SAGICOR WEALTH MANAGEMENT

MANAGING YOUR MONEY FOR A **PROSPEROUS TOMORROW.**

Sagicor

ASSET MANAGEMENT

Sagicor Asset Management Inc (SAMI) is a leading subsidiary of **Sagicor Life Inc**, built on a strong legacy of offering sound financial advice.

COMPANY BACKGROUND

SAMI provides investment management services to Sagicor Life Inc and its various subsidiaries on investments, mutual funds, pensions and retirement planning.

Sagicor Asset Management Inc. is also a leading provider of investment advisory services to both individuals and corporations. The company employs a team of multi-disciplined asset managers, who customize world class solution for our clients.

With over $1.4 Billion (BDS) in assets under management, Sagicor Wealth Management is well established and capable to manage the diverse needs of today's investors. As an expansion of SAMI, the Sagicor Wealth Management service will provide a customized portfolio management line catering to the risk tolerance needs and financial objectives of our clients. Sagicor offers a wide range of financial services including mutual funds, investment services, mortgages, pensions, life and health insurance as well as property and casualty insurance.

OUR MISSION

With 180 years of stability and growth, we offer expertise, knowledge and guidance on investment management services. We are committed to providing customized portfolio management and risk assessment to our clients by offering the highest standards of professionalism.

Understanding your financial needs and collaborating with you to help you make wise financial decisions is the epitome of our promise of service to you.

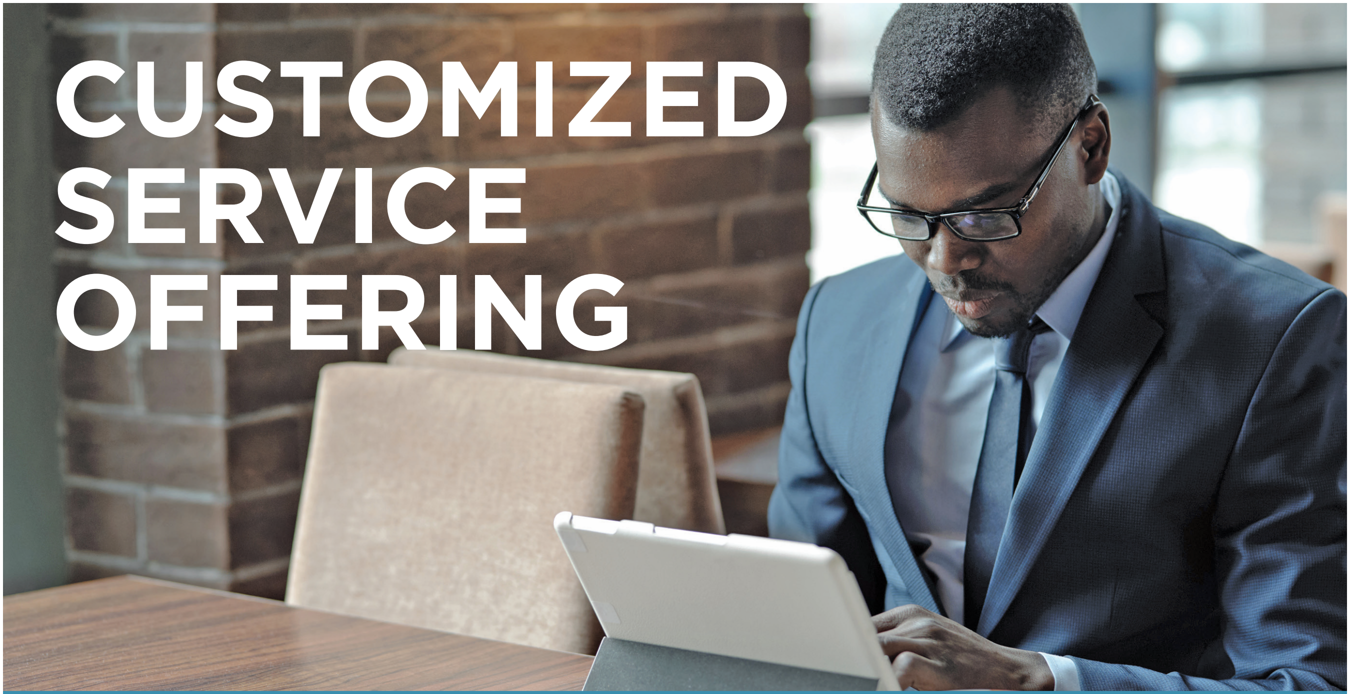
WEALTH MANAGEMENT

Sagicor Wealth Management involves a wholistic approach towards wealth accumulation and generation on an individual client basis through the establishment of bespoke portfolios to meet specified client objectives.

This revolving process is centered around the client and involves a multilayered structured process, which hinges on a comprehensive understanding of the client's total wealth, desired return objectives and risk tolerance. Once the gap analysis is completed, our wealth advisors and investment specialists establish the wealth plan, which serves at the road map to closing the gap.

Our robust assessment includes the determination of the client's ability and willingness to take the optimal level of risk, the client's current financial circumstances, any liquidity needs, tax considerations and client's stage in the investor life-cycle. The product of the thorough assessment is the establishment of a properly defined Investment Policy Statement, which guides the portfolio construction.

Ongoing periodic reviews ensure that the investment process is up-to-date and serves to keep the investment portfolio on target to achieving the desired long-term results.



CUSTOMIZED SERVICE OFFERING

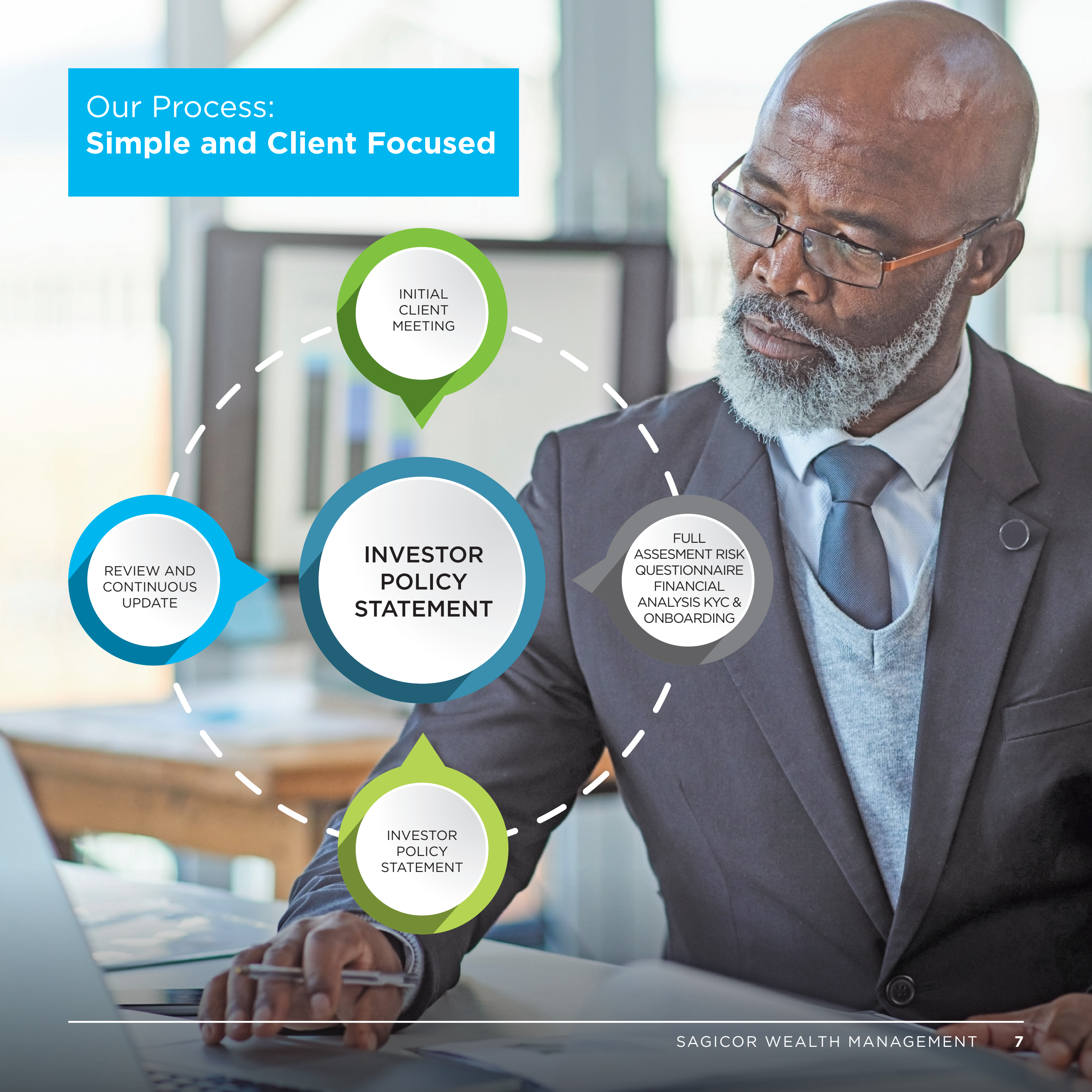
Streamline your future planning with Sagicor Wealth Management. Our tailored services simplify preparations for significant life milestones, from tertiary education to property ownership and retirement. Benefit from our personalized approach, addressing your financial wants, needs, and objectives effectively.

Our experienced team of strong wealth managers, work with you as your fiduciary partner to ascertain your risk tolerance and objectives.

Our wide range of investment solutions will be attractive to both individual and institutional investors:

- Equity Trading
- Fixed Income Trading
- Portfolio Management
- Insurance
- Retirement Planning & Preparation
- Estate Planning

Our Process:
Simple and Client Focused



BENEFITS

Financial security brings independence and peace of mind. Well informed and articulated decisions can help you reach your goals faster and with less costly mistakes or financial losses. Pursuing your goals towards your golden years in retirement should be achieved through wise financial decisions.

Investment opportunities are often missed due to lack of knowledge of their existence or poor timing. Tapping into these opportunities can result in rewards that can have exponential financial impacts. Our team will work with you to determine your level of risk tolerance, your goals and the timeline to achieve these goals.

- Have you considered what financial independence looks like for you?
- An early retirement?
- Being an entrepreneur?
- Security for your family?
- Travelling?

WHO LEADS THE TEAM

MR. DEXTER MOE
B.Sc. (Hons.), MBA, ACIS, CFA

Vice President, Investment Management Services

Mr. Dexter Moe joined Sagicor in 1997 and brings over twenty years of investment management experience to his role of Vice President, Investment Management Services at Sagicor Asset Management Inc. In this position, he is responsible for developing and implementing the investment management strategy for life insurance, pension and asset management portfolios.

Mr. Moe and the team at Sagicor Asset Management are strongly committed to providing a wide range of investment solutions for individual investors as well as local, regional and international institutions.

Dexter is a member of the Management Investment Committee (MIC) and has served as Chairman of the Asset Liability Management Committee (ALCO). Dexter represents Sagicor as an executive member of a number of joint venture committees and has participated in several investment forums.

Dexter has a B.Sc. (Hons.) in Accounting from the University of the West Indies and an MBA (International Business and Finance) from Schulich School of Business, York University, Toronto, Canada. He holds the Chartered Financial Analyst (CFA) designation and is an Associate of The Chartered Governance Institute of Canada.

Dexter Moe

dexter_moe@sagicor.com

Michael Millar

michael_millar@sagicor.com

MR. MICHAEL MILLAR

B.Sc. (Hons.), MSc, CFA, CAIA

Head of Wealth Management

The Sagicor Wealth Management department is ably led by Mr. Michael Millar, B.Sc. (Hons.), MSc, CFA, CAIA. Michael is an experienced finance and investments professional with an extensive career, education and training in investment management. Michael was employed by Sagicor Asset Management Inc. for over ten years and served in the post of Assistant Vice President, Investments where he worked intimately with management of pension investment services across Barbados and Eastern Caribbean along with the implementation of a number of strategic initiatives.

Michael is currently a Chartered Financial Analyst (CFA) Charterholder. The CFA Charter is globally recognised as the “Gold Standard” in investment analysis. He remains committed to continuous education and in November 2020 obtained the Chartered Alternative Investment Analyst (CAIA) designation, which is also regarded as the highest standard in the area of alternative investments. As a prerequisite for obtaining the Investment Adviser License in the Organisation of Eastern Caribbean States, Michael successfully completed the 20th Eastern Caribbean Securities Market Certificate Program in 2019.

Contact Information

Sagicor Wealth Management

Sagicor Corporate Centre
Wildey
St. Michael, Barbados
www.sagicor.com

Contact

Tel. (246) 467-7616
Email: samiwealthmgmt@sagicor.com

SAGICOR WEALTH MANAGEMENT

Sagicor

ASSET MANAGEMENT