MATERIAL FACT

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

Pursuant to § 4 of Article 157 of Law 6,404, dated December 15th, 1976, to CVM (Brazilian Securities and Exchange Commission) Regulation 358, dated January 3rd, 2002, BB Seguridade Participações S.A. ("BB Seguridade" or "Company") hereby informs that:

1. The Company has signed a Memorandum of Understanding ("MOU"), without binding effect, with Empresa Brasileira de Correios e Telégrafos ("ECT") aiming to carry studies to analyze the feasibility of a partnership to distribute insurance, pension plans and premium bonds products in ECT's points of service.

2. Additional facts, deemed relevant, will be timely disclosed to the market following the evolution in studies and future decisions.

Brasília (DF), November 25th, 2013.

BB Seguridade Participações S.A.

Leonardo Giuberti Mattedi
CFO