

LEADING WITH RESILIENCE THROUGH A PANDEMIC

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CRITICAL LEADERSHIP LESSONS

"The secret of change is to focus all of your energy - not on fighting the old – but on building the new"

Socrates



OUR PARENT: SANLAM IS A SIGNIFICANT PLAYER ECONOMIC IMPACT 2019

R151bn

of wealth distributed in 2018:

R111bn to client R4.7bn to government R7.3bn to shareholders R11.1bn to employees and the balance to suppliers.



the Sanlam Investment Group.

B-BBEE

Level 1



R3.4bn

Invested in **BFF** transactions by Sanlam



And counting on our journey towards

empowerment.

Of retirement research

R183.5bn 🗝

Market cap as of 28 November 2019



Presence in 44 counties.

34 of which are on the African continent.



Of assets under management by

Sanlam Employee Benefits named Employee Benefits Product Supplier of the Year*





*Financial Intermediaries Association of Southern Africa (FIA) Awards.

Of death claims paid out. maintaining a 5-vear record



glacier by Sanlam

\$850m

Invested in renewable energy initiatives with FMO (Dutch Development Bank).



38 years



via Sanlam Benchmark Symposium

SANLAM ENRICHING COMMUNITIES

R630m

Invested in African communities over the past decade



NEARLY 450 000



Children reached annually with a total investment of more than R100m since 2015

CLOSE TO

R200m

Invested in Takalani Sesame over the past 20 years, helping to make millions of South African children even smarter, stronger and kinder.

CLOSE TO



- Ensuring the long-term viability of 2130 existing jobs
- Generated an average revenue growth of 24% for participating business

APPROACHING Raised for CANSA in

In economic impact through the Sanlam Cape Town Marathon.



R230m

Invested in the Black the Ibuasa Student

R65m

Invested to empower 50 000 people through financial literacy programmes

R60m WWF

Invested in water security through our 12-year partnership with the WWF

R45m

Industrialists Project, Youth **Employment Services and** Financial aid Programme via the CFO Institute

NEARLY

R35m

In prize money distributed for legacy projects through the Key Motsepe Schools Cup and approximately half a million children reached

As one of the continent's oldest social enterprises – founded in 1918 to empower the marginalised - Sanlam has had a deep impact on the lives of Africans for more than 100 years.



Covid-19 support



Committed over R1.2bn (about US\$72m) to national imperatives across the countries where we operate in collaboration with our partner companies. The R2.25bn of Sanlam's own capital committed to seed



US\$930m

Managed by Climate Fund Managers, a joint venture between Sanlam InfraWorks and FMO, the Dutch Entrepreneurial Development Bank. Set up to fight climate changes

Presence in 44 counties. 34 of which are on the African continent



Globally



In Africa



Certified Top Employer in South Africa* for a total of 5 years *Top Employers Institute

R343.5m

Invested in training and development -75% black employees and 60.5% female











GLACIER TOTAL INFLOWS SHARE Q2

UP TO 15% (THOUGH INDUSTRY DOWN)



Source: ASISA





SNAPSHOT OF OUR BOOK (AUM)







FOCUSED ON CRITICAL NEXT STEPS

Stabilise the organisation & enable intermediaries & clients

Plan for adapting in the medium and long term

Implement and remain flexible to opportunities



PRIORITIES

IMMEDIATE

- Remote work enablement for office staff
- Drive digital adoption and enablement for intermediaries
- Implement measures to retain clients
- Enable intermediaries with relevant solutions

STRATEGIC

- Innovate to grow now more than ever
- Increase digitally-enabled business
- Rethink costs and investment priorities
- Develop and drive solutions for the future





Consumer need

Consumer need

Consumer products, services or platforms can naturally meet these needs

What value can you add during these uncertain times?

Where can you meet consumers where they are right now? What assets can you realistically use and what do you need?

ORGANISING AROUND NEW NEEDS

ACCELERATE DIGITAL DEVELOPMENTS

INTERMEDIARY AND CLIENT TOOLS

Increase in usage of all our digital platforms:

Intermediary web

Investment hub & e-signing

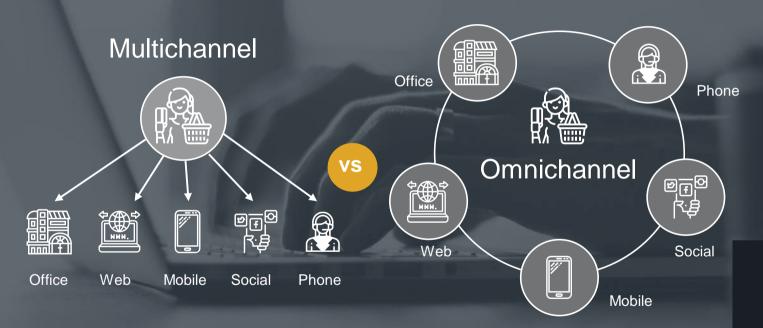
Digital engagement (webinars)

Client servicing capabilities





SELF-SERVICING CAPABILITY FOR CLIENTS & INTERMEDIARIES



All channels available to the consumer... ... and are connected





SOLUTIONS: AN INTENSE RETIREMENT FOCUS

SIGNIFICANT RETIREMENT DELIVERIES

Solutions (Platform, Life, Glacier Invest) Tools (Life Investments Quote & Combinations later this year)

Combining different solutions often provides a better outcome and a more sustainable income stream



GLACIER INVEST LIVING ANNUITY INCOME



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LIFE INVESTMENTS & GUARANTEES

We have seen significant inflows into life annuities and guaranteed solutions speaking to the need for security



GLACIER INVESTMENT PLAN

SIMPLE INVESTING BEYOND OUR BORDERS

Glacier's Offshore Investment Plan allows you to diversify your investments across markets and currencies – simply and affordably.



Affordable Investment minimums

Access to global opportunities with lower minimums than traditional offshore options



Simplicity

A streamlined investment process with fewer take-on-requirements than traditional offshore options



Guided Investment choices

Guidance and simplicity in investment choices through risk-profiles funds and model portfolios



Liquidity

Flexibility to add to, or withdraw from your investment at any time



GLACIER INVEST(DFM)

BEST OF BOTH WORLDS Largest DFM in the Bringing various Asset Management skill country disciplines and skills together Actuarial principles Blending various funds together through portfolio glacier construction by Sanlam



SO WHY PARTNER WITH GLACIER?

We operate from a **stable**, **sound** business platform

With access to the required resources: skill, systems, service, size

Which results in the ability to adapt quickly & cleverly to sudden change or disruption







Excellent support and partnership with Glacier - not only in bringing in new inflows, but more importantly, the focus on retaining existing clients. Supporting them and advising them appropriately when they needed it most.





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