

Company Profile



Sagicor Financial Company Ltd. (Sagicor)¹

With more than 180 years of history, dating back to 1840, Sagicor is the second oldest insurer in the Americas.¹ Sagicor has evolved to be a market-leading provider of insurance products and financial services to individuals and groups in Canada, the United States and the Caribbean. Core products and services across all countries include life and health insurance, annuities, pension investment and administration, property and casualty insurance, and a suite of ancillary, non-insurance financial products and services, including banking and investment management.²

Sagicor raised more than \$450 million of net new capital and acquired a listing on the Toronto Stock Exchange in 2019, providing the Company with international exposure and greater access to capital to fund growth. Sagicor Financial Company Ltd. is listed on the Toronto Stock Exchange under ticker symbol SFC.

The expansion of the North American business was a significant driver of profitability to the organization in 2023 and 2024, with Canada and the U.S. now representing 75% of Sagicor’s total assets. An additional result of the acquisition was recognition by S&P® Global Ratings (“S&P”), Morningstar DBRS (“DBRS”), AM Best, and Fitch Ratings (“Fitch”) for the enhancement to Sagicor Financial Company Ltds credit profile, diversification and capitalization.

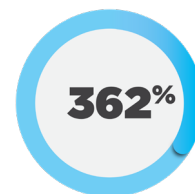
Sagicor Life Insurance Company (Sagicor Life USA)³

Sagicor Life Insurance Company provides annuity products to pre- and post- retirees with guarantees, accumulation and living benefits. Sagicor is focused on helping clients achieve their financial goals, while utilizing technology to create an ease of doing business for our clients and distribution partners. Sagicor Life Insurance Company is the fastest growing segment of Sagicor Financial Company Ltd.³

Total Assets (US\$ millions)



Financial Profile

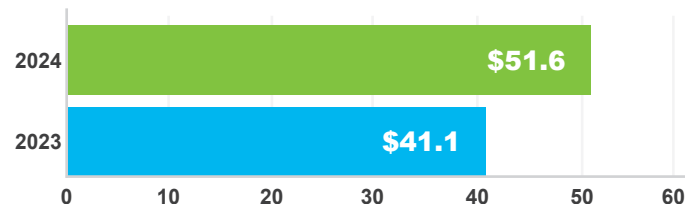


Risk Based Capital (RBC) Ratio

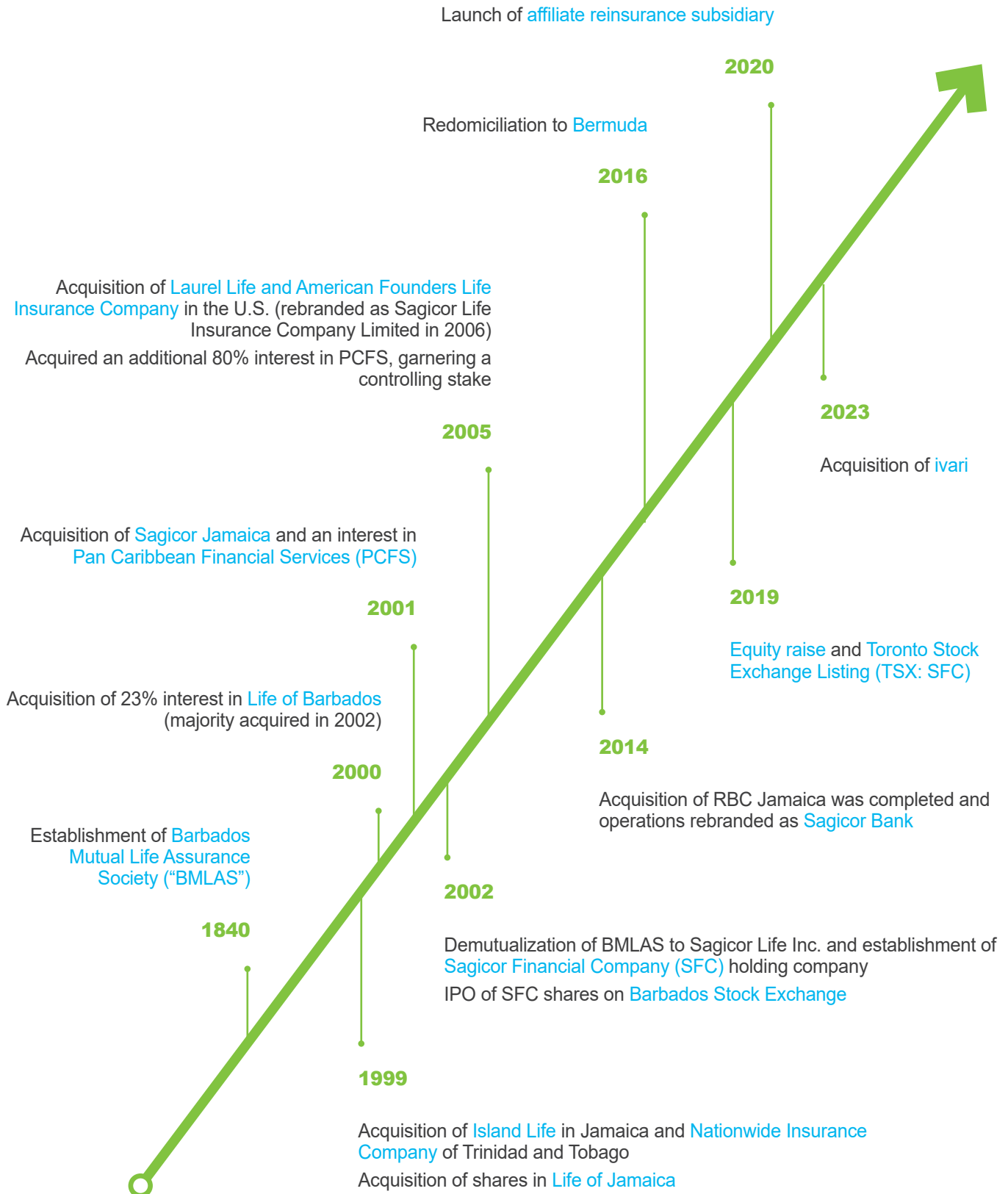


A.M. Best Financial Strength Rating

Net Income (US\$ millions)



180+ Years of Building a Regional Insurance Leader Through Integration of Strategic Acquisitions

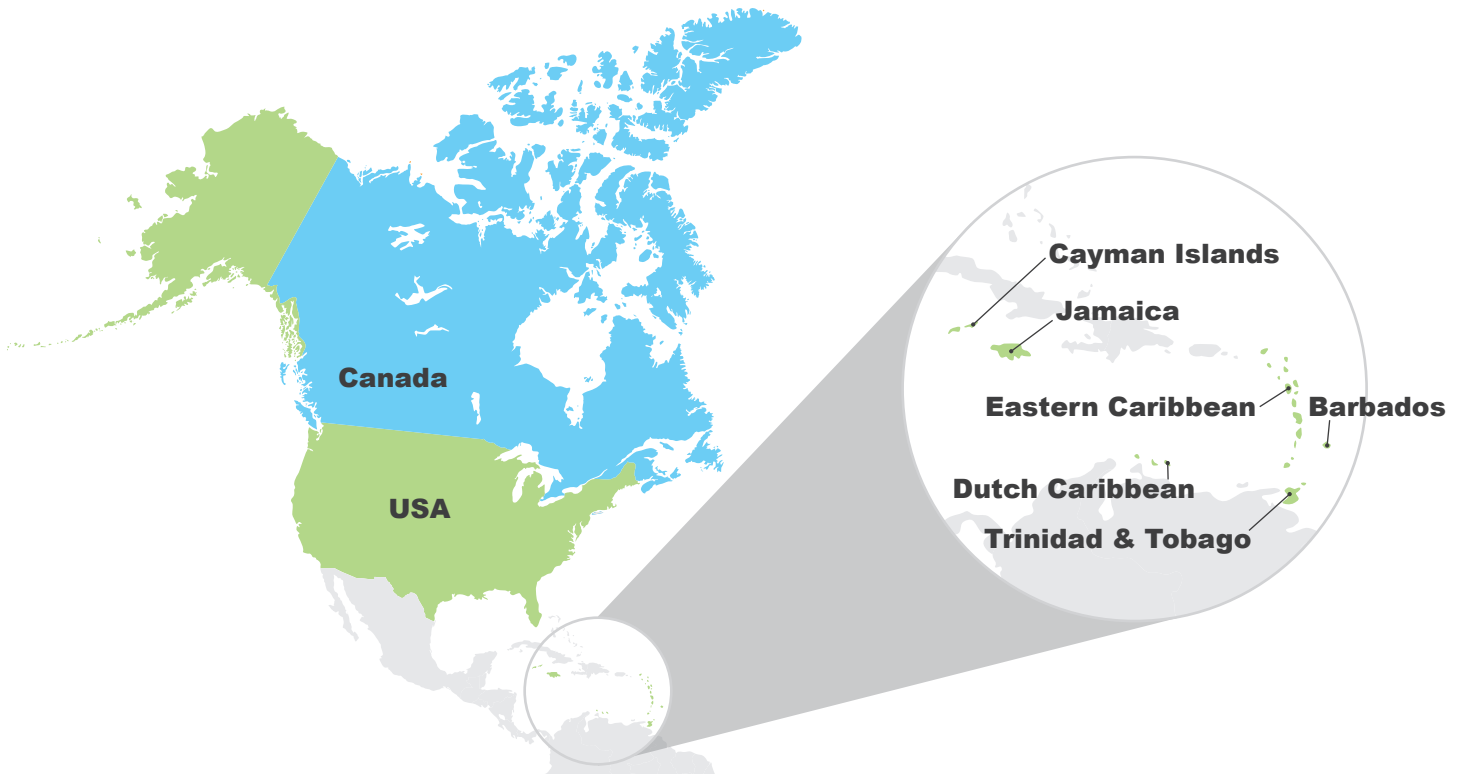


Sagicor (SFC) Total Assets Evolution⁴



Geographic & Product Reach

5,000+ workforce across 19 countries



^{1,3}Sagicor Financial Company Ltd. is a separate entity and is not responsible for Sagicor Life Insurance Company's financial condition or contractual obligations.

²Products and services may vary based on region and/or state.

⁴Based on IFRS financial measures.

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Annuities and life insurance products have limitations and restrictions, including surrender charges. Sagicor USA does not provide tax or estate planning advice. You should consult with your tax advisor(s). Sagicor USA issues other fixed annuities and life insurance products with similar features, benefits, limitations and restrictions. Contact Sagicor USA for more information.

Sagicor Life Insurance Company is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of October 20, 2023. Rating and guarantees based on the claims-paying ability of Sagicor Life Insurance Company.