MATERIAL FACT

Rule 12g3-2(b) Exemption # 82-35186

Pursuant § 4º of Article 157 of Law 6,404, dated December 15th, 1976, to CVM (Brazilian Securities and Exchange Comission) rule 358, dated January 3rd, 2002, BB Seguridade Participações S.A. hereby informs that it released today, together with its financial statements for 2013 fiscal year, projections for certain indicators of its performance (Guidance), for 2014.

The table below shows the estimates, as well as a comparison with the performance observed in 2013.

2014 Guidance

Ratio	2014 Estimates	Values observed 2013
BB Seguridade - Adjusted ROAE	44 – 49	35.9
Premiums written growth - BB Mapfre SH1	24 – 32	33.7
Premiums written growth - Mapfre BB SH2	19 – 26	17.2
Collection growth - Pension Plans	33 – 47	27.1
Collection growth - Premium Bonds	10 – 15	62.0

Further information about the 2014 Guidance, including assumptions and form of measurement will be available at the Company's reference form[1], pursuant CVM rule 480.

BB Seguridade Participações S.A.
Werner Romera Suffert
CFO

[1]*Free translation for Formulário de Referência. Equivalent to 20-F form in Brazil.*