FORM 10A

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

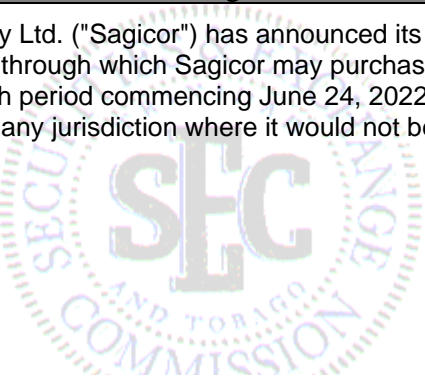1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
SAGICOR FINANCIAL COMPANY LTD.

2. DATE OF MATERIAL CHANGE

Date of material change
22/Jun/2022

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
Sagicor Financial Company Ltd. ("Sagicor") has announced its intention to renew its normal course issuer bid ("NCIB") through which Sagicor may purchase up to 9,134,417 of its common shares during the 12-month period commencing June 24, 2022 and ending June 23, 2023. The NCIB will not be offered in any jurisdiction where it would not be in compliance with local laws.

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"

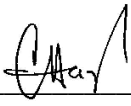| Date of Publication of Notice (dd/mmm/yyyy)	25/Jun/2022

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)	1-246-467-4255
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	_(signature)_	Corporate Secretary	24-Jun-2022
Print Name	**Signature**	**Position**	**Date**