



Sagicor

LIFE INSURANCE COMPANY

Corporate Social Responsibility

2015 Report

Corporate Vision

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

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 and quality life and annuity products. We also pride ourselves on providing clients with excellent customer service. So it is a natural extension of our business activities to help the community at large. Sagicor’s Corporate Social Responsibility (CSR) Program is guided by our corporate vision, a strong corporate tradition of community involvement dating back to 1840, and our employees’ desire to help others.

About this Report

Sagicor Life Insurance Company reports annually on our Corporate Social Responsibility performance. This report serves to highlight our 2015 activities and covers the period from January 1, 2015 to December 31, 2015. It demonstrates our commitment to analyzing and evaluating our CSR activities and the impact that we are having in our communities.



The following are a summary of our major sponsorships and initiatives worked on throughout the year.



Tampa Bay Rays

Sagicor's largest sponsorship is with the Tampa Bay Rays. The Rays play an 81 game home schedule that provides Sagicor with consistent exposure from the beginning of April to the beginning of October 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.

Sagicor has two community programs connected with the Tampa Bay Rays Sponsorship. The Junior Announcer Sweepstakes provides kids ages 8 to 16 years with an opportunity to be an announcer for one inning during a Rays' home game. Junior Announcers were selected for every Sunday home game throughout the 2015 season. The Salute to Education program recognizes Tampa Bay area educators. Every other home game, 40 in total, current and former teachers attending the game

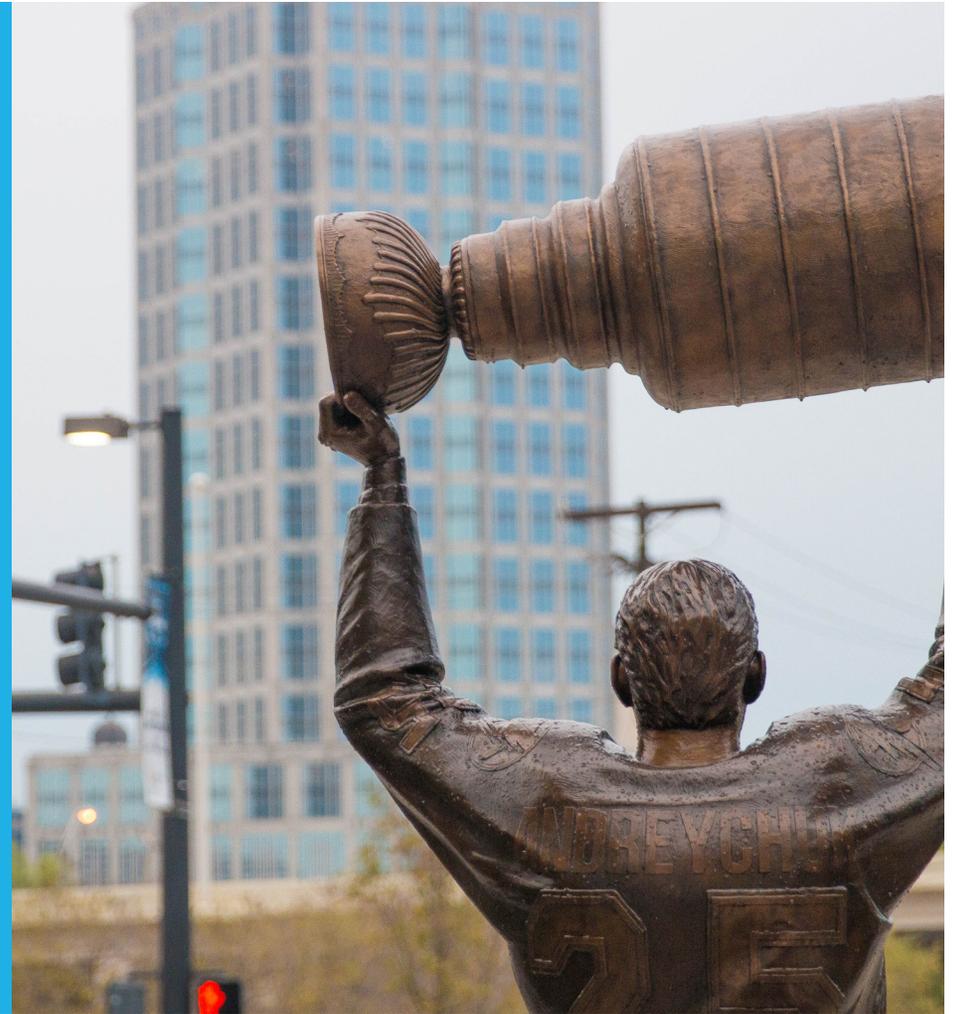
are asked to stand and be recognized on the stadium's video scoreboard for Sagicor Life's Salute to Education. Sagicor Life Insurance Company and the Tampa Bay Rays conducted three player visits to All Children's Hospital during the season. Players, along with the team mascot Raymond, interacted with the kids, passing out Sagicor baseball pillows and bringing smiles to the faces of not only the young patients, but to their parents and hospital staff as well. Of course Sagicor staff members are on hand to assist the players with their rounds. These visits are always a rewarding experience for those participating and it's always great to see the kids, parents and hospital staff smile.





Tampa Bay Lightning

Sagicor Life sponsors the National Hockey League's Tampa Bay Lightning. The Lightning season runs from October through the end of April. 2015 was an especially good year for the team as they made it into the Stanley Cup Finals, extending their season and Sagicor's sponsorship until early June. The Lightning consistently play to a sellout crowd during their season, providing Sagicor with excellent brand exposure in the Tampa Bay region. During the 41 home game hockey season, in arena signage and in-game Sagicor promotions are presented during each game. Sagicor radio commercials are played during the local broadcasts of games and there are also numerous event marketing opportunities that are part of the sponsorship. The Lightning have been getting a lot of positive attention in the Tampa Bay region during the last few years, not only for their outstanding play on the ice, but also for the team owner's development plans for the area surrounding the hockey arena in downtown Tampa.





BOSTON BRUINS LEADERS

Goals: MARCHAND 8
Assists: KREJCI 8
Points: KREJCI 12
+/-.: SEBASTIEN 1
PIM: LUCIC 38

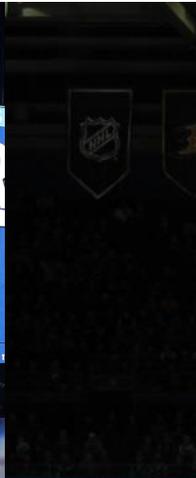
SUPER SHOT
Sagicor Life

Butter Brains
9:52 20:19 20:38
11:21

BIL
COMMUNITY

MicroLumen
HIGH PERFORMANCE MEDICAL DEVICES

Sagicor Life



ANNUITIES

Sagicor Life LIFE INSURANCE Sagicor Life

LIGHTNING FOUNDATION
ENTER THE 50/50 CASH DRAWING
TONIGHT'S TOTAL IS NOW:
\$6,311
ENTER AT SECTIONS 109, 120, 214, 230, 308 & 327

FLAS
Sagicor

FOX SPORTS

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College Athletics Sponsorships

Sagicor Life Insurance Company sponsored Arizona State University's football, basketball and baseball programs. In 2015, we also sponsored women's basketball, volleyball and softball. The sponsorship provides Sagicor with promotional activities from September through May. Arizona State University competes in the PAC-12 Conference, giving Sagicor exposure to the western portion of the United States. During the football season, Sagicor provides a unique opportunity for children ages 6 to 12 years of age to be a "Sagicor Kick Off Kid". One child is selected for each home game to run out on the field after the kick off to collect the kicking tee. The child and his family are also given VIP tickets to the game and is featured on the video board as they run out on the field to retrieve the kicking tee. The child wears an official Sagicor "Kick Off Kid" tee-shirt for all the fans to see and an autograph football from the coach to remember the day. As part of the overall sponsorship, Sagicor Life receives significant signage

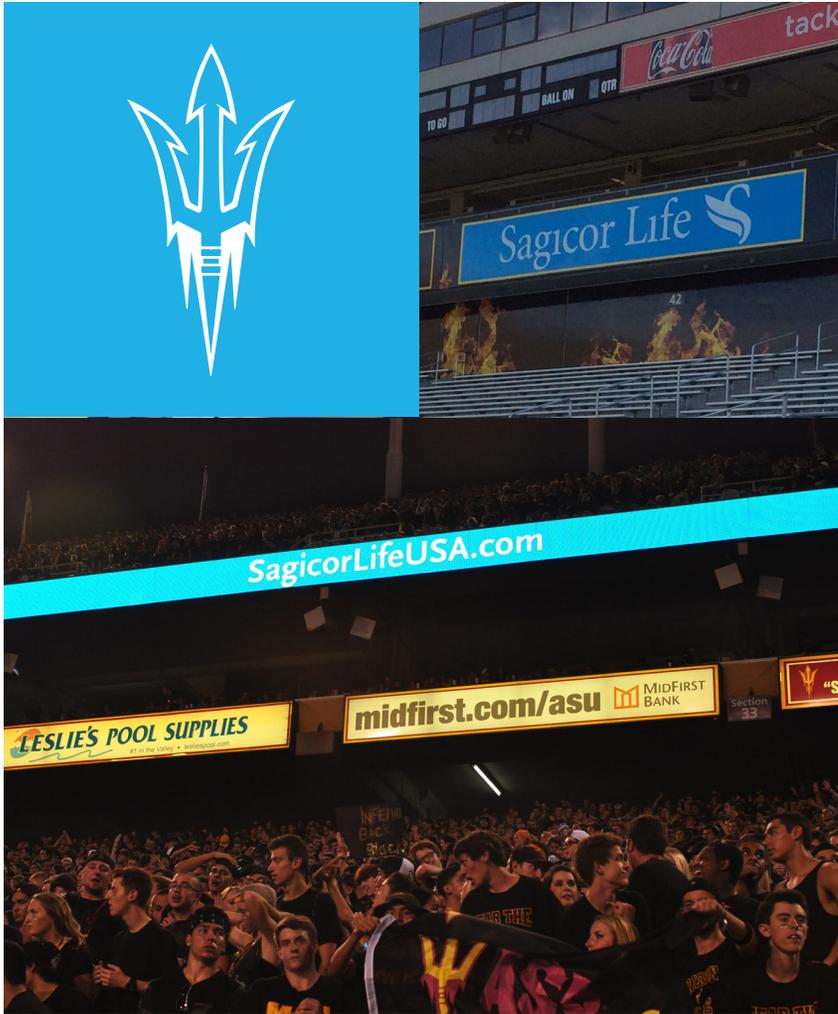
on the playing field and in the stadiums at ASU, and banner ads on the ASU Athletics website. Sagicor also works with the Business School, working with students on "real world" marketing projects.

Sagicor Life Insurance Company also sponsored Brigham Young University (BYU) Athletics as part of its 2015 promotional activities. The purpose of the sponsorship is to help raise brand awareness for Sagicor Life Insurance in the western portion of the country and more specifically, in the state of Utah where we recently launched our Sagicor Benfell Agency. The BYU sponsorship helps promote Sagicor on a national level as the university has strong alumni support around the country. Sagicor's exposure via our in stadium signage benefited as the BYU football team was ranked number 20th in the country as many of BYU's home football games were televised nationally. Elements of the sponsorship include promotion on the BYU

website which includes banner ads and a one-time email to everyone on BYU's email list. Sponsorship of the football program includes in-game radio commercials, a print ad in the game program, an in-game video board feature called "Keys to the Game" and television friendly end zone signage located in both end zones. We are also sponsoring women's soccer and BYU had a very good team. This provides sideline signage visible to fans and television and in-game radio commercials. The last major part of the sponsorship is for men's basketball. Sagicor had in-game radio spots, digital LED signage along the scorer's table, kick plate signage along the chairs that the players use on the sideline and a video board feature. Both the LED signage and the kick plate signage were television friendly and provided Sagicor with exposure for games that were televised.

Sagicor Life Insurance Company sponsored the University of South Florida athletic program in 2015. The Sponsorship covers football, men's and women's basketball, and baseball. The USF sponsorship helps support the Tampa Career Agency by promoting Sagicor with in stadium signage and by providing Agents with opportunities to meet and socialize with alumni attending athletic events. The sponsorship also assists us when it's time to host the Sagicor Visionaries Challenge winners in Tampa by giving us a little extra attention when touring USF and visiting with the Science and Engineering departments.







USF Alumni Association

Sagicor Life was the primary sponsor of the USF Alumni Association and its Fast 56 Awards. The Fast 56 Awards program identifies, recognizes and celebrates the fastest-growing 56 USF Bull-owned or Bul-led businesses in the world. As members of the USF Fast 56, esteemed businesses and their leaders have set the standard for a tradition of achievement for the next generation of USF Bulls to follow. The 2015 awards ceremony was preceded by a reception and then a post awards dessert toasting the exciting evening.



Positive Coaching Alliance (PCA)

Sagikor sponsors Positive Coaching Alliance (PCA) activities throughout the year. 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 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 that help those involved in youth and high school sports create a positive, character-building youth sports culture.

PCA resources, which have reached more than 8.6 million youth, strive to transform high school and youth sports into a Development Zone™ culture, where the goal is to develop Better Athletes, Better People and the following become the prevailing

models in youth and high school sports: The Double-Goal Coach®, who strives to win while also pursuing the more important goal of teaching life lessons through sports. The Second-Goal Parent®, who concentrates on life lessons, while letting coaches and athletes focus on competing. The Triple-Impact Competitor®, who strives to impact sport on three levels by improving oneself, teammates and the game as a whole.

PCA gains support from a National Advisory Board, including National Spokesperson and 11-time NBA Champion Coach Phil Jackson, and many other top coaches, athletes, organization leaders and academics who share PCA’s mission. Sagikor is a founding member of PCA’s Tampa Bay (Florida) Chapter and Bart Catmull serves on the Chapter’s Board. PCA has impacted an estimated 20,000 athletes in the Tampa area in 2015 and expect to reach close to 30,000 in 2016.



Phoenix Children's Hospital

Sagicor Life Insurance Company is committed to supporting many worthy causes in our communities. One of these causes is Phoenix Children's Hospital (PCH) in Arizona. Over the past several years, we have donated to PCH in the form of money and volunteer time. Every year, PCH partners with a television station to host a telethon and a radio station to host a radiothon. Sagicor designates money to go to these fund raisers and employees from the Scottsdale office volunteer to work on the phone bank, answering calls and taking donations.

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 almost 1,000 pediatric specialists providing

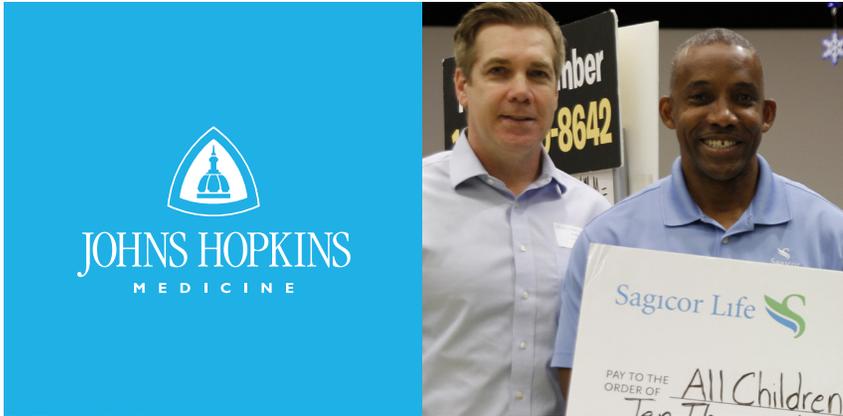
care in over 70 pediatric categories. It is 1 of the 10 largest children's hospitals in the United States. PCH is also expanding into communities around the state with specialty and urgent care centers. Phoenix Children's Hospital would not be possible without support from companies and individuals all across the state.



All Children's Hospital

Each year for the last several years, Sagicor Life's Tampa-based staff participates in All Children's Annual fund raising efforts. The company makes an annual donation of \$10,000 and staff members volunteer to work the phone banks, taking donations from those in the community who are calling in their pledges of support. Every dollar raised stays at All Children's Hospital to support programs and facilities for its young patients.





Miami Children's Hospital

Sagicor Life Insurance Company supports the Miami Children's Health Foundation and Nicklaus Children's Hospital by participating in its annual corporate golf fund raiser and its annual charity ball. Career Agents from the Plantation office also participate throughout the year in helping the hospital meet its annual fund raising goals by volunteering at the various fund raising events throughout the year. Sagicor assists in the fundraising by providing an annual monetary donation.





Zoo Sponsorships

Sagicor Life Insurance Company sponsored three zoos in 2015; Palm Beach Zoo (Plantation Office), Lowry Park Zoo (Tampa Office) and the Phoenix Zoo (Scottsdale Office). The zoo sponsorships not only support our commitment to youth and education, but also serve to support our Career Agents and promote Sagicor in our local markets. Sagicor's financial support goes toward funding Big Cat Exhibits and the 5k fun runs that benefit annual fund raising efforts by the zoos. Zoo events allow Career Agents to meet individuals and discuss the importance of life insurance during the zoo sponsored events. Many of these events provide children the opportunity to learn about the animals and the techniques that scientists use to study those animals both at the zoo and in the wild.





Step Up For Students

In 2015 Sagikor Life Insurance Company entered into its second year of supporting Step Up For Students. A state program allows us to redirect our Florida premium taxes from the Florida Department of Revenue to Step Up For Students. In 2015 Sagikor provided \$82,500 to the organization. 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 often at the greatest disadvantage in modern education.





In the Community 2015 by the Month

JAN

Palm Beach Zoo – Save the Panther 5k Run

The Plantation Career Sales Office kicked off their 2015 very early in the New Year with the 2nd Annual Save the Panther 5k Run. Sagicor Life Insurance Company has been the presenting sponsor of the race since the inaugural run last year. This year the run was held at the Palm Beach Zoo on Saturday, January 3, 2015 and there were over 370 registered runners, all running for a great cause. Of course the staff from the Plantation office was out in full force; participating in the run, supporting the other racers and talking about life insurance.

Advocating on behalf of the panthers, the Palm Beach Zoo provides run participants with a fun and unique opportunity to help protect this endangered, iconic species. Starting at 7:30 a.m., runners were on their mark at the Zoo's parking lot and then they were off through Dreher Park, entering the Zoo on the West side and getting a view of the Zoo's various wildlife on the way to the

finish line. This year, instead of a starting gun, chip technology was utilized to record the running times.

Florida panthers are usually found in pinelands, hardwood hammocks and mixed swamp forests, but with the increase in human expansion, a large portion of their habitat has been destroyed. Decreasing in numbers, it is estimated that there are less than 100 wild panthers in Florida. This makes them one of the most rare and endangered mammals in the world. Sagicor is proud to be able to help preserve such a beautiful animal through its sponsorship of the Palm Beach Zoo.



FEB

Tampa Bay Rays Fan Fest 2015

Major League Baseball's Tampa Bay Rays kicked off their 2015 Spring Training by hosting their annual Fan Fest at Tropicana Field in St. Petersburg, Florida on Saturday, February 21, 2015. Over 16,000 fans came out on a beautiful, sunny Saturday to enjoy the event. Activities included appearances by the Rays' players and coaches and photo opportunities with Rays' mascots Raymond and DJ Kitty. Rays fans also had the chance to get autographs from over 30 current and former major league players and purchase tickets for the upcoming season.

The Tampa Bay Rays is Sagicor largest sponsorship. Throughout the season, during the 81 home games, not only do the fans in the stadium see our signage, but also those watching television locally and in the visiting team's home city. They see our signage behind the plate and out in right center field. Sagicor also has local radio and in game promotions during the season. Of course, the Tampa Career Agents were out in force at Fan Fest, meeting with the fans and talking about the importance of life insurance.



FEB

Sagicor Visionaries Challenge 2015

In 2015, Sagicor Life Insurance Company participated in the Sagicor Group's Visionaries Challenge. Sagicor Visionaries is a unique program sponsored by the Sagicor Group and is designed to encourage middle school students to pursue studies related to STEM – Science, Technology, Engineering and Math.

Since the United States is such a large country, we decided that for our initial year, we would run the Visionaries Challenge in Florida's Hillsborough County School District. On February 4, 2015, Hillsborough County conducted its STEM Fair. Jai Patel from Walker Middle Magnet School and his mentor (teacher) Ms. Nancy Robords emerged as the U.S. winner. Jai represented the U.S. in July when the winners from all of the participating Sagicor countries met in Tampa for a week long STEM adventure. Besides selecting the overall winner of the 2015 Sagicor Visionaries Challenge, the students and their mentors will visit University of

South Florida, Museum of Science and Industry, Epcot and NASA to learn about STEM and STEM career opportunities.

On Thursday February 12, 2015, Jim Burke and Bart Catmull presented Jai with an Apple Air Computer and a trophy and Ms. Robords with some gift cards for helping Jai with his project. The presentation was made in front of the entire Walker Middle School student body with Principal Anthony Jones and Hillsborough County Administrator Nicole Jacquay in attendance. The students were very jealous of Jai and we are guessing many of them will be competing in the competition next year.



SAGICOR
VISIONARIES
CHALLENGE



MAR

St. Vincent de Paul Community Project

Our drive to support St. Vincent de Paul (SVdP) in the greater Phoenix area is an ongoing effort. They are constantly in need of donations that include hats, sweat socks, sunscreen lotion, new or used towels or dish rags and cooking spices. Jim Golembiewski has been coordinating the collection of the donations and delivery of them to St. Vincent de Paul.



MAR

Tampa Bay Rays Annual Charity Golf Classic

Sagikor supported the Tampa Bay Rays by participating in their annual charity golf tournament on Wednesday, March 4, 2015 at the Ritz-Carlton Members Golf Club in Bradenton, Florida. It was a beautiful day to be out playing golf and raising funds for the Rays Baseball Foundation. Representing Team Sagikor were Jim Burke, Eric Ramsey (Guest), Steven Souza (Rays' Player), Bart Catmull, Ned Gaffney.

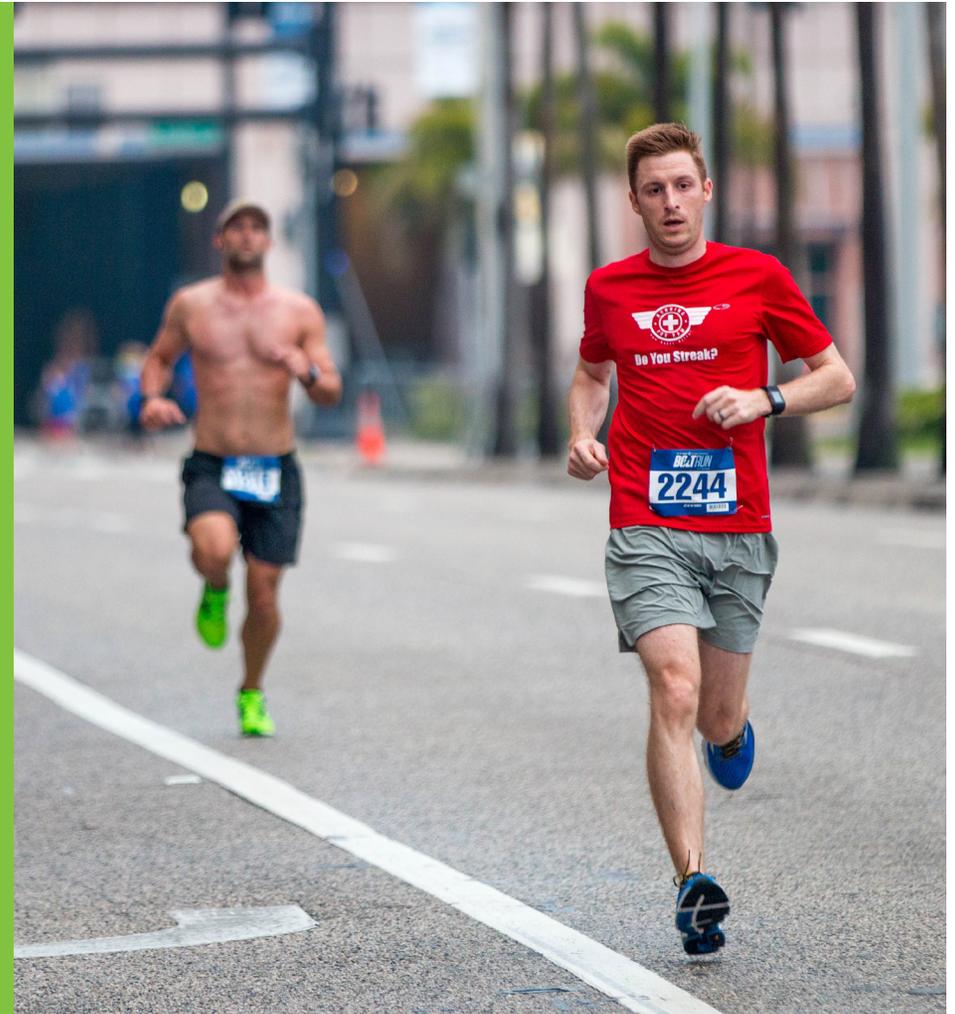


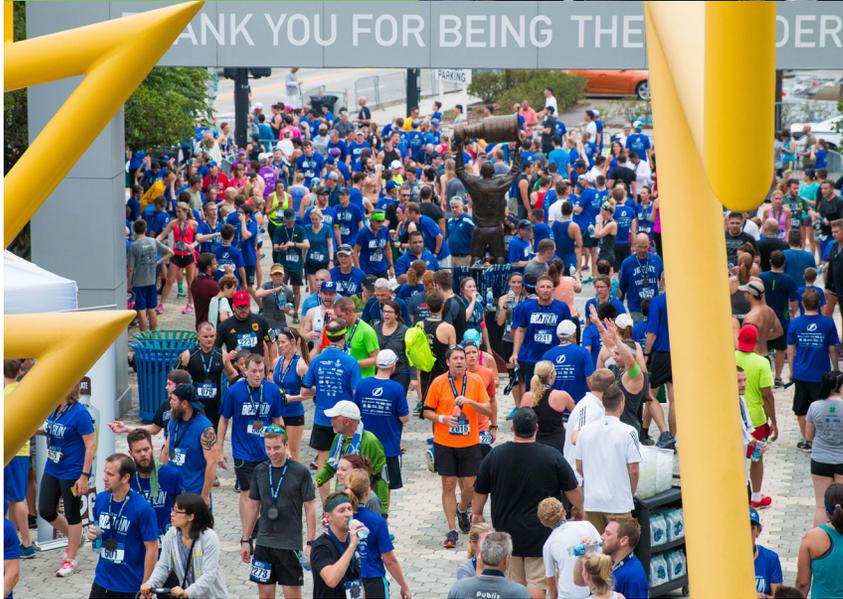
MAR

Tampa Bay Lightning Bolt Run

The Tampa Bay Lightning held its 14th Annual Bolt Run on March 14, 2015. Approximately 2,500 runners came out to participate. Funds raised by the 5 mile, 5k and 1 mile races benefit the Leukemia & Lymphoma Society, Keep Tampa Bay Beautiful and United Way Suncoast organizations. Sagicor Life Insurance Company is a major supporter of the Bolt Run as part of our Tampa Bay Lightning sponsorship.

Tampa Career Agents Dawn Hudson and Thomas Memory got an early start, setting up the Sagicor branded tent very early in the morning so that they would be ready for the start of the first race which kicked off at 7 am. Dawn and Thomas were on hand to promote Sagicor, giving out Sagicor branded hockey pucks, shaped stress balls and bandanas to those visiting our tent. Sagicor also held a sweepstakes for a \$100 Sports Authority gift card for those who registered. Of course, Dawn and Thomas were talking up the importance of life insurance as well.





MAR

Miami Marlins Sponsorship

Sagicor Life Insurance Company took another major step in promoting our brand by recently securing a one-year sponsorship with Major League Baseball's Miami Marlins. The purpose of the sponsorship is two-fold. The primary purpose is to support our South Florida Career Agent offices. The main component of the sponsorship consists of television and in stadium friendly outfield wall signage. This sponsorship and the exposure that it will provide locally will help our Career Agents as they approach potential clients, by providing name recognition and legitimacy for Sagicor. Additionally, the Marlins' 81 home games will be televised locally and to the visiting team's home city, providing Sagicor with exposure regionally and nationally. The Miami Marlins are in the National League while the Tampa Bay Rays are in the American League so this new sponsorship provides us with exposure to areas of the country that were not reached with the Rays sponsorship. Season opening home games for the Marlins took place on Monday, April 6th and runs through the end of September.



APR

Knights of Columbus Golf Fundraiser

In early April, Sagicor sponsored a hole in the Knights of Columbus (KofC) golf outing and fundraiser. Mike Stricker and Jim Golembiewski participated in the charitable event and we also provided Sagicor branded hats, shirts, golf towels and golf balls for the second place team. The Knights of Columbus support many charitable organizations that help the less fortunate in our communities. KofC was able to make an immediate \$5,000 donation to St. Vincent de Paul, a charitable organization that we also support by collecting material items to donate. In all, the golf outing raised over \$10,000 with another \$1,000 being donated to the Multiple System Atrophy Coalition.



APR

HandsOn Youth Gardening Program

Volunteers from our Plantation office participated in a great event conducted by the HandsOn Broward organization. Two groups visited Atlantic West Elementary School in Pompano, Florida and Palm View Elementary School in Pompano Beach, Florida. The purpose of the event was assist in building gardens for the school children to cultivate and incorporate into their science lessons. The volunteers made sure the planters and soil were ready before the children came out and planted the various fruit and vegetable.



APR

Habitat for Humanity

11 employees from the Scottsdale office volunteered their time to help Habitat for Humanity prepare a house for painting. They pulled up carpet, washed baseboards, spackled holes and removed appliances so that another crew could come in and apply a fresh coat of paint.



APR

Phoenix Children's Hospital Telethon

Sagicor is committed to supporting many worthy causes in our communities. One of these causes is Phoenix Children's Hospital (PCH) in Arizona. Every year, PCH partners with a television station to host a telethon and a radio station to host a radiothon. Besides donating \$5,000 to the cause, Sagicor staff from the Scottsdale office volunteered to help with the telethon. Volunteers manned the check-in desk and worked on the phone bank, answering calls and taking donations. Phoenix Children's Hospital would not be possible without support from companies and individuals all across the state.

Sagicor is a sponsor of PCH, as well as, All Children's Hospital in St. Petersburg and Miami's Children's Hospital in Miami. We support these wonderful institutions with our time and our monetary donations because they do great work for children in our communities and across the country.

Those of us that participate in the PCH events know that Sagicor gets mentioned on the air when we make our donation and that we may be seen in the background as we answer phones and take donation. But did you know that we also get some other benefits? This year alone we were mentioned on the Twitter account @FriendsofPCH, our logo and company name are mentioned on the events page for PCH, we were included in a Foundation Blog post, mentioned in the pre and post telethon press releases, recognition on the donor wall at the hospital and inclusion in the Hopes & Dreams Donor Magazine fall issue. This year, the telethon raised over \$457,000 and Sagicor was a part of it!



MAY

Working Together to Fight Hunger

Earlier this month, Sagicor employees from the west side of metropolitan Phoenix volunteered at the St. Mary's West Side Food Bank. Joanne Penns volunteers there regularly and set this opportunity up for the west siders. Our job that day was to put 1 cup of egg noodle pasta into a plastic bag, twist the bag and turn it inside out, add a small sheet of cooking instructions, twist again and seal the bag with tape. After a brief instruction period, we settled in and got to work. Soon, we were splitting into teams of 2 because it allowed us to go faster while others made sure that we had enough bags and cooking instructions and everyone's pasta bin stayed filled. In approximately 3.5 hours we bagged 1,075 pounds of pasta. Each bag weighs about 4 ounces, so that comes out to roughly 4,300 bags – not a bad (half) day's work.

The time flew by; we were laughing and singing along to the 'oldies' station on the radio as we worked. When I say 'oldies' I mean songs from the 70's and 80's when most of us were in high school. There were even a few dance moves on display but unfortunately, we were not able to get video evidence. Below is an excerpt from a nice letter that we received from the volunteer manager.

"It was such a delight today at St. Mary's Food Bank in Surprise. Each and every one of you worked very hard. We kept asking if you wanted a break and you just kept saying 'no'. That is unusual around here and speaks well of your dedication to the mission at hand. I also understand that you are all from different parts of your large company. Given how much teamwork was displayed, how well you all supported each other and the amount of laughter that was coming from your workspace, I would say that Sagicor

MAY

Working Together to Fight Hunger (cont'd.)

has a gem of a workforce. Thank you again and we hope that you are able to come back. We are appreciative of your work and your spirit.”

These kind words are not only a testament to the people who volunteered but also to the spirit and culture that we are fostering here at Sagicor.

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MAY

Palm Beach Zoo - Save the Tiger 5k Run

The 3rd annual “Save the Tiger” 5k Race was held Saturday, May 17th, at the Palm Beach Zoo. “Save the Tiger” is one of two annual Palm Beach Zoo 5k races that are sponsored by Sagicor. This particular race supports the maintenance and care of the Malayan Tiger exhibit. Malayan Tigers are an endangered species. The sponsorship of the Palm Beach Zoo not only supports the local community by supporting a world-class Zoo, but also helps to promote Sagicor and our Career Agents in South Florida.

Approximately 500 runners participated in the 2015 race. The run started at 7:30 in the morning from the Zoo parking lot. The course then traveled through Dreher Park, entering the Zoo on the west side. Runners passed through the wallaby viewing station, fennec fox exhibition, ocelots, siamang island and more on their way to the finish line at the Interactive Fountain where they could cool off in its “dancing” spray. Plantation Career Agents were on

hand in support of event. This year’s “Save the Tiger” 5k was the best yet, attracting more participants and raising more funds for the Zoo than the year before.



MAY

Walk to Cure Arthritis

On Saturday, May 2nd, the Tampa office participated in the Arthritis Foundation's Walk to Cure Arthritis. The annual event takes place in cities throughout the United States for the purpose of raising funds for fighting the nation's leading cause of disability. The Walk to Cure Arthritis is held during the month of May because it is also National Arthritis Awareness Month. The event offers a three-mile and a one-mile course for the walkers and features arthritis information and activities for those in attendance. This walk is pet-friendly and some of our Sagicor participants brought their dogs (wearing Sagicor Fandanas). Sagicor Life Insurance Company has been participating in the Walk to Cure Arthritis for six years and the event has become an annual tradition for the company. This year there were 19 staff members who participated in the walk and Sagicor raised a total of \$2,353 for the cause. Overall, the Tampa Chapter of the Arthritis Foundation raised \$70,249 to help people gain access to critical medications and support research towards curing arthritis.



WALK to CURE ARTHRITIS™

Arthritis Foundation



MAY

Tampa Bay Lightning Stanley Cup Playoffs

Sagicor Life Insurance Company is a proud sponsor of the National Hockey League's Tampa Bay Lightning. This year we are a bit prouder because the Lightning are currently battling the New York Rangers for the Eastern Division Championship. The best of seven series is tied at 3 games apiece and it all comes down to the Friday night's game (5/29) in New York to determine which team will represent the East in the Stanley Cup Finals. This is the third round of the playoffs with the Lightning already defeating the Detroit Redwings (sorry Jim G.) in the first round and the Montreal Canadiens in the second round. During the Stanley Cup Playoffs, Sagicor has been prominent in Arena signage at all Lightning home games. Right now, the Lightning are the hottest ticket in town as they play to arena capacity crowds. Tune in Friday night to see if the Lightning can defeat the Rangers and move on to the Stanley Cup Championship. Go Bolts!



JUN

Broward Partnership

The Broward Partnership provides over 210,000 meals a year to the hungry. Every day, program participants are served breakfast, lunch and dinner. Groups from corporations, civic and professional associations, high-schools, universities and the faith-based community have the opportunity to sponsor, cook and serve a meal, which feeds about 230 men, women and children experiencing homelessness on our campus.

Breaking Bread, Breaking Barriers (BBBB) is the Partnership's program to provide financial support for our Food Services Program. Interested parties can sponsor a meal for our participants, and, if they wish, also volunteer to cook and serve the meal. In the last three years, BBBB has had more than 2,000 volunteers come help feed the homeless and has raised more than \$300,000.

In June, group of Sagikor employees from our Plantation office participated in this program. They volunteered their time and talents to help prepare a meal and then serve it. In the past, they have sponsored a meal during the Holiday season and they intend to do so again this year. We say that 'We are here to serve our Family, Friends and Neighbors' and in this case that means putting on a hairnet and an apron and literally serving up meals. Hats off to the Plantation office for living the brand!

The Broward Partnership opened on February 1, 1999, and since then has served over 21,000 homeless individuals and families, by providing short-term housing, and a comprehensive array of solution-focused services that aim to reduce and prevent homelessness.



JUL

Sagicor Visionaries Challenge - Winners Trip

During the week of July 13th - 17th, the Sagicor Visionaries Challenge winners visited Tampa and toured local science and technology institutions in Central Florida. What is the Sagicor Visionaries Challenge? It is an international Science, Technology, Engineering and Mathematics (STEM) competition sponsored by Sagicor Financial Corporation for high school aged students in the countries where the Sagicor Group has offices. The competition is in its second year, but this is the first year that Sagicor Life Insurance Company participated in the program by opening up the competition to Hillsborough County, Florida students. Jai Patel was our student winner. He attends Walker Middle School and his teacher/mentor was Ms. Nancy Robords. Jai's project examined how the optimal angle of the fan blades on a wind turbine affects the efficiency of wind farm power generation.

The Sagicor Visionaries Challenge primary objective is to encourage students to pursue a career in the sciences. The competition provides students with an opportunity to work with a teacher at their school to identify a problem facing their community and using science, technology, engineering and mathematics, develop an effective, innovative and sustainable solution to the problem. Students compete against other students from their country and judges select a country winner. Country winners earn a trip to Tampa where they spend an exciting and educational week together.

During the entire trip, our own Johan Velez and Ruben Barreto accompanied the group of students, teachers and Sagicor representatives, taking tons of photos and videos of the planned activities. The week kicked off with a visit to MOSI (Museum of Science and Industry) on Monday and Tuesday, EPCOT

JUL

Sagicor Visionaries Challenge - Winners Trip (cont'd.)

on Wednesday, Kennedy Space Center on Thursday and concluded on Friday with a tour of the University of South Florida's Patel School of Global Sustainability. The group was given special behind-the-scenes tours during their visits. After the University tour, an awards luncheon to recognize the overall winners of the competition was held on campus at the University's President's house. A fun and educational time was had by all.







JUL

Back to School Clothing Drive

In 1967 the Salt River flooded, washing out many of the migrant camps located along the river bank. A group of women supported by “The Order of True Sisters” and other Phoenix agencies banded together to raise money to supply back-to-school clothes for the children of the migrant families. Founders Lucy Allen and Selma Shefler raised enough resources in the first year to provide 871 children with clothing. From this effort, the Back to School Clothing Drive was established.

The purpose of the Back to School Clothing Drive is to provide new school uniforms and outfits, backpacks, and school supplies for children in need. The clothes provided are those required to meet mandatory school uniform policies and other guidelines for the kids we serve. Today, we serve approximately 25,000 school children through three signature programs:

1. The “New Clothes, New Beginnings” annual clothing distribution;
2. Our matching grants program, Student Attire For Education (SAFE) and;
3. Stitches of Love.

Employees from the Scottsdale office recently volunteered to assist with a Back to School Clothing Drive event held at Grand Canyon University. Children who participate in this program receive uniforms, shoes and socks, a sweatshirt, a backpack and assorted school supplies. Sagikor volunteers helped children get outfitted with shorts/skorts and shoes for the upcoming school year. Everything that the children receive is provided through donated funds raised from corporate sponsorships and private donations. 29 Sagikor employees donated 164 hours of service for this event on July 15-16. During these 164 hours of service,

JUL

Back to School Clothing Drive (cont'd.)

thousands of children received school supplies. The mission is simple: Provide new school clothes and supplies to children who desperately need them. Since all of the participating students no longer have to wear hand-me-downs, they also receive things that can't be bought - pride and self confidence. The products distributed are polo shirts, shorts, skorts, belts, sweatshirts, backpacks, and an assortment of school supplies. What is delivered is a greater sense of pride, higher self-esteem, self-confidence, and hope for a brighter beginning and successful school year.



AUG

Phoenix Children's Hospital Radiothon

Sagikor Life Insurance Company is committed to supporting many worthy causes in our communities. One of these causes is Phoenix Children's Hospital (PCH) in Arizona. Over the past several years, we have donated to PCH in the form of money and volunteer time. Every year, PCH partners with a television station to host a telethon and a radio station to host a radiothon. Sagikor designates money to go to these fund raisers and employees from the Scottsdale office volunteer to work as greeters who sign other volunteers in when they arrive, as well as, on the phone bank, answering calls and taking donations.

Last year, instead of presenting a check, we used our donation money to 'match' donations from callers for a specified amount of time. This year, we presented a check for \$5,000 and we did a match. Over the course of the radiothon, the hosts would say 'For the next 5 minutes, Sagikor will match your donation, dollar for

dollar' and then remind the listeners during the time period. This is an effective way to get our name out to the people of Arizona while we are supporting a good cause. We sponsored a 'donation match' at least once on each of the 2 days of the radiothon.

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 almost 1,000 pediatric specialists providing care in over 70 pediatric categories. It is 1 of the 10 largest children's hospitals in the United States. PCH is also expanding into communities around the state with specialty and urgent care centers.

AUG

Phoenix Children’s Hospital Radiothon (cont’d.)

Phoenix Children’s Hospital would not be possible without support from companies and individuals all across the state. Supporting PCH with money and volunteer time is a great way for us to serve our family, friends and neighbors.



AUG

Lowry Park Zoo – Zoo Run Run 5k

Sagicor Life was out in full force for the 13th annual Zoo Run Run 5k at Lowry Park Zoo. The event took place on Saturday, August 20th and typically has around 600 participants; however the race has grown in popularity over the last few years. This year there were over 1,100 runners who participated in the run, raising over \$30,000 for the Zoo.

Lowry Park Zoo is consistently voted one of the best zoos in the United States by Parents magazine and Sagicor has been sponsoring the zoo since 2009. As part of our Lowry Park Zoo sponsorship, Sagicor is the primary sponsor for the Zoo Run Run 5k run. Also known as “Run Wild”, the 5k run and family fun walk winds through the entire zoo and along Tampa’s scenic Hillsborough River. After participants cross they gather in a carnival like area to enjoy donated food and beverages from area vendors as they wait for the race medals to be awarded to the

winners in various race categories. Tampa Career Agents Thomas Memory, Trish Saccomanno and Michael Grattan were on hand giving out Sagicor promotional items and talking with individuals about their life insurance needs. Many Tampa office staff came out and participated in the event as well. By all accounts, a good time was had by all!



AUG

Back to School Supply Drive

On August 27th, the Tampa office completed its annual school supply drive benefiting the Hillsborough County Education Foundation. Approximately one month prior to the conclusion of the supply drive, the office was divided into two teams. Fierce competition then commenced between the teams and for the next 30 days they battled to see which team could collect the most school supplies. Both teams did an outstanding job, as usual, and through their generous efforts the Tampa office was able to donate \$2,247.00 worth of much needed school supplies to the Foundation. Congratulations everyone and a special thank you to team captains Elena Mancipe and Dana Warning.





SEP

Habitat for Humanity

On Saturday, September 19th, employees from the Scottsdale office helped hang drywall for Habitat for Humanity. Many of the volunteers were up before the sun to make it to the worksite by 6:15 am and the level of experience for hanging drywall ranged from novice to old pro. Everyone enjoyed themselves as we measured and cut the drywall before nailing it into the proper place. 14 Sagikor volunteers donated their time and abilities to this worthwhile project as part of our Corporate Giving Program.

Habitat for Humanity is a nonprofit, ecumenical Christian ministry that builds with people in need regardless of race or religion and welcomes volunteers and supporters from all backgrounds. They have more than 1,400 local affiliates in the United States and more than 70 national organizations around the world. Since their founding in 1976, they have helped more than 1 million families, representing approximately 5 million people, to improve their living conditions.





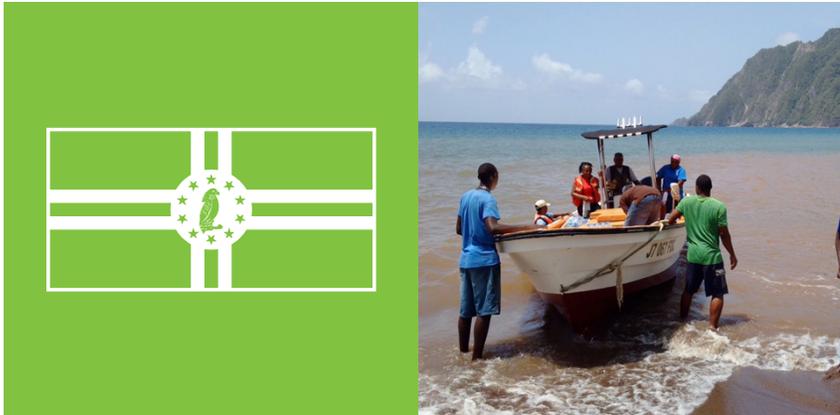
SEP

Help for our Dominica Office

Our Sagicor office in Dominica was devastated, along with most of the island, when Tropical Storm Erica passed through in 2015. The staff and their families who work at this office have all been accounted for but they are in need of assistance for basic necessities as they begin the recovery process. An internal Crisis Management Team is working to ensure the safety and well being of our colleagues.

In an effort to support the employees and their families in Dominica, Sagicor USA donated the funds collected for our September casual dress, as well as, additional funds donated from our team members. Bart Catmull and Mike Stricker each committed up to \$500 to match our donations and Brent Fewox and the New Mexico office also pledged \$500.

Time and again, Sagicor and its employees have demonstrated generosity and compassion in the face of adversity. Whether hurricane Katrina ravaging the Gulf Coast, or tornados ripping through Oklahoma we have been there with donations and assistance and this time is no different. In just 1 week, our team members across the U.S. donated \$2,834! Add that to the matching funds and the casual dress money and we were able to send \$8,000 to support our Family, Friends and Neighbors in Dominica.



SEP

Breast Cancer Walk

Once again, Sagicor sponsored a team for the Making Strides Against Breast Cancer walk for the American Cancer Society. The walk took place at Tempe Beach Park on October 24th starting at 8:00 AM.

Dorothy Pellens also raised funds by selling silicone bracelets with assorted awareness messages for \$5 each. Staff also purchased Donation Cards for our Wall of Hope to honor and remember loved ones who have been touched by breast cancer. These donation cards were \$5 each. Sagicor matched all the funds raised for this event with the proceeds going toward Team Sagicor.



SEP

Sagicor Signage at Arizona State University

Sagicor has a sponsorship agreement with Arizona State University that allows us to do some fun things at different sporting events. Brian Loghry and his wife Gaylene are long time season ticket holders and he was able to get a couple of pictures at a recent game. Our kickoff kid promotion has a full page in the program for each game, as well as, a mention on the big board and over the public address system.

A new tradition at Sun Devil Stadium is to unfurl huge banners in the student's section at some time during the 3rd quarter of the game. As you can see from the picture, one of the banners is directly below our sign!

Miya Reichwald and her family recently attended a women's soccer game and she was able to get a good shot of our huge Sagicor sign before the stadium filled up. Check out Miya's daughter Reece and her friend Kacey flashing the pitchforks - Go Devils!



OCT

Feeding the Hungry

As we approached the holiday season, many of us took the opportunity to volunteer our time and talents with various charitable organizations. One of the biggest struggles for many people in our communities is hunger. Local food banks are always in need of donations and volunteers to sort, pack and distribute those donated items. Employees from our various offices participated in food drives and volunteer at local food bank on a regular basis. The following are just a few of the recent volunteer efforts.

OKC office staff had the privilege of spending some time preparing food items to feed hungry families of Oklahoma. Christina Veal, Luke Lucas, Kimberly Jasper and Rita Morris worked for several hours on Wednesday, October 28th, bagging potatoes and fruit for boxes going to feed families in need throughout Oklahoma. Their time and effort was well spent, they

bagged enough food items to provide 11,350 meals.

This was an amazing opportunity and experience; all of the staff came away knowing they had helped family, friends and neighbors in their community.

On Thursday, November 5th, 4 members of the Scottsdale staff spent some time volunteering at St. Mary's Food Bank in Phoenix. Barb Rosin and Dawna Hill bagged carrots for food boxes and Bonnie Kniery added bananas. Chris Englesman helped people take the food out to their cars. The people from St. Mary's were extremely nice and very helpful and, as you can see from the pictures, everyone had a good time.

In early October, Narissa Hunt and Miya Reichwald volunteered together at St. Mary's Food Bank. While there, they did a variety of things including helping sort and create the emergency boxes

OCT

Feeding the Hungry (cont'd.)

in the warehouse, organizing food bins to help fill the shopping carts, cleaning up the warehouse and helping deliver the food in the carts to those who came in.

The Tampa Staff concluded its annual Thanksgiving Food Drive benefiting Metropolitan Ministries and it was a great success. The office staff was divided up into 5 teams, with the goal for filling a total of 40 “boxes of hope”. In the end, through the staff’s generosity many additional boxes were filled. In fact, over 2,100 lbs of food was donated by the staff. In addition, \$1,000 was donated to Metropolitan Ministries for their use in feeding the hungry. To give you an idea of the scope of the work that Metropolitan Ministries does, their plan is to feed 60,000 meals on Thanksgiving Day alone.

As usual, the competition was fierce among the teams, all competing to fill the most boxes. When all was said and done, it was pretty close, but team one finished number one with an extraordinary effort. Team One was comprised of Captain Nubia Bell, Bart Catmull, Michael Whelan, Allan Hurry, Terry Schuster, Ruben Barreto, Luis Pastrana, Janet McCue-Oliver, Sean Johnston, Leslie Loyola, and Michael Grattan. Congratulations! Also, thank you to Elena Mancipe for coordinating the Food Drive for the entire office. A big thank you to all staff for your generous donations and hard work. Great job everyone!



OCT

Making Strides Against Breast Cancer

On Saturday, October 24, the American Cancer Society held its annual “Making Strides against Breast Cancer” 5k walk in Arizona. There were over 500 teams and over 5,000 participants. The 5,000 participants helped raise over \$400,000 for breast cancer research. The Making Strides against Breast Cancer walks are the largest network of breast cancer awareness events in the nation.

One of the 500 teams that participated was Team Sagicor Life. The employees who participated in this extraordinary event were Susan Duke, Lauren Sanchez, Baylee Allsop, Dorothy Pellens, Stefanie Harder, Carrie Neal, and Greg Sikich. The walk was held at Tempe Beach Park and the whole event was truly breathtaking. It was really inspiring to see all the different teams with unique costumes and accessories to help bring awareness. Many teams had pink tutu's, pink wigs, funky pink sock, and much more. It was an amazing experience to see so many people come together to

walk for such an important cause. We walked for survivors, loved ones, people who are currently battling and for people that have touched our lives with the diagnosis of breast cancer. Each step is one step closer to a cure.



NOV

Phoenix Children's Hospital Charity Golf Tournament

The Phoenix Children's Hospital (PCH) golf tournament is one of the premier charity golf tournaments in Arizona, attracting more than 300 of the community's most active and affluent business leaders. Over the past sixteen years, the tournament has raised more than \$4.8 million in funding to support the outstanding medical care provided at the Hospital.

Sagikor has been an active supporter of PCH and a sponsor and participant in the annual golf outing for a number of years. The 17th Annual Phoenix Children's Hospital Golf Tournament was held on Friday, November 20, 2015, at the Troon North Golf Club in Scottsdale and Sagikor was there. Our team consisted of Bart Catmull, Mike Stricker, Jim Golembiewski, and Jake Golembiewski. There were over 60 foursomes competing on 2 separate golf courses and our guys came in first on their course! Congratulations on your victory and on supporting this great cause!



DEC

All Children's Hospital Radiothon

Sagikor Life participated in the 8th Annual All Children's Hospital Radiothon on Thursday, December 3rd, 2015. Representing the company and working the phone bank were Maurice Husbands, Cory Supple and Jim Burke. Sagikor also presented a \$10,000 check to help support the fundraising. Held at the hospital and hosted by Tampa Bay country music station 103.5, the two-day event raised a total of \$358,641 and featured patient and staff stories that highlighted the expert and compassionate care provided by All Children's. Coincidentally, 2015 marked the 8th year that Sagikor has participated in the hospital's annual fundraising activities by providing volunteers to work the phone banks and donating a grand total of \$80,000 to the hospital.

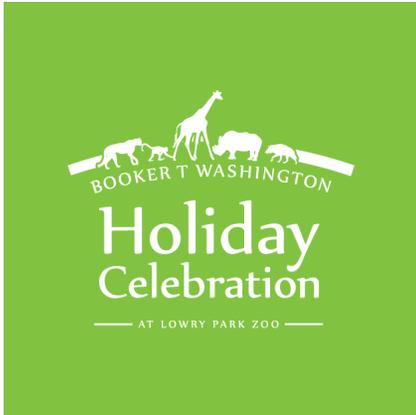


DEC

B.T. Washington Holiday Party

On Wednesday, December 16th, 2015 the Tampa Staff hosted its annual holiday party for the 3rd graders of B.T. Washington Elementary at Lowry Park Zoo. It was an absolutely gorgeous day, sunny and 80 degrees; a perfect day for the kids to explore the zoo, see the animals and check out the park rides. Helping the kids have a good time were Valecia Benitez, Ruben Barreto, Roberta Honeycutt, Cory Supple, Ned Gaffney, Dana Warning, Elena Mancipe, Barb Knaggs and Bart Catmull. A special holiday lunch was provided and every child was sent home with a gift. Needless to say, the kids had a wonderful time and a memory that will last a lifetime.





DEC

Wilson Primary School Adopt-A-Classroom

On Friday, December 18th, members of the Scottsdale office participated in their annual Adopt-a-Classroom event. Santa and some of his elves, along with Mike Stricker, who helps coordinate the event every year, visited a kindergarten class at Wilson Primary School in downtown Phoenix.

Each of the students in the class received a few toys from the 'Wish List' that they sent to Santa. They also received a pair of shoes, socks, clothes and a coat or jacket. This year we spent approximately \$90 per student. Sagicor also provided a snack and juice boxes while Santa read How the Grinch Stole Christmas. After the story, presents were handed out, opened and played with. Even the teacher got a present from Santa! The elves stayed quite busy getting toys out of boxes and assembled. We also provided a pizza lunch for class and the tired elves. 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 about 17 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.

Sagicor volunteers eagerly await the letters from their kids each year so that they can start shopping; a large amount of time and effort is spent trying to maximize what each student receives. Getting the opportunity to be an elf is a much sought after honor and an experience that most will never forget. The joy and excitement on the faces of the kids as they open their presents is only equaled by the joy and excitement that we feel as we watch them do it.

DEC

Wilson Primary School Adopt-A-Classroom (cont'd.)

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.

