

## Sagicor Financial Company Ltd.<sup>1</sup>

Established in 1840, The Barbados Mutual Life Assurance Society, the predecessor to Sagicor Financial Company Ltd. (Sagicor), was formed in Barbados — making it one of the oldest financial services companies in the Western hemisphere. In the announcement of its formation, it was noted that its purpose was, “...of assuring lives and effecting endowments for children.”

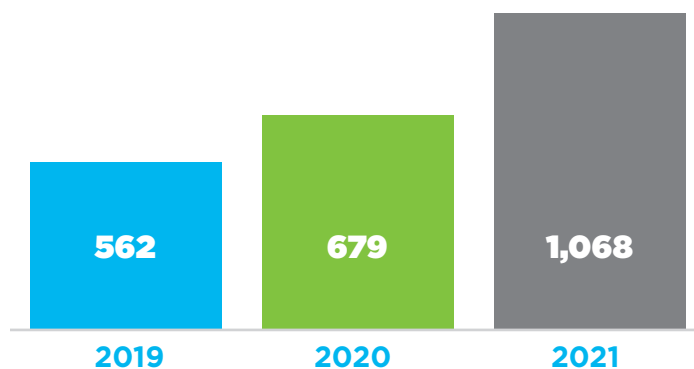
From its formative years, Sagicor’s pioneering spirit was evident as it quickly expanded into several Caribbean islands. Since 1999, Sagicor has been acquiring companies and blocks of business to expand its already dominant position in its home markets of the Caribbean. In November 2002, after 162 years as a mutual company, the policyholders overwhelmingly agreed to demutualize in order to give Sagicor the structure and tools it needed to compete and succeed in a changing world. Sagicor Financial Company Ltd. is listed on the Toronto Stock Exchange: ticker symbol SFC.

## Sagicor Life Insurance Company

Sagicor Life Insurance Company operates in 45 states and the District of Columbia and began its existence as American Founders Life Insurance Company in Austin, Texas in 1954. In 2005, Sagicor Financial Company Ltd. acquired American Founders Life Insurance Company, and in 2006, it was renamed Sagicor Life Insurance Company.

- A.M. Best Rating<sup>2</sup>: A- (Excellent)

## Sagicor Life Insurance Company Growing Revenue (US\$ million)

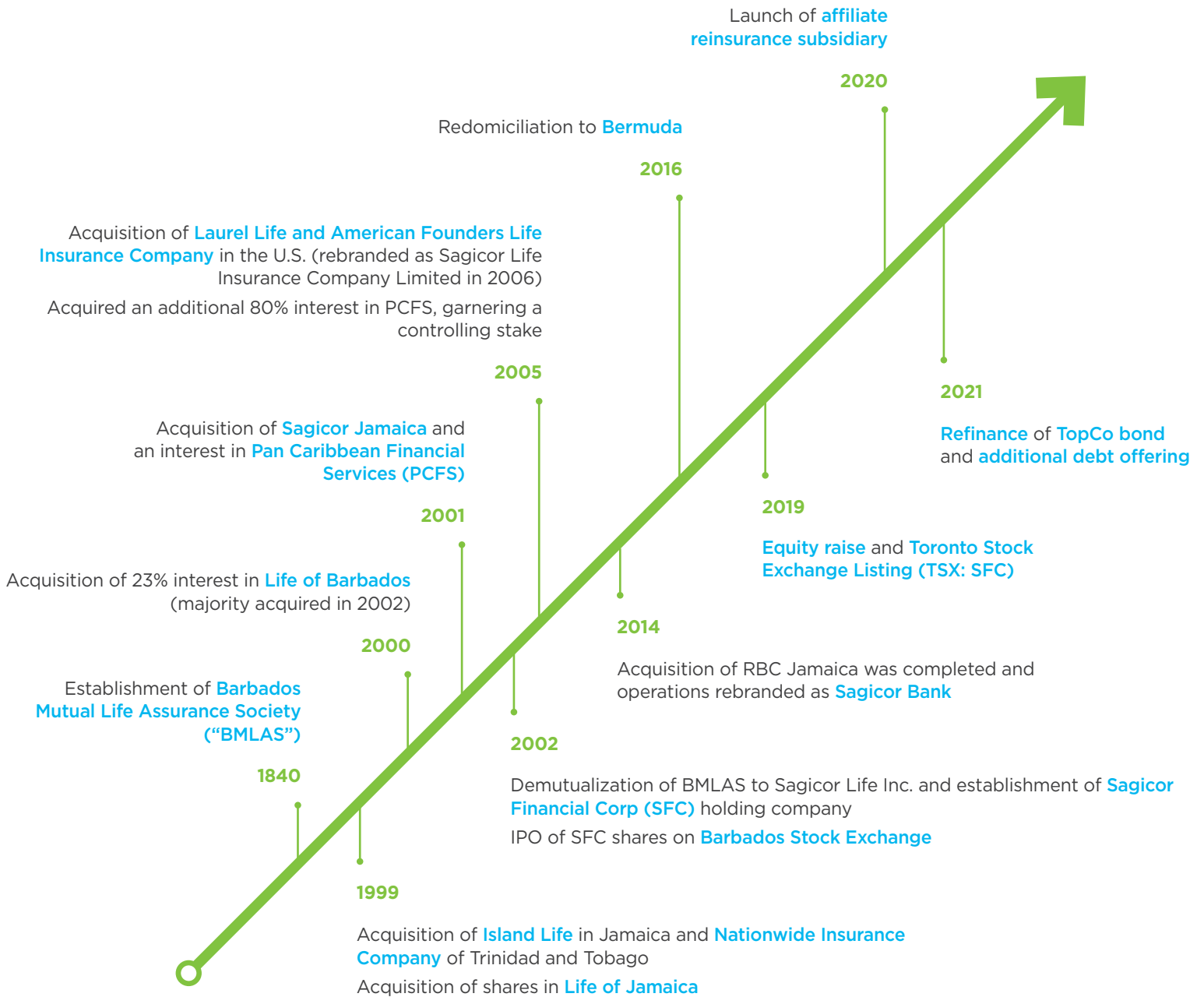


## 2021 Financial Results (US\$ million)

### Sagicor Financial Company Ltd.    Sagicor Life Insurance Company

	Sagicor Financial Company Ltd.	Sagicor Life Insurance Company
Revenue	2,359	1,068
Net income to shareholders	139	58
Total assets	10,378	4,284
Shareholders’ equity	1,134	446
Total capital <sup>3</sup>	2,349	177

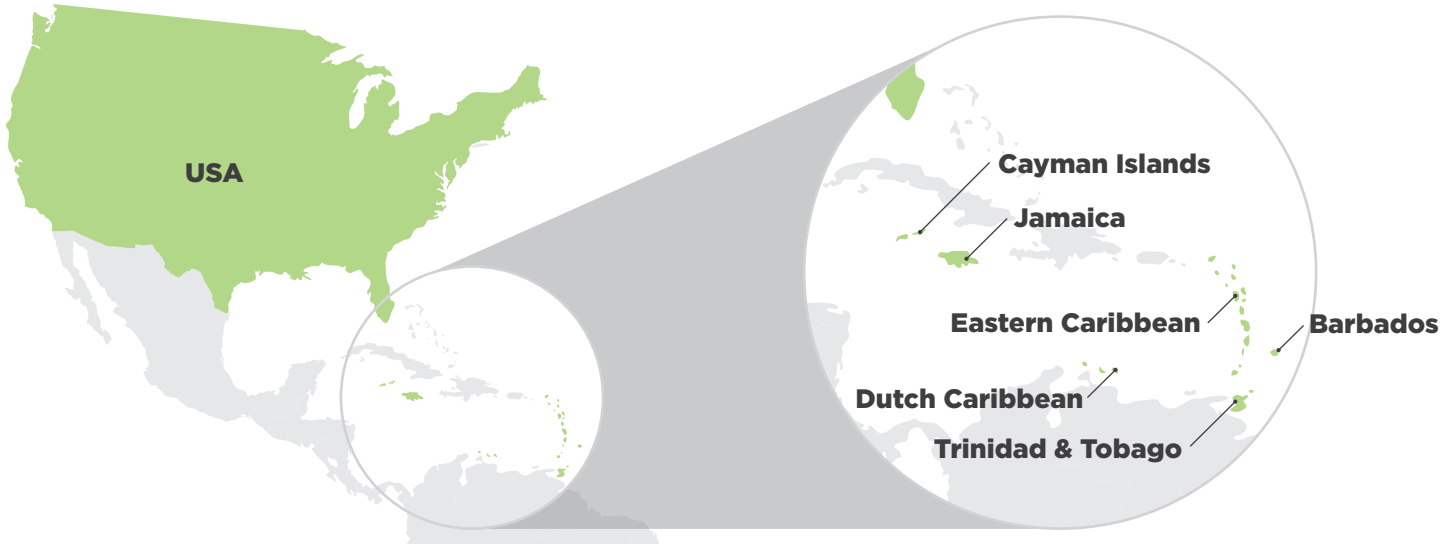
# 180+ Years of Building a Regional Insurance Leader Through Integration of Strategic Acquisitions



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## Geographic & Product Reach

4,600+ workforce



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## Timeless, Borderless, Colorless

### Timeless

We are building a company for today, which is relevant now and will continue to be for all times. We will always innovate and embrace change, never allowing ourselves to become staid or obsolete so that we retain our edge to compete in the future.



### Borderless

We view ourselves as members of one organization and will not be constrained by any self-imposed physical, intellectual or cultural limitations. We will conduct our business in a way that truly reflects this philosophy.



### Colorless

We conduct our business and personal relationships on that consciously high level, which creates an environment characterized by a philosophy of equitable treatment and equal opportunity for all.



<sup>1</sup>Sagicor Financial Company Ltd. is a separate entity and is not responsible for the insurer's financial condition or contractual obligations.

<sup>2</sup>Sagicor Life Insurance Company is rated "A-" (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings), affirmed as of November 4, 2021. Rating based on the claims-paying ability of issuing insurer.

<sup>3</sup>Represents a non-IFRS measure.

Insurance and annuities issued by Sagicor Life Insurance Company. Home office: Scottsdale, AZ. Products have limitations and restrictions including surrender charges. Not available in all states and variations may apply. Guarantees are based on the claims-paying ability of Sagicor.