

**CERTIFICATION OF THE EARNINGS FORECAST OF LINKAGE ASSURANCE PLC
FOR THE FOURTH QUARTER ENDING 31 DECEMBER 2024**

Pursuant to Section 64 of the Investments and Securities Act, 2007, we hereby certify that we have reviewed the Earnings Forecast of Linkage Assurance PLC for the Fourth Quarter Ending 31 December 2024 and the underlying assumptions.

We confirm our satisfaction with the Earnings Forecast for the Fourth Quarter Ending 31 December 2024 and the underlying assumptions.



Emmanuel Otitolaiye
Chief Financial Officer
FRC/2014/ICAN/00000008524



Mr. Daniel Braie
Managing Director/ CEO
FRC/2018/CIIN/00000018082

Board of Directors: Chief Joshua B. Fumudoh, MFR (Chairman), Mr. Maxwell Ebibai, Mr. Olakunle Bomo Agbebi (*Representing Interest of Minority Shareholders*), Mrs. Funkazi Koroye-Crooks, Mr. Bernard Nicholas Griesel (South African), Mr. Pius Otia, Mrs. Valentina Marinho (Independent Director), Mr. Okanlawon Adelagun (ED Technical), Mr. Daniel Braie (Managing Director/CEO).

LINKAGE ASSURANCE PLC
FOURTH QUARTER ENDING 31 DECEMBER, 2024
EARNINGS FORECAST

PROFIT AND LOSS ACCOUNT INFORMATION & CASHFLOW

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Insurance revenue	3,791,392
Insurance service expenses	2,437,274
Allocation of reinsurance premium	1,427,110
Amount recoverable from reinsurers for incurred claims	272,318
Finance expenses from insurance contracts issued	37,453
Finance income from reinsurance contracts issued	94,750
Investment Income	776,025
Net Operating Income	1,032,648
Operating Expenses	923,506
Profit/Loss Before Tax	109,142
Forecast Taxation	5,457
Profit/Loss After Tax	103,685
Cash From Operating Activities	644,537
Net Cash Generated From Operating Activities	189,570
CashFlow From Investing Activities	303,311
CashFlow From Financing Activities	(75,828)
Net Increase (Decrease) In Cash & Cash Equivalentents	417,053
Cash/Bank Balance at the Beginning of the Period	5,507,393
Cash/Bank Balance at the End of the Period	5,924,446



Emmanuel Otitolaiye
Chief Financial Officer



Mr. Daniel Braie
Managing Director/CEO

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