

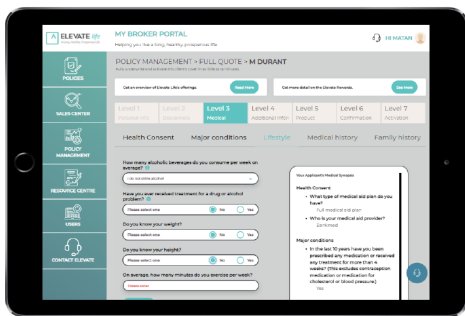
## BUSINESS OVERVIEW

### Our Philosophy

Elevate Life is a new-age insurance company, redesigning each component of the 'traditional' life insurance product with the best technological innovations available today. Our overarching goal is to use our offerings and technology to help our customers live long, healthy and prosperous lives.

### Our Product

We offer the full set of comprehensive and fully underwritten risk cover products, namely: *Life Cover*, *Temporary* and *Permanent Income Protection*, and *2-in-1 Lump Sum Severe Illness* and *Disability Cover*. Our *Family-Health Protection* suite is an intelligent needs-based offering insuring medical aid premiums, soon to be followed by dynamic *Credit Protection* (adapting monthly to a client's outstanding debt) and our *Business Assurance* suite of products.

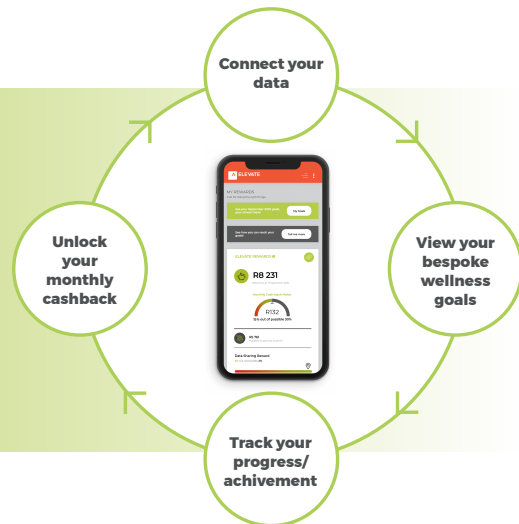


### Our Technology

Elevate Life uses state-of-the-art technology to make the best onboarding and administration experience for brokers to sell our products most effectively. The Elevate Broker Portal (pictured) allows for full underwriting in as little as 15 minutes in approximately 70% of applications, with market-leading ease of administrating policies thereafter.

### Our Rewards

Elevate Rewards provides **up to 35% monthly cashback on premiums** for achieving a bespoke set of monthly wellness goals. These goals are achievable and adapt monthly, based on data shared by the lives insured. This in turn helps maintain and improve the population wellness of our lives assured.



### Our Partners

Helping unlock our success.

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Providing us with comprehensive risk and financial reinsurance.

**ALLAN GRAY**

Our anchor investor, having bought into our business in 2020.

**CENTRIQ**  
LIFE INSURANCE

Our cell captive provider, who underwrites all Elevate Life policies.