



2019

CORPORATE SOCIAL
RESPONSIBILITY



Sagicor®

LIFE INSURANCE COMPANY



To accomplish great things, we must not only act, but also dream; not only plan, but also believe.

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ABOUT THIS REPORT

Sagicor Life Insurance Company reports annually on our Corporate Social Responsibility (CSR) performance. This report serves to highlight our 2019 activities and covers the period for January 1, 2019, to December 31, 2019. It demonstrates our commitment to analyzing and evaluating our CSR activities and the impact that we are having in our communities.

INTRODUCTION

SAGICOR IN THE COMMUNITY



8 MINIMUM
HOURS
EACH STAFF
MEMBER
VOLUNTEERED



1,300

TOTAL VOLUNTEER HOURS

Sagicor Life Insurance Company (Sagicor) is in the business of helping family, friends and neighbors protect their loved ones by providing expert advice, quality life and annuity products, and excellent customer service. Our Corporate Social Responsibility (CSR) program is guided by our corporate vision, deep tradition of community involvement dating back to 1840, and our employees' desire to help others. So, it is only natural for us to extend our business activities to also help the communities in which we serve.

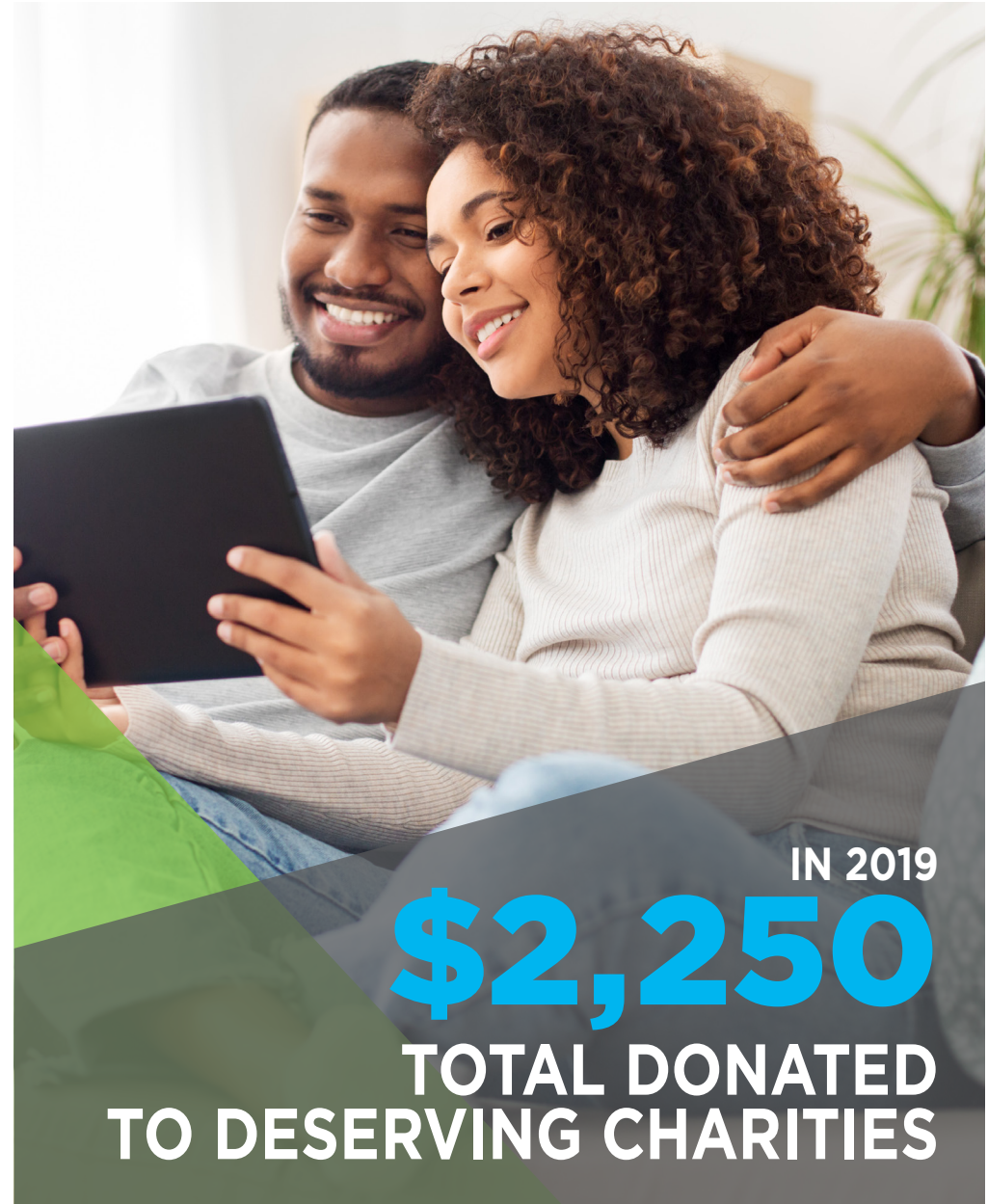
We have established meaningful, long-term partnerships with community-based charitable organizations that share our passion for enhancing the lives of the people in our communities. Our focus is on developing our youth through health, education and sports initiatives. Our CSR program aligns with the Sagicor Group, tying together 21 countries and ultimately impacting communities on a global level. And, we recognize that the success of our CSR Program is equally due to the support and encouragement of those at the top of the organization and through the passion and efforts of our staff.

During 2019, the staff of Sagicor Life Insurance Company was very involved in the company's CSR program. Each staff member was required to volunteer eight (8) hours during the year at one of the company's designated community organizations – most volunteered well above the minimum requirement – totaling over 1,300 volunteer hours.

Unlike traditional in-person life insurance interactions, [SagicorNow.com](https://www.sagicornow.com) offers a fully online experience. And, because it's online, our customers can potentially get insured in minutes! Convenience and simplicity are not the only perks of getting a policy using SagicorNow. Beginning April 2019, we saw our reach go beyond just covering our Family, Friends and Neighbors — we continued to make a difference through the introduction of our Larger Than Life initiative.

When our customers purchase a policy from SagicorNow, they're doing a great thing for their loved ones' financial security. But, they're also doing something to benefit others in need. For every policy purchased, Sagicor Life Insurance Company will donate \$25¹ to a deserving charity. In 2019, we donated \$2,250 in total. While this was just the start, we can't wait to see what we'll achieve in the years to come!

¹ Not available in all states.





POSITIVE COACHING ALLIANCE

SPONSORSHIP, EDUCATION AND SPORTS

Sagicor sponsors Positive Coaching Alliance (PCA) – Tampa Bay and Arizona activities throughout the year via the sponsorship of the Triple-Impact Competitor® scholarship program. PCA is an organization that is dedicated to developing “Better Athletes, Better People”, by providing resources to youth and high school sports coaches, parents, administrators and student-athletes. In addition to 1,000+ free audio-video and printable tips and tools available at PCADevZone.org, PCA has partnered with roughly 3,500 schools and youth sports organizations nationwide to deliver live group workshops, online courses and books by PCA Founder, Jim Thompson.

These resources have helped those involved in youth and high school sports create a positive, character-building, youth sports culture.

The Triple-Impact Competitor scholarship program, sponsored by Sagicor, provided 26 scholarships to Tampa Bay area student athletes and 14 scholarships to those from Arizona, for a total of \$66,000 in scholarships. Students apply for the scholarship in May, and the finalists are recognized as individuals who strive to impact their sport on three levels: by improving oneself, teammates and the game as a whole.



26 TAMPA SCHOLARSHIPS

14 ARIZONA SCHOLARSHIPS

IN TOTAL TOWARD SCHOLARSHIPS

\$66,000



gte
financial

checking • insurance • savings

TIGUNA FIATS
TigunaFiats.com

LEDGE

gte financial

go beyond money

go beyond money

auto • credit cards • home

TOULIN RAYS

Sagicor
LIFE INSURANCE COMPANY

Date May 31, 2019

Pay to the Order of Triple - Impact Competitor® Scholarships **\$52,000**

Fifty-Two Thousand and 00/100 Dollars

For Class of 2019 PCA - Tampa Bay



TAMPA BAY RAYS

SPONSORSHIP, EDUCATION AND COMMUNITY SERVICE

The Tampa Bay Rays are Sagicor's largest partnership. The Rays play an 81-game home schedule that provides Sagicor with consistent exposure from the end of March to the end of September each year. In-stadium signage is not only visible to those attending the game, but also to those watching on TV locally and back in the visiting team's home city. This provides Sagicor with exposure in multiple states across the country.



According to Nielsen, in 2019, our in stadium signage generated a total of **29,089 exposures** and over **100 million impressions** with a media **value of \$24,338,062.**



In addition to our brand recognition from stadium assets, Sagicor has teamed up with the Rays to provide a meaningful impact to our community through a several key initiatives:

Sagicor Life Insurance Company Salute to Education: At Sagicor, we recognize how valuable education is to the future of our children. That's why we're proud to sponsor an initiative that recognizes current and former teachers. During every other home game — 40 in total — current and former educators in attendance are asked to stand and be recognized, while the video scoreboard plays a tribute to them. This Sagicor-branded feature has several Rays' players talking about their favorite teacher and the impact that the teacher has made on them.

Johns Hopkins All Children's Hospital Visits: Members from the Rays — including their mascot, Raymond — and the Sagicor team interacted with children and their families during three (3) visits to the John Hopkins All Children's Hospital. Through this experience, both the Rays and Sagicor employees provided comfort, smiles and Rays/Sagicor-branded items to each child. To be able to give the gift of happiness to those who are suffering on a daily basis is something we will always cherish.



Rays Foundation: Sagicor partnered with the Rays on two occasions in 2019 to provide immediate help to those in need through our monetary donations.

- Each year, Sagicor attends the Rays Casino Charity event and donates \$7,500 to the Rays Baseball Foundation. The Foundation supports youth and educational programming in the Tampa Bay region, with a special interest in serving at-risk populations.
- In direct response to Hurricane Dorian, members of the Rays and Sagicor met to determine how we could make an immediate difference after the unthinkable destruction to the Bahamas. Sagicor's \$10,000 donation to the Rays Baseball Foundation went directly to helping provide the region with children's school supplies.

Rays Fan Fest: Before each season, the Rays host a Fan Fest to allow fans to connect to the players and coaches. In 2019, we sponsored the Coaches Clinic, where former Major League Baseball players worked with children on their fielding and batting techniques, and the Mascot Meet & Greet, where children had the opportunity to get their photos taken with the Rays' mascots.



HURRICANE DORIAN RELIEF

EDUCATION AND MONETARY DONATIONS

We all watched in fascination and horror as Hurricane Dorian, one of the strongest Cat 5 hurricanes ever recorded, basically parked over portions of the Bahamas for more than a day at the end of August through the beginning of September. The devastation was unimaginable.

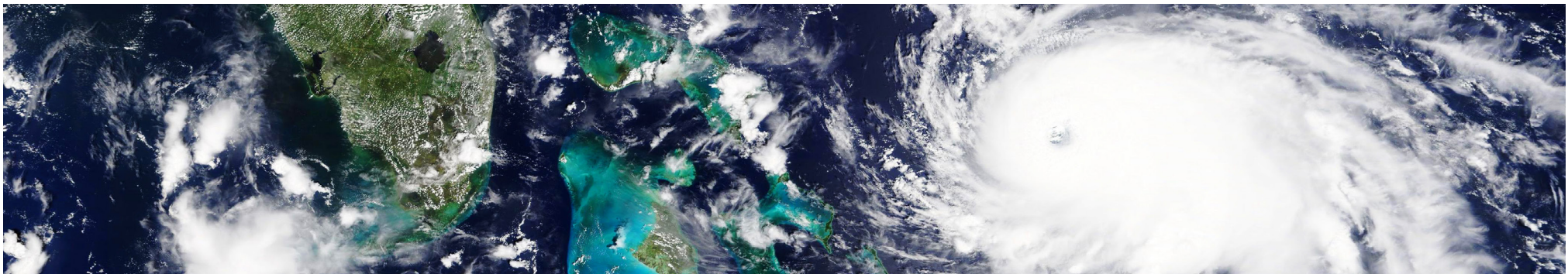
- With one of our offices being in Tampa, we were closely watching the storm, and as soon as it was clear that it was not going to impact us, we began to turn to how we could assist those impacted. The Tampa Bay Rays had a homestand shortly after the impact and used those games to work with the Government of the Bahamas to collect the most needed items. We committed \$10,000 to the Rays Foundation to assist in purchasing those items.
- We committed \$100,000 to the Group efforts of \$300,000.
- We also raised a total of \$4,635 at both our office locations

In a time of need, we were truly able to show what our giving hearts were capable of.

\$10K
TO THE RAYS FOUNDATION

\$100K
TO THE GROUP EFFORTS OF \$300K

\$4,635
RAISED AT OUR OFFICE LOCATIONS





PHOENIX CHILDREN'S

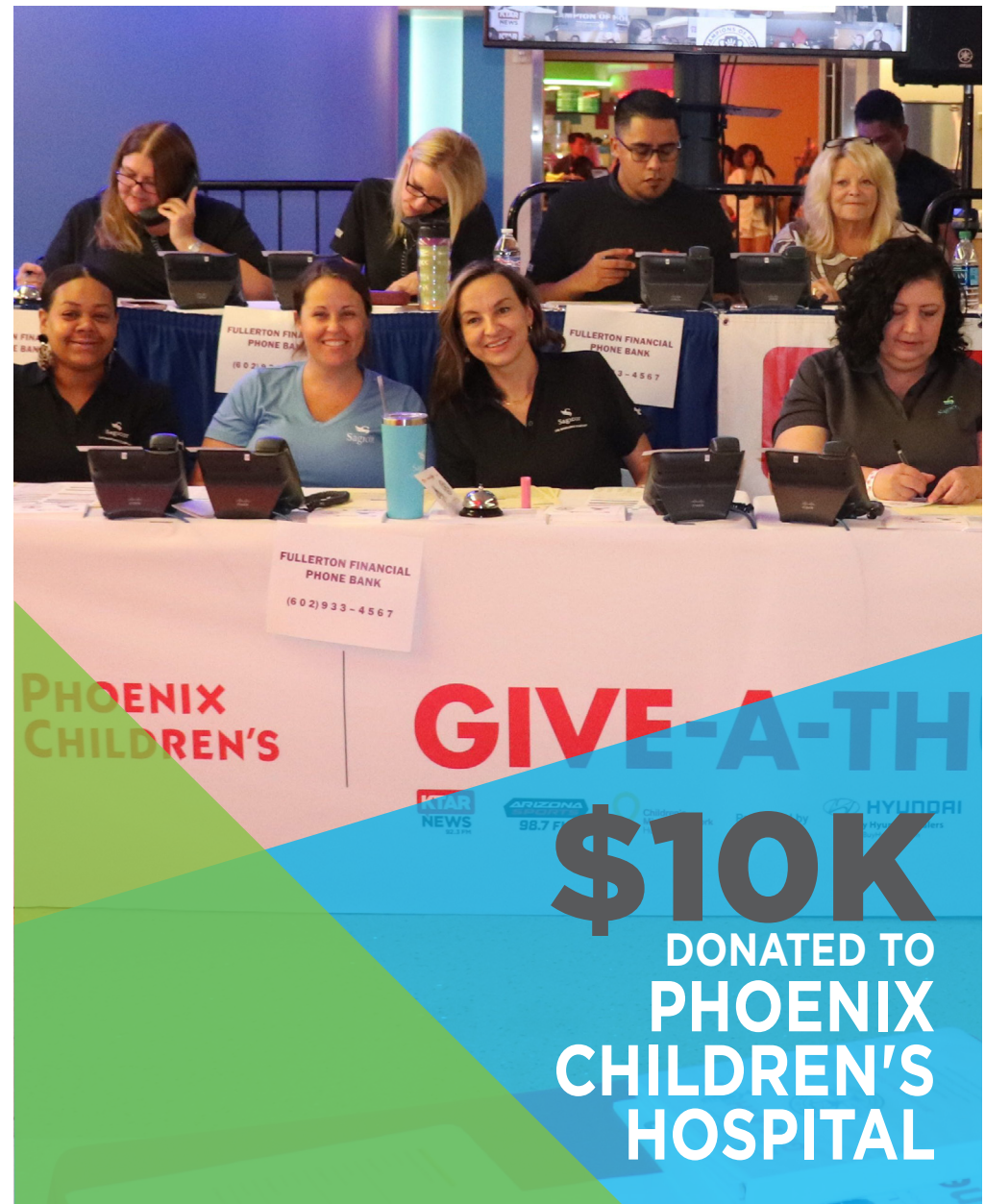
SPONSORSHIP, HEALTH AND COMMUNITY SERVICE

Sagikor Life Insurance Company is committed to supporting many worthy causes in our communities; Phoenix Children's (PCH) in Arizona is one of them. Over the past several years, we have donated to PCH in the form of money and volunteer time.

Phoenix Children's Hospital opened in 1983 as an independent children's hospital operating on the campus of Good Samaritan Hospital. Eventually, PCH grew to the point that they needed their own campus. Renovation and construction began on their current site in 2000 with major expansion again in 2008.

Today, PCH has a medical staff of over 1,000 specialists providing care in over 75 subspecialties. PCH was named a top-50 pediatric facility in all 10 medical specialties of the U.S. News & World Report's website 2019-2020 rankings. PCH is also expanding into communities around the state with specialty and urgent care centers.

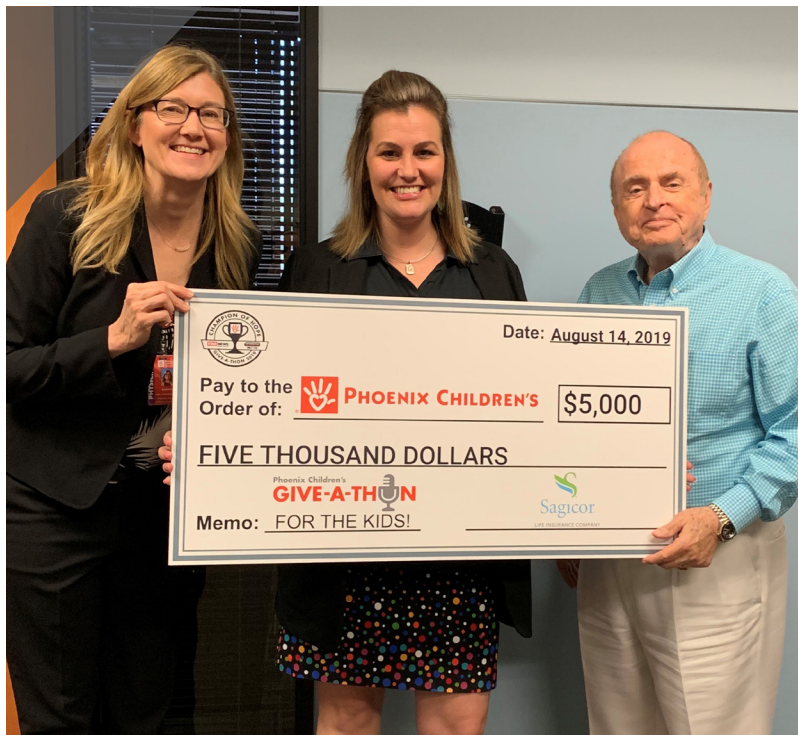
Each year, PCH partners with a television station to host a telethon and a radio station to host a radiothon. Sagikor designates money for these fundraisers, and employees from our Arizona offices volunteer to work the phone bank, answering calls and taking donations. In 2019, Sagikor was there again to make a \$5,000 donation to both the telethon and radiothon events, totaling \$10,000 for PCH.



Other volunteer activities and donations included:

- **Cookies for PCH:** A group of volunteers from the Scottsdale office spent a couple of hours at PCH bagging cookies for the snack carts. These carts offer drinks and snacks to patients and their family members. Some of these people have been in the hospital for hours without eating, often under stressful circumstances, so the snacks and drinks really go a long way to making the hospital experience a little better.
- **Trick or Treat:** In addition to a donation of \$2,500, members of the Scottsdale team gathered to assemble approximately 200 Trick-or-Treat kits for patients at PCH who were unable to leave their room for the event. They also put together 100 similar bags for kids who were able to Trick-or-Treat for Halloween.

- **Trivia with PCH:** Members of our Scottsdale team assisted with PCH's weekly Trivia event. The Child Life Zone is a state-of-the-art play area that provides an escape for patients and their families from daily life in the hospital. Every week, Child Life plays a trivia game in the Zone and broadcasts it live, up to the patients' rooms on their closed-circuit TV channel. Patients participate by calling in with their answers.
- **Holiday Wishes:** Each year, our Scottsdale office collects gifts from PCH's "Wish List" and delivers it to the hospital so that each child will have a present to enjoy during the holidays. In 2019, we collected over \$2,200 worth of gifts for Phoenix Children's.



In May 2019, Sagikor Life Insurance Company's Tampa, Scottsdale and Oklahoma City staff participated in its 11th Walk to Cure Arthritis event. In addition to walking a three (3)-mile course, we also raised \$11,411 to help find a cure for this disease.

The Walk to Cure Arthritis takes place in cities across the United States each year, and the funds raised go to the research aimed at finding a cure for arthritis, America's leading cause of disability. A special thank you goes to all that donated and participated. This was our best fundraising effort for the foundation to date, and Sagikor was recognized by the Arthritis Foundation as a top corporate fundraising team for 2019.



arthritisis.org

1.5 MILE POINT
TURN AROUND FOR
3 MILE!

**WALK
to CURE
ARTHRITIS**

Champion of Yes

\$11,411

**RAISED TO HELP
FIND A CURE**

In addition to the Walk to Cure Arthritis, Sagicor also participated in the following activities:

- **Camp Boggy Creek:** Thanks to our partnership with the Arthritis Foundation, we spent the day helping and interacting with the campers. It was a wonderful experience with a great organization. Camp Boggy Creek (Florida) combines the best of the best when it comes to activities for every camper: horseback rides, rock climbing wall, petting zoo, arts & crafts, fishing, swimming, basketball, billiards, air hockey, foosball, dancing and singing. Everyone from the staff, to volunteers — and most importantly, the children — had an unbelievable experience.
- **Taste of Brunch:** The Arthritis Foundation in Phoenix, Arizona, hosted the “Taste of Brunch,” featuring Chef Chuck Wiley at Mountain Shadows. The event brought in an array of food, music, and silent and live auctions to help raise funds to support the Arthritis Foundation. Sagicor was a proud volunteer at this event.
- **Summer Camp:** A team of volunteers from our Scottsdale office participated in the 2019 Phoenix Arthritis Summer Camp Send-Off. The Arthritis Foundation runs camps around the country to give kids with arthritis and related rheumatic childhood diseases a chance to experience nature and make memories. The week-long summer camp gives kids the opportunity to participate in fun summer activities tailored to their medical conditions and the ability to socialize with other kids that understand the challenges of living with arthritis.



During the send-off, kids checked-in at the Arthritis Office where they met with staff who ensured that each participant’s medical needs would be met. Parents and guardians were given additional information about the camp, and the kids signed Thank You cards for the sponsors that helped make this summer camp possible. Seeing the smiles and excitement of the campers made it a great experience for the volunteers.

- **Jingle Bell Run:** Initiatives, such as the Jingle Bell Run, help fund the Arthritis Foundation and get us closer to finding a cure. At the outset of our fundraising campaign, our goal was to raise \$1,000. When it was all said and done, we raised \$2,685!





Both the Scottsdale and Tampa office teams participated in several Habitat for Humanity projects during 2019. A project typically consists of 8 to 12 Sagicor volunteers working up to eight (8) hours to help complete a home for a family. **Projects have ranged from roof installation, preparing forms for concrete sidewalks and driveways, painting the exterior and interior of homes, putting in insulation and sodding the lawn.**

Habitat's vision is "a world where everyone has a decent place to live". Through our partnership with Habitat for Humanity, it is our hope that future homeowners can achieve strength, stability and the independence needed to build a better life for themselves and their families.





HILLSBOROUGH EDUCATION FOUNDATION

EDUCATION AND COMMUNITY SERVICE

For many years, Sagicor has been an active supporter of the Hillsborough County Education Foundation (HCEF) in Tampa. In addition, the Tampa staff have contributed many hours of volunteer service as well as monetary support through fundraisers and other events.

HCEF makes donated school supplies available to teachers working in low-income areas through its Teaching Tools Resource Center. Teachers can visit the store and get the supplies they need for their classes, including paper, pencils, pens, erasers, glue, staplers and even books — all free of charge. The Tampa office raised a total of \$1,000 to support the Hillsborough Education Foundation.





ST. VINCENT DE PAUL

EDUCATION AND COMMUNITY SERVICE



Our drive to support St. Vincent de Paul in the greater Phoenix area is an ongoing effort.

Meal Services: In addition to ensuring the kitchen and food were prepared for dinner, Sagicor volunteers helped set the table, seat dinner guests, serve meals, wash dishes and clean the dining area.

Dream Center: The Dream Center is a place where children can get the help they need, so they can pursue their dreams. Sagicor volunteers helped with homework, read books and even played games after their studies were complete.





METROPOLITAN MINISTRIES

COMMUNITY SERVICE

Volunteers from the Tampa office have been involved with Metropolitan Ministries for many years. Metropolitan Ministries helps provide homeless and low-income persons in the Tampa area with food, clothing and emergency shelter. Many volunteer hours have been spent sorting donated food, packing boxes and cleaning the facilities; the Tampa office also supports this great organization monetarily.

During the month of November, the Tampa office participated in “Barrels of Hope” by collecting food for the holidays as well as donating \$1,000 to ensure families from the region could enjoy a hearty meal with their loved ones.





The Arizona staff regularly volunteers at St. Mary's Food Bank by helping this organization collect and distribute food to those in need. St. Mary's mission is to alleviate hunger through the gathering and distribution of food while encouraging self-sufficiency, collaboration, advocacy and education.





BACK TO SCHOOL CLOTHING DRIVE

EDUCATION AND COMMUNITY SERVICE

Employees from the Scottsdale office participated in the 52nd annual Back to School Clothing Drive in July 2019 at Grand Canyon University in Phoenix. Volunteers assisted children from Kindergarten through 6th grade as they were given much needed supplies.

Most of the families who are affected by this program struggle to pay rent and put food on the table, so new school clothes and other learning necessities would simply be out of the question. 37 volunteers from Sagikor donated over 185 hours in a variety of capacities including:

- Registering students and distributing badges & lanyards
- Distributing backpacks and hats provided by the Phoenix Suns
- Measuring and making sure that the clothes and shoes fit each student
- Escorting students through each department as a 'personal shopper'
- Helping the students choose books in the Book Department
- Helping the students pick out items from the Stitches of Love Department
- Assisting with the free dental checkups and hygiene education
- Scanning items into the computer inventory and placing backorders, if necessary
- Helping distribute and clean up after a free lunch provided by St. Mary's Food Bank

The goal of the Back to School Clothing Drive is to supply students who attend Title 1 public elementary schools with new uniforms and accessories, backpacks and school supplies. This year they will help more than 25,000 children from 260+ schools in 40 different school districts in Maricopa County and Northern Arizona.





ADOPT-A-CLASS PROGRAM

EDUCATION AND COMMUNITY SERVICE

The Tampa office hosted their annual holiday party for the 3rd grade class of BT Washington Elementary. The party was held at Robert W. Saunders, Sr. Public Library, which is located next door to the school. Prior to the event, several staff members helped pack gifts that were ordered thanks to the generosity of the monetary donations received from Sagicor employees, as well as gifts from our partners, the Tampa Bay Rays and Rowdies and the Tampa Bay Lightning.

Once Sagicor staff members arrived at the event, they helped decorate the room before the students arrived. Thanks to New York, New York Pizza, the students enjoyed a pizza party with salad and juice included. At the end of the party, Sagicor staff gathered around to deliver the holiday gift bags full of presents to each student. The students and teachers had a great time at the party and were super excited to receive their gifts at the end.



TAMPA
FLORIDA



SCOTTSDALE ARIZONA

Members of the Scottsdale office participated in their annual Adopt-a-Classroom event. The Scottsdale staff visited a 2nd grade class at Wilson Elementary School in downtown Phoenix.



To help provide children with cheer during the holiday season, each student received a few toys from the 'Wish List' that they sent to Santa. They also received a pair of shoes, socks, clothes and a coat or jacket. Sagicor also provided a snack and juice boxes, as well as helped the children make their own paper reindeer ornaments. After story time, presents were handed out, opened and played with. Even the teacher got a present from Santa! The elves stayed quite busy getting toys out of boxes and assembling them. We finished up the visit with a pizza lunch for everyone to enjoy.

Most of the students at Wilson are below the poverty level, and many of them qualify as homeless. Administrators from the school started the "Adopt-a-Classroom" program over 20 years ago because many of their students did not have a single present under the Christmas tree. According to their website, each classroom is sponsored by a company or individual family. It is a popular program with many sponsors, some calling as early as July to start preparing for the next year.



STEP UP FOR STUDENTS

EDUCATION

In 2019, Sagicor Life Insurance Company entered its sixth year of supporting Step Up For Students, a state program that allows us to redirect our Florida premium taxes from the Florida Department of Revenue to Step Up For Students.

Step Up For Students is a Florida-based not-for-profit corporation that was created to help alleviate the enormous educational challenges faced by children in Florida who live in or near poverty. The organization provides Tax Credit Scholarships to students in K-12 who come from low-income families. These scholarships allow the students to consider a participating private school or an out-of-district public school that may better suit their needs — an option that is already available to families of greater financial means. This choice is not based on whether the public school is judged as succeeding or failing, but recognizes that different children learn in different ways and looks to help the students who are often at the greatest disadvantage in modern education. Since 2014, Sagicor has been able to fund 59 scholarships!




59 SCHOLARSHIPS SINCE
2014



Cereal for Summer is a program that was created to help provide breakfast for thousands of children throughout the summer months when other programs are inactive. Feeding Tampa Bay and other organizations, such as Sagcor, have teamed up to fight childhood hunger by providing cereal and other breakfast items to the 1 in 4 children in the Tampa area that suffer from hunger.

The Tampa team collected over 150 boxes of cereal and breakfast items to help feed the hungry children of the area.





OPERATION: MILITARY MATTERS

COMMUNITY SERVICE

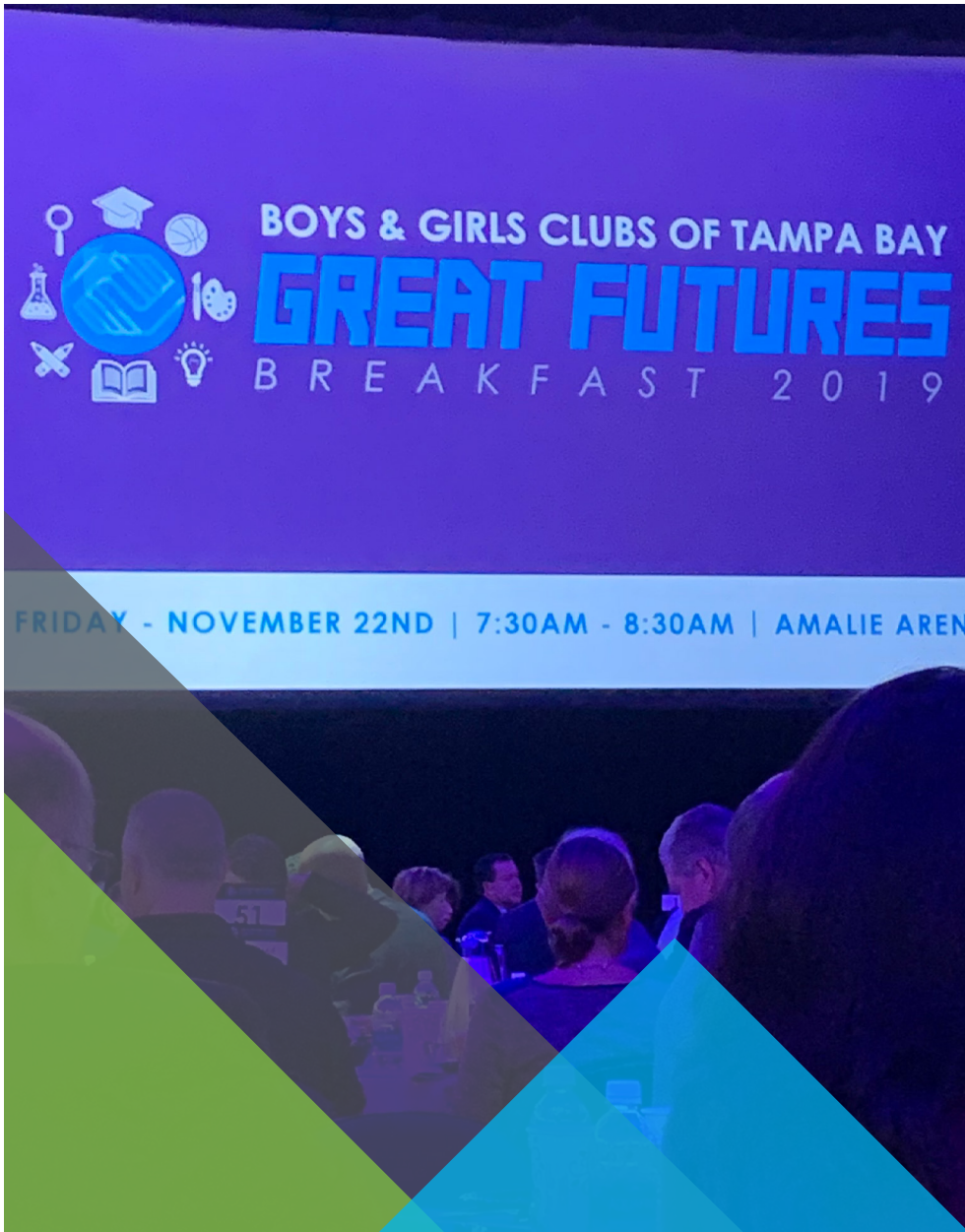
Sagikor donated \$2,500 to support an incredibly worthy organization. What started as a nine-year-old's 4th grade school project, has now blossomed into Operation: Military Matters (OMM).

Meet Graci Tubbs. She founded Operation: Military Matters in November 2015 after hearing a group of veterans speak during the Veteran's Day assembly at her school. That experience helped Graci recognize the need to support the men and women of our military who are sacrificing so much for us, and to let them know that people back home care about them.

Graci, with the help of her mother, Kadi, began collecting supplies from the community and sending care packages from home to military members overseas. This endeavor grew, and in December 2016, Operation: Military Matters became a non-profit corporation.

Graci is 13 years old now, and in between her 7th grade responsibilities, she speaks to civic organizations and the military community to let them know about OMM. Her efforts help raise support and donations to continue sending care packages overseas to our troops.





Sagicor was proud to donate \$2,500 and sponsor the Boys & Girls Clubs of Tampa Bay through their Great Futures Breakfast that took place in November 2019. The event was held to celebrate the great work of The Clubs over the years. It also gave the attendees the opportunity to hear from past Club Members about how the Clubs have helped get them to where they are in life and to learn more about the progress that the Boys & Girls Clubs of Tampa Bay have made with youth living in the Tampa Bay area. We are proud to continue to support the Boys & Girls Clubs in their quest to provide kids – from all walks of life – with opportunities and experiences that can help them reach their full potential.





AFTER-SCHOOL ALL-STARS

EDUCATION AND COMMUNITY SERVICE

After-School All-Stars provides free, comprehensive after-school programs and experiences that support under-resourced students in developing the skills, knowledge and habits needed to succeed in life, school and their careers. These programs also help keep the students safe.

To help foster this program, the Tampa office donated \$1,500 and participated in a charity cornhole tournament. While we came up short on winning the championship, we'll be ready next time!





ONBIKES
COMMUNITY SERVICE

onbikes is a Tampa-based, non-profit organization that helps raise funds so that at-risk children can receive their first bicycle. They believe that every single kid, no matter their circumstances, deserves to have a bike. Bikes are a kid's first real opportunity to experience freedom, and they also teach independence while providing a fun, safe, and physical activity. In addition to their mission, onbikes also focuses on promoting self-confidence, healthy living and the overall wellbeing of at-risk children and foster kids.

In December 2019, members of our team, joined forces with onbikes and Leadership Tampa Bay to help build bikes in preparation for the holiday season. They spent the day volunteering, and their team was responsible for building 20 bicycles! In total, 900 bikes were built in six hours by more than 600 volunteers!



**SAGICOR AND LEADERSHIP
TAMPA BAY
HELPED BUILD**

**20
BICYCLES**



6

HOURS

600

VOLUNTEERS

900

TOTAL BICYCLES



*Products issued by Sagicor Life Insurance Company, Scottsdale AZ.
Products have limitations and are not available in all states.
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