



FORM 10A

MATERIAL CHANGE REPORT

By sferreira at 12:58:40 pm, 14 Feb 2024

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
Guardian Holdings Limited

2. DATE OF MATERIAL CHANGE

Date of material change
February 11, 2024

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
<p>Guardian Holdings Limited (“the Company/ GHL”) advises that by a resolution of the Board of Directors of GHL on February 11, 2024, the Board approved the publication of interim unaudited consolidated financial statements of GHL for the fourth quarter ended December 31, 2023.</p> <p>The Guardian Group adopted the International Financial Reporting Standard 17 – Insurance Contracts (IFRS 17) on January 1, 2023, and the implementation of the standard has presented challenges across the global insurance industry. Nonetheless, GHL is committed to ensuring accurate and complete financial statements and to comply with the regulatory obligations in Jamaica, GHL has published interim unaudited financial statements for the quarter ended December 31, 2023. The interim financial statements are available for viewing or downloading on the Jamaica Stock Exchange, Trinidad and Tobago Stock Exchange and Guardian Group websites.</p> <p>The complete consolidated audited financial statements for the year ended December 31, 2023, will be published on or before March 30, 2024, in accordance with the Trinidad and Tobago Stock Exchange Rules and the Jamaica Stock Exchange Rules.</p>

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If “No”

Date of Publication of Notice (dd/mmm/yyyy)	on or before February 14, 2024
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If “Yes”

State the reasons for applying for the exemption
N/A




5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	KRYSTAL BAYNES-HOSEINEE
Position in Organization	CHIEF GOVERNANCE OFFICER & CORPORATE SECRETARY
Business Address	1 Guardian Drive, Westmoorings
Work Phone (1-xxx-xxx-xxxx)	1-868-226-2043
Fax Phone(1-xxx-xxx-xxxx)	
Email Address	Krystal.Baynes-Hoseinee@myguardiangroup.com

6. DATE, CERTIFICATION AND SIGNATURE

I hereby certify that the statement and information contained in this form and any attachment hereto are true and correct to the best of my knowledge and belief and submitted in compliance with the provisions of the Securities Act, 2012. I understand that any misrepresentation, falsification or material omission of information on this application may result in a breach of the Securities Act, 2012.

Krystal Baynes- Hoseinee		Chief Governance Officer and Corporate Secretary	February 14, 2024
Print Name	Signature	Position	Date

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Tool	ID Information
Registrant's Number	
Director's Number	
Document / Record Number	
Record's Management Date Received (dd/mm/yyyy)	

Approved By : _____ Date (DD/MM/YYYY) _____