

## 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. As usual we encourage open sharing of comments, questions and concerns about any matter with Management directly.

We understand however, that there will be times when you may not feel comfortable voicing issues directly. To this end, we have established a system to enhance communication within Sagicor, and provide you with a means to communicate anonymously your knowledge of any possible policy violation or unethical behavior. This communication system, called EthicsPoint, is hosted by an independent third-party supplier - Navex Global Inc. The anonymous information communicated through this site goes directly to designated Management for further action as warranted. You can reach this website by [clicking here](#). Alternatively, you can access EthicsPoint by clicking the icon at the right-hand-side of this page, as well as our policies the Code of Conduct & Business Ethics, the Fraud & Other Wrongdoing Policy and the Insider Trading Policy.

Thank you for your cooperation as we strive to strengthen the Corporate Governance infrastructure within the Sagicor Group.