

**INDEX TO THE DOCUMENTS MADE AVAILABLE FOR INSPECTION BY
POLICYHOLDERS IN THE TRANSFER OF A PORTION OF THE BUSINESS OF MMI
GROUP LIMITED TO FIRSTRAND LIFE ASSURANCE LIMITED IN TERMS OF
SECTION 37 OF THE LONG-TERM INSURANCE ACT, 52 OF 1998 ("THE
TRANSACTION")**

ANNEXURE	DESCRIPTION
Formal Notification to FSB	Notification in the prescribed manner of the transfer of the FNB Life Business and Ashburton Business from MMI Group Limited (" MMI Group ") to FirstRand Life Assurance Limited (" FirstRand Life ") in terms of section 37(1), read with section 38 of the Long-term Insurance Act
Sale Agreement	Certified copy of the sale agreement concluded between MMI Group and FirstRand Life
Special Resolution of MMI Group	Copy of the resolution by the shareholder of MMI Group approving the Transaction
Special Resolution of FirstRand Life	Copy of the resolution by the shareholder of FirstRand Life approving the Transaction
Annual Financial Statements of MMI Group	Annual Financial Statements of MMI Group for the Year Ended 30 June 2015 Annual Financial Statements of FirstRand Life for the Year End 30 June 2015
Annual Financial Statements of FirstRand Life	Annual Financial Statements of FirstRand Life for the Year Ended 30 June 2015
Report by the statutory actuary of MMI Group	Copy of the report of the statutory actuary of MMI Group
Report by the statutory actuary of FirstRand Life	Copy of the report of the statutory actuary of FirstRand Life

ANNEXURE	DESCRIPTION
Communication Notices	<p>Annexures to Communication Plan transmitted to the Financial Services Board on 27 July 2016</p> <ol style="list-style-type: none"> 1. Newspaper advertisements (Afrikaans and English) and formal notification for publication in the Government Gazette; 2. Webshots from the websites of FirstRand Bank, Ashburton Investments ("Ashburton") and MMI Group; 3. SMS to FNB Policyholders; 4. E-mail to FNB Policyholders; 5. Letter to FNB Policyholders; 6. Insert on monthly statement for Card Facility FNB Branded Policies; 7. SMS to Ashburton Policyholders who elected Method 1 of communication; 8. Letter to Ashburton Policyholders who elected Method 2 of communication and letter to Ashburton Policyholders who previously signified support for the transfer; 9. Letter to the Ashburton Intermediaries; and 10. Letter to Ashburton Policyholders who previously signified support for the transfer.