

A LETTER FROM OUR CHAIRMAN

Dear Shareholder,

I am pleased to write to you with details of this year's Annual General Meeting (AGM), to be held at Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE on 5 July 2022 at 11.00am. The formal Notice of the AGM and explanatory notes are now available for shareholders to view online at www.corporate.saga.co.uk/investors/aggm. These documents contain all the necessary details for attending the meeting, voting and asking questions.

The Company's Annual Report and Accounts for the year ended 31 January 2022 is also now available to view and download on our website www.corporate.saga.co.uk/investors/results-reports-presentations. For those shareholders who have not elected to receive electronic communications, a copy is enclosed.

The Board asks shareholders to provide any questions and to vote by proxy in advance of the meeting wherever possible. As a shareholder, you are strongly encouraged to appoint the Chair of the meeting as your proxy, as this will ensure that votes are cast in accordance with your wishes. The Board encourages you, as shareholders, to submit your Forms of Proxy as early as possible, to enable your votes to be counted.

All directors will retire at the AGM and are offering themselves for re-election this year. The remaining resolutions put to you for voting will be generally familiar to you and are detailed in the explanatory notes.

The Board unanimously agrees that all resolutions set out in this Notice of AGM are in the best interests of the Company and its shareholders, and therefore recommends that shareholders vote in favour of all resolutions, as they intend to do themselves in respect of their own shares.

We are very grateful for your continued support, and I look forward to welcoming you to our AGM on 5 July.

Yours sincerely,



Sir Roger De Haan

Non-Executive Chairman of Saga plc



Saga plc

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Registered Office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.
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