

Dear Esteemed Customer,

YOU MEAN THE WORLD TO US!

I want to on behalf of the Management and Staff of Sovereign Trust Insurance Plc, thank you for your unalloyed support and patronage in the past year and to equally let you know that we do not take your patronage for granted in any way.

You have been our staying force over the years and you did not make 2023 an exception as we can boldly attest that it was a success story for us. If not for you, our story would not have been complete. We say a very **BIG THANK YOU** from the depths of our hearts.

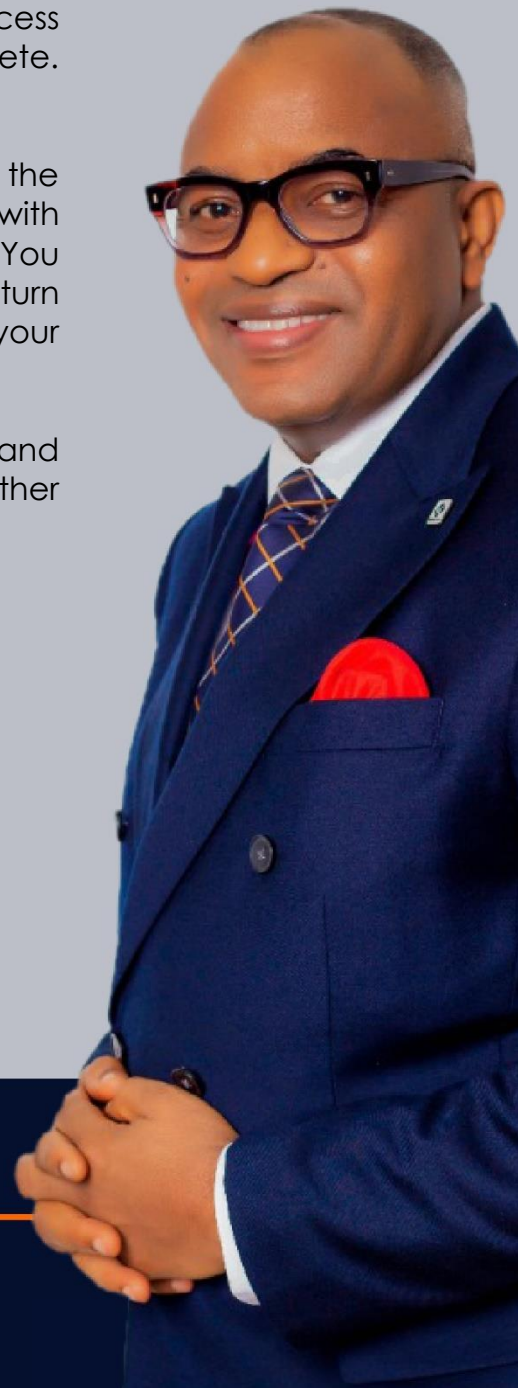
As we begin the journey into 2024, we are again trusting that the confidence you reposed in us in 2023 by entrusting your business with us will be strengthened in 2024, with bountiful gains on both sides. You are the key to the unlocked opportunities and we are ready to turn the key in the direction of growth and stability for you and your business.

Rest assured that we will tread the journey together in 2024 and beyond because you mean the world to us! Welcome to another year of boundless opportunities as we have got you covered!

Warm Regards,



Olaotan Soyinka
MD/CEO
Sovereign Trust Insurance Plc



**SOVEREIGN TRUST
INSURANCE PLC.**
...we've got you covered! RC 31962