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SHAREHOLDER ENGAGEMENT POLICY

CrusaderSterling Pensions Limited has issued this Policy made pursuant to the various laws relating to Corporate Governance in Nigeria.



POLICY DOCUMENT APPROVAL/ SIGNOFF

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FINAL APPROVAL BY:	Chairman, Board of Directors
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VERSION CONTROL TABLE

Date of Issue	Version	Status
22 July 2021	1.0	Commencement Date



TABLE OF CONTENTS

1. PURPOSE.....3
2. HOW THE BOARD AND MANAGEMENT COMMUNICATES WITH SHAREHOLDERS.....3
3. HOW SHAREHOLDERS CAN COMMUNICATE WITH THE BOARD.....3

4. POLICY REVIEW.....4

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1. Purpose

This policy identifies how CrusaderSterling Pensions Limited ("Crusader") and its Board of Directors (the "Board") engage with shareholders. It also provides an overview of how shareholders can communicate with the Board and Management.

2. How the Board and Management Communicates with Shareholders

Crusader's Board of Directors (the Board) understands that to make informed decisions about the Company and to communicate their views, shareholders need to understand the Company's business operations and performance. The Board believes engaging with Crusader's shareholders increases transparency and encourages them to take an active interest in how the Company is run.

The Board and Management communicate with shareholders in a number of ways:

- 2.1 The Board and Management discuss important business developments and answer shareholder questions at Annual General Meetings (AGM). Crusader's External Auditor is also present and can answer questions about the most recent audit of the Company's financial statements. The Board of Directors encourages shareholders to attend the Company's AGM as it provides a valuable opportunity to discuss the Company, its corporate governance and other important matters.
- 2.2 Crusader communicates with shareholders through its Reports, news releases, website and other meetings.

3. How Shareholders Can Communicate With The Board

Crusader supports an open and transparent process for shareholders to contact the Board. In communication with shareholders, the Board will typically focus on addressing governance-related topics for which the Board is directly responsible. Such topics may include:

- a. Board structure, composition and performance
- b. General Board oversight, including committee charters
- c. Material strategic decisions
- d. Corporate governance practices
- e. Disclosure of financial and non-financial information
- f. Oversight of risk, including environmental and social risks
- g. Succession planning
- h. Overall corporate performance

In between AGMs, the Company supports an open and transparent process for shareholders to contact the Board of Directors, including the chairs of Board Committees, through the office of the Company Secretary. The Company Secretary:

- is responsible for ensuring effective communication between the Board, Crusader's Management and shareholders;
- is designated by the Board as its agent to review communications and meeting requests addressed to the Board; and
- determines whether the communication received is a proper communication to the Board or should be addressed by Management.

If Management receives any questions that the Board of Directors should be made aware of, the information will be passed on to the Company Secretary to consider for communication to the Board of Directors. The Board of Directors will endeavour to respond to all appropriate correspondence in a timely manner.

Shareholders or other stakeholders of the Company may communicate with the Board of Directors by mail or e-mail by contacting the Company Secretary.

Mailing Address:

The Board of Directors
(C/o Company Secretary)
CrusaderSterling Pensions Limited
14B, Keffi Street, Ikoyi-Lagos

Email Address: investors@crusaderpensions.com

4. Policy Review

This Shareholder Engagement Policy shall be reviewed as deemed necessary but not later than every two years.



Approved by the Board of Directors

July 2021