







































Sanlam's presence per line of business

Country	Life insurance	General insurance	Investment management	Credit/banking	Assistance	Reinsurance	Other
Algeria							
Angola							
Australia							
Benin							
Botswana							
Burkina Faso							
Burundi	✓	✓					
Cameroon							
Congo-Brazzaville							
Côte d'Ivoire							
France							
Gabon							
Ghana							
Guinea							
India							✓
Ireland							
Kenya		 		✓			
Lebanon							
Lesotho				✓			
Luxembourg							
Madagascar							
Malawi							
Malaysia		✓					
Mali							
Mauritius							✓

Country	Life insurance	General insurance	Investment management	Credit/banking	Assistance	Reinsurance	Other
Morocco							
Mozambique	 Sanlam			✓			
Namibia	 Sanlam		 Sanlam	✓			
Niger							
Nigeria	✓	✓ 					
Philippines		✓					
Rwanda	 	 		✓			
Saudi Arabia							
Senegal							
South Africa	 Sanlam		 Sanlam	 Sanlam			 Sanlam
Swaziland	✓			✓			
Tanzania	 Sanlam	 Sanlam		✓			
The Gambia	✓						
Togo							
Tunisia							
Uganda	 Sanlam	 Sanlam		✓			
United Kingdom			 Sanlam				
United States of America			 Sanlam				
Zambia	 Sanlam			✓			
Zimbabwe	✓	✓	✓	✓			

✓ Indirect presence via associated companies