

Notice to Shareholders

GROUP RESTRUCTURING IMPLEMENTATION OF A FINANCIAL HOLDING COMPANY

Guardian Holdings Limited ("GHL") advises of a material development further to its announcement dated 1 May 2026 regarding the establishment of a Financial Holding Company ("FHC").

GHL has received from the Central Bank of Trinidad and Tobago ("CBTT"), a letter of non-objection in relation to phase 1 of Guardian Group's proposed restructuring. This phase of the transaction relates to the proposed reorganisation of ownership interests with the Guardian Group as part of a broader restructuring initiative. Following receipt of the CBTT letter of non-objection, the phase 1 restructuring commenced with effect from 10 October 2026.

As part of the restructuring process and in preparation for the proposed future structure of the Group, Guardian Insurance Limited, the legal entity intended to become the Financial Holding Company of the Guardian Group has changed its name to Guardian Group Financial Holdings Limited ("GGFHL"). GGFHL will remain a wholly owned subsidiary of Guardian Holdings Limited.

The receipt of the CBTT's non-objection represents an important milestone in the restructuring process. However, implementation remains subject to outstanding regulatory approvals and permits, including the approval and issuance of the proposed FHC permit. Accordingly, the Guardian Group continues to operate under its existing corporate and regulatory structure and will provide updates on material developments as they arise.

GHL continues to function as the overall holding company for the Guardian Group, listed on the Trinidad and Tobago and Jamaica Stock Exchanges.

This Notice is published pursuant to Section 64(1)(b) of the Securities Act, 2012.

By Order of the Board of Directors

Krystal Baynes-Hoseinee

Corporate Secretary

14 October 2026



Guardian Group

Guardian Holdings Limited



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