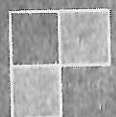

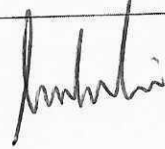


# SHAREHOLDER ENGAGEMENT POLICY

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



<u>DATE</u>	20.07.2023
<u>DOCUMENT NAME</u>	SHAREHOLDER ENGAGEMENT POLICY
<u>DOCUMENT AUTHOR</u>	LEGAL DEPARTMENT
<u>CURRENT VERSION NUMBER</u>	2.0
<u>RECOMMENDED FOR BOARD APPROVAL ON JULY 18, 2023</u>	BOARD GOVERNANCE COMMITTEE
<u>SIGNATURE OF THE BOARD GOVERNANCE COMMITTEE CHAIRMAN</u>	
<u>FINAL APPROVAL BY:</u>	CHAIRMAN BOARD OF DIRECTORS
<u>APPROVAL - SIGNATURE &amp; DATE</u>	

1. VERSION CONTROL TABLE

<u>Date of Issue</u>	<u>Version</u>	<u>Status</u>
July 7, 2021	1.0	<u>Commencement Date</u>
July 20, 2023	2.0	<u>Updated Version/Tenure Renewal</u>

<u>REVIEW</u>	<u>TITLE</u>	<u>DATE</u>
Prepared Updated Version	Company Secretary	June, 2023
Reviewed by the MD	MD	June, 2023

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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 Communicate 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 in writing.

- 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](mailto: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 2023**