

## Company Employees Report

### Total Employee Count:

| Year End: | No. Employees: | No. Contractors | Total Workforce |
|-----------|----------------|-----------------|-----------------|
| 2008      | 0              | 0               | 9969            |
| 2009      | 0              | 0               | 9457            |
| 2010      | 0              | 0               | 0               |
| 2011      | 0              | 0               | 12586           |
| 2012      | 0              | 0               | 13139           |
| 2013      | 0              | 0               | 12953           |
| 2014      | 13982          | 0               | 13982           |
| 2015      | 0              | 0               | 14711           |
| 2016      | 0              | 0               | 15856           |
| 2017      | 0              | 0               | 16628           |
| 2018      | 0              | 0               | 21267           |
| 2019      | 105012         | 0               | 0               |
| 2020      | 20920          | 0               | 20920           |
| 2021      | 154675         | 0               | 154675          |
| 2022      | 25661          | 0               | 25661           |
| 2023      | 22320          | 0               | 22320           |

### Countries of Operation:

| Country of Operation: | Is This the Home Country? | Is There a Recognition Agreement? | Country notes  |
|-----------------------|---------------------------|-----------------------------------|--|
| South Africa          | Yes                       | No                                | 0  |
| Botswana              | No                        | No                                | Operations include retail and group business as well as Investment management.53% Botswana Life, Botswana via Botswana Insurance Holdings Limited (BIHL); Botswana Insurance Fund Management via BIHL  |
| Namibia               | No                        | No                                | 59% Sanlam Namibia Holdings, Namibia (direct 54% and 5% indirect via Capricorn Investment Holdings); 13% Bank Windhoek, Namibia via Capricorn Investment Holdings; 69% SIM Namibia; 37% Santam Namibia |
| Swaziland             | No                        | No                                | 0  |
| Zambia                | No                        | No                                | 70% African Life, Zambia; NICO Zambia (direct 49% and 13% indirect via NICO Holdings)  |
| Tanzania              | No                        | No                                | 64% Afriacan Life, Tanzania; NICO Tanzania (direct 33% and 8% indirect via NICO Holdings)  |
| Kenya                 | No                        | No                                | 56% Pan Africa Life, Kenya via Pan Africa Insurance Holdings (PAIH)  |
| Malawi                | No                        | No                                | 62% NICO Life, Malawi (direct 49% and 13% indirect via NICO Holdings)  |
| Uganda                | No                        | No                                | Sanlam Life, Uganda; 84% • NIKO Uganda (direct 79% and 5% indirect via NICO Holdings)  |
| Ghana                 | No                        | No                                | 49% Enterprise Life Assurance, Ghana   |
| Nigeria               | No                        | No                                | 35% FBN Life,;   |
| India                 | No                        | No                                | 0  |

|                          |    |    |   |
|--------------------------|----|----|---|
| United Kingdom           | No | No | 0   |
| Switzerland              | No | No | 0   |
| Australia                | No | No | 0   |
| United States of America | No | No | 0   |
| Rwanda                   | No | No | 63% Soras VIE, Rwanda via Soras Group / 63% Soras Assurance General, Rwanda via Soras Group |
| South Sudan              | No | No | 0   |
| Gambia                   | No | No | 0   |
| Malaysia                 | No | No | 0   |
| Philippines              | No | No | 0   |

**Total Employee Count:**

| Country:                 | Year End: | No. Operations | No. Employees: | No. Contractors: | Total Workforce: | Union(s): | Degree of Unionisation: | Min Wage (Local) Per Month: | Min Wage USD (Per Annum): | Min Wage USD (Per Annum): |
|--------------------------|-----------|----------------|----------------|------------------|------------------|-----------|-------------------------|-----------------------------|---------------------------|---------------------------|
| South Africa             | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| United Kingdom           | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Australia                | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Tanzania                 | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Botswana                 | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Gambia                   | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Ghana                    | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| India                    | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Kenya                    | 2012      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Malawi                   | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Malaysia                 | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Namibia                  | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Nigeria                  | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Philippines              | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Rwanda                   | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| South Sudan              | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Swaziland                | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Switzerland              | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Uganda                   | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| Zambia                   | 2014      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |
| United States of America | 2013      | 0              | 0              | 0                | 0                | 0         | 0                       | 0                           | 0                         | No                        |