to be a **GREAT** company **COMMITTED** to **IMPROVING THE LIVES** of the **PEOPLE** in the **COMMUNITIES** in which we operate
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Strength to Strength

MESSAGE FROM OUR PRESIDENT & CEO

It is my pleasure to address you in our 2018 Corporate Social Responsibility (CSR) and Human Capital Report - two areas of grave importance for us here at Sagicor. It should be paired with our 2018 financial results and serves as an able complement to our endeavors for the year.

Our leadership approach to CSR is simple: to positively influence as many lives as possible at the community level through strategic focus areas grounded in the greatest transparency, ethical standards and a steady, focused approach. Additionally, we have made a commitment to adhere to strict measurement practices across our CSR trail as we forge ahead.

At Sagicor, we also acknowledge our people as one of our most valuable assets and each day more than 4500 team members serve our more than 600,000 customers. We will persist with our recruitment and engagement strategies, continuing to attract and retain the industry’s best, and investing in them to assist us in imparting the wise financial knowledge which helps to build our competitive advantage.

Our social, human and CSR investment is the fabric of our 178-year existence. As we head into year 179, seeking to improve on the results of 2018 and years past, we will make certain it is marked with exuberance, results, accountability and care for those who have entrusted us with their future.

Dr. Dodridge Miller

President & Chief Executive Officer
A Snapshot of our Achievements

Here’s what the numbers say about our 2018 achievements:

APPROXIMATELY US $1.3 million in sponsorship and philanthropic efforts across our focus areas and territories

APPROXIMATELY 80+ scholarships and grants awarded

APPROXIMATELY US $153,000 in scholarship donations

Recognized by the United Nations Office for Disaster Risk Reduction for work in Business Continuity Management (BCM) and Disaster Risk Reduction (DRR)

Top ranked for Corporate Governance practices amongst publicly listed companies on the Trinidad and Tobago Stock Exchange (TTSE) in accordance with a study conducted by the University of West Indies in collaboration with the Clarkson Centre for Business Ethics and Board Effectiveness, Rotman School of Management, University of Toronto

Listed on Forbes List for Best Fixed Annuities Available in 2018 (USA Products)

Awarded Excellence in Corporate Social Responsibility (Large Company) - Sagicor Group Jamaica

Awarded Excellence in Civic Leadership (Large Foundation) - Sagicor Foundation

US 400,000 raised for the Sagicor Sigma Corporate Run - the Caribbean’s largest road race
Caring. Inspiring. Serving.

These three words give credence to our actions and remind us of why we give. They tell us that what we do is more than just a contribution. It’s also about changing lives and brightening futures.
Our Priority Areas and Objectives:

Our priority areas guide our corporate giving and further establish us as a socially responsible brand through four main pillars:

**EDUCATION:**
We will provide support at all levels of the educational system. Wherever possible, we will continue to focus our efforts on upgrading and improving the physical infrastructure of our primary schools in communities across our territories. We will empower students through scholarships and grants to assist with tuition fees and other related costs.

**HEALTH:**
We will donate equipment and supplies to a variety of health institutions while also providing significant support to sustainable projects that have health as a priority on their agenda. We will also focus on the health challenges that particularly impact those in our operating territories.

**COMMUNITY AND YOUTH DEVELOPMENT:**
Our goal is to uplift communities by improving quality of life through focused donations, programmes, projects and initiatives that enrich and improve. We will strengthen supportive and positive environments for our young people, helping to propel them towards establishing their own bright futures.

**SPORT:**
We aim to support the development of sport, taking a special interest in sporting activities that feature youth. This includes track meets and athletic championships that showcase the talent of young athletes across the territories in which we operate.
**COUNTRY:** BARBADOS  
**INITIATIVE:** ERMINES HOLMES MEMORIAL LECTURE

- Hosted annually for the past eleven years, the Ermine Holmes Memorial Lecture is hosted in honour of Ermine Holmes – an outstanding citizen and community practitioner who touched the lives of many with her acts of kindness.

**COUNTRY:** GRENADA  
**INITIATIVE:** ROTARACT NATIONAL SPELLING BEE COMPETITION

- Now in its third year, this partnership with the Rotaract Club provided support for the annual Rotaract National Spelling Bee Competition – a major, annual event on the island’s school calendar.
- Sagicor’s donation assisted with the purchase of prizes, T-shirts, banners and other items needed for hosting the one-day event.
- The competition drew participants from 44 primary schools across Grenada, Carriacou and Petite Martinique.

**COUNTRY:** CURAÇAO  
**INITIATIVE:** REFURBISHMENT OF KOLEGIO SANTA CLARA MIDDLE SCHOOL

- Sagicor assisted with the refurbishment of the Kolegio Santa Clara Middle School through a donation of chairs, tables and cabinets on Friday, February 2, 2018. The school had previously been forced to rent chairs for the students and staff.
- The furniture outfitted the library, children’s lunch room and teachers’ area.
INITIATIVE: ADOPT-A-SCHOOL

• The Adopt-A-School initiative focusses on the importance of early childhood, by upgrading the infrastructural development of several schools.

• Sagicor’s Investment over the 2018/2019 school year is projected to reach US $119,000, with three schools earmarked for upgrades. These include the Chantilly Basic School in Savanna-la-Mar, Westmoreland; Tobolski Basic School in Brown’s Town, St Ann; and the Clifton Basic School in Portmore, St Catherine.

• In December, the pupils of each school were feted for Christmas, with fun activities that included games, rides, treats and gifts.

INITIATIVE: SAGICOR FOUNDATION SCHOLARSHIP PROGRAMME

• The Sagicor Foundation awarded 75 scholarships to tertiary and secondary students in 2018.

• To offset the cost of education, the Foundation provided much-needed relief to students and their families to assist with tuition fees, books and other school related expenses. The scholarship awards ceremony was held in August. An investment of over USD143,000 was allocated to both new and renewing scholarships.

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INITIATIVE: UN WOMEN’S GUILD SCHOLARSHIP PROGRAMME

• The Sagicor Foundation made a donation to the Jamaican chapter of the United Nation’s Women’s Guild (UNWG) to provide two scholarships for high school students under the organisation’s scholarship programme.

• The UNWG assists children from underprivileged circumstances and enables them to attend school regularly by providing meals and transportation. Affiliated with the UNWG headquartered in New York, this passionate group of Jamaican women seek to enrich the lives of individuals in their community.

To offset the cost of education, the Foundation provided much-needed relief to students and their families to assist with tuition fees, books and other school related expenses. The scholarship awards ceremony was held in August. An investment of over USD143,000 was allocated to both new and renewing scholarships.
INITIATIVE: USAID EARLY READING CONFERENCE

- The Sagicor Foundation was a proud sponsor and supporter of the Early Reading Conference hosted by the United States Agency for International Development (USAID) Latin America and the Caribbean’s “READS” capacity Programme.
- The event also featured a seminar with international, regional and local experts in the field of education who led interactive, informative sessions to over 300 early grade practitioners, parent representatives, classroom teachers and student teachers across the island.
- The Sagicor Foundation also provided volunteers to ensure the smooth execution of the event.

INITIATIVE: HILLSBOROUGH COUNTY EDUCATION FOUNDATION

- The Tampa-based office of Sagicor Life Insurance Company continued their support of the Hillsborough County Education Foundation (HCEF).
- The team contributed many hours of volunteer service, as well as provided monetary support through fundraisers and other events.
- HCEF makes donated school supplies available to teachers working in low-income areas through its Teaching Tools Store. Through the store, Teachers access supplies needed for their classes, such as paper, pencils, pens, erasers, glue, staplers and even books – all free of charge.
- In July, the Tampa office held a ‘School’s Out for Summer’ fundraiser, complete with a bar-b-que-themed lunch and a guessing game centered around old school pictures submitted by team members.
- Through the efforts of the Tampa Community Volunteer Committee and the internal fundraising team, Sagicor was able to make a financial donation to the Hillsborough Education Foundation.

REGION
United States of America

INITIATIVE: ADOPT-A-CLASSROOM

- Team members from the Scottsdale and Mesa Riverview offices spent most of the day on Friday, December 21, 2018 celebrating Christmas with the 2nd graders of Wilson Elementary School. Children were treated to a visit from Santa’s elves, treats and snacks and activities with Santa.
- Each child received a large bag of presents that included new clothes and shoes, plus two or three gifts from their wish list sent to Santa. Teachers also received gift cards, compliments Sagicor.
- As most of the students at Wilson Elementary are below the poverty level and their families qualify as homeless, administrators from the school started the Adopt-A-Classroom programme over 20 years ago to ensure the students receive presents at Christmas time.
- Sagicor is proud to have been one of the first companies to sponsor a classroom in the early days of the programme.
Health

APPROXIMATELY US $600,000 CONTRIBUTED TO HEALTHCARE PROGRAMMES

REGION
Southern & Eastern Caribbean

COUNTRY: TRINIDAD
INITIATIVE: LUPUS AWARENESS MONTH

• Sagicor General Insurance Inc. pledged support to the Voice of Lupus (VLF) Foundation as they commemorated Lupus Awareness month.
• Sagicor General supported the foundation’s annual Public Information and Candle Light Vigil on May 10. The event, also referred to as “Put on Purple,” (PoP) Day, saw team members donning purple for the cause and making monetary contributions.

COUNTRY: BARBADOS
INITIATIVE: HEALTHY CARIBBEAN COALITION (HCC) CHILDHOOD OBESITY CAMPAIGN

• Sagicor Life Inc is a major partner of the Healthy Caribbean Coalition (HCC), and demonstrated its support for the organisation’s Childhood Obesity Call-to-Action by encouraging clients to get involved. The HCC is spearheading a call-to-action to lobby CARICOM Heads of Government to make tangible changes to legislation, which can help protect the region’s children against unhealthy foods, thereby slowing the epidemic of childhood obesity.
• Clients of Sagicor Life Inc were given the opportunity to sign the call-to-action when they visited the company’s Customer Service office. HCC Volunteers were able to collect over 500 signatures from concerned Sagicor clients who wish to see a healthier future for the nation’s children.

COUNTRY: BARBADOS
INITIATIVE: “OLYMPIC DAY”

• Each year in June, the Barbados Olympic Association (BOA) joins the rest of the world in celebrating “Olympic Day.” The BOA uses their platform to encourage Barbadians to engage in physical activity.
• Sagicor’s donation assisted with the purchase of T-shirts.

COUNTRY: DOMINICA
INITIATIVE: MOBILE MEDICAL UNIT

• In February, Sagicor donated US $100,000 towards the purchase of a fully-customized, mobile medical unit to the Government of Dominica. The donation was deeply needed following the devastation of social services on the island after the passage of Hurricane Maria in 2017.
• The unit was purchased by Sagicor, in collaboration with “Doctors in Our Circle”, Ray Asta, Dominica’s Ministry of Health and Environment and the ‘Friends of Sagicor’ Association.
• The unit was outfitted to provide comprehensive medical screening, cancer screening, HIV and immunization testing as well as a general response to medical crises during disasters, disease outbreaks and other activities of national importance.

• Facilities on the unit include: two examination rooms with beds, fuel and water tanks, a generator, a refrigeration unit, medicine storage and a wheelchair lift.

COUNTRY: JAMAICA
INITIATIVE: SAGICOR SIGMA CORPORATE RUN

• Sagicor Jamaica kickstarted the year with its planning and execution of the 20th Anniversary staging of the Sagicor Sigma Corporate Run – the Caribbean’s largest road race geared towards raising funds for the health and education sectors in Jamaica.

• The charity run was held on Sunday, February 18, 2018 with a record 26,519 participants, raising a total of US $400,000. in cash and kind for the two beneficiaries: the Spanish Town Hospital Neonatal Intensive Care Unit and the St. Christopher’s School for the Deaf.

• The Spanish Town Hospital Neonatal Intensive Care Unit was a beneficiary for the second consecutive year and received medical equipment from the funds raised. The St. Christopher’s School for the Deaf received infrastructural repairs, refurbishment and upgrades to the school’s dormitory repairs and roofs. Additionally, a new block of classrooms was built to ensure adequate room and board for students.

COUNTRY: UNITED STATES
INITIATIVE: PHOENIX CHILDREN’S HOSPITAL

• Sagicor Life Insurance Company is a strong supporter of Phoenix Children’s Hospital (PCH) in Arizona, donating both volunteer hours and financial assistance to this worthy cause.

• PCH is one of the ten largest children’s hospitals in the United States, with a medical staff of almost 1,000 pediatric specialists providing care in over 70 pediatric categories. Much of the financial support needed to operate PCH comes from the generosity of individuals and companies who volunteer and make financial donations.

• Arizona team members consistently participate in the annual telethon and radiothon, man phone banks to receive donations and help check-in other volunteers. 2018 saw record-breaking totals for both the “Heroes for Hope” Telethon (US $810,857) and the “give-A-Thon” radio event (US $1,728,142).
Community & Youth Development

APPROXIMATELY

US $300,000.
CONTRIBUTED TO COMMUNITY & YOUTH DEVELOPMENT PROGRAMMES

REGION

Southern & Eastern Caribbean

COUNTRY: TRINIDAD
INITIATIVE: THE ST. JAMES POLICE YOUTH CLUB

- Sagicor Life Inc donated fifteen pre-owned laptops to the St. James Police Youth Club, as well as invested in a certified tutor to provide computer literacy training to the first batch of students in the programme.
- The laptop handover and launch of the programme took place on Tuesday, July 17, 2018, at the St. James Police Youth Club.

- The St. James Police Youth club was established in November 1992 and caters to the needs of young people between the ages of 5 and 21 years. It provides an alternative to juvenile delinquency and crime, through education, sport, and community service. Sagicor’s relationship with the club began in 2013.

COUNTRY: TRINIDAD
INITIATIVE: ASA WRIGHT NATURE CENTRE

- Sagicor Life Inc collaborated with the Arima-based Asa Wright Nature Centre, a 50-year-old non-profit organisation, dedicated to preserving part of the Arima Valley in its natural state. It is also devoted to the education and promotion of ecotourism.
- In 2018, the centre’s aim was to attract the environmentally-sensitive bird, the piping guan (pawi) which is endemic to Trinidad. This meant ensuring that there were enough food sources to create a feeding and nesting location.

- As part of the Sagicor Inspire Vacation Internship Programme 2018, 24 interns helped Asa Wright personnel to record the number of mango, pommerac, obi, pois doux, and bois canot trees on the trails that would attract the pawi.

COUNTRY: TRINIDAD
INITIATIVE: FLOOD RELIEF

- On October 19, thousands of residents were affected by historic flooding in parts of North and Central Trinidad. In response to this humanitarian crisis, Sagicor collaborated with the St. Augustine Rotary Club, the Greater Tunapuna Chamber of Industry and Commerce, and the Tunapuna/Piarco Regional Corporation to provide support to affected citizens.
- Sagicor staff readily responded to distribute more than 1,000 meals over the weekend of October 20 and 21.
In addition to working from a temporary kitchen to provide the meals, the team also distributed 200 mattresses, and 400 cleaning kits. Meals were delivered to media personnel, and affected colleagues were supported with a financial donation.

COUNTRY: BARBADOS
INITIATIVE: NATIONAL INDEPENDENCE FESTIVAL OF CREATIVE ARTS (NIFCA) JUNIOR FINAL

Sagicor partnered with the National Cultural Foundation in the production of the annual National Independence Festival of Creative Arts (NIFCA) Performing Arts Junior Finals. The showcase of young talent features the genres of dance, theatre and music. The Festival fosters national development in the creative arts and outstanding participants are awarded gold, silver and bronze medals.

COUNTRY: EASTERN CARIBBEAN COUNTRIES
INITIATIVE: UWI/SAGICOR T20 BENEFIT

- In June 2018, executives of Sagicor and the University of the West Indies presented cheques to representatives of the Governments of Anguilla, Antigua and Barbuda, the British Virgin Islands and Dominica to support their rebuilding efforts following the devastation caused by Hurricanes Irma and Maria in 2017.
- Funds were raised at a benefit cricket match played in Barbados, hosted by the University of the West Indies and sponsored by Sagicor in November 2017. Sagicor donated US $100,000 to the cause.
- The funds are earmarked for the following projects in:
  - Anguilla: The purchase of two patient monitors for the Princess Alexandra Hospital, which operates under the Health Authority of Anguilla.
  - Antigua and Barbuda: The purchase of furniture and other school equipment for the Holy Trinity Primary School.
  - British Virgin Islands: The rebuilding of the Elmore Stoutt High School, which was destroyed. It will be specifically used for equipment such as photocopiers, computers, and printers.
  - Dominica: The purchase of ICT equipment for secondary schools under the Ministry of Education. All of these schools’ computer laboratories require outfitting, particularly to facilitate online exams.

COUNTRY: JAMAICA
INITIATIVE: LABOUR DAY

- In keeping with the national push for Labour Day 2018, a 500-strong team of Sagicor volunteers heeded the call to “Ramp it Up, Fix it Up – Our Schools, Our Health Centres, Our Responsibility,” and spread out in their numbers to assist at eight community health centres across the island. General refurbishing was undertaken at each facility, to include painting, landscaping and infrastructural repairs, which enhanced the overall ambience of the health centres.
- The health centres receiving enhancements were the Black River Health Centre, St. Elizabeth; Comprehensive Clinic,
COUNTRY: UNITED STATES
INITIATIVE: METROPOLITAN MINISTRIES
- Team members from the Tampa office have been involved with the Metropolitan Ministries for many years. Metropolitan Ministries serve the poor and homeless in Tampa and the surrounding areas with food, clothing and emergency shelter in some cases.
- In addition to financial contributions, many volunteer hours are spent sorting donated food, packing boxes and cleaning the facilities.
- One of the fundraising teams in Tampa also hosted a Carnival-themed event to raise money for Metropolitan Ministries. The Carnival Food and Fun Day featured great food, carnival-style games and raffle drawings with great prizes.

COUNTRY: UNITED STATES
INITIATIVE: ST. VINCENT DE PAUL
- In May, several employees from our Scottsdale office in Arizona volunteered at St. Vincent de Paul (SvdP).
- SvdP provides meals and other services to the homeless and those in need. The first shift helped in the daytime kitchen while the evening shift assisted with dinner and the Dream Center, where children go to learn and play. Volunteers engaged in the full gamut of activities including setting up tables, seating people and serving food and beverages. Additionally, volunteers helped the kids with homework, spent time reading to them and engaged them in games.
- SvdP also provides bottled water to the homeless and needy during Arizona’s hot summer months. Sagicor employees not only have given back to this initiative by volunteering man hours but organised a special fundraiser to assist SvdP in providing as much bottled water as possible.
- Proceeds from the fundraiser provided 10,100 bottles of water.

COUNTRY: UNITED STATES
INITIATIVE: STEP UP FOR STUDENTS
- Step Up for Students is a state-approved nonprofit Scholarship Funding Organization that helps administer the Personal Learning Scholarship Account (PLSA) for special needs students and the Florida Tax Credit Scholarship Programme which is an income-based scholarship.
- Sagicor is a proud partner of Step Up for Students and has been for many years. In 2018, Sagicor contributed USD75,000 in contributions to expand opportunities for underprivileged families across Florida.
- Step Up for Students awards scholarships directly to students and not their schools. This gives students flexibility and choice when it comes to their educational needs. Demand for these scholarships remains high in Florida, due in large part to the effectiveness of the programme.
Sport

APPROXIMATELY
US $200,000.
CONTRIBUTED TO THE DEVELOPMENT OF SPORT

REGION

Southern & Eastern Caribbean

COUNTRY: TRINIDAD
INITIATIVE: RED STAR UNDER-10 TENNIS TOURNAMENT

• The fifth edition of the Red Star Under-10 Tennis Tournament, an introductory beginners’ event, took place on Saturday, June 30, 2018, at the Trinidad Country Club, Maraval.

• An increased number of 36 entrants, learned and practiced the fundamentals of tennis, while this holistic activity contributed to their physical, social and emotional health.

• The beginners’ event formed part of the annual Sagicor Junior Lawn Tennis Tournament, now in its 16th year.

• Sagicor again partnered with the Tennis Patrons Association to manage their 2018 tournament, with play running from Saturday, July 7, to Thursday, July 12, 2018.

COUNTRY: TRINIDAD
INITIATIVE: SAGICOR-ST. ANDREWS GOLF CLUB INVITATIONAL

• The Sagicor-St Andrews Golf Club Invitational teed off on May 19 and the annual two-day event, in its 18th year under the Sagicor brand, saw 98 participants take to the greens.

• Participants were grouped in flights based on handicap and age, and competed against golfers of equal skill. The top finishing golfers were awarded points which counted towards selection for the Trinidad and Tobago National Golf Team.

• The Sagicor-St. Andrews Golf Club Invitational is one of Sagicor’s oldest initiatives. It allows young golfers in Trinidad and Tobago an opportunity to compete at the highest levels against seasoned golfers.

COUNTRY: TRINIDAD
INITIATIVE: NATIONAL ASSOCIATION OF ATHLETICS ADMINISTRATIONS OF TRINIDAD AND TOBAGO

• Sagicor General Insurance Inc has maintained its 14-year relationship with the National Association of Athletics Administrations of Trinidad and Tobago (NAAA). The sponsorship began in 2004 and has since blossomed into a strategic partnership with the common goal of developing track and field in the twin-island republic.

• Sagicor’s investment in the NAAA has grown over the 14-year period with the company having invested more than US $200,000 since the partnership’s inception.

• In 2018 Sagicor General contributed over US $24,000 to the national championships held in June.
COUNTRY: BARBADOS
INITIATIVE: BARBADOS GOLF OPEN

- Sagicor collaborated with the Barbados Golf Association to provide complimentary registration to six promising, junior Barbadian players. The event which attracts local, regional and international competitors in various classifications of age and skill, was viewed as an opportunity to boost the development of youth in the sport of golf in Barbados.

COUNTRY: ST. LUCIA
INITIATIVE: ST. LUCIA TENNIS ASSOCIATION

- In 2018, Sagicor St. Lucia partnered with the St. Lucia Tennis Association (STLA) on two major projects which provided significant support to the development of youth tennis on the island and throughout the Caribbean.
- Sagicor signed on to sponsor the Confederation of Tennis and Central America and the Caribbean’s (COTECC) Under-14 and Under-12 Tennis Tournaments which took place in St. Lucia in August 2018. The tournament saw young female and male athletes from several countries in the Caribbean and the USA competing for ranking points, bragging rights, medals and trophies. This was the first time that Sagicor had sponsored the event which is on the official calendar of events for COTECC. Over 60 athletes participated in the tournament.

COUNTRY: CURACAO
INITIATIVE: CURACAO BASEBALL WEEK

- Sagicor was proud to be one of the sponsors for Curaçao Baseball Week.
- Curaçao Baseball Week is organized yearly with one main reason: to bring the children of Curaçao closer to their baseball legends. The initiative took place from November 26 to 30.
- During the week, the children met their baseball heroes, received autographs, watched a softball tournament, experienced a homerun derby show, and took part in clinics. Local baseball coaches also benefited from dedicated seminars.

- Sagicor's support of tennis was further cemented in December when young tennis players from across St. Lucia spent the start of the Christmas vacation competing in the inaugural ‘Sagicor Christmas Tennis Tournament.’
- Categories included Male and Female 10 and Under, as well as 12, 14 and 18 and Under.
COUNTRY: JAMAICA
INITIATIVE: JTA/SAGICOR NATIONAL ATHLETICS CHAMPIONSHIP

The Jamaica Teachers’ Association (JTA)/Sagicor National Athletics Championship is a two-day athletics competition which generates a sense of camaraderie and sportsmanship between primary and all-age institutions across the island. With over 1200 athletes participating in track and field events, the championship gives student athletes an opportunity to showcase their athletic prowess.

In partnership with the JTA, the Sagicor Foundation’s sponsorship of the championship event amounted to US $63,000 for the 35th staging in 2018.

Sagicor Foundation also provided some 200 volunteers to aid in the smooth execution of the two-day event, and also offered five-year scholarships at the secondary level to the Champion boy and girl of the meet.

COUNTRY: UNITED STATES
INITIATIVE: POSITIVE COACHING ALLIANCE

Sagicor Life Insurance Company supports the local chapters of Positive Coaching Alliance (PCA) in both Arizona and Florida.

PCA is a national non-profit organization which develops youth and high school sports through their motto “Better Athletes, Better People.” Sagicor was proud to be the presenting sponsor of the Class of 2017-18 and 2018-19 Triple-Impact Competitor® Scholarship Awards.

The Triple-Impact Competitor® Scholarship winners from PCA-Tampa Bay received their scholarships in an on-field ceremony on May 8, 2018, before a Tampa Bay Rays game. Joining the winners were Matt Silverman, President of the Baseball Operation for the Rays and Bart Catmull, President of Sagicor Life Insurance Company, both members of the PCA-Tampa Bay board. This is the second year Sagicor has sponsored the scholarship programme in the Tampa Bay area. Each Triple-Impact Competitor® Scholarship winner receives a US $2,000 scholarship.

PCA-Arizona held its first annual awards banquet on June 11, 2018 at the Talking Stick Sports Arena in downtown Phoenix. Local sports and media celebrities joined friends and family to honor ten student-athletes who received Triple-Impact Competitor® Scholarships. Sagicor sponsored the 2018 scholarships and Chief Administrative Officer Mike Stricker spoke at the event about their mission as well as Sagicor’s support for PCA.

COUNTRY: UNITED STATES
INITIATIVE: RAYS FAN FEST

On February 10, 2018, the Tampa Bay Rays held their annual Fan Fest at Tropicana Field in St. Petersburg, Florida to kick off the baseball season.

Local Sagicor Career Agents manned the Company’s branded tent, sharing information on our products and services and distributing Sagicor branded gear. They also conducted raffles for autographed Rays’ jerseys and bats.

Sagicor is a major supporter of the Tampa Bay Rays and during Fan Fest, also sponsored “Kids Run the Bases” and a Coaches Clinic where former Major League players helped kids with their batting and fielding techniques.
Our team members are the fabric that bind us together. They give life to our purpose, goals, values and vision and help us drive value for our customers.
"SAGICOR STRONG" AND "ONE SAGICOR"

We report the following for 2018:

HUMAN RESOURCES STRATEGIES

Human Resources departments continued to implement a talent management strategy to attract, develop and retain top talent to support our strategies in various group companies.

• Organisational changes
  In 2018, Sagicor General Insurance Inc. completed the acquisition of Harmony General Insurance Company Ltd. and later the purchase of its shares previously held by the Goddard Group of Companies. This led to some restructuring and realignment to extract associated synergies, but these changes were supported by careful attention to employee engagement issues, and by solid internal communication and post-integration initiatives.

PEOPLE DEVELOPMENT

Group Companies continued to make significant investments in industry specific programmes through LOMA and LIMRA, compliance training such as Anti-Money Laundering and Security Awareness programmes, as well as other employee development programmes and through coaching and mentoring.

Corporate University

In Barbados, the Sagicor Corporate University at the Sagicor Cave Hill School of Business and Management rolled out the High Potential Leaders programme which is aimed at enhancing management ability and leadership skills. This ten-module programme runs from September 2018 to September 2019 and includes modules on Leadership, Communication, Trust and Global management Trends.

The open enrolment six-module Personal Mastery programme offered staff the opportunity to participate in self-improvement programmes.

Sagicor General Insurance Inc introduced the SGI Leadership Principles which carefully detail the attitudes and behaviors that would drive the business, through its leadership, towards its goal to be an employer and service provider of choice. This was supported by other initiatives for cultural transformation.

In Trinidad and Tobago

Workshops enhanced management skills in performance management and employee engagement, and for improving understanding and compliance with National insurance and income tax. Functional skills development programmes targeted accounting, research methodology and statistical analysis and presentations skills. Sales training included the Sagicor New Advisor Workshop, State License Long Term (LIFE) Exam Preparation sessions, Product and E-Application Training. In addition to product training, courses on Selling Techniques and Mastering the Sales Cycle, Strengthening Your Portfolio, Sales Strategy for Insurance professionals and Policy and Client Conservation were offered.
The Eastern Caribbean
The Sales team in the Eastern Caribbean and Belize participated in a LIMRA 5-day interactive Financial Advisor Skills Training (FAST) workshop, and a 5-day workshop titled “Managing Financial Advisors” which focussed heavily on recruiting and performance management.

Jamaica
The Sagicor Group Jamaica launched Sagicor LEAD on April 17, 2018 - a Leadership development programme with a cohort of fifteen (15) team members that included team members from Jamaica and Grand Cayman, shortlisted from twenty-eight (28) applicants. The programme will run over an eighteen-month period, and participants will benefit from formal and on-the-job training, leadership discussions and personal coaching and mentoring.

Cohort 1 with Christopher Zacca, President and CEO – Sagicor Group Jamaica, and Karl Williams, Senior Vice President, Group Human Resources, Corporate Group Sales and Services. Workshops included “#MaintainingSmiles,” and “#TeamBuilding&Collaboration”.

Talent development placed strategic emphasis on Sagicor Platforms Training (Sagicor 360) for all client facing non-sales team members across the Group. Sales training for sales team members of Sagicor Investments focussed on Team Building & Collaboration skills and The Branch Managers’ Development Programme a Red Belt twelve (12)-step employee engagement and coaching programme targeted all Sagicor Bank managers, Corporate Relationship Managers, SME Team Leads and Sagicor Bank Jamaica Regional Managers.

USA
The HR Department prioritized the enhanced Leadership Development training and the Eagle Leadership class for the executive team.

PROFESSIONAL ACHIEVEMENTS
Danita Banfield, Fellow Life Management Institute (FLMI)
Leteshia Mose, Fellow Life Management Institute (FLMI)
Nicole Sinckler, Fellow Life Management Institute (FLMI)
Eon Phillips, LIMRA Leadership Institute Fellow (LLIF)

GLOBAL ISSUES
As a company operating in 21 countries, our Human Resources polices are robust and address a number of workplace issues associated with the conditions of work as well as our concern for the health, safety and well-being of our employees. The Sagicor Employee handbook and our polices address issues related to working conditions and interactions with all stakeholders. Several global themes and issues impacted the training and sensitization of employees in 2018. Our Human Resources Departments revised existing policies and reinforced them with mandatory workshops and online training to ensure professional
interactions with other employees, customers and all stake holders;

- Sexual Harassment – full compliance with new legislation rolled out in Barbados and voluntary compliance in other countries through programmes like Preventing Workplace Harassment

- Anti-Money Laundering

- Code of Ethics and Business Conduct

- Emotional Wellness

Non-Gender based compensation - Our group policy on compensation, driven by roles and grades, qualifications and experience, provides management with the foundations to avoid inequalities in compensation.

Employee Health and Safety and Wellness - Our programmes guide compliance with legislation and provide the group of companies with opportunities to invest in a healthier future for all employees. Structured programmes to help employees make important lifestyle changes have also been developed.

Corporate Wellness programmes are designed to provide employees with information on healthy lifestyles, and provide opportunities to participate in activities that will reduce the incidents of chronic lifestyle illnesses in the region. These include exercise programmes like Hike or Bike 2018 and our Lunchtime series and Man Talk forum. In the USA, Wellness exams and tools introduced as part of the corporate wellness programme have resulted in reduced claims expenses.

Group Companies continue to sponsor a calendar of annual business meetings to kick start the business year under themes such as “Ignite”. Staff events include Staff Appreciation week (STARS WEEK), talent shows (Sagicor Unplugged), lively competitions, and the celebration of national holidays such as Carnivals, Cinco De Mayo, Super Bowl, World Cup, Thanksgiving and Christmas which continue to strengthen our “Sagicor Strong” team culture.

TALENT SOURCING

Job fairs on university campuses and internship programs such as the Green Leaders Internship programme in Barbados, the Sagicor Inspire programme in Trinidad and Tobago and The Sagicor Experience Internship Programme in Jamaica, provide Group Companies with a strong pool of talent for both long-term and short-term employment contracts.

Sagicor Life Jamaica continued its partnership with HEART Trust NTA, a national programme which provides opportunities and growth through meaningful employment to young Jamaicans, especially those from under-privileged backgrounds. Since 2015, forty-three of them have moved into new roles as a result of participating in this programme. The 2018 Summer Mentorship Programme had an intake of 271 participants over a three-month period, and several of them successfully transitioned into full time jobs by the end of these programmes.

HR SERVICES

Human Resources Departments continued a number of several efficiency initiatives in 2018. Sagicor Group Jamaica launched phase 1 of the online HR Services Platform, a portal that allows centralized stakeholder requests for standard letters, provides metrics for analysis and reduces administrative costs. The Scanning Project reduced our reliance on paper documents and improved our ease of access to information.

Compensation information - Pay slips, benefits certificates and statements are now available on PayrollWeb, a multifaceted web application dedicated to delivering payroll and other services directly to Sagicor team members.
In Trinidad and Tobago, Total Reward Statements were launched under the umbrella of the total rewards programme, ‘Work Sagicor, Grow Sagicor, Own Sagicor’. 62% of staff and advisors indicated that the Statement gave them a better understanding of their compensation package with Sagicor.

Flexible working arrangements - We continue to test new working arrangements via several pilot projects that will likely see more instances where the group embraces new global practices for remote working arrangements. Some of these initiatives may be rolled out in 2019.

Time and Attendance
By the end of 2019 all companies in the Southern Caribbean will use the same Time and Attendance Management system for tracking employee attendance. This system will also allow managers to review related reports and to approve time off and vacation leave requests.

EMPLOYEE ENGAGEMENT
Employee surveys and events were hosted to build out a client-centered culture, infuse innovation, enhance recognition and reward efforts and to celebrate successes across the Group.

In Jamaica, the LOMA Team Member Engagement survey results in November of 2018 reported a two-year consistent satisfaction score of 78%, with notable improvements on the variables for communications and collaboration. These surveys are consistently administered in the Sagicor Group of Companies to feel the pulse of employee engagement and to provide management with timely insights on issues that need to be addressed. Results are reported to the Board’s Human Resources Committee, analysed, and reviewed for actionable issues by management committees.

TEAM BUILDING ACTIVITIES

CELEBRATING OUR TOP PERFORMERS

The Sagicor Manager of the Year - The most outstanding manager in the Sagicor Group of Companies in 2018 was Cynthia Blackman - Manager, Customer Experience Unit (Sagicor Life Inc Barbados). She received this award for conceptualizing and executing several initiatives geared towards building customer loyalty in Barbados.

The Sagicorian - Employee of the Year - the most outstanding employee in the Sagicor Group of Companies is Michael Abraham - Systems Analyst (Sagicor Life Inc- Trinidad and Tobago). He received this award for skillfully negotiating with service providers for the upgrade of the bandwidth which enhanced communication and timeliness in the company. Michael is also credited with the SUN 6.3 implementation upgrade, the Miami Data Centre migration and the Trinidad & Tobago Boardroom upgrade.
Group Contributor of the Year and Group Pioneer of the Year - Leteshia Mose - Administrative Assistant – Sales Department

Leteshia Mose received awards for Group Contributor of the Year, Group Pioneer of the Year. These awards are presented to the employee who made the most outstanding contribution during the performance period, and for significant innovation and creativity within the Sagicor Group of Companies, respectively. Leteshia resolved the problematic financing structure and supporting documentation for new Advisors.

Top Sales Performers

Most Outstanding Sagicor Advisor - Barbados - Janice Mullin-Sargeant. The coveted title of most outstanding Advisor went to Janice Mullin-Sargeant who received her sixth consecutive President’s Trophy, D.W. Allan Production Award, as well as winning the Anthony Kennedy Award in 2014, 2015 and 2017. She is also a member of the prestigious Diamond Club, and member of the 100 Club.

Eastern Caribbean

Ogden Browne - Winner of the 2018 President’s Trophy, wresting the President’s Trophy from triple-crown (2015 - 2017) winner Jennifer Tross-Clarke (St. Kitts/Nevis). He also won awards for the highest API and NAC for 2018. He is a member of the Eagles Club and the 100 Club.

Jamaica

Loeri Robinson is the most outstanding Advisor for Jamaica for 2018 and has been the leading Advisor for the past six years being declared Chairman of the Company’s Production Club and President of the Executive Club. In 2018, she broke the record for most Net Annualized Commissions and is currently the holder of the Most Net API record which she has broken and established five times during her career so far.

Trinidad and Tobago

Denzil Supersad was awarded the President’s Cup as the most outstanding Sagicor Advisor in Trinidad and Tobago.

USA

Brent Fewox was the most outstanding agent in the USA, having settled 105 policies for annualized premium of US $6,669,005.

NATIONAL AWARDS

The Sagicor Group Jamaica received the 2018 Silver Star Award as a Leader in HR Innovation for its establishment of the Pro Millennial Mentorship Society. The award was presented by the Human Resource Management Association of Jamaica (HRMAJ).

Sagicor Life Inc’s and Sagicor General Inc’s teams during a team building event at the historic Kensington Oval in Barbados.
Technology Highlights

Sagicor’s investment in Information Technology (IT) is a key component in supporting customer satisfaction, growth, and profitability goals. Strategically, we focus on accelerating all facets of our business while also enhancing our reputation for quality. The following are a few of our technology highlights for 2018.

**ELECTRONIC APPLICATION** is a state-of-the-art automated underwriting system for Simplified Issue products. Introduced to the Caribbean market in 2017, this platform now supports all products sold by Sagicor Life Inc across the Southern Caribbean. Its real-time underwriting capability brings the value of insurance to our customers in a simple, efficient, and less time-consuming format, and thus far has won their praises.

**MOBILE APPLICATION** Sagicor Go, a technology service introduced in 2017, has been expanded to support other lines of business. In addition to policyholder information for Individual Life products, it now provides policy information for our general insurance business (SGI) and allows customers to request roadside assistance in emergency situations. Our mortgage customers can also use this mobile app to check their balances or use the imbedded mortgage calculator to determine the principal and interest payment for a future mortgage. The app can be downloaded through Google Play or the App store for use on a smartphone or tablet.

**BRANCH NETWORK** This innovation allows customer-driven activities to start in their country of origin and go on to be processed in any of our Southern Caribbean locations. Branches across the Southern Caribbean can share information seamlessly in support of new business requests, policy management activities, and claims. The ability to virtualize our branch-based work force results in real-time productivity, an improved customer experience, and more job satisfaction for employees, who are now better able to assist customers across a broader range of needs.
Connect with us!

Sagicor Financial Corporation Limited welcomes your feedback regarding any aspect of our business, or of any member of the Sagicor Group of companies. We are very happy for you to contact us through any of the channels listed below.

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