



# SAGICOR FACT SHEET

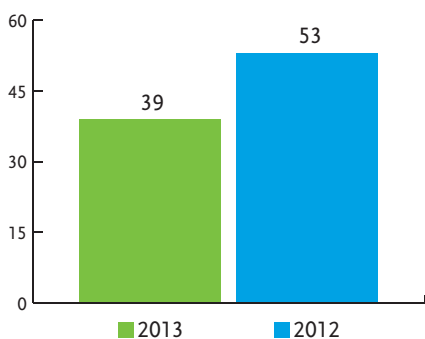
Listed:	Code
Barbados Stock Exchange	SFC
London Stock Exchange	SFI
Trinidad and Tobago Stock Exchange	SFC

## HIGHLIGHTS FROM 2013

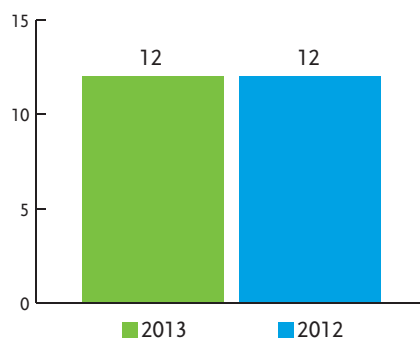
Amounts in US\$ millions unless otherwise stated

### SHAREHOLDER RETURNS

#### NET INCOME <sup>1</sup>

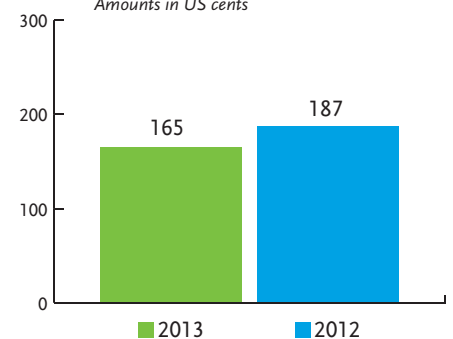


#### DIVIDENDS



#### BOOK VALUE PER SHARE

Amounts in US cents

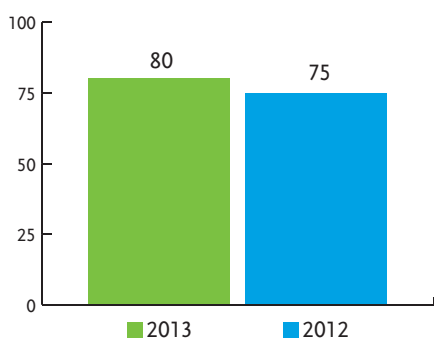


<sup>1</sup> from continuing operations

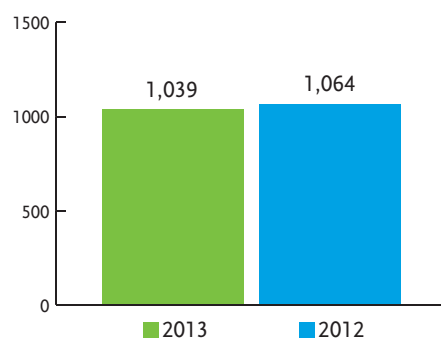
	2013	2012
Earnings per share <sup>1</sup>	12.5¢	17.1¢
Return on shareholder's equity <sup>1</sup>	7.7%	9.8%

### GROUP RESULTS <sup>1</sup>

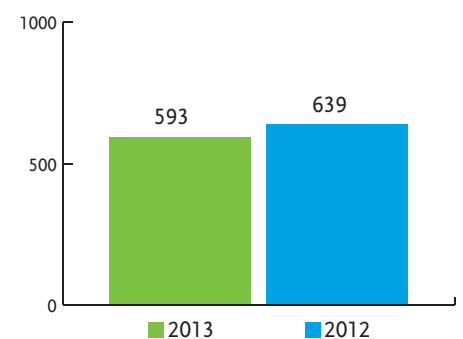
#### NET INCOME



#### REVENUE



#### BENEFITS



<sup>1</sup> from continuing operations

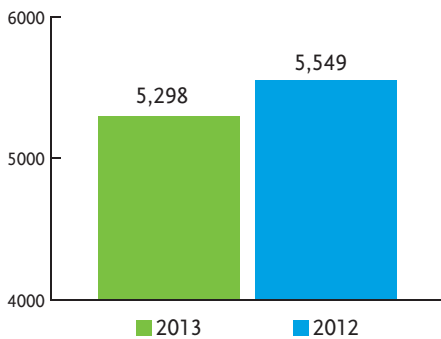
	2013	2012
Income before taxes	99	100
Total comprehensive income	6	51

## HIGHLIGHTS FROM 2013 (CONTINUED)

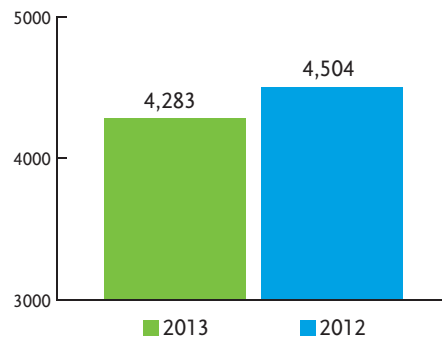
Amounts in US\$ millions unless otherwise stated

### GROUP FINANCIAL POSITION

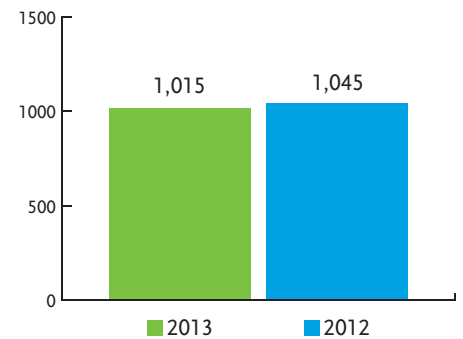
#### ASSETS



#### OPERATING LIABILITIES



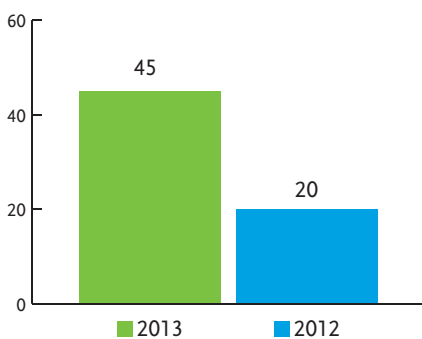
#### EQUITY & DEBT CAPITAL



	2013	2012
Debt to Equity	40.0%	30.1%
MCCSR	259%	250%

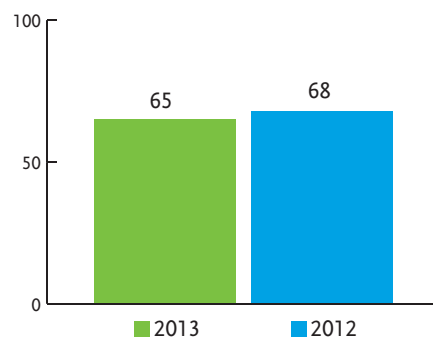
### SEGMENT RESULTS

#### SAGICOR LIFE INC - NET INCOME



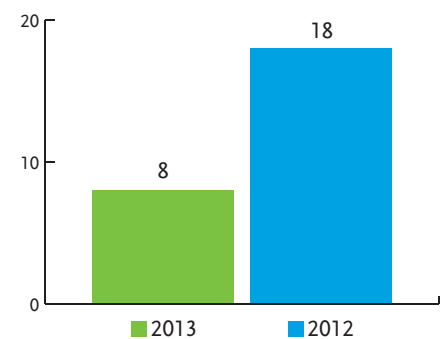
	2013	2012
Revenue	350	340
Assets	1,706	1,610

#### SAGICOR JAMAICA- NET INCOME



	2013	2012
Revenue	464	448
Assets	1,880	1,892

#### SAGICOR USA - NET INCOME



	2013	2012
Revenue	185	236
Assets	1,484	1,219