



CLICK ON THIS PAGE TO
START THE NAVIGATION 

Welcome
to your future!

DRONES



Welcome to your future!

At Prevmon we are **FOCUSED** uniquely and exclusively on your **FUTURE** and we work to make it better.

In 2017 we improved our communications with participants, launching the **PREVMON APP**. You can now get your plan information with just a few taps on your phone, at any time. Have you downloaded yours?



And since it is not easy to **TALK ABOUT PENSIONS** or to even understand the subject, and we know how important it is in our lives, we are continuing the **HR ON THE ROAD PROGRAM**. In 2017, **MORE THAN 1,900** employees were impacted. Technology offers **INFINITE POSSIBILITIES**, but nothing can replace **HUMAN RELATIONSHIPS**, eye-to-eye, personal contact.

In this **NEW DIGITAL REVOLUTION** we are going through, we must not lose focus on what really matters, our participants' **FUTURE**. Open the door, let technology in. You will see what it can do for you. But remember: **LIFE IS ABOUT CHOICES** and they decide where you will get to and **WHO YOU WILL BE TOMORROW**.

Make the best choices today and count on us!

Prevmon Team



2017

The future is what you make it

We are always hearing that we are going through a digital revolution and that Artificial Intelligence will take over the world. There are so many new terms that people who are not involved sometimes feel alienated. And for those who think that this modernity is a future thing, know that technology is already knocking on your door and is ready to maximize your potential.

This revolution has been profoundly transforming people's lives. By 2020 there will be more than 24 billion devices connected to the Internet. This is a major challenge because it is a change of culture, in processes and working practices: **a radical transformation in relationships.**

You may have heard of the Internet of things (IoT). **It will connect dozens of devices to the Internet and integrate them into**

the network, creating smart cities. There are now refrigerators, televisions, cars and many other connected devices and the exchange of information is going to become more intense.

In the business environment, every company will have to guide itself through the process of digital transformation. This is the age of knowledge renewal. New habits create new demands as well as new opportunities. Technology plays an important and transformative role in companies, helping to optimize time and resources. And all of this will inevitably impact your life.

Although not everyone is open to this technological revolution, it cannot be denied that such advances are incredible to our lives and we must make use of them.

Look at this example - soon, with **self-driving cars on the roads**, there will be a huge reduction in the number of accidents.



Some estimates say that one million lives a year could be saved worldwide. It's an impressive number, isn't it?

In medicine, new devices will **be able to monitor our health** on a daily basis and contribute to the diagnosis and treatment of various diseases. Life expectancy, which in Brazil is almost 76 years now, according to the IBGE, will soon exceed 100 years.

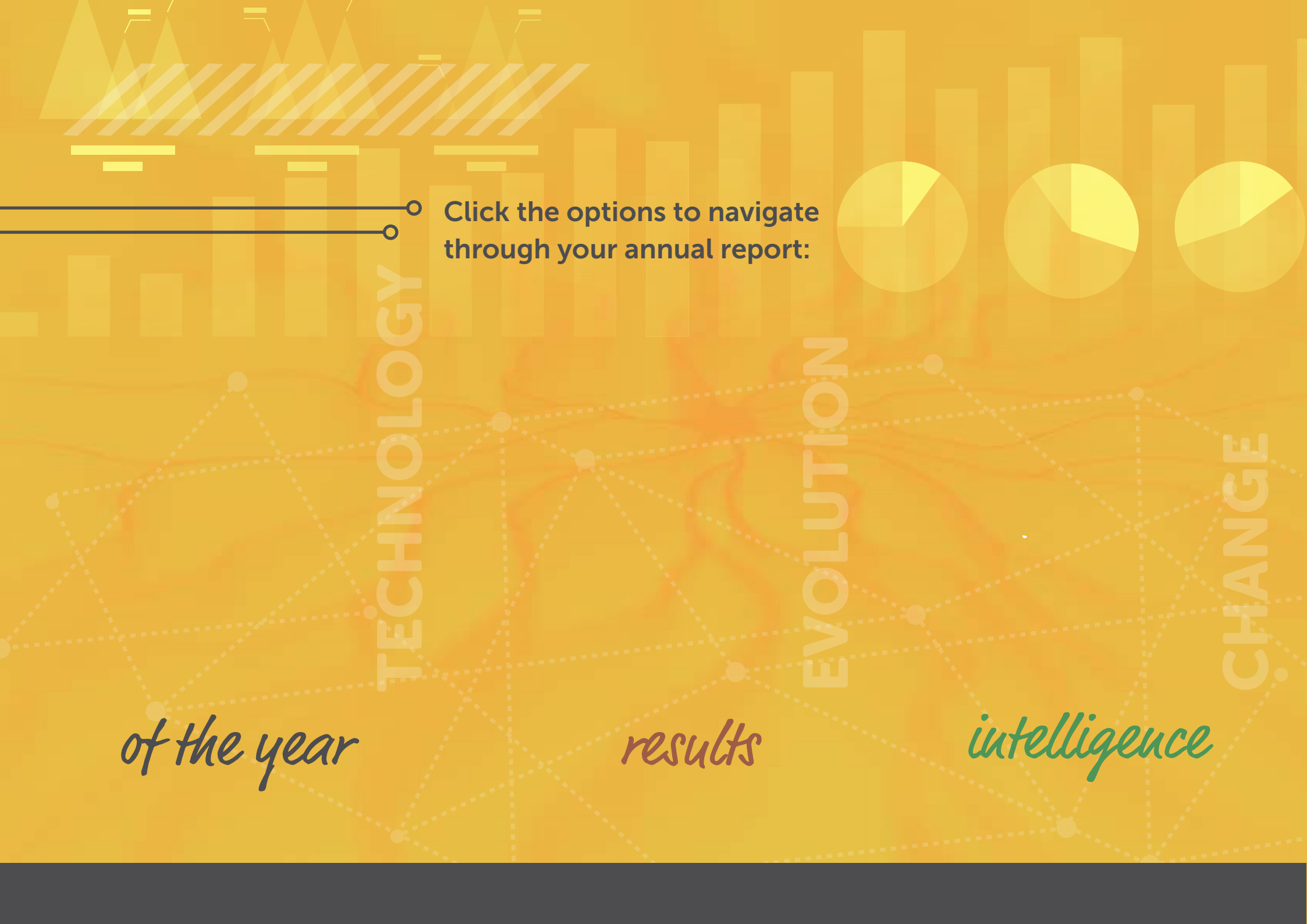


Look at how important private pension is.

Advances include energy sources. In a hot country like Brazil harnessing **sunlight to generate electricity** will become cheaper in a few years. Clean energy that saves you money.

You can see there is a lot of good on the road ahead. And if we know how to make use of it, the future, which will soon be here, will be transformative and unforgettable! Together we can be pioneers in this technological world!





Click the options to navigate
through your annual report:

TECHNOLOGY

EVOLUTION

CHANGE

of the year

results

intelligence

WE HAVE A LOT TO TELL YOU.

Our evolution:

PREVMON
VIP

60

↑
+58%

people attended

WEBSITE

96,887

↑
+27%

views



PLAN PARTICIPATION

2017

2016

84%

81%

OF EMPLOYEES



646

E-mails
answered↑
+96%

Call Center

907

CALLS ANSWERED

↓
21%

SIMULATOR

880

hits

↑
+16%12
presentations

3

different cities

- > São José dos Campos,
- > Camaçari,
- > São Paulo

More
than

1,900

employees
impacted

Night Shift

Prevmon was with
you in all the shifts,
including dawn

VIDEOS

1,967

views

↑
+37%



MAXIMIZING
RESULTS



FINANCIAL
INTELLIGENCE



APP LAUNCH

Your pension plan in your hands!
You can access it on your phone:

- Contributions
- Balance check
- Profitability by Investments Profile/Manager
- News from Prevmon
- Questions about the plan?
Send a message to Prevmon.



CONNECTING
YOU TO YOUR PLAN



CAMAÇARI



SÃO JOSÉ DOS CAMPOS



CENU



PLAN PRESENTATIONS

We presented the Prevmon Plan:

ANNUAL SALES
TEAM MEETING:

400+
employees
IN PERSON



PETROLINA
20 employees
WEBEX



FINANCIAL AREA
120 employees
IN PERSON



**RIGHT
START**

476

EMPLOYEES

Three talks a month about
the plan for new employees

CENU
In person

OTHER LOCATIONS
by Webex

COMMUNICATIONS CAMPAIGNS



Changes in
Investments
Profile, Manager
and Contribution
Percentage



Changes in
Percentage
of Income –
For retirees



Changes in
Investment Profile
and Manager –
For retirees


MAXIMIZING
RESULTS


FINANCIAL
INTELLIGENCE

PREVMON INFO

Our semi-annual publication about finance and pensions. See the latest issues here:



MAXIMIZING
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CHANGES IN THE
PLAN REGULATION

Changes in the Prevmón Benefit Plan Regulation, suggested in 2016, were reviewed by Previc in 2017 and approved in early 2018.

What people
SAY about us!

Testimonials sent by participants
via email spontaneously

"Congratulations, guys, on the **news** we are always hearing about Prevmón!"

"Thank you so much for coming to Camaçari and **dedicating** the week to our team – you guys are awesome!"

"Congratulations to you on this **achievement**. This is 'Transformation'! Thank you for your **engagement**!"
(talking about the app)

"I'd like to congratulate your team and tell you we have received excellent feedback on the Prevmón team. We had new inscriptions and have answered a lot of questions."



IN 2017
IN 2017 WE REACHED
THE TOTAL OF ASSETS OF

**R\$ 0.5
billion**

ON DECEMBER 31, 2017,
THE **TOTAL ASSETS MANAGED**
BY PREVMON WAS

**R\$ 530.1
million**

The **2,905 PARTICIPANTS**
were divided as follows:

ACTIVE



2.080

Those who work at
Monsanto and joined
the Pension Plan

RETIREES



76 RETIREES: 62
PENSIONERS: 14

Those who are retired
through the Plan or
pensioners

SELF-SPONSORED



40

Those who no longer
work at Monsanto, but
are still contributing to
Prevmon's Pension Plan

VESTED



709

Those who no longer
work at Monsanto, do
not make contributions
and are awaiting their
benefit

THE AVERAGE AGE OF ACTIVE PARTICIPANTS IS **37.2 YEARS OLD**
A SMALL INCREASE ON THE AVERAGE IN 2016, WHICH WAS **36.9 YEARS OLD**

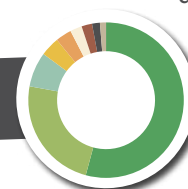
PREVMON EXPENSES

In 2017 total expenses were

R\$ 4.1 million,
divided into:



Administration



In thousands of R\$:

Administration	R\$
Own Staff	1,669.7
Liability Management Consulting	728.3
Taxes	223.5
Actuarial Consulting	123.2
Other Expenses	102.7
Communication Consulting	75.9
Auditing Fees	67.5
General Consulting	50.1
Risk Control Consulting Services	39.0
Total	3,079.9

Investment Management



In thousands of R\$:

Investment Management	R\$
Management Fee	615.0
Central Custody	193.3
Investment Consulting	169.9
CETIP/SELIC/CBLC Rate	39.3
Total	1,017.6



ASSETS are the accounting statements that shows the set of assets of Prevmon.

(Amounts in thousands of Brazilian reais - R\$)

Assets	2017	2016
Available	56	60
Noncurrent	533,883	450,227
Permanent	0	5
Total Assets	533,939	450,292



LIABILITIES are the accounting statements that presents the set of liabilities of Prevmon.

Liabilities	2017	2016
Operational Liability	984	1,081
Contingent Liabilities	2,824	2,762
Assets of Plan Coverage	530,131	446,449
Total Liabilities	533,939	450,292

The actuarial calculation in a pension plan is carried out by a specialized consulting firm to verify if it is balanced – that is, if its total of assets will be sufficient to fulfill its obligations to participants.

Willis Towers Watson, the consulting firm responsible for the actuarial calculations in 2017, attributes the surplus in the Prevmon Benefit Plan had increased due to the change in the profile of the participants, adjustment of the plan's hypotheses based on the take-up studies carried out in 2017 and a better-than-expected return on investments.

Below are the main figures that demonstrate the balance of the Prevmon Plan:

	R\$	UNDERSTAND THE VALUES
Plan Assets	521,504,030.76	The amount Prevmon has to cover future benefits payments to participants.
Mathematical Provisions	505,983,064.40	Value calculated by the consulting firm for the payment of future benefits and that must be provisioned by Prevmon.
<i>Benefits Granted</i>	<i>50,054,723.72</i>	Provisions for payment of retiree benefits.
<i>Benefits to Grant</i>	<i>455,928,340.68</i>	Resources for future payment of active participants.
Technical Balance	15,520,966.36	Excess (surplus) or lack (deficit) of resources between the assets that Prevmon owns and provisions calculated.
Funds	6,024,484.69	Diverse funds for specific purposes.



These are the guidelines drawn up annually for the application of the resources of the plans administered by Prevmon in the financial market.

RESOURCE INVESTMENTS PROFILES ALLOCATION:

Asset Classes	Conservative	Moderate	Aggressive	PGA
Fixed Income	100%	83-85%	65-70%	100%
Equities	-	12-15%	25-30%	-
Structured Investments	-	0-2%	0-5%	-
Foreign Investments	-	0-3%	0-5%	-

The goal of investments is to outperform their benchmark.

Profile/Segment	Benchmark Composition
Fixed Income	60% IMA-S + 10% IRF-M + 20% IMA B5 + 10% IMA-B5+
Equities	IBrX
Structured Investments	CDI
Foreign Investments	MSCI World BRL
Fixed Income (PGA)	CDI

Benchmark
It is an index or indicator for measuring the performance of investments.



UNDERSTANDING MARKET INDICES:

The ANBIMA Market Index (IMA): family of indices that represents the evolution, at market price, of the portfolio of public bonds traded by the National Treasury. There are the General IMA and four sub-indices according to the bond indexers, namely: IMA-B (made up of NTN-Bs), IMA-C (made up of NTN-Cs), RFI-M (made up of LTNs and NTNfs) and IMA-S (made up of LFTs).

IBrX: price index that measures the return for a theoretical portfolio composed of 100 stocks selected among the most traded on the BM&FBovespa Stock Exchange.

CDI - Interbank Deposit Certificate: these bonds are issued by financial institutions that back operations on the interbank market.

MSCI World: is the index used as a benchmark for several international investment funds.

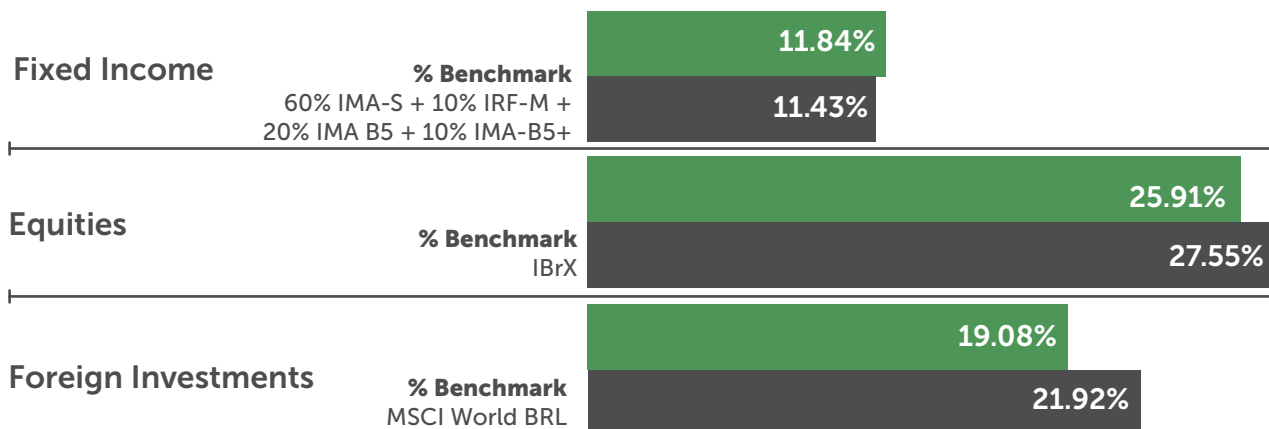


NET RETURN – by Asset Classes

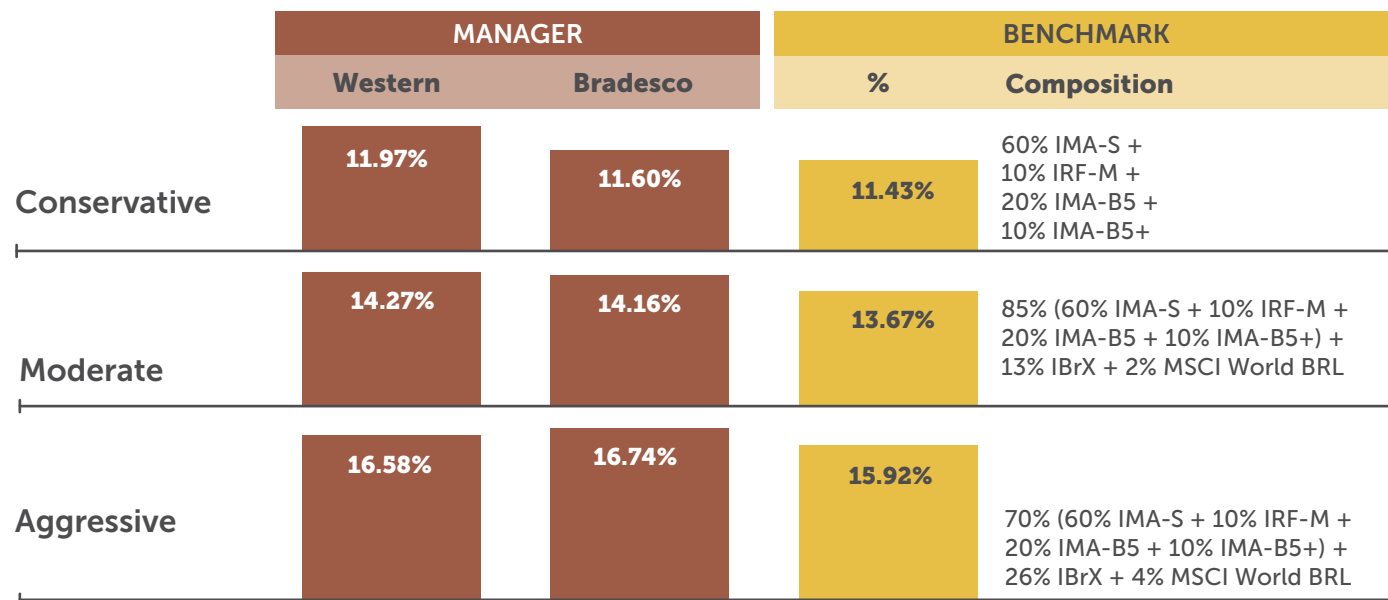


NET RETURN

Gross return minus investment expenses (management, administration and custody fees).



NET RETURN – by Investment Profile



MAXIMIZING
RESULTS

FINANCIAL
INTELLIGENCE

Full ANNUAL REPORT



MAXIMIZING
RESULTS



FINANCIAL
INTELLIGENCE

To access detailed information on Prevmon and its Benefit Plan, access the full version of the 2017 Annual Report (only in Portuguese).



CONTACT Prevmon

Got any questions?

Want to talk to us?

CUSTOMER SERVICE

0800.729.2228

From Monday to Friday, 8am to 5pm

TALK TO US CHANNEL

Available on the website and in the Prevmon app

PrevMon

