Sagicor

Sagicor Financial Company Ltd. strongly believes in its core values, which speak to the all-encompassing nature of our company; guiding our leadership, team members, behaviour, procedures, business decisions and relationships.

Our Values



INTEGRITY | COMMUNITY | ACCOUNTABILITY | RESPONSIVENESS

Our four values, integral to our success principles, can be presented in three parts:

- what each value actually means in plain language;
- the questions our team members should ask regularly about when they are living the values and where they may be drifting;
- and what our values look like in practice: real situations where the value is either upheld or tested.

How Our Values Show Up

INTEGRITY underpins trust and ethical behaviour and is essential for sustainable success.

Ethical | Transparent | Consistent | Authentic

BEHAVIOURS

- We foster trust in every interaction by treating all stakeholders fairly and respectfully regardless of their background or identity.
- We make ethical decisions by adhering strictly to all regulatory requirements, company policies and ethical guidelines, even when no one is watching.
- We provide honest and complete information in our communications and transactions.
- We protect confidentiality and securely handle sensitive people and financial data and never use it for personal gain, self-promotion, or unauthorized purposes.

ACCOUNTABILITY drives consistent and effective execution.

Commitment | Reliable | Ownership | Responsible

BEHAVIOURS

- We take full ownership for our tasks, actions, and their outcomes, without blaming others and we deliver on our commitments.
- We are answerable to all stakeholders, therefore we openly communicate progress, challenges and mistakes, and seek solutions proactively to enable timely resolution.
- We evaluate the long-term consequences of our decisions ensuring they support business objectives, consider the people impact, and mitigate future risks.

- We seek and follow through on feedback ensuring that expectations are clear, understood, and achievable, and continuously improve our performance to meet shared goals.

COMMUNITY enables collaboration and alignment across diverse teams.

Collaborative | Empathetic | Supportive | Respectful

BEHAVIOURS

- We consistently prioritize team and organizational objectives over individual interests by openly sharing information, supporting team members, and aligning our actions with collective goals.
- We partner with others and collaborate across teams by sharing knowledge, resources, and feedback to enable successful outcomes and achieve common goals.
- We actively listen and engage with team members, stakeholders, and communities to build trust, encourage open communication, and positively impact the lives of others.
- We actively reflect on and manage our own emotions and biases, and consider and respect the diverse perspectives and feelings of others when communicating, making decisions, and before taking actions.

RESPONSIVENESS enhances adaptability and our ability to remain relevant in changing business contexts.

Agile | Courageous | Open-Minded | Decisive

BEHAVIOURS

- We anticipate, openly embrace, and commit to change by adapting approaches, communication, and roles to meet evolving business needs.
- We adapt, innovate, and quickly adjust priorities and actions in response to changing contexts and circumstances without losing focus on overall objectives, while considering the risks.
- We commit to actively seeking out and embracing learning opportunities, and support growth by bravely questioning the status quo and exploring and testing new methods to solve challenges effectively.
- We break down complex problems into clear, manageable parts to make faster, better-informed, data-driven decisions that drive improved results

Leadership Principles & Guiding Behaviours

Leadership at Sagicor is not a title. It is a daily commitment that's visible in how you show up, how you treat people, how you create clarity, and how you make decisions. Leaders are responsible not just for living the values themselves but for creating the conditions where others can live them consistently. Success grows into ONE when we transform how we lead together.

These seven leadership principles and guiding behaviours define what that looks like.

01. Lives our company's purpose "wise financial thinking for life" and our success principles.

- Models the values and behaviours of our success principles consistently.
- Understands that authentically living our success principles is necessary for our culture to thrive and our business to be sustainably successful.
- Consistently prioritizes decisions that balance immediate gains with sustainable financial health for both the company and its stakeholders.

- Makes transparent, ethical financial choices that build trust and reflect the company's commitment to responsible money management.
- Encourages data-driven decision-making by using comprehensive financial analysis and insights to guide business strategies that support lifelong financial well-being.
- Identifies potential financial risks early, implements mitigation strategies, and avoids unnecessary exposure to protect stakeholders' interests.

02. Takes strategic ownership

- Balances effective management of short-term operational demands with a focus on long-term success and sustainability by reviewing progress, adapting plans, and engaging stakeholders to ensure alignment between immediate results and future goals.
- Balances strategic vision with structured execution by consistently translating high-level strategic objectives into clear, actionable plans that include clear definitions of what success looks like and oversees their implementation by the team.
- Collaborates and consistently demonstrates a total company perspective and makes decisions that prioritize the overall benefit and strategic objectives of the entire organization over individual department gains or self-promotion.
- Makes better, faster, and more considering the risks.
- Embraces new thinking and approaches and adapts confidently to the current context without being limited by ego, past successes, or the status quo.
- Demonstrates a clear understanding of the company's financial drivers, proactively identifies opportunities and risks related to revenue and costs, and takes full accountability for their impact on the company's profitability.

03. Enables high performance and impact

- Consistently provides clarity about expectations and goals, defines what successful performance is and how it is being measured.
- Regularly monitors performance metrics and feedback to identify top performers and areas for growth, providing timely coaching and resources to sustain excellence.
- Connects the team to the business by regularly monitoring and reinforcing culturally aligned behaviours to ensure alignment with business objectives and personal goals.
- Consistently recognizes individual and team strengths, talents, and potential, and leverages them to maximize productivity and results.
- Quickly assesses factors that drive or hinder high performance and implements targeted actions to foster a motivating and supportive environment that minimizes the impact on goals and performance.

04. Inspires while leading

- Consistently fosters a culture of continuous learning and innovation by actively supporting and motivating direct reports to pursue personal development and fresh ideas.

- Actively identifies leadership potential in others, provides regular coaching and development opportunities, and supports their progression through constructive feedback, stretch projects, and delegated responsibilities.
- Clearly communicates a compelling vision and purpose, connecting team goals to meaningful outcomes that motivate and energize team members.
- Fosters a collaborative environment that empowers individuals and teams, ensuring they have the resources and support needed to achieve their objectives.
- Empowers team members by actively involving them in decision making, providing necessary support and resources, and motivating them to take full ownership of their personal and business outcomes.
- Consistently acknowledges and recognizes the contributions and achievements of team members and stakeholders to ensure proper credit is given where due, and refrains from intentionally or unintentionally taking personal credit for others' work or ideas.

05. Fosters psychological safety

- Consistently demonstrates understanding and compassion toward team members' perspectives and challenges, while clearly setting, communicating, and enforcing performance expectations and accountability standards.
- Encourages open expression of ideas, questions, and concerns without fear of judgement or negative consequences.
- Responds constructively to mistakes and failures, focusing on learning and improvement rather than blame.
- Encourages collaboration by ensuring everyone feels respected, heard, and confident to contribute.
- Cultivates an inclusive and supportive environment where team members feel valued, respected, and empowered to bring their authentic selves and deliver their best work.

06. Leverages communication to foster collaboration and belonging

- Ensures that there are frequent opportunities for the team to share opinions, discuss their own progress and learn informally from your experiences and expertise.
- Maintains regular, open communication with the team by being present, approachable, and accessible through consistent interactions and timely updates.
- Consistently invites, acknowledges, and thoughtfully acts upon feedback to build trust and credibility with others.
- Actively listens to team members' concerns, demonstrates empathy by acknowledging their perspectives, and consistently acts with integrity and transparency to foster mutual trust.
- Demonstrates genuine interest in team members' well-being by engaging with them on a personal level beyond their tasks and work roles.
- Maintains confidentiality when sensitive information is shared, reinforcing safety and trust in communication.

07. Initiates and champions actions that advance goals and foster continuous improvement

- Effectively secures buy-in by clearly articulating a compelling vision that explains why the improvement is necessary and demonstrates its positive impact on all relevant stakeholders.

- Establishes and communicates measurable objectives to guide progress, monitors progress against goals and recognizes achievements during the process to sustain momentum and embrace ongoing improvement.
- Consistently shares clear, honest, and timely information about the change process, its purpose and expected outcomes with stakeholders.
- Actively involves team members in the change process by encouraging input, addressing concerns, maintaining an open feedback loop, and delegating meaningful responsibilities.
- Periodically analyzes the context, critically assesses what solutions are required and addresses resistance or non-compliance promptly and constructively.
- Maintains focus and composure during setbacks, reinforcing commitment to the change until the desired outcomes are achieved.