



GRUPO WERTHEIN

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# ENTREPRENEURIAL LINEAGE

**We are motivated to add value,  
develop competitive and sustainable  
businesses, enhance our talents and  
generate growth in the region.**

It is part of our essence to undertake new  
challenges to advance beyond where we have  
already reached. Our horizon is broad.

# GRUPO WERTHEIN

**Diversified portfolio** in areas of media tech, entertainment, insurance, healthcare, agribusiness, food and beverages, real estate and technology.

More than  
**100 years**  
of hard work.

## Trajectory and experience

across generations based on the values of effort, hard work and commitment to the community.

## Growth Vectors

- | Regional Expansion.
- | Media Tech: Entertainment, information and connectivity.
- | Real Estate.
- | Insurance.
- | Healthcare.
- | Technology.
- | Food & Beverages.
- | Human Capital Development.

**International investments and businesses,** with a strong **presence in Latin America.**

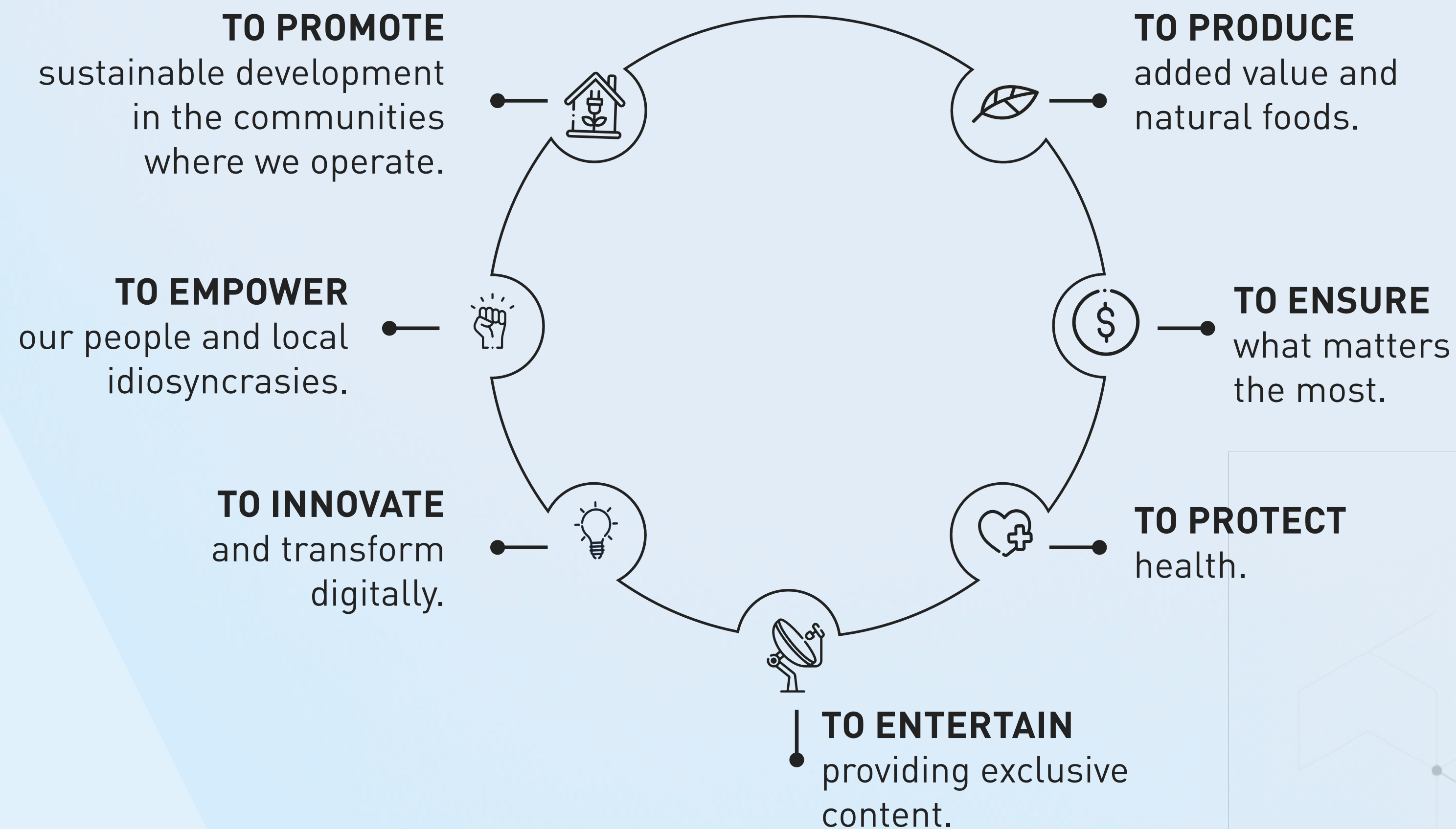
More than  
**42 million**  
users.

In-house **project incubator and accelerator.**

We count with an ecosystem of **60.000 collaborators.**

# VALUES

In all our companies,  
the Group's imprint  
repeats a **formula that  
gives them relevance.**





# EXPERIENCE OVER THE LAST DECADES



# EXPERIENCE OVER THE LAST DECADES

2018



Acquisition of 150,000 m² in the neighborhood of Núñez to build a major real estate project.

2017



Exit from Telecom Argentina.

2015



Acquisition of QBE ART.



Rebranding from La Caja ART into Experta ART.

2012



Standard Bank

Sale of stake in Standard Bank Argentina to Industrial and Commercial Bank of China, the largest bank in the world.

2007



Acquisition of Fleet-Bank Boston of Argentina.

2006



Acquisition of La Estrella by La Caja de Ahorro y Seguro (50%) and Grupo W (50%).

La Estrella is the largest annuity insurance company in Argentina.

2004



Acquisition of Cachamai.

2003

Acquisition of 48% in Sofora, which indirectly controls 54.7% of Telecom Argentina.

# EXPERIENCE OVER THE LAST DECADES





# | Portfolio



## Media Tech



**40M**  
Viewers.

**11**  
Countries.



## Insurance



**+ 232.000**  
Policies and contracts.

**+800.000**  
Insured.



## Agribusiness



**90.000**  
Hectares owned.

**30.000**  
Heads of cattle.



## Real Estate



**150.000 m²**  
Built.



## Technology



## Food & Beverages



**19%**  
Yerba mate market share.

**13.500 T/YEAR**  
Yerba mate production capacity.



## Healthcare



**12.500**  
Medical appointments.

**50.500**  
Claims.

## Sustainability



FUNDACIÓN  
*Norma y Leo*  
*Werthein*



# | Media Tech





# Vrio.

Vrio is the leading provider on entertainment, information and connectivity in South America and the Caribbean. Our vision is to be the largest and most innovative media tech company in Latin America.

Our main verticals are:

SATELLITE PAY-TV



STREAMING



CONNECTIVITY



CONTENT



40M  
Viewers.



11  
Countries.



7.000  
Employees in the  
region.

2024 data.



## SATELLITE PAY-TV

The best quality in image and sound reach the region through the satellite pay-TV system.



**Offers the most comprehensive entertainment and information experience** in Argentina, Chile, Colombia, Ecuador, Peru, Uruguay and the Caribbean.



With a wide variety and content offer, **it is the largest satellite pay-TV company of Brazil.**





# STREAMING



**Multiplatform experience. It is DIRECTV and SKY's "Direct to consumer" streaming platform.** It combines the best of live local and international TV, sports programming, news and the OnDemand world of movies, TV series and documentaries.

DGO is present in Argentina, Chile, Colombia, Ecuador, Uruguay, Peru and Mexico, while SKY+ is present in Brazil.





# CONNECTIVITY

## amazon | project kuiper

Vrio will offer full connectivity via satellite internet alongside Amazon's Project Kuiper. It will be available to customers in Argentina, Brazil, Chile, Colombia, Ecuador, Peru and Uruguay through DIRECTV and SKY in Brazil.

It will enable new options for **high-speed Internet connectivity and stability.**

**DIRECTV**  
INTERNET

**SKY FIBRA**

It is **DIRECTV and SKY's** 100% fiber optic internet service, which provides connectivity to our customers in several countries in the region.





## CONTENT



**DIRECTV has a broad ecosystem of its own channels** that bring viewers the best sports, the most relevant news in Latin America, TV series and documentaries, as well as the latest streaming programming with DGO Stream.

Torneos is a leading company with more than 40 years of experience in generating sports content and creating value solutions for the sports and entertainment industry. It has **operations in Argentina, Brazil, Colombia and Peru.**

### MAIN SPORTS LICENSES





# | Insurance







**It is the third largest workers compensation company in Argentina.** It cares for the health and safety of its insured workers, providing innovative services in occupational risk prevention and collaborating with client companies to create healthy and safe workplaces.

Our services



National presence.



Drone inspection.



Exclusive App for customers.



Extensive **network of medical providers.**



Augmented reality.



Great team of **safety professionals.**

\$ | **USD 300MM**  
Sales.

📄 | **+ 170.000**  
Contracts.

👥 | **800.000**  
Beneficiaries.

2024 data.



# EXPERTA SEGUROS

The company has a 25-year track record in the Argentine insurance market.

**It is one of the main insurance companies in the country.**

It offers an ample portfolio with coverage for individuals, large companies, businesses, SMEs and agricultural producers, combining innovation and experience with more than 6,500 strategic partners.



\$ | **USD 65MM**  
Sales.

2024 data.

| **88.000**  
Policies.

| **1.700.000**  
Risks.

| **NATIONAL  
PRESENCE**





We are a **Regional Insurance Broker** with a presence in **Brazil, Colombia, Chile, Peru, Uruguay, and Ecuador**. We operate through a local network, offering **insurance solutions tailored to each country**.

We specialize in **B2B2C** models, offering simple and accessible insurance for each person, and **B2B**, providing services and coverage to companies.

Our **track record and our own risk management** give us a unique perspective on the business.

With **more than 500,000 active customers in the region**, we build long-term relationships and promote sustainable insurance businesses.



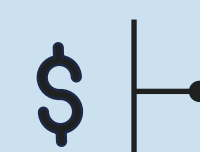
6

Countries.



500.000

Active clients.



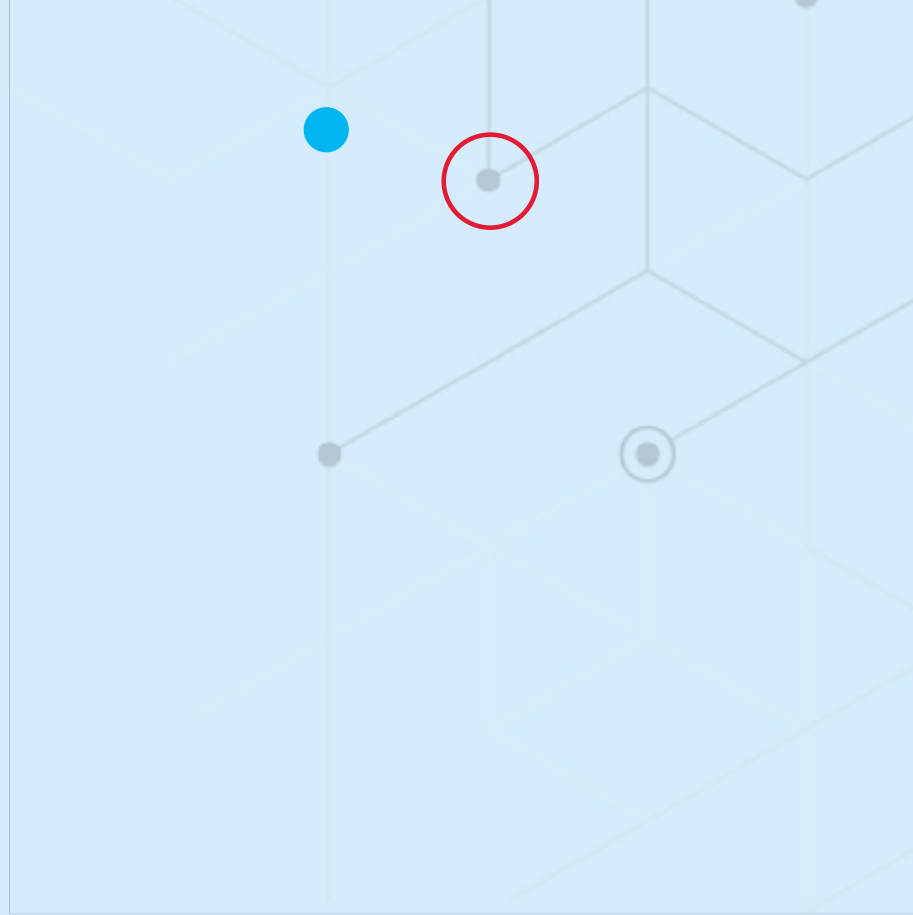
USD 20MM

Brokered premiums.

2024 data.

# | Agribusiness





Gregorio, Numo y Noel  
**WERTHEIN S.A.**

It is a **family company** that started its activities **more than 100 years ago**, pioneering in agriculture and cattle breeding in Argentina.

It **specializes in the development of top-level bovine genetics**, developing its breeding program in the main cattle breeds.

Main Activities

**GRAINS**

Wheat.  
Soybean.  
Sunflower.  
Cotton.  
Corn.  
Peanut.

**CATTLE LIVESTOCK**

Breeding.  
Intensive finishing.  
Fattening.  
Feed Lot.  
Ranches.



**7**

Establishments.

**85.000**

Hectares  
owned.

**23.000**

Heads of  
cattle.



**USD 170M**

In assets.

**USD 17M**

Annual sales.

2024 data.





## Farms

Dedicated to the sale of breeding stock, developing continuous genetic improvement programs both for females and males.

CABAÑA  
**LA PAZ**  
*de Wertheim*

**Angus** breed adapted to temperate and cold climates.

CABAÑA  
 **LOS GUASUNCHOS**

**Brangus and Braford breeds** adapted to subtropical and tropical climates.





# Real Estate



# LANDMARK

## DEVELOPMENTS

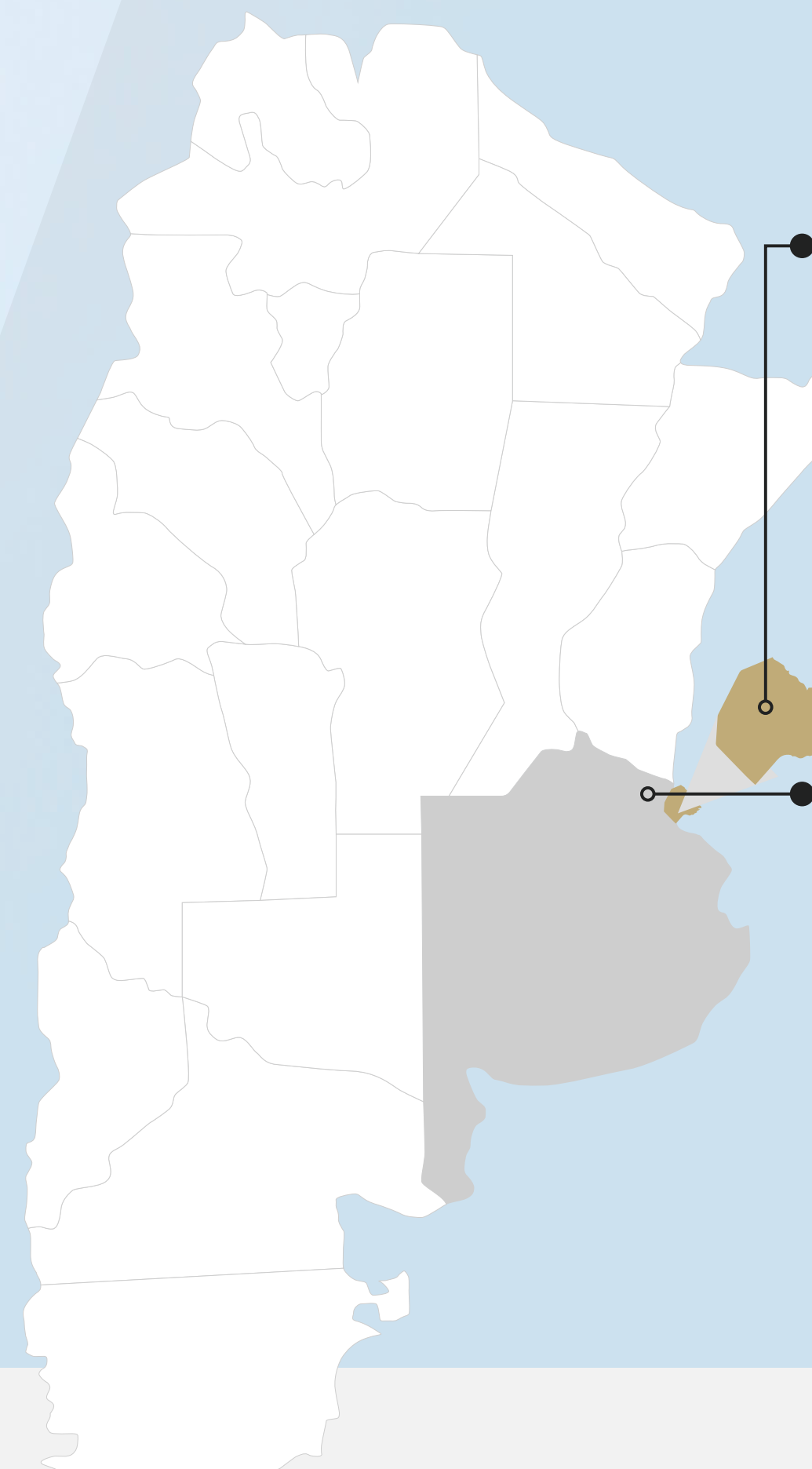
**Business unit dedicated to real estate developments.**

Constantly researches the latest trends, carrying out **innovative real estate projects of various scopes.**

**It has built more than 500,000 m<sup>2</sup> in diverse projects,** both in Argentina and abroad.


### Ongoing projects

 Argentina




**UDAONDO**  
BUENOS AIRES


 Nuñez, CABA.

 150.000 M<sup>2</sup>.



**LUCIERNAGAS**  
PILAR

 Pilar, Buenos Aires.

 50.000 M<sup>2</sup>.



Real Estate

UDAONDO

BUENOS AIRES





Real Estate

  
LUCIERNAGAS  
PILAR





# | Technology



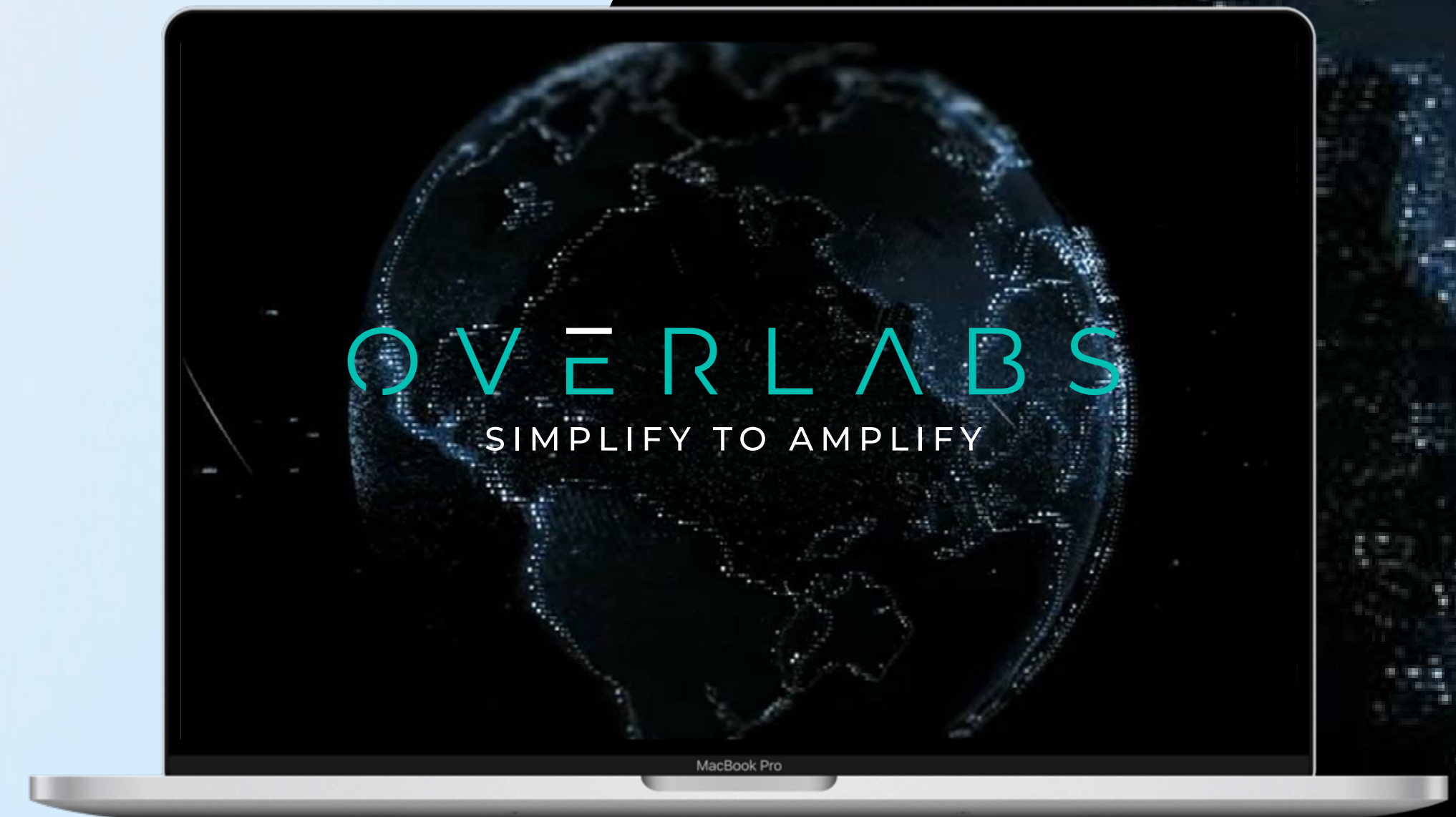


# OVERLABS

SIMPLIFY TO AMPLIFY

**OVERLABS** is a company specialized in **consulting, services and development** of state-of-the-art software and applications **in Brazil, which plans to expand to Latin America starting in 2025. Its solutions include both external and internal** consulting, adapting to the needs of each client.

Its services focus on **reducing operational costs** and guaranteeing **freedom** of choice of **tools and suppliers**. In addition, its **open source** solutions allow clients to maintain complete **control** over their **systems**, without having to worry about the availability of additional resources.







**It was created in response to the disruption brought about by digitization, generative artificial intelligence and new technologies in the business world,** in a context where customers expect greater personalization and empathy from their suppliers of goods and services.

We provide transformational outsourcing services aimed at end-to-end customer experience processes based on the intensive use of digital solutions and generative artificial intelligence (GenIA). We combine advanced technologies that personalize the customer experience and optimize business costs.

## Our services



Intelligent and empathetic automation with GenIA



End-to-End Customer Journeys



Transformative Consulting



Business Transformational Outsourcing





**skx** is a **new and innovative Fintech that is already operational for strategic allies of SKY Brazil** and from early 2025 will be available to the millions of customers of the leading media tech company in connectivity and entertainment, before opening to the general public.

It is an **easy, agile and hassle-free access platform that offers access to financing under very competitive conditions, as well as payments and transfers, and credit and debit cards**, among other possibilities.

The Fintech is working in association with SKY, a company familiar to millions of Brazilians, to broaden the business horizons of partners and customers. As strategic partners, the media tech company incorporated and offers the financial services developed by **skx**.

Committed to cooperate to bridge the digital divide in Brazil and the rest of Latin America, Grupo Wertheim thus took a step towards reducing the financial gap in the largest Latin American economy.





# | Food & Beverages







Business unit focused on the development of innovative food and beverage products for both the industry and our consumers.

Developing exclusive brands that are present in South America, North America and Europe.

YERBA MATE



TEA



FOOD








For more than 70 years, we have been crafting natural infusions that accompany people in their everyday lives. Today, our business unit is expanding beyond infusions, adding new categories and products that embody our essence: tradition, innovation, and a commitment to the well-being of our consumers.



\$ | **USD 16.4MM**  
Sales.

2024 data.

 | **13.500 TNS/YEAR**  
Yerba mate production capacity.

**19%**  
Yerba mate market share.

 | **265M/YEAR**  
Tea production capacity.



# FRUTTY

BY Cachamai

Cachamai adds to its portfolio an **innovative and unique brand in the Argentine market.**

**A line of crunchy snack and fruit bars. Healthy, natural and without added sugar.**

Frutty, 100% fruit. Nothing else.

**100%  
NATURAL**

**100%  
FRUIT**

**NO ADDED  
SUGAR**





# Arroyo Verde

The 100% natural yerba mate and herbal tea brand **that balances quality and accessibility.**

An ideal option to enjoy at different times of the day with a noble and healthy product.

**Arroyo verde goes with your day.**

## Varieties

SUAVE

HIERBAS  
SERRANAS  
SUAVE

BURRITO





# VALLEY

Dedicated to the production and commercialization of dehydrated fruit derivatives, especially apples.

Supplies the best commodities at the exact moment of harvest.

Exports 95% of its production to the 5 continents, with the USA and the European Union being its main markets.

\$ | **USD 13.2MM**  
Annual sales.

2024 data.

🍏 | **2.500 TNS/YEAR**  
Dehydrated apple production capacity.



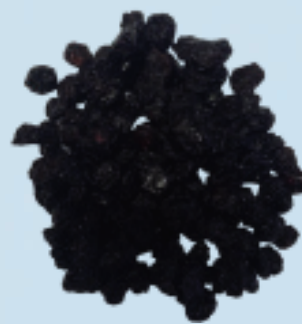
Dehydrated Apples (Cubes)



Dehydrated Apples and Pears (Paste)



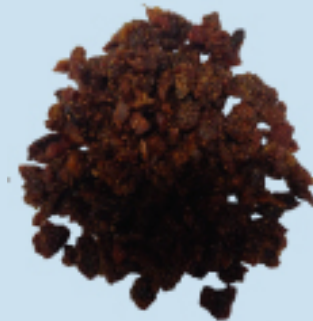
Dehydrated Apples (Rings)



Dehydrated Cranberry (Whole)



Dehydrated Pears (Pieces)



Dehydrated Strawberries (Pieces)



# Healthcare









The company provides care to **patients who have had work-related accidents** and/or occupational diseases.


Specializations


Plastic Surgery | General Surgery | Kinesiology  
Occupational Medicine | Occupational Health  
Orthopedics y Traumatology.




 **+ 12.500**  
Medical appointments.  
2024 data.

 **3.200**  
Medical discharges due to occupational accidents.

 **50.500**  
Claims.

 **3.000**  
Providers.

 **+ 1.000.000**  
Recovered workers.





PERSONAS / TECNOLOGÍA / SALUD

Health technology.

## Services

- Electronic occupational health record: digital file containing each person's medical data. Compatible with regulatory bodies.
- Telemedicine platform: enables remote monitoring of people living in rural areas, who are in remote locations or who have limited mobility. Supports the connection of biomedical instruments for medical check ups.
- Absenteeism management and control.





# Sustainability





At the **Fundación Norma y Leo Werthein**, we promote Grupo Werthein's sustainability and social responsibility initiatives, constantly working on projects that improve the world. Our main areas of action are education, culture and sustainability, pillars from which we seek to generate a real and positive impact in our communities.

We work hard to build a fairer and more sustainable future by developing and supporting projects that improve the world. We focus on these three main areas with the aim of generating a positive and lasting impact in the communities where we are present:



## | EDUCATION

We want more people to have access to quality education. Through Escuela+, the largest edutainment cluster in the region, we support teacher training, develop digital tools, and promote educational content that helps reduce the digital divide and make education more inclusive and sustainable.



## | ART AND CULTURE

We promote artistic creation and the production of content that enriches our heritage and fosters dialogue between different perspectives at the regional level. We support institutions, creators and cultural projects that strengthen identity and diversity



## | SUSTAINABILITY

We are committed to a greener future. We promote the use of renewable energy, we support the construction of sustainable schools, and we work with communities to generate more conscious and environmentally friendly social development.



## Projects that improve the world



### | EDUCATION

- ESCUELA PLUS, the only Edutainment channel in the region.
- Encuentro mundial de jóvenes
- Ciudadanía global
- PANTALLA NATURAL: Cine, educación y paisajes inolvidables
- CONECTA: I Foro de educadores de Iberoamérica ciudadanía global
- PJ Library
- “Ojo de Pescado” Festival
- Teacher training



### | ART AND CULTURE

- Artistic intervention on a fragment of the historic Berlin Wall.
- Backing for artists at the Venice Biennale
- Documentary “7.10 SUR ROJO”
- Film “Las Dos Mariette”
- Original production of “Corazón Americano”
- Colección Pampa
- Book “INKOMPLETT” by Annemarie Heinrich
- Books by Marta Minujín: “El Partenón de Librosprohibidos” and “Marta Minujin en Nueva York”
- Book “Pampas. Campo argentino, productivo y natural”
- FOLA travelling photography museum
- Anne Frank exhibition at UNIBES cultural centre, Brazil
- NOVA exhibition - “06:29 Cuando La Música Dejó de Sonar”
- COMKIDS Festival
- Exhibition “El Partenón de los libros prohibidos” by Marta Minujín.



### | SUSTAINABILITY

- Support for the inclusive restaurant “ALAMESA”
- Hospital de niños Dr. Ricardo Gutiérrez
- Hospital Dr. Juan A. Fernandez
- Programa Impulso
- Escuela Hilel
- Templo Libertad
- Gran Templo Paso
- Maratón FEJA
- Fundación Casa Angelman
- Fundación Tzedaká
- Hecho en Buenos Aires
- Sustainable schools and classrooms in Argentina, Brazil, Chile, Colombia, Ecuador, and Uruguay.
- Planting trees
- Maratón de la limpieza
- Bus sustentable
- Hora del planeta





One group.  
One philosophy.  
A different approach  
to business.