

		Shareholder Questions	From the Portal	As at 26.06.2024	
#	Account	Name	Agenda	Question	Response
1	307447241	KIMANI,ELIUD KURIA	FINANCIAL STATEMENTS	Impact of Finance Bill	The current bill is not expected to have a direct impact on the business. However, it's expected to an effect on taxation of employees' benefits.
2	307441311	MAITHA,ANTHONY LESHAN	FINANCIAL STATEMENTS	When is the company likely to return to profitability?	The directors have implemented strategies that have turn Sanlam General to profitability and more strategic initiatives have sustainably and effective been implemented on expense management and investment at Sanlam Kenya. Once profitability of the operating subsidiaries sustains posting profit results, the group will resume dividend payout as per the dividend policy.
3	307441311	MAITHA,ANTHONY LESHAN	FINANCIAL STATEMENTS	What is the Net Asset Value per share of the company, as per the latest financial statements?	The net asset value of the group is Kes. 866 million
4	307305473	MWANGI,ALEX MAINA	FINANCIAL STATEMENTS	Why are we paying the CEO and Directors hundreds of millions and yet the company keeps on posting mediocre results?	The leadership is tasked with developing the Group's strategy and objectives whilst having regard to the Group's responsibilities to its shareholders and wider stakeholders including, customers, employees, and suppliers. This evident in both insurance subsidiaries that are operating profitably
5	307329398	GICHAMBA,LYDIA WANJIKU	ELECTION OF DIRECTORS		As per the articles of association, you may offer yourself for appointment as a director to be voted by members when there is a vacancy on the board.
6	307278290	HORWITZ,HAGAI	ELECTION OF DIRECTORS	I request to be elected as a director.	
7	307363400	NABRIKI,PAMELLA NASIMIYU	DIVIDEND	How much dividend per share	The Board of Directors has NOT proposed payment of dividends in the financial year ending 31st December 2023. This is to enable the business to continue to service its operational costs and finance costs arising from the Kes 3 billion debt.
8	307273826	NDEGWA,PATRICIA NYAWIRA	DIVIDEND	what is the % of Dividend?	
9	307453880	SHIKUTWA,EVA LUSEKA	DIVIDEND	Are there going to be any dividends this year? I'm still a newbie in stock marketing.	

10	307342950	KURIA,JOHN GICHURI	DIVIDEND	Can I be paid by mpesa	Kindly contact us through email info@image.co.ke or call 0709170000 to further assist on your query.
11	307441311	MAITHA,ANTHONY LESHAN	DIVIDEND	Does the company have a dividend policy? If so, what is it?	The board of directors has put in place a dividend policy
12	307452359	Apul,RUTH Akinyi	DIVIDEND	why you not paying	Despite there being no dividend declaration for the year 2023, the Group's performance is expected to improve into the foreseeable future, after which the Board of Directors will consider the payment of dividends to shareholders in accordance with the Dividend Policy.
13	307315880	MWANGI,JAMES NG'ANG'A	DIVIDEND	What is happening it has been dry for so long as far as dividend is concern, or bonus shares. Please do something.	
14	307369819	WAWERU,ALEXANDER MUTUNE	DIVIDEND	Will shareholders ever earn a dividend in Sanlam(K) PLC under the current leadership?	
15	185	GITAKA,DUNCAN GACOKA	DIVIDEND	When is the company expected to start paying dividend?	
16	307411903	MURUU,REGINA WANGUI	AOB	DOES SANLAM OFFER LIFE INSURANCE?	Sanlam Life insurance offers life insurance
17	307382243	OMBOJA,TABITHA	AOB	When are you intending to hold physical meetings for the shareholders	The Companies Act No. 7 of 2015 allows public companies to conduct hybrid meetings. In this regard, the Board has put in place measures to ensure that the statutory requirements for calling and conducting a valid hybrid general meeting are complied with.

II. Questions asked at the AGM 26.06.2024

	Question	Answer
1	How is Sanlam adjusting to the current environment to safeguard shareholders' interests	The Board and Management have embraced technology in the innovation of digital products and the efficiency of service delivery. Sanlam has also entered into partnerships with banks and intermediaries. We have also invested in Treasury Bonds with good returns.

2	Will any dividend be paid this year	The Board has not declared a dividend to be paid this year.
3	Sanlam's information is not easily accessible on the website . The website is not accessible to the shareholders	The Sanlam website has all the information for the shareholders to access. The challenge in downloading the financial statements in the last two days could have been due to the internet outage which affected the whole country.
4.	The constant message from the Company has been that you are trying but we are not seeing any results of the attempts. We are not receiving any returns	Sanlam Life and Sanlam General are profitable and reported a profit after tax as at 31.12.2023. Based on current market research the company has moved up to the 1 st position. Last year Sanlam Life was able to declare a dividend. The change in the interest rates affected the finance costs under Sanlam Kenya.