# Sustainability at Sagicor

## Our Sustainability Program

Across every pillar of our sustainability program, Sagicor continues to make meaningful progress toward reaching our goal of being committed to sustainability by balancing the present and future needs of our organization, while creating long-term sustainable value for our organization, clients and communities. Through innovation, responsible business practices, and environmental stewardship, we remain committed to our core values and social well-being, ensuring prosperity and progress go hand in hand.

### Building a Foundation of Trust:



- Sustainability embedded in governance and risk management frameworks, aligned with IFRS S1 and S2.
- Strengthened diversity outcomes, including 36% female Board representation and near-gender parity at the executive level.
- Strong conduct, ethics, and transparency framework supporting accountability and trust.
- Investment-grade credit ratings across all major rating agencies.

### Securing our Future:

- SROs integrated into strategy.
- Weather-related risks assessed and managed across various time horizons.
- Capital-strength maintained with limited exposure to climate-sensitive sectors.
- Diversified geographic footprint supporting operational resilience.



### Embracing Responsible Business Practices:

- 96% customer retention rate achieved through strong focus on transparency, customer engagement and trust.
- Enterprise-wide cybersecurity governance aligned with leading standards.
- Strong data protection, ethics and accountability framework.
- Responsible products and inclusive growth embedded across markets and business lines.



## Enabling our Communities to Thrive:



- Corporate social responsibility (CSR) funding nearly doubled to $3.5 million in 2025, mainly driven by one-time Hurricane Melissa relief of $1.3 million within Community & Youth Development (61% of total).
- Sustained investment in education and youth empowerment (i.e. scholarships, STEM development).
- Health initiatives advancing awareness, access and prevention (i.e. Sagicor's Sigma Run).
- Sport and community development as catalysts for inclusion and resilience.