

NOTICE OF RECORD DATE

FOR PAYMENT OF INTERIM DIVIDEND ON COMMON SHARES AND CURRENCY CONVERSIONS FOR BDS\$, TT\$ AND GBP

NOTICE is hereby given in accordance with the Companies Act Cap 308 of the Laws of Barbados that the Directors of Sagicor Financial Corporation (“the Company”) have by resolution declared an interim dividend of **2 cents per share United States currency** (US\$) on the outstanding **Common Shares** in the capital of the Company, to be paid on **November 16, 2015** to the Common Shareholders and Depository Interest Holders of record at the close of business on **October 20, 2015**.

NOTICE is further given that the Directors of the Company have by resolution fixed:

- (1) A currency conversion rate for the payment of the interim dividend in Barbados currency (BDS\$) to Common Shareholders resident in Barbados of US\$0.50 to BDS\$1.00.
- (2) A Currency Conversion Record Date of **October 20, 2015** for the purpose of determining the conversion rate for the payment of the interim dividend in:
 - (a) Trinidad and Tobago currency (TT\$) to Common Shareholders resident in Trinidad and Tobago, such currency conversion to be calculated as the average of the exchange selling rate of the US\$ to TT\$ as published by the Central Bank of Trinidad and Tobago at the close of business on the five business days immediately preceding **October 20, 2015**, and
 - (b) Pounds Sterling (“GBP”) to Holders registered on the Depository Interest Register maintained by the Company in the United Kingdom, such currency conversion to be calculated as the average of the spot exchange rate of the US\$ to GBP as published by the Bank of England at the close of business on the five business days immediately preceding **October 20, 2015**.

Common Shares will trade “*ex div*” from **October 16, 2015**. Only those Common Shareholders and Depository Interest Holders of record on **October 20, 2015** will be entitled to receive the interim dividend.

Dated October 9, 2015.

By Order of the Board of Directors

Althea C. Hazzard
Corporate Secretary