development of the company's projects. At AFP Habitat, we seek to infuse our actions with:

- **ETHICS:**
  Be transparent, act with truth, authenticity and professional honesty.
- **SERVICE ATTITUDE:**
  Attend to clients, both external and internal, in a serious, friendly, timely and responsible manner.
- **EXCELLENCE AT WORK:**
  Constantly seek quality and excellence in work.
- **TEAMWORK:**
  Success in results is much more effective and rewarding when achieved in cooperation with others.

AFP Habitat maintains an explicit commitment to recognizing and respecting the fundamental rights of its employees, which represent an inviolable and strict limit to its powers as an employer.

Likewise, the company has committed, through its policies approved at the highest management level, to non-discriminatory and inclusive treatment of its employees, regardless of age, gender, race, religion, political affiliation, physical condition, sexual orientation, or marital status. Thus, justice and dignity are fundamental pillars of the relationship between the company and its employees.

These commitments align with the United Nations Guiding Principles on Business and Human Rights, even though the company has not formally declared its adherence to them.

2.2 HISTORICAL DATA

1981

The company was incorporated on January 26, 1981 as an open stock corporation by the Chilean Chamber of Construction (CChC), with the purpose of participating in the newly created individual capitalization pension system.

The bylaws were modified in 1982, 1995, 1996 and 2010, pursuant to resolutions from the Pension Superintendency.

CChC
CAMARA CHILENA DE LA CONSTRUCCION

2013

As part of its international growth strategy, operations began in Peru through its subsidiary AFP Habitat Perú S.A., created to participate in that country's new member tendering process.

AFP HABITAT
Afiliados a una vida mejor

2016

Inversiones La Construcción S.A. — the CChC's business arm — established a strategic alliance with U.S. company Prudential Financial Inc., creating a shareholder control agreement for AFP Habitat S.A. with 40.29% participation each.

Prudential

2019

AFP Habitat acquires ownership of AFP Colfondos S.A. in Colombia, achieving a relevant presence at the Latin American level in the pension fund management industry.

Colfondos
del grupo HABITAT

2021

In order to provide greater flexibility in managing international businesses and to be able to acquire businesses in sectors other than pensions, the international subsidiary companies were separated and transferred to a newly created company, Administradora Americana de Inversiones S.A. (AAISA). AFP Habitat thus focused exclusively on managing the pension business in Chile.

AAISA

MILESTONES AND RECOGNITIONS

2025

sellomayor **#2 RANKING**

SELLOMAYOR RECOGNITION

Gold category company, for AFP Habitat's commitment to senior citizens.

Great Place To Work. **N°4 IN RANKING**

GREAT PLACE TO WORK (GPTW)

In the category of best companies to work for in Chile with more than 1,000 employees 2024.

merco EMPRESAS **N°68**

IN MERCO EMPRESAS

In the category of companies with the best reputation in Chile, and **N°1 in its sector.**

ADVANCES IN CUSTOMER EXPERIENCE WITH AI

Implementation of generative artificial intelligence pilots to strengthen service and deliver clear and timely information on the pension system and the Pension Reform.

MANAGEMENT MODERNIZATION WITH SAP S/4HANA

Implementation of new ERP that strengthened integration, efficiency and control in financial and people management.

Leaders in returns in all funds since the creation of the multi-funds.

N°63 in **Great Place to Work (GPTW) Latin America 2025** in the best companies to work for in Latin America 2025 category.

N° 51 in **Merco Talento** in the category of companies that best attract and retain talent in Chile, and N°1 in its sector.

Launch of the sixth social innovation fund **"Piensa en Grandes"**, with four winning projects. Financing, mentoring, networks and dissemination were provided for the scaling of ventures that improve the quality of life of senior citizens.

Launch of **"Por un Bien Mayor"** , a training program in management and care for Long-Term Care Establishments for Senior Citizens (ELEAM) in partnership with Simón de Cirene and Fundación las Rosas, benefiting 41 residences, 1,049 senior citizens and 871 employees of said establishments.

Acquisition of Aguas del Pacífico: in March, AFP Habitat joined the ownership of the company through one of the investment vehicles managed by Patria Investments, who controls 100% of that company.

2.3 PROPERTY

CONTROLLING STRUCTURE

The controlling entity of the Pension Fund Administrator Habitat S.A. (AFP Habitat) is Administradora de Inversiones Previsionales SpA (a type of simplified joint-stock company). 50% of its shares are owned by Inversiones La Construcción S.A. ("ILC"), whose ultimate controlling shareholder is the Chilean Chamber of Construction A.G., and the remaining 50% are owned by Prudential Chile II SpA, whose ultimate controlling shareholder is Prudential Financial Inc. (collectively, "Prudential").

ILC and Prudential maintain the same political and economic rights, and there is a shareholders' agreement that includes, among other matters typical of this type of agreement, mechanisms for the first option to purchase AFP Habitat shares.

Inversiones Previsionales Dos SpA and Inversiones Previsionales Chile SpA are the main shareholders of AFP Hábitat, with stakes of 40.29% and 40.29%, respectively. Inversiones Previsionales SpA controls and owns 90% of the voting rights and 1% of the economic rights of Inversiones Previsionales Chile SpA, and the latter owns and controls 90% of the voting rights and 1% of the economic rights of Inversiones Previsionales Dos SpA.

Prudential Chile II SpA, for its part, owns 99% of the economic rights and 10% of the voting rights of Inversiones Previsionales Chile SpA, and ILC holds 99% of the economic rights and 10% of the voting rights of Inversiones Previsionales Dos SpA.

CONTROLLING GROUP SHAREHOLDING 2025

GROUP NAME	TAX PAYER ID	NUMBER OF SHARES	PARTICIPATION
ADMINISTRADORA DE INVERSIONES PREVISIONALES SpA	76.438.032-0	805,857,520	80.58%

IDENTIFICATION OF NATURAL AND/OR LEGAL PERSONS OF THE CONTROLLING GROUP 2025

COMPANIES	NAME OF THE SHAREHOLDERS	TAX PAYER ID	PARTICIPATION
Inversiones La Construcción S.A.	Cámara Chilena de La.Construcción A.G.	94.139.000 - 5	50%
Prudential Chile II SpA	Prudential Financial Inc.	76.497.603-7	50%

CHANGES IN OWNERSHIP

During 2025 there have been no major changes in ownership.

MAJOR SHAREHOLDERS 2025

The majority shareholders for the period 2025 are as follows:

MAJOR SHAREHOLDERS

GROUP NAME	TAX PAYER ID	NO. SHARES	% PARTICIPATION
INVERSIONES PREVISIONALES DOS SpA	76.093.446-1	402,928,760	40.29%
INVERSIONES PREVISIONALES CHILE SpA	76.438.033-9	402,928,760	40.29%
INVERSIONES UNIÓN ESPAÑOLA S.A.	96.513.200-7	36,980,500	3.70%
BCI CORREDOR DE BOLSA S.A.	96.519.800-8	17,266,479	1.81%
BANCHILE CORREDORES DE BOLSA S.A.	96.571.220-8	16,164,070	1.62%
BANCO SANTANDER CHILE	97.036.000-K	13,924,134	1.39%
LARRAÍN VIAL S.A. CORREDORA DE BOLSA	80.537.000-9	10,490,750	1.05%
ITAU CORREDORES DE BOLSA LIMITADA	60.810.000-8	8,408,627	0.84%
BTG PACTUAL CHILE S.A. CORREDORES DE BOLSA	84.177.300-4	7,523,595	0.75%
SANTANDER CORREDORES DE BOLSA LIMITADA	96.683.200-2	7,322,508	0.73%
BANCO SANTANDER POR CUENTA DE INVERSIONISTAS EXTRANJEROS	97.036.000-K	6,914,029	0.69%
RENTA 4 CORREDORES DE BOLSA S.A.	76.529.250-6	6,004,285	0.60%
TOTAL		**937,702,281**	**93.77%**
OTHER SHAREHOLDERS		62,297,719	6.23%
TOTAL SHAREHOLDERS		**1,000,000,000**	**100.00%**

At the close of 2025, there are no natural or legal persons, other than the controlling shareholder, who, alone or with others with whom they have a joint action agreement, can appoint at least one member of the company's management, or own 10% or more of the voting capital.

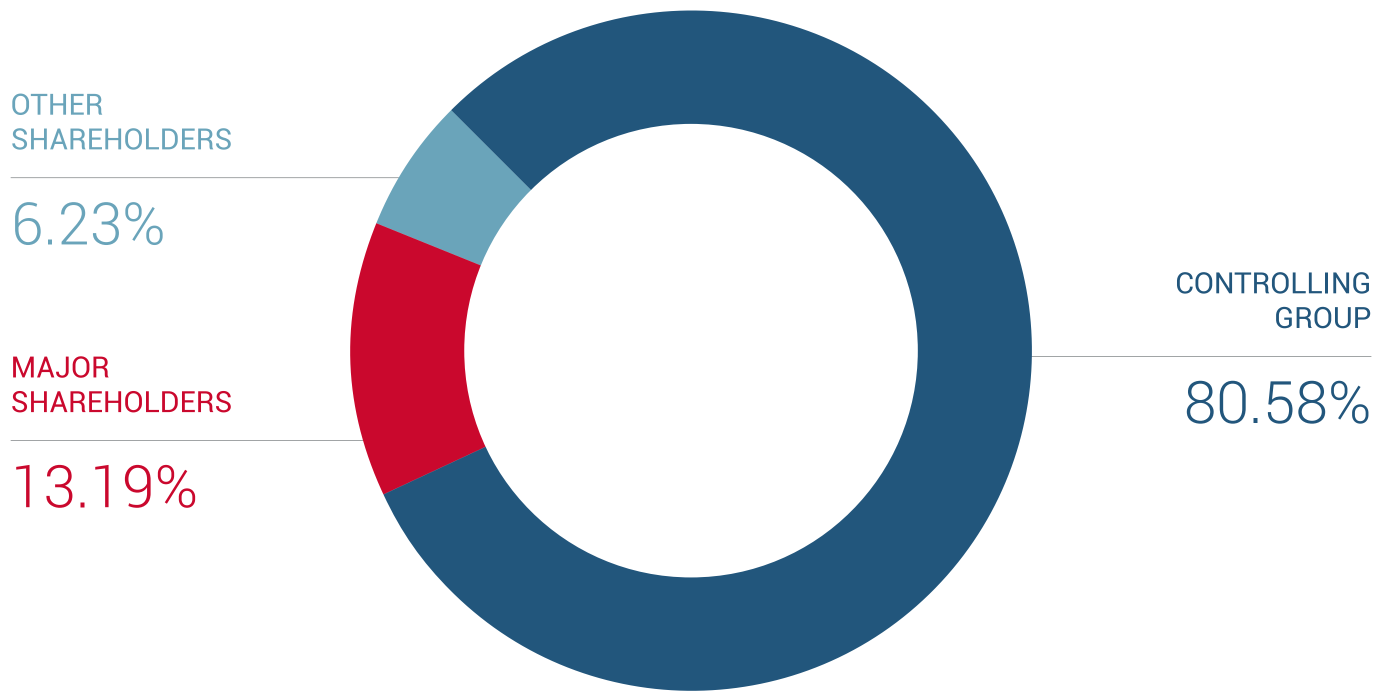
SHAREHOLDER PARTICIPATION

GROUP	NO. SHARES	% PARTICIPATION
Controlling Group	805,857,520	80.58%
Major Shareholders (*)	131,844,761	13.19%
ADRs or other certificates issued abroad	0	0
Pension funds	0	0
Other funds	0	0
Other Shareholders	62,297,719	6.23%
TOTAL	**1,000,000,000**	**100%**

(*) These correspond to the 10 largest shareholders other than the shareholders of the controlling group.

SHAREHOLDER PARTICIPATION

PERCENTAGE OF PARTICIPATION



SHARES, THEIR CHARACTERISTICS AND RIGHTS

All of the company's shares are of a single series, and are fully subscribed and paid up.

As shown in the tables, AFP Habitat's capital is comprised of one billion shares, and as of December 31, 2025, the company's shares were distributed among a total of 259 shareholders.

Regarding the Dividend Policy for fiscal year 2025, approved by the Shareholders' Meeting and which complies with the minimum legal and statutory distribution requirements, it was proposed to distribute at least 90% of the available profit, understood as the amount resulting from subtracting from the net profit for the year, the results recognized in the year from the participation in subsidiaries and affiliates, the change in the Reserve Requirement, if positive, and adding the dividends received during the year from subsidiaries and affiliates.

For the purposes of the correct application of the aforementioned dividend policy, a positive variation in the Reserve Requirement shall be understood to mean the increase in the value of the Reserve Requirement due to net investment (purchases less sales) in Reserve Requirement units and the profitability of the Reserve Requirement units.

If either of these values is negative, that value shall not be considered for calculation purposes.

As a policy for distributing interim dividends, the Board of Directors may distribute up to two interim dividends from the available profit of each fiscal year.

DIVIDENDS

DATE	DIVIDEND PER SHARE (CLP)	AMOUNT PAID (MILLION CLP)	PROFIT YEAR	TYPE
Jan-23	40	40,000	2022	Provisional
May-23	53	53,000	2022	Final
Oct-23	15	15,000	2023	Provisional
Jan-24	40	40,000	2023	Provisional
May-24	60	60,000	2023	Final
Oct-24	20	20,000	2024	Provisional
Jan-25	35	35,000	2024	Provisional
May-25	55	55,000	2024	Final
Oct-25	20	20,000	2025	Provisional

On December 23, the Board of AFP Habitat authorized a provisional dividend of CLP $20 per share, which was paid starting January 9, 2026.

DIVIDENDS PAID PER SHARE (CLP)

TYPE OF DIVIDENDS	2023	2024	2025
Provisional	55	60	55
Final	53	60	55
TOTAL	**108**	**120**	**110**

AVAILABLE PROFIT (THOUSAND CLP)

CONCEPTS	2025	2024	VARIATION
Individual AFP Habitat Result	168,950,637	140,145,938	20.6%
Obligatory Reserve Profitability	79,654,013	40,444,931	96.9%
Net Acquisition of Obligatory Reserve Purchases (Sales)	-762,800	1,524,961	-150.0%
Results of Subsidiaries and Affiliates (PEV) recognized in FY)	4,431,852	4,132,865	7.2%
Dividends from Subsidiaries and Affiliates (actually received in FY)	3,965,758	3,851,524	3.0%
AVAILABLE INCOME	**88,830,530**	**97,894,705**	**-9.3%**

SUMMARY TABLE OF TRANSACTIONS ON THE SANTIAGO STOCK EXCHANGE 2025

QUARTER	TRANSACTIONS		STOCK PRICE			STOCK MARKET PRESENCE
	NUMBER OF SHARES TRADED	TOTAL AMOUNT TRANSACTIONED (CLP)	MINIMUM PRICE (CLP)	MAXIMUM PRICE (CLP)	AVERAGE PRICE (CLP)	
I	7,955,078	7,525,444,392	839.00	1,105.00	945.99	73.33%
II	6,829,051	7,376,853,184	1,010.00	1,120.00	1,080.22	85.56%
III	7,827,196	8,735,730,913	1,050.00	1,259.00	1,116.07	83.33%
IV	4,669,586	6,802,923,773	1,240.00	1,600.00	1,456.86	87.22%
TOTAL / ANNUAL	**27,280,911**	**30,440,952,262**				

SUMMARY TABLE OF TRANSACTIONS ON THE CHILEAN ELECTRONIC STOCK EXCHANGE 2025

QUARTER	TRANSACTIONS		STOCK PRICE			STOCK MARKET PRESENCE
	NUMBER OF SHARES TRADED	TOTAL AMOUNT TRANSACTIONED (CLP)	MINIMUM PRICE (CLP)	MAXIMUM PRICE (CLP)	AVERAGE PRICE (CLP)	
I	622	591,009	950.00	1,058.80	950.18	73.89%
II	59,338	62,229,150	1,015.00	1,085.00	1,048.72	86.11%
III	188,545	204,963,666	1,070.00	1,190.00	1,087.08	83.33%
IV	511	738,289	1,439.00	1,459.00	1,444.79	87.22%
TOTAL / ANNUAL	**249,016**	**268,522,114**				

OTHER VALUES

During 2025, AFP Habitat did not issue any other type of financing securities.

ch.03 CORPORATE GOVERNANCE

4

WOMEN

AMONG THE 8 BOARD MEMBERS

3.1 GOVERNANCE FRAMEWORK

The principles established in AFP Habitat's Code of Ethics guide the full and responsible commitment that must be observed by the Board, the executive team and all employees of the organization. This document defines the values, standards of conduct and behavioral criteria that should guide both the internal actions and the external relationships of the Company.

Within this framework, every person who is part of AFP Habitat must:

- Promote and maintain an environment of transparency in the activities that fall within their purview, according to their role and level of responsibility.
- Promote labor and administrative relationships based on ethics, integrity, and honesty.
- Promote and demand that all directors, executives, and employees of AFP Habitat perform their duties honestly.
- Promote respect for and compliance with the laws and regulations of the oversight bodies.
- Work with dedication, integrity, and probity, and be consistent with the values and policies of AFP Habitat.
- Work as a team, with a collaborative vision focused on customer service, results-oriented, and with impeccable ethics, thus seeking the personal development of AFP Habitat employees.

In addition, the company has a comprehensive set of policies and procedures that support the development of its operations and promote consistent management standards. The Compliance area is responsible for ensuring adherence to these regulations, as well as for reviewing and updating them. Furthermore, the organization has a Board of Directors and Audit Committee, which has established an Internal Audit area, in accordance with international control and assurance standards. This structure strengthens independent oversight mechanisms and contributes to the continuous improvement of AFP Habitat's internal processes.

CONFLICTS OF INTEREST

As part of our commitment to best practices in corporate governance and the proper management of conflicts of interest, the AFP Habitat Code of Ethics establishes that all directors, executives, and employees who participate in or have influence over the company's decision-making processes must submit an annual Declaration of Interests. This declaration aims to maintain periodic and systematic oversight to identify, manage, and mitigate potential conflicts of interest. The declaration is submitted to the AFP Habitat Crime Prevention Officer, who is responsible for its review and analysis. In accordance with internal guidelines, this process is carried out at least once a year, thus reinforcing transparency and integrity in the conduct of our activities.

The guidelines also stipulate that AFP Habitat directors, executives, and employees must refrain from engaging in activities of personal interest using AFP Habitat assets or their position within the organization. In turn, executives and employees must refrain from working with or advising, directly or indirectly, competitors and suppliers. Any situation or activity that could potentially result in a legal or regulatory breach, moral reprehensibility, or that could affect the company's image, must be reported to the respective management, the Compliance Officer, and the Legal Counsel, as appropriate.

ANTI-MONEY LAUNDERING PREVENTION

Given the nature of some of the products offered by the company, we are not exempt from their potential use for money laundering, terrorist financing, and the proliferation of weapons of mass destruction. For this reason, the organization adheres to a comprehensive regulatory framework for prevention, which includes both the general regulations applicable to obligated entities and the specific provisions governing Pension Fund Administrators. In this context, the Company has a Prevention Manual and a specific Policy on this matter (https://www.afphabitat.cl/wp-content/uploads/2025/07/Manual_PLAFT_V2025.pdf), which was updated in March 2025. Both tools aim to ensure that AFP Habitat maintains a robust, consistent, and sufficient model to prevent, detect, and report suspicious transactions, allowing for the proper management of the risk associated with these illicit activities. AFP Habitat maintains an active policy of strengthening the culture of compliance within the organization. To this end, the Company provides its employees with a guide to warning signs indicative of potential money laundering situations. This tool facilitates the timely identification of unusual or suspicious transactions for subsequent reporting to the Compliance area, in accordance with the provisions of the respective Manual.

Additionally, training sessions are held annually aimed at reinforcing knowledge in matters related to the Crime Prevention Model (CPM), promoting diligent action in accordance with current regulations.

As part of its corporate governance structure, AFP Habitat has an Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT) Committee, comprised of the General Manager, Commercial Manager, Human Resources Manager, Investment Manager, Operations Manager, Information Technology Manager, Administration and Finance Manager, Planning and Development Manager, Risk Manager, and the Legal Counsel. This Committee is coordinated by the Compliance Officer, who oversees the implementation and effectiveness of the preventive measures adopted.

Habitat also has specialized technological solutions that allow it to monitor, detect, and report suspicious transactions, including tracking affiliates classified as Politically Exposed Persons (PEPs) in compliance with applicable regulatory standards.

UNFAIR COMPETITION

At AFP Habitat, we maintain a firm commitment to respecting the rules governing competition and to developing transparent and efficient markets. In line with this commitment, the company declares its absolute rejection of any unfair competition practices or conduct that could be considered anti-competitive.

During this period, the company continued to strengthen the application of its Corporate Code of Ethics. This regulatory framework guides the actions of all employees and establishes clear standards regarding integrity, responsibility, and regulatory compliance.

In particular, the section on Free Competition and Regulatory Bodies in the Code of Ethics reaffirms the following:

"AFP Habitat observes and complies with the free competition rules established by law and by the authorities that regulate the market, aimed at ensuring healthy and active competition and the development of the company's activities, and maintains a cooperative attitude in providing information and complying with requests from the authorities regarding free competition and other regulatory bodies."

This approach reinforces our commitment to responsible management, based on ethical principles and strict compliance with current regulations, contributing to strengthening the trust of our members, regulators, and other stakeholders.

A SUSTAINABLE APPROACH

AFP Habitat incorporates environmental, social, and governance (ESG) variables, including factors associated with climate change, into its investment analysis. The Company recognizes that these dimensions, together with other criteria, can generate significant opportunities in the various investment alternatives.

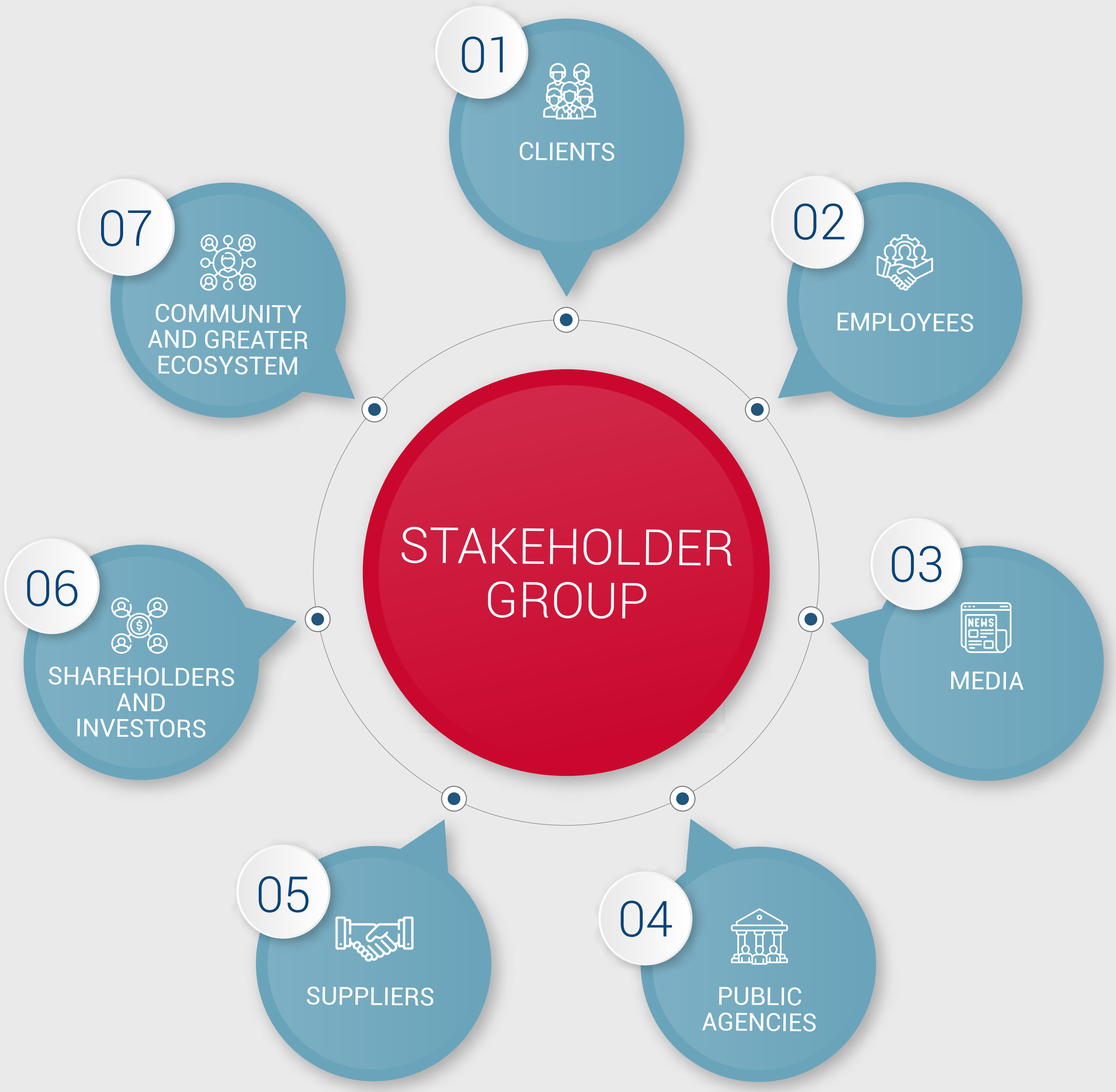
Aware that this area is constantly evolving, AFP Habitat dedicates time and resources to generating and incorporating specialized knowledge, with the aim of maintaining up-to-date standards aligned with industry best practices.

Whenever possible, the analysis is based on comparables, seeking to avoid biases that could arise from isolated assessments or partial perceptions regarding the ESG quality of certain issuers or projects. ESG variables will be integrated into the investment process as an additional set of factors, complementing traditional analysis criteria such as financial, valuation, and technical fundamentals. At a minimum, their impact on expected returns, marginal investment risk, and their effect on the respective portfolio will be considered, as well as the viability of investments based on publicly available information.

In this regard, the evaluation of ESG factors is carried out taking into account the nature of each investment. These factors are applicable to measuring credit risk and the sustainability of the operations of companies in which debt is held. They are also considered part of market risk, as they are associated with the current and future performance of companies in equity investments.

RELATIONSHIP WITH STAKEHOLDER GROUPS

AFP Habitat identifies its stakeholder groups as: clients, employees, media, public agencies, suppliers, shareholders and investors, and community and greater ecosystem. During 2025, the company carried out a series of activities with a direct impact on each of them, detailed below.



01. CLIENTS

AFP Habitat's mission is to provide its members, pensioners, and clients with voluntary savings with excellent, efficient, timely, and engaged service, focused on their financial well-being. During 2025, the company reinforced its commitment to quality service and advice, driving improvements across all its in-person, remote, and digital channels, with the goal of delivering clear and relevant information to support decision-making regarding retirement savings.

Within this framework, the Corporate Affairs and Sustainability area led several initiatives to complement the service provided by the sales area through its various channels.

PENSION EDUCATION ON DIGITAL PLATFORMS

The retirement planning education strategy was complemented by the launch of the new blog, Let's Talk About Your Future, a platform that integrates content aimed at members and pensioners on current economic issues, building retirement savings, retirement, financial education, and practical advice. The initiative was developed through various formats and platforms, including articles, videos, and streaming content, with a clear, educational approach segmented according to the different stages of retirement planning.

´LET'S TALK ABOUT YOUR FUTURE´ (INICIATIVA HABLEMOS DE TU FUTURO) ON SOCIAL MEDIA

As part of its retirement planning education strategy, the company revamped its digital content with the "Let's Talk About Your Future" campaign, aimed at educating people about the retirement system and promoting active retirement planning through saving, both for current and potential members. The initiative also seeks to connect with younger audiences by incorporating new channels such as Instagram and TikTok, through which it delivers clear information to encourage saving from an early age.

Since its launch in September 2025, the campaign has reached 8.7 million total impressions and more than 4,000 interactions on TikTok and Instagram.

SELLOMAYOR 2025 CERTIFICATION

AFP Habitat was awarded the Gold category and obtained second place in the ranking among companies participating in the SelloMayor certification process, which recognizes organizations committed to older adults. The initiative evaluates four dimensions: strategic vision, employees, clients, and communication. Within this framework, the company implemented an action plan aimed at improving the experience of members, pre-retirees, and retirees, deepening their understanding of the system through listening sessions and developing a Service and Care Protocol for older adults, along with training for service teams. Internally, the actions focused on empowering senior talent, valuing their experience, strengthening their skills, promoting unbiased selection processes, and developing the Futuro Mayor program, designed to support employees in their transition to retirement.

ECONOMIC AND PENSION FORUMS

With the aim of connecting with its clients, six discussions were held with members in Santiago and Antofagasta, focusing on the economic landscape, market behavior, the impact of the elections, and the main changes in the pension reform, including the implementation of generational funds. Additionally, in conjunction with the Res Publica Institute, six discussions were held with experts for university leaders, focusing on national development issues such as pensions, security, education, health, and economic projections.

PUBLIC ACCOUNT

AFP Habitat held its ninth annual Public Accountability Report, which aims to transparently report on the company's management. This year's report focused on customer service, explaining how the administrator operates and the main processes and resources involved, while also informing and contextualizing the scope of the pension reform approved in March and its impact on members and pensioners.

02. EMPLOYEES

COMMUNICATION

A commitment to timely and engaging internal communication is maintained, aimed at keeping employees informed and connected to the various realities of the business and its customers.

In this context, internal communication channels were strengthened, including the intranet elPulso, expanded leadership meetings, discussions on pension reform, site visits, Work Cafés with leaders, and corporate displays, among others.

ORGANIZATIONAL CLIMATE

The recognition AFP Habitat received in the Great Place to Work ranking reflects the company's focus on fostering a positive and collaborative work environment. In 2025, the organization ranked 4th among the best companies to work for in Chile, in the category of more than 1,000 employees, and received the Intergenerational Connection Award, which highlights the collaboration between more than four generations within the company.

03. MEDIA

AFP Habitat recognizes that its role in the pension system requires timely and effective communication with the media, aimed at explaining its technical perspective, analyzing the scope of the pension reform, and contributing to an informed understanding of its implementation. In this context, the relationship with the press is key to facilitating the delivery of clear and accurate information about the functioning of the pension system and the changes underway. As part of this commitment, various dialogue sessions were held with editors, journalists, and opinion leaders, with the objective of providing a technical and specialized perspective on the pension reform implementation process and other related aspects of the industry.

04. PUBLIC AGENCIES

In fulfillment of its fiduciary role and with the objective of safeguarding the interests of its members, AFP Habitat maintains ongoing collaboration with the State, the regulator, the Association of Pension Fund Administrators (AFP), and the various entities within the pension system, actively participating in the processes associated with regulatory changes and the implementation of new laws.

Within the framework of the pension reform implementation, the company strengthened its coordination with key organizations in the system, including PreviRed, the Social Security Institute (IPS), the Administrative Corporation of the Judiciary (CAPJ), SCOMP, and the Unemployment Insurance Fund Administrator (AFC), in order to ensure the proper execution of the new processes and the timely fulfillment of associated benefits, such as the Universal Guaranteed Pension and the provisions related to the Law on Parental Responsibility and Effective Payment of Child Support.

05. SUPPLIERS

As part of its internal processes and supplier management policy, AFP Habitat conducts a rigorous and systematic review of the background of suppliers considered critical or priority for the company's operations. The objective of this procedure is to ensure that the companies with which business relationships are established have the appropriate standards of solvency, compliance, and reliability for the proper provision of services or the supply of goods necessary for the organization.

This evaluation process includes various stages of analysis and verification, aimed at guaranteeing that the selected suppliers meet the requirements defined by the company and current regulations. Among the main aspects considered in this review are the following:

- Evaluation of suppliers' financial statements, with the requirement that no entity with a score lower than 99% in Equifax can provide services to Habitat.
- Systematic analysis of supplier debts to their employees, ensuring that companies are up-to-date on salary payments, social security contributions, and other business obligations.
- Maintenance of an internal ranking system that highlights suppliers based on their compliance level, enabling more effective and efficient management of business relationships.
- Risk assessment in areas such as control environment, financial solvency, business continuity, and information security.

06. SHAREHOLDERS AND INVESTORS

The management of shareholder and investor relations at AFP Habitat is the responsibility of the Administration and Finance Department, which is tasked with ensuring the proper communication and availability of relevant financial, strategic, and commercial information about the company. Through this function, the aim is to maintain a constant and transparent flow of information that allows various market participants to understand the organization's performance, financial situation, and outlook.

To strengthen transparency and facilitate access to up-to-date information, the company prepares and publishes quarterly reports specifically for shareholders, investors, and market analysts. These reports contain financial background, operational results, and other relevant aspects related to the management and evolution of the business. All of this material is publicly available on the AFP Habitat investor website, accessible at https://inversionistas.afphabitat.cl/, a platform designed to centralize corporate information of interest to this group of stakeholders.

Additionally, and with the intention of keeping all our shareholders informed, we promote AFP Habitat's Public Report on the Investor Portal, where the company presents its management activities during the year, highlighting its main milestones and challenges.

Finally, the company has a direct communication channel through the email address investorrelations@afphabitat.cl, through which inquiries from analysts, investors, and shareholders are received and addressed.

These inquiries are usually related to the company's financial performance, the responsible management of the business, and AFP Habitat's institutional positioning within the pension industry.

Through these communication mechanisms, the company seeks to maintain transparent, timely, and trusting relationships with the investor community, contributing to strengthening its reputation and credibility in the financial market.

07. COMMUNITY AND GREATER ECOSYSTEM

One of the main challenges facing Chile is the accelerated demographic shift associated with the sustained decline in the birth rate, which has reduced the base of the population pyramid. According to the latest estimates from the National Institute of Statistics (INE), from 2028 onward there will be more people over 64 than under 15, and by 2070, people aged 65 and over will represent more than 40% of the population, while those under 15 will fall to approximately 7%.

In this context, one of the pillars of AFP Habitat's Sustainability Strategy is older adults, with a focus on active aging and the development of the silver economy as an opportunity to improve their quality of life, promote their autonomy, and strengthen their participation in society. To this end, the company is promoting various initiatives aimed at this segment:

"THINK BIG" (PIENSA EN GRANDES)

A social innovation fund developed in partnership with Hogar de Cristo and Vinson Consulting, aimed at promoting high-impact and scalable initiatives that contribute to improving the quality of life of older adults. The sixth fund was launched in 2025, receiving 135 applications, selecting 15 finalists, and choosing four winning ventures: Alara, Espacio Mayor de Conecta Mayor, Sensafeet, and Senior Boards.

To date, Piensa en Grandes has received over 1,000 applications, had 19 winners, and awarded over CLP $300 million in funding and 850 hours of mentorship, impacting more than 170,000 older adults. Additionally, this latest fund established a partnership with ACR Legal to support ventures with legal matters, and the social impact assessment for the fifth fund was conducted by Business Engineering students from the Pontifical Catholic University of Chile.

"FOR A GREATER GOOD" (POR UN BIEN MAYOR)

An initiative developed in partnership with the Simón de Cirene Corporation and the Las Rosas Foundation, aimed at strengthening Long-Term Care Facilities for Older Adults (ELEAMs) through training programs in residence management and care techniques. In its two years of operation, the program has benefited 81 residences, serving 2,099 older adults, and has provided 81 scholarships for technical directors and 325 scholarships for care teams. Additionally, four municipalities (Casablanca, Quilpué, Maipú, and Quillota) and ELEAMs from various regions of the country participated, including the Metropolitan, Valparaíso, Maule, O'Higgins, Coquimbo, Biobío, La Araucanía, Antofagasta, Aysén, Los Ríos, and Los Lagos regions.

SELLOMAYOR RECOGNITION

AFP Habitat has positioned itself as a leader in the care and appreciation of older adults in Chile, achieving 2nd place in the 2025 Senior Seal ranking, a recognition that highlights its commitment to the employment inclusion of older workers and personalized service for this customer segment.

INNOVATION

During 2025, AFP Habitat deepened its innovation strategy, focusing on improving the member experience, operational efficiency, and strengthening its technological capabilities, consolidating significant advances in artificial intelligence, process digitization, cybersecurity, and infrastructure.

In the area of customer experience, the company made significant progress in adopting generative artificial intelligence, implementing advanced pilot programs designed to support customer service and provide clear and timely information about the pension system and the Pension Reform. These solutions enhance the quality of service, support teams in contact with members, and lay the groundwork for future widespread adoption. Furthermore, digital channels were strengthened, incorporating new functionalities in WhatsApp and improving the comprehensive view of customers, enabling more personalized, traceable, and efficient service. Providing tablets for the sales force also helped modernize in-person and remote customer service, improving the experience for both members and employees.

From an operational and management perspective, the capabilities of key platforms such as Salesforce were expanded, strengthening the traceability of communications with members and pensioners, and technological improvements were implemented in critical portfolio management systems. Additionally, progress was made in modernizing processes using low-code BPM platforms, facilitating more agile and standardized management of processes relevant to the organization.

In terms of internal management, 2025 marked a milestone with the implementation of the new ERP SAP S/4HANA, which strengthened financial and human resources management, contributing to greater integration, efficiency, and control of information. In cybersecurity, AFP Habitat adopted a comprehensive and proactive approach, reinforcing operational continuity and risk management in the face of emerging cyber threats. This work was developed in alignment with the company's strategic objectives and in compliance with current regulatory frameworks, strengthening the protection of information and critical business processes.

Finally, in the area of technological infrastructure, progress was made in the renewal of application servers and the updating of databases, ensuring greater robustness, stability, and responsiveness of the platforms that support business processes.

Taken together, these advances reflect AFP Habitat's commitment to innovation aimed at generating sustainable value, strengthening the trust of its members, and supporting the evolution of the pension system through the responsible and strategic use of technology.

DIVERSITY OF CAPABILITIES, KNOWLEDGE AND EXPERIENCES

At AFP Habitat, we understand that diversity is not just a statement of principles, but an essential condition for building strong, innovative teams prepared to meet the needs of our members and pensioners. Inclusion, talent management, and gender balance are part of an ongoing commitment that guides our organizational decisions and practices.

Throughout 2025, we are developing an active agenda of initiatives aimed at strengthening an inclusive culture, promoting respectful work environments, equal opportunities, and spaces where everyone can reach their full potential.

ONGOING MONITORING OF ORGANIZATIONAL CLIMATE

The quality of life and well-being of our employees are strategic priorities. For over 20 years, we have participated in the annual Great Place to Work assessment, reaffirming our commitment to being an excellent workplace. This assessment incorporates specific measurements of perceived respect, dignified treatment, and equal opportunities, considering variables such as age, gender, social status, and sexual orientation.

As a result, in 2025 we obtained certification, achieving 4th place in the 2024 ranking of the Best Companies to Work For in Chile, for companies with more than 1,000 employees.

REVIEW AND STRENGTHENING OF INCLUSIVE POLICIES

Since 2022, we have had an Inclusion Statement based on five fundamental commitments:

- Zero tolerance for any form of discrimination, both in the selection process and in the employment relationship.
- Integration of inclusion into all key processes: selection, training, evaluation, development, and organizational activities.
- Promotion of equal opportunities, ensuring that meritocracy is the primary criterion for internal mobility.
- Promotion of work-life balance, incorporating reasonable accommodations and specific support for employees with disabilities and their families.
- Active engagement with foundations, consultants, and public agencies that strengthen our ongoing inclusion process.

In the educational and social sphere, we maintained our agreement with the Andrés Bello National University (UNAB) through the "Diploma in Special Abilities" program. This partnership allows students with cognitive disabilities or learning difficulties to complete their internships at the company. This year, two students completed their internships in the corporate library, acquiring computer and administrative skills.

As a result of this sustained effort, we were recognized by UNAB at its first graduation ceremony for the program, highlighting our commitment to workforce integration.

CONTINUOUS TRAINING AND AWARENESS

An inclusive culture and a focus on intergenerationality are built day by day. Therefore, we incorporate courses and talks into the onboarding process aimed at raising awareness about diversity and inclusion, informing about our internal policies, and explaining the benefits available for employees with disabilities.

Furthermore, during 2025 we strengthened training in respectful treatment and on Law No. 21,643, integrating the course on "Prevention of Workplace Harassment, Sexual Harassment, and Violence" into the mandatory curriculum. Additionally, branch service procedures were updated to strengthen management of complex customer situations.

COMPREHENSIVE SUPPORT THROUGH THE WELFARE CORPORATION

The Welfare Corporation plays a key role in supporting employees and their families through challenging situations. Regarding inclusion, it provides an additional reimbursement of up to 10 UF (Unidades de Fomento, a Chilean unit of account) for children with disabilities, improving coverage for both employees and their dependents with disabilities.

ACTIVE LISTENING AND PARTICIPATORY CULTURE

The Human Resources Department conducts regular visits to sales offices and branches throughout the country, fostering direct dialogue to learn about experiences, identify barriers, and raise opportunities for improvement.

Likewise, the Climate Committees—comprised of representatives from Operations, Human Resources, and Service Channels—play a coordinating role, promoting cross-functional collaboration and strengthening a participatory and inclusive environment.

TALENT MANAGEMENT

We recognize that diversity in skills, experiences, conditions and perspectives enriches the organization and enhances our capacity to adapt.

This commitment is realized through:

- **COMPETENCY IDENTIFICATION**
  In the selection processes, priority is given to the analysis of technical skills, experience, and cultural alignment, ensuring objective and merit-based decisions.

- **INCLUSIVE PARTICIPATION**
  All people, regardless of gender, age, origin, or physical condition, have equal opportunities for income and development. The performance evaluation system is aligned with objectives and competencies defined for each role.

- **CONNECTION WITH YOUNG TALENT**
  Based on the need to strengthen our capacity to attract young talent, people who bring new perspectives, knowledge and ways of doing things, from the People Experience area we set out to reinforce our presence in the most relevant universities in the country and build a closer and more inspiring employer brand.

  This is how HabitaTour was born, an initiative that initially consisted of tours of the company's facilities, where students from different majors could learn firsthand about our work. Over time, this program evolved into more focused experiences, inviting students in their final years of study to participate in talks and discussions with executives from various departments, especially on topics such as Investments and Information Technology.

  The success of this initiative prompted us to extend it to our regional branches, also seeking to attract talent from different parts of the country.

  The result has been very positive. The students value the personal connection, the learning experience, and the opportunity to learn about our culture, while we have strengthened our network with universities and sparked a growing interest in internships at our company.

- **EFFECTIVE WORKPLACE INTEGRATION**
  In partnership with UNAB, we have incorporated graduates from their inclusion program, strengthening the employability of people with disabilities.

PEOPLE EXPERIENCE TEAM

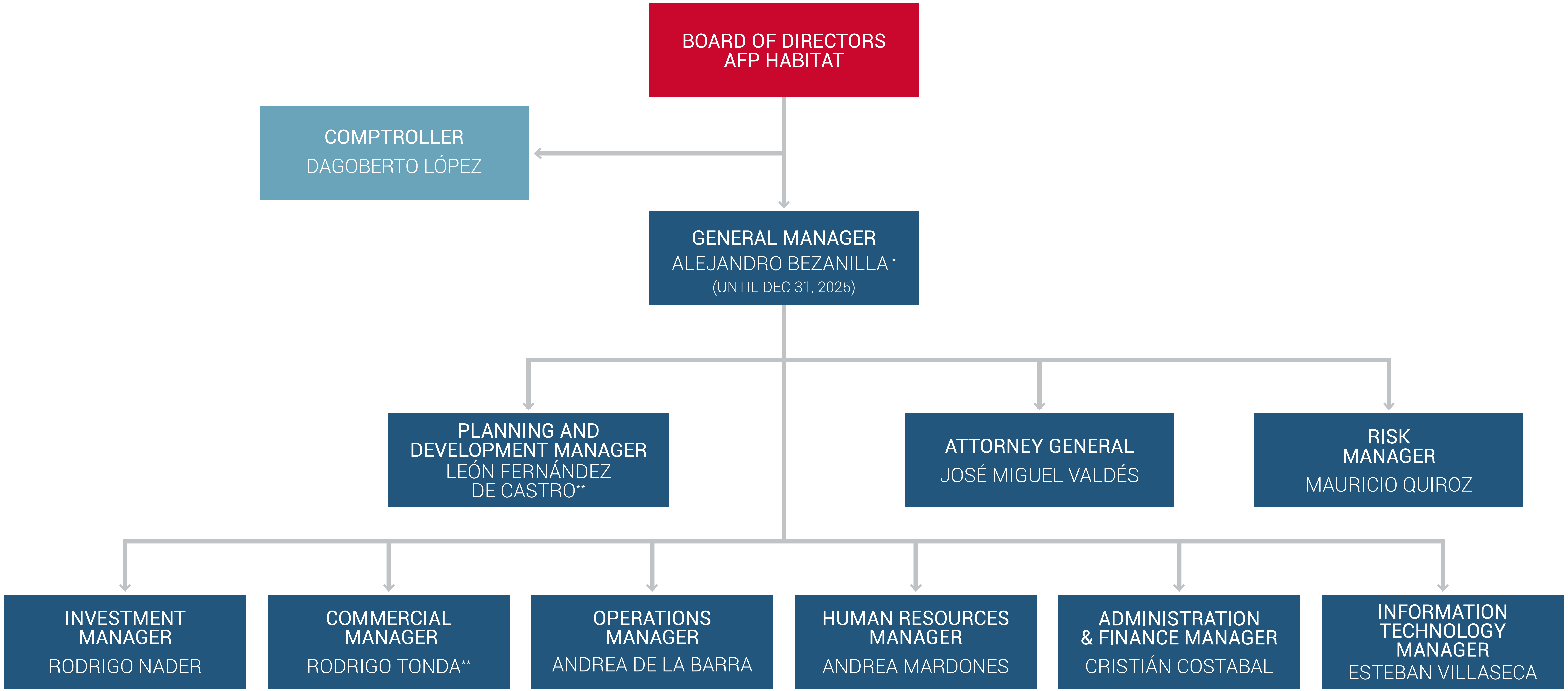
The company has a People Experience team, who strategically support the various management levels within the organization, integrating three key pillars: Selection, Generalism, and Experience Design.

Their purpose is to understand the real needs of people and the business, working together with specialist areas to provide timely, engaged, and aligned responses to current challenges. This translates into more agile and personalized selection processes, direct support for leaders from a generalist perspective, and concrete actions to strengthen the work environment and the experience of those who are part of the company throughout their entire career path.

From this perspective, People Experience seeks to facilitate impactful people decisions, contributing to the development, well-being, and experience of those who work at AFP Habitat.

All the aforementioned practices have allowed for the development of diverse teams that strengthen the capacity to meet the needs of clients from multiple perspectives. Through diversity, the company will continue to move towards a more inclusive and sustainable future, in which all people who are part of AFP Habitat can develop their full potential.

ORGANIZATIONAL STRUCTURE



(*) Max Sichel Day assumed the General Manager role from January 2, 2026.
(**) Left the organization in December 2025.

Relationships with shareholders, investors and press are managed by the Finance and Administration Management. Certain media topics are handled by the Corporate Affairs area.

3.2 BOARD OF DIRECTORS

The highest corporate governance body of AFP Habitat is composed of eight full members and two alternates, with the participation of four women:

LUIS RODRÍGUEZ-VILLASUSO SARIO

Chairman

PASSPORT: AAH092434

Naval & Mechanical Engineer,
Univ. Buenos Aires

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Full Director, Non-Independent

MAURICIO ZANATTA

Vice-Chairman

PASSPORT: AAH456058

Public Accountant & Business Admin.,
Univ. Belgrano

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Full Director, Non-Independent

DESIREE GREEN

Director

ID NO.: 566674249

International Development Specialist,
Wm & Mary / Harvard Kennedy

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Full Director, Non-Independent

SERGIO URZÚA SOZA

Director

ID NO.: 13.254.910-9

Business Admin. Engineer,
Universidad de Chile

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Full Director, Non-Independent

MARÍA XIMENA ALZÉRRECA LUNA

Director

ID NO.: 9.436.505-8

Business Admin. Engineer,
Pontificia Universidad Católica de Chile.

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Full Director, Independent

CARLOS BUDGE CARVALLO

Director

ID NO.: 7.011.490-9

Agricultural Engineer,
Pontificia Universidad Católica de Chile.

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Full Director, Independent

MARISOL BRAVO LÉNIZ

Director

ID NO.: 6.379.176-8

Business Administrator Engineer,
Universidad de Chile

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Full Director, Non-Independent

NATALIA GONZÁLEZ BAÑADOS

Director

ID NO.: 13.433.242-5

Lawyer,
Pontificia Universidad Católica de Chile.

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Full Director, Independent

JUAN ANDRÉS ILHARREBORDE CASTRO

Director

ID NO.: 16.096.580-0

Lawyer,
Pontificia Universidad Católica de Chile.

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Alternate Director, · Non-Independent

CRISTÓBAL VILLARINO HERRERA

Director

ID NO.: 10.693.713-3

Lawyer,
Pontificia Universidad Católica de Chile.

APPOINTED DATE / LAST RE-ELECTION:
04-29-2025
Alternate Director, · Non-Independent

BOARD DIVERSITY

BOARD OF DIRECTORS BY GENDER, FULL AND ALTERNATES

TYPE OF DIRECTOR	MEN	WOMEN	TOTAL
Full Directors	4	4	8
Alternate Directors	2	0	2
TOTAL	**6**	**4**	**10**

In AFP Habitat there are no Directors with disabilities.

BOARD OF DIRECTORS BY NATIONALITY, GENDER, FULL AND ALTERNATES

CITIZENSHIP	GENDER	FULL	ALTERNATE	TOTAL
Chilean	Men	2	2	4
	Women	3	0	3
Argentinean	Men	2	0	2
	Women	0	0	0
American	Men	0	0	0
	Women	1	0	1
TOTAL		**8**	**2**	**10**

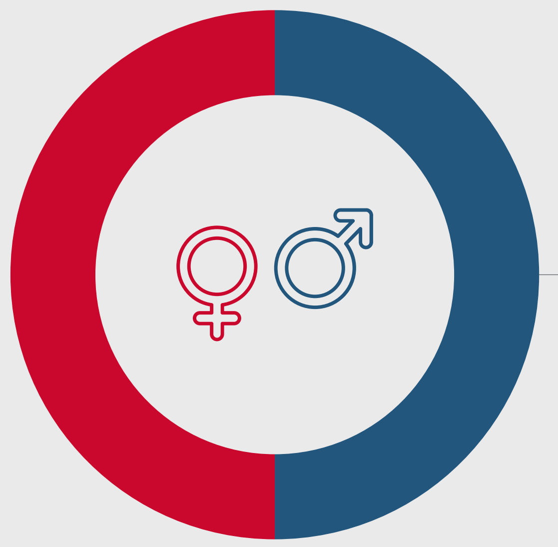
BOARD OF DIRECTORS BY AGE RANGE, GENDER, FULL AND ALTERNATES

TYPE OF DIRECTOR	GENDER	LESS THAN 30 YEARS OLD	BETWEEN 30 AND 40 YEARS OLD	BETWEEN 41 AND 50 YEARS OLD	BETWEEN 51 AND 60 YEARS OLD	BETWEEN 61 AND 70 YEARS OLD	MORE THAN 70 YEARS OLD	TOTAL
FULL	Men	0	0	2	0	2	0	4
	Women	0	0	1	2	1	0	4
ALTERNATE	Men	0	1	1	0	0	0	2
	Women	0	0	0	0	0	0	0
TOTAL		**0**	**1**	**4**	**2**	**3**	**0**	**10**

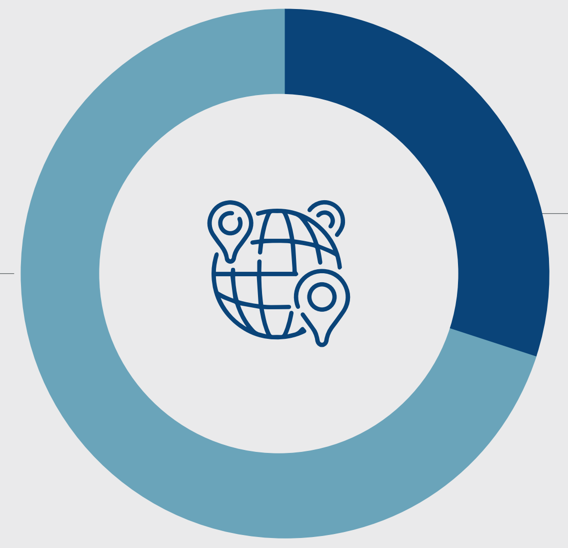
BOARD OF DIRECTORS BY LEVEL OF SENIORITY, GENDER, FULL AND ALTERNATES

TYPE OF DIRECTOR	GENDER	LESS THAN 3 YEARS	BETWEEN 3 AND 6 YEARS	MORE THAN 6 AND LESS THAN 9 YEARS	BETWEEN 9 AND 12 YEARS	MORE THAN 12 YEARS	TOTAL
FULL	Men	2	0	2	0	0	4
	Women	3	0	1	0	0	4
ALTERNATE	Men	0	2	0	0	0	2
	Women	0	0	0	0	0	0
TOTAL		**5**	**2**	**3**	**0**	**0**	**10**

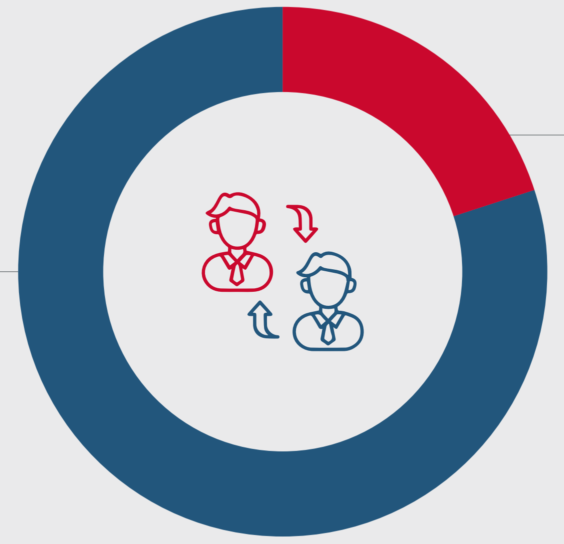
DIRECTORS BY GENDER



DIRECTORS BY NATIONALITY



DIRECTORS FULL / ALTERNATES



BOARD OF DIRECTORS' REMUNERATION

The following presents the Board's income for the period 2025, compared to 2024:

BOARD OF DIRECTORS' REMUNERATION

NAME	POSITION	2025 MM CLP			2024 MM CLP		
		FIXED INCOME	VARIABLE INCOME	TOTAL	FIXED INCOME	VARIABLE INCOME	TOTAL
Luis Rodríguez-Villasuso Sario	Chairman	21.7	83.2	104.9	22.5	80	102.5
Mauricio Zanatta (*)	Vice-Chairman	17.6	27.4	45	8.6	0	8.6
María Elena Meléndez-Wada (**)	Director	0	0	0	0	0	0
Desiree Green (***)	Director	0	0	0	0	0	0
Sergio Urzúa Soza	Director	11.8	52	63.8	11.3	50	61.3
María Ximena Alzérreca Luna	Director	11.8	52	63.8	11.3	50	61.3
Carlos Budge Carvallo	Director	11.8	52	63.8	11.3	50	61.3
Marisol Bravo Léniz	Director	11.8	52	63.8	11.3	50	61.3
Juan Andrés Ilharreborde Castro	Director	0	0	0	0	0	0
Cristóbal Villarino Herrera	Director	11.8	0	11.8	11.3	0	11.3
Viviana Judith Chaskielberg (****)	Director	0	0	0	0	0	0
Natalia González Bañados (*****)	Director	7.9	0	7.9	0	0	0
TOTAL		**106.2**	**318.6**	**424.8**	**87.6**	**280**	**367.6**

(*) Director waived all compensation for profit sharing, attendance at board meetings, and participation in various committees until September 2024.
(**) Served as a director from May 30, 2024, to January 6, 2025. While serving as a director, waived all compensation for profit sharing, attendance at board meetings, and participation in committees.
(***) Director waived all compensation for profit sharing, attendance at board meetings, and participation in committees.
(****) Director resigned from the company's Board of Directors on May 2, 2024. While serving as a director, she waived all compensation for profit sharing, attendance at board meetings, and participation in committees.
(*****) Director assumed the position on April 29, 2025.

In AFP Habitat, there is no salary gap at the highest level of governance for the year 2025.

BOARD KNOWLEDGE MATRIX

The members of the AFP Habitat Board of Directors have a significant experience in the industry, in addition to studies and training in the areas of finance, risks, commercial management and compliance among others. Below is a brief description of their knowledge and skills:

LUIS RODRÍGUEZ-VILLASUSO SARIO

Marine and Mechanical Engineer from the University of Buenos Aires, MBA from Universidad Austral and IAE Business School.

Certified Corporate Director of the Institute of Corporate and Public Governance. He worked in his early professional career at Techint and Deloitte, and then as Regional Manager of Latam Pension Funds at Citibank, where he held that position for 13 years, and later assumed management positions in various companies. He has served as Chairman of the Board of Directors of Administratora Americana de Inversiones S.A. (AAISA), during 2021 and 2022.

Director of AFP Habitat between 2010 and 2021 and, as of 2022, he is the Chairman of the Board of Directors of the Company.

MAURICIO ZANATTA

Certified Public Accountant and Bachelor of Business Administration from the University of Belgrano.

He is known for his expertise in finance. He worked as Finance Manager at Allianz Group for six years, before assuming the same position at Prudential, which he held for nine years, later becoming CEO.

He has been a director of AFP Habitat since 2017, serving as Vice President since 2020.

NATALIA GONZÁLEZ BAÑADOS

A graduate of the Pontifical Catholic University of Chile with a law degree and a Master of Laws (LL.M.) from the University of Chicago.

She began her career in 2002 at the law firm Carey & Co., before transitioning to public service in 2006 as Legal Advisor to the Ministry of Finance, the National Energy Commission, and the Ministry of Finance. In 2012, she served as Director, Consultant, Lawyer, Commissioner, and Director in various companies.

She currently serves as an Advisor to the Council for Transparency, the Law School Council of the Pontifical Catholic University of Chile, and the Judicial Observatory, and has been a Director of AFP Habitat since 2025.

DESIREE GREEN

An expert in International Development, she has developed strategies to promote growth in the financial and economic sectors in more than 20 countries.

While at the World Bank, she received the prestigious Presidential Award for Excellence as a team leader for projects supporting private and financial sector development in East Asia and the Pacific. She also served on Capitol Hill as press secretary and speechwriter for U.S. Representative Timothy Roemer, former U.S. Ambassador to India.

She is currently Vice President and Head of Emerging Markets in Prudential's International Government Affairs department and has been a director at AFP Habitat since 2023.

SERGIO URZÚA SOZA

Commercial Engineer, Bachelor of Arts with a specialization in Economics, and Master of Economics from the University of Chile. Master of Economics and PhD in Philosophy from the University of Chicago.

He has worked as a consultant for the World Bank, the Ministry of Finance, the Center for Public Studies, and the Foundation for Overcoming Poverty, as well as a professor at Northwestern and Maryland Universities.

Throughout his professional career, he has distinguished himself through his studies of public policy and inequality, publishing several papers and books.

He has been a director of AFP Habitat since 2016.

MARÍA XIMENA ALZÉRRECA LUNA

Commercial Engineer with a specialization in Business Administration from the Pontifical Catholic University of Chile and a Senior Management Program (AMP) from ESE Business School.

She developed her professional career in sales and marketing at major companies, including SC Johnson & Son, Kodak, Contex Textiles, and The Walt Disney Company, where she spent over 20 years. At Disney, she held various positions with responsibilities across the Andean Region, Central America, and the Caribbean, before assuming the role of Marketing Director for the consumer products division in Latin America in 2010. Since 2018, she has served on the boards of several public and private companies, and in particular, AFP Habitat since 2019.

CARLOS BUDGE CARVALLO

Agricultural Engineer, Agricultural Economist and Master of Science in Agricultural Economics from the Pontifical Catholic University of Chile. He holds a Master of Arts in Applied Economics and a PhD in Philosophy from Stanford University.

He has extensive experience in the financial sector, with a long track record in managing local and international investments, having worked for 18 years at the Security Group and 11 years at Bicecorp, where he held the positions of Investment and Finance Manager.

He has served as a director of several companies, primarily in the agricultural and financial sectors. He has been a director of AFP Habitat since 2022.

MARISOL BRAVO LÉNIZ

A graduate in Business Administration from the University of Chile, with studies in the Executive Development Program (PADE) at ESE Business School.

With over 30 years of experience and expertise in marketing and corporate affairs, she has worked at companies such as Citicorp and CCU, eventually assuming the position of Public Affairs and Sustainability Manager at the latter.

She has served on the boards of various companies and has been a member of the Board of Directors of AFP Habitat since 2022.

JUAN ANDRÉS ILHARREBOR-DE CASTRO

Lawyer from the Pontifical Catholic University and Master of Laws from Columbia University.

Since 2010, he has worked in various law firms and has also been a professor of Commercial Law at the Pontifical Catholic University since 2020. Since that same year, he has been a partner at the law firm Villarino e Ilharreborde Limitada.

He has served as an alternate director at AFP Habitat since April 2020.

CRISTÓBAL VILLARINO HERRERA

A graduate of the Pontifical Catholic University and a Master of Laws from Northwestern University, he has worked in various law firms since 2004 and served as a professor of Commercial Law at the University of the Andes from 2010 to 2020. He is currently a partner at the law firm Villarino e Ilharreborde Limitada.

He has also served as an alternate director at AFP Habitat since April 2020.

EXTERNAL ADVISORS AND INDUCTION OF NEW DIRECTORS

While there is no formal policy for hiring external advisors, the Board of Directors has the authority to contract the services of experts in accounting, tax, finance, legal, or any other area.

For the external audit of the Company and the Pension Funds, the firm Deloitte was contracted, as approved at the Shareholders' Meeting held in April 2025.

In the area of strengthening corporate governance, AFP Habitat has an induction program for new directors, designed to provide a comprehensive understanding of the business, its regulatory environment, and the main associated risks. This program also includes information regarding their duties, responsibilities, and rights, as well as the applicable regulations, ensuring the proper exercise of their fiduciary functions.

Additionally, the Board of Directors has decided to hire an expert in corporate governance, who conducts performance evaluations and formulates recommendations aimed at strengthening its operation. This support allows for the identification of opportunities for improvement, as well as areas where it is necessary to deepen knowledge or develop new skills.

MEETINGS WITH RISK MANAGEMENT AND AUDIT UNITS

The Risk Committee, along with the Directors and Audit Committee and the Investment and Conflict of Interest Committee, meet monthly, with the participation of the directors who comprise them. These meetings constitute formal spaces for analysis, deliberation, and oversight, in which matters within the scope of each committee's competence are reviewed, supporting the Board's management and control functions.

The General Manager and the managers of the areas involved in the matters under review, along with their respective teams when applicable, also attend these meetings to provide relevant and timely information for sound decision-making.

Regarding the oversight of financial information, the Board meets twice a year with the external auditors to review and analyze the annual audit plan, as well as the main results and conclusions of the audit process of the Financial Statements, thereby strengthening control and transparency mechanisms. Similarly, and as part of the comprehensive risk management system, the Board of Directors meets at least once a year with the Risk Management team. This meeting assesses the company's risk profile and level, and reviews and approves the risk appetite and risk tolerance limits.

In addition to the meetings of the Directors' and Audit Committee, the Board of Directors receives an annual presentation from the Comptroller, who reports on the progress of the internal audit work across its various lines of action.

COMMUNICATION OF RISKS AND RELEVANT ESG INFORMATION TO THE BOARD

Starting in 2025, the Board has taken note of the Annual Report on Risks, ESG Factors (environmental, social and corporate governance) and Climate Change associated with the investments of the Pension Funds. This report details how the Administrator incorporates and considers these variables in its investment analysis and decision-making processes.

The report is also directed at members and published annually at: https://www.afphabitat.cl/reporte-y-riesgos-financieros/

BOARD VISITS TO BRANCHES

The AFP Habitat Board of Directors conducts annual visits to branches in regions. In 2025, the Board visited the Antofagasta office, accompanied by the General Manager and company executives, to understand the branch's functioning firsthand, gather the commercial team's perspective, and identify improvement opportunities.

Directors also maintain periodic presence at headquarters in the context of Board sessions.

HOW THE BOARD OPERATES

At the beginning of each year, the Board of Directors agrees on a schedule of monthly meetings. Prior to each meeting, directors receive minutes outlining the topics to be discussed, along with background information, for their review. There is no predetermined time limit for these meetings. However, the average is approximately five hours, and these meetings can be held in person or remotely.

According to the bylaws, ordinary meetings are held monthly. Extraordinary meetings can be called if necessary, when the situation warrants it. As a best practice, the General Manager, President, and Vice President meet periodically to address general business matters and ensure coordination.

To access the minutes and documents of each Board meeting, AFP Habitat provides an online system that allows members to obtain them remotely using their credentials. These are retained for up to three years.

Furthermore, directors can file complaints using all available channels for employees, including email at denuncia@afphabitat.cl, or the link on the website: https://www.afphabitat.cl/canal-de-denuncias/. ((Details of all channels are provided below under the Code of Ethics section.)

3.3 BOARD COMMITTEES

BOARD COMMITTEES

COMMITTEE NAME	DESCRIPTION AND KEY ACTIVITIES
DIRECTORS AND AUDIT COMMITTEE	Its purpose is to ensure compliance with the provisions of Article 50 bis of the Corporations Law, and among other things, it is responsible for supervising the quality, integrity, and timeliness of the AFP's financial information, the relationship with external auditors, and the review of transactions with related parties, safeguarding the public interest and the proper functioning of the entity. Additionally, the Committee aims to ensure the sufficiency and effectiveness of the AFP's internal control systems, as well as support the Internal Audit function in fulfilling its responsibilities, among other functions within its scope of competence.
RISK COMMITTEE	The Risk Committee's function is to support the Board of Directors in its supervisory role, ensuring that the AFP's risk management is carried out in accordance with current regulations, policies, and guidelines approved by the Board. It also has the necessary authority to request relevant and timely information regarding events, incidents, or situations that could affect or compromise the Administrator's assets, the funds under management, or operational continuity.
INVESTMENTS AND CONFLICT OF INTEREST RESOLUTION COMMITTEE	Its purpose is to ensure that investment decisions are made solely in the best interests of the members, in accordance with the provisions of Article 50 of Decree Law 3,500 and the regulations of the Pension System. It is responsible for reviewing, analyzing, and resolving potential conflicts of interest, supervising the correct application of the eligibility and investment approval criteria, and ensuring that transactions are carried out under market conditions, safeguarding the transparency, objectivity, and traceability of the investment process. Additionally, the Committee evaluates exceptions, sensitive transactions, and cases requiring independent analysis, contributing to a prudent investment process and the adequate protection of the members' interests.
COMMERCIAL COMMITTEE	The company's commercial and service strategies are reviewed, as well as the indicators and goals for all sales and customer service channels. Strategies are defined for monitoring key projects aimed at improving customer service through various channels, including in-person, remote, and digital.

BOARD OF DIRECTORS AND AUDIT COMMITTEE

NAMES OF MEMBERS	YEAR IN WHICH SHE / HE JOINED THE COMMITTEE	INDEPENDENT / NOT INDEPENDENT	FULL / ALTERNATE
María Ximena Alzérreca Luna	2024–2025	Independent	Full
Carlos Budge Carvallo	2024–2025	Independent	Full
Natalia González Bañados	2025	Independent	Full

RISK COMMITTEE

NAMES OF MEMBERS	YEAR IN WHICH SHE / HE JOINED THE COMMITTEE	INDEPENDENT / NOT INDEPENDENT	FULL / ALTERNATE
Mauricio Zanatta	2024–2025	Not Independent	Full
Marisol Bravo Léniz	2024–2025	Not Independent	Full
Desiree Green	2025	Not Independent	Full

INVESTMENT AND CONFLICT OF INTEREST SOLUTIONS COMMITTEE

NAMES OF MEMBERS	YEAR IN WHICH SHE / HE JOINED THE COMMITTEE	INDEPENDENT / NOT INDEPENDENT	FULL / ALTERNATE
Sergio Urzúa Soza	2024–2025	Not Independent	Full
Carlos Budge Carvallo	2024–2025	Independent	Full
Luis Rodríguez-Villasuso	2025	Not Independent	Full

BUSINESS COMMITTEE

NAMES OF MEMBERS	YEAR IN WHICH SHE / HE JOINED THE COMMITTEE	INDEPENDENT / NOT INDEPENDENT	FULL / ALTERNATE
María Ximena Alzérreca Luna	2024–2025	Independent	Full
Marisol Bravo Léniz	2024–2025	Not Independent	Full
Luis Rodríguez-Villasuso	2025	Not Independent	Full
Mauricio Zanatta	2025	Not Independent	Full

ACTIVITIES PERFORMED DURING 2025

COMMITTEE	ACTIVITIES
BOARD OF DIRECTORS AND AUDIT COMMITTEE	▪ Review and analyze the results of internal audits and reviews. ▪ Examine external audit reports, balance sheets, and other financial statements. ▪ Examine executive compensation and benefits systems. ▪ Approving and ensuring compliance with the Internal Audit Plan and any subsequent changes. ▪ Reviewing and approving Internal Audit goals and budget. ▪ Proposing the names of external auditors to the Board of Directors. ▪ Reviewing and approving changes to the internal audit methodology. ▪ Evaluating the Comptroller's performance. ▪ Reviewing and approving the company's overall internal control opinion. ▪ Updating the Conflict of Interest Management Policy. ▪ Updating the Board of Directors and Audit Committee Bylaws. ▪ Updating the Internal Audit Bylaws.
RISK COMMITTEE	▪ Approval and monitoring of the Risk Management work plan. ▪ Approval of criteria and standards associated with the Administrator's risk methodology. ▪ Review and proposal to the Board of Directors regarding the AFP's risk appetite and tolerance levels. ▪ Review of the evolution of the company's risk levels. ▪ Review of risk assessments of cross-cutting mitigators. ▪ Review of audits based on risk-based supervision. ▪ Review of progress in fulfilling commitments related to risk management at the AFP. ▪ Review of materialized incidents and risk events, their causes, and action plans. ▪ Review of the levels of preventive risk indicators. ▪ Review of sanctions and dismissals by the Superintendency of Pensions. ▪ Review of strategic risks, emerging risks, and other matters related to risk management.

ACTIVITIES PERFORMED DURING 2025

COMMITTEE	ACTIVITIES
INVESTMENT AND CONFLICT OF INTEREST SOLUTIONS COMMITTEE	▪ Develop the Conflict of Interest Resolution Policy and propose it to the Board of Directors. ▪ Monitor and report quarterly to the Board of Directors on compliance with the Investment and Conflict of Interest Resolution Policies. ▪ Review the objectives, policies, and procedures for investment risk management. ▪ Review investment management. ▪ Examine transactions involving derivative instruments and foreign securities. ▪ Generate an annual report evaluating the application and compliance with the Policies. ▪ Approve services or products that support the investment process and are financed by a third party, referred to as "non-compensated services." ▪ Other matters as assigned by the Board of Directors.
BUSINESS COMMITTEE	▪ Net Growth. ▪ Voluntary Product Sales. ▪ Market Shake across various indicators. ▪ Service Levels. ▪ Customer Satisfaction.

During 2025, the Board of Directors and Audit Committee met on 14 occasions, 12 of which were regular sessions and two were special sessions. Together with the Comptroller's Office, they addressed matters such as the approval of the annual plan, the budget, and the Internal Audit goals; the review and approval of audit reports; the progress of the plan and the status of compliance with the action plans derived from the audit work; the performance evaluation of the Comptroller; and the updating of the Conflict of Interest Management Policy, the Board of Directors and Audit Committee Bylaws, and the Internal Audit Bylaws. The General Manager participated in most of the sessions held during the year, while the Administration and Finance Manager attended those in which the financial statements were submitted for approval. Other managers were also occasionally invited, depending on the nature of the matters discussed.

The Risk Committee met 12 times during 2025, approving the annual plan and monitoring its implementation, reviewing risk management in its various aspects and compliance with action plans, analyzing any incidents that arose, and addressing various matters that could affect the company's risk level.

It should be noted that the chair of each committee reports monthly to the Board of Directors on the topics discussed at each meeting.

COMMITTEE INCOME 2025 AND 2024 (MM CLP)

DIRECTORS' INCOME FROM THEIR PARTICIPATION IN COMMITTEES (MM CLP) · 2025

NAME OF DIRECTOR	POSITION IN THE BOARD OF DIRECTORS	INVESTMENT AND CONFLICT OF INTEREST SOLUTIONS COMMITTEE	BUSINESS COMMITTE	BOARD OF DIRECTORS AND AUDIT COMMITTEE	RISKS COMMITTEE	TOTAL
Luis Rodríguez-Villasuso Sario	Chairman	19.1	4.8	0	0	23.9
Mauricio Zanatta (*)	Vice-Chairman	18.6	4.7	0	7.1	30.4
María Elena Meléndez-Wada (**)	Director	0	0	0	0	0
Desiree Green (***)	Director	0	0	0	0	0
Sergio Urzúa Soza	Director	56.4	0	0	2.3	58.7
María Ximena Alzérreca Luna	Director	0	7.1	16.0	0	23.1
Carlos Budge Carvallo	Director	37.5	0	16.0	0	53.5
Marisol Bravo Léniz	Director	0	7.1	0	7.1	14.1
Juan Andrés Ilharreborde Castro	Director	0	0	0	0	0
Cristóbal Villarino Herrera	Director	0	0	0	0	0
Viviana Judith Chaskielberg (****)	Director	0	0	0	0	0
Natalia González Bañados (*****)	Director	0	0	10.7	0	10.7
TOTAL		131.6	23.6	42.7	16.4	214.4

DIRECTORS' INCOME FROM THEIR PARTICIPATION IN COMMITTEES (MM CLP) · 2024

NAME OF DIRECTOR	POSITION IN THE BOARD OF DIRECTORS	INVESTMENT AND CONFLICT OF INTEREST SOLUTIONS COMMITTEE	BUSINESS COMMITTE	BOARD OF DIRECTORS AND AUDIT COMMITTEE	RISKS COMMITTEE	TOTAL
Luis Rodríguez-Villasuso Sario	Chairman	0	0	0	0	0
Mauricio Zanatta (*)	Vice-Chairman	27.3	0	0	3.4	30.7
María Elena Meléndez-Wada (**)	Director	0	0	0	0	0
Desiree Green (***)	Director	0	0	0	0	0
Sergio Urzúa Soza	Director	54	0	0	6.8	60.8
María Ximena Alzérreca Luna	Director	0	6.8	15.3	0	22.1
Carlos Budge Carvallo	Director	54	0	15.3	0	69.3
Marisol Bravo Léniz	Director	0	6.8	0	6.8	13.6
Juan Andrés Ilharreborde Castro	Director	0	0	0	0	0
Cristóbal Villarino Herrera	Director	0	0	0	0	0
Viviana Judith Chaskielberg (****)	Director	0	0	0	0	0
Natalia González Bañados (*****)	Director	0	0	0	0	0
TOTAL		135.3	13.6	30.6	17	196.5

(*) Director waived all compensation for profit sharing, attendance at board meetings, and participation in various committees until September 2024.
(**) Served as a director from May 30, 2024, to January 6, 2025. While serving as a director, waived all compensation for profit sharing, attendance at board meetings, and participation in committees.
(***) Director waived all compensation for profit sharing, attendance at board meetings, and participation in committees.
(****) Director resigned from the company's Board of Directors on May 2, 2024. While serving as a director, she waived all compensation for profit sharing, attendance at board meetings, and participation in committees.
(*****) Director assumed the position on April 29, 2025.

ANNUAL MANAGEMENT REPORT — DIRECTORS' COMMITTEE

The Board of Directors and Audit Committee's main objective is to ensure compliance with the provisions of Article 50 bis of Law No. 18,046 on Public Limited Companies, as well as to oversee the effectiveness of the AFP's internal control systems and the proper compliance with its internal regulations. As of December 31, 2025, the Committee was composed of directors Ximena Alzérreca Luna, Carlos Budge Carvallo, and Natalia González Bañados. In addition to the directors, the monthly meetings were attended by other directors as guests, the General Manager, the Comptroller, the Legal Counsel, and, depending on the nature of the matters discussed, other managers or individuals requested by the Committee itself.

Beyond its legal responsibilities, the Committee focused its work on the continuous strengthening of the Internal Audit function, promoting the independence and objectivity of the Comptroller's Office in its role as the third line of defense within the Company's risk management model.

During the year, the Committee held a total of 14 sessions, of which 12 were regular meetings and two were special sessions. In fiscal year 2025, among its main activities, it examined and approved the quarterly and annual financial statements, proposed to the Board of Directors the appointment of the external auditors for fiscal year 2025, reviewed the remuneration systems and compensation plans, approved the strategic plan, goals, and annual Internal Audit plan, monitoring its implementation, held meetings with the external auditors to learn about their planning and progress, evaluated the performance of the Comptroller and approved the Comptroller's budget, as well as reviewed and analyzed internal regulatory updates, such as the Conflict of Interest Management Policy and the bylaws of the Board of Directors and Audit Committee and Internal Audit.

3.4 TOP EXECUTIVES

ALEJANDRO BEZANILLA MENA (*)

General Manager

ID No.: 9.969.370-3

Industrial Civil Engineer,
Pontificia Universidad Católica de Chile

YEAR OF APPOINTMENT TO THE POSITION:
07-01-2018

(*) He held the position until December 2025.
Max Sichel Day assumed this role on January 2, 2026..

RODRIGO TONDA MITRI (*)

Commercial Manager

ID No.: 10.632.486-7

Commercial Manager,
Universidad de Santiago

YEAR OF APPOINTMENT TO THE POSITION:
07-23-2018

(*) He held the position until December 2025.

CRISTIÁN COSTABAL GONZÁLEZ

Administration and Finance Manager

ID No.: 13.067.326-0

Agricultural Engineer,
Universidad Mayor

YEAR OF APPOINTMENT TO THE POSITION:
03-01-2014

RODRIGO NADER LÓPEZ

Investment Manager

ID No.: 10.430.041-3

Industrial Civil Engineer,
Pontificia Universidad Católica de Chile

YEAR OF APPOINTMENT TO THE POSITION:
07-01-2025

ANDREA DE LA BARRA PÉREZ-COTAPOS

Operations Manager

ID No.: 10.484.883-4

Business Administrator Engineer,
Universidad de Santiago

YEAR OF APPOINTMENT TO THE POSITION:
01-01-2015

ANDREA MARDONES VEGAS

Human Resources Manager

ID No.: 12.667.939-4

Business Administrator Engineer,
Universidad Arturo Prat

YEAR OF APPOINTMENT TO THE POSITION:
06-01-2022

LEÓN FERNÁNDEZ DE CASTRO PEÑAFIEL (*)

Planning and Development Manager

ID No.:11.472.231-6

Business Administrator Engineer,
Pontificia Universidad Católica de Chile

YEAR OF APPOINTMENT TO THE POSITION:
11-28-2016

(*) He held the position until December 2025.

DAGOBERTO LÓPEZ LEIVA

Comptroller

ID No.: 12.487.428-9

Audit Accountant,
Universidad de Santiago

YEAR OF APPOINTMENT TO THE POSITION:
05-23-2016

JOSÉ MIGUEL VALDÉS LIRA

Attorney General

ID No.: 7.036.969-9

Lawyer,
Universidad de Chile

YEAR OF APPOINTMENT TO THE POSITION:
01-01-2006

ESTEBAN VILLASECA NIETO

Information Technology Manager

ID No.: 13.832.316-1

Industrial Civil Engineer,
Pontificia Universidad Católica de Chile

YEAR OF APPOINTMENT TO THE POSITION:
01-01-2021

MAURICIO QUIROZ JARA

Risk Manager

ID No.: 11.858.652-2

Industrial Civil Engineer,
Universidad de Chile

YEAR OF APPOINTMENT TO THE POSITION:
07-30-2018

Fixed compensation for senior management, managers, and assistant managers totaled $5.02 billion CLP, and variable compensation was $3.468 billion CLP, for a total of $8.488 billion CLP by 2025. The company's top executives do not have special compensation plans or benefits. Furthermore, there are no directors or managers with any direct or indirect ownership stake.

3.5 ADHERENCE TO NATIONAL OR INTERNATIONAL CODES

AFP Habitat's Internal Audit function is carried out in accordance with the International Professional Practices Framework for Internal Auditing (IPPF), issued by the Institute of Internal Auditors (IIA). This framework includes the definition of internal auditing, the Code of Ethics, the fundamental principles for professional practice, and applicable international standards. During 2025, the area underwent a Gap Analysis in quality assurance to identify any deviations or nonconformities with respect to the requirements established in the Global Standards for Internal Auditing issued by the IIA Global in 2024. The results of this analysis, as well as its main conclusions, were duly shared with the Board of Directors and Audit Committee.

The company has not expressly stated its adherence to any national or international codes of conduct. However, through policies defined and approved by senior management, it demonstrates a strong commitment to respecting human rights and promoting equality, non-discrimination, and inclusion, guaranteeing equitable treatment to all its employees, without distinction of age, gender

3.6 RISK MANAGEMENT

AFP Habitat maintains a robust internal control environment, for which it has a Corporate Risk Policy, updated and approved by the Board of Directors in November 2025, which is framed within the current risk-based supervision regulations.

This policy constitutes the cross-cutting framework for risk management, establishing the guidelines for the activities carried out by the Risk Committee, Senior Management, Risk Management, business areas, and internal audit.

Regarding risk management governance, AFP Habitat has a Risk Committee composed of three directors, which is responsible for supporting the Board of Directors, ensuring that risk management is carried out in accordance with current regulations and the approved policy.

A three-line-of-defense model is maintained, forming the basis of the company's risk management. The first line of defense is comprised of the various business areas and their respective management teams, who are primarily responsible for implementing the Risk Policy. The second line of defense consists of the Risk Management and Compliance departments, which ensure the implementation of the Risk Policy and methodology and advise the various departments on the proper application of the risk management model. The third line of defense is represented by Internal Audit, which is responsible for ensuring the application of the risk management model.

The Corporate Risk Policy addresses the identification and treatment of different types of risks, including the application of other specific policies and procedures for each. In particular, for the detection and management of financial, governance, social, environmental, and climate change risks, there is an Investment and Conflict of Interest Resolution Policy for pension funds.

It is worth noting that the Risk Management Department is responsible for ensuring the correct application of the Risk Management Policy and the comprehensive risk management methodology. This allows for the identification, assessment, management, and monitoring of risks, as well as reporting the company's risk level to Senior Management, the Board of Directors, and relevant Board committees.

During 2025, and with the aim of strengthening the Risk Management culture among all employees, training sessions were conducted on risk management, incident reporting, information security and cybersecurity, personal data protection, business continuity, and phishing prevention campaigns, among other topics.

RISKS INHERENT TO THE ACTIVITY

OPERATIONAL RISK

The administrator's Risk Management methodology, approved by the Board of Directors, establishes a preventative approach through the creation of a risk map that allows for the identification and evaluation of risks using risk matrices. It also establishes a continuous improvement approach through the analysis and resolution of risk events or incidents.

For the development of all activities associated with risk management, Habitat uses the COSO ERM standard from the Committee of Sponsoring Organizations of the Treadway Commission as a framework.

INFORMATION SECURITY RISK, CYBERSECURITY AND BUSINESS CONTINUITY

AFP Habitat has an Information Security and Cybersecurity Management System, which is based on the aforementioned three lines of defense model and follows the company's Information Security, Cybersecurity, and Business Continuity Policy.

This management system also operates under the Risk Management Model. The first line, comprised of the various business areas and their respective management teams, is primarily responsible for implementing the policy that governs this system. Additionally, the Information Technology Management has a specific area for cybersecurity management, which supports the first line in implementing and maintaining controls. The second line includes the Information Security Officer, who coordinates and oversees the proper functioning of the management system and compliance with the policy.

Finally, to complete the three-line model, the Comptroller's Office has been established as the third line of defense to ensure the process is properly managed. Regarding the role of the Board of Directors, it is involved in the main definitions of the management system and periodically supervises its operation and achievement of objectives, either directly or through the Risk Committee.

Furthermore, AFP Habitat maintains ongoing monitoring of information security, cybersecurity, and business continuity management through various administrative committees. These committees are responsible for monitoring, promoting, and controlling the implementation of the aforementioned policy, as well as related internal regulations.

In addition, a Digital Channels Privacy and Security Policy is in place to ensure the proper maintenance of Habitat's digital channels, namely its website and mobile app, and to establish general guidelines for protecting the privacy and confidentiality of information belonging to all individuals and legal entities, both clients and non-clients, who use these platforms.

FINANCIAL RISK

It is controlled through various indicators and metrics developed and monitored by the Risk Management Department, in accordance with the Investment and Conflict of Interest Resolution Policy, and are reported periodically to the Investment and Conflict of Interest Resolution Committee. Management committees also meet regularly to discuss investment management matters, with the participation of the Risk Management Department.

It should be noted that, due to the nature of the company, there are no risks related to consumer health and safety. Regarding antitrust risks, none have been identified within the company.

RISK FACTORS IN INVESTMENTS

The company maintains an investment structure and risk análisis for investments, in accordance with its Investment Policy, with the purpose of maximizing profitability for its members.

This policy is detailed in the Annual Report on Investment Factors and Risks —previously mentioned under the subheading "A Sustainable Approach"—which is addressed to members and covers relevant financial factors and their consideration in investment decisions and risk analysis, as established in Decree Law No. 3,500, Compendium of Regulations of the Pension System, and as indicated in General Rule (NCG) No. 276.

The Investment Policy defines three main financial risks:

A. CREDIT RISK

This refers to the risk that could potentially materialize when a counterparty fails to meet its obligations to the Pension Funds. The following types are identified:

- **ISSUER RISK**
  Loss risk, associated with issuers of debt instruments failing to meet their obligations to the Pension Funds.

- **COUNTERPARTY RISK**
  Loss risk, associated with counterparties failing to meet their obligations to the Pension Funds or loss of their creditworthiness.

B. MARKET RISK

Regarding the fluctuations in portfolio values resulting from market volatility, three sources can be identified:

- **EQUITY RISK**
  Associated with variations in the price of equity assets when incorporating or updating information on different companies (financial situation, business environment, changes in the relevant industry, regulatory framework, or ESG factors), as well as variations in supply and demand for these types of investments.

- **INTEREST RATE RISK**
  Related to the variation resulting from changes in interest rates for debt instruments..

- **EXCHANGE RATE RISK**
  Corresponds to the change in the valuation of an investment with respect to variations in the exchange rate.

AFP Habitat uses two metrics to measure market risk:

- **ABSOLUTE RISK**
  Measured as the standard deviation of the monthly return of the nominal share for 36-month rolling periods.

  This risk is managed using a portfolio approach, where each asset is evaluated based on its contribution to the portfolio's risk, considering both direct and underlying assets, in conventional assets, alternative assets, and exposure to derivatives.

- **RELATIVE RISK**
  This is related to the legal obligation of "minimum return" established in Decree Law No. 3,500 and is measured as the "tracking error" of the funds with respect to relevant competitors, over periods of 12 months.

C. LIQUIDITY RISK

The inability to execute a transaction at current prices due to insufficient market activity for that asset is difficult to quantify, as it depends not only on the fundamentals of the particular asset but also on market conditions.

Managing this risk relies on two principles: adequate diversification and an appropriate risk-return ratio. Therefore, the lack of liquidity for each particular asset must be compensated by demanding an additional premium, which should translate into a higher expected return than that of an asset with similar characteristics but greater liquidity in the secondary market.

ESG VARIABLES AND CLIMATE CHANGE

ESG factors and climate change—as previously mentioned—are considered in the company's investment analysis because they are understood to be relevant variables that, along with others, can create opportunities or risks in the different investment options for Pension Funds.

These variables are incorporated into the investment process, along with other classic analytical criteria, such as fundamental, valuation, or technical factors, which consider, at a minimum, the impact on the expected return or marginal investment risk and the impact on the specific portfolio, or the viability of investments based on publicly available information. The ESG and climate change variables to be considered will depend on the asset class being analyzed.

Since 2023, AFP Habitat has used the SASB (Sustainability Accounting Standards Board) standards as a framework for guidance and monitoring of ESG factors and climate change. This is done to identify risks and opportunities that could affect the financial performance and enterprise value of investments. It also provides access to standardized and comparable ESG reports, so that the information can be incorporated into the investment process.

The definition of ESG factors for AFP Habitat, as well as its most relevant themes, are:

A. ENVIRONMENTAL

This includes the evaluation and monitoring of issues related to pollution and environmental damage. Among the main factors are:

- **GREENHOUSE GAS (GHG) EMISSIONS**
  Policies aimed at reducing emissions of polluting gases.

- **ENERGY USES AND SOURCES**
  Guidelines promoting the increased use of non-polluting renewable energy sources.

- **WASTE MANAGEMENT**
  This includes measures for controlling and reducing emissions of hazardous chemicals, as well as policies for resource reuse.

B. SOCIAL

This includes labor and product liability issues, risks such as data security and stakeholder opposition:

- **COMMUNITY RELATIONS**
  Communication and contribution channels for community projects.

- **CUSTOMER RELATIONS**
  Initiatives aimed at customer well-being.

- **EMPLOYEE RELATIONS**
  Organizational development aspects.

C. CORPORATE GOVERNANCE

It includes elements related to the governance framework and the company's behavior, such as the quality and effectiveness of the board of directors, as well as diversity and inclusion policies:

- **ORGANIZATIONAL STRUCTURE**
  Presence of a Board of Directors, controlling and minority shareholders.

- **FINANCIAL TRANSPARENCY**
  Quality and frequency of publication of relevant information related to the company's operations.

D. CLIMATE CHANGE

It focuses on how changes in temperature and weather patterns, resulting from human activities, affect a company's ability to create value and its competitive position.

Likewise, as mentioned, from the perspective of financial, governance, social, and environmental risks, it considers the provisions of Decree Law No. 3,500, Compendium of Regulations of the Pension System, and those indicated in General Rule (NCG) No. 276 of the Superintendency of Pensions. In addition, it takes into account the analysis criteria provided by the Sustainability Accounting Standards Board (SASB Standards) as a general framework.

Complementarily, regarding information security and cybersecurity risks, the framework corresponds to General Rule No. 278, issued by the Superintendency of Pensions. Regarding the protection of personal data, compliance with Law No. 19.628 and the associated regulations in the Compendium of Standards of the Superintendency of Pensions is observed.

Habitat does not yet have due diligence procedures in place regarding human rights. Furthermore, due to the nature of the company, its Board of Directors does not monitor environmental or climate change risks. However, these are issues considered—as mentioned previously—in the company's investment analysis.

SUCCESSION PLAN

Regarding the existence of a succession plan, AFP Habitat has a Talent Management Plan whose purpose is to ensure that the organization has the right employees at the right time to guarantee continuity in leadership and organizational processes.

This plan includes the identification, development, and retention of key employees, prioritizing executive levels and critical work teams, in accordance with the organization's strategic challenges. This process is reviewed annually through validation by Senior Management.

SALARY STRUCTURES

Each year, in December, the salary structure and compensation and severance policies of the general manager and other senior executives are submitted for review by the Board of Directors, in accordance with Article 50 bis of Law No. 18,046, which includes the compensation procedure (salaries, incentives, and benefits). A benchmark compensation study, conducted by two external firms, is used for this purpose.

AFP Habitat does not have procedures in place to submit these compensation and severance policies for shareholder approval, and the disclosure of these structures and policies to the general public is not considered.

CODE OF ETHICS

Ethics is a fundamental pillar of AFP Habitat's management, both in the administration of the Company and, especially, in the management and administration of the pension funds under its responsibility. Acting with the highest standard of integrity is essential to safeguard security and strengthen the trust of shareholders, directors, executives, employees, clients, members, suppliers, and regulatory authorities, including the Superintendency of Pensions (SP) and the Financial Market Commission (CMF), as well as other public and private entities with which the Company interacts.

In this context, AFP Habitat has a Code of Ethics whose purpose is to establish the guidelines that govern the actions of all members of the organization, ensuring conduct consistent with corporate values and uniform throughout the Company. The Code defines the ethical principles and standards that must guide the actions of the Board of Directors, executives, and employees both internally and in their external relationships.

Any questions regarding the interpretation of its content and provisions, or regarding situations not expressly covered in the document, should be addressed to the direct supervisor or reviewed by the Ethics Committee, the body responsible for guiding and ensuring its proper application.

As previously mentioned, the Code of Ethics addresses matters such as the prevention and management of conflicts of interest, the prevention of money laundering and terrorist financing, and free competition. It also includes provisions related to the proper handling and use of information, as well as the prevention of crimes, within the framework of the Prevention Model implemented by the Company.

The Company also has a formal procedure for receiving complaints in the event of detected irregularities and illegal activities. The established reporting channels are available to employees, shareholders, clients, suppliers, and third parties, and are as follows:

- Email to: : denuncia@afphabitat.cl.
- Traditional mail: Letter addressed to the Comptroller of AFP Habitat, Marchant Pereira No. 10, 9th Floor, Providencia, Santiago, Chile, marked "Confidential."
- Personal interview with the Comptroller of AFP Habitat.
- Electronic form available on the corporate intranet, El Pulso.
- Link on website (https://www.afphabitat.cl/canal-de-denuncias/)

All inquiries or complaints received are treated confidentially, through an independent and objective analysis.

CRIME PREVENTION MODEL

AFP Habitat is committed to complying with legal provisions and, in accordance with Law No. 20,393, maintains an organizational, administrative, and supervisory model for crime prevention, called the "Crime Prevention Model." This model establishes corporate guidelines and promotes an environment of transparency through the values, principles, and standards established by the company.

According to this model, the company is committed to not taking any action contrary to the interests of its members, clients, or shareholders. It also declares its opposition to any type of corruption.

AFP Habitat requires its directors, executives, and employees to strictly comply with the Crime Prevention Model (CPM).

During 2025, the company continued working to strengthen the CPM through various activities focused on employee training.

3.7 INFORMATION TO STAKEHOLDER GROUPS

As explained in the section "Relationship with Stakeholders," AFP Habitat's various stakeholders are central to its management. Identifying and understanding the material aspects associated with each stakeholder is achieved through active listening processes, aimed at gathering their interests and expectations and incorporating them into decision-making.

Ongoing dialogue with members, employees, suppliers, the media, regulators, public agencies, investors, and the community allows for prioritizing and effectively addressing the most relevant issues for each group, strengthening relationships based on closeness, transparency, and collaboration. To this end, the company has specialized departments responsible for managing relationships with each stakeholder, responding to their needs, and building long-term partnerships.

Within this framework, the Investor Relations department (investorrelations@afphabitat.cl)) is responsible for relationships with investors, analysts, and other stakeholders who require economic, financial, and legal information about the company. AFP Habitat also has a dedicated section for investors on its corporate website, where financial information and other relevant background information are published.

Regarding market disclosure, and in accordance with the provisions of General Rule No. 270 of the Financial Market Commission (CMF), as well as in accordance with its self-regulatory practices, AFP Habitat has a Market Information Management Manual, contained within its Disclosure and Transparency Policy. This policy was updated and approved by the Board of Directors in 2025, reinforcing the criteria and guidelines designed to ensure transparency and fairness in access to relevant information for investors. https://www.afphabitat.cl/wp-content/uploads/2025/11/Politica-DivulgacionyTransparencia_septiembre-2025.pdf.

INFORMATION FOR SHAREHOLDERS

The power to elect the members of the Board of Directors rests with the Shareholders' Meeting. Therefore, in the Investors section of the AFP Habitat website, the list and curriculum vitae of the candidates for director for each Board renewal or new election are published well in advance of the Shareholders' Meeting, in compliance with Article 73 of the Regulations of the Corporations Law.

AFP Habitat complies with the deadlines and requirements established in Law No. 18,046 and its regulations, ensuring that the necessary documentation is available on its website well in advance so that shareholders can review it before each meeting. Furthermore, as part of its best practices, the resumes and profiles of the Board candidates are published, allowing shareholders to have complete information when casting their votes. Notwithstanding the foregoing, the company currently maintains a Board of Directors with equal representation of both sexes, comprised of three foreign directors, and including individuals with diverse professions and backgrounds.

Regarding the mechanisms that allow shareholders to exercise their right to vote remotely, in accordance with NCG No. 435 and Circular Letters No. 1141 and 1149, both from the CMF (Financial Market Commission), the Board of Directors of AFP Habitat agreed to allow participation in the meeting through the use of technological means that guarantee the identity of shareholders and proxies, the participation of the CMF and/or the Superintendency of Pensions, if required, and the simultaneous or secret nature of the voting. Likewise, shareholders who wish to participate remotely in the meeting may do so using the aforementioned remote means.

For this purpose, AFP Habitat uses the "Evoting" Platform provided by the Central Securities Depository (DCV), which operates through a pre-enrollment procedure for registering for Shareholders' Meetings. This facilitates the voting process and allows for greater participation and engagement, while safeguarding the principle of simultaneous or secret voting. The use of this platform also ensures the security, trust, and traceability of the information received by AFP Habitat.

All instructions regarding the pre-enrollment process, participation guidelines, the electronic voting system, interface usage, and other relevant information are provided to shareholders well in advance in the "Investors" section of the AFP Habitat website.

ch.04

STRATEGY

36.5%

MARKET SHARE

IN TOTAL VOLUNTARY SAVINGS MANAGED ASSETS

26.5%

MARKET SHARE

IN TOTAL MANDATORY SAVINGS MANAGED ASSETS

4.1 TIME HORIZONS

Throughout its more than four decades of operation, AFP Habitat has maintained a strategic approach that integrates short-, medium-, and long-term perspectives, aimed at generating sustainable value for all its stakeholders. This approach has been key to consolidating its leading position in the Chilean pension system, supported by a remarkable capacity for response and adaptation to changes in the environment.

In accounting terms, property, plant, and equipment assets are recorded at their acquisition cost, less accumulated depreciation and any applicable impairment losses. Depreciation begins when the asset is available for use and is calculated using the straight-line method over the estimated useful life of each asset.

For asset management purposes, the company defines the short-term horizon as one year or less, the medium-term horizon as more than one year and two years or less, and the long-term horizon as any horizon exceeding two years.

NON-CURRENT ASSETS	USEFUL LIFE (YEARS)
Buildings	100
Property, plant and equipment	5-10
Other PP&E	5-10
Information technology equipment	3-5
Fixed installations and accessories	10
Motor vehicles	7-10
Leasehold improvements	5

At the close of fiscal year 2025: furniture and utensils valued at 748 million CLP; technology equipment at 1,049 million CLP.

4.2 STRATEGIC OBJECTIVES

AFP Habitat's vision is to foster a country where people face retirement with optimism, valuing the effort of saving. To this end, its mission is to improve the quality of life of its members and clients through excellent pension services. As a result of this commitment, AFP Habitat manages and leads the largest amount of pension savings in the industry, with a market share of 26.9% in total assets under management, 26.5% in assets managed through mandatory savings, and 36.5% in assets managed through voluntary savings.

Within its strategic objectives, the company's role in the pension debate has been consistent throughout its history, contributing its technical expertise to solutions for improving pensions and defending the principles it considers key to the interests of its members: ownership of their savings and freedom of choice.

Along these same lines, the company is concerned about the financial well-being of its members, innovating in its services to provide clear and simple information about how the pension system works and offering timely advice so they can make better savings decisions for their retirement.

Furthermore, aware of the rapid demographic shift in Chile, AFP Habitat aims to go further and contribute to the development of the silver economy, promoting innovative initiatives that improve the quality of life of older adults. That is why, six years ago, it created the Think Big Alliance, which, through a social innovation fund, supports ventures that seek to positively impact the ecosystem and achieve greater inclusion of older adults in society.

This commitment also translates into developing services and customer service channels that adapt to the needs of older clients and, internally within the organization, promoting senior talent and intergenerational diversity.

Regarding the United Nations Sustainable Development Goals (SDGs), the company has not made a formal commitment in this area; however, the analysis of environmental, social, and human rights factors is carried out as a complement to other criteria, variables, and tools considered in investment decision-making, including regulatory requirements established by the industry authority.

4.3 INVESTMENT PLANS

The company has an investment plan covering different time horizons, aligned with its strategic objectives, focusing on:

- Improving the quality and timeliness of service provided to clients.
- Strengthening the cybersecurity of technology platforms.
- Renewing technologies at risk of obsolescence.
- Ensuring operational continuity of service.
- Reducing the occurrence of errors in business processes.
- Increasing operational efficiency through automated processes.

ch.05 PEOPLE

99.0%

OF WORKFORCE TRAINED

88,009
TRAINING HOURS

5.1 WORKFORCE

The following is the AFP Habitat endowment as of December 31, 2025:

STAFFING BY TYPE OF POSITION AND GENDER

TYPE OF POSITION	MEN	WOMEN	TOTAL
Senior Management	8	2	10
Management	14	9	23
Head of Department	89	84	173
Operator (*)	0	0	0
Sales Force	200	437	637
Administrative	112	274	386
Auxiliary (**)	0	0	0
Other Professionals	154	100	254
Other Technicians (***)	0	0	0
TOTAL	**577**	**906**	**1,483**

(*) This position does not apply to the financial industry.
(**) Included in the Administrative category.
(***) Staff with technical training are in positions within Other Professionals, Sales Force, and Administrative.
Staffing levels in effect until December 31, 2025, are considered.

FEMALE PARTICIPATION

61%

STAFFING BY TYPE OF POSITION, GENDER AND CITIZENSHIP

TYPE OF POSITION	GENDER	CHILEAN	ARGENTINEAN	BOLIVIAN	BRAZILEAN	CANADIAN	COLOMBIAN	ECUADORIAN	SPANISH	GUATEMALAN	PERUVIAN	SALVADORAN	VENEZUELAN	URUGUAYAN	TOTAL
Senior Management	Men	8													8
	Women	2													2
Management	Men	14													14
	Women	7					1		1						9
Head of Department	Men	86									1		2		89
	Women	81						1			1		1		84
Operator (*)	Men														0
	Women														0
Sales Force	Men	189			1						1		8	1	200
	Women	398	1	2		1	1			1	1		32		437
Administrative	Men	109						1					2		112
	Women	259					4					1	10		274
Auxiliary (**)	Men														0
	Women														0
Other Professionals	Men	148					1				2		3		154
	Women	99											1		100
Other Technicians (***)	Men														0
	Women														0
TOTAL		**1,400**	**1**	**2**	**1**	**1**	**7**	**2**	**1**	**1**	**6**	**1**	**59**	**1**	**1,483**

(*) This position does not apply to the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales, and Administrative positions.

STAFFING BY TYPE OF POSITION, GENDER AND AGE RANGE

TYPE OF POSITION	GENDER	LESS THAN 30 YEARS	BETWEEN 30 & 40 YEARS	BETWEEN 41 & 50 YEARS	BETWEEN 51 & 60 YEARS	BETWEEN 61 & 70 YEARS	MORE THAN 70 YEARS	TOTAL
Senior Management	Men	0	0	2	5	1	0	8
	Women	0	0	0	2	0	0	2
Management	Men	0	3	7	3	1	0	14
	Women	0	2	5	2	0	0	9
Head of Department	Men	2	27	29	26	4	1	89
	Women	0	12	30	37	5	0	84
Operator (*)	Men	0	0	0	0	0	0	0
	Women	0	0	0	0	0	0	0
Sales Force	Men	13	58	54	50	22	3	200
	Women	19	134	157	103	23	1	437
Administrative	Men	16	36	22	24	13	1	112
	Women	23	84	97	53	15	2	274
Auxiliary (**)	Men	0	0	0	0	0	0	0
	Women	0	0	0	0	0	0	0
Other Professionals	Men	38	61	29	14	10	2	154
	Women	10	47	24	15	4	0	100
Other Technicians (***)	Men	0	0	0	0	0	0	0
	Women	0	0	0	0	0	0	0
TOTAL		**121**	**464**	**456**	**334**	**98**	**10**	**1,483**

(*) This position does not apply to the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales, and Administrative positions.

STAFFING BY TYPE OF POSITION, GENDER AND YEARS OF SERVICE

TYPE OF POSITION	GENDER	LESS THAN 3 YEARS	BETWEEN 3 & 6 YEARS	MORE THAN 6 & LESS THAN 9 YEARS	BETWEEN 9 & 12 YEARS	MORE THAN 12 YEARS	TOTAL
Senior Management	Men	1	1	3	1	2	8
	Women	0	0	0	0	2	2
Management	Men	2	4	1	5	2	14
	Women	1	2	4	1	1	9
Head of Department	Men	17	21	17	11	23	89
	Women	18	9	14	10	33	84
Operator (*)	Men	0	0	0	0	0	0
	Women	0	0	0	0	0	0
Sales Force	Men	115	17	22	17	29	200
	Women	243	83	50	33	28	437
Administrative	Men	33	23	19	12	25	112
	Women	80	71	55	24	44	274
Auxiliary (**)	Men	0	0	0	0	0	0
	Women	0	0	0	0	0	0
Other Professionals	Men	70	27	21	10	26	154
	Women	34	12	16	10	28	100
Other Technicians (***)	Men	0	0	0	0	0	0
	Women	0	0	0	0	0	0
TOTAL		**614**	**270**	**222**	**134**	**243**	**1,483**

(*) This position does not apply to the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales, and Administrative positions.

DISABILITY

Habitat maintains a firm commitment to the inclusion of people with disabilities, reflected in the hiring of 35 employees from this group, a figure that represents 2% of its workforce, well above the 1% required by Law No. 21,015. This commitment is further supported by compliance with Law No. 21,275, which mandates having a certified Inclusion Manager in the Human Resources department, and by internal policies that address workplace inclusion throughout the employee lifecycle, from the selection process to their full development within the organization.

Habitat has also gone further, providing additional health insurance coverage for the children of employees with disabilities. (More details under the Benefits subheading).

STAFFING BY TYPE OF POSITION AND GENDER

TYPE OF POSITION	MEN	WOMEN	TOTAL
Senior Management	0	0	0
Management	0	0	0
Head of Department	2	3	5
Operator (*)	0	0	0
Sales Force	2	10	12
Administrative	0	17	17
Auxiliary (**)	0	0	0
Other Professionals	0	1	1
Other Technicians (***)	0	0	0
TOTAL	**4**	**31**	**35**

(*) This position does not apply to the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales, and Administrative positions.

5.2 LABOR FORMALITY

The following tables present data regarding formal employment at AFP Habitat for the year 2025. It should be noted that the company does not have contracts for specific projects or tasks, nor does it have contracts for services rendered.

STAFFING BY JOB CATEGORY, GENDER AND TYPE OF CONTRACT (N° OF PEOPLE)

TYPE OF POSITION	GENDER	TERM TYPE OF CONTRACT		TOTAL
		INDEFINITE TERM	FIXED TERM	
Senior Management	Men	8	0	8
	Women	2	0	2
Management	Men	14	0	14
	Women	9	0	9
Head of Department	Men	89	0	89
	Women	84	0	84
Operator (*)	Men	0	0	0
	Women	0	0	0
Sales Force	Men	166	34	200
	Women	391	46	437
Administrative	Men	110	2	112
	Women	265	9	274
Auxiliary (**)	Men	0	0	0
	Women	0	0	0
Other Professionals	Men	154	0	154
	Women	99	1	100
Other Technicians (***)	Men	0	0	0
	Women	0	0	0
SUBTOTAL	**Men**	**541**	**36**	**577**
	Women	**850**	**56**	**906**
TOTAL		**1,391**	**92**	**1,483**

(*) This position does not apply to the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales, and Administrative positions.

STAFFING BY JOB CATEGORY, GENDER AND TYPE OF CONTRACT (% OF PEOPLE)

TYPE OF POSITION	GENDER	TERM TYPE OF CONTRACT		TOTAL
		INDEFINITE TERM	FIXED TERM	
Senior Management	Men	0.54%		0.5%
	Women	0.13%		0.1%
Management	Men	0.94%		0.9%
	Women	0.61%		0.6%
Head of Department	Men	6.00%		6.0%
	Women	5.66%		5.7%
Operator (*)	Men			0.0%
	Women			0.0%
Sales Force	Men	11.19%	2.29%	13.5%
	Women	26.37%	3.10%	29.5%
Administrative	Men	7.42%	0.13%	7.6%
	Women	17.87%	0.61%	18.5%
Auxiliary (**)	Men			0.0%
	Women			0.0%
Other Professionals	Men	10.38%	0.00%	10.4%
	Women	6.68%	0.07%	6.7%
Other Technicians (***)	Men			0.0%
	Women			0.0%
SUBTOTAL	**Men**	**36.5%**	**2.4%**	**38.9%**
	Women	**57.3%**	**3.8%**	**61.1%**
TOTAL		**93.8%**	**6.2%**	**100.0%**

(*) This position does not apply to the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales, and Administrative positions.

5.3 WORK ADAPTABILITY

All AFP Habitat employees have standard working hours; there are no part-time positions, flexible work arrangements, or partial or full-time teleworking options. The figures for 2025 are presented below:

STAFFING BY JOB CATEGORY, GENDER AND TYPE OF WORKDAY (N° OF PEOPLE)

TYPE OF POSITION	GENDER	TYPE OF ORDINARY WORK DAY
Senior Management	Men	8
	Women	2
Management	Men	14
	Women	9
Head of Department	Men	89
	Women	84
Operator (*)	Men	0
	Women	0
Sales Force	Men	200
	Women	437
Administrative	Men	112
	Women	274
Auxiliary (**)	Men	0
	Women	0
Other Professionals	Men	154
	Women	100
Other Technicians (***)	Men	0
	Women	0
SUBTOTAL	**Men**	**577**
	Women	**906**
TOTAL		**1,483**

(*) This position does not apply to the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales, and Administrative positions.

STAFFING BY JOB CATEGORY, GENDER AND TYPE OF WORKDAY (% OF PEOPLE)

TYPE OF POSITION	GENDER	TYPE OF ORDINARY WORK DAY
Senior Management	Men	1%
	Women	0%
Management	Men	1%
	Women	1%
Head of Department	Men	6%
	Women	6%
Operator (*)	Men	0%
	Women	0%
Sales Force	Men	13%
	Women	29%
Administrative	Men	8%
	Women	18%
Auxiliary (**)	Men	0%
	Women	0%
Other Professionals	Men	10%
	Women	7%
Other Technicians (***)	Men	0%
	Women	0%
SUBTOTAL	**Men**	**38.9%**
	Women	**61.1%**
TOTAL		**100.0%**

5.4 GENDER PAY EQUITY

In order to maintain external competitiveness in the pension fund market and the financial services industry, Habitat conducts three compensation and benefits studies annually to generate a salary structure that is presented each year to the Board of Directors, and whose last approval was in December 2025.

Below is the gender pay gap, based on the mean and median salaries and by job category:

SALARY GAP BY BY TYPE OF POSITION

TYPE OF POSITION	AVERAGE SALARY GAP	MEDIAN SALARY GAP
Senior Management	82%	83%
Management	60%	58%
Head of Department	87%	91%
Operator (*)	N.A.	N.A.
Sales Force	98%	97%
Administrative	99%	101%
Auxiliary (**)	N.A.	N.A.
Other Professionals	92%	97%
Other Technicians (***)	N.A.	N.A.

N/A: Not applicable.
(*) This position does not apply to the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales, and Administrative positions.

5.5 WORKPLACE HARASSMENT, SEXUAL HARASSMENT AND WORKPLACE VIOLENCE

PARTICIPATION IN TRAINING ON SEXUAL HARASSMENT, WORKPLACE HARASSMENT, AND VIOLENCE IN THE WORKPLACE

98.2%

As part of our commitment to current regulations, during the period, we strengthened our outreach and training efforts related to Law No. 21,643, which regulates the prevention of workplace harassment, sexual harassment, and violence.

In this context, we incorporated theoretical and practical training on this subject into our mandatory induction sessions for all new employees. This training covers the nature and scope of the law, its preventative approach, and its application in the workplace. It also presents the formal reporting channels and internal processes through which AFP Habitat manages and resolves cases, ensuring confidentiality, due process, and the protection of those involved. During the reporting period, 100% of new employees received training on this topic.

Additionally, a specific self-instructional training course on the prevention of workplace harassment, sexual harassment, and violence was integrated into the mandatory corporate Compliance course, in compliance with Law No. 21,643. This course is mandatory for all employees and aims to reinforce the content covered in the induction, promoting an organizational culture based on respect, dignity, and zero tolerance for conduct contrary to these principles. In this area, a 98.2% participation rate was achieved in the ongoing training provided alongside the Compliance courses during 2025. Finally, to ensure ongoing awareness of the available mechanisms, the corporate reporting channels were periodically reinforced through communications sent via company email in February and August of 2025, reaffirming the Company's commitment to the prevention, detection, and timely management of these situations.

No. OF SEXUAL HARASSMENT CASES REPORTED

	MEN	WOMEN	TOTAL
Cases reported in the same organization	0	0	0
Cases reported in the Labor Directorate*	0	1	1
TOTAL NUMBER OF REPORTED CASES	**0**	**1**	**1**

* Or equivalent organization (in the case of other jurisdictions).
All complaints filed during 2025 have been closed.

No. OF WORKPLACE HARRASMENT CASES REPORTED

	MEN	WOMEN	TOTAL
Cases reported in the same organization	1	4	5
Cases reported in the Labor Directorate*	0	0	0
TOTAL NUMBER OF REPORTED CASES	**1**	**4**	**5**

* Or equivalent organization (in the case of other jurisdictions).
All complaints filed during 2025 have been closed.

No. OF VIOLENCE AT WORK CASES REPORTED

	MEN	WOMEN	TOTAL
Cases reported in the same organization	0	0	0
Cases reported in the Labor Directorate*	0	0	0
TOTAL NUMBER OF REPORTED CASES	**0**	**0**	**0**

* Or equivalent organization (in the case of other jurisdictions).

5.6 OCCUPATIONAL SAFETY

AFP Habitat has an annual scheduled work plan focused on occupational health and safety, and a work program with the insurance administrator, the Chilean Safety Association (ACHS), through an annual collaboration agreement.

We work on an annual program in conjunction with ACHS. During 2025, the following work areas were established:

- Occupational Health System.
- Tactical Interventions.
- Joint Committee Management.
- Emergency Management.
- Occupational Hygiene.
- Health Management.
- Well-being and Culture.

It is important to mention that we currently have 11 active Joint Committees, and with the implementation of the new Supreme Decree 44, the role of Safety Delegate was established, and we now have 14 delegates nationwide.

Another relevant fact is that in the CEAL-SM survey, of the 25 workplaces evaluated, 22 received a Low Risk rating and only 3 received a Medium Risk rating.

Regarding Low Risks, measures recommended by the Chilean Safety Association (ACHS) were taken to mitigate them. Regarding Medium Risks, discussion groups were held in 2025 with a psychologist from the ACHS to determine measures and implement improvement plans to reduce or mitigate the respective risks.

OCCUPATIONAL SAFETY GOALS BY TYPE OF INDICATORS

INDICATOR	2025
Accident Rate per 100 employees	0.59
Fatality Rate per 100,000 employees	0
Occupational Disease Rate per 100 employees	0.02
Average Days Lost per accident	47.5

WORKPLACE SAFETY INDICATORS

INDICATOR	2025
Accident Rate per 100 employees	6.97
Fatality Rate per 100,000 employees	0
Occupational Disease Rate per 100 employees	0
Average Days Lost per accident	78.3

5.7 PARENTAL LEAVE

The company offers two additional benefits beyond those mandated by law::

- Mothers, once their parental leave ends, can take their vacation and then gradually return to work. The first month, they leave at 3:00 PM, the second at 5:00 PM, and the third month they return to their normal schedule, respecting the breastfeeding break.

- Fathers, meanwhile, and with the aim of promoting shared parental responsibility, are allowed to leave one hour earlier for 30 consecutive days (following the five legally mandated days).

Additionally, the company has a hybrid work policy that allows each employee to work remotely for up to eight days per month, thus promoting greater flexibility and a better work-life balance.

The following tables show the usage figures for parental leave for the year 2025. It should be noted that, for this year, the company has not identified the men eligible to take this leave:

AVERAGE NUMBER OF DAYS POSTNATAL LEAVE

111
USED BY WOMEN

NUMBER OF PEOPLE ELIGIBLE TO TAKE POSTNATAL LEAVE BY TYPE OF POSITION

TYPE OF POSITION	GENDER	TOTAL
Senior Management	Men	0
	Women	0
Management	Men	0
	Women	0
Head of Department	Men	0
	Women	2
Operator (*)	Men	0
	Women	0
Sales Force	Men	0
	Women	8
Administrative	Men	0
	Women	3
Auxiliary (**)	Men	0
	Women	0
Other Professionals	Men	0
	Women	6
Other Technicians (***)	Men	0
	Women	0
SUBTOTAL	**Men**	**0**
	Women	**19**
TOTAL		19

(*) This position does not apply in the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales Force, and Administrative positions.

NUMBER OF WOMEN WHO TOOK POSTNATAL LEAVE BY TYPE OF POSITION

TYPE OF POSITION	TOTAL
Senior Management	0
Management	0
Head of Department	2
Operator (*)	0
Sales Force	8
Administrative	3
Auxiliary (**)	0
Other Professionals	6
Other Technicians (***)	0
TOTAL	**19**

(*) This position does not apply in the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales Force, and Administrative positions.

PERCENTAGE OF WOMEN WHO TOOK POSTNATAL LEAVE BY TYPE OF POSITION

TYPE OF POSITION	TOTAL
Senior Management	0.0%
Management	0.0%
Head of Department	10.5%
Operator (*)	0.0%
Sales Force	42.1%
Administrative	15.8%
Auxiliary (**)	0.0%
Other Professionals	31.6%
Other Technicians (***)	0.0%
TOTAL	**100.0%**

(*) This position does not apply in the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales Force, and Administrative positions.

AVERAGE NUMBER OF DAYS USED BY TYPE OF POSITION

TYPE OF POSITION	GENDER	TOTAL
Senior Management	Men	0
	Women	0
Management	Men	0
	Women	0
Head of Department	Men	0
	Women	50
Operator (*)	Men	0
	Women	0
Sales Force	Men	0
	Women	138
Administrative	Men	0
	Women	71
Auxiliary (**)	Men	0
	Women	0
Other Professionals	Men	0
	Women	127
Other Technicians (***)	Men	0
	Women	0
OVERALL AVERAGE	**Men**	**0**
	Women	**111**

(*) This position does not apply in the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales Force, and Administrative positions.

By 2025, women only used postnatal leave, and the average number of days corresponds only to those recorded in 2025, with the difference reported the previous year.

5.8 TRAINING AND BENEFITS

AFP Habitat maintains a strong commitment to the professional growth of its employees. The organization recognizes that continuous training provides knowledge, skills, and attitudes that enhance job performance and, consequently, contribute to achieving corporate goals and delivering excellent service to its clients.

This year, the focus was on training related to reform, in order to update knowledge, with special emphasis on external customer-facing channels and areas directly related to operational continuity.

Below are the tables corresponding to the company's investment, staffing, and training hours for 2025:

MONETARY RESOURCES FOR EDUCATION AND PROFESSIONAL DEVELOPMENT

	MM CLP
Amount for Training and Professional Development	608
% of Annual Revenue from Ordinary Activities	0.23%

TRAINED STAFF BY JOB TYPE AND GENDER

TYPE OF POSITION	MEN	WOMEN	TOTAL	% THAT REPRESENTS OF THE TOTAL ALLOCATION		
				MEN	WOMEN	TOTAL
Senior Management	6	2	8	0,4%	0,1%	0,5%
Management	14	9	23	0,9%	0,6%	1,6%
Head of Department	88	83	171	5,9%	5,6%	11,5%
Operator (*)			0	0,0%	0,0%	0,0%
Sales Force	198	437	635	13,4%	29,5%	42,8%
Administrative	110	268	378	7,4%	18,1%	25,5%
Auxiliary (**)			0	0,0%	0,0%	0,0%
Other Professionals	153	100	253	10,3%	6,7%	17,1%
Other Technicians (***)			0	0,0%	0,0%	0,0%
TOTAL	**569**	**899**	**1.468**	**38,4%**	**60,60%**	**99,0%**

(*) This position does not apply in the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales Force, and Administrative positions.

ANNUAL TRAINING HOURS BY TYPE OF POSITION AND GENDER

TYPE OF POSITION	MEN	WOMEN	TOTAL
Senior Management	210	30	240
Management	623	449	1,073
Head of Department	3,269	3,502	6,771
Operator (*)			
Sales Force	19,226	31,482	50,708
Administrative	6,244	15,134	21,377
Auxiliary (**)			
Other Professionals	4,788	3,052	7,840
Other Technicians (***)			
TOTAL	34,360	53,650	88,009

(*) This position does not apply in the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales Force, and Administrative positions.

AVERAGE ANNUAL TRAINING HOURS BY TYPE OF POSITION AND GENDER

TYPE OF POSITION	MEN	WOMEN	TOTAL
Senior Management	35.0	18.4	29.9
Management	44.5	49.9	46.6
Head of Department	37.1	42.2	39.6
Operator (*)			
Sales Force	97.1	72.0	79.9
Administrative	56.8	56.5	56.6
Auxiliary (**)			
Other Professionals	31.3	30.5	31.9
Other Technicians (***)			
TOTAL	60.4	59.7	60.0

(*) This position does not apply in the financial industry.
(**) Included in Administrative.
(***) Staff with technical training are in Other Professional, Sales Force, and Administrative positions.

TRAINED STAFF 99.0%

TRAINING HOURS 88,009

INVESTMENT IN TRAINING AND DEVELMENT 608 MM CLP

BENEFITS

The company provides Catastrophic Insurance Coverage Benefits with 100% company-paid coverage for its employees. Regarding Supplementary Insurance, the company contributes 50% of the premium.

In addition, Habitat, through its Welfare Corporation, provides a range of health coverages totaling over 140 UF annually. This year, with the approval of the Welfare Corporation's Board of Directors, important coverages were maintained, such as reimbursements for fertility treatments for men and women, as well as coverage for psychological support during adoption and coverage for psychiatric care.

It is important to mention that employees can also Access emergency loans through the Welfare Corporation with interest rates below the market average, allowing for quick and affordable access to loans. During 2025, 386 loans were granted, totaling over 850 million.

These benefits are available to all employees with permanent contracts.

Regarding financial benefits, the Flexible Bonus is maintained for professional staff and managers with indefinite contracts. In addition to traditional benefits such as meal allowances via electronic card or through payroll deductions, this benefit is available to all employees with indefinite and fixed-term contracts. The Christmas gift card is also provided to all employees with indefinite contracts. A school allowance is provided to all employees with children in primary, secondary, or higher education. School allowances are also included for employees pursuing higher education. Recognizing the importance of mental health and addressing societal realities, special coverage for psychological and psychiatric treatments for domestic violence and bullying cases involving children is maintained. Additionally, the Chile Unido Foundation's telephone support service has been incorporated, with nationwide coverage for employees who provide in-person and telephone customer service. Reaching more than 350 employees and their families.

During 2025, we decided to enhance the well-being of our employees by implementing the "Wellness Route," an initiative that also aimed to extend throughout the year various concrete actions and activities focused on educating employees about physical, emotional, and mental health, such as cardiovascular assessments, talks on healthy eating, breast cancer prevention, responsible parenting, mindfulness workshops, active breaks, and healthy interventions like massages and healthy snacks, among others, on a weekly basis.

Furthermore, over 400 of our employees accessed more than 10,000 different titles in our "Guacolda Vega Bustos" Library.

Regarding inclusion, this year we again reached a percentage of over 2.4% of our employees, exceeding the legal requirement. This reflects a policy not only of opening our job applications to people with disabilities, but also of supporting our employees who, for various reasons, have some type of disability and seek assistance from the company to document their status.

ACKNOWLEDGMENTS

As detailed in Chapter 3 of this Report, Habitat actively promotes an organizational culture that values the diversity of experiences and abilities. This involves recognizing the unique contribution that each employee makes based on their personal journey, along with the support of Senior Management to consolidate these principles in all areas of the organization.

The "Inspira" program, implemented ten years ago and present in the company's daily operations, seeks to promote organizational values and strengthen the exemplary behavior expected of those who work at AFP Habitat. Its purpose is to motivate employees and consolidate a culture of recognition across all levels and regions of the country. Furthermore, it contributes to fostering camaraderie and, therefore, promotes a positive organizational climate.

Through an online platform, employees are invited to highlight their achievements by submitting coupons associated with the corporate values we wish to promote. At the end of each month, semester, and year, rewards are given to those who have accumulated the most coupons, as well as to the teams and leaders who inspire these behaviors.

RECOGNITION COUPONS FOR REPRESENTING VALUES

18,589 COUPONS GIVEN

RESULTS 2025
"INSPIRA" (INSPIRE) PROGRAM

INSPIRA HABITAT

MONTHLY AWARDEES

- 716 INDIVIDUALS
- 355 FOR REWARDED HEAD OF DEPARTMENTS
- 361 FOR COUPONS

SEMI-ANNUAL AWARDEES

(SELECTION FROM THE MONTHLY WINNERS)

1ST HALF

- 49 INDIVIDUALS
- 13 FOR REWARDED HEAD OF DEPARTMENTS

2ND HALF

- 60 INDIVIDUALS
- 23 FOR REWARDED HEAD OF DEPARTMENTS

ANNUAL AWARDEES

(SELECTION FROM THE MONTHLY AND SEMI-ANNUAL WINNERS)

- 67 INDIVIDUALS
- 18 FOR REWARDED HEAD OF DEPARTMENTS

5.9 SUBCONTRACTING POLICY

Although there is no specific subcontracting policy, clear guidelines have been established regarding subcontracting companies, that is, those that provide personnel who perform functions under the supervision of AFP Habitat.

Contractually, with suppliers operating under a subcontracting arrangement, it is explicitly stipulated that they must strictly and promptly comply with each and every obligation established by current legislation. Furthermore, they are required to submit documentation proving the existence of employment contracts, the payment of wages, and social security contributions for the subcontracted employees. If these documents are not submitted, the company reserves the right to withhold payments corresponding to the subcontracted employees' obligations. In cases of serious non-compliance, the contract may be terminated.

The request and accreditation of the aforementioned documents is carried out once a month and is an essential requirement for the processing of monthly invoices.

ch.06

BUSINESS MODEL

3rd PLACE

IN THE INDUSTRY

BY NUMBER
OF AFFILIATES

6.1 INDUSTRIAL SECTOR

AFP Habitat's main service is the administration and management of pension funds for its members and retirees, offering voluntary pension savings solutions and various benefits of the system, including pension payments through programmed withdrawal options, among others.

Among its most prominent products and services are:

01. PENSION FUND MANAGEMENT

AFP Habitat manages pension funds for all its members and clients in the individual capitalization system. The management of Pension Funds is carried out through the administration of 5 Pension Funds classified according to the risk level of their investments.

02. PROGRAMMED WITHDRAWAL

For members starting the pension process, the AFP offers the Scheduled Withdrawal service, through which they can receive periodic payments based on their accumulated savings balance.

03. VOLUNTARY SAVINGS

In addition to mandatory funds, the company offers voluntary savings products, including voluntary pension savings (APV), which allow contributors to increase their pension savings with tax incentives, the Voluntary Savings Account (or Account 2), and the Agreed Deposit.

04.
OTHER SERVICES

STATE PROCESSES AND PENSION BENEFITS, AS STIPULATED BY DECREE LAW No. 3,500

AFP Habitat collaborates with the State in the implementation of various state processes associated with the pension system. Among these, the following stand out:

- **COLLECTION OF PENSION CONTRIBUTIONS:**
  The mandatory contributions that members and employers must make monthly are collected and managed by the AFP (Pension Fund Administrator). These contributions are allocated to pension funds and are regulated by the Superintendency of Pensions, ensuring transparency and compliance with current regulations.

- **PROCESSING OF PENSIONS:**
  AFP Habitat actively participates in the processing and payment of old-age, disability, and survivor pensions. These processes are regulated by the State and are carried out in coordination with other entities, such as the Social Security Institute (IPS) and insurance companies, to guarantee that members receive their pension benefits appropriately and on time.

These products and services are designed to provide comprehensive pension savings solutions, facilitating financial planning for retirement and contributing to the economic well-being of members in their post-retirement stage.

COMPETITION

AFP Habitat operates in a highly regulated and competitive market. The Chilean pension industry is comprised of several Pension Fund Administrators (AFPs), which compete in managing employees' pension savings in an environment where fund profitability, customer service, fees, and service innovation are key differentiators.

The company competes directly with six administrators in the Chilean system. These entities, like AFP Habitat, manage pension funds under the regulations of Decree Law No. 3,500, which generates constant competition to attract and retain clients and members.

In the voluntary savings segment, the competitive landscape is significantly broader. AFP Habitat competes with a wide variety of financial institutions authorized to offer and manage Voluntary Pension Savings (APV), including banks, life insurance companies, mutual fund managers, and others, totaling dozens of players in the voluntary savings market.

Regarding the company's stakeholders—mentioned previously in section 3.1—these are: clients, employees, the media, public agencies, suppliers, the broader community and ecosystem, and shareholders and investors. Details explaining why these are the most relevant stakeholders, as well as AFP Habitat's membership in professional associations and organizations, are addressed in section 6.3 of this report.

LEGAL FRAMEWORK AND REGULATORY BODIES

AFP Habitat is subject to Decree Law No. 3,500 of 1980, which establishes a new pension system, and Decree with Force of Law No. 101 of 1980, which establishes the organic statute of the Superintendency of Pension Fund Administrators.

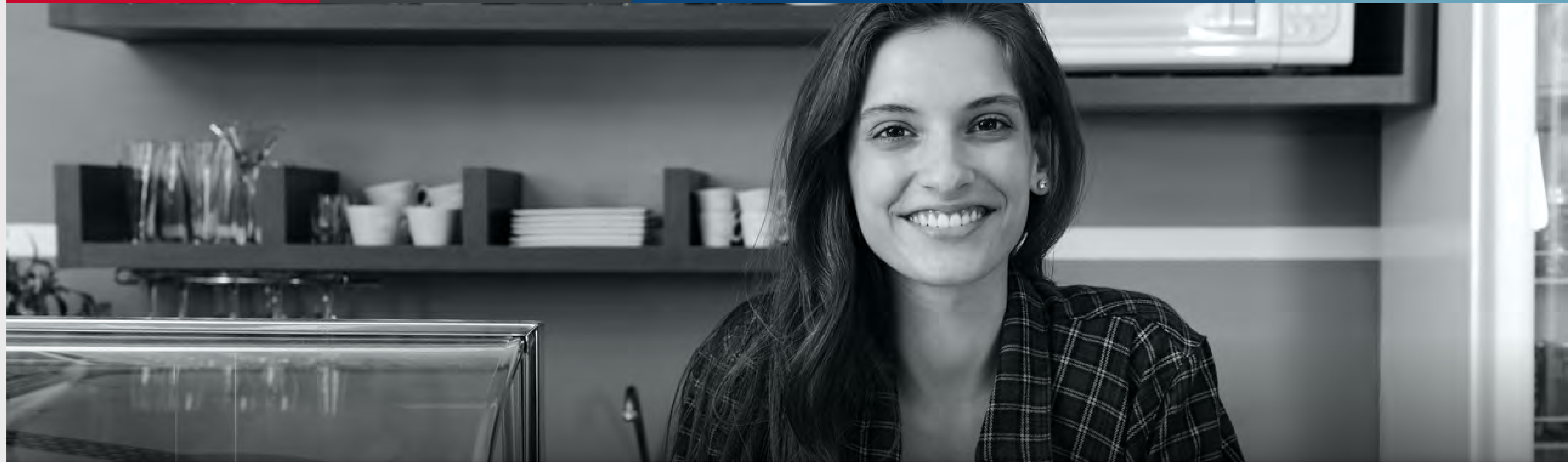
It is also regulated by the Securities Market Law No. 18,045 and the Corporations Law No. 18,046, as it is a special type of corporation responsible for managing pension funds.

Regarding the entities that regulate it, the company is supervised by the Superintendency of Pensions, the oversight body that represents the State within the Chilean pension system. It is also governed by the Financial Market Commission (CMF), which is the entity responsible for ensuring the proper functioning, development, and stability of the financial market, facilitating the participation of market participants and promoting public trust. Since it is registered with the securities registry, it is also subject to the regulations and practices of the financial market, both national and international. Furthermore, in accordance with Article 3 of Law No. 19,913, it is obligated to report to the Financial Analysis Unit (UAF) any suspicious transactions related to money laundering and terrorist financing that may be detected in the course of its activities.

6.2 BUSINESSES

AFP Habitat focuses its activity on pension fund management, developing products oriented towards long-term retirement savings. These are aimed at both employees affiliated with the mandatory system and individuals seeking to supplement their savings through voluntary mechanisms.

Below are the main services offered by the company and the markets where they are sold:



01. MANDATORY SAVINGS

Mandatory savings constitute the main product managed by AFP Habitat, consisting of the collection and management of pension contributions from employees affiliated with the system. This mechanism, regulated by Decree Law No. 3,500, establishes the obligation to allocate a percentage of the monthly taxable income to a Pension Fund Administrator in order to finance the employee's future pension.

AFP Habitat manages these resources through five types of funds (A, B, C, D, E), which present different risk and return profiles, allowing members to select the alternative that best suits their expectations and long-term savings goals.

TARGET MARKET:

Active workers contributing to the Chilean social security system.

02. VOLUNTARY PENSION SAVINGS (APV)

The APV (Additional Voluntary Pension) is a tool that allows members to increase their savings with the goal of improving their future pension. Through this mechanism, contributors can make additional contributions that supplement their mandatory savings, accessing tax incentives established by current regulations.

AFP Habitat manages these funds under the same fund categories as mandatory savings, providing members with investment alternatives suited to different risk profiles and long-term savings objectives.

TARGET MARKET:

Workers seeking to increase their retirement savings with tax benefits.

03. VOLUNTARY SAVINGS ACCOUNT (ACCOUNT 2)

The Voluntary Savings Account, known as Account 2, is a product that allows members to make additional contributions outside the mandatory pension system, providing greater flexibility in the use of their funds. Unlike the Voluntary Pension Savings (APV), the funds accumulated in this account can be withdrawn without specific restrictions, making it a suitable alternative for those who prioritize liquidity.

However, this instrument does not offer the tax benefits associated with Voluntary Pension Savings.

TARGET MARKET:

Those seeking a flexible and liquid savings option outside the pension system.

04. AGREED DEPOSIT

The Agreed Deposit is a voluntary savings mechanism established through an agreement between the employer and the employee. In this system, the employer makes additional contributions to the employee's pension account, supplementing the mandatory savings.

Like the APV (Additional Voluntary Pension Contribution), this instrument includes tax incentives defined by current regulations, making it an alternative that allows employees to strengthen their pension savings without directly affecting their net pay.

TARGET MARKET:

Companies seeking to offer additional retirement benefits to their employees and employees seeking to increase their retirement savings without a direct impact on their monthly salary.

MARKET SHARE 2025

At the close of 2025, AFP Habitat maintained a leading position in the pension fund management industry, achieving a market share of 26.89% in assets under management. In terms of the number of members, it registered a market share of 14.48%, ranking third in the industry.

In the voluntary savings segment, the company ended the year with a 36.5% share of managed balances corresponding to APV (Voluntary Pension Savings), Voluntary Savings Accounts, and Agreed Deposits, positioning itself first in the industry.

MARKET SHARE

36.5%
IN VOLUNTARY SAVINGS

SALES CHANNELS

AFP Habitat operates through a combination of in-person and remote channels to market its mandatory and voluntary savings products, with the aim of facilitating access to its services for a broad base of members. Through these channels, clients can manage their mandatory and voluntary retirement savings efficiently and securely.

SERVICE THROUGHOUT CHILE

21 BRANCHES

5 SERVICE CENTERS

17 MOBILE HABITAT

141 LOCATIONS VISITED BY MOBILE HABITAT

1 VIRTUAL BRANCH

01. MANDATORY SAVINGS

Mandatory savings are an important component of the pension system in Chile, and AFP Habitat offers this product primarily through the following channels:

- **BRANCH NETWORK**
  AFP Habitat has a network of physical branches throughout Chile, where members can carry out their pension procedures in person. At the offices, they receive advice on fund selection, review of contributions, and guidance regarding pension management. This channel is especially relevant for those who prefer direct and personalized attention.

- **WEB PLATFORM**
  Through the AFP Habitat website, members can request the transfer of their mandatory savings balances using forms enabled for this purpose.

- **REMOTE SUPPORT OR TELESALER EXECUTIVES**
  Telephone channel responsible for managing transfers of potential contributors and supporting sales processes related to mandatory savings.

- **MOBILE HABITAT**
  An initiative aimed at extending the company's territorial coverage, bringing pension services to locations where there are no nearby physical branches. These mobile units also handle transfers and other procedures related to mandatory savings.

02. VOLUNTARY SAVINGS (APV, VOLUNTARY SAVINGS ACCOUNT, AND AGREED DEPOSIT)

For the marketing of voluntary savings products, AFP Habitat offers various channels designed to provide flexibility and ease of access to members interested in supplementing their mandatory savings. These products include Voluntary Pension Savings (APV), the Voluntary Savings Account (Account 2), and the Agreed Deposit.

- **PERSONALIZED ADVICE AT BRANCHES**
  Through its branch network, the company provides specialized guidance to those who wish to contract voluntary savings products. At these locations, members can learn about the features of APV, the terms and conditions of Account 2, and the tax benefits associated with the Agreed Deposit.

- **TELESALES**
  A telephone service channel through which representatives manage the contracting of voluntary savings products and provide relevant information to members.

- **WEB PLATFORM AND MOBILE APPLICATION**
  The AFP Habitat website and mobile application allow members to manage their voluntary savings products, make direct deposits, and manage balance transfers from other institutions.

- **AGREEMENTS WITH EMPLOYERS (AGREED DEPOSIT)**
  In the case of the Agreed Deposit, AFP Habitat maintains agreements with employers who make additional contributions on behalf of their employees, automatically contributing to their retirement savings as established in these agreements.

The integration of in-person, digital, and remote channels allows mandatory and voluntary savings products to be available to members according to their location and service preference. This combination helps expand market coverage and facilitate access to retirement services.

CUSTOMERS AND SUPPLIERS

There are no clients who represent at least 10% of AFP Habitat's revenue, as this revenue comes primarily from commissions charged to individuals for contributions to their individual savings accounts, pension payments under programmed withdrawal or temporary annuity options, and the management of voluntary pension savings balances and other associated products.

Similarly, no suppliers are identified who individually account for at least 10% of the company's total purchases during the period related to the supply of goods and services.

Regarding external factors relevant to business development, the regulatory framework defined by Decree Law No. 3,500 and its supplementary provisions establishes the limits of Pension Fund Administrators' operations, determining the products and services they may offer. In this context, the decisions adopted by the authorities—whether through new regulations or modifications to existing legislation—directly impact the evolution of the business and the obligations the company must fulfill within the Social Security System.

Additionally, the macroeconomic environment is a relevant factor for short-term revenue generation, especially variables such as the level of formal employment and wage trends. In turn, demographic trends, such as population aging, can influence the long-term development of the business.

6.3 STAKEHOLDERS

The company's stakeholders are defined as such based on their connection to AFP Habitat's activities and the mutual impact generated in the development of their operations:

01. CLIENTS

Members, pensioners, and non-pensioners, as well as those who maintain voluntary savings accounts, are the core of the company's business. In this sense, AFP Habitat's focus is on providing specialized attention and advice, with timely and efficient responses, ensuring at all times the responsible, ethical, and transparent management of their pension funds.

02. EMPLOYEES

AFP Habitat's performance and track record rest largely on the commitment of its employees. The human and professional team has been a determining factor in sustaining, for more than 40 years, the objective of contributing to a better quality of life for members, pensioners, and clients, by contributing experience, knowledge, and a dedication to service.

03. MEDIA

The media plays a key role in the company's relationship with society. Through these channels, AFP Habitat can provide timely and transparent information about its activities, facilitating public access to clear, up-to-date content of general interest.

04. PUBLIC AGENCIES

Given the regulated nature of the pension industry, public agencies are a key stakeholder group. AFP Habitat conducts its activities in strict compliance with current regulations, maintaining an institutional relationship with authorities and public officials, both nationally and internationally, based on respect for the law and applicable regulatory frameworks.

05. SUPPLIERS

AFP Habitat promotes long-term relationships with its suppliers based on transparency and trust, applying objective criteria in the selection and contracting processes, such as quality, price, compliance, security, and timeliness in the provision of services, given their strategic function for the normal operation of the company.

06. SHAREHOLDERS AND INVESTORS

Shareholders and investors constitute the company's financial backbone and are a key player in its future development. AFP Habitat focuses its management on safeguarding financial stability, business continuity, and the creation of sustainable value over time, aligning its actions with responsible and prudent governance.

07. COMMUNITY AND GREATER ECOSYSTEM

In line with its Sustainability Strategy, which recognizes older people as a priority, AFP Habitat promotes initiatives focused on active aging and strengthening the silver economy, contributing to the well-being, inclusion, and quality of life of this segment of the population.

MEMBERSHIP IN TRADE UNIONS, ASSOCIATIONS OR ORGANIZATIONS

AFP Habitat is a member of the Chilean Association of Pension Fund Administrators (AFP), a trade association that participates in the discussion and formulation of public policies related to the pension system, focusing on its sustainability and the well-being of contributors and pensioners, in line with the social and demographic changes of recent decades.

Additionally, the company is a member of the Chilean Institute of Rational Business Administration (ICARE), a private, non-profit corporation dedicated to promoting best practices and standards of excellence in business management. In 2025, AFP Habitat, together with SelloMayor, spearheaded the creation of a Silver Economy group within ICARE, aimed at analyzing the challenges associated with population aging from a private sector perspective. This initiative seeks to highlight the impact of demographic change on organizations, foster innovation in products and services for older adults, enhance senior talent, and strengthen collaboration between the public and private sectors.

TRADEMARKS AND BRANDS

TRADEMARKS	SERVICE/PRODUCT (CLASS)	TYPE
Habitat A.F.P.	16	
Habitat A.F.P.	36-38	
Habimatico	42	
Habinstante	42	
Habired	42	
Habifono	42	
Habisintesis	42	
Habiservicio	38	
A.F.P. Habitat, Seguridad y confianza	36	
HABITAT Administradora de Fondos de Pensiones HABITAT S.A.	16	
HABITAT Administradora de Fondos de Pensiones HABITAT S.A.	36-38	
AFP Habitat, Seguridad y Confianza	16	Label
AFP Habitat, Seguridad y Confianza	36	Label
Habitat Plus	36	
Habitat Plus, Planificación Previsional Personalizada	36	
Habitat Plus	16	Label

TRADEMARKS	SERVICE/PRODUCT (CLASS)	TYPE
Habitat Plus, Planificación Previsional Personalizada	16	Label
El resultado de tu trabajo más el nuestro será todo tuyo, Habitat A.F.P.	36	
El resultado de tu trabajo más el nuestro será todo tuyo, Habitat A.F.P.	16	
Habitat AFP, vamos donde tu estas	36	
AFP Habitat	36	
Habitat me explicó y yo entendí, Habitat AFP	36	
HABITATMOVIL	36	
Habitat me explicó y yo ahorré, AFP Habitat	36	
Aprende con Habitat, AFP Habitat	36	
Habitat	36	
Habitat	36	Label
28. Habitat, JUNTOS MEJORAMOS TU FUTURO	36	Label
Habitat, JUNTOS MEJORAMOS TU FUTURO	36	
AFP Habitat, HABLEMOS DE TU FUTURO	36	
cuidemos nuestro HABITAT	36	Label
HABITAT, Piensa en Grandes	36	Phrase
AFP Habitat, un nuevo trato	36	Phrase

6.4 PROPERTY AND FACILITIES

Below are the main properties of the Company:

REGIÓN METROPOLITANA

CITY	ADDRESS	USE	OWNERSHIP
Providencia	Providencia 1909	Branch	Leased
Providencia	Marchant Pereira 10	Headquarters	Leased
Maipú	Monumento 2067	Branch	Leased
Moneda	Moneda 818	Branch	Leased

It should be noted that AFP Habitat does not own any concession areas or other land that could be used for the exploitation or extraction of natural resources, due to the type of industry in which it operates. Furthermore, it does not hold any licenses, franchises, or royalties.

REGIONS

CITY	ADDRESS	USE	OWNERSHIP
Arica	Av. Cristóbal Colón 381	Branch	Leased
Iquique	Baquedano 626	Branch	Leased
Calama	Sotomayor 1945	Branch	Leased
Antofagasta	Av. José Miguel Carrera 1693	Branch	Leased
Copiapó	Los Carrera 599	Branch	Leased
La Serena	Los Carrera 330–360	Branch	Leased
San Felipe	Portus 1194	Service Center	Leased
Quillota	Maipú 310	Service Center	Leased
Viña del Mar	Libertad 777	Branch	Leased
Valparaíso	Esmeralda 945	Branch	Leased
San Antonio	Av. Barros Luco 2210	Service Center	Leased

CITY	ADDRESS	USE	OWNERSHIP
Rancagua	Campos 207	Branch	Leased
Curicó	Arturo Prat 301	Service Center	Leased
Talca	2 Oriente 1360	Branch	Leased
Chillán	Arauco 725	Branch	Leased
Concepción	O'Higgins 444	Branch	Leased
Los Ángeles	Lautaro 267	Branch	Leased
Temuco	Claro Solar 934	Branch	Leased
Valdivia	Vicente Pérez Rosales 635	Branch	Leased
Osorno	Freire 677	Branch	Leased
Puerto Montt	Urmeneta 310	Branch	Leased
Coyhaique	Eusebio Lillo 20	Service Center	Leased
Punta Arenas	Federico Errázuriz 850	Branch	Leased

INSURANCE

For 2025, AFP Habitat renewed and maintained current insurance policies for the following:

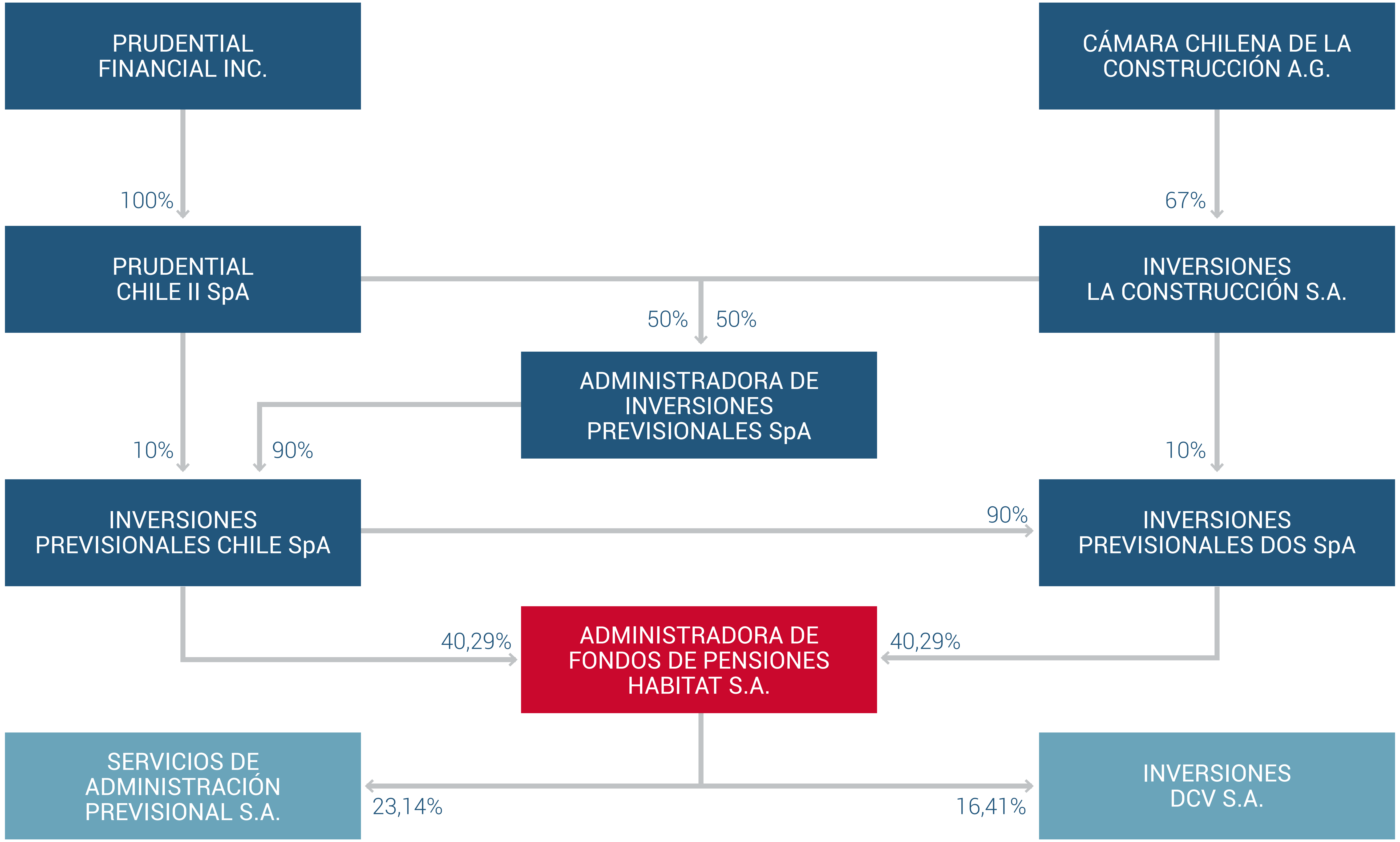
- All Risks Physical Property (TRBF) for its Head Office and the entire branch network with SURA.
- Personal Accident insurance with Continental.
- Civil liability insurance with Contempora.
- Vehicle insurance for the Maintenance area with HDI Seguros.
- Directors and Officers (D&O) insurance with Chubb and Southbridge.

6.5 SUBSIDIARIES, ASSOCIATED BUSINESSES AND INVESTMENTS IN OTHER COMPANIES

IDENTIFIED SUBSIDIARIES, ASSOCIATED BUSINESSES AND INVESTMENTS IN OTHER COMPANIES

COMPANY (LEGAL NAME)	SERVICIOS DE ADMINISTRACIÓN PREVISIONAL S.A.	INVERSIONES DCV S.A.
TYPE	Closed Joint Stock Company	Closed Joint Stock Company
IDENTIFICATION (TAX PAYER ID NUMBER)	96.929.390-0	96.654.350-7
COUNTRY	Chile	Chile
LEGAL ADDRESS	Marchant Pereira 10, Floor 18, Providencia	Av. Apoquindo 4001, Floor 12, Las Condes
PHONE	+56 2 2428 8200	+56 2 2393 9341
EXTERNAL AUDITORS	EY Servicios Profesionales de Auditoría y Asesorías Ltda.	BDO Auditores y Consultores Ltda.
SUBSCRIBED AND PAID-IN CAPITAL AS AT 31/12/2025 IN CLP	$7,271 million CLP (745,614 shares — single series, no par value)	$914 million CLP (9,854 shares)
PERCENTAGE SHARE (DIRECT & INDIRECT)	23.14%	16.41%
INVESTMENT / TOTAL INDIVIDUAL ASSETS PARENT COMPANY	0.32%	0.25%
BUSINESS PURPOSE	Implant a technological solution for electronic payment of pension contributions via internet, and provision of services and advisories to pension institutions (public or private) in collection, pension receivables, contact center services and other services supporting pension operations.	Invest in shares of public-offer securities depository corporations per Article 2 of Law No. 18,876; facilitate securities transfer operations per legal and regulatory procedures; carry out any other activity expressly authorized by the Law and its regulations.
BUSINESS RELATIONSHIP	AFP Habitat maintains collection and payment contracts for various operational, commercial and IT services.	Inversiones DCV S.A. has no commercial relationships with its shareholders.
BOARD CHAIRMAN	Cristóbal Irarrázabal Philippi	Cristián Rodríguez Allendes
DIRECTORS	Andrea De La Barra Pérez-Cotapos Claudio Skármeta Magri Felipe Sutherland Wiegand Sergio Andrés Rademacher Lizana	Héctor Herrera Echeverría César Soto Cavieres
GENERAL MANAGER	Esteban Segura Revello	Constanza Bollmann Schele

CONTROLLING STRUCTURE*



* The Chart shows political rights and not economic rights.

INVESTMENT AND FINANCING POLICY

AFP Habitat's Investment and Financing Policy is based on the capacity to self-generate, to the extent possible, sufficient resources to fulfill its social objectives, growth, dissemination of its corporate image, investment in development, staff training, and to have adequate facilities to maintain the company's coverage throughout the country. Additionally, it considers the acquisition of the assets that the Management Company requires to carry out its core business activities.

Furthermore, this Policy states that the Management Company is prohibited from obtaining shares and units of Investment Funds that can be acquired by the Pension Fund, and illiquid assets, in accordance with Article 152 of Decree Law No. 3,500 of 1980.

ch.07

SUPPLIER MANAGEMENT

896

NUMBER OF SUPPLIERS

DOMESTIC
AND FOREIGN

7.1 SUPPLIER PAYMENT

During 2025, Habitat continued to strengthen its relationships with its suppliers and worked to reduce payment terms, achieving an average monthly payment time of 13 days.

Along with streamlining the payment process, rigorous controls were maintained to ensure that all acquisitions of goods and services were linked to Purchase Orders and contract numbers. This approach expedited the entire invoice processing, from receipt to payment.

Simultaneously, those responsible for invoice release processes were effectively monitored, thus optimizing internal approval times.

As part of comprehensive supplier management, a thorough review of supplier backgrounds was conducted to ensure that only suitable companies were selected to provide services. This review included an evaluation of their financial statements, a systematic analysis of their debts, and verification of their social security contributions.

The following table shows the 2025 figures regarding the number of invoices, amounts paid, and total number of suppliers, both domestic and foreign, by payment terms of up to 30 days, between 31 and 60 days, and more than 60 calendar days, from the invoice receipt date:

SUPPLIER PAYMENTS 2025

	SUPPLIER TYPE	UP TO 30 DAYS	31-60 DAYS	OVER 60 DAYS
Number of Invoices Paid	National	5,575	694	485
	Foreign	92	51	71
	TOTAL	**5,667**	**745**	**556**
Total Amount in MM CLP	National	34,670	4,583	2,569
	Foreign	665	760	952
	TOTAL	**35,335**	**5,343**	**3,521**
Number of Suppliers	National	505	213	134
	Foreign	17	9	18
	TOTAL	**522**	**222**	**152**

NUMBER OF AGREEMENTS REGISTERED IN THE REGISTER OF AGREEMENTS WITH THE MINISTRY OF ECONOMY'S 2025 EXCEPTIONAL PAYMENT DEADLINE

	2025
Number of Agreements	0

For 2025, there are no late payment interest charges. Habitat also has no agreements in the Exceptional Payment Period Agreement Registry administered by the Ministry of Economy.

7.2 SUPPLIERS ASSESSMENT

Supplier evaluation is a fundamental process for ensuring technical competence and compliance with organizational standards. This procedure allows us to determine whether suppliers meet the requirements established by the organization, classifying them into the following categories:

NEW SUPPLIERS

A comprehensive analysis is conducted, including a review of commercial reports, verification of regulatory compliance, and validation of current account information.

SUBCONTRACTED SUPPLIERS

The business report (DICOM) is reviewed monthly to verify the absence of outstanding amounts or documents. Additionally, the submission of forms F30 and F31 is required, which certify compliance with labor and social security obligations for subcontracted personnel.

CRITICAL SUPPLIERS

In accordance with the provisions of the Compendium of Regulations of the Pension System, Book V, Title V, concerning the administrative aspects of critical services, it is verified annually that all contracts include the annexes required by current regulations. Likewise, the existence of certifications of the Business Continuity Plan, internal control systems, financial analysis, and risk level assessments is evaluated, in accordance with the internal procedure called "Control of Critical Contracts."

KEY SUPPLIERS

The organization has defined this category for suppliers who play a strategic role in operational continuity. Their annual evaluation includes a comprehensive analysis of contractual terms, the strength of the operational continuity plan, financial statements (balance sheet and income statement), and incidents reported during the year. This process aims to ensure that these suppliers maintain the performance and stability standards required by the organization.

It is important to note that for the onboarding of a new supplier, a procedure has been established that includes, among other aspects, a review of the Compliance Tracker—an identity verification service against lists of those sanctioned for money laundering and other crimes covered by the Law on Criminal Liability of Legal Entities—as a primary eligibility criterion. In the case of legal entities, verification of the Commercial Bulletin is also included.

When the incorporation of a supplier involves the signing of a contract, the corresponding legal documentation must be submitted.

For acquisitions under the spot purchase modality (without a predetermined frequency), a report verifying the existence of a current bank account in the name of the supplier company is required as a minimum.

In the case of acquisitions formalized through Purchase Orders, specific clauses have been incorporated to reinforce compliance with the Crime Prevention Model. These provisions include obligations regarding regulatory compliance and communication of the official reporting channel, in order to guarantee transparency, control, and integrity in the procurement processes.

SUPPLIERS ASSESSMENT 2025

	SUPPLIER TYPE	
N° of Suppliers Under Analysis*	National	137
	Foreign	0
	TOTAL	**137**
N° of Suppliers Assessed	National	137
	Foreign	0
	TOTAL	**137**
% of Suppliers Assessed	National	16%
	Foreign	0
	TOTAL	**16%**
Total Purchases from Suppliers (MM CLP)	National	41,822
	Foreign	2,377
	TOTAL	**44,199**
Total Purchases from Assessed Suppliers (MM CLP)	National	1,275
	Foreign	0
	TOTAL	**1,275**
% of Purchases from Assessed Suppliers	National	3%
	Foreign	0%
	TOTAL	**3%**

* Number of suppliers likely/feasible to be assessed during the period (universe under assessment)

ch.08

LEGAL AND REGULATORY COMPLIANCE

5

WHISTLE-BLOWER LINES

AVAILABLE
TO HABITAT COLLABORATORS

8.1. IN RELATION TO CUSTOMERS

Due to the legal nature and regulatory framework under which Pension Fund Administrators operate, the necessary elements for establishing a consumer relationship as defined by Chilean law are not present. For this reason, Law No. 19,496 on Consumer Protection is not applicable to the activities of these entities.

Notwithstanding the foregoing, the current pension system includes a series of regulations that establish specific obligations for administrators regarding the attention, guidance, and management of the requests of their members and users. In addition, the company has adopted various internal policies aimed at strengthening service quality and promoting a positive relationship with those who interact with the institution.

In this context, AFP Habitat has a Service Policy that recognizes the importance of providing timely, clear, and high-quality service to its members, pensioners, beneficiaries, and clients. This policy establishes the principles and guidelines that govern interaction with the various users of the system, also defining the available service channels to resolve queries, manage procedures, and provide pension advice.

To achieve these objectives, the company has executives and specialized teams trained to provide appropriate guidance and support throughout the different stages of its members' retirement planning. Through these channels and professionals, the company aims to guarantee an efficient, transparent, and satisfactory service experience for those who require the administrator's services.

AFP Habitat has also implemented customer satisfaction measurement mechanisms, which allow for the periodic evaluation of users' perceptions of the quality of service received. This information is used to identify opportunities for improvement and continuously strengthen service processes. Similarly, the company has developed a communication strategy focused on maintaining a close relationship with its members and users, incorporating initiatives that seek to better understand their needs, characteristics, and expectations.

Furthermore, the protection of members' personal and retirement information is a fundamental aspect for the company. In this regard, AFP Habitat recognizes the importance of having systems and procedures that adequately safeguard the confidentiality, integrity, and availability of its clients' data. These principles and measures are established in the Information Security and Business Continuity Policy, a document that regulates the mechanisms designed to prevent risks, ensure the protection of information, and guarantee the organization's operational continuity in the face of potential contingencies.

8.2 IN RELATION TO ITS EMPLOYEES

AFP Habitat has implemented, in the annex to the Internal Regulations, the procedure for making complaints related to Law No. 21,643 on "Prevention, Investigation and Sanction of Workplace Harassment, Sexual Harassment or Violence at Work" ("Karin Law").

The complaint channels established are available to employees, shareholders, clients, suppliers and third parties:

- Email: denuncia@afphabitat.cl.
- Traditional mail: letter addressed to the HUMAN RESOURCES Manager of AFP Habitat.
- Electronic form available on the corporate intranet "El Pulso".
- Personal interview with the Head of Labor Relations at AFP Habitat.
- Website link: https://www.afphabitat.cl/canal-de-denuncias/

Among the sanctions implemented are a verbal or written warning to the harassing employee, up to a 25% deduction from the harassing employee's daily pay.

There are no enforced sanctions for the year 2025.

8.3 ENVIRONMENTAL

Not applicable, due to the scope of the AFP's business. However, as mentioned in previous chapters of this report, AFP Habitat makes sustainable and responsible investments that comply with environmental standards and Governance standards (ESG).

Habitat has not received sanctions from the Superintendency of the Environment, nor are there any plans for remediation of environmental damage or any enforceable sanctions related to this issue, for the reasons explained regarding the company's business activities.

8.4 FREE COMPETITION

AFP Habitat's Code of Ethics—mentioned in Chapter 3 of this Report—establishes the general guidelines regarding antitrust and regulatory bodies. In this regard, the company observes and complies with the antitrust regulations established by law and by the authorities that regulate the market, aimed at ensuring healthy and active competition and the development of its activities. It also maintains a cooperative attitude in providing information and responding to requests from regulatory authorities and bodies regarding free competition.

Furthermore, AFP Habitat rejects any unfair or anticompetitive practices in the markets in which it participates.

Regarding procedures, these are outlined in the Crime Prevention Manual (CPM), which seeks to prevent such offenses. The following channels are established for receiving complaints regarding non-compliance with ethical standards:

- Email: denuncia@afphabitat.cl.
- Regular mail: Letter addressed to the Comptroller of AFP Habitat, Marchant Pereira No. 10, 11th floor, Providencia, Santiago, Chile, indicating its "Confidential" status.
- A personal interview with the Comptroller or the Human Resources Manager.
- By any other means provided by the company.
- Website: https://www.afphabitat.cl/canal-de-denuncias/

There were no enforceable sanctions for violations of free competition law during 2025.

8.5 OTHER

As mentioned in the Corporate Governance Chapter, the company maintains an operational Crime Prevention Model (CPM) defined in Law No. 20,393, which has been adapted to the latest legislative changes contained in Law No. 21,595 on Economic Crimes.

During 2025, there were no enforceable sanctions in this area.

ch.09
SUSTAINABILITY

58,637,686

ASSETS UNDER MANAGEMENT (AUM)

MILLION CLP

9.1 SASB METRICS

CUSTODY AND ASSET MANAGEMENT ACTIVITIES

FN-AC-270A.1

(1) Number and (2) percentage of employees (employees/officials) who are decision-makers and authorized (licensed) to work in securities or investment businesses, and who have a history related to investment investigations, consumer complaints, private civil litigation, or other regulatory proceedings.

AFP Habitat does not currently track this indicator.

FN-AC-270A.2

Total amount of monetary losses as a result of legal proceedings related to the marketing and communication of information related to financial products to new and existing customers.

There are no monetary losses from marketing or communications legal proceedings at AFP Habitat during 2025.

FN-AC-270A.3

Description of the approach to informing customers about products and services.

AFP Habitat has various service and distribution channels for marketing its products and services, with the purpose of ensuring accessibility and an efficient experience for its members and clients nationwide. These channels allow pension procedures to be carried out efficiently, both in person and remotely, and also incorporate digital accessibility tools, including a panel adapted for visually impaired individuals on the website.

BRANCH NETWORK

AFP Habitat has 26 branches distributed throughout the country, strategically located to facilitate in-person access for members and clients. These offices provide personalized service and pension advice, operating Monday through Saturday. At these branches, users can carry out various procedures, such as updating their information, changing their pension fund, applying for pensions, and other transactions related to their retirement savings. The branch network is a key component of the direct service model, ensuring access to information and specialized support in person.

MOBILE HABITAT

In line with its commitment to expanding territorial coverage and adapting to the mobility needs of its members, the company implemented the Habitat Móvil service, which currently operates through 17 mobile units distributed across different regions of the country. This service consists of mobile offices that travel to areas with limited access to physical branches, allowing members to complete pension-related procedures and receive advice without having to travel long distances. In this way, access to pension services is facilitated in more remote locations.

REMOTE CHANNELS

As part of its digital transformation process and with the goal of providing more efficient service, AFP Habitat has developed various remote channels that allow members to manage their funds and make inquiries without having to visit a branch in person. The main channels include:

VIRTUAL BRANCH
Through the AFP HABITAT website, members can securely access their personal account, check balances, review returns, make fund changes, and perform various pension-related tasks. This platform allows for fast service without geographical limitations.

HABITAT AFP APP
The AFP Habitat mobile app allows users to perform multiple pension-related procedures from their mobile device. Its features include: tracking savings growth, checking balances, monitoring contributions, changing funds, signing up for savings plans, making withdrawals, and contacting customer service. This channel is designed to offer a simple, fast, and accessible digital experience.

CONTACT CENTER
The company offers a telephone service through which members can receive information and carry out pension-related procedures. This channel is especially relevant for those who prefer direct interaction with an executive, without needing to visit a branch.

DIGITAL SERVICE CHANNELS
AFP Habitat complements its service model by offering advice through online chat and social media. These channels allow for resolving inquiries and managing requests remotely, strengthening the digitalization strategy and ensuring service availability through digital platforms.

WHATSAPP CHANNEL
As part of its commitment to continuous service improvement, at the end of 2024 and throughout 2025, AFP Habitat incorporated a new customer service channel via WhatsApp, designed to facilitate access to relevant information and procedures in an agile and efficient manner.

This channel operates 24/7 through “Sofía,” a virtual assistant who supports members, clients, and pensioners with inquiries such as:

- Downloading certificates
- Checking account balances
- Pension information
- Procedures in case of death
- Password recovery
- Other services

During business hours, the system also allows referral to customer service representatives, ensuring personalized support when needed. This initiative reinforces the company's digitalization and accessibility strategy.

SOCIAL MEDIA
AFP Habitat's social media channels serve as a complementary source of information for its members, disseminating content related to retirement savings and financial market trends. Topics covered include fund returns, market behavior, voluntary savings options, and general recommendations based on risk profile and age. The information shared aims to facilitate informed decision-making regarding savings and future pensions.

TARGETED COMMUNICATION

AFP Habitat develops a personalized communication strategy aimed at delivering timely, clear, and relevant information according to the life cycle of the member or pensioner. Through channels such as email, SMS, and WhatsApp, information is provided on regulatory aspects, procedures, fund performance, pension education, and awareness of the importance of voluntary savings.

ACCOUNT STATEMENT DELIVERY

The Monthly Account Statement is available monthly in the Virtual Branch. This statement includes information regarding the accumulated balance of the account(s) that our clients have active with the AFP.

CONTACT FREQUENCY

At year-end, contact rates were 82.8% via email, 85.5% via mobile phone, and 86.7% using both channels.

REGULATORY CAMPAIGNS

Periodic communications are sent, such as the quarterly statement, information on the Universal Guaranteed Pension (PGU), the Solidarity Pension Contribution (APS), benefits of the new Pension Reform, and updates on the profitability and unit value of the mandatory savings held by each client.

With this combination of in-person, mobile, and digital channels, AFP Habitat ensures that its members and clients have access to a complete and comprehensive service and the necessary information, regardless of their location or preferred contact method.

EMPLOYEES' DIVERSITY AND INCLUSION

FN-AC-330A.1

Percentage of representation of genders and racial/ethnic groups in: (1) executive management (includes support managers, assistant managers, and department heads); (2) non-executive management (includes first-line managers and directors who establish policies, strategies, and general guidelines); (3) professionals; and (4) all other employees.

GENDER REPRESENTATION

	WOMEN	MEN	% WOMEN	% MEN
Executive Management	26	52	3%	9%
Non-Executive Management	69	59	8%	10%
Professionals	100	154	11%	27%
Other Employees	711	312	78%	54%
TOTAL	**906**	**577**	**100%**	**100%**

Note: The company does not have a segmentation by racial/ethnic groups.

INCORPORATING ESG FACTORS INTO INVESTMENT MANAGEMENT

FN-AC-410A.1

Amount of assets under management, by asset class, that employ (1) integration of environmental, social and governance (ESG) issues, (2) thematic sustainability investing, and (3) screening.

FN-AC-410A.2

Description of the approach for incorporating environmental, social, and governance (ESG) factors into investment and/or wealth management processes and strategies.

As indicated in the Corporate Governance Chapter, AFP Habitat maintains an investment structure and risk analysis for its investments, in accordance with its Investment Policy, with the purpose of fulfilling the objective of maximizing returns for its members.

This policy is contained in the Annual Report on Investment Factors and Risks, which is provided to members. The report addresses the relevant financial factors and their consideration in investment decisions and risk analysis (including the ESG approach), in accordance with three main criteria: the provisions of Decree Law No. 3,500, Compendium of

Regulations of the Pension System; the provisions of General Regulation No. 276, issued by the Superintendency of Pensions; and the SASB Standards, as a general reference for the industry.

FN-AC-410A.3

Description of proxy voting policies and procedures and intervention in investee companies.

POLICIES AND PROCEDURES FOR PROXY VOTING AND INVOLVEMENT IN COMPANIES

AFP Habitat has established a structured framework for participation and representation in the companies where it holds investments, complying with the current regulations of the Compendium of Standards of the Superintendency of Pensions and focusing on the selection of independent directors and active participation in shareholders' meetings.

SELECTION OF INDEPENDENT DIRECTORS

The company participates in coordination with the Association of Pension Fund Administrators (AFP) in the identification and selection of suitable candidates for boards of directors through a rigorous process that complies with the provisions of Article 155 of Decree Law No. 3,500:

- The Board of Directors of AFP Habitat determines the names of the candidates for its representatives will vote.
- The proposed candidates must be independent as established in Article 155 of Decree Law No. 3,500, considering:
    - Being registered in the Registry of Directors of the Superintendency of Pensions.
    - Not having any of the disqualifications established in the first paragraph of Article 155 of Decree Law No. 3,500. Additionally, this administrator will request, through the headhunter, that evidence be maintained in the review of the disqualifications and independence conditions of the proposed candidates.
    - During the meeting, the representative appointed by AFP Habitat votes orally for the previously selected candidate, recording this vote in the minutes of the respective Shareholders' Meeting, as required by law.
    - The elected directors act with complete independence, prioritizing the best interests of all shareholders.

PARTICIPATION IN SHAREHOLDERS' MEETINGS

AFP Habitat is obligated to attend the Shareholders' Meetings of companies whose shares have been acquired with resources from the Pension Funds, as established in the second paragraph of Article 45 bis of Decree Law No. 3,500.

However, the Superintendency of Pensions establishes the following exception to the above obligation:

- The Administrator may be exempt from attending a Shareholders' Meeting when the sum of the investment of the funds it manages is less than 1% of the total subscribed and paid-in amount of the instrument, measured at the close of business on the business day preceding the date of the meeting. In the case of issuers with more than one series of shares, the exemption criterion will apply to all of them.

However, AFP Habitat cannot be excused from attending a meeting when it has evidence that its presence will be relevant for electing an independent director or for deciding on other matters it deems important.

ADDITIONAL RELEVANT POLICIES

The company actively promotes good corporate governance practices in the companies where Pension Funds participate, including:

- A policy for rotating external auditors that establishes a maximum of 5 years for the same auditing firm, formally rejecting proposals that exceed this period.
- Directors elected with AFP Habitat votes may not be re-elected if they have already served 6 years in office.
- The AFP Habitat Board of Directors discusses and defines annually a position regarding the remuneration of directors of the companies in which Pension Funds participate, evaluating their productivity and market benchmarks.
- Prior evaluation of all other matters to be addressed at the meetings.

These policies and procedures reflect AFP Habitat's commitment to active and responsible participation in the companies where it invests, promoting transparency, independence, and good corporate governance practices, without interfering in the management of the companies in which it has elected one or more directors, in accordance with current regulations.

FINANCED EMISSIONS

FN-AC-410B.1
Absolute gross emissions financed, broken down by (1) Scope 1, (2) Scope 2, and (3) Scope 3.

FN-AC-410B.2
Total amount of assets under management (AUM) included in the disclosure of financed issues.

FN-AC-410B.3
Percentage of total assets under management (AUM) included in the calculation of financed emissions.

FN-AC-410B.4
Description of the methodology used to calculate financed emissions.

AFP Habitat does not track these data with the scope and metrics established in the SASB indicators for Finance-Related Emissions.

BUSINESS ETHICS

FN-AC-510A.1
Total amount of monetary losses resulting from legal proceedings related to fraud, insider trading, antitrust, unfair competition, market manipulation, malpractice, or other related industry laws or regulations.

The company has no monetary losses from legal proceedings or administrative sanctions from the Superintendency of Pensions related to fraud, antitrust, market manipulation, or other illegal activities during 2025.

FN-AC-510A.2
Description of Policies and Procedures for Reporting irregularities.

The company has a Crime Prevention Policy whose objective is to describe and establish the guidelines for the effective adoption, implementation, and operation of the Crime Prevention Model (CPM) of Law No. 20,393, described in Chapter 3.

This model provides the company with a formal structure for the proper compliance with said law and also constitutes a framework for the prevention of the crimes specified therein.

In addition, it has a Procedure for Investigating Irregular Conduct, which establishes the guidelines for carrying out this process.

It should be noted that there is also a reporting channel (https://www.afphabitat.cl/canal-de-denuncias/) and other means for receiving reports regarding irregularities and illegal activities, also mentioned in Chapter 3 of this Report.

ACTIVITY PARAMETERS

FN-AC-000.A

Total assets under management (AUM).

ITEM	MM CLP
Total Assets Under Management (AUM)	58,637,686

FN-AC-000.B

Total assets under custody and supervision.

The custody service for securities, in which the pension funds managed by the company are invested, is contracted to specialized third parties.

INSURANCE

TRANSPARENT INFORMATION AND FAIR ADVICE FOR CLIENTS

FN-IN-270A.2

Complaint ratio.

Although AFP Habitat does not calculate this data using the metric defined by the SASB indicator, for 2025 the company measured its claims index based on the total number of inquiries and claims, divided by the number of members at the end of the year.

INDICATOR	2025
Complaints Index	0.0097
Total CREC (queries and complaints)	16,774
Total members as of December 2025	1,722,746

FN-IN-270A.3

Customer retention rate.

For the year 2025, the Company has not measured the customer retention rate.

9.2 INDEPENDENT VERIFICATION

Habitat did not carry out a verification process, by a third-party external to the entity, regarding the information and metrics related to sustainability.

ch.10

SIGNIFICANT OR ESSENTIAL FACTS

35

CLP PER SHARE – INTERIM DIVIDEND

PAID IN JANUARY 2025

SIGNIFICANT OR ESSENTIAL FACTS

JANUARY

DIVIDEND PAYMENT

On January 3, 2025, a provisional dividend of CLP $35 per share (35,000,000 M CLP) was paid to shareholders, charged to 2024 earnings, as agreed at the Board of Directors meeting of December 19, 2024.

PENSION REFORM

On January 29, 2025, the National Congress approved a Pension System Reform, which will take effect after the President of the Republic promulgates the law, estimated to occur in March 2025. Its implementation will be gradual and must be complemented by various regulations and circulars to be published by the Ministry of Finance, the Ministry of Labor and Social Security, and the Superintendency of Pensions.

FEBRUARY

FINE

On February 10, 2025, by resolution 091, notified on February 10, 2025, the Superintendency of Pensions applied to the Administrator the sanction of a Fine of 1,300 UF, for repeatedly incurring irregularities in the procedure for remitting the Self-Financed Reference Pension (PAFE) to the Social Security Institute, violating the instructions issued by this Superintendency in Ordinary Letter No. 14,681, of July 28, 2022, in its points 8 and 12 to 14, and in Letters No. 25,900 of December 28, 2022, No. 3,184 of February 24, 2023 and No. 10,928 of June 16, 2023; in relation to the provisions of Chapter I, Letter L, of Title V, of Book III of the Compendium of Regulations of the Pension System, numbers 15 to 23, and in Chapter II of the same regulation -in force at the time of the events- and the provisions of Law No. 21,419, article 9 No. 5, affecting the performance of the aforementioned Social Security Institute, with respect to the process of determining possible beneficiaries of the Universal Guaranteed Pension (PGU), and therefore the access of the members to said benefit.

MARCH

ARBITRATION JUDGMENT

Arbitrator Enrique Barros B. issued a final ruling in the arbitrations by means of a resolution dated March 14, 2025, which was served on the parties on the same date. The claims filed by AFP Habitat in conjunction with other AFPs were rejected. These rulings were subject to appeals, filed on March 26, 2025.

PROMULGATION OF PENSION REFORM

On March 20, 2025, Law No. 21735 was enacted, which creates a new mixed pension system and social insurance in the contributory pillar, improves the guaranteed universal pension, and establishes the benefits and regulatory modifications indicated.

NOTICE OF ORDINARY AND EXTRAORDINARY SHAREHOLDERS' MEETING

On March 27, 2025, the Financial Market Commission was informed, as a material fact, that the Board of Directors of the Company, in its ordinary session of that same day, agreed to convene the shareholders for an Ordinary Shareholders' Meeting to be held on April 29, 2025, at 9:00 a.m., in the Auditorium of the Company's building located at Marchant Pereira Street No. 10, 2nd floor, in the Providencia district of Santiago.

APRIL

OFFICIAL LETTER No. 5779 SUPERINTENDENCY OF PENSIONS

On April 4, 2025, the Superintendency of Pensions, through Official Letter No. 5779 and other communications, notified and instructed the Administrator to make observations and corrections to the notes to the financial statements as of December 31, 2024. These observations primarily concerned the inclusion of footnotes to some tables in the notes, the addition of new tables and paragraphs, and changes in wording, all of which improve the disclosures in the financial statements originally presented. Consequently, in this version of the financial statements, the information in Note 2, Note 9, Note 11, Note 17, Note 27, Note 33, Note 35, Note 46, and Note 47 has been updated and supplemented.

These changes did not modify the equity or comprehensive income previously reported by the Administrator.

ORDINARY SHAREHOLDERS' MEETING

On April 29, 2025, the Financial Market Commission was informed, as a material event, that at the Company's ordinary shareholders' meeting held that same day, the following resolutions were adopted:

a) The annual report, balance sheet, and other financial statements of the Company for the 2024 fiscal year were approved;
b) It was agreed to distribute and pay a final dividend of $55 per share, charged against the profits of the 2024 fiscal year, payable starting May 16, 2025, in addition to the two interim dividends totaling $55 per share, distributed in October 2024 and January 2025;
c) The Dividend Policy and the Investment and Financing Policy were approved;
d) Deloitte was appointed as the external auditor for the 2025 fiscal year.
e) The remuneration for 2025 for the Board of Directors, the Directors and Audit Committee, the Investment and Conflict of Interest Resolution Committee, the Commercial Committee, and the Risk Committee was approved, as well as the operating budget for the Directors and Audit Committee and its advisors;
f) A new Board of Directors was elected, consisting of eight regular members and two alternate members, for a three-year term, comprised of the following individuals:

ELECTED DIRECTORS AFP HABITAT

FULL MEMBERS	ALTERNATE MEMBERS
Luis Rodríguez Villasuso Sario	
Mauricio Zanatta	
Carlos Budge Carvallo (Autonomous & Independent)	Cristóbal Villarino Herrera (Autonomous)
Sergio Urzúa Soza (Autonomous)	Juan Andrés Ilharreborde Castro (Autonomous)
Desiree Green	
Ximena Alzérreca Luna (Independent)	
Marisol Bravo Léniz	
Natalia González Bañados (Independent)	

g) It was agreed to designate the Santiago newspaper El Mercurio to publish the notices of shareholders' meetings;
h) To report on the transactions carried out by the Company as referred to in Article 146 of Law No. 18,046, on corporations;
i) The annual report of the management of the board of directors was presented;
j) Additionally, at an ordinary Board meeting held following the Ordinary Shareholders' Meeting, Mr. Luis Rodríguez Villasuso Sario was elected Chairman of the Board and Mr. Mauricio Zanatta Vice Chairman. Furthermore, at said Board meeting, it was agreed to appoint the members of the following committees, as indicated: a) Board of Directors and Audit Committee: Directors Ximena Alzérreca Luna, Natalia González Bañados, and Carlos Budge Carvallo; b) Investment and Conflict of Interest Resolution Committee to directors Sergio Urzúa Soza, Carlos Budge Carvallo and Luis Rodríguez Villasuso Sario; c) Risk Committee to directors Marisol Bravo Léniz, Natalia González Bañados and Mauricio Zanatta.

MAY

DIVIDEND PAYMENT

On May 16, 2025, a provisional dividend of $55 CLP per share (55,000,000 M CLP) was paid to the shareholders, charged against the profits of the 2024 fiscal year, as agreed in the Board meeting of April 29, 2025.

SEPTEMBER

FINE

On September 3, 2025, by resolution 170, notified on September 3, 2025, the Superintendency of Pensions applied to the Administrator a fine of 2,555 UF for incurring repeated breaches of regulations and instructions issued by this Superintendency of Pensions, having administered and financed, through the Foundation for the Administration of Medical Commissions – in accordance with what is indicated in Book III, Title I, Letter D, Disability Pension, Chapter XII. Interconsultores, Number 2. Letter c), of the Compendium of Regulations of the Pension System of this Superintendency, as well as in the Statute of the Foundation for the Administration of Medical Commissions and in the special mandate contract, of December 14, 2017, Repertory No. 44,452-2017, of the 27th Public Notary of Santiago, signed between A.F.P. Habitat S.A. and the FACM—, said Commissions in a deficient manner, since it repeatedly generated, from at least the year 2023, debts with various Interconsultants—professionals and medical centers—which have not been paid on time, with this situation continuing throughout the year 2024, despite the instructions issued by this Superintendency on the matter, transgressing what is established in the third, fourth and fifth paragraphs of article 11 of D.L. No. 3,500, of 1980, in relation to Book III, Title I, Letter D, Disability Pension, Chapter XII. Interconsultants, Number 5, of the Compendium of Standards of the Pension System of this Superintendency, in the manner described in the Charge Letter. To incur repeated non-compliance with regulations and instructions issued by this Superintendency of Pensions, having administered and financed, through the Foundation for the Administration of Medical Commissions in accordance with what is indicated in Book III, Title I, Letter D, Disability Pension, Chapter XII. Interconsultores, Number 2. Letter c), of the Compendium of Regulations of the Pension System of this Superintendency, as well as in the Statute of the Foundation for the Administration of Medical Commissions and in the special mandate contract of December 14, 2017, Repertory No. 44,452-2017, of the 27th Public Notary of Santiago, signed between A.F.P. Habitat S.A. and the FACM, said Commissions in a deficient manner, since it generated repeatedly, since at least the year 2023, debts with various Interconsultants, professionals and medical centers which have not been paid in a timely manner, this situation being prolonged throughout the year 2024, notwithstanding the instructions issued by this Superintendency on the matter, transgressing what is established in the third, fourth and fifth paragraphs of article 11 of D.L. No. 3,500, of 1980, in relation to Book III, Title I, Letter D, Disability Pension, Chapter XII. Interconsultants, Number 5, of the Compendium of Regulations of the Pension System of this Superintendency, in the manner described in the Letter of Charges.

APPROVAL OF PROVISIONAL DIVIDEND

On September 30, 2025, at a Board meeting held on that date, and in accordance with the dividend policy agreed upon at the ordinary shareholders' meeting held in April 2025, it was agreed to distribute a provisional dividend of $20 CLP per share (20,000,000 M CLP), charged against the profits of the 2025 fiscal year, which will be paid starting on October 10 of the same year..

OCTOBER

DIVIDEND PAYMENT

On October 10, 2025, a provisional dividend of $20 CLP per share (20,000,000 M CLP) was paid to the shareholders, charged against the profits of the 2025 fiscal year, as agreed in the Board meeting of September 30, 2025.

NOVEMBER

SINGLE SYSTEM FOR COLLECTING CONTRIBUTIONS, PUBLIC LIMITED COMPANY (SUCC S.A.)

On November 21, 2025, the private limited company "SUCC S.A." was established with the sole purpose of managing and fulfilling the obligation established in Article 19 of Decree Law No. 3500, maintaining and financing a single management system for the collection of outstanding contributions.

COMPANY OWNERS

AFP	IDENTIFICATION (TAX PAYER ID NUMBER)	SHARES
CAPITAL S.A.	98.000.000-1	1,000
CUPRUM S.A.	76.240.079-0	1,000
HABITAT S.A.	98.000.100-8	1,000
MODELO S.A.	76.762.250-3	1,000
PLANVITAL S.A.	98.001.200-K	1,000
PROVIDA S.A.	76.265.736-8	1,000
UNO S.A.	76.960.424-3	1,000

COMPANY IDENTIFICATION

ITEM	DETAIL
NAME:	Sistema único de cobranza de cotizaciones S.A.
IDENTIFICATION (TAX PAYER ID NUMBER):	78.236.399-9
SANTIAGO COMMERCIAL REGISTRY:	On page folio 113730 number 42578, year 2025.
ADMINISTRATION:	Board of 7 members, 3-year term.
DURATION:	Indefinite.
CAPITAL:	7,000 shares; each AFP subscribes 1,000 shares, payable within one year.

MANAGEMENT CHANGES

On November 25, the Financial Market Commission was informed, as a material fact, of the departure of the General Manager, Alejandro Bezanilla, and of gratitude for his service.

NEW CEO

On December 2nd, in an ordinary session of the Board of Directors, it was unanimously agreed to appoint Mr. Max Sichel Day as General Manager of the Administrator, effective January 2nd, 2026.

DECEMBER

POLICY FOR THE ELECTION OF DIRECTORS OF SUBSIDIARY COMPANIES

On December 11, 2025, the Company became aware that the Board of Directors of Inversiones Previsionales Chile Spa ("Inpresa Chile") approved a General Policy for the Election of Directors in Subsidiary Companies ("the Policy") in accordance with the provisions of Article 92 bis of Law No. 18,046 on Public Limited Companies and General Rule No. 533 of the Financial Market Commission, which is applicable to the Company.

PROVISIONAL DIVIDEND APPROVAL

On December 23, 2025, at the regular Board meeting held on that date, and in accordance with the dividend policy agreed upon at the regular shareholders' meeting held in April 2025, it was agreed to distribute a provisional dividend of $20 CLP per share (20,000,000 M CLP), charged against the profits of the 2025 fiscal year, which will be paid starting on January 9, 2026.

ch.11

INPUT FROM SHAREHOLDERS

During 2025, there were no comments or proposals regarding the advance of the social business made by shareholders or by the Board Committee.

ch.12 FINANCIAL STATEMENTS

Financial Statements of the Company are available on the website of AFP Habitat https://inversionistas.afphabitat.cl/estados-financieros/estados-financieros-afp-habitat/ and on the website of Financial Market Commission (www.cmfchile.cl).

Likewise, the link of the Financial Statements of Pension Funds is: https://www.afphabitat.cl/nuestraempresa/estatutos-y-estados-financieros/

STATEMENT OF RESPONSIBILITY

The undersigned, in their capacities as Directors and General Manager of the Pension Fund Administrator Habitat S.A., domiciled at Avenida Providencia 1909, 10th floor, Santiago, declare under oath that the information contained in this Annual Report is a true and accurate representation of the facts, and therefore assume the corresponding legal responsibility.

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LUIS RODRÍGUEZ-VILLASUSO SARIO
CHAIRMAN

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MAURICIO ZANATTA
VICE-CHAIRMAN

Signed by:
Desiree Green
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DESIREE GREEN
DIRECTOR

Signed by:
Sergio Urzua
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SERGIO URZÚA SOZA
DIRECTOR

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Ximena Alzerreca
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MARÍA XIMENA ALZÉRRECA LUNA
DIRECTOR

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CARLOS BUDGE CARVALLO
DIRECTOR

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MARISOL BRAVO LENIZ
DIRECTOR

Firmado por:
Natalia Gonzalez
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NATALIA GONZÁLEZ BAÑADOS
DIRECTOR

Firmado por:
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MAX SICHEL DAY
CEO