

# SHAREHOLDER INFORMATION

Information about Insurance Australia Group Limited including Company announcements, presentations and reports can be accessed at [www.iag.com.au](http://www.iag.com.au).

## STOCK EXCHANGE LISTING

Insurance Australia Group Limited's ordinary shares are listed on the ASX under IAG and its capital notes are listed on the ASX under IAGPD.

In addition to the ASX, IAG has securities listed on the New Zealand Exchange (NZX) Debt Market. As such IAG is subject to the NZX Listing Rules as a primary debt-only issuer, subject to certain waivers. IAG has been granted waivers from NZX Listing Rules 3.1.1(b), 3.6, and 3.14.1.

## ANNUAL REPORT

Under the *Corporations Act 2001* regarding the provision of Annual Reports to shareholders, the default option for receiving Annual Reports is an electronic copy via IAG's website at [www.iag.com.au](http://www.iag.com.au).

## ANNUAL GENERAL MEETING

The 2021 Annual General Meeting (AGM) of Insurance Australia Group Limited will commence at 9.30am on Friday, 22 October 2021.

## ONLINE VOTING

Shareholders can lodge voting instructions electronically either as a direct vote or by appointing a proxy for the 2021 AGM at [www.iag.com.au](http://www.iag.com.au). The information required to log on and use online voting is shown on the Notice and Access Letter.

## SHAREHOLDER QUESTIONS

If shareholders would like to submit a written question to the Company or the Company's auditor with regard to the AGM or any of the resolutions to be discussed, shareholders should send their questions to the Share Registry, Computershare Investor Services PTY LTD, GPO BOX 242, Melbourne VIC 3001, Australia or by fax to +61 (0)3 9473 2555. Questions for the auditor must be received by 5pm on 15 October 2021.

Shareholders may also submit a question after completing their voting instructions online at [www.iag.com.au](http://www.iag.com.au). Shareholders will also be given a reasonable opportunity to ask questions of the Company and the auditor at the AGM.

During the course of the AGM, IAG intends to answer as many of the frequently asked questions as practicable but will not be responding to individual written questions. Responses to the most commonly asked questions will be added to the website at [www.iag.com.au/shareholder-centre/annual-meetings](http://www.iag.com.au/shareholder-centre/annual-meetings).

## DIVIDEND PAYMENT METHODS

Insurance Australia Group Limited does not issue dividend payments by cheque to shareholders resident in Australia. Shareholders should provide the share registry with their alternative instructions as detailed below:

### IAG ordinary shares

- Paid directly into a New Zealand bank account or to an Australian bank, credit union, building society or nominated account; or
- Eligible shareholders can choose to participate in the Company's Dividend Reinvestment Plan (DRP), if available, providing the option to increase their shareholding without incurring brokerage or GST.

## MANAGEMENT OF HOLDING

Using their Shareholder Reference Number (SRN) or Holder Identification Number (HIN) and postcode of their registered address, shareholders can view their holding online through IAG's share registry, Computershare, by following the easy prompts on their website at [www.investorcentre.com](http://www.investorcentre.com) where shareholders will be able to:

- view holding balance;
- review dividend payment history;
- access shareholder forms; and
- retrieve holding statements, including recent dividend payment advices.

The share registry investor centre site also allows shareholders to update or add details to their shareholding. If shareholders wish to amend or update any of the current details, they will be asked to register by choosing a User ID and Password.

Shareholders will also be asked to enter answers to three personal questions for verification purposes should they forget their password in the future.

If shareholders have previously used the Investor Centre site, they will be asked to key in their password only.

Once shareholders have completed these steps, they are then able to update their details and submit their changes to the share register including:

- change or amend their address if they are registered with an SRN;
- nominate or amend their direct credit payment instructions;
- set up or amend their DRP instructions;
- sign up for electronic shareholder communications, including the annual report via email; and
- add/change tax file number (TFN) / Australian business number (ABN) details.

A confirmation/receipt number will be shown on-screen for the online transaction which should be recorded should shareholders have a question in the future.

Shareholders are strongly advised to lodge their TFN, ABN or exemption. If they choose not to lodge these details with the share registry, then IAG is obliged to deduct tax at the highest marginal tax rate (plus the Medicare levy) from the unfranked portion of any dividend or interest payment.

Shareholders may also complete a number of transactions or request a form over the phone by contacting the share registry on 1300 360 688.

## EMAIL ALERT SERVICE

Shareholders can register to receive an email alert advising of new IAG media releases, financial announcements or presentations. Shareholders simply need to visit IAG's website at [www.iag.com.au](http://www.iag.com.au), click on the email alert button in the right-hand margin and register their email address.

IAG has an email alert service that allows shareholders to choose to receive email alerts about specific subjects (annual meetings, annual reports, careers information, company announcements, government submissions, results and sustainability reports).

## EMAIL ENQUIRIES

If shareholders have a question, they can email their enquiry directly to IAG's share registry at [iag@computershare.com.au](mailto:iag@computershare.com.au). If their question relates to an IAG company matter and the answer is not on IAG's website, they can email their question to [investor.relations@iag.com.au](mailto:investor.relations@iag.com.au).

## ORDINARY SHARES INFORMATION

TWENTY LARGEST ORDINARY SHAREHOLDERS AS AT 7 JULY 2021	NUMBER OF SHARES	% OF ISSUED SHARES
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	672,543,355	27.28
J P MORGAN NOMINEES AUSTRALIA PTY LIMITED	327,528,944	13.29
CITICORP NOMINEES PTY LIMITED	175,917,037	7.14
NATIONAL INDEMNITY COMPANY	97,513,199	3.96
BNP PARIBAS NOMINEES PTY LTD <AGENCY LENDING DRP A/C>	88,181,191	3.58
NATIONAL NOMINEES LIMITED	81,028,722	3.29
BNP PARIBAS NOMS PTY LTD <DRP>	28,032,074	1.14
BNP PARIBAS NOMINEES PTY LTD SIX SIS LTD <DRP A/C>	19,206,531	0.78
CITICORP NOMINEES PTY LIMITED <COLONIAL FIRST STATE INV A/C>	18,854,728	0.76
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED <NT-COMNWLTH SUPER CORP A/C>	14,013,748	0.57
AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED	9,527,455	0.39
MILTON CORPORATION LIMITED	6,026,948	0.24
ARGO INVESTMENTS LIMITED	4,910,330	0.20
BNP PARIBAS NOMS (NZ) LTD <DRP>	4,398,108	0.18
IAG SHARE PLAN NOMINEE PTY LIMITED <IAG DAP UNALLOCATED ACCOUNT>	4,162,987	0.17
MUTUAL TRUST PTY LTD	3,403,925	0.14
DJERRIWARRH INVESTMENTS LIMITED	3,142,221	0.13
AMP LIFE LIMITED	2,883,033	0.12
BNP PARIBAS NOMINEES PTY LTD HUB24 CUSTODIAL SERV LTD <DRP A/C>	2,854,002	0.12
PETER & LYNDY WHITE FOUNDATION PTY LTD <P & L WHITE FOUNDATION A/C>	2,035,999	0.08
Total for top 20	1,566,164,537	63.56

RANGE OF ORDINARY SHAREHOLDERS AS AT 7 JULY 2021	NUMBER OF HOLDERS	NUMBER OF SHARES	% OF ISSUED SHARES
1-1,000	375,522	195,982,634	7.95
1,001-5,000	241,087	459,292,090	18.63
5,001-10,000	13,886	95,810,929	3.89
10,001-100,000	5,533	105,367,026	4.27
100,001 and over	132	1,608,647,527	65.26
Total	636,160	2,465,100,206	100.00

Shareholders with less than a marketable parcel of 102 shares as at 7 July 2021 8,516 382,237

Holders of fully paid ordinary shares are entitled to vote at any meeting of members of the Company:

- on show of hands, one vote for each shareholder present and each other person present as a proxy, attorney or corporate representative of a member; and
- on a poll, one vote for every fully paid ordinary share.

**DIVIDEND DETAILS**

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	DRP ISSUE PRICE	PAYMENT DATE
Ordinary	Interim	Unfranked	7.0 cents	\$5.0212	30 March 2021
Ordinary	Final	Unfranked	13.0 cents	*	22 September 2021

\* The DRP issue price for the final dividend is scheduled to be announced on 7 September 2021.

**SUBSTANTIAL SHAREHOLDINGS INFORMATION**

SUBSTANTIAL SHAREHOLDERS AS AT 7 JULY 2021	NUMBER OF SHARES	% OF ISSUED SHARES
Ordinary shares		
BlackRock Group	141,377,642	5.74
State Street Corporation	124,782,545	5.06

**IAGPD CAPITAL NOTES INFORMATION**

TWENTY LARGEST CAPITAL NOTE HOLDERS AS AT 7 JULY 2021	NUMBER OF NOTES	% OF ISSUED NOTES
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	345,655	8.55
J P MORGAN NOMINEES AUSTRALIA PTY LIMITED	279,727	6.92
MUTUAL TRUST PTY LTD	136,556	3.38
CITICORP NOMINEES PTY LIMITED	108,844	2.69
BNP PARIBAS NOMINEES PTY LTD HUB24 CUSTODIAL SERV LTD <DRP A/C>	88,704	2.19
NATIONAL NOMINEES LIMITED	79,861	1.98
NAVIGATOR AUSTRALIA LTD <JB WERE LIST FIX INT SMA A/C>	68,819	1.70
AUSTRALIAN EXECUTOR TRUSTEES LIMITED <IPS SUPER A/C>	60,621	1.50
NULIS NOMINEES (AUSTRALIA) LIMITED <NAVIGATOR MAST PLAN SETT A/C>	41,201	1.02
NAVIGATOR AUSTRALIA LTD <MLC INVESTMENT SETT A/C>	39,904	0.99
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED - A/C 2	37,569	0.93
NETWEALTH INVESTMENTS LIMITED <WRAP SERVICES A/C>	37,182	0.92
VISION AUSTRALIA FOUNDATION <VISION AUSTRALIA CREDIT A/C>	31,956	0.79
AUSTRALIAN EXECUTOR TRUSTEES LIMITED <NO 1 ACCOUNT>	28,131	0.70
BNP PARIBAS NOMINEES PTY LTD <PITCHER PARTNERS DRP>	26,350	0.65
SANDHURST TRUSTEES LTD <ENDEAVOR ASSET MGMT MDA A/C>	25,479	0.63
INVIA CUSTODIAN PTY LIMITED <INCOME POOL A/C>	24,925	0.62
FIRST SAMUEL LTD ACN 086243567 <ANF ITS MDA CLIENTS A/C>	18,501	0.46
CITICORP NOMINEES PTY LIMITED <DPSL>	14,110	0.35
TRUSTEES OF CHURCH PROPERTY FOR THE DIOCESE OF NEWCASTLE <SAVINGS & DEVELOPMENT A/C>	12,870	0.32
Total for top 20	1,506,965	37.29

RANGE OF CAPITAL NOTE HOLDERS AS AT 7 JULY 2021	NUMBER OF HOLDERS	NUMBER OF NOTES	% OF ISSUED NOTES
1-1,000	4,440	1,408,302	34.85
1,001-5,000	409	850,058	21.03
5,001-10,000	31	208,535	5.16
10,001-100,000	22	703,588	17.41
100,001 and over	4	870,782	21.55
Total	4,906	4,041,265	100.00

Capital note holders with less than a marketable parcel of 5 notes as at 7 JULY 2021 5 12

Capital note holders have no voting rights in respect of meetings of the Company.

**SHARE RIGHTS**

As at 7 July 2021, there were 1,631,180 Deferred Award Rights held by 384 participants, 10,288,801 Executive Performance Rights held by 95 participants, and 4,548 Non-Executive Director Award Rights are held by 1 participant. Details of the employee share rights plans are set out in the Remuneration Report.