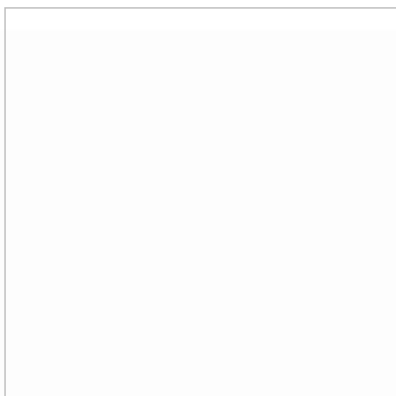


Our Brand

The name Sagicor is a combination of two words, "Sage" meaning wise and "Cor" for heart or judgement. We believe that the name, Sagicor, reflects our dominant philosophy of wisdom with heart. Put another way, it describes the pursuit of our goals and objectives with wisdom, dignity and humility. For us, Sagicor is not just a name, but a way of life.

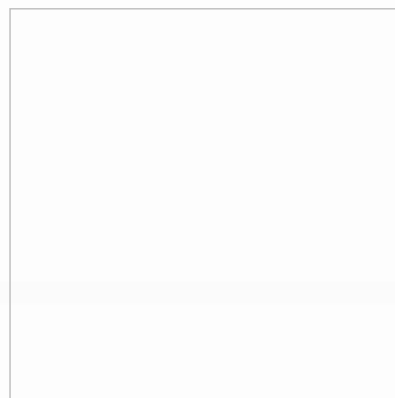


Our Reputation

Sagicor has developed an incomparable reputation because of its financial stability. That solid reputation is based on the Company's excellent financial performance and financial prudence over the years. Since 1999, confidence in the Company is clearly reflected in Sagicor's "A" (Excellent) Rating from A.M. Best, based on an assessment of the financial strength, strategic management and operating effectiveness of the Group.

Our Capital Standards

The Group observes the capital standards of the Canadian Life Insurance industry and has maintained capital ratios comparable to the strong life insurers in Canada. Financial statements are prepared under International Financial Reporting Standards (IFRS). Sagicor supports high standards of corporate governance and has embarked on a Group-wide project to build a Corporate Governance architecture which reflects best practices in the jurisdictions in which Sagicor operates.



Sagicor Logo

Our Logo

The Sagicor logo was designed to capture our heritage and link it to our vision and our promise for the future. We reviewed the elements of our old logo, the Phoenix, a symbol of rebirth and the ability to rejuvenate itself. The S is not only the first letter of our new name Sagicor; it is also a modern 'stylised' depiction of that mythical bird.

Our Colours

Our Caribbean heritage naturally led us to consider the colours that surround us every day, and indeed that is symbolic of the entire world, the blue of the sky and water and the green of the flora. From them we chose the new Sagicor corporate colours, green and blue. The corporate green and blue are used in the logo and they are also used for the colour field bands and display type in our advertising. Our warm colours, clean modern typography used to write our name and the fluid forward motion of our logo reflect the raison d'être for our existence -to provide you with 'Wise Financial Thinking for Life.'



Our Imagery

One of the more visible components of our corporate identity is our photography. Sagicor has produced a unique library of images, which are honest and uplifting. They show the children of our employees and their families acting like children in settings that are natural to them and truthful to our markets. Our photography reflects the cultural diversity of our world, and gives Sagicor an inimitable presence in keeping with our unique history and innovative spirit.

Our Words of Wisdom

Another distinctive component of our brand is the words of wisdom which accompany our photography. They are drawn from many cultures all over the world, which have encoded their collective experiences in these

quotes as they pass on sage advice from generation to generation

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