

To Whom It May Concern

It is my pleasure to provide this reference for **Jaco du Plessis**, who served as the Engagement Partner responsible for the external audit of Momentum Metropolitan Namibia Ltd Group for the financial years ended June 2022 and June 2023.

In my capacity as Chief Financial Officer, I worked closely with Jaco and his team throughout both audit cycles. Jaco was also responsible for the separate Momentum FundsAtWork Umbrella Pension- and Provident Fund audits.

During this time, he consistently demonstrated a high level of professionalism, technical expertise and commitment to delivering a quality audit.

Jaco has a strong understanding of the insurance and financial services industry and was particularly valuable in assisting management with assessing complex insurance accounting and financial reporting matters. He was able to combine technical excellence with a pragmatic business-minded approach, providing insightful guidance while remaining focused on practical and efficient solutions. His ability to explain and navigate complex accounting issues added significant value to management and enhanced the quality of our financial reporting processes.

Equally impressive was his leadership of the audit engagement. Jaco maintained open and constructive communication with management, coordinated his team effectively and proactively addressed matters as they arose. Momentum Metropolitan Namibia Ltd Group operates within a demanding group reporting environment, requiring adherence to strict reporting timetables and deliverables. Jaco successfully managed the audit process to ensure that agreed deadlines and reporting requirements set by the South African Group were consistently achieved.

Throughout our engagement, Jaco built strong relationships with management and the finance team while maintaining the highest standards of professionalism and independence. His collaborative approach, responsiveness and commitment to service excellence contributed to a positive and productive working relationship.

Based on my experience working with Jaco, I would have no hesitation in recommending him for audit, assurance and advisory engagements, particularly within the long-term insurance, short-term insurance

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Company Secretary: AA Van Wyk
*South African

and broader financial services sector. I am confident that any organisation would benefit from his technical expertise, leadership capabilities and commitment to delivering high-quality outcomes.

Yours faithfully

A handwritten signature in black ink, appearing to read "Narain", written over a dashed horizontal line.

Chief Financial Officer