

# Sagicor Life Insurance Company (USA) Company Profile



The origins of the Sagicor brand encompass the wisdom to help people make solid financial decisions and the compassion to do good for society and those in need. Sagicor means, “wise judgement,” and this identity also represents the freedom that *Wise Financial Thinking for Life*<sup>®</sup> can bring to our clients. We help families by providing the assurance and peace of mind needed — especially during their most challenging times.

## Sagicor Life Insurance Company (USA)

Sagicor Life Insurance Company focuses on providing accumulation- and living benefits-focused life insurance and annuity products throughout a client’s life cycle, while utilizing technology to create an ease of doing business and concierge service for our clients and distribution partners. Sagicor Life Insurance Company (USA) is the fastest-growing segment of Sagicor Financial Company Ltd.<sup>1</sup>

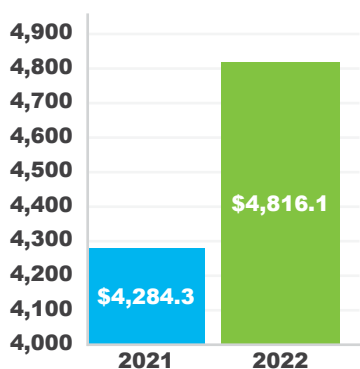
## Sagicor Financial Company Ltd. (Sagicor)<sup>1</sup>

With more than 180 years of history, dating back to 1840, Sagicor is the second oldest insurer in the Americas.<sup>1</sup> Sagicor has evolved to be a market-leading provider of insurance products and financial services to individuals and groups in the Caribbean and the United States. 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.<sup>2</sup>

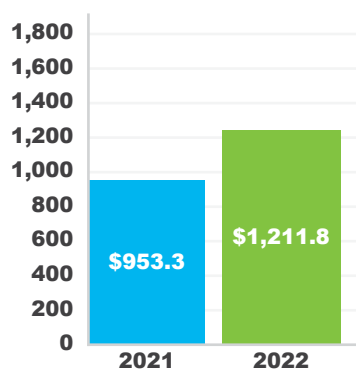
In November 2018, Sagicor Financial Company Ltd. announced that it had entered into an “Arrangement Agreement” with Alignvest Acquisition II Corporation (Alignvest), which heralds in yet another significant milestone in the Company’s long and storied history. Through this transaction, Sagicor acquired a listing on the Toronto Stock Exchange, 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: ticker symbol SFC.**

## SUSA<sup>3</sup> Financial Results (US\$ million)

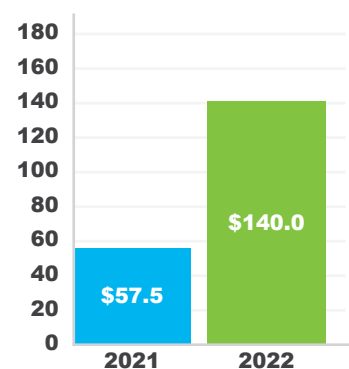
### Total Assets\*



### Net Premium Revenue\*

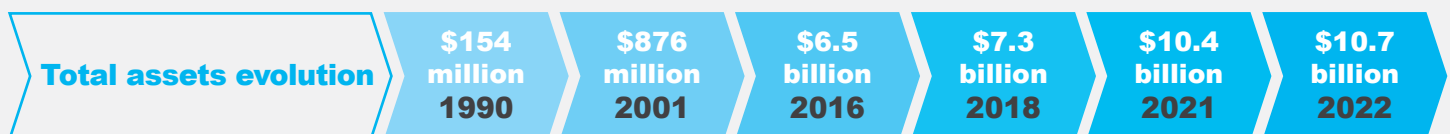
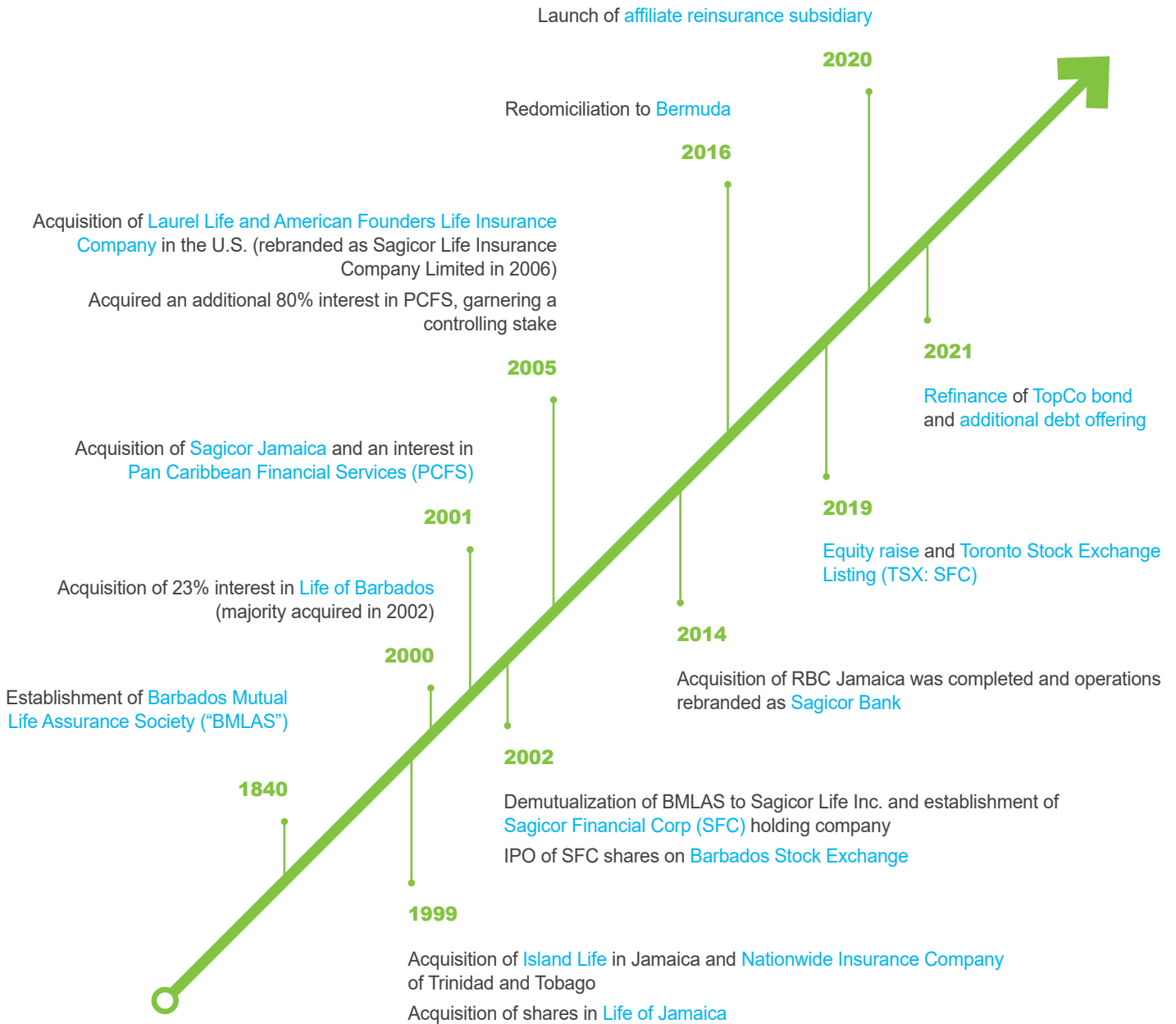


### Net Income\*



- Total assets for Sagicor Financial Company Ltd. in 2022 were \$10,765.9.
- 2022 year-end Risk Based Capital (RBC) Ratio for Sagicor Life Insurance Company (USA) was 330%.

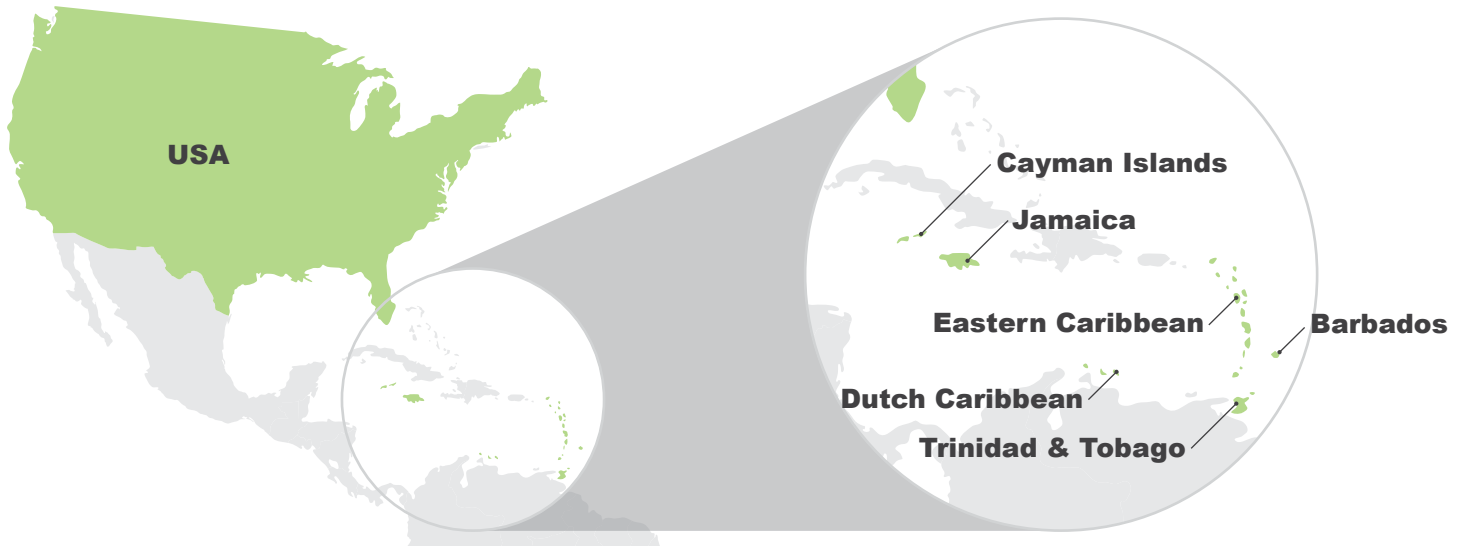
# 180+ Years of Building a Regional Insurance Leader Through Integration of Strategic Acquisitions



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## Geographic & Product Reach

5,100+ workforce across 20 countries



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### Timeless, Borderless, Colorless



#### Timeless

We are building a company for today, which is relevant now and will continue to be for all times. We will always innovate and embrace change, never allowing ourselves to become staid or obsolete so that we retain our edge to compete in the future.



#### Borderless

We view ourselves as members of one organization and will not be constrained by any self-imposed physical, intellectual or cultural limitations. We will conduct our business in a way that truly reflects this philosophy.



#### Colorless

We conduct our business and personal relationships on that consciously high level, which creates an environment characterized by a philosophy of equitable treatment and equal opportunity for all.

\*Based in IFRS financial measures.

<sup>1</sup>Sagicor Financial Company Ltd. Is a separate entity and is not responsible for Sagicor Life Insurance Company's financial condition or contractual obligations.

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

<sup>3</sup>The financial results for SUSA are for 2021 and 2022. SUSA is comprised of Sagicor Life Insurance Company (USA) and Sagicor Reinsurance Bermuda Life.

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 does not provide tax or estate planning advice. You should consult with your tax advisor(s). Sagicor issues other fixed annuities and life insurance products with similar features, benefits, limitations and restrictions. Contact Sagicor for more information.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4<sup>th</sup> 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.