

## Calculators

We have listened to you and are pleased to offer you a suite of Financial Calculators to help you manage your portfolio and plan for your future.

### Unit Trust Calculator

We have listened to your various suggestions and we are pleased to inform you that you can now view the historic prices of our ten portfolios since our inception in 1994. Additionally, you can also calculate the estimated rate of return that you would have made for a specified time period. Simply choose the beginning and end date of the period you are interested in and select the portfolio.

Our award winning software will then show the portfolio price for the start date and the end date, and the percentage change achieved between those dates. Now, instead of guessing how stellar your investment has performed, you have the hard facts. Facts to share with your friends, as you highlight to them the benefits that you have accrued in investing with Jamaica's top performing unit trust.

### Savings Calculator

If you are starting early and saving consistently, you are well on your way achieving your financial goals. Use our Savings Calculator to see how your investments can grow through a disciplined savings approach.

### Education Fund Calculator

Whether it is for you or your children, education can be expensive. With smart investing and planning you can ensure that you are ready for this challenge. Use our Education Fund Calculator to calculate how much you will need to invest each month so you can make education dreams happen.

### Car Loan Calculator

Motor vehicle loan available for new and used cars, with the following benefits & features:

- Repay up to 7 years
- Payroll Customers gets 30% off commitment fees
- Pre-approval available
- Access to Insurance Premium Financing
- No penalty for early repayment & Additional repayments allowed
- Flexible repayment methods

### Unsecured Loan Calculator - Group Sales

#### Generic Unsecured Loan Calculator

#### ARS Calculator - Sagicor Lifestyle

## USE OF CALCULATORS AND RELATED TOOLS

*"Some applications may contain calculators or similar analytical tools (each a Calculator," collectively Calculators") to facilitate your consideration of hypothetical scenarios. The use of Calculators is entirely at your discretion, under your control and at your own risk. Calculators are not intended to replace your own internal business processes for evaluating proposed transactions. Calculators may not reflect analytical models or assumptions actually used by Sagicor Bank Jamaica Limited or other market participants, and may not be representative of internal valuations employed, or trading decisions made, by Sagicor Bank Jamaica Limited for its own purposes. There is no assurance that hypothetical results will be equal to actual performance under any market conditions. Sagicor Bank Jamaica Limited makes no representation or warranty regarding Calculators, or the appropriateness of calculations obtained by you. Sagicor Bank Jamaica Limited will not be responsible or liable for any Damages that arise from your use of, or reliance on, a Calculator."*