

Sagikor's vision is **"To be a great company committed to improving the lives of the people in the communities in which we operate"**.

What does our vision mean for our Customers, Investors, Employees and Communities?

Customers:



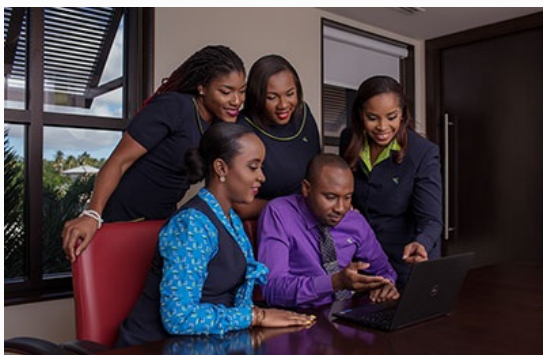
For our customers, the vision means a commitment to deliver quality products and services that provide exceptional value. This re-emphasizes the concept of world-class products services, which are at the forefront of our operating strategy.

Investors:

For our investors, our vision is a commitment to deliver competitive returns on their investments. In this regard, we will ensure that the company continues to deliver strong sustainable earnings year on year. In addition, we remain committed to the creation of a strong financial services company with the capital strength to compete globally. We will continue to seek new ways to engage our investors and enhance their relationship with our company.



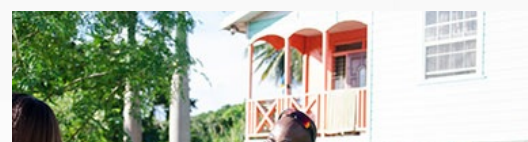
Employees:



For our staff, it is a commitment to create a working environment which will facilitate their continuing development, and which will allow them to fulfill their personal and financial goals. In order for our company to deliver on its promise to our customers and investors, we will recruit, develop and retain the best talent available. We will deliver on the promise to "create a working environment which is characterised by fair and equitable treatment to all employees, fair remuneration and recognition for work done, and the opportunity for development and self-actualisation for all staff."

Communities:

Sagikor has a reputation as a good corporate citizen. We are committed to initiatives and developments, which will enhance the long-term quality of life in the communities in which we operate. In this regard, we will increase



our support to developments in the areas of education, health, sports and youth development. We are also committed to the maintenance of a healthy living environment and will conduct our business in a manner that is environmentally friendly. We will work with other organisations with similar environmental objectives, and will continue to seek opportunities to influence developments which will ensure that the legacy we pass to future generations is a world that is still a natural and healthy place to live.

