

# About this report

**This report represents an overview of Sanlam’s sustainability performance for the 2015 calendar year. It addresses a range of stakeholders, including regulators, providers of financial capital, clients, employees, agents and brokers, and the broader society in which we do business. It should be read in conjunction with the 2015 Sanlam Group Annual Report, as well as with relevant information at [www.sanlam.com](http://www.sanlam.com).**

## What we do

Sanlam is a leading financial services group based in South Africa, with a growing footprint in developed and developing markets.

Since 1918 Sanlam has added South Africa to take care of their financial needs and currently provide a broad range of financial solutions and products to retail (individual) and institutional clients:

- ① Insurance
- ① Financial planning
- ① Investments
- ① Wealth
- ① Retirement.

Turn to page 9 for more on our operational structure and business strategy.

## Scope and boundary

Business entity	Extent of activities included in reporting
Sanlam Group Office/ Sanlam Personal Finance (SPF)/ Sanlam Investments (SI)	Included Includes only our South African-based operations that represent the bulk of our business activities.
Sanlam Emerging Markets (SEM) cluster	Partially included Our emerging market footprint is growing and we are working to improve our SEM sustainability disclosures.
Sanlam	Excluded Sanlam is listed separately on the Johannesburg Stock Exchange (JSE) and therefore reports on its performance separately.

## Sanlam’s annual reports and reporting standards

Annually we produce two reports, prepared in accordance with the frameworks shown below. Downloadable and interactive versions of these reports are published on [www.sanlam.com](http://www.sanlam.com).

Sanlam’s 2015 Group Annual Report <a href="http://www.sanlam.com/investorrelations">www.sanlam.com/investorrelations</a>	
Contains	Reporting standards applied
Sanlam Integrated Report	<ul style="list-style-type: none"> <li>① IIRC &lt;IR&gt; Framework</li> <li>① King III*</li> <li>① JSE Listings Requirements**</li> </ul>
Shareholders’ information report	<ul style="list-style-type: none"> <li>① King III</li> </ul>
Corporate governance report	<ul style="list-style-type: none"> <li>① King III</li> <li>① Companies Act***</li> <li>① JSE Listings Requirements</li> </ul>
Remuneration report	<ul style="list-style-type: none"> <li>① King III</li> <li>① Companies Act***</li> <li>① JSE Listings Requirements</li> </ul>
Annual financial statements	<ul style="list-style-type: none"> <li>① IFRS</li> <li>① Companies Act***</li> </ul>

Sanlam’s 2015 Sustainability Report <a href="http://www.sanlam.com/investorrelations">www.sanlam.com/investorrelations</a>	
Contains	Reporting standards applied
Sanlam’s sustainability performance	<ul style="list-style-type: none"> <li>① IIRC &lt;IR&gt; Framework</li> <li>① Financial Sector Code (FSC)</li> <li>① JSE’s SRI Index Requirements</li> <li>① Global Reporting Initiative (GRI) G4 Sustainability Reporting Guidelines</li> </ul>

\* King III – King Report on Corporate Governance for South Africa, 2009.

\*\* JSE – Johannesburg Stock Exchange Limited Listings Requirements.

\*\*\* Companies Act – the Companies Act 71 of 2008 (as amended), in South Africa.

## Assurance

Internal assurance	Independent assurance
<p>The Sanlam Board has reviewed the content of this report and is confident that the information presented here is a true reflection of Sanlam's performance.</p>	<p>EY Inc has been engaged to provide independent assurance on the following aspects of our annual reporting:</p> <ul style="list-style-type: none"> <li>① Audit opinion on the shareholders' information</li> <li>② Audit opinion on the annual financial statements</li> <li>③ Limited independent assurance on specific elements of the performance information in the Sustainability Report</li> <li>④ The audit opinion can be found on page 150 and 250 of the Annual Report and the limited independent assurance conclusion can be found on page 111 of this report.</li> </ul> <p>Information relating to our Financial Sector Code (FSC) scorecard was assured by AQRate.</p>

## Feedback

Contact us with your queries or comments at [sustainabilitymanagement@sanlam.co.za](mailto:sustainabilitymanagement@sanlam.co.za) or +27 21 947 2548.

## Navigational icons

### Group strategy pillars

-  Earnings growth
-  Operational efficiencies
-  Optimal capital usage
-  Diversification
-  Transformation

### Strategic enablers

-  Sound governance
-  People development
-  Responsible products and services
-  Prosperous society
-  Environmental impact

### Supplementary information

-  Investment management
-  Life insurance
-  General insurance
-  Administration, health and other
-  Credit and structuring
-  Sanlam Group
-  Page reference
-  [www.sanlam.com/investorrelations](http://www.sanlam.com/investorrelations)
-  Case study
-  Material issues
-  Limited assurance