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 Corporation

Date of material change

2. DATE OF MATERIAL CHANGE

June 29, 2016 and July 18, 2016

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Approval of redemption of convertible redeemable preference shares and redemption of convertible, redeemable preference shares in accordance with the terms of issue on the fifth anniversary of the date of allotment on payment of the amount paid for each such share.

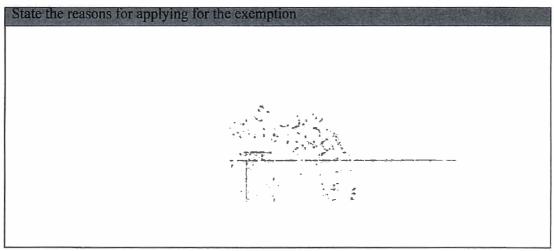
4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

		YES	NO	
Il you be seeking an exemption from publishing a not cordance with section 64(2) of the Securities Act 2012?	ice in		X	

If "No"

Date of Publication of Notice (dd/mmm/yyyy)	01/07/2016

If "Yes"



5. DETAILS OF SENIOR OFFICER

Last name)	Althea C Hazzard
Position in Organization	General Counsel and Corporate Secretary
Business Address	Cecil F de Caires Building Wildey, St Michael BB15096 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	AA a	Corporate Secretary	30th June 2016
Print Name	Signature	Position	Date

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Registrant's Number Director's Number			
Document / Record Number			
Record's Management Date Received (dd/mm/yyyy)			
			Sue of the State of the State
Approved By :	Date (DD/MM/YYYY)	