



FORM 10A

MATERIAL CHANGE REPORT

By gcharles at 9:16:39 am, 25/09/2026

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
SAGICOR FINANCIAL COMPANY LTD.

2. DATE OF MATERIAL CHANGE

Date of material change
22/Sep/2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change Sagicor Financial Company Ltd. (TSX: SFC) ("Sagicor" or "Sagicor Financial" or the "Company") has announced that it has priced a Canadian private placement offering (the "Offering") of C\$350 million aggregate principal amount of 5.503% Series 2026-1 Senior Unsecured Notes due September 25, 2031 (the "Notes"). The Notes will be direct senior unsecured indebtedness of the Company and will rank equally and ratably with all other senior unsecured and unsubordinated indebtedness of the Company from time to time outstanding. Sagicor expects the Offering to close on September 25, 2026, subject to the satisfaction of customary closing conditions. The Notes are expected to receive credit ratings of 'BBB' from S&P, 'BBB' from Morningstar DBRS, and 'BBB-' from Fitch.

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012?	☐	☒

If “No”

Date of Publication of Notice (dd/mmm/yyyy)	25/Sep/2026
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If “Yes”

State the reasons for applying for the exemption

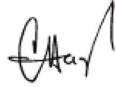

5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Mrs. Althea C. Hazzard
Position in Organization	Corporate Secretary
Business Address	Cecil F. de Caires Building, Wildey, St. Michael, Barbados
Work Phone (1-xxx-xxx-xxxx)	1-246-467-5255
Fax Phone(1-xxx-xxx-xxxx)	
Email Address	althea_hazzard@sagikor.com

6. DATE, CERTIFICATION AND SIGNATURE

I hereby certify that the statement and information contained in this form and any attachment hereto are true and correct to the best of my knowledge and belief and submitted in compliance with the provisions of the Securities Act, 2012. I understand that any misrepresentation, falsification or material omission of information on this application may result in a breach of the Securities Act, 2012.

Althea C. Hazzard



Corporate Secretary

23-Sep-2026

Print Name

Signature

Position

Date

FOR OFFICIAL USE ONLY

Tool	ID Information
Registrant's Number	
Director's Number	
Document / Record Number	
Record's Management Date Received (dd/mm/yyyy)	

Approved By :

Date (DD/MM/YYYY)