FORM 10

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
25-Oct-2021

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
Mr. Bart Catmull, previously President and COO of Sagicor's U.S. subsidiary, has assumed the role of Group Chief Risk Officer, effective October 25, 2021. He is replacing Mr. J. Andrew ("Andy") Gallagher, who has assumed the role of Chief Executive Officer and Chief Risk Officer of Sagicor Reinsurance Bermuda Limited (SRBL), Sagicor's affiliate reinsurance subsidiary.

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)	29-Oct-2021

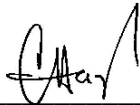If "Yes"

State the reasons for applying for the exemption

5. DETAILS OF SENIOR OFFICER

Name (Salutation, First name, Last name)	ALTHEA C HAZZARD
Position in Organization	GENERAL COUNSEL & 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)	1-246-426-7907
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	_(signature)_	CORPORATE SECRETARY	27-Oct-2021
Print Name	**Signature**	**Position**	**Date**