

Social Media Guidelines

At Sagicor Life Insurance Company ("Sagicor"), we are committed to enhancing the lives of the people in the communities in which we operate. As such, we want to provide the community with an engaging online environment. In order to maintain this standard, we are providing these Community Guidelines ("Guidelines") to ensure that our online presence continues to inspire "Wise Thinking for Life."

Our goal is to provide timely messaging that is clear, fair, and relevant. To ensure exchanges are productive, informative, lawful, and respectful of diverse viewpoints, we reserve the right (but not the responsibility) to monitor, review and/or remove any post(s) on our social media sites.

If you interact with us by posting, responding to, or commenting on our posts on any of our social media sites, you are agreeing to abide by these Guidelines, which apply in addition to the Terms and Conditions or other legal notices that are provided by us and/or the owner of the social media platform.

Online Etiquette

Be Honest.

As you interact with us through our online communities, please refrain from: copying, distributing, or disclosing any part of our information without express written permission; transmitting spam, chain letters, or unsolicited email; impersonating another person or otherwise misrepresenting your affiliation, conducting fraud, hiding or attempting to hide your identity; or any other dishonest practice. We ask that you refrain from posting comments that contain unsubstantiated claims about us or our products or information that is false, misleading, or inaccurate.

Be Aware.

Think carefully about the content you post. Remember that everything on the Internet is public and that everyone may have access to the content and images you post. You should NEVER share personal or account information on our social media sites. For customer service questions or to speak to us about individual account matters, please contact us.

We will do our best to moderate and respond quickly to your comments and feedback. Please keep in mind that the comments and responses that are not posted by us come from various members of the public. The content of these comments (including opinions and statements) do not necessarily reflect the views of the social media site or us as its owner, and are the responsibility of the individuals posting them.

By posting on our social media sites, you understand that your posts, and any ideas or techniques contained in them, may be freely used by us in any way and in any media, on our other websites and social media pages, and in our business. You have no ownership rights in any materials contained on our website or its social media platforms. The limited license granted to you above is nonexclusive, non-assignable and non-transferable.

Be Respectful.

If you decide to post a criticism, it should be fair and courteous, and you should avoid using content that could be viewed as malicious, obscene, threatening, or intimidating. Ensure that all posts are not untruthfully disparaging, and do not constitute harassment or bullying. We have the right to remove comments containing offensive, obscene,

abusive, pornographic, malicious, or threatening language or themes. For example, comments containing hateful or defamatory materials pertaining to race, sexual orientation, ethnicity, and/or physical or mental disabilities <u>will be removed</u>.

We also reserve the right to block users who repeatedly violate these Guidelines, our website Terms and Conditions, or applicable state and federal rules or laws.