

Sagicor Group Jamaica is a majority owned subsidiary of the Sagicor Financial Corporation (SFC). The history of Sagicor dates back to 1840, SFC is a dynamic, indigenous Group which has been redefining financial services in the Caribbean, building a strong base from which it has expanded into the international financial services market. Sagicor now operates in 22 countries in the Caribbean, Latin America, the United Kingdom and the United States.

Sagicor Group Jamaica is a full service financial institution offering a wide range of products and services. Our financial solutions are designed to meet short and long term Life & Health Insurance, Annuities, Pensions, Real Estate, Banking and Investment needs.

## Company Vision

To be a great company committed to improving the lives of people in the communities in which we operate.

## Brand Vision

To be loved by our clients and admired by our competitors.

## Our Philosophy

To provide quality products and services to our customers while delivering strong return to our shareholders' investments.

## Our Values

Our Values dictate who we are ... our S.C.R.I.P.T. guides our action  
Sagicor Values – Service, Communication, Respect, Integrity, Performance and Teamwork

Sagicor Group Jamaica (SGJ) comprises of the following subsidiary companies:

- Sagicor Life Jamaica (life & health insurance and annuities)
- Sagicor Insurance Brokers (facultative brokerage)
- Sagicor Investments (investment banking)
- Sagicor Bank (commercial banking)
- Sagicor Property Services (real estate and property management)
- Sagicor Pooled Investment Funds (pension fund management)
- Sagicor Re-Insurance (Cayman) (property & casual insurance)
- Sagicor Life of the Cayman Islands (life insurance & annuities)

- Employee Benefits Administrator (pension administration)
- Sagicor X Funds (St. Lucia)
- Sagicor Costa Rica (health insurance services)
- Sagicor St. Lucia
- Sagicor Insurance Administrators

Our business lines fall under five major revenue streams, managed by the following senior executives:

- **Employee Benefits – Executive Vice President, Willard Brown**  
The Employee Benefits Division provides group health, life and personal accident insurance to institutional clients for their employees. The Division also provides pension funds administration services and annuity products to corporate clients. The Division focuses on building financial security programs that balance the needs of both employer and employees. Sagicor Life Jamaica is the largest provider of these services in Jamaica.
- **Group Treasury & Asset Management – Senior Vice President, Donnette Scarlett**  
The Treasury & Asset Management Division exists to assist individual investors in attaining their personal goals. The Sagicor Life Treasury & Asset Management Division manages the investments portfolios for all Group Companies, including Sagicor Property Services.
- **Sagicor Investments – Senior Vice President and CEO, Tara Nunes**  
Sagicor Investments is focused on helping you make the most of your money. Through a diverse network of investment solutions for both individuals and corporations, its hallmark is offering smart, insightful advice that matches personal objectives with the best local and global financial opportunities available today.
- **Individual Insurance – Executive Vice President, Mark Chisholm**  
Individual Insurance Division provides individual clients with Life and Health Insurance policies, Individual Pensions, Investments opportunities, and other insurance related solutions through our wide range of products, and a large distribution network of Financial Advisors and Broker/Agency channels in Jamaica and the Cayman Islands.
- **Sagicor Bank – CEO, Chorvelle Johnson**  
The Sagicor Bank is the retail, business and corporate banking arm of Sagicor Group Jamaica. With a wide range of credit and deposit facilities, we stand ready to help you realize your immediate and future goals. Our friendly client service representatives will create the financial plan to suit your needs.

We are extremely proud that for 14 consecutive years, Sagicor Group Jamaica achieved unbroken record profit.

Sagicor honors itself with one of the highest retention rates in the industry, and we continue to build on our four promises to the team:

- A market competitive compensation

- A place to grow as a person
- A team that lives and values high performance
- A work environment that is fit and friendly

We aim to deliver an excellent experience for every Sagicor customer. We promise:

- Transparency  
To provide our customers with timely and accurate information to help make informed decisions in selecting the products and services that meet their needs and financial circumstances
- Privacy  
To treat all personal information as private and confidential
- Innovation and reliability  
To provide online systems that allows secure and reliable access to your information, and to innovate and develop products, services and processes that enhance the customer experience with us.
- Fairness  
To act fairly and reasonable in a consistent and ethical manner; and to process complaints or queries fairly and quickly
- Accountability  
To be compliant with all laws and regulations of the countries in which we operate; and to explain our products and services simply so that our customers can understand their benefits and how we can serve their needs.

## Our Brand Essence Wheel

Sagicor Group Jamaica remains committed to improving the lives in the communities in which we operate by actively seeking opportunities to contribute in the key areas of Health, Education and Sports.



#### Health

Since its inception sixteen years ago, the Sagicor Sigma Corporate Run has raised over \$120 million and has contributed to many charities which impacted numerous lives. The race has built a reputation of not only being the largest 5K per capita in the world, but also as a benchmark for true corporate citizenship.



#### Sports

Aspiring athletes from across the country benefit from our long standing partnership with the annual Jamaica Teachers Association (JTA)/ Sagicor National Championship held at the National Stadium. The JTA/Sagicor Track Meet is a sporting event for all age schools with participation of over 5,000 students in the lead up to the event. At the Championships, over 1,400 students compete by parish to be crowned national champions. We recognize the importance of supporting this event, as over 90% of our Olympians started their careers at this Meet.

We remain committed to our team, our customers, our stakeholders and our Country.