

**The Board of Directors of Sagicor Financial Corporation Limited has approved the adoption of a Group-wide, risk-based corporate governance architecture which conforms to international best practice.**

The Board of Directors' key purpose is to ensure the prosperity of the Sagicor Group of Companies, through their collective direction of Sagicor's affairs, redounding to the prosperity of all stakeholders. The Sagicor Board conducts its affairs with the same financial prudence which has become the hallmark of our heritage, as they overcome all challenges as they relate to corporate governance, corporate social responsibility and corporate ethics.

**Business Continuity Management**

Sagicor is committed to protecting its employees, clients, and other assets at all times, including during emergencies or significant business disruptions.

**Understanding FATCA**

As part of the Foreign Account Tax Compliance Act, Sagicor is required to submit information on its U.S. customers to the U.S. Internal Revenue Service (IRS) or indirectly through domestic authorities.

**Board Committees**

The four Standing Committees of the Board - Audit; Corporate Governance and Ethics; Compensation and Human Resources and Investment and Risk - play an integral role in the governance process.

**Corporate Governance Architecture**

Our board of directors has approved a group-wide, risk-based, corporate governance architecture, which conforms to best practices around the world.

**Board Mandate**

Each Board Committee assists the Board with the proper discharge of its functions by providing an opportunity for more in-depth discussions on areas not reserved specifically for the Board.

**Reporting Breaches**

We encourage all employees, advisors, and other parties to be familiar with our governance policies and to report breaches or suspected breaches of any corporate policy to our management.