



IMPORTANT NOTICE

The Depository Trust Company

B #:	23916-26
Date:	April 08, 2026
To:	All Participants
Category:	Tax Relief, Distributions
From:	International Services
Attention:	Operations, Reorg & Dividend Managers, Partners & Cashiers
Subject:	Tax Relief Country: South Africa Security Name: SANLAM LIMITED CUSIP: 80104Q208 Record Date: 04/10/2026 Payable Date: 04/20/2026 ***NOT CA WEB ELIGIBLE***

Participants can use DTC’s Corporate Actions Web (CA Web) service to certify all, or a portion of their position entitled to the applicable withholding tax rate. Participants are urged to consult TaxInfo respectively before certifying their instructions over the CA Web.

Important: Prior to certifying tax withholding instructions, participants are urged to read, understand, and comply with the information in the Legal Conditions category found on TaxInfo on the CA Web.

Questions regarding this Important Notice may be directed to GlobeTax 212-747-9100.

Important Legal Information: *The Depository Trust Company (“DTC”) does not represent or warrant the accuracy, adequacy, timeliness, completeness, or fitness for any particular purpose of the information contained in this communication, which is based in part on information obtained from third parties and not independently verified by DTC and which is provided as is. The information contained in this communication is not intended to be a substitute for obtaining tax advice from an appropriate professional advisor. In providing this communication, DTC shall not be liable for (1) any loss resulting directly or indirectly from mistakes, errors, omissions, interruptions, delays, or defects in such communication, unless caused directly by gross negligence or willful misconduct on the part of DTC, and (2) any special, consequential, exemplary, incidental, or punitive damages.*
To ensure compliance with Internal Revenue Service Circular 230, you are hereby notified that: (a) any discussion of federal tax issues contained or referred to herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code; and (b) as a matter of policy, DTC does not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.

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SANLAM LIMITED has announced a cash dividend and JPMorgan Chase Bank, N.A. acts as the Depository for the Depository Receipt ("DR") program.

All holders will receive this dividend net of the full South African withholding tax rate of 20.00% with the possibility to reclaim through the Quick Refund or Long Form process.

PLEASE NOTE:

- A QUICK REFUND PROCESS IS BEING OFFERED FOR THIS EVENT
- ALL CLAIM DOCUMENTS CAN BE SCANNED AND SENT TO SouthAfricaESP@globetax.com; HARDCOPY DOCUMENTS ARE NOT REQUIRED FOR THIS MARKET

DIVIDEND EVENT MATRIX

ISSUE	CUSIP#	UNDERLYING ISIN	DR RECORD DATE	ORD PAY DATE	DR PAY DATE	RATIO (DR to ORD)	ORD RATE
SANLAM LIMITED	80104Q208	ZAE000070660	Apr 10, 2026	Apr 13, 2026	Apr 20, 2026	1 : 2	ZAR 4.85

FEES & DEADLINES

FILING METHOD	PAYMENT METHOD	CUSTODIAL FEE (ZAR)	TAX RELIEF FEE	MINIMUM FEE PER BENEFICIAL OWNER	FINAL SUBMISSION DEADLINE
QUICK REFUND	CHECK OR ACH	UP TO 250.00	UP TO \$ 0.0105 PER DR	\$ 125.00	<u>ESP ELECTION DEADLINE:</u> Apr 29, 2026 <u>ORIGINAL DOCUMENT DEADLINE:</u> Apr 29, 2026
LONG FORM	CHECK OR ACH	UP TO 500.00	UP TO \$ 0.0105 PER DR	\$ 125.00	Mar 09, 2029 5:00 PM ET

MINIMUM SHARE AMOUNT REQUIRED TO FILE A CLAIM

(CLAIMS RECEIVED BELOW THE FILING MINIMUM WILL BE REJECTED)

FILING METHOD	WITHHOLDING RATE	RECLAIM RATE	MINIMUM # OF DRs REQUIRED TO FILE (BASED OFF AN APPROX. EXCHANGE RATE OF 0.0599675 USD PER ZAR)
QUICK REFUND	0.00 %	20.00 %	2,300 DRs
QUICK REFUND	5.00%	15.00 %	3,100 DRs
QUICK REFUND	10.00 %	10.00 %	4,600 DRs

MINIMUM SHARE AMOUNT REQUIRED TO FILE A CLAIM
(CLAIMS RECEIVED BELOW THE FILING MINIMUM WILL BE REJECTED)

FILING METHOD	WITHHOLDING RATE	RECLAIM RATE	MINIMUM # OF DRs REQUIRED TO FILE (BASED OFF AN APPROX. EXCHANGE RATE OF 0.0599675 USD PER ZAR)
QUICK REFUND	15.00 %	5.00 %	9,200 DRs

Agreements, Fees, Representations and Indemnification from Participants and Beneficial Owners

The undersigned hereby indemnifies J.P. Morgan Chase Bank, N.A. ("J.P. Morgan"), and its affiliates, agents, directors or employees acting in their capacities as such (each an "Indemnified Party"), for any losses or liabilities suffered by an Indemnified Party on account of (i) a failure to secure a refund; or (ii) funds erroneously received by J.P. Morgan or the undersigned or their clients; or (iii) funds claimed as a refund by J.P. Morgan or the undersigned or their clients, including any tax charges, penalties, interests that is or becomes payable by an Indemnified Party in respect thereon, (iv) funds claimed by any statutory or government authority or administrative department or tax authority as charges, penalties, interests or otherwise in respect of a tax reclaim by the undersigned, and agree that such amounts shall be promptly remitted by the undersigned to J. P. Morgan on request. This indemnity shall survive any termination of the letter. For the avoidance of doubt and notwithstanding the above, J. P. Morgan shall be entitled to require a prompt remittance by the undersigned of any amounts claimed by any statutory or government authority or administrative department or tax authority as charges, penalties, interests or otherwise in respect of a tax reclaim by the undersigned. J.P. Morgan is not liable for failure to secure a refund or for any charges, penalties, interests or otherwise payable or paid in respect of a tax reclaim by the undersigned. Any funds erroneously claimed or received shall be immediately returned to J.P. Morgan, including any interest, additions to tax or penalties or charges in respect thereon. Nothing herein constitutes tax advice. Please consult your tax advisor prior to engaging our services.

ELIGIBILITY MATRIX

Note: All information related to eligibility and documentation requirements can be found on the [ESP](#) site by visiting the relevant event and viewing the Eligibility Matrix. If you need access to ESP, please complete the [New User Registration](#) form, and our team of market experts would be pleased to help you get set up.

For each Country's general Eligibility Matrix, please see ESPs [Reference Guide](#).

ESP



J.P. MORGAN CHASE offers ESP powered by GlobeTax, an electronic withholding tax submission system. This system allows for the secure and simplified transfer of beneficial owner level data from the Participant to GlobeTax and creates applicable documentation on the Participants' behalf.

Submit the data online through the web site below, print out the documents on letterhead, sign them, and mail them to GlobeTax, along with necessary required documents.

These claims should be submitted through the following website.

<https://ESP.GlobeTax.com>

Please contact us via the [ESP Service Desk](#) at 212-747-9100 if you have any questions about this process.

CONTACT DETAILS

PHONE NUMBER	800-929-5484 (+1 212 747 9100 FROM OUTSIDE US)
FAX NUMBER	800-929-9986
GROUP EMAIL	SouthAfricaESP@globetax.com
COMPANY	GLOBETAX SERVICES INC.
STREET ADDRESS	ONE NEW YORK PLAZA, 34TH FLOOR
CITY/STATE/ZIP	NEW YORK, NY 10004

FREQUENTLY ASKED QUESTIONS (FAQs)

GENERAL

Where do I send the documentation?	Scanned paper may be sent to SOUTHAFRICAESP@GLOBETAX.COM
When is the deadline?	Relevant deadlines are listed on Page 1 under fees and deadlines.
I am a custodian/broker, can I sign the dividend tax form on behalf of the investor?	Yes , as long as a valid power of attorney is also enclosed.
How do I know if my client qualifies for an exemption or reduced tax based on percentage of ownership?	The investor will have to consult with their tax advisor.
Does the beneficiary's name on the dividend tax form need to match the POA?	Yes , the beneficiary's name on both documents should be identical.
Will GlobeTax accept claims filed directly to them by beneficial owners?	GlobeTax only accepts claims filed by the DTC participant who was holding the securities through DTC and only the extent that DTC has reported these holdings to us as valid record date holdings. Beneficial owners are required to file their claims through the custody chain to the DTC participant of record. All claims not received directly from the DTC participant will be returned to the beneficial owner.
Do the Quick refund and Long Form processes have a minimum position requirement per beneficial holder?	No , there is a minimum fee of \$125.00 per beneficial holder which may be waived on an exceptional basis for clients reclaiming less than \$250.00. In such instances, a fee of 50% of the reclaimed amount will be applied.
What is the statute of limitations for filing South African reclaims?	It is three (3) years from the local market pay date. Claims received after our submission deadline will be filed in good faith.
Is the process for tax relief offered by an optional process?	Yes , this is a discretionary, optional service, however, in the South African market; the South African custodians will not accept claims from anyone except those processed through the depository.

Warning and Disclaimer:

The information and data contained in this notice is based on information obtained from multiple sources believed to be reliable. However, JPMorgan Chase Bank, N.A. and its agents do not warrant or guarantee the accuracy or completeness of, nor undertake to update or amend this information or data. We and our agents expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon any of this information or data. The information contained in this notice is subject to change, including in the and subject to discretion of third parties, and/or pre-emption or being superseded by local market rules, and practices or actions taken by non-U.S. agents or tax authorities. Deadlines often differ from statutory deadlines. You should file claims as soon as possible, and at least six months prior to the specified deadline.