

**Reporting Breaches**

We invite all Employees, Advisors and other interested parties to become familiar with our governance policies and to report to Management breaches or suspected breaches of any corporate policy or other possible fraudulent activity.

**Governance Architecture**

The Board of Directors of Sagicor Financial Corporation has approved the adoption of a Group-wide, risk-based corporate governance architecture which conforms to international best

**Business Continuity Management**

Sagicor is committed to protecting its employees, clients and other assets at all times, including during emergencies or significant business disruptions.

**Understanding FATCA**

As part of the Foreign Account Tax Compliance Act, Sagicor is required to submit information on its U.S. customers the U.S. Inland Revenue Service (IRS) or indirectly through domestic authorities.