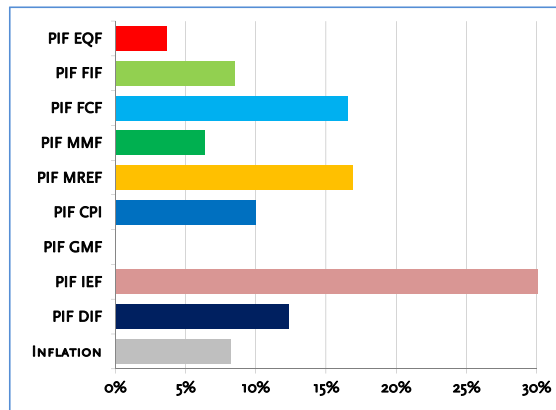
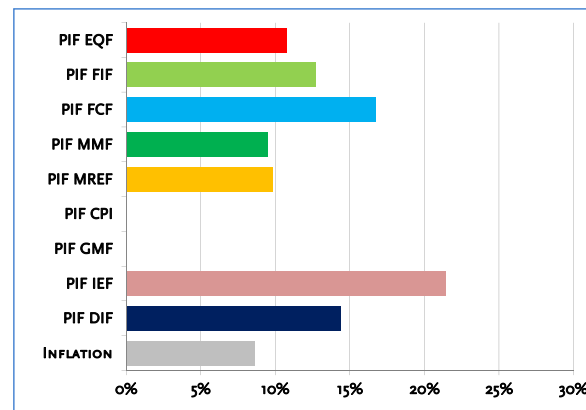


SAGICOR POOLED PENSION FUND	INVESTS MAINLY IN	NET ASSET VALUE (\$B)	PERFORMANCE		BENCHMARK
			12 MTH ACTUAL	12 MTH BENCHMARK	
PIF EQUITY	LISTED STOCKS	10.6	14%	-5%	JSE MAIN INDEX
PIF FIXED INCOME	GOJ SECURITIES (AVERAGE TENURE 10-15 YRS.)	10.9	12%	9%	WEIGHTED AVG 10-15 YEAR GOJ BOND YIELD & INFLATION
PIF FOREIGN CURRENCY	GOJ US AND EURO DENOMINATED FIXED BONDS	9.9	19%	10%	JSE JAMAICA GLOBAL BOND INDEX & DEVALUATION
PIF MONEY MARKET	GOJ SECURITIES (AVERAGE TENURE NOT EXCEEDING 5 YRS.)	5.8	9%	8%	AVG 180 DAY TREASURY BILL
PIF MORTGAGE & REAL ESTATE	HOTELS, COMMERCIAL & WAREHOUSE PROPERTIES	11.8	19%	6%	INFLATION
PIF CONSUMER PRICE INDEX	GOJ INFLATION INDEXED BONDS	9.4	10%	6%	INFLATION
PIF GLOBAL MARKETS	US\$ EQUITY & FIXED INCOME SECURITIES	2.7	9%	8%	US INFLATION & DEVALUATION
PIF INTERNATIONAL EQUITY	LISTED SECURITIES ON INTERNATIONAL EXCHANGES	2.7	24%	19%	S&P 500 INDEX & DEVALUATION
PIF DIVERSIFIED	BONDS, EQUITIES & REAL ESTATE	15.9	15%	6%	AVG ASSET YIELDS & INFLATION

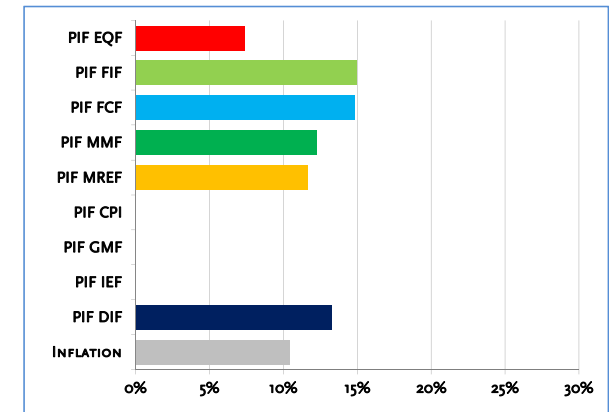
#### 3 YEAR AVERAGE ANNUAL FUND PERFORMANCE



#### 5 YEAR AVERAGE ANNUAL FUND PERFORMANCE



#### 10 YEAR AVERAGE ANNUAL FUND PERFORMANCE



#### THE POOLED GLOBAL MARKETS FUND

EFFECTIVE APRIL 1, 2013, THE POOLED FOREIGN CURRENCY MONEY MARKET FUND WAS REPOSITIONED AND RE-NAMED THE **POOLED GLOBAL MARKETS FUND**.

- THE POOLED GLOBAL MARKETS FUND IS A 'BALANCED FUND' WHICH INVESTS MAINLY IN INTERNATIONAL SECURITIES (BOTH FIXED INCOME AND EQUITIES), THEREBY FURTHER DIVERSIFYING INVESTMENT OPTIONS AVAILABLE TO OUR CLIENTS.
- THIS FUND SEEKS TO MAXIMISE RETURNS BY OUTPERFORMING ITS BENCHMARK, JAMAICAN CPI.

#### THE POOLED MORTGAGE & REAL ESTATE FUND

EFFECTIVE JANUARY 2013, ALL 5 PROPERTIES OWNED BY THE POOLED MORTGAGE & REAL ESTATE FUND (MREF) WERE SOLD TO THE SIGMA REAL ESTATE PORTFOLIO. IN EXCHANGE, MREF RECEIVED UNITS OF EQUIVALENT VALUE IN THE SIGMA REAL ESTATE PORTFOLIO. THE SIGMA REAL ESTATE PORTFOLIO, ONE OF THE TEN PORTFOLIOS MAKING UP THE SAGICOR SIGMA UNIT TRUST, INVESTS PRIMARILY IN COMMERCIAL REAL ESTATE.

THE MAIN BENEFITS OF THIS ARE:

- INCREASED DIVERSIFICATION - THE SIGMA REAL ESTATE PORTFOLIO CURRENTLY OWNS 12 PROPERTIES LOCATED ACROSS JAMAICA. THESE ARE COMPRISED OF COMMERCIAL, OFFICE, WAREHOUSING AND RESORT PROPERTIES.
- IMPROVED LIQUIDITY - WHILE THE MREF IS RESTRICTED TO INVESTMENTS BY APPROVED PENSION PLANS ONLY, THE MREF NOW OWNS UNITS IN A FUND THAT IS OPEN TO ALL INVESTORS. THIS WIDENS THE INVESTOR BASE, THEREBY CREATING A LARGER MARKET WHEN LIQUIDITY IS REQUIRED.
- OPERATIONAL EFFICIENCIES - WITH AN INCREASE IN THE NUMBER OF PROPERTIES THAT THE MREF NOW PARTICIPATES IN, THERE IS THE POTENTIAL FOR INVESTORS TO ENJOY BETTER RETURNS FROM REDUCED OPERATING COSTS.