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Legal Supplement

S.I. 2018 No. 56: Miscellaneous Controls (Control of Prices) (General) (Amendment) (No. 6) Regulations, 2018.

NOTICE NO. 804

Government Notices

Acting Appointment

Mrs. Claudette Hope-Greenidge, Assistant Chief Labour Officer, has been appointed to act as Deputy Chief Labour Officer, Labour Department, Ministry of Labour, Social Security and Human Resource Development, with effect from 2018-02-01 until further notice but not later than 2018-06-30.
(M.P. 3/63/04^c Vol. III)

Appointment

Mr. Seymour Nurse has been appointed to the post of Fisheries Assistant II, Fisheries Division, Ministry of Agriculture, Food, Fisheries and Water Resource Management, with effect from 2018-03-01.
(M.P. 2/35/22 Vol. 1)

Retirement and Transfer Barbados Defence Force

Her Excellency the Governor-General has approved:

- The retirement of Lieutenant (Coast Guard) Anderson Goodridge from the Regular Force of the Barbados Defence Force with effect from November 25, 2018;
- Lieutenant (Coast Guard) Goodridge's transfer to the First Class of the Barbados Defence Force Reserve with effect from November 25, 2018.
(M.P. 10/1/5 Vol. III)

Appointment of Members to serve on the Electrical Wiremen (Licensing) Board

In exercise of the powers conferred on him by Section 3 of the Electrical Wiremen (Licensing) Act, Cap. 368A, the Minister has appointed the following persons to serve as members of the Electrical Wiremen (Licensing) Board for a period of three (3) years with effect from 13th January 2017 to 12th January 2020:

Mr. Randall Rouse	–	Chairman
Mr. Malvin Drayton	–	Member
Mr. David Gamble	–	Member
Miss Carolyn Layne	–	Member
Chief Electrical Officer	–	Ex-officio

CENTRAL BANK OF BARBADOS*Statement of Condition as at December 31, 2017**(Final)*

Issued under Section 52(1) of the Central Bank of Barbados Act, Cap. 323C

	December 2017 BDS \$
ASSETS	
RESERVE OF EXTERNAL ASSETS	
Balances Held Abroad	68,843,072
Foreign Notes & Coins	10,344,645
Foreign Securities	297,908,430
	<u>377,096,147</u>
INTERNATIONAL MONETARY FUND	
Reserve Tranche	34,621,567
Holdings of Special Drawing Rights	81,899,548
	<u>116,521,115</u>
Total Reserve of External Assets	<u>493,617,262</u>
LOCAL ASSETS	
SECURITIES	
Barbados Government Treasury Bills	1,334,893,769
Barbados Government Debentures	597,464,000
Other	—
	<u>1,932,357,769</u>
DISCOUNTS AND ADVANCES	
Government Ways & Means	<u>285,350,000</u>
FIXED ASSETS (Net)	<u>108,006,838</u>
OTHER ASSETS	<u>84,575,408</u>
Total Local Assets	<u>2,410,290,015</u>
	<u>2,903,907,277</u>
LIABILITIES	
Notes and Coins in Circulation	<u>749,941,715</u>
DEPOSITS	
Government	56,414,585
Banks	1,625,962,132
Financial Institutions	2,078,628
Other	6,746,357
	<u>1,691,201,702</u>
OTHER LIABILITIES	
Allocation of Special Drawing Rights	177,509,043
Loan Facility	100,000,000
Other	149,254,817
	<u>426,763,860</u>
Total Liabilities	<u>2,867,907,277</u>
OTHER FUNDS	<u>500,000</u>
CAPITAL AND RESERVES	
Authorised Capital: BDS\$5,000,000	
Paid up Capital: Government of Barbados	2,000,000
General Reserve	25,000,000
Contributed Surplus	8,500,000
Profit and Loss Account	—
Net Capital and Reserves	<u>35,500,000</u>
	<u>2,903,907,277</u>

CLEVISTON HAYNES
Governor
March 20, 2018.

PHILMORE THORNE
Financial Controller (Ag.)

CENTRAL BANK OF BARBADOS
Statement of Condition as at January 31, 2018
(Final)

Issued under Section 52(1) of the Central Bank of Barbados Act, Cap. 323C

	January 2018 BDS \$
ASSETS	
RESERVE OF EXTERNAL ASSETS	
Balances Held Abroad	27,391,022
Foreign Notes & Coins	16,059,738
Foreign Securities	296,820,373
	<u>340,271,133</u>
 INTERNATIONAL MONETARY FUND	
Reserve Tranche	34,621,567
Holdings of Special Drawing Rights	81,899,548
	<u>116,521,115</u>
 Total Reserve of External Assets	<u>456,792,248</u>
 LOCAL ASSETS	
SECURITIES	
Barbados Government Treasury Bills	1,333,901,194
Barbados Government Debentures	597,464,000
Other	—
	<u>1,931,365,194</u>
 DISCOUNTS AND ADVANCES	
Government Ways & Means	<u>293,000,000</u>
 FIXED ASSETS (Net)	<u>107,614,509</u>
OTHER ASSETS	<u>74,010,210</u>
Total Local Assets	<u>2,405,989,913</u>
	<u><u>2,862,782,161</u></u>
 LIABILITIES	
Notes and Coins in Circulation	<u>721,777,171</u>
DEPOSITS	
Government	66,583,673
Banks	1,621,011,609
Financial Institutions	1,400,504
Other	6,808,741
	<u>1,695,804,527</u>
 OTHER LIABILITIES	
Allocation of Special Drawing Rights	177,509,043
Loan Facility	100,000,000
Other	126,303,269
	<u>403,812,312</u>
 Total Liabilities	<u>2,821,394,010</u>
 OTHER FUNDS	<u>500,000</u>
 CAPITAL AND RESERVES	
Authorised Capital: <u>BDS\$5,000,000</u>	
Paid up Capital: Government of Barbados	2,000,000
General Reserve	25,000,000
Contributed Surplus	8,500,000
Profit and Loss Account	5,388,151
Net Capital and Reserves	<u>40,888,151</u>
	<u><u>2,862,782,161</u></u>

CLEVISTON HAYNES
Governor
March 20, 2018.

PHILMORE THORNE
Financial Controller (Ag.)

CENTRAL BANK OF BARBADOS

Statement of Condition as at February 28, 2018

Issued under Section 52(1) of the Central Bank of Barbados Act, Cap. 323C

	February 2018 BDS \$
ASSETS	
RESERVE OF EXTERNAL ASSETS	
Balances Held Abroad	78,047,044
Foreign Notes & Coins	19,494,617
Foreign Securities	296,410,841
	<u>393,952,502</u>
INTERNATIONAL MONETARY FUND	
Reserve Tranche	34,621,567
Holdings of Special Drawing Rights	34,739,372
	<u>69,360,939</u>
Total Reserve of External Assets	<u>463,313,441</u>
LOCAL ASSETS	
SECURITIES	
Barbados Government Treasury Bills	1,333,925,804
Barbados Government Debentures	597,464,000
Other	—
	<u>1,931,389,804</u>
DISCOUNTS AND ADVANCES	
Government Ways & Means	<u>269,200,000</u>
FIXED ASSETS (Net)	<u>107,330,619</u>
OTHER ASSETS	<u>85,239,339</u>
Total Local Assets	<u>2,393,159,762</u>
	<u>2,856,473,203</u>
LIABILITIES	
Notes and Coins in Circulation	<u>717,109,974</u>
DEPOSITS	
Government	40,032,569
Banks	1,642,213,085
Financial Institutions	1,362,045
Other	5,956,079
	<u>1,689,563,778</u>
OTHER LIABILITIES	
Allocation of Special Drawing Rights	177,509,043
Loan Facility	100,000,000
Other	127,597,471
	<u>405,106,514</u>
Total Liabilities	<u>2,811,780,266</u>
OTHER FUNDS	<u>500,000</u>
CAPITAL AND RESERVES	
Authorised Capital: <u>BD\$5,000,000</u>	
Paid up Capital: Government of Barbados	2,000,000
General Reserve	25,000,000
Contributed Surplus	8,500,000
Profit and Loss Account	8,692,937
Net Capital and Reserves	<u>44,192,937</u>
	<u>2,856,473,203</u>

CLEVISTON HAYNES
Governor
March 21, 2018.

PHILMORE THORNE
Financial Controller (Ag.)

NOTICE NO. 805

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of DGM Trust Corporation

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of DGM Trust Corporation ("the Company"), which comprise the statement of financial position as at 31 December 2017, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements present fairly, in all material respects, the financial position of DGM Trust Corporation as at 31 December 2017 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards ("IFRSs").

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing ("ISAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of DGM Trust Corporation in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Board of Directors for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

INDEPENDENT AUDITOR'S REPORT – Cont'd

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the Company to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Other Legal Matters

This report is made solely to the Company's shareholders, as a body, in accordance with Section 147 of the Companies Act of Barbados. Our audit work has been undertaken so that we might state to the Company's shareholders those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's shareholders as a body, for our audit work, for this report, or for the opinion we have formed.

ERNST & YOUNG LTD
Chartered Accountants
Bridgetown
Barbados.



CHAIRMAN'S STATEMENT

April 28, 2008

Alfred

Why People Turn to Us

More-Work-Than-Intends-to

SAGICOR LIFE INC



The Financial Reporting for Life

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY							
Year ended December 31, 2017	Share capital	Reserves	Retained earnings	Shareholders' equity	Participating interests	Non-controlling interests	Total
Amounts expressed in \$000,000							
2017							
Balance, beginning of year	129,807	698,190	1,398,399	1,926,396	2,998	998,999	3,300,692
Total comprehensive income	-	38,841	348,905	387,746	999	148,999	486,999
Transactions with holders of equity instruments							
Capital contribution	2,799	-	-	2,799	-	-	2,799
Change in reserve for used for reinsurance benefits	-	(499)	-	(499)	-	(499)	(999)
Dividends declared	-	-	(197,799)	(197,799)	-	(99,799)	(297,598)
Transfers and other movements	-	4,998	(9,499)	(4,501)	999	(9,499)	(8,000)
Balance, end of year	132,606	697,640	1,541,105	2,371,351	3,997	989,999	3,366,792
2016							
Balance, beginning of year	129,807	698,190	1,398,399	1,926,396	2,998	998,999	3,300,692
Total comprehensive income	-	38,841	348,905	387,746	999	148,999	486,999
Transactions with holders of equity instruments							
Capital contribution	2,799	-	-	2,799	-	-	2,799
Change in reserve for used for reinsurance benefits	-	(499)	-	(499)	-	(499)	(999)
Dividends declared	-	-	(197,799)	(197,799)	-	(99,799)	(297,598)
Transfers and other movements	-	4,998	(9,499)	(4,501)	999	(9,499)	(8,000)
Balance, end of year	132,606	697,640	1,541,105	2,371,351	3,997	989,999	3,366,792

CONSOLIDATED STATEMENT OF CASH FLOWS		
Year ended December 31, 2017	2017	2016
Amounts expressed in \$000,000		
CASH FLOWS FROM OPERATING ACTIVITIES		
Income before taxes	972,999	998,999
Adjustments for non-cash items, interest and dividend income	(998,999)	(998,999)
Interest and dividend income received	998,999	998,999
Interest paid	(97,999)	(97,999)
Income taxes paid	(998,999)	(998,999)
Change in operating assets	(998,999)	(998,999)
Change in operating liabilities	4,999	29,999
Net cash flows - operating activities	998,999	998,999
CASH FLOWS FROM INVESTING ACTIVITIES		
Property, plant and equipment, net	(998,999)	(998,999)
Investment in associates and joint ventures	(998,999)	(998,999)
Interest on assets, net	(998,999)	(998,999)
Change in ownership of associates, net of cash equivalents	999	-
Net cash flows - investing activities	(998,999)	(998,999)
CASH FLOWS FROM FINANCING ACTIVITIES		
Share issued to redeem for interest	(998,999)	(998,999)
Other notes and loans issued, net	999	-
Dividends received from associates and joint ventures	999	9,999
Dividends paid to common shareholders	(998,999)	(998,999)
Dividends paid to redeem for interest	(998,999)	(998,999)
Net cash flows - financing activities	(998,999)	(998,999)
Effect of exchange rate changes	999	(999)
Net increase/(decrease) in cash and cash equivalents	999	999
Cash and cash equivalents, beginning of year	998,999	998,999
CASH AND CASH EQUIVALENTS AT END OF YEAR	999,999	999,999



We have audited the consolidated financial statements of Sagicor Life Inc. and its subsidiaries for the year ended December 31, 2017.

The consolidated financial statements include:

Income Statement

Statement of Comprehensive Income

Statement of Financial Position

Statement of Cash Flows

Statement of Changes in Equity

Statement of Changes in Reserves

Statement of Changes in Liabilities

Statement of Changes in Assets

Statement of Changes in Other Comprehensive Income

Statement of Changes in Other Financial Position

Statement of Changes in Other Assets

Statement of Changes in Other Liabilities

Statement of Changes in Other Equity

Statement of Changes in Other Reserves

Statement of Changes in Other Liabilities

Statement of Changes in Other Assets

Statement of Changes in Other Financial Position

Statement of Changes in Other Assets

Statement of Changes in Other Liabilities

Statement of Changes in Other Equity

Statement of Changes in Other Reserves

Statement of Changes in Other Liabilities

Statement of Changes in Other Assets

Statement of Changes in Other Financial Position

Statement of Changes in Other Assets

Statement of Changes in Other Liabilities

Statement of Changes in Other Equity

Statement of Changes in Other Reserves

Statement of Changes in Other Liabilities

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Statement of Changes in Other Financial Position

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Statement of Changes in Other Equity

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Statement of Changes in Other Financial Position

Statement of Changes in Other Assets

Statement of Changes in Other Liabilities

Statement of Changes in Other Equity

Statement of Changes in Other Reserves

Statement of Changes in Other Liabilities

Statement of Changes in Other Assets

Statement of Changes in Other Financial Position

Statement of Changes in Other Assets

Statement of Changes in Other Liabilities

Statement of Changes in Other Equity

Statement of Changes in Other Reserves

Statement of Changes in Other Liabilities

Island Heritage



Independent auditor's report on the summary financial statements

To the Board of Directors of Island Heritage Insurance Company, Ltd.

Our opinion

In our opinion, the accompanying summary financial statements of Island Heritage Insurance Company, Ltd. (the Company) are consistent, in all material respects, with the audited consolidated financial statements, and in accordance with section 39 of the Barbados Insurance Act have been translated into the reporting currency of Barbados Dollars from United States of America Dollars at a fixed exchange rate of 2:1.

The summary financial statements

The Company's summary financial statements derived from the audited consolidated financial statements for the year ended December 31, 2017 comprise:

- the summary consolidated statement of financial position as at December 31, 2017; and
- the summary consolidated statement of comprehensive income for the year then ended.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated financial statements and the auditor's report thereon. The audited consolidated financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on the audited consolidated financial statements.

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated April 10, 2018.

Management's responsibility for the summary financial statements

Management is responsible for the preparation of the summary financial statements in accordance with section 39 of the Barbados Insurance Act which requires the consolidated statements of financial position and comprehensive income to be prepared and published in the reporting currency of Barbados Dollars. The summary financial statements was extracted from the audited consolidated financial statements of the Company and converted from United States of America Dollars into Barbados Dollars at a fixed exchange rate of 2:1.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

Other matter

This report, including the opinion, has been prepared for and only for the Company in accordance with the terms of our engagement letter and for no other purpose. We do not, in giving this opinion, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

PricewaterhouseCoopers

April 25, 2018

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Summary Consolidated Statements of Financial Position		
As at December 31, 2017 and 2016		
<i>(in thousands of Barbadian dollars)</i>		
	December 31 2017	December 31 2016
	\$	\$
Assets		
Non-current assets		
Property and equipment	17,724	18,796
Intangible assets	348	548
	18,072	19,344
Current assets		
Cash & cash equivalents	242,158	62,878
Fixed deposits	4,040	4,000
Regulatory assets	27,208	11,524
Investments - at fair value through profit or loss	42,928	40,778
Tax receivable	2,682	954
Insurance receivables and other assets	157,018	70,038
Reinsurance assets	1,156,918	119,506
Deferred policy acquisition costs	14,728	14,620
Deferred tax asset	1,288	-
	1,648,968	324,298
Total assets	1,667,040	343,642
Liabilities		
Current liabilities		
Insurance contract liabilities	1,188,856	160,852
Other liabilities	351,666	53,296
Deferred tax liability	-	76
Due to affiliates	19,938	29,990
Total Liabilities	1,560,460	244,214
Equity		
Share capital	642	642
Contributed surplus	79,764	59,224
Retained earnings	26,174	39,562
Total shareholder's equity	106,580	99,428
Total liabilities and equity	1,667,040	343,642
Summary Consolidated Statements of Comprehensive Income		
Year ended December 31, 2017 and 2016		
<i>(in thousands of Barbadian dollars)</i>		
	December 31 2017	December 31 2016
	\$	\$
Income		
Gross premiums written	187,910	185,192
Reinsurance ceded	(175,976)	(136,760)
Net premiums written	11,934	48,432
Net change in net unearned premiums	12,398	1,662
Net premiums earned	24,332	50,094
Investment income	2,894	1,768
Commissions and other income	27,466	25,218
Rental income	50	52
Total income	54,742	77,132
Expenses		
Insurance contracts benefits and expenses		
Short term claim and adjustment expenses	16,990	21,086
Commission and acquisition expense	34,388	36,706
Operating expenses	19,914	21,400
Total benefits and expense	71,292	79,192
Loss before income taxes	(16,550)	(2,060)
Income taxes	3,162	(234)
Net loss for the year	(13,388)	(2,294)


 ALISSA R. MATTHEWS - Chief Financial Officer

25 April 2018

Date

Probate Advertisements

NOTICE NO. 806

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

DOREEN LORENZO HUNTE

also known as

DOREEN HUNTE

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 10th day of October 1987 of DOREEN LORENZO HUNTE also known as DOREEN HUNTE late of Rices in the parish of Saint Philip in Barbados, who died at the said Rices in the parish of Saint Philip in the Island of Barbados on the 16th day of January 2018 by RONALD ORME RUSSELL HUNTE and WENDY YVETTE RUSSELL WILLIAMS the Executors named in the said Will of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 25th day of April 2018.

STEPHEN WALCOTT & CO.
Attorneys-at-Law for the Applicants.

NOTICE NO. 807

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

RUPERT SENDALL BYNOE

also known as

RUPERT BYNOE

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of RUPERT SENDALL BYNOE also known as RUPERT BYNOE late of Bullens Avenue, Dalkeith, St. Michael, Barbados who died at Bay Street, St. Michael Barbados on the 13th day of September 2016 by CHARLES ANTHONY LEOPOLD SKEETE the proposed Administrator of the Estate of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 7th day of May, 2018.

TANYA R. GODDARD
Attorney-at-Law.

NOTICE NO. 808

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Division**In the Estate of*

GRANVILLE SELWYN JONES
also known as
GRENVILLE JONES also known as
GRANVILLE JONES

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of GRANVILLE SELWYN JONES also known as GRENVILLE JONES also known as GRANVILLE JONES late of 2nd Ave Deighton Road, St. Michael who died at the Queen Elizabeth Hospital, St. Michael, Barbados on the 6th day of October, 2003 by EDITH CLEMINTINA JONES who is the wife of the deceased.

An Application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of this advertisement.

Dated this 7th day of May, 2018.

TANYA R. GODDARD
Attorney-at-Law.

NOTICE NO. 809

SAGICOR LIFE INC.

EDSIL PHILLIPS of #4 Kingsland Park, Christ Church, having made sworn deposition that Policy No. 0161787 issued by Life of Barbados and assumed by Sagicor Life Inc., on his life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 26th day of April, 2018.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 810

SAGICOR LIFE INC.

EDSIL PHILLIPS of #4 Kingsland Park, Christ Church, having made sworn deposition that Policy No. 0161788 issued by Life of Barbados and assumed by Sagicor Life Inc., on his life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 26th day of April, 2018.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

