



Insurance

Financial Planning

Retirement

Investments

Wealth

About Sanlam

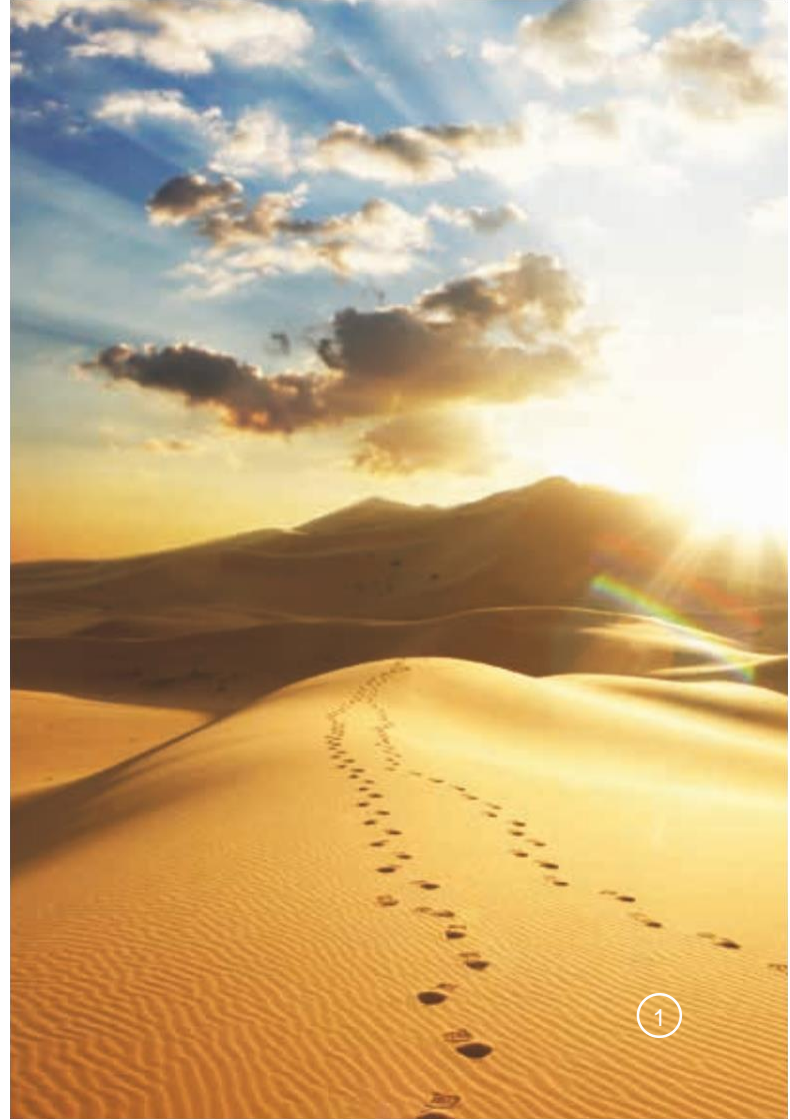
Sanlam is a leading diversified Pan-African financial services group listed on the Johannesburg and Namibian Stock Exchanges. Sanlam was established in 1918 as a life insurance company. Today, the Group has a business presence in 33 countries in Africa, as well as in the USA, Malaysia, the UK, India and Australia.

Sanlam's vision is to be the leader in client-centric wealth creation, management, and protection in South Africa; to be the leading Pan-African financial services group with a meaningful presence in India and Malaysia and to play a niche role in wealth and investment management in specific developed markets.

What we do

Through its business clusters – Sanlam Personal Finance, Sanlam Emerging Markets, Sanlam Investments, Santam and Sanlam Corporate – the Group provides comprehensive, tailored financial solutions to individual, corporate and institutional clients across all market segments. The Group's areas of expertise include insurance (life and general), financial planning, retirement, investments and wealth.

Our approach to the way we do business is entrenched in a traditional set of values grounded in an unparalleled work ethic, which has worked for us, our clients and business partners for a 100 years.



Sanlam at a glance- Financials

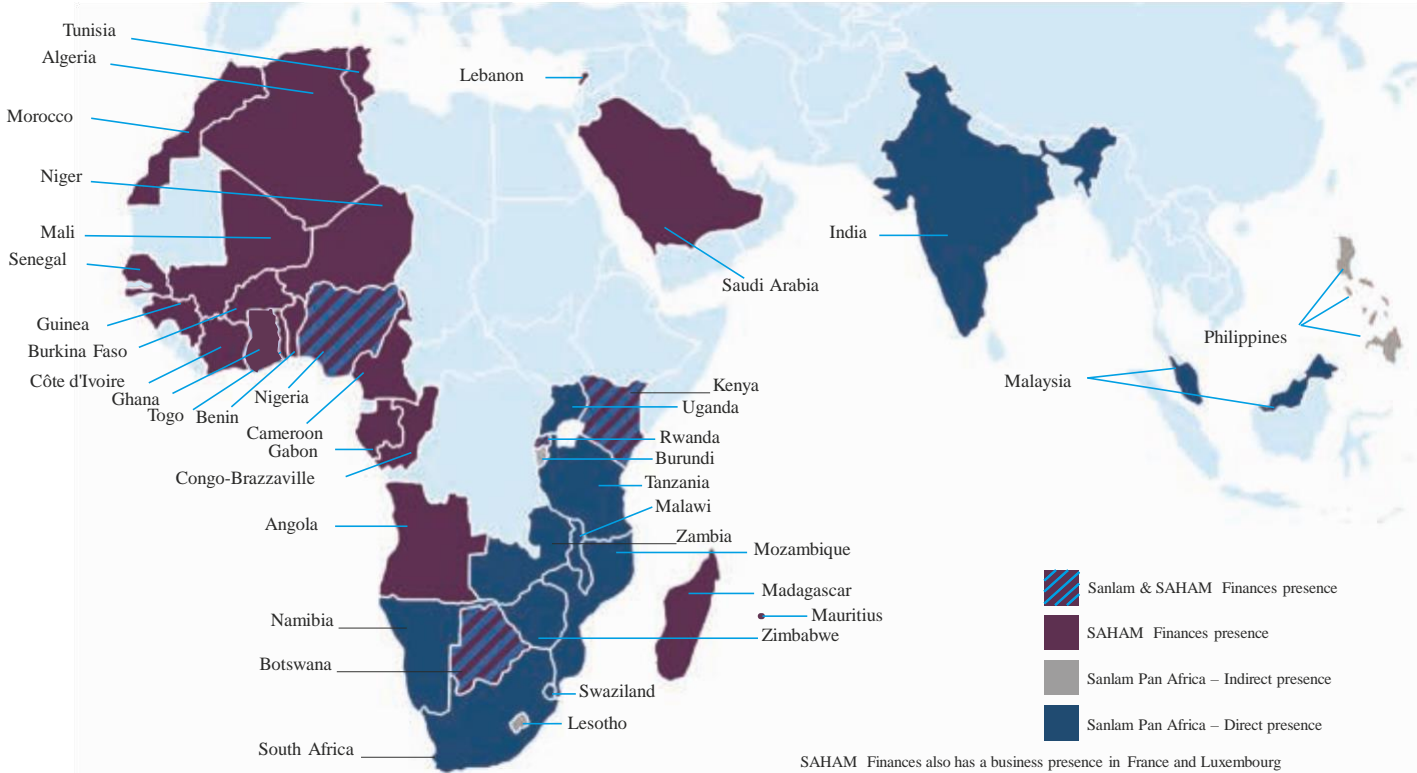
The extent of our business (2018 results)

- ⤵ Total assets under management (Sanlam Investments)
= R758 billion (US \$52.7 billion)
- ⤵ Net Operating profit = R8.9 billion
(US \$0.6 billion)
- ⤵ New business volumes = R223 billion (US \$15.5 billion)
- ⤵ Net fund flows = R42 billion (US \$2.9 billion)
- ⤵ Market capitalisation = R178 billion (US \$12.4 billion)
(12/31/2018)
- ⤵ Personnel = 21 267 in Sanlam SA and 75 930 in associates
and subsidiaries
- ⤵ Shareholders = 443 550

The Sanlam Group Office is responsible for centralised functions that include strategic direction, financial and risk management, marketing and communications, human resources and information technology, sustainability management, corporate social investment and general services.



Our business presence in emerging markets



Our Value Proposition

We offer a broad range of financial expertise and products which include insurance, financial planning, retirement and investments.

By leveraging our expertise and experience, we are able to provide a wide range of services and resources to support our partners who in turn provide consumers in their countries with innovative financial solutions. These services and resources include the following:

In our life insurance partnerships

- ① Management, operational and actuarial services
- ① Knowledge/best practice sharing
- ① New product development unique for each target market
- ① Technical and information technology services
- ① Omni-channel distribution capabilities
- ① Increased capital for growth

In our investment management partnerships

- ① Domestic and global asset management
- ① Alternative assets like property asset management and equity funds
- ① Strategic management services
- ① Investment management
- ① Operational and monitoring support

In our strategic alliances

- ④ Leverage relationships with international and regional brokers
- ④ Bancassurance
 - Advise and support on strategic and operational management
 - Sharing of knowledge and best practices
 - New product development

In our general insurance partnerships

- ④ Actuarial and capital management
- ④ Re-insurance
- ④ Underwriting and new product development
- ④ Distribution and operational optimisation and efficiencies

Sanlam's specialist business constitutes a group of underwriting managers who are experts in their respective fields. We offer aviation, marine and transport insurance, public liability and professional indemnity cover. We also offer protection against corporate, private property and engineering risk, hospitality and leisure insurance.

- ④ Specialist businesses

Engineering/ Property	 MIRABILIS PROPERTY AND CASUALTY INSURANCE	 EMERALD
Marine/ Aviation/ Transport	 ASSOCIATED MARINE	 SANTAM MARINE SANTAM HEAVY HULLAGE
Liability/ Guarantees	 SIA	 SANTAM HOME AND GUARANTEES
Lifestyle/ Leisure/ Travel	 TIC Travel Assured	
Agriculture	 SANTAM AGRICULTURE COOP	



Our business philosophy is underpinned by the following principles:

- ① We form partnerships with companies that have an understanding of the local environment/market conditions and share the same values and culture as we do.
- ② We entrust local boards and management to run the country operations.
- ③ We believe in and support local job creation and skills development.
- ④ Our team has a passion for what they do and is focused on delivery and implementation.



Sanlam in Kenya



Our product and service presence

Sanlam has a 57% stake in Sanlam Kenya, which is listed on the Nairobi securities exchange. The Group consists of Sanlam Life Insurance and Sanlam General Insurance. Sanlam also has a stake in Sanlam Investments East Africa, an asset management business based in Kenya and Uganda.

www.sanlam.co.ke

Senior management



Dr. Patrick Tumbo -
Group CEO



Stella Njunge – CEO
Sanlam Life



Lilian Onyach – Group
Head Of Marketing &
Communication



Caroline Laichena – Ag.
CEO Sanlam GI



Kevin Mworira – Chief
Finance Officer

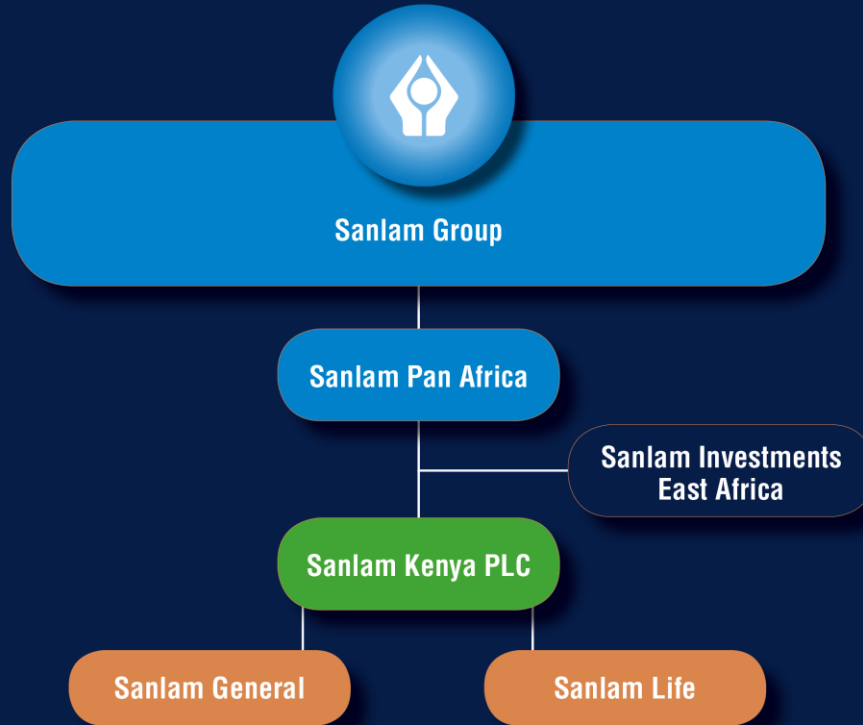


Simon Ngura – Group Head
of IT & Innovation



Emma Wachira –
Company
secretary/Legal

Sanlam Group plc structure



Sanlam Life insurance: Sanlam Life Insurance

Sanlam Life Insurance started underwriting life business in 1947. In 1963, Sanlam Life Insurance was the first insurance company to list on the Nairobi Securities Exchange.

Its product offering include individual life, funeral pre-plan and corporate products such as mortgages, credit assurance, life assurance, last expense, annuities and pensions. Sanlam Life Insurance was the first company to actively market and distribute unit-linked life assurance products in the Kenyan market. www.sanlam.co.ke

Sanlam General insurance: Sanlam General Insurance

Sanlam General Insurance was incorporated in 1982. Their product range is varied and target both corporate, medium size enterprises as well as individuals. Commercial products include fire, group personal, liability, marine / transit, construction all risk, commercial motor and goods and money in transit.

www.sanlam.co.ke

Sanlam Investments: Sanlam Investments East Africa

Sanlam Investments East Africa, formally known as PineBridge, has been operational in Kenya since 1998 and in Uganda since 2004. It is a leading fund manager in the region and has a wide range of investment options that include balanced investment portfolios, specialist portfolios, equities, bonds, money market portfolios, pooled portfolios and international investments. Its clients include insurers, medical schemes, parastatals, corporates and high net worth individuals. www.sanlameastafrica.com

Our new headquarters



The state-of-the-art Sanlam Towers, headquarters is complete.

The Grade A Tower is expected to change the city's skyline and set new standards in terms of the high class finishes.

The high quality office complex incorporates sustainability features to reduce environmental carbon footprint, making it a green building.

18
storeys

140,000
square feet of office space



Panoramic views



Natural lighting
and reduced glare



Green building



Occupation sensors
to reduce electricity
consumption



400 parking bays



State of the art
security

Kenya's contacts



Patrick Tumbo

Group CEO Sanlam Kenya PLC:

Address: Sanlam Tower, Waiyaki Way , Nairobi
Tel: +25420 2781 300
Email: Ptumbo@sanlam.co.ke

Caroline Laichena

Ag. CEO Sanlam General Insurance:

Address: Sanlam Tower, Waiyaki Way , Nairobi
Tel: +254 719 035146
Email: claichena@sanlam.co.ke

Stella Njunge

Chief executive officer:

Sanlam Life Insurance

Address: Sanlam Tower, Waiyaki Way , Nairobi
Tel: +254 (20) 278 1000
Email: snjunge@sanlam.co.ke

Jonathan Stichbury

Chief executive officer:

Sanlam Investments East Africa

Address: 5th Floor, Africa Re Centre, Upper Hill, Nairobi
Tel: +254 719 067000
Email: Jonathan.Stichbury@sanlameastfrica.com



SAHAM Finances is now Sanlam

In 2018 Sanlam increased its stake from 47% to 100% in SAHAM Finances, the insurance arm of the SAHAM group.

SAHAM Finances, was one of the largest insurers in Africa, operating in 26 countries with a consolidated turnover of over USD1 billion.

This acquisition makes Sanlam the largest non bank financial services provider in Africa

With inclusion of SAHAM Finances Sanlam now provides the following Product/Service offering:

- Assistance
- Reinsurance
- Third Party Administrator (Health)

thank you 