

# SHAREHOLDER INFORMATION

You can access information about Insurance Australia Group Limited and your holdings via the Insurance Australia Group website, [www.iag.com.au](http://www.iag.com.au)

## **Shareholder Centre – Check your details online**

By accessing 'Shareholder Centre' through the IAG website and logging in using your Security Reference Number (SRN) or Holder Identification Number (HIN) and post code of your registered address, you can do the following:

- view your holding balance
- confirm whether you have lodged your Tax File Number (TFN), Australian Business Number (ABN) or exemption. If not, you are able to download a form on which you can submit these details to the Share Registry
- check historical dividend information
- check share prices and graphs
- download numerous personalised forms, such as Change of Address notification; Direct Credit of Dividends; and Dividend Reinvestment Plan application.

## **Investor Centre – Change your details online**

You can view your shareholdings at the Computershare Investor Service Centre website. To register, go to [www.computershare.com.au](http://www.computershare.com.au) and click 'Investors'. After entering your SRN or HIN you will be issued with a secure PIN. Once registered you can conduct numerous transactions online including:

- change your address
- set up payment instructions
- add/change tax instructions
- retrieve holding statements.

## **Email Enquiries**

You can make enquires via the IAG website or by emailing your enquiries directly to [iag@computershare.com.au](mailto:iag@computershare.com.au)

## **Change of Address**

Individual (single) shareholders can now change their address over the phone or by downloading a form from the website.

(Note: Joint and Company shareholdings need to download a form or write a letter to change their address on the register).

## **Dividend Options**

Dividend payments can be made by three methods, being:

- paid directly into your Australian bank, credit union or building society account\* eliminating the wait for funds to clear after depositing a cheque and removing the risk of loss or theft
- reinvested in the Dividend Reinvestment Plan\* providing the option to increase your shareholding without broker costs
- paid by cheque.

\*forms can be accessed from the website or the Share Registry

## **Unpresented Cheques**

Dividend monies that are not banked are required to be handed over to the State Treasury under the Unclaimed Monies Act. Please bank any outstanding cheques immediately.

## **TFN, ABN or exemption**

You are strongly advised to lodge your TFN, ABN or exemption. If you choose not to lodge these details with the Share Registry, then Insurance Australia Group Limited is obliged to deduct tax at the highest marginal tax rate (plus the medicare levy) from any unfranked portion of any dividend payment.

## **Annual Report**

There are a number of options available concerning the Annual Report. You can choose:

- not to receive it
- to download it from our website
- to view it online.

If there are multiple shareholders at your registered address and you wish to receive just one copy of the Annual Report please contact the Share Registry on 1300 360 688.

Any change in the annual report election details recorded on your holding/s can be made by contacting the Share Registry or if, you have registered with their Investor Service, on their website.

# SHAREHOLDER INFORMATION

## Dividend Details

Share class	Dividend	Franking	Amount per share	DRP issue price*	Payment date
Ordinary	Interim	Fully Franked	8 cents	\$4.74	19 April 2004
Ordinary	Final	Fully Franked	14 cents		18 October 2004
IAGPA	Interim	Fully Franked	\$2.9079		15 December 2003
IAGPA	Final	Fully Franked	\$2.9079		15 June 2004
IAGPB	Interim	Fully Franked	\$2.1994		15 December 2003
IAGPB	Final	Fully Franked	\$2.2612		15 June 2004

\*The DRP issue price for the final dividend is scheduled to be announced on 5 October 2004.

## ORDINARY SHARES INFORMATION

### Twenty largest shareholders as at 31 August 2004

	No of shares	% of issued capital
J P Morgan Nominees Australia Limited	173,639,598	10.90
National Nominees Limited	132,308,330	8.31
Westpac Custodian Nominees Limited	130,703,027	8.21
Citicorp Nominees Pty Limited	32,587,633	2.05
Queensland Investment Corporation	24,732,016	1.55
ANZ Nominees Limited	21,009,461	1.32
Westpac Financial Services Limited	16,097,946	1.01
AMP Life Limited	15,597,517	0.98
Citicorp Nominees Pty Limited <CFS Wsle Imputation Fnd A/C>	14,968,732	0.94
Citicorp Nominees Pty Limited <CFS Wsle Geared Shr Fnd A/C>	14,324,124	0.90
Cogent Nominees Pty Limited	12,315,702	0.77
Citicorp Nominees Pty Limited <CFS Imputation Fund A/C>	9,340,375	0.59
Citicorp Nominees Pty Limited <CFS Wsle Aust Share Fnd A/C>	9,033,484	0.57
Citicorp Nominees Pty Limited <CFS Wsle Industrial Shr A/C>	8,477,392	0.53
RBC Global Services Australia Nominees Pty Limited <Pipooled A/C>	8,355,090	0.52
Government Superannuation Office <State Super Fund A/C>	6,383,585	0.40
IOOF Investment Management Limited	6,071,320	0.38
HSBC Custody Nominees (Australia) Limited	5,954,918	0.37
Westpac Life Insurance Services Limited	5,594,187	0.35
IAG Share Plan Nominee Pty Ltd <PAR Australia A/C>	5,237,759	0.33
<b>Total for Top 20</b>	<b>652,732,196</b>	<b>40.98</b>

### Range of shareholders as at 31 August 2004

	No of holders	No of shares	% of issued capital
1 - 1,000	722,608	387,174,140	24.31
1,001 - 5,000	287,450	405,723,004	25.48
5,001 - 10,000	2,944	20,935,517	1.31
10,001 - 100,000	1,466	32,791,364	2.06
100,001 - over	157	745,869,528	46.84
<b>Total</b>	<b>1,014,625</b>	<b>1,592,493,553</b>	<b>100.00</b>
Shareholders with less than a marketable parcel of 99 shares as at 31 August 2004	4,825	127,275	

# SHAREHOLDER INFORMATION

## IAGPA RESET PREFERENCE SHARES INFORMATION

### Twenty largest shareholders as at 31 August 2004

	No of shares	% of issued capital
Westpac Custodian Nominees Limited	610,217	17.43
AMP Life Limited	149,180	4.26
Citicorp Nominees Pty Limited	143,000	4.09
J P Morgan Nominees Australia Limited	141,907	4.05
Citibank Limited	115,000	3.29
RBC Global Services Australia Nominees Pty Limited <JBENIP A/C>	112,540	3.22
RBC Global Services Australia Nominees Pty Limited <BKCUST A/C>	110,823	3.17
National Nominees Limited	100,084	2.86
Share Direct Nominees Pty Ltd <National Nominees A/C>	100,000	2.86
NET Nominees Limited	69,293	1.98
Perpetual Trustee Company Limited	40,223	1.15
UBS Nominees Pty Ltd <Prime Broking A/C>	39,381	1.13
UBS Private Clients Australia Nominees Pty Ltd	35,442	1.01
ARGO Investments Limited	30,800	0.88
Cambooya Pty Limited	30,650	0.88
RBC Global Services Australia Nominees Pty Limited <PP A/C>	24,117	0.69
Cogent Nominees Pty Limited <SMP Accounts>	22,591	0.65
Brencorp No 11 Pty Limited	22,500	0.64
ANZ Executors and Trustee Company Limited	22,217	0.63
Citicorp Nominees Pty Limited <CMIL CWLTH Income Fund A/C>	20,000	0.57
<b>Total for Top 20</b>	<b>1,939,965</b>	<b>55.44</b>

### Range of shareholders as at 31 August 2004

	No of holders	No of shares	% of issued capital
1 – 1,000	4,129	1,039,615	29.70
1,001 – 5,000	162	354,676	10.13
5,001 – 10,000	16	126,095	3.60
10,001 – 100,000	15	496,863	14.20
100,001 – over	8	1,482,751	42.37
<b>Total</b>	<b>4,330</b>	<b>3,500,000</b>	<b>100.00</b>
Shareholders with less than a marketable parcel of 5 shares as at 31 August 2004	0	0	

# SHAREHOLDER INFORMATION

## IAGPB RESET PREFERENCE SHARES INFORMATION

### Twenty largest shareholders as at 31 August 2004

	No of shares	% of issued capital
AMP Life Limited	212,071	10.60
J P Morgan Nominees Australia Limited	206,367	10.32
Share Direct Nominees Pty Ltd <National Nominees A/C>	150,000	7.50
National Nominees Limited	125,800	6.29
RBC Global Services Australia Nominees Pty Limited <BKCUST A/C>	87,110	4.36
RBC Global Services Australia Nominees Pty Limited <PP A/C>	73,996	3.70
NET Nominees Limited	69,468	3.47
Westpac Custodian Nominees Limited	66,550	3.33
Citicorp Nominees Pty Limited	63,600	3.18
Perpetual Trustee Company Limited	56,880	2.84
Cogent Nominees Pty Limited <SMP Accounts>	54,284	2.71
ANZ Executors and Trustee Company Limited	44,627	2.23
UBS Nominees Pty Ltd <Prime Broking A/C>	41,604	2.08
UBS Private Clients Australia	39,213	1.96
ANZ Nominees Limited	37,026	1.85
J B Were Capital Markets Limited	31,744	1.59
Mrs Fay Cleo Martin-Weber	20,000	1.00
Elise Nominees Pty Limited	19,099	0.95
RBC Global Services Australia Nominees Pty Limited <MLCI A/C>	18,633	0.93
Permanent Trustee Australia Limited <KAP0001 A/C>	17,000	0.85
<b>Total for Top 20</b>	<b>1,435,072</b>	<b>71.74</b>

### Range of shareholders as at 31 August 2004

	No of holders	No of shares	% of issued capital
1 – 1,000	1,301	331,323	16.57
1,001 – 5,000	49	122,377	6.12
5,001 – 10,000	10	74,655	3.73
10,001 – 100,000	19	777,407	38.87
100,001 – Over	4	694,238	34.71
<b>Total</b>	<b>1,383</b>	<b>2,000,000</b>	<b>100.00</b>
Shareholders with less than a marketable parcel of 5 shares as at 31 August 2004	0	0	

### Substantial shareholdings as at 31 August 2004

The only shareholder who had a substantial shareholding as at 31 August 2004 was Commonwealth Bank of Australia who held 87,006,651 ordinary shares representing 5.46% of the ordinary shares on issue (by notice dated 24 May 2004).