

SAGICOR AT A GLANCE



LIFE INSURANCE COMPANY

WHO WE ARE

Sagicor Life Insurance Company (“Sagicor”) is a full-service life insurance company that helps clients make wise financial decisions today, to ensure they’re protected tomorrow. We are licensed in 44 States plus the District of Columbia and rated “A-” (Excellent) by A.M. Best Company. With more than \$1,093.8m in assets, Sagicor is ranked among the top156 life companies in the U.S.* Sagicor is a wholly-owned subsidiary of Sagicor Financial Corporation, one of the oldest insurance groups in the Americas, with operations in 22 countries including the United States, United Kingdom and the Caribbean. Sagicor is committed to offering customers world-class service with integrity and value.

OUR HERITAGE

Established in 1840, The Barbados Mutual Life Assurance Society, now Sagicor Financial Corporation, is one of the oldest insurers in the Americas. From its formative years, the company’s pioneering spirit was evident. It expanded into several Caribbean Islands between 1849 and 1896. Investments were made throughout the former British Empire and in countries such as Norway, Japan, Argentina and the United States. In November 2002, after 162 years as a mutual company, the policyholders overwhelmingly agreed to demutualize in order to give the company the structure and tools it needed to compete and succeed in a changing world and to better serve the needs of both current and future customers. In 2005, Sagicor Financial Corporation acquired American Founders Life. Founded in 1954 and domiciled in Texas, American Founders Life was re-branded Sagicor Life Insurance Company at the time of the acquisition. Prior to 2005 the main method of growth was through acquiring blocks of business from other life insurance companies. After the acquisition, Sagicor (U.S.) turned its focus on becoming a direct writer of business. Today, we offer a comprehensive portfolio of life and annuity products.

WHAT WE STAND FOR

Vision

To be a great company committed to enhancing the lives of the people in the communities in which we operate.

Mission

To be a life insurance organization that consistently generates high returns to its shareholders, exceptional opportunities for its employees, and respect and trust from its various publics.

OUR BRAND

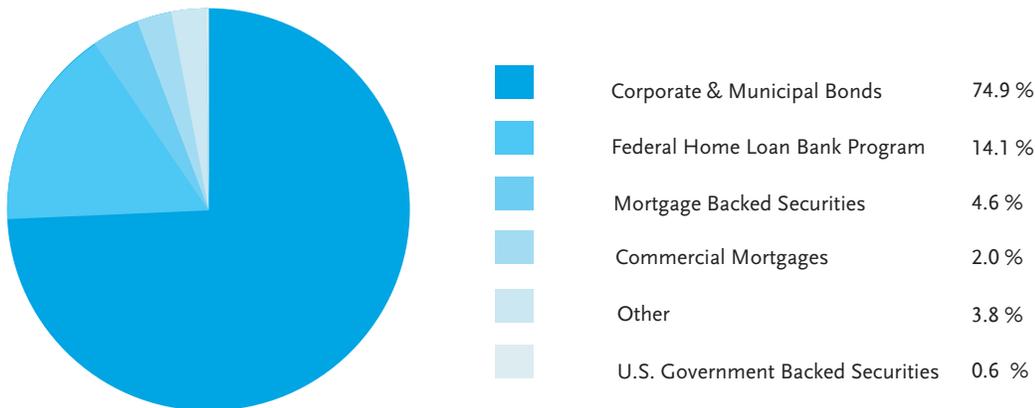
“Sagicor” is a combination of two words, “Sage” meaning wise and “Cor” for heart or judgment. Our name Sagicor reflects our dominate philosophy of wisdom with heart. Put another way, it describes the pursuit of our goals and objectives with wisdom, dignity and humility. Our logo is a symbolic and contemporary rebirth of the Phoenix in our original “Mutual” logo. The blue and green represent the tropical waters, clear blue skies and lush foliage of our Caribbean heritage. Our corporate tagline, “Wise Financial Thinking for Life”, represents our core promise to consumers. It sets an expectation in the customers’ mind of what they should expect from us. “Wise Financial Thinking for Life” represents more than the way Sagicor is run; it is the very essence of what we offer to share with our customers.

* AM Best 2010 Report (rankings by assets)

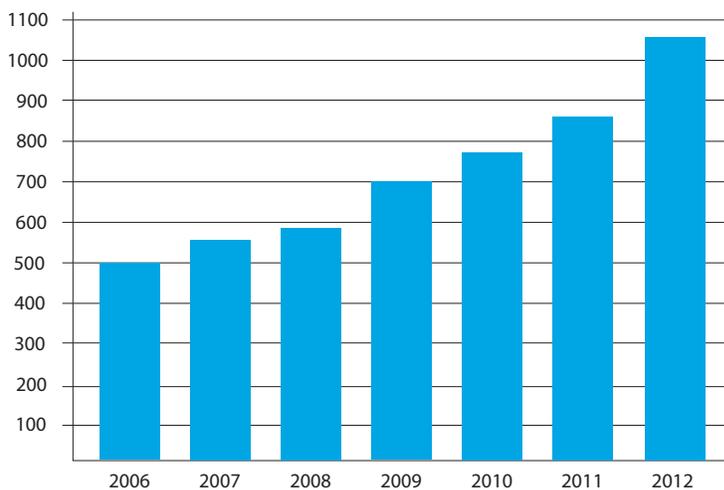
OUR PRODUCTS

Changing times and lifestyles call for fresh thinking in the insurance business. Sagicor, drawing from a rich heritage of knowledge and experience, is working hard to bring customers the kind of protection and financial solutions that they're looking for. Our sensible, value-packed products offer peace of mind, allowing customers to enjoy their lives, secure in the knowledge that their tomorrow has been taken care of. Sagicor offers a wide range of competitive products including term life, whole life, no lapse and indexed universal life, as well as single premium, immediate and deferred annuity options. We are committed to putting Sagicor's philosophy of "Wise Financial Thinking for Life" to work for our customers.

INVESTMENT ASSET DIVERSIFICATION AS OF DECEMBER 31, 2012



ASSET GROWTH 2006-2012 (\$M AS AT DECEMBER 31, 2012)



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