

## WHO IS JUST?

### A global financial services group

Just is part of Just Group plc, an international company listed on the London Stock Exchange. Fast facts:

- Long-term issuer default credit rating of A (Fitch, international scale). This is five notches above the SA government and three to four notches above the largest SA-based financial institutions.
- Embedded value of R35bn, similar size to local players MMI and Liberty.
- Over 500,000 customers.
- Assets under management of R300bn.
- R13bn in individual annuities written in the last year.
- Bulk group annuities of R16bn in the last year.

### We are a regulated SA financial services company with strong local experience

Just is regulated in South Africa by the Financial Sector Conduct Authority under the name Just Retirement Life (South Africa) Ltd. The Board and management team are known for their experience and groundbreaking achievements. CEO Deane Moore leads a local executive team of nine with an average of 20 years' experience per head in the South African life insurance and UK enhanced annuities markets.

The team's collective track record includes developing South Africa's first inflation-linked annuity product, and the world's first lifetime income product that has optional medical underwriting and links annual increases to the performance of specialist asset managers.

### We are retirement income specialists

Just is a specialist retirement income company. We offer guaranteed lifetime income solutions that provide retirees with financial certainty and protection from outliving their assets. We partner with best-of-breed asset managers and administrators to provide, collectively, an enhanced value proposition and client experience relative to competitors.

### We believe in treating all our customers fairly

Just Group has researched over 23 000 international articles and data sources on life expectancy. We take each individual's circumstances into account when pricing our lifetime income options. This means that people with health and lifestyle factors that impact longevity, such as cancer or underground work, could qualify for a higher ('enhanced') retirement income.

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Just Retirement Life (South Africa) Limited, trading as Just | Registration Number: 2014/099601/06  
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Just Retirement Life (South Africa) Limited is a licensed long-term insurer and an authorised Financial Services Provider.