

MMI'S GROUP STRATEGY

MMI's client-centric corporate strategy is centred on its core fundamental purpose to enhance the *lifetime financial wellness* of people, their communities and their businesses.

This strategy aims to generate *superior returns* through *relational value leadership*, in terms of which *superior value* is created for clients through the *design, integration and management of holistic solutions* to client challenges around becoming and staying financially well throughout their lives.

While we remain committed to being competitive in terms of price and quality products, the *key focus* of our strategy is on building deep relationships with clients by achieving leadership in the high-value part of the value chain, namely the integration of highly effective financial wellness solutions.

Purpose

To enhance the lifetime financial wellness of people, their communities and their businesses.



MMI's financial aspirations

Our main focus is on long-term value creation, measured by MMI's return on embedded value (ROEV). This objective is supported by an emphasis on the following financial aspirations:

- Growth in earnings
- Growth in value of new business (VNB)
- Increased financial strength
- Improved efficiencies

Our values

Accountability	Excellence	Integrity
Diversity	Innovation	Teamwork



How clients experience MMI

For MMI to be successful in enhancing the lifetime financial wellness of its clients, it is very important that clients experience the different MMI brands as:

- Understanding their needs
- Offering "Value for money"
- Providing "Easy to use" products
- Reliable and trustworthy
- Investing in the communities where they operate
- Designing innovative solutions

Strategic vision

To be the preferred lifetime financial wellness partner, with a reputation for innovation and trustworthiness.

STRATEGIC FOCUS AREAS

The following three focus areas determine our internal objectives and related strategic initiatives that are required to achieve our aspirations.



In order to realise our strategic aspirations the following objectives have been identified for each of the three strategic focus areas.

