ENHANCING OUR EXCELLENT CLIENT SERVICE

To ensure our clients receive the excellent service we promise, it is essential that our teams and systems are structured to deliver. Our team comprises experienced client service professionals and client fund managers, backed by leading-edge systems. Digital and in-person thought-leadership conferences and content aim to empower our clients. As cybercrime escalates, we are constantly upgrading cybersecurity to ensure that client data and portfolios are protected from cyber criminals.

Without clients we have no business and the assets under our management are on 24 hours' notice, so client service is core to Coronation's sustainability. While our employees returned to the office following the Covid lockdowns in November 2021, the measures we put in place to enable remote work remain in place, guaranteeing our clients organisational agility and efficiency, seamless operations and most importantly, consistent, world-class service levels.

Client satisfaction

Our annual client surveys across both retail and institutional clients ensure that we keep abreast of client sentiment and equip us to address issues timeously and respond to client needs. This year's surveys showed that client loyalty remains above 90% and satisfaction with our client service is 99%. We do not take these ratings for granted and continually review both positive and negative feedback to improve our service. Our compliance department reviewed all complaints received and found that no material client complaints required formal escalation to the chairpersons of the Audit, Risk and Social, Ethics and Transformation Committees. Coronation supports the principles set out in the Financial Sector Conduct Authority's Treating Customers Fairly initiative and, through our involvement with the Association for Savings and Investment South Africa (ASISA), we actively engage to refine the practical aspects of this outcomes-based framework.

CLIENT SURVEY SHOWS

>90%

client loyalty rating

Leading-edge client service platforms

During the period under review, we launched a new digital investment platform for financial advisers to complement our direct investor site. Advisers can now take advantage of the digital authorisation process, which means no more paperwork. In the four months since launch, we have over 1 800 linked adviser codes. Investors now have the ability to open an offshore account in minutes, fund it through innovative payment platforms like Shyft, and take advantage of our reduced minimum investment amount of just $/£/€500.

>820

institutional client engagements

Communication and engagement

The standout client event of the year was our 30th birthday where we hosted both institutional clients and larger IFAs. It was a day to remember, with Coronation's investment professionals, business leaders and industry experts sharing their views on a variety of panels and breakaways. The highlight of the day was a panel featuring all of Coronation's current and former CIOs, all of whom are still team members, a key strength of our business.

Between October 2022 and September 2023, our retail team sent an estimated 1.5 million emails to investors and stakeholders, and had around 5 000 independent financial adviser engagements.

In the institutional arena, we had over 820 client engagements during the year. We continued to keep our clients informed about the macro environment as well as the shares held in their portfolios by publishing thought-leadership articles written by our investment team regularly throughout the year. At the end of 2022, we introduced our inaugural ESG survey, allowing clients the opportunity to express their key ESG engagement priorities and strengthening our ability to align our activities with client needs and expectations.

In January 2023, we were pleased to once again welcome our institutional clients in person at our well-attended Talking Investments thought leadership conference. The event featured distinguished experts, who shared valuable insights on a diverse array of engaging and relevant subjects. We were also delighted to resume our Women's Day event, where we invite women clients and learners to join us for a day of connecting and hearing from women who lead in their fields.

The Personal Investments team hosted five virtual sessions and one hybrid round (in-person and virtual) of Conversations with Coronation, with an average rating of 4.6/5 with 9 300 attendees across the six rounds. If you missed these sessions and would like to listen to the recordings, we have made them available on *www.coronation.com*.

Expert client service professionals

We are committed to maintaining our excellent client service for existing and prospective clients. We have an experienced team of client service professionals and fund managers who are responsible for building trusted and long-term relationships with our clients, underpinned by high-quality client service. We are aware that both our global and local institutional clients are increasingly engaged as active owners, with a sharper focus on long-term sustainability. We remain well positioned to meet these demands.