Why Invest

Track record of profitability, proven resiliency, and robust growth

- Double digit growth in total assets, financial investments, and total equity since 2018
- Exceptional growth in net revenues and net income to shareholders through challenging pandemic demonstrates resilience
- Quarterly dividends to shareholders since TSX listing

Largest life insurance company in the English-speaking Caribbean, offering a highly diversified product mix

- 180 year plus history, with leading market positions throughout the Caribbean regions where we operate
- Additional diversification from investment management and banking services in Jamaica
- Significant growth upside in a region that remains under-pensioned and under-insured

US operations contributing an increasing share of Sagicor's business

- Largest and growing share of Sagicor's business by assets and revenues
- Award winning 'simple to buy' fixed annuities products
- A- stable (excellent) by AM Best

Well capitalized to execute growth, conservative leverage and strong risk culture provide stability through economic cycles

- Voluntary MCCSR adoption at group level with capital ratios way above regulatory levels
- Successful equity transaction in 2019 added additional capital and led to TSX listing
- Senior debt issuance in 2021 allowed refinancing of existing notes at improved debt service levels and additional growth capital

Best in class management team and Board of directors

- Seasoned team with extensive experience in the industry and long tenure
- Diversified board directors with international and regional expertise

SFC Q1 2025 Financial Results

SFC Q1 2025 Investor Presentation