

About us

Sanlam was established as a life insurance company in South Africa but has since transformed into a diversified financial services group operating across Africa, India and selected emerging and developed markets, with listings on the Johannesburg, A2X and Namibian stock exchanges. The Group has been operating for more than 100 years, most of which as a mutual insurer. Sanlam demutualised and listed on the Johannesburg and Namibian stock exchanges in 1998.

We offer our clients a large and diversified range of solutions. Omni-channel distribution ensures that clients are reached and serviced through their preferred channel, with increased focus on developing our digital capability. Read more on page 10.

Our main sources of earnings are the net operating profit (net result from financial services) we earn from our different lines of business and the net income we earn from investing our capital in the financial markets (net investment return). Current and expected future growth in these sources of earnings is the main driver behind shareholder value creation as measured by Return on Group Equity Value (RoGEV), our main financial performance indicator.

Read more about the drivers behind our main sources of earnings and RoGEV from page 67.

Our purpose is to empower generations to be financially confident, secure and prosperous. Our vision is to distinguish ourselves as the most admired financial services group in Africa. Our purpose and vision is enabled through our strategy, which we discuss in more detail on page 30.

Our strategy guides our long-term thinking.



Becoming an African champion



Building a fortress position in South Africa



Accelerating growth outside of South Africa



Strengthening our position where we operate outside of Africa

Our values underpin what we do

Lead with courage to earn our clients' trust

Serve with pride as we are client focused

Caring that comes from respect for each other

Winning with integrity to be the unrivalled industry leader in Africa

Creating value in everything that we do