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FORM 10A

MATERIAL CHANGE REPORT

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
18/Nov/2026

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
Sagicor Financial Company Ltd. (the “Company”) has issued a conditional notice of redemption in respect of all its outstanding US $550.0 million aggregate principal amount of 5.300% Senior Notes due May 14, 2028 (the “Notes”). The Company intends to fund the redemption with the proceeds of a new senior unsecured term loan facility in an aggregate principal amount of approximately US$550.0 million, which was entered into today with a syndicate of lenders, together with cash on hand.

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)	20/Nov/2026

If "Yes"

State the reasons for applying for the exemption

5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	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)	1-246-467-5000 ext. 25255
Fax Phone(1-xxx-xxx-xxxx)	
Email Address	althea_hazzard@sagicor.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	18-Nov-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) _____