

Dear Customer

As South Africa's largest privately-owned insurance group, our purpose is to enable more people to create and secure a better future.

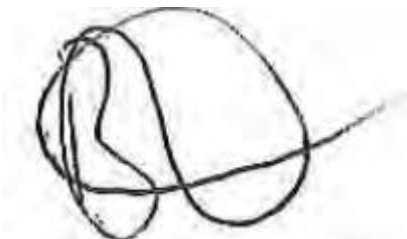
As a Hollard customer you can expect to be treated with respect, dignity and above all, a sense of common humanity. We expect to be held to the highest standards as we strive to exceed your expectations.

You may have been aware of the recent visit by the Competition Commission Authorities at our Parktown offices on 25 August 2022. This is part of a routine process of evidence gathering to an ongoing Industry Wide investigation initiated by the Competition Commissioner in January 2021.

Hollard takes such investigations seriously, and we are committed to co-operating with the authorities and allow the investigation to run its course.

Our commitment to you as our customer is to continue to act with integrity and diligence in a way that delivers value and benefits to our clients.

Sincerely,



Besa Ruele
Chief Executive Officer
Hollard Life Solutions