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The Expected Production campaign it's an annual initiative led by CLARO INSURANCE that seeks to identify the commercial goals and objectives of our business partners, in order to support their achievement through tactical and strategic support. CLARO INSURANCE declares that all the information received through this initiative -such as commercial objectives, business lines, agents names, identification numbers, NPN'S and other information- will be treated as confidential for purely strategic support purposes and based on our data processing policy.

The information on the commercial objectives and goals of our business partners for the OEP 2023 period will be collected and identified through a unique digital registration form in which our agents, agencies, main representatives and, in general, all our commercial partners will be able to register their expectations of production for the OEP 2023 period with a focus on our main product lines: ACA/Obamacare, Medicare, Life and Supplemental.

In order to encourage the registration of production expectations, goals and commercial objectives of our business partners, CLARO INSURANCE will recognize and reward the process through the draw for the following prizes: 1 iPad Pro 5th generation 11" (128GB), as main prize; 5 Amazon gift cards, worth \$80 USD each, and 5 Claro kits that will include: agenda, thermo and cap countermarked with the brand's logo.

The delivery of these awards will be managed through a live draw, which will be broadcast through our official Facebook, Instagram and LinkedIn channels next monday, October 31, 2022 at 10 a.m. Eastern Standard Time.

Each of our business partners will be assigned a unique and non-transferable identification number that will distinguish them in the draw. This number will be entered in a digital roulette that will count all the numbers registered during the collection of the commercial information.

Draw identification number: in order for our business partners to be eligible for the award, they must have registered ALL of their production expectation for each of the business lines: ACA/ Obamacare, Medicare, LIFE and Supplemental. If our partners only partially register the information (one, two or three business lines) they will not be given their identification number and will not be eligible for the drawing.

Draw requirements: our business partner will be eligible to participate in the drawing for Expected Production prizes and incentives if and only if they meet the following requirements: 1) Has a draw identification number assigned by their account executive (AX), as a result of having completed the record of your business goals/objectives for all 4 lines of business. 2) Has previously accepted the terms and conditions described by CLARO INSURANCE for this program.

If our business partner doesn't have an active book of business, licenses or permits to sell one or more lines of business eligible for participation in this program, they should contact their account executive, so that they can help them determine the best way to register the production expectations of their lines of business and can subsequently approve their participation in the draw.

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CLARO INSURANCE reserves the right to change, adjust and modify this terms and conditions according to the needs and initiatives of the current program.

CLARO INSURANCE reserves the right to reveal unique identification information of the contestants of this initiative and undertakes to treat confidentially any information provided by the client and its users within the framework of this proposal. In addition, CLARO INSURANCE will refrain from disclosing, reproducing or disseminating this information by any means.

Our business partner or its representative, by accepting this terms and conditions, waive their right to initiate legal action against the program, the brand, its representatives and collaborators and all those direct and indirect members of CLARO INSURANCE.

A commercial ally is considered and defined as all those natural or legal persons who, as agents, agencies and/or main representatives of agencies independently, have one or more active contracts with CLARO INSURANCE and are commercially or contractually linked with the brand through one or more more lines of business.

Representatives are defined as direct employees, legal representatives, members of the board of directors, first-degree relatives, spouses or permanent partners, as well as permanent caregivers and special caregivers who have a direct relationship with the business partner.

Prior to the provision of the service, CLARO INSURANCE WILL DELIVER to the PARTNER or its REPRESENTATIVE the identification data that is necessary to verify the right to it. The data will be collected and authorized by the PARTNER AND REPRESENTATIVE and will be processed in accordance with our personal data processing policy published on our website. This benefit is personal and non-transferable.

The awards will be delivered within a maximum period of sixty (60) business days from the publication of the winners and the corroboration of compliance with the selection criteria of the terms and conditions presented here. The necessary costs and expenses that CLARO INSURANCE must incur for the shipment, transfers, storage of the prizes will be assumed by the COMMERCIAL PARTNER or its representatives. None of the prizes include guarantees or additional services.

CLARO INSURANCE is not responsible for the for damages or losses caused to the prizes in their delivery process. The business partner or its representative, by accepting this terms and conditions, waive their right to initiate legal action against the program, the brand, its representatives and collaborators and all those direct and indirect members of CLARO INSURANCE.

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In order to maintain the transparency of the recognition, CLARO INSURANCE may agree to the suspension of the benefit and, where appropriate and prior warning to the user, terminate the partner's participation in the benefit if an irregular, fraudulent or contractually unforeseen use is detected. Understanding included in such assumption, by way of example and not exclusively, those cases in which: 1) The volume and diversity of the records lead to the assumption that they are being carried out in the interest of third parties (natural or legal) other than the ally and its representatives. 2) When it becomes known to CLARO INSURANCE, or its associates, that the ally has been incapacitated in fact or in law. 3) If impersonation of the personality of the ally and/or representatives is detected. 4) When repeated searches are carried out that make it difficult to identify the expected output. 5) In cases where ignorance of the language makes mutual understanding impossible.

The parties state that they do not have (in the present or in the past) any relationship with the commission of crimes of money laundering, financing of terrorism or the proliferation of weapons of mass destruction, corruption, bribery, among others.