

ENGAGE



CORPORATE
SOCIAL
RESPONSIBILITY
2018



OUR VISION

TO BE A GREAT COMPANY COMMITTED TO IMPROVING THE LIVES OF THE PEOPLE IN THE COMMUNITIES IN WHICH WE OPERATE.

ABOUT THIS REPORT



Sagicor Life Insurance Company reports annually on our Corporate Social Responsibility performance. This report serves to highlight our 2018 activities and covers the period for January 1, 2018, to December 31, 2018. It demonstrates our commitment to analyzing and evaluating our CSR activities and the impact that we are having in our communities.



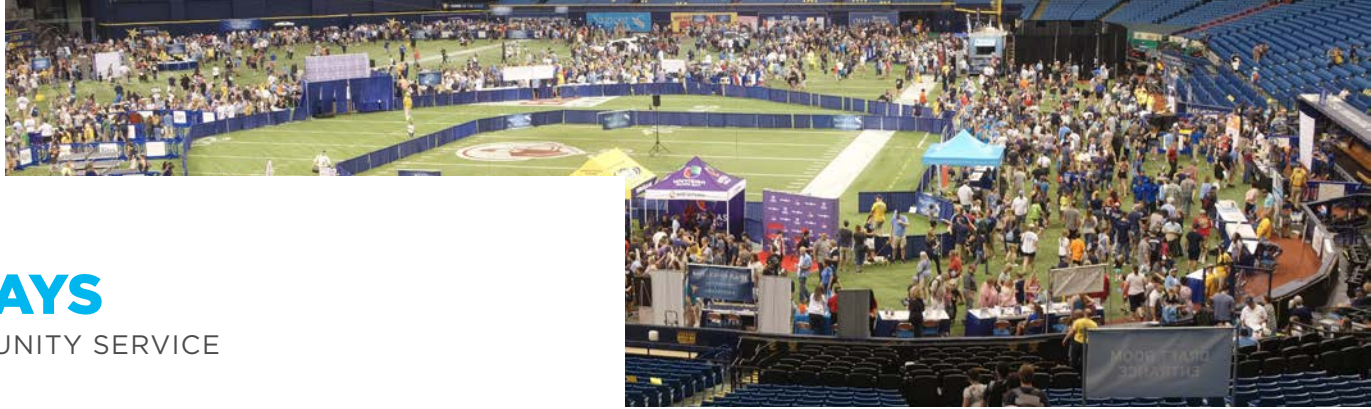
INTRODUCTION

SAGICOR IN THE COMMUNITY

Sagicor Life Insurance Company (Sagicor) is in the business of helping family, friends and neighbors protect their loved ones by providing expert advice, quality life and annuity products, and excellent customer service. Our Corporate Social Responsibility (CSR) program is guided by our corporate vision, deep tradition of community involvement dating back to 1840, and our employees' desire to help others. So, it is only natural for us to extend our business activities to also help the communities in which we serve.

We have established meaningful, long-term partnerships with community-based charitable organizations that share our passion for enhancing the lives of the people in our communities. Our focus is on developing our youth through health, education and sports initiatives. Our CSR program aligns with the Sagicor Group, tying together 22 countries and ultimately impacting communities on a global level. And, we recognize that the success of our CSR Program is equally due to the support and encouragement of those at the top of the organization and through the passion and efforts of our staff.

During 2018, the staff of Sagicor Life Insurance Company was very involved in the company's CSR program. Each staff member was required to volunteer eight (8) hours during the year at one of the company's designated community organizations – most volunteered well above the minimum requirement.



TAMPA BAY RAYS

SPONSORSHIP AND COMMUNITY SERVICE

The Tampa Bay Rays are Sagicor’s largest partnership. The Rays play an 81-game home schedule that provides Sagicor with consistent exposure from the end of March to the end of September each year. In-stadium signage is not only visible to those attending the game, but also to those watching on TV locally and back in the visiting team’s home city. This provides Sagicor with exposure in multiple states across the country. According to Nielsen, in 2018, our in-stadium signage generated a total of 5,161 exposures with a media value of \$7,530,566.

In addition to our brand recognition from stadium assets, Sagicor has teamed up with the Rays to provide a meaningful impact to our community through a few initiatives: Salute to Education, Johns Hopkins All Children’s Hospital visits and Rays Fan Fest.

Sagicor Life Insurance Company Salute to Education: At Sagicor, we recognize how valuable education is to the future of our children. That’s why we’re proud to sponsor an initiative that recognizes current and former teachers. During every other home game – 40 in total – current and former educators in attendance are asked to stand and be recognized, while the video scoreboard plays a tribute to them. This Sagicor-branded feature has several Rays’ players talking about their favorite teacher and the impact that the teacher has made on them.

Johns Hopkins All Children’s Hospital Visits: Members from the Rays – including their mascot, Raymond – and the Sagicor team interact with children and their families during three (3) annual visits to the John Hopkins All Children’s Hospital. Through this experience,

both the Rays and Sagicor employees are able to provide comfort, smiles and Rays/Sagicor-branded items to each child. To be able to give the gift of happiness to those who are suffering on a daily basis is something we will always cherish.

Rays Fan Fest: Before each season, the Rays host a Fan Fest to allow fans to connect to the players. In 2018, we sponsored the Kids Run the Bases and Coaches Clinic, where former Major League Baseball players worked with children on their fielding and batting techniques.

“...in 2018, our in-stadium signage generated a total of **5,161 exposures** with a media value of **\$7,530,566**.”

The best way
to predict
the future is
to create it.





ARIZONA STATE UNIVERSITY ATHLETICS

SPONSORSHIP

Sagikor Life Insurance Company sponsored Arizona State University's (ASU) football, men's basketball and baseball as well as the women's basketball, volleyball, soccer and softball programs. As part of our overall sponsorship, Sagikor receives significant signage on the playing fields and in the stadiums at ASU, banner ads on the ASU Athletics website and promotional opportunities from September through May.

Arizona State University (ASU) has a student population of over 100,000 and approximately 300,000 local alumni. They compete in the prominent PAC-12 Conference, giving Sagikor

exposure to the entire western portion of the United States.

Sagikor Life Kickoff Kid: During the football season, Sagikor provides a unique opportunity for children ages 6 to 12 years of age to be a "Sagikor Kickoff Kid". One child is selected for each home game to run out on the field after the kick off to collect the kicking tee. In addition to wearing the official Sagikor "Kickoff Kid" shirt, being featured on the video board as they run on the field and receiving an autographed football from the Head Coach, the child and his/her family also receive VIP game tickets to enjoy the game!

“Sagikor provides a unique opportunity for children ages 6 to 12 years of age to be a “Sagikor Kickoff Kid”.”



The future belongs to those who believe in the beauty of their dreams.





TAMPA BAY LIGHTNING

SPONSORSHIP



Sagicor partners with the National Hockey League's Tampa Bay Lightning. As of December 31, 2018, AMALIE Arena, the Lightning's home ice, has sold out 180 consecutive games, which has provided us with excellent national brand exposure. During the 41 home games, in-arena signage and promotions were presented during each game. In 2018, Sagicor featured our SagicorNow® direct to consumer website during the in-game promotions. We also placed SagicorNow® banner ads on the Lightning website, which drove significant traffic to SagicorNow.com.

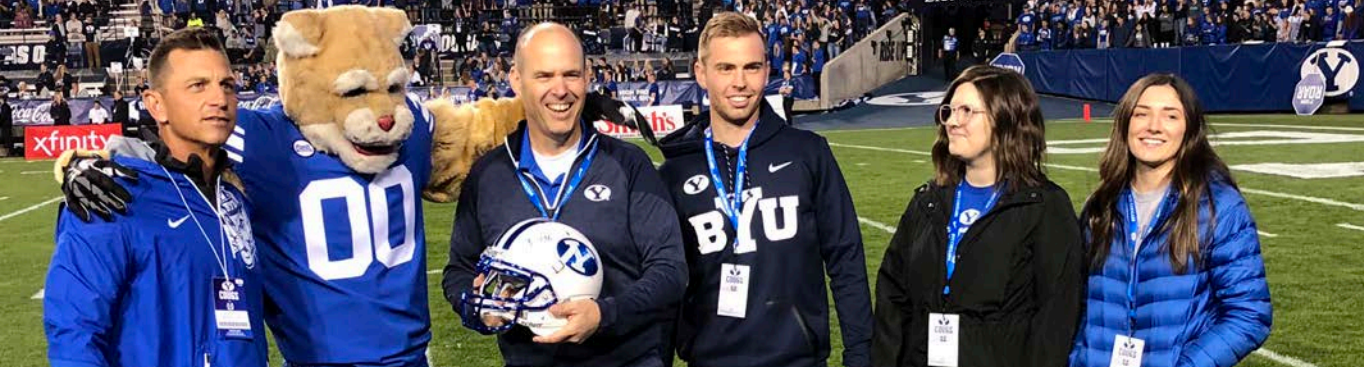
Tabling Events: Sagicor Career Agents participated in four (4) marketing events on Ford Thunder Alley, the entrance to the Lightning's home

arena, where they greeted fans and offered branded giveaway items.

Bolt Run: With over 3,000 runners, including Sagicor team members, the 18th Annual Bolt Run took place on November 17, 2018, and raised money to support multiple charities across the Tampa Bay region.

The Tampa Bay Lightning have received a lot of positive attention over the last few years for their outstanding play on the ice, charitable work in the community and Jeff Vinik's (team owner) development plans for the area surrounding AMALIE Arena in downtown Tampa.

“As of December 31, 2018, AMALIE Arena, the Lightning's home ice, has **sold out 180 consecutive games**, which has provided us with excellent **national brand exposure**.”



BRIGHAM YOUNG UNIVERSITY ATHLETICS

SPONSORSHIP

Sagicor Life Insurance Company also sponsored Brigham Young University (BYU) Athletics as part of its 2018 promotional activities. Our partnership helps raise brand awareness for Sagicor in the western portion of the country and more specifically, in the state of Utah for the Sagicor Benfell Agency. The BYU sponsorship

Our partnership helps raise brand awareness for Sagicor in the western portion of the country...

helps promote Sagicor on a national level as the university has strong alumni support around the country. Sagicor's exposure via our in-game signage in the basketball stadium benefited as the BYU men's and women's basketball teams have a strong local and national following. All games were televised nationally. We also sponsored the football team and hosted a tailgate networking event for fans of the team, which brought more awareness to the Sagicor Benfell Agency.

Elements of the sponsorship included promotion on the BYU website, such as banner ads and a one-time email to everyone on BYU's email list.

Sponsorship of the basketball program included an in-game print ad in the game program, an in-game video board feature called "Keys to the Game" and television friendly signage located center court and in both ends of the court. Both the LED court and kick plate signage provide Sagicor with exposure for games that are televised. We also sponsored the women's soccer, volleyball and softball teams, which perform well consistently. Sponsoring those teams also provided sideline signage visible to fans and television audiences.



Opportunities multiply as they are seized.





POSITIVE COACHING ALLIANCE

SPONSORSHIP AND EDUCATION

Sagikor sponsors Positive Coaching Alliance (PCA) Tampa Bay and Arizona activities throughout the year via the sponsorship of the Triple-Impact Competitor® scholarship program. PCA is an organization that is dedicated to developing “Better Athletes, Better People”, by providing resources to youth and high school sports coaches, parents, administrators and student-athletes. In addition to 1,000+ free audio-video and printable tips and tools available at PCADevZone.org, PCA has partnered with roughly 3,500 schools and youth sports organizations nationwide to deliver live group workshops, online courses and books by PCA

Founder, Jim Thompson. These resources have helped those involved in youth and high school sports create a positive, character-building, youth sports culture.

The Triple-Impact Competitor® scholarship program, sponsored by Sagikor, provided 25 scholarships to Tampa Bay area student athletes and 12 scholarships to those from Arizona, for a total of \$62,000 in scholarships. Students apply for the scholarship in May, and the finalists are recognized as individuals who strive to impact their sport on three levels: by improving oneself, teammates and the game as a whole.

“The Triple-Impact Competitor® scholarship program, sponsored by Sagikor, provided **25 scholarships** to Tampa Bay area student athletes and **12 scholarships** to those from Arizona, for a total of **\$62,000 in scholarships.**”



Class of 2018 PCA-Tampa Bay

He plants trees to benefit future generations.



PHOENIX CHILDREN'S HOSPITAL

SPONSORSHIP AND COMMUNITY SERVICE

Sagicor Life Insurance Company is committed to supporting many worthy causes in our communities; Phoenix Children's Hospital (PCH) in Arizona is one of them. Over the past several years, we have donated to PCH in the form of money and volunteer time.

Each year, PCH partners with a television station to host a telethon and a radio station to host a radiothon. Sagicor designates money for these fundraisers, and employees from our Arizona offices volunteer to work the phone bank, answering calls and taking donations. In 2018, Sagicor was there again to make a \$5,000 donation to both the telethon and radiothon events, totaling \$10,000 for PCH.

Phoenix Children's Hospital opened in 1983 as an independent children's hospital operating on the campus of Good Samaritan Hospital. Eventually, PCH grew to the point that they needed their own campus. Renovation and construction began on their current site in 2000 with major expansion again in 2008. Today, PCH has a medical staff of over 1,250 pediatric specialists providing care in over 85 pediatric categories. For eight (8) years, it has been ranked one of the Best Children's Hospitals Ranked in 10 Specialties by U.S. News & World Report. PCH is also expanding into communities around the state with specialty and urgent care centers. Phoenix Children's Hospital would not be possible without support from companies and individuals across the state.

“ In 2018, Sagicor was there again to make a **\$5,000 donation** to both the telethon and radiothon events, **totaling \$10,000** for PCH. ”



**DON'T BE AFRAID TO TAKE A BIG STEP.
YOU CAN'T CROSS A CHASM IN TWO
SMALL JUMPS.**





HURRICANE MICHAEL RELIEF EFFORTS

COMMUNITY SERVICE

Hurricane Michael had a devastating impact on our family, friends and neighbors along the gulf coast of the United States. Through the generous donations from employees and matching funds from the Executive Team and the Company, Sagicor was able to donate \$10,000 to the American Red Cross to assist with the ongoing relief efforts.

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HABITAT FOR HUMANITY

COMMUNITY SERVICE

Both the Scottsdale and Tampa office teams participated in several Habitat for Humanity projects during 2018. A project typically consists of 8 to 12 Sagicor volunteers working up to eight (8) hours to help complete a home for a family. Projects have ranged from roof installation, preparing forms for concrete sidewalks and driveways, painting the exterior and interior of homes, putting in insulation and sodding the lawn.

Habitat's vision is "a world where everyone has a decent place to live". Through our partnership with Habitat for Humanity, it is our hope that future homeowners can achieve strength, stability and the independence needed to build a better life for themselves and their families.

“A project typically consists of **8 to 12 Sagicor volunteers** working **up to eight (8) hours** on helping to complete a home for family.”



To accomplish great things, we must not only act, but also dream; not only plan, but also believe.





HILLSBOROUGH EDUCATION FOUNDATION

COMMUNITY SERVICE AND EDUCATION

“...the Tampa office held an event that **helped raise a total of \$1,000** to support the Hillsborough Education Foundation.”

For many years, Sagicor has been an active supporter of the Hillsborough County Education Foundation (HCEF) in Tampa. In addition, the Tampa staff have contributed many hours of volunteer service as well as monetary support through fundraisers and other events.

HCEF makes donated school supplies available to teachers working in low-income areas through its *Teaching Tools Store*. Teachers can visit the store and get the supplies they need for their classes, including paper, pencils, pens, erasers, glue, staplers and even books — all free of charge. In July 2018, the Tampa office held an event that helped raise a total of \$1,000 to support the Hillsborough Education Foundation.



WALK TO CURE ARTHRITIS

SPONSORSHIP AND COMMUNITY SERVICE

On May 12, 2018, Sagicor Life Insurance Company's Tampa staff participated in its 10th Walk to Cure Arthritis event at Al Lopez Park in Tampa, Florida. In addition to walking a three (3)-mile course, we also raised \$6,430 to help the one-day event raise a total of \$65,627.

The Walk to Cure Arthritis takes place in cities across the United States each year, and the funds raised go to the research aimed at finding a cure for arthritis, America's leading cause of disability. A special thank you goes to all that donated and participated. This was our best fundraising effort for the foundation to date, and Sagicor was recognized by the Arthritis Foundation as a top corporate fundraising team for 2018.

“In addition to walking a three (3)-mile course, we also **raised \$6,430** to help the one-day event raise a **total of \$65,627.**”



ST. VINCENT DE PAUL

COMMUNITY SERVICE AND EDUCATION

In May, several volunteers from the Scottsdale office assisted with the meal setup and the Dream Center.

Our drive to support St. Vincent de Paul (SVdP) in the greater Phoenix area is an ongoing effort. In May, several volunteers from the Scottsdale office assisted with the meal setup and the Dream Center.

Meal Services: In addition to ensuring the kitchen and food were prepared for dinner, Sagicor volunteers helped set the table, seat dinner guests, serve meals, wash dishes and clean the dining area.

Dream Center: The Dream Center is a place where children can get the help they need, so they can pursue their dreams. Sagicor volunteers helped with homework, read books and even played games after their studies were complete. St. Vincent de Paul also provides bottled water to the homeless and needy during Arizona's



hot summer months. Sagicor employees put together a fundraiser to raise money so SVdP can provide as many bottled waters as possible. In total, they raised \$1,004, which SVdP turned into 10,100 bottles of water.



ST. MARY'S FOOD BANK

COMMUNITY SERVICE

The Arizona staff regularly volunteers at St. Mary's Food Bank by helping this organization collect and distribute food to those in need. St. Mary's mission is to alleviate hunger through the gathering and distribution of food while encouraging self-sufficiency, collaboration, advocacy and education. In addition to volunteering activities, Sagicor staff members held office fundraisers throughout the year — raising a total of \$2,377 and over 50 cans of food. This accounted for a total of 16,639 meals that St. Mary's can help provide to individuals and families throughout their community.

“Sagicor staff members held office fundraisers throughout the year — raising a total of **\$2,377** and over **50 cans of food**.”



METROPOLITAN MINISTRIES

COMMUNITY SERVICE

Volunteers from the Tampa office have been involved with Metropolitan Ministries for many years. Metropolitan Ministries helps provide homeless and low-income persons in the Tampa area with food, clothing and emergency shelter. Many volunteer hours have been spent sorting donated food, packing boxes and cleaning the facilities; the Tampa office also supports this great organization monetarily.

On September 19, 2018, the Tampa staff held a fundraising event to raise money for Metropolitan Ministries. At the end of the day, they were able to donate \$1,105 to this worthy organization.

“At the end of the day, they were **able to donate \$1,105** to this worthy organization.”



ANNUAL BACK TO SCHOOL CLOTHING DRIVE

COMMUNITY SERVICE AND EDUCATION

In July, employees from offices in Arizona participated in the 51st Annual Back to School Clothing Drive (BSCD), with the goal to supply underprivileged elementary school children with new uniforms and accessories, backpacks and various school supplies. 43 volunteers from Sagicor donated over 258 service hours assisting in a number of ways. Some walked with the children and helped them 'shop'; others manned the different departments handing out shoes, shirts, shorts, and accessories like socks, undergarments and belts.

A few months earlier in May, one of Sagicor's fundraising teams in Scottsdale chose the Back to School Clothing Drive as the charity that they would support. The event brought in \$1,600 for BSCD. Sagicor is proud to be a corporate sponsor and supplier of volunteer manpower.

“
43 volunteers from Sagicor
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”



We do not inherit the earth from our ancestors; we borrow it from our children.



ADOPT-A-CLASS PROGRAM

COMMUNITY SERVICE AND EDUCATION

On Friday, December 21, members of the Scottsdale office participated in their annual Adopt-a-Classroom event. The Scottsdale staff visited a 2nd grade class at Wilson Elementary School in downtown Phoenix.

To help provide children with cheer during the holiday season, Sagcor staff provided snacks and juice boxes, toys from “Santa’s Wish Lists”, a pair of shoes, socks, clothes and a jacket for each child. What’s more, the teacher also received a special present from us! The day started with Santa and his Sagcor elves paying a visit to the classroom. Santa read books and passed out a few toys from their “Wish Lists”. Then, to cap

off a day full of surprises and fun, everyone was treated to a pizza party!

Most of the students at Wilson are below the poverty level, and many of them qualify as homeless. Administrators from the school started the ‘Adopt-a-Classroom’ program over 20 years ago because many of their students did not have a single present under the Christmas tree to open. According to their website, each classroom is sponsored by a company or individual family. It is a popular program with many sponsors, some calling as early as July to start preparing for the next year.

Our participation in this program is just another example of our commitment to enhancing the lives of the people in the communities in which we operate.

Sagcor staff provided snacks and juice boxes, toys from “Santa’s Wish Lists”, a pair of shoes, socks, clothes and a jacket for each child.



BOOKER T. WASHINGTON HOLIDAY PARTY

COMMUNITY SERVICE AND EDUCATION

In December 2018, Sagico hosted its annual holiday party for all 3rd graders from B.T. Washington Elementary School in Tampa. The children had a planned field trip to the zoo, so while they were inside, Sagico staff set up music, decorations and refreshments in the picnic area just outside the zoo to surprise the students as they came out. At the end of the party as the 3rd graders were about to head back to the buses, Sagico staff surprised each student with a bag full of gifts and goodies. The holiday party was a huge success!

Sagico staff surprised each student with a bag full of gifts and goodies.



STEP UP FOR STUDENTS

EDUCATION

In 2018, Sagicor Life Insurance Company entered its fifth year of supporting Step Up For Students, a state program that allows us to redirect our Florida premium taxes from the Florida Department of Revenue to Step Up For Students. Step Up For Students is a Florida-based not-for-profit corporation that was created to help alleviate the enormous educational challenges faced by children in Florida who live in or near poverty. The organization provides Tax Credit Scholarships to students in K-12 who come from low-income families. These scholarships allow

the students to consider a participating private school or an out-of-district public school that may better suit their needs – an option that is already available to families of greater financial means. This choice is not based on whether the public school is judged as succeeding or failing, but recognizes that different children learn in different ways and looks to help the students who are often at the greatest disadvantage in modern education. Sagicor was able to provide a total of \$75,000 in scholarships in 2018.

“Sagicor was able to **provide a total of \$75,000 in scholarships** in 2018.”



ARIZONA LUTHERAN ACADEMY GALA

EDUCATION

Arizona Lutheran Academy (ALA) held its 7th Annual Benefit Gala in March of 2018, to raise money for tuition assistance and school improvements, including a digital marquee for the front of the school. As a sponsor for the second year in a row, Sagicor produced a full-page spread in the auction catalog, had our name and logo on a rotating video display throughout the event and provided a link to our website on all electronic promotional materials. In addition, members from the Sagicor team

attended the gala to share information about our company and our products.

Overall, the event was a huge success, with almost \$45,000 raised for tuition assistance and over \$20,000 for school improvements. Gala participants were truly grateful for our sponsorship; this was yet another opportunity for us to expand our brand presence to those who were not already familiar with Sagicor.

“Overall, the event was a huge success, with almost **\$45,000 raised for tuition assistance** and over **\$20,000 for school improvements.**”

Treat a man as he is, and he will remain as he is.

Treat a man as he could be, and he will become what he should be.