



SAGICOR IN THE COMMUNITY
CSR REPORT 2016

Sagicor Life 

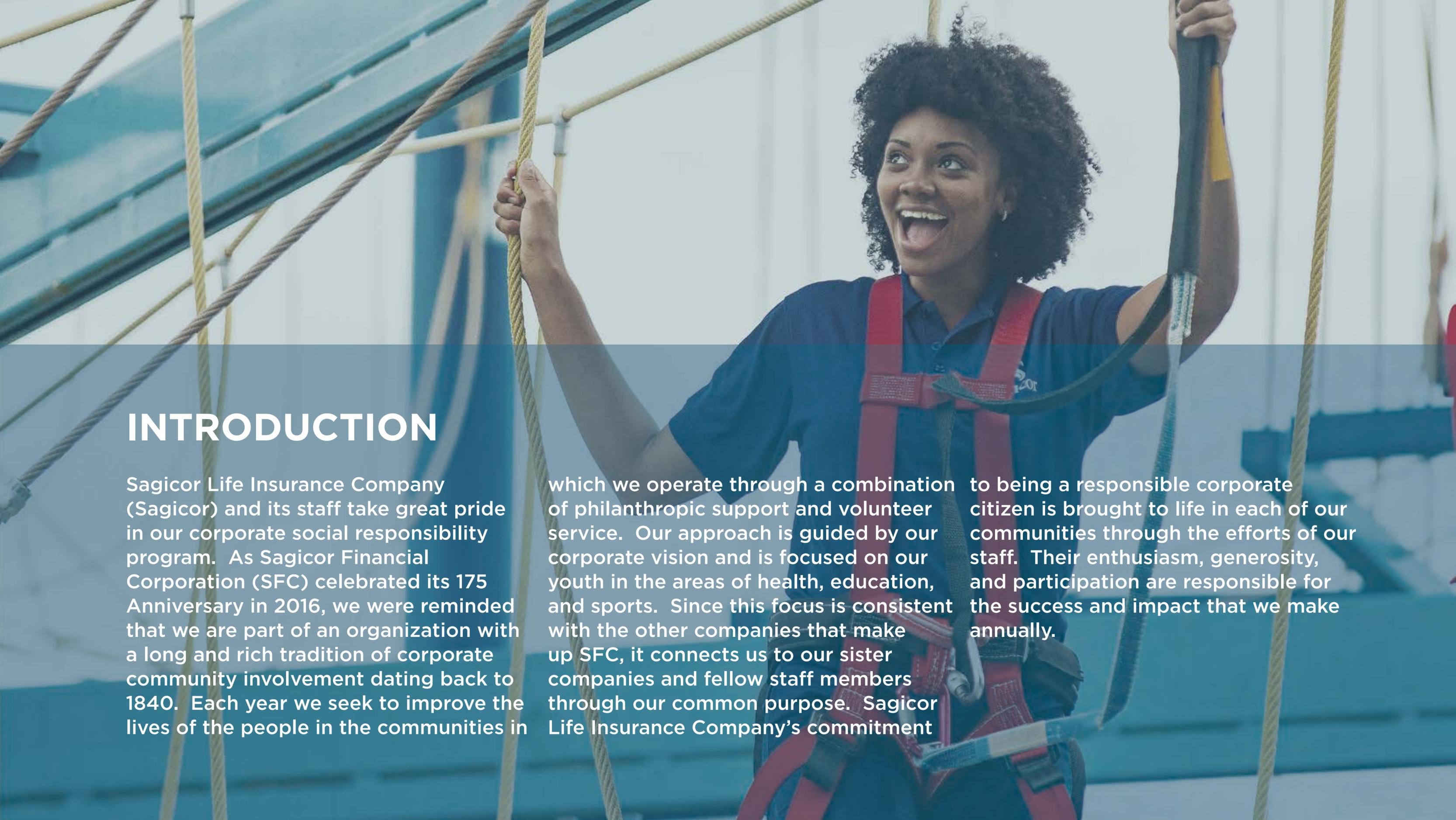
SagicorLifeUSA.com



OUR VISION

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





INTRODUCTION

Sagicor Life Insurance Company (Sagicor) and its staff take great pride in our corporate social responsibility program. As Sagicor Financial Corporation (SFC) celebrated its 175 Anniversary in 2016, we were reminded that we are part of an organization with a long and rich tradition of corporate community involvement dating back to 1840. Each year we seek to improve the lives of the people in the communities in

which we operate through a combination of philanthropic support and volunteer service. Our approach is guided by our corporate vision and is focused on our youth in the areas of health, education, and sports. Since this focus is consistent with the other companies that make up SFC, it connects us to our sister companies and fellow staff members through our common purpose. Sagicor Life Insurance Company's commitment

to being a responsible corporate citizen is brought to life in each of our communities through the efforts of our staff. Their enthusiasm, generosity, and participation are responsible for the success and impact that we make annually.



ABOUT THIS REPORT

Sagicor Life Insurance Company reports annually on its corporate and social responsibility performance. This report serves to highlight the 2016 activities and covers the period January 1, 2016 through December 31, 2016. It serves to demonstrate our commitment to analyzing and evaluating our corporate social responsibility activities and the impact that we are having in our communities.



TAMPA BAY RAYS



Sagicor's largest sponsorship is with the Tampa Bay Rays, a member of Major League Baseball. The Rays play a 162 game schedule with 81 of those games being home games. The sponsorship provides Sagicor with consistent exposure for seven months out of the year. From April to October, our in-stadium signage is visible to everyone attending the games, as well as, to the hundreds of thousands of people watching

the games on local TV in both Tampa Bay and the visiting team's home city. A number of games are also televised nationally providing Sagicor with exposure across multiple states around the country.

Sagicor has two community programs connected to the Tampa Bay Rays Sponsorship. The "Salute to Education" program recognizes Tampa Bay area educators. At every

other home game, a total of 40 in all, current and former educators who are attending the game are asked to stand and to be recognized on the stadium video scoreboard. The in-game promotion also features several Rays' players who recall their favorite teacher via videos that are projected on the scoreboard.



During each “salute” the number of educators standing is surprising and the proud smiles on their faces lets us know that they feel appreciated.

Additionally, during the 2016 season, Sagikor and the Tampa Bay Rays conducted three player visits to Johns Hopkins All Children’s Hospital in St. Petersburg, Florida. Rays players, along with the team mascot Raymond, interacted with the kids and passed out Sagikor baseball pillows bringing smiles to the faces of the young patients, as well as, to their parents and the hospital staff. Sagikor staff members were also on hand to assist the players with their visits. The visits are always a rewarding experience for those who participate, especially when they see the happiness that it brings to the young patients.

The Rays sponsorship also included five different ads throughout the season for the Inside Pitch program magazine that is available to all fans at every home game. Ads are changed out periodically throughout the season and allow Sagikor to feature the hospital visits, the salute to education program, as well as our company and products. Additionally, Sagikor radio commercials can be heard during all Spring Training games and all 182 regular season games. You cant’ go to a Rays’ game without seeing our outfield wall signage!



TAMPA BAY LIGHTNING



Sagicor sponsors the Tampa Bay Lightning of the National Hockey League. Hockey season runs from October through the end of April filling the gap left by the Rays' off-season. The Lightning consistently play in front of sellout crowds, providing Sagicor with excellent brand exposure in the Tampa Bay region. Arena signage and in-game Sagicor promotions are present during each of the 41 home games.

Sagicor radio commercials are played during the local broadcasts of both home and away games and there are numerous event marketing opportunities for our Tampa Career Agents that are part of the sponsorship. The Lightning have received a lot of positive attention in the Tampa area in recent years both on and off the ice. They play a fun and exciting style of hockey, making it all the way to the

Stanley Cup Finals in both 2014 and 2015 and just missing the 2016 playoffs. The team's ownership also has big plans for the development of the area surrounding the hockey arena in downtown Tampa and it planning an mixed-use entertainment district that should provide Lightning sponsors with increased visibility.



TAMPA BAY BOLT RUN

Sagicor Life Insurance Company was proud to sponsor and participate in the Tampa Bay Lightning's 15th Annual Bolt Run which was held early Saturday morning, March 26, 2016 in beautiful downtown Tampa. Approximately 3,000 runners came out for the 5k, 5-Mile and 1-Mile Family Fun Run. Career Agents represented Sagicor Life at the event and arrived at 4:30 a.m. to set up the Sagicor branded tent and gave those who stopped by Sagicor

branded foam hockey pucks. Career Agents were available to discuss our products and services for those that were interested. Sagicor's logo was prominently displayed on the Bolt Run tee-shirt given to all 3,000 runners. Proceeds from the race went to the Lightning Foundation and to local charities. Runners enjoyed a post-race party on the arena's plaza and received tickets to the Lightning's game that night.



ARIZONA STATE UNIVERSITY



In 2016, Sagicor Life Insurance Company sponsored Arizona State University athletics, including men’s football, basketball and baseball and women’s volleyball, basketball and softball. This sponsorship provided Sagicor with promotional activities from September through May. Arizona State University is a only miles from our Scottsdale and Mesa Riverview offices

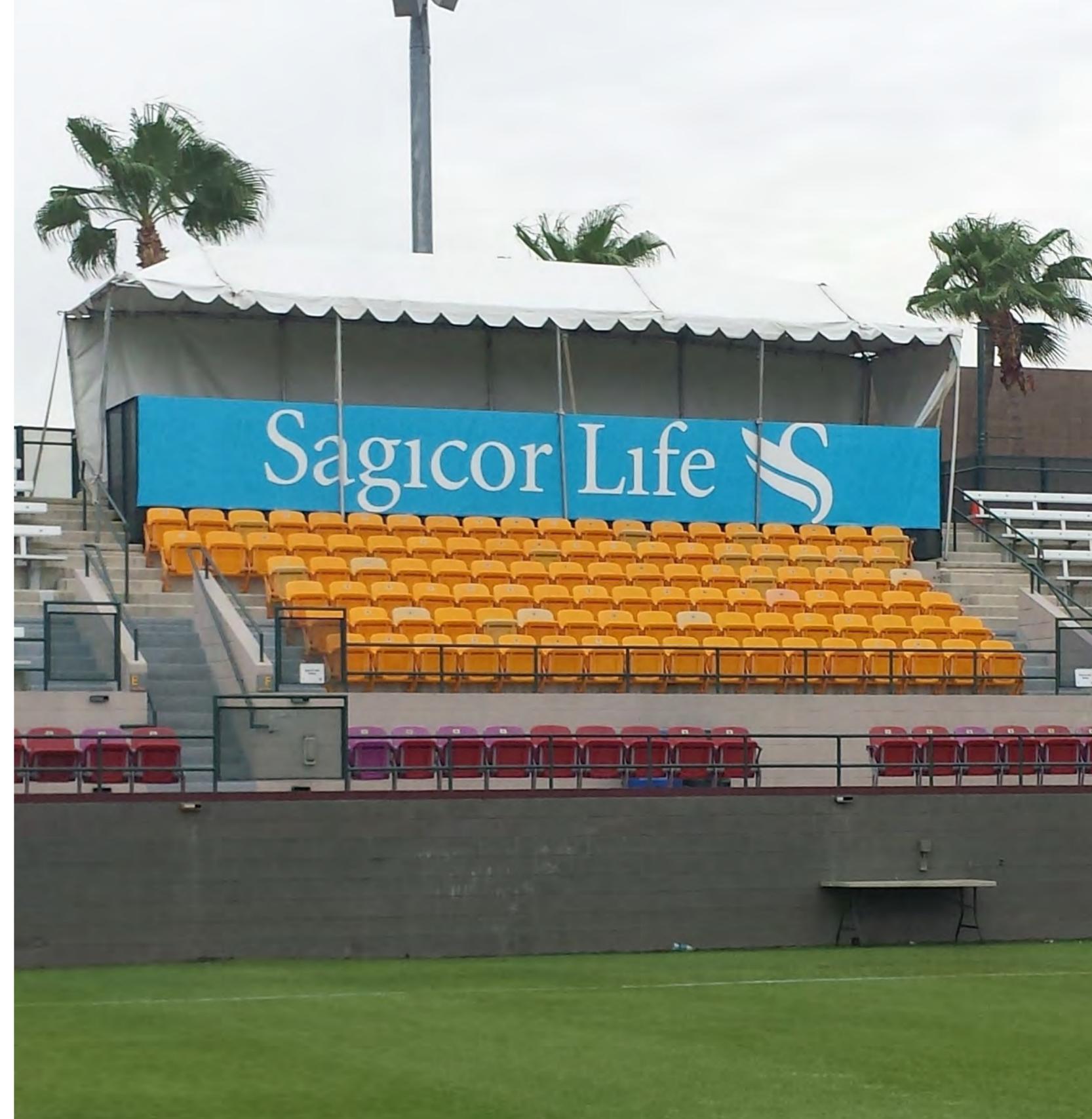
and is a member of the PAC-12 Conference providing Sagicor with exposure to the entire western portion of the United States.

During the football season, Sagicor sponsored a unique opportunity for children between 6 and 12 years of age; the chance to be the “Sagicor Kick Off Kid”! For each home game, one child was selected to

run out on to the field after the kick off to collect the kicking tee. The family of each selected child was given VIP tickets to the game and the child was featured on the video board while retrieving the tee. Each child wears a Sagicor “Kick Off Kid” t-shirt and receives an autographed football from the ASU coach to remember the day. As part of the overall sponsorship,

Sagicor receives a significant amount of television-friendly signage on numerous sporting fields, the basketball arena and the football stadium. Our banner ads appear on the ASU Athletics website and our radio commercials are played during games.

Sagicor also partners with ASU's W. P. Carey School of Business, working with students on 'real world' marketing projects. We are a member of the School's Alumni Association, which has over 300,000 members in the metro Phoenix area alone.





BRIGHAM YOUNG UNIVERSITY



Sagicor is a proud sponsor of Brigham Young University. The goal of this sponsorship is to continue to raise brand awareness for Sagicor in the western United States, and more specifically, in the state of Utah, where BYU is located and the home of our Sagicor Benfell Agency. The BYU sponsorship helps promote Sagicor on a national level because the university has strong alumni

support around the country and the team draws well whether they are playing at home or away.

Besides our football stadium signage, other elements of the sponsorship include promotion on the BYU athletic website, including banner ads and emails promoting Sagicor to everyone on BYU's email list. The football program sponsorship is

extensive and also includes in-game radio commercials, print ads in the game program, the in-game video board feature titled 'Keys to the Game' and television friendly end zone signage located in both end zones. Sagicor also sponsored the BYU's women's soccer program which consistently puts together a top ranked team with a faithful following. Our sponsorship provides sideline

signage that is visible at the games and on televised games. We also ran in-game radio commercials.

The last major part of the BYU sponsorship is men's basketball. Sagicor has in-game radio spots, digital LED signage along the scorer's table, kick plate signage along the player's chairs on the sideline and a video board feature. The LED signage and the kick plate signage are television friendly and provide Sagicor with national exposure for televised home games.



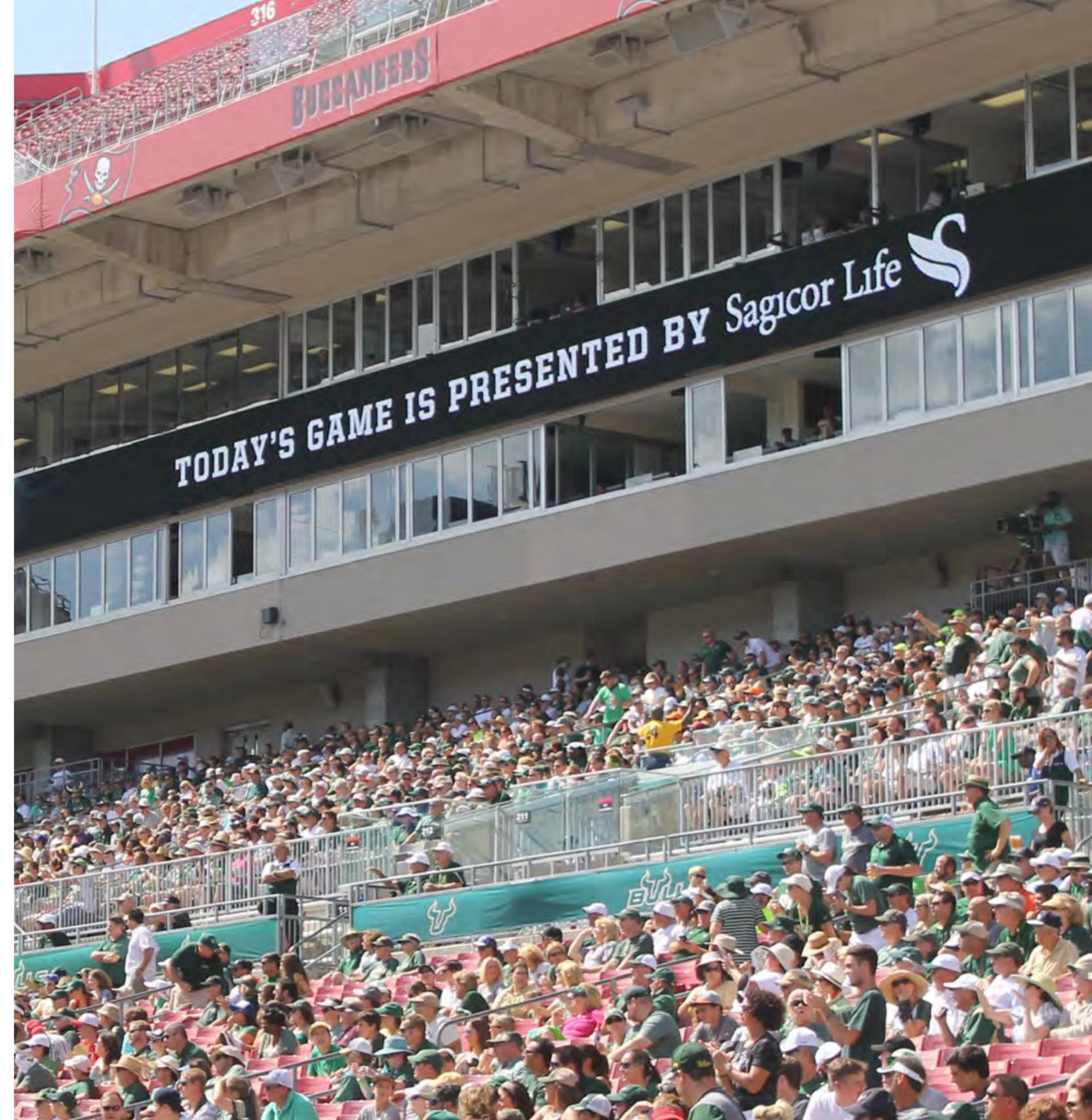


Sagicor sponsored the University of South Florida athletic program in 2016. The sponsorship included football, baseball, and both men's and women's basketball. In addition to exposure through in-stadium signage, the USF sponsorship helped to promote the Tampa Career Agency by providing many opportunities for them to meet and socialize with USF alumni attending

various sporting events. The sponsorship also assists us when it is time to host the Sagicor Visionaries Challenge winners in Tampa. Sagicor and the Visionary winners receive a little extra attention when touring USF and visiting the Science and Engineering departments. Sagicor is also a sponsor of the USF Alumni Association, providing additional networking opportunities for the company

and Tampa Career Agents. On October 8th, Sagicor Life Insurance Company was the game presenter for the University of South Florida's (USF) Homecoming Game. The USF Bulls locked horns with the East Carolina University Pirates and were victorious. The final score was 38 to 22, making for an exciting afternoon of college football. At the beginning of

the game, Chief Financial Officer Shaun Williams and Vice President of Corporate Communications Jim Burke represented Sagicor in the official game presentation ceremony that was broadcast on the huge HD LED display at both ends of the stadium. As the game presenter, Sagicor received extraordinary recognition, including our company name and logo appearing throughout the stadium on all of the various digital displays for the entire game. The Bulls football team had a very good season, finishing with an 11 – 2 record and a big win over the South Carolina Gamecocks in the Birmingham Bowl.





POSITIVE COACHING ALLIANCE (PCA)



Sagicor is a founding member of PCA's Tampa Bay (Florida) Chapter and Sagicor's Bart Catmull serves on the Chapter's Board. PCA has impacted an estimated 30,000 athletes in the Tampa area and in 2016 Sagicor sponsored the Triple-Impact Competitor® Scholarships that will provide 25 Tampa Bay area student athlete seniors with an opportunity to receive a \$2,000 college scholarship.

The scholarships are due to be awarded in early 2017 which corresponds to the end of the 2016-2017 school year. PCA is an organization that is dedicated to developing better athletes and better people by providing resources to youth and high school coaches, parents, administrators and student-athletes. PCA offers over 1,000 free tips and

tools, both audio/video and printable, at PCADevZone.org. PCA has also partnered with approximately 3,500 schools and youth sports organizations from all over the country to deliver live group workshops, online courses and books by PCA founder, Jim Thompson. These tools help those involved in youth and high school sports create a positive, character-building sports culture that

prepares the student athlete for life after sports. The program de-emphasizes the “win at all cost” mentality and focuses on sportsmanship and leadership skills, preparing program participants for life beyond their athletic endeavors.





PHOENIX CHILDREN'S HOSPITAL



Sagicor Life Insurance Company is committed to supporting many worthy causes in our communities. Phoenix Children's Hospital in Arizona is one of these causes. For several years now, Sagicor has generously donated money and volunteered time to PCH. Annually, the hospital teams up with a local television station to host a telethon and a local radio station for a radiothon. Sagicor

makes a monetary donation and staff members from the Scottsdale and Mesa Riverview offices volunteer as greeters who help other volunteers get to where they are needed and work the phone bank, answering calls and taking donations.

Now in its 16th year, the annual Give-A-Thon for Phoenix Children's Hospital became the top fund raiser of its kind in

the whole country in 2016. In just 19 hours, over \$1.57 million in donations were raised. The theme for 2016 was Champions of Hope and the Arizona community certainly lived up to the theme. Sagicor is proud to have been a part of this record-breaking effort and we look forward to next year when we try to top it. Supporting PCH with money and volunteer time

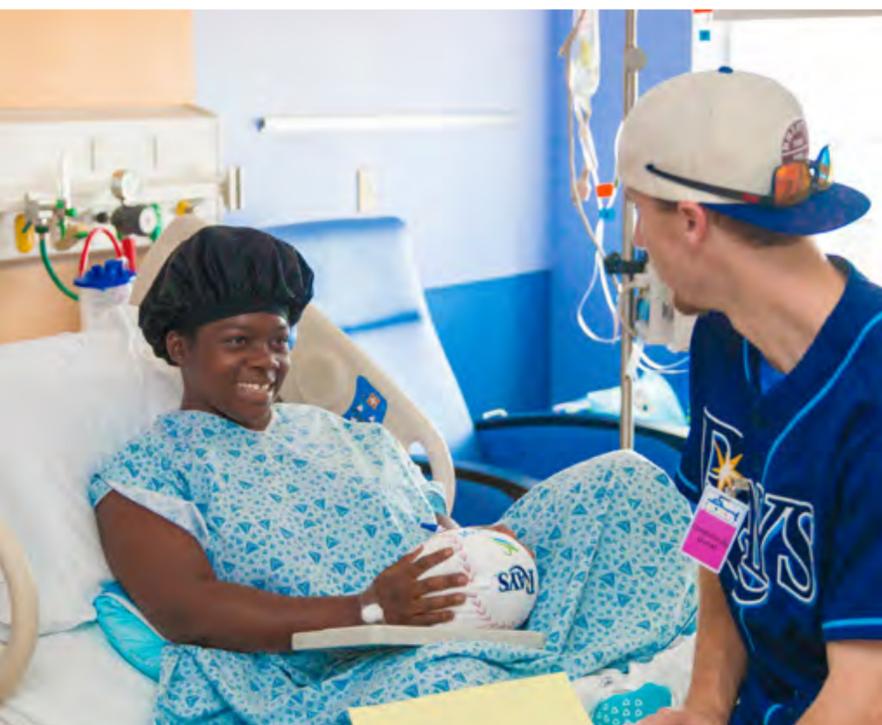
is a great way for us to serve our family, friends and neighbors.

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 a major expansion again in 2008. Today, PCH has a medical staff of almost 1,000 pediatric specialists who provide world-class care in over 70 pediatric categories and it is 1 of the 10 largest children's hospitals in the United States. PCH is currently expanding into communities around the state with specialty and urgent care centers. Phoenix Children's Hospital would not be possible without support from companies like Sagicor.





JOHNS HOPKINS ALL CHILDREN'S HOSPITAL



Sagicor Life Insurance Company has been a faithful supporter of Johns Hopkins All Children's Hospital for several years. Our Tampa-based staff members participate in annual fundraising efforts, including volunteering to work the phone bank and take pledges from the people who call in to make donations. Sagicor also makes an annual donation of \$10,000 to support the important work being done

at All Children's. Every dollar raised goes directly to the hospital and supports programs and facilities for young patients. All Children's hospital is also where we conduct our visits with the Tampa Bay Rays' players.

On Thursday, December 2nd, staff from Sagicor's Tampa office volunteered to work the phone banks at John's Hopkins

All Children's Hospital's for the 9th Annual US 103.5 FM Cares for Kids Radiothon. The staff also presented a \$10,000 donation on behalf of Sagicor to help with the hospital's fundraising efforts. Patients and families from the local area came to share powerful stories about the role that All Children's played and continues to play in their lives. The two day radiothon raised a total of

\$383,312 for the hospital through donations from companies and individuals in the Tampa Bay area.

All Children's hospital opened in January 2010 and is consistently named a top 50 children's hospital by U.S. News & World Report. It provides local access to the most innovative treatments and therapies. The hospital is committed to family-centered care and provides an ideal environment for healing.





SAGICOR VISIONARIES CHALLENGE WINNERS TRIP



For the last two years, Sagicor Life Insurance Company has been participating in the Sagicor Visionaries Challenge. The Visionaries Challenge is an annual Science, Technology, Engineering and Math (STEM) competition that is conducted throughout the Sagicor territories in the Caribbean and in Tampa Bay, Florida. The goals of the Challenge are as follows:

- To boost institutional capacity in Science, Technology, Engineering and Math (STEM) in secondary schools and high schools in participating countries.
 - To ignite interest among youth in the Challenge countries for innovation in STEM to help build and integrate sustainable communities.
 - To integrate knowledge gained from formal and informal education to enable tomorrow's leaders to build more sustainable communities.
- The 2016 winners for Tampa Bay, they are as follow: Winner: Jai Patel - Walker Middle Magnet School, Project: Wind Turbine & Generators. Runner-Up: Anish Amin - Walker Middle Magnet School, Project: Wind Turbine &

Generators: and Second Runner-Up: Hannah Anderson - Indian Rocks Christian Middle School, Project: Bouncing Ball Equation. All three winners will receive a laptop and a trophy and their schools will also receive a cash donation to further STEM programs for all students. Winner Jai Patel will represent the US against students participating from the other Sagicor territories

During the week of July 11th - 15th the regional winners of the 2016 Sagicor Visionaries Challenge spent a fun and exciting educational week in Tampa, Florida. 2016 marked the third year of the competition and this year was better than ever.

The group of 25, made up of students and a small number of teachers and Sagicor staff members, started their week at the Museum of Science and Industry (MOSI) learning about computer aided design for fabrication. Over the course of the next couple of days, they utilized their newly acquired design skills on a project unique to them and they printed what they

designed on a 3-D printer. Tuesday saw them participate in a rocket engineering challenge by building functioning model rockets and later launching them from the parking lot. On Wednesday, they learned about hydrogen fuel cell cars and applied what they learned by building model cars and racing them. The group went to Kennedy Space Center on Thursday to tour NASA and see real rockets up close. The week concluded on Friday with a visit to the University of South Florida (USF) and a tour of the College of Arts and Sciences and the Engineering Department.

Finally, an awards luncheon was held at the USF Alumni Center where the top regional winners received trophies for their Visionaries projects. Sagicor's own Bart Catmull presented the top prize. The Sagicor Visionaries Challenge trip is truly an unbelievable experience for these students and serves as a real world demonstration of how Sagicor is "improving the lives of the people in our communities".





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VISIONARIES
CHALLENGE

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PHOENIX ZOO



ARIZONA CENTER FOR NATURE CONSERVATION

Sagicor was a corporate sponsor of the Phoenix Zoo in 2016. The zoo sponsorship supports our Career Agents in the Mesa Riverview office and promotes awareness of Sagicor to zoo visitors. The zoo holds numerous events during the year that provide the Career Agents with event marketing opportunities and the chance to

meet and visit with zoo guests. Among the many zoo events that Sagicor helps sponsors is “Wild Science”. The annual event provides children with the opportunity to experience and learn about the various tools and techniques used by scientists at the Phoenix Zoo and in the wild. The day focuses on educating the public on the zoo’s mission of nature conservation. This particular

sponsorship is a favorite of the Mesa Riverview Career Agents as it attracts young families with the need for life insurance coverage. The zoo sponsorship has generated steady sales over the years, so in essence we are protecting people while we protect the animals.



STEP UP FOR STUDENTS



SCHOLARSHIPS FOR STUDENTS K-12

2016 marked the third year that Sagicor Life Insurance Company partnered with Step Up for Students. A Florida state program allows us to redirect our Florida premium taxes away from the Florida Department of Revenue and to the Step Up for Students 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 who live in, or near, poverty. The organization provides Tax Credit Scholarships to students in Kindergarten through 12th Grade who come from low income families. These scholarships allow the students to consider attending a participating private school or an out-of-district public school that may better serve 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 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. In 2016, Sagicor gave \$100,000 in tax-credited contributions to help expand opportunities for underprivileged families across Florida. Our contribution funded 17 scholarships for the 2016-2017 school year.



BACK TO SCHOOL CLOTHING DRIVE



We were excited to again be a part of the annual Back to School Clothing Drive in 2016, a program whose mission is to provide school supplies and essentials to children in need. The origin of this cause can be traced back some 49 years to 1967. Today, the goal is to supply the more than 25,000 children who attend Title 1 public elementary schools in Maricopa County (Arizona)

with new uniforms and outfits, backpacks and school supplies. Employees from the Scottsdale and Mesa Riverview offices volunteered on Thursday, July 21st and Friday, July 22nd at the Grand Canyon University Arena and assisted children from Kindergarten through 6th Grade with much needed supplies. Most of these families struggle to pay rent

and put food on the table so new school clothes and other learning necessities would simply be out of the question. 39 volunteers from Sagikor donated over 234 man-hours in a variety of capacities. Many were personal shoppers who took the kids around to each department and made sure they got everything that they needed. Others worked in a

department, fitting and handing out shoes, uniforms and supplies. The final step was the check out where all the items were scanned into a computer database. On Friday, the volunteers spent their time counting inventory and packing items back into boxes for next year. As the saying goes, “Many hands make light work” and a lot was accomplished in just a couple of days.





HILLSBOROUGH EDUCATION FOUNDATION VOLUNTEERS



On Tuesday, June 21, 2016 volunteers from the Tampa office spent some time at the Teaching Tools Store sorting and packing donated school supplies. The Teaching Tools Store is part of the Hillsborough Education Foundation and provides free school supplies to economically disadvantaged students who attend schools designated as Title I. Currently,

164 of the 266 schools in Hillsborough County qualify for the Title I designation. The Teaching Tools Store relies on donations from the community and dedicated volunteers who sort donations, stock shelves and assist teachers in procuring supplies to take back to the children in their classrooms. Sagicor has been involved with the Hillsborough Education Foundation for a

number of years and we are proud to support this worthy organization.



HABITAT FOR HUMANITY SERVICE PROJECTS



On Saturday, February 20, 2016 employees and family members from the Scottsdale office got up early to donate their time and talents at a Habitat for Humanity site in the Northwest Valley. The main goal for the day was to put a new layer of shingles on the roof. Altogether, Sagicor had 16 volunteers on site performing a variety of tasks, including: cutting shingles to the proper size and shape,

transporting the shingles to the people on the roof, placing and nailing down the shingles, sanding and scraping old paint off the eaves and repainting them and general clean up. It was definitely enough to keep us and the rest of the volunteers busy for a good part of the day. As is most often the case, the future homeowners were on hand to work beside us.

On Saturday, April 23, 2016, 12 employees and family members from the Scottsdale office traveled from all over the valley to donate their time and talents at a Habitat for Humanity site in the downtown Phoenix area. Sagicor volunteers put in a full day of installing trim and baseboards throughout the house, mounting and caulking shelves in closets, hanging doors, spackling and cleaning



up in preparation for painting. The future homeowner was present and working beside our volunteers.

A team of volunteers from the Tampa office spent several hours on Saturday, November 12th working on a Habitat for Humanity project. The future homeowner Miriam, a single mom with four children and the Habitat Project Manager Paul, along with the Sagicor staff had a very productive and fun day. The team installed insulation inside the home, some roof soffit under the exterior overhang and painted a coat of primer on the entire exterior of the house. Towards the end of the day, Sagicor staff members were invited to “sign” the



interior of the house with messages for Miriam and her family.

Besides helping out Miriam and having a lot of fun away from the office, team Sagicor left the project with a sense of accomplishment and a few handy skills. Miriam was very thankful for the help saying, “I am trying my best to raise my children to be positive, happy, great individuals in a safe environment. Thank you so much for everything you do for families in need and the communities that you enrich with your hard work and giving hearts.”





2016 WALK TO CURE ARTHRITIS



On May 7, 2016, Sagicor Life Insurance Company's Tampa staff participated in the 2016 Walk to Cure Arthritis at Al Lopez Park in Tampa, Florida. It was a beautiful, sunny, cool morning with low humidity; the type of day that is a rare treat for Tampa in the month of May. Team Sagicor not only participated in the Walk, which consisted of a 3-mile course through the park, but also raised \$2,355 to help the one-day event raise a total of \$86,566. The Walk to

Cure Arthritis takes place in several cities throughout 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.

On the evening of July 21, 2016 the Tampa Bay Chapter of the Arthritis Foundation hosted its 3rd annual "Night of Heroes", an awards reception celebrating the success of the chapter's two major annual

fund raisers, the Jingle Bell Run and the Walk to Cure Arthritis. For the 3rd year, members of Sagicor were in attendance. This year, Sagicor was recognized for its fund raising efforts as the 2nd place corporate team in the 2016 Walk to Cure Arthritis event, raising \$2,355 for the foundation. Sagicor Tampa staff members have been participating in the Walk to Cure Arthritis since 2009, making 2016 the 8th year of participation.



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cure for
arthritis.

Follow me
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cure for
arthritis.

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TO CURE
ARTHRITIS

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GUITAR PULL



Sagikor's Tampa Career Agents were out at the 2nd Annual 99.5 QYK Guitar Pull on the evening of November 22, 2016. The event features up and coming country singers who take turns playing their acoustic guitars and singing their hits. The sold out Guitar Pull was held at the Mahaffey Theater in downtown St. Petersburg and included country stars Gary Allan, Tyler Farr, Josh Turner, Chris Lane,

Chase Bryant and Kane Brown. This is the second year that Sagikor sponsored the Guitar Pull by providing free parking to those attending the show.

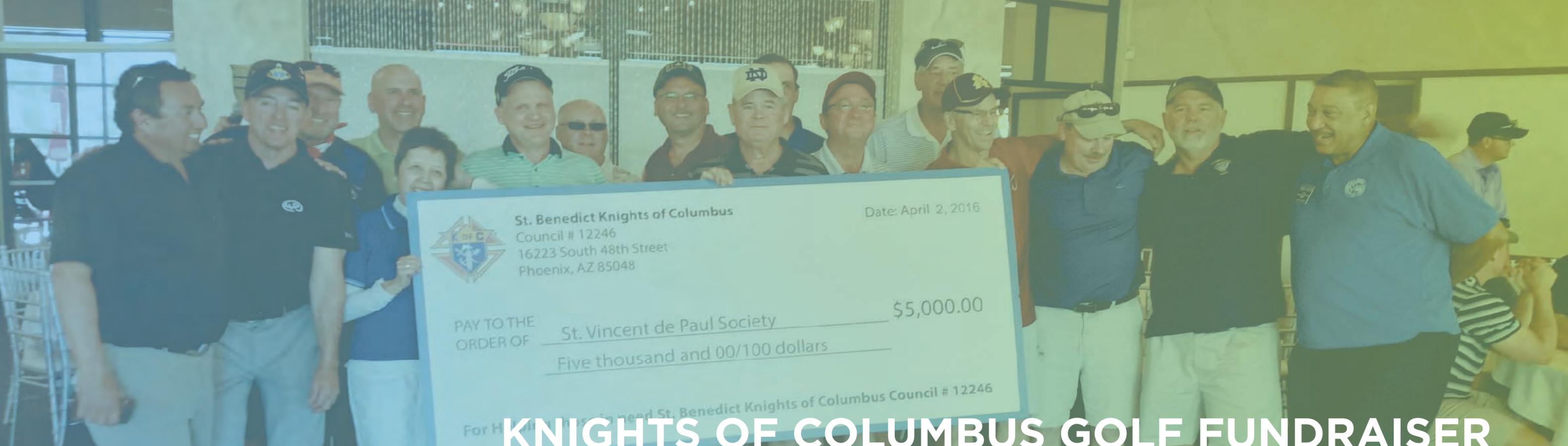
Before the show and at intermission, the Career Agents manned a table in the lobby of the theater where attendees could register for a chance to win a guitar. This year, a TV celebrity stopped by to register

for the guitar, Richard Rawlings from Gas Monkey Garage. A couple hundred individuals registered for the guitar, and many of them requested to be contacted on their life insurance needs.



Sagicor

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LIFE INSURANCE COMPANY



KNIGHTS OF COLUMBUS GOLF FUNDRAISER



Sagicor sponsored a hole in the Knights of Columbus 2016 (April) golf outing and fundraiser. Mike Stricker and Jim Golembiewski participated in the charitable event and Sagicor provided branded hats, shirts, golf towels and golf balls for the second-place team.

The Knights of Columbus (KofC) support many charitable organizations that

help the less fortunate in our communities. KofC made 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, Sagicor's participation, as sponsor of a foursome and a hole and contributor of prizes, helped the outing to raise over \$11,000 to be used to help the less fortunate in our community.

Sagicor's contributions to the success of this annual outing are truly appreciated by event's organizers.



ADOPT A CLASSROOM FOR CHRISTMAS



On Friday, December 23, 2016 members of the Scottsdale office participated in their annual Adopt-a-Classroom event. Santa and some of his elves, along with Sagicor's Mike Stricker, who helps coordinate the event every year, visited a 2nd grade 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 Rodney the Reindeer: The Big Story of Santa's Little Helper. After the story, presents were handed out, opened and played with.

Even the teacher got a present! The elves stayed quite busy getting toys out of boxes and assembled. This year, popular items were 'Pie Face Showdown' and make up kits. 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. Sagicor's Mike Stricker and a handful of longtime staff members have been a part of this great program from the very start. According to the Wilson 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.





BT WASHINGTON HOLIDAY PARTY



Sagicor's annual holiday party for the 3rd grade class of B.T. Washington Elementary School took place on December 7, 2016 at Tampa's Lowry Park Zoo. Staff members volunteered to help the teachers keep the kids organized. The students were treated to lunch, saw the animals and rode the rides at the zoo. At the end of the event, every child was given a holiday bag filled with presents.

This year, the Tampa Bay Rays donated a bunch of great items to include in the bag of presents. As usual, a good time was had by all! B.T. Washington school administrators tell us that Sagicor's 3rd Grade holiday is a tradition that all of the younger students look forward to.





HELP AND HOPE FOR HAITI



On October 4th, Hurricane Matthew cut a path of destruction through the Caribbean, reaching a Category 5. Especially hard hit by the storm were our colleagues on the island of Haiti. When Matthew hit, Haiti was still recovering from the devastating 7.0 earthquake of 2010. The hurricane caused massive amounts of damage and more than 1,000 casualties. The

Sagicor family recognized that our brothers and sister in Haiti needed our support and quickly rallied to help.

Offices in the United States, Barbados, Trinidad and Tobago, and the Eastern Caribbean territories raised a total of \$20,711 for Haiti relief. Our contribution here in the states came to \$2,320. The Sagicor Group donated the money to

Shashamane Sunrise, a U.S. non-profit organization that is assisting Haiti in its recovery. Shashamane Sunrise, in collaboration with the Edeyo Foundation and the Children of the Caribbean Foundation, is targeting their relief efforts on rebuilding Marion Primary School and delivering much needed food and medical supplies to the community of Quillon.

In December of 2016, Shashamane Sunrise team members, including Miss Universe Haiti, met with students in Quillon to deliver the food and supplies. They also passed out Christmas gifts to spread some holiday cheer to a community that truly needed it.

Reconstruction of Marion Primary School is proceeding nicely. A temporary structure has been erected so that the students may return to their studies and Phase 2 of the project is expected to be completed in mid-February 2017. This project is a source of hope for the community; not only will it serve as a school but it will also provide shelter for many residents who are still displaced.





STAFF FUNDRAISING



In past years, staff who wished to participate in casual dress Fridays would contribute \$5 a month and that money would go to help fund the charitable project that Sagicor was supporting at the time. This fundraising method would yield approximately \$6,000 a year, on average.

Starting January 2016, we tried something different. In lieu of

simply contributing \$5 each month for casual dress Fridays, we divided departments into teams that would compete against each other to see who could raise the most money through various fundraising activities. Our larger Scottsdale and Mesa Riverview offices were split into five teams and Tampa divided into two teams. The goal was to foster more direct participation by all

staff, have a little fun, and to raise a minimum of \$6,000 to replace the previous funding method. Through out the year we highlighted many, if not all of the fundraising events in the staff newsletter, the Chatter. We are pleased to report we succeeded in all three areas. Hopefully, the examples in this report convey that this goal was also accomplished and then some.

HERE IS A VISUAL SUMMARY OF THE DIFFERENT EVENTS AND THE MONEY RAISED BY SAGICOR'S STAFF, A VERY CREATIVE AND GENEROUS GROUP OF INDIVIDUALS.

SCOTTSDALE TEAM

Team 1 - School Supply Drive
Potluck - \$1,000

Team 2 - School Supply Drive
Jelly Bean Jar - \$300
Potluck - \$355
Bake Sale - \$355
Dress the Exec - \$575

Team 3 - Salvation Army Water Drive
Cinnamon Rolls - \$800
Tokens of Appreciation - \$551

Team 4 - St. Mary's Food Bank
50/50 Raffle - \$761
50/50 Raffle - \$402

Team 5 - St. Mary's Food Bank
Massages/Raffle - \$419
Cornhole/Raffle - \$400
Raffle(s) - \$418

TAMPA TEAM

Team 1 - School Supply Drive
St. Patty's Day - \$322
Italian Lunch - \$316
Carnival Day - \$272

Team 2 - Metropolitan Ministries Food Drive
Change Bandit - \$289
Tastes Around the World - \$284
Bake Sale/ Yard Sale - \$309
Parking Spot Raffle - \$920

2016 TOTAL RAISED BY STAFF:

\$7,811

