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NOTICE NO. 1

**SOCIETIES WITH RESTRICTED LIABILITY
ACT, CAP. 318B OF BARBADOS**

**QVC (BARBADOS) INTERNATIONAL
FINANCE SRL**
(Society No. 1313)

In accordance with Section 31 (4)(b) of the Societies
with Restricted Liability Act, Cap. 318B of the Laws of
Barbados, notice is hereby given that the Society intends
to dissolve.

Dated this 3rd day of November, 2025.

JOHN M. HOWARD
Manager.

NOTICE NO. 2

BARBADOS

In the Matter of the Estate of

MAURICE DOUGLAS STOUTE
also known as
MAURICE STOUTE

Deceased

Pursuant to the Trustee Act, Cap. 250 of the Laws of Barbados Notice is given that all creditors and other persons having any claim or demands against the Estate of MAURICE DOUGLAS STOUTE also known as MAURICE STOUTE, deceased, late of #5 Pembroke Road, Grazettes in the parish of Saint Michael who died at #5 Pembroke Road, Grazettes in the parish of Saint Michael on 25th October 2021, are hereby required to send such particulars in writing of their claims and demands to the undersigned, C/o Messrs. CARRINGTON & SEALY, "Belmont House", Belmont Road, St. Michael, not later than the 20th day of May 2026 after which date the Administratrix and Personal Representative will distribute the property among the persons entitled thereto having regard only to the claims and demands of which the Administratrix and Personal Representative shall then have had notice and the said Administratrix and Personal Representative will not be liable for the property of the said deceased to any person or persons of whose claims and demands she shall not then have had notice. And all persons indebted to the said Estate are required to settle their indebtedness without delay.

Dated the 19th day of March, 2026.

JENNIFER LOWRIEANN HINDS, Administratrix
 and Personal Representative of the Estate of
 MAURICE DOUGLAS STOUTE also known as
 MAURICE STOUTE, deceased.

CARRINGTON & SEALY
 Attorneys-at-Law.

NOTICE NO. 3

BARBADOS

In the Matter of the Estate of

EULINE CARLOTTA CLARKE
also known as
EULINE CLARKE

Deceased

Pursuant to the Trustee Act, Cap. 250 of the Laws of Barbados Notice is given that all creditors and other persons having any claim or demands against the Estate of EULINE CARLOTTA CLARKE also known as EULINE CLARKE, deceased, late of Stevenson Road, Delemare Land in the parish of Saint Michael who died at Stevenson Road, Delemare Land, St. Michael on 29th April 2025, are hereby required to send such particulars in writing of their claims and demands to the undersigned, C/o Messrs. CARRINGTON & SEALY, "Belmont House", Belmont Road, St. Michael, not later than the 20th day of May 2026 after which date the Executrices and Personal Representatives will distribute the property among the persons entitled thereto having regard only to the claims and demands of which the Executrices and Personal Representatives shall then have had notice and the said Executrices and Personal Representatives will not be liable for the property of the said deceased to any person or persons of whose claims and demands they shall not then have had notice. And all persons indebted to the said Estate are required to settle their indebtedness without delay.

Dated the 19th day of March, 2026.

TRACIA TAMARA BURROWES and KRYSTLE
 CHERISE HARVEY, Executrices and Personal
 Representatives of the Estate of
 EULINE CARLOTTA CLARKE also known as
 EULINE CLARKE, deceased.

CARRINGTON & SEALY
 Attorneys-at-Law.



CENTRAL BANK OF BARBADOS

NON-CONSOLIDATED STATEMENT OF CONDITION AS AT December 31, 2025 - Final

Issued under Section 68 (1) of the Central Bank of Barbados Act, 2020

ASSETS	December 2025 BDS\$
RESERVE OF EXTERNAL ASSETS:	
Balances Held Abroad	533,244,581
Foreign Notes & Coins	7,178,186
Foreign Securities	2,448,582,592
	2,989,005,359
INTERNATIONAL MONETARY FUND:	
Reserve Tranche	34,879,616
Holdings of Special Drawing Rights	31,577,656
	66,457,272
Total Reserve of External Assets	3,055,462,631
LOCAL ASSETS:	
SECURITIES	
Barbados Government Treasury Bills	207,220,000
Barbados Treasury Notes	108,051,358
Barbados Government Debentures/Bonds	420,349,310
	735,620,668
DISCOUNTS AND ADVANCES	
Government Ways & Means	207,180,000
FIXED ASSETS (Net)	122,283,826
OTHER ASSETS	65,138,107
Total Local Assets	1,130,222,601
	4,185,685,232



CENTRAL BANK OF BARBADOS

NON-CONSOLIDATED STATEMENT OF CONDITION AS AT December 31, 2025 - Final

Issued under Section 68 (1) of the Central Bank of Barbados Act, 2020

	December 2025 BDS\$
LIABILITIES:	
Notes and Coins in Circulation	1,175,140,331
DEPOSITS:	
Government	457,437,795
Banks	3,045,478,744
Financial Institutions	3,151,063
Other	59,906,341
	3,565,973,943
OTHER LIABILITIES:	
Allocation of Special Drawing Rights	427,287,689
IMF Extended Fund Facility	241,011,220
Other	198,438,437
	866,737,346
Total Liabilities	5,607,851,620
CAPITAL AND RESERVES	
Authorised Capital: BDS\$25,000,000	
Paid up Capital: Government of Barbados	25,000,000
General Reserve	57,380,000
Fair Value Reserve	(10,205,659)
Retirement Benefit Reserve	(23,053,098)
Accumulated Deficit	(1,505,013,557)
Profit & Loss Account	33,725,926
Net Capital and Reserves	(1,422,166,388)
	4,185,685,232

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Governor

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Chief Financial Officer

March 18, 2026



CENTRAL BANK OF BARBADOS

NON-CONSOLIDATED STATEMENT OF CONDITION AS AT January 31, 2026 - Final

Issued under Section 68 (1) of the Central Bank of Barbados Act, 2020

ASSETS	January 2026 BDS\$
RESERVE OF EXTERNAL ASSETS:	
Balances Held Abroad	607,996,554
Foreign Notes & Coins	17,252,145
Foreign Securities	2,341,430,671
	2,966,679,370
INTERNATIONAL MONETARY FUND:	
Reserve Tranche	35,194,572
Holdings of Special Drawing Rights	31,862,794
	67,057,366
Total Reserve of External Assets	3,033,736,736
LOCAL ASSETS:	
SECURITIES	
Barbados Government Treasury Bills	207,220,000
Barbados Treasury Notes	96,271,758
Barbados Government Debentures/Bonds	420,349,310
	723,841,068
DISCOUNTS AND ADVANCES	
Government Ways & Means	181,210,000
FIXED ASSETS (Net)	121,913,926
OTHER ASSETS	70,384,284
Total Local Assets	1,097,349,278
	4,131,086,014



CENTRAL BANK OF BARBADOS

NON-CONSOLIDATED STATEMENT OF CONDITION AS AT January 31, 2026 - Final

Issued under Section 68 (1) of the Central Bank of Barbados Act, 2020

	January 2026 BDS\$
LIABILITIES:	
Notes and Coins in Circulation	1,145,747,428
DEPOSITS:	
Government	501,794,396
Banks	2,988,662,124
Financial Institutions	2,127,809
Other	60,878,290
	3,553,462,619
OTHER LIABILITIES:	
Allocation of Special Drawing Rights	431,146,014
IMF Extended Fund Facility	243,187,504
Other	180,085,433
	854,418,951
Total Liabilities	5,553,628,998
CAPITAL AND RESERVES	
Authorised Capital: BDS\$25,000,000	
Paid up Capital: Government of Barbados	25,000,000
General Reserve	57,380,000
Fair Value Reserve	(13,562,015)
Retirement Benefit Reserve	(23,053,098)
Accumulated Deficit	(1,471,287,631)
Profit & Loss Account	2,979,760
Net Capital and Reserves	(1,422,542,984)
	4,131,086,014

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Governor

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Chief Financial Officer

March 18, 2026



CENTRAL BANK OF BARBADOS

NON-CONSOLIDATED STATEMENT OF CONDITION AS AT February 28, 2026

Issued under Section 68 (1) of the Central Bank of Barbados Act, 2020

ASSETS	February 2026 BDS\$
RESERVE OF EXTERNAL ASSETS:	
Balances Held Abroad	609,619,701
Foreign Notes & Coins	11,433,170
Foreign Securities	2,373,989,780
	2,995,042,651
INTERNATIONAL MONETARY FUND:	
Reserve Tranche	35,013,666
Holdings of Special Drawing Rights	19,478,278
	54,491,944
Total Reserve of External Assets	3,049,534,595
LOCAL ASSETS:	
SECURITIES	
Barbados Government Treasury Bills	207,220,000
Barbados Treasury Notes	86,814,358
Barbados Government Debentures/Bonds	420,349,310
	714,383,668
DISCOUNTS AND ADVANCES	
Government Ways & Means	113,665,000
FIXED ASSETS (Net)	123,131,215
OTHER ASSETS	73,671,077
Total Local Assets	1,024,850,960
	4,074,385,555



CENTRAL BANK OF BARBADOS

NON-CONSOLIDATED STATEMENT OF CONDITION AS AT February 28, 2026

Issued under Section 68 (1) of the Central Bank of Barbados Act, 2020

	February 2026 BDS\$
LIABILITIES:	
Notes and Coins in Circulation	1,160,868,447
DEPOSITS:	
Government	503,571,918
Banks	2,882,853,516
Financial Institutions	802,804
Other	70,700,054
	3,457,928,292
OTHER LIABILITIES:	
Allocation of Special Drawing Rights	428,929,848
IMF Extended Fund Facility	241,937,478
Other	180,295,102
	851,162,428
Total Liabilities	5,469,959,167
CAPITAL AND RESERVES	
Authorised Capital: BDS\$25,000,000	
Paid up Capital: Government of Barbados	25,000,000
General Reserve	57,380,000
Fair Value Reserve	5,797,866
Retirement Benefit Reserve	(23,053,098)
Accumulated Deficit	(1,471,287,631)
Profit & Loss Account	10,589,251
Net Capital and Reserves	(1,395,573,612)
	4,074,385,555

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Governor

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Chief Financial Officer

March 18, 2026



Guardian Life of The Caribbean Limited Abridged Non-Consolidated Financial Statements

For the Year ended 31 December 2025

Expressed in Trinidad and Tobago Dollars



INDEPENDENT AUDITOR'S REPORT ON THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

To the shareholders of Guardian Life of The Caribbean Limited

Our opinion

In our opinion, the accompanying abridged non-consolidated financial statements of Guardian Life of The Caribbean Limited (the Company) are consistent, in all material respects, with the audited non-consolidated financial statements, on the basis described in note 2.

The abridged non-consolidated financial statements

The Company's abridged non-consolidated financial statements derived from the audited non-consolidated financial statements for the year ended 31 December 2025 comprise:

- the abridged non-consolidated statement of financial position as at 31 December 2025;
- the abridged non-consolidated statement of income for the year then ended;
- the abridged non-consolidated statement of comprehensive income for the year then ended;
- the abridged non-consolidated statement of changes in equity for the year then ended;
- the abridged non-consolidated statement of cash flows for the year then ended; and
- the related notes to the abridged non-consolidated financial statements.

The abridged non-consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the abridged non-consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited non-consolidated financial statements and the auditor's report thereon.

The audited non-consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited non-consolidated financial statements in our report dated 25 March 2026.


Responsibilities of management and those charged with governance for the abridged non-consolidated financial statements

Management is responsible for the preparation of the abridged non-consolidated financial statements on the basis described in note 2.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's responsibility

Our responsibility is to express an opinion on whether the abridged non-consolidated financial statements are consistent, in all material respects, with the audited non-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'.


Port of Spain
Trinidad, West Indies
25 March 2026



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements

For the Year ended 31 December 2025

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 December 2025 \$'000	Restated 31 December 2024 \$'000	Restated 1 January 2024 \$'000
Assets			
Property, plant and equipment	183,161	181,625	181,839
Right-of-use assets	3,912	7,700	8,065
Investment properties	129,012	280,484	283,939
Intangible assets	44,618	–	–
Investment in subsidiaries	294,516	144,516	139,570
Investment securities	11,089,258	10,821,050	10,521,260
Investment securities of mutual fund unit holders	130,218	116,011	106,072
Loans and receivables	182,486	241,088	218,243
Pension plan assets	8,822	6,181	4,948
Deferred tax assets	17,447	19,511	17,883
Insurance contract assets	154,151	145,754	71,684
Reinsurance contract assets	141,215	87,938	111,299
Taxation recoverable	40,237	38,840	37,883
Cash and cash equivalents	727,952	911,856	674,990
Cash and cash equivalents of mutual fund unit holders	7,135	1,122	43,009
Total assets	<u>13,154,140</u>	<u>13,003,676</u>	<u>12,420,684</u>
Equity and liabilities			
Share capital	100,465	100,465	100,465
Reserves	148,415	131,542	18,416
Retained earnings	<u>1,677,404</u>	<u>1,545,466</u>	<u>1,403,893</u>
Total equity	<u>1,926,284</u>	<u>1,777,473</u>	<u>1,522,774</u>
Liabilities			
Insurance contract liabilities	9,845,707	9,774,805	9,496,999
Reinsurance contract liabilities	2,977	1,396	818
Lease liabilities	3,786	9,567	11,850
Investment contract liabilities	1,044,402	1,038,704	1,025,417
Pension plan liabilities	18,655	18,985	11,311
Post-retirement medical benefit obligations	37,440	35,581	33,024
Deferred tax liabilities	26,447	25,513	25,482
Provision for taxation	75,580	179,034	162,053
Other liabilities	<u>172,862</u>	<u>142,618</u>	<u>130,956</u>
Total liabilities	<u>11,227,856</u>	<u>11,226,203</u>	<u>10,897,910</u>
Total equity and liabilities	<u>13,154,140</u>	<u>13,003,676</u>	<u>12,420,684</u>

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

On 25 March 2026, the Board of Directors of Guardian Life of The Caribbean Limited authorised these abridged non-consolidated financial statements for issue.

Director:

Director:



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements

For the Year ended 31 December 2025

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF INCOME

	2025 \$'000	Restated 2024 \$'000
Insurance revenue	1,517,524	1,499,181
Insurance service expenses	(1,207,542)	(1,287,679)
Net expenses from reinsurance contracts held	<u>(57,108)</u>	<u>(56,514)</u>
Insurance service result	<u>252,874</u>	<u>154,988</u>
Investing activities		
Investment income from financial assets measured at amortised cost	186,469	181,295
Investment income from financial assets measured at fair value through profit or loss	316,990	340,620
Net realised gains on financial assets	103,663	3,789
Net fair value (losses)/gains	(144,708)	114,849
Fee income	1,545	2,479
Other income	58,173	27,145
Net impairment losses on financial assets	(11,443)	(24,620)
Investment contract benefits	<u>(22,894)</u>	<u>(26,843)</u>
Net income from investing activities	<u>487,795</u>	<u>618,714</u>
Finance expenses from insurance contracts issued	(252,566)	(352,555)
Finance income from reinsurance contracts held	<u>9,476</u>	<u>1,574</u>
Net insurance finance expenses	<u>(243,090)</u>	<u>(350,981)</u>
Net income from all activities	<u>497,579</u>	<u>422,721</u>
Operating expenses	(175,648)	(137,602)
Finance charges	<u>(566)</u>	<u>(884)</u>
Profit before taxation	321,365	284,235
Taxation	<u>(26,254)</u>	<u>(50,933)</u>
Profit for the year	<u>295,111</u>	<u>233,302</u>

The accompanying notes form an integral part of these abridged non-consolidated financial statements.



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements

For the Year ended 31 December 2025

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	2025 \$'000	Restated 2024 \$'000
Profit for the year	<u>295,111</u>	<u>233,302</u>
Other comprehensive income/(loss)		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translating foreign operations	(1,241)	(2,309)
Finance income from insurance contracts issued	<u>18,005</u>	<u>111,945</u>
Net other comprehensive income that may be reclassified subsequently to profit or loss	<u>16,764</u>	<u>109,636</u>
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Gains on property revaluation	109	3,490
Remeasurement of pension plans	(9,895)	(10,404)
Remeasurement of post-retirement medical benefit obligations	(101)	(728)
Taxation relating to components of other comprehensive income	<u>(177)</u>	<u>403</u>
Net other comprehensive loss that will not be reclassified subsequently to profit or loss	<u>(10,064)</u>	<u>(7,239)</u>
Other comprehensive income for the period, net of tax	<u>6,700</u>	<u>102,397</u>
Total comprehensive income for the period, net of tax	<u>301,811</u>	<u>335,699</u>

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

ABRIDGED NON-CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital \$'000	Reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2025	100,465	131,542	1,545,466	1,777,473
Total comprehensive income	–	16,873	284,938	301,811
Dividends	–	–	(153,000)	(153,000)
Balance at 31 December 2025	<u>100,465</u>	<u>148,415</u>	<u>1,677,404</u>	<u>1,926,284</u>
Balance at 1 January 2024 - as previously reported	100,465	18,416	1,338,108	1,456,989
Restatements (Note 6)	–	–	65,785	65,785
Balance at 1 January 2024 - as restated	100,465	18,416	1,403,893	1,522,774
Total comprehensive income	–	113,126	222,573	335,699
Dividends	–	–	(81,000)	(81,000)
Balance at 31 December 2024 - as restated	<u>100,465</u>	<u>131,542</u>	<u>1,545,466</u>	<u>1,777,473</u>

The accompanying notes form an integral part of these abridged non-consolidated financial statements.



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements

For the Year ended 31 December 2025

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF CASH FLOWS

	2025 \$'000	Restated 2024 \$'000
Cash flows from operating activities		
Profit before taxation	321,365	284,235
Adjustment for specific items included on the accruals basis:		
- Finance charges	566	884
- Investment income	(544,501)	(531,757)
Adjustment for non-cash items	74,554	(70,493)
Interest received	472,322	453,277
Dividends received	<u>67,740</u>	<u>72,450</u>
Operating profit before changes in operating assets/liabilities	392,046	208,596
Change in insurance contract assets/liabilities	80,510	315,682
Change in reinsurance contract assets/liabilities	(51,696)	23,939
Net increase in investment contracts	5,698	13,287
Purchase of investment securities	(2,179,036)	(2,831,210)
Proceeds from sale of investment securities	1,868,250	2,652,931
Purchase of/additions to investment properties	(6,100)	(1,643)
Proceeds from sale of investment property	21,253	5,080
Net decrease/(increase) in loans and receivables	7,510	(3,766)
Net increase in other operating assets/liabilities	<u>(7,874)</u>	<u>(54,107)</u>
Cash generated from operating activities	130,561	328,789
Interest paid	(602)	(889)
Net taxation paid	<u>(128,280)</u>	<u>(35,861)</u>
Net cash generated from operating activities	<u>1,679</u>	<u>292,039</u>
Cash flows from investing activities		
Investment in subsidiary	-	(4,946)
Purchase of property, plant and equipment	(15,065)	(6,608)
Proceeds on sale of property, plant and equipment	4	13
Purchase of intangible assets	<u>(5,752)</u>	<u>-</u>
Net cash used in investing activities	<u>(20,813)</u>	<u>(11,541)</u>
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(5,960)	(5,834)
Dividends paid to equity holders of the company	<u>(153,000)</u>	<u>(81,000)</u>
Net cash used in financing activities	<u>(158,960)</u>	<u>(86,834)</u>
Net (decrease)/increase in cash and cash equivalents	<u>(178,094)</u>	<u>193,664</u>

The accompanying notes form an integral part of these abridged non-consolidated financial statements.



Guardian Life of The Caribbean Limited Abridged Non-Consolidated Financial Statements

For the Year ended 31 December 2025

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Company

Guardian Life of The Caribbean Limited ('the Company') was incorporated in Trinidad and Tobago on 30 December 1980 and operates under the provisions of the Insurance Act of 2018 which came into effect on January 1st 2021. Prior to the commencement of the new legislation, the Company operated under the provisions of the Insurance Act of 1980. The Company is engaged in the underwriting of all classes of long-term insurance business and personal accident business, as defined in the Insurance Act 1980 of Trinidad and Tobago, and associated investment activities. The Company is wholly owned by Guardian Insurance Limited, which is a subsidiary of Guardian Holdings Limited ("GHL"). Both companies are incorporated in the Republic of Trinidad and Tobago.

The address of the registered office is 1 Guardian Drive, Westmoorings S.E., Trinidad and Tobago.

GHL is 61.77% (2024:61.77%) owned by NCB Global Holdings Limited ('NCBGH' and the 'Parent'), a limited liability holding company, which was incorporated in Trinidad and Tobago in December 2017. NCBGH is 100% owned by NCB Financial Group Limited ('NCBFG'). NCBFG was incorporated in Jamaica in April 2016 and is the financial holding company for the NCB Group. NCBFG is 46.24% (2024: 47.14%) owned by AIC (Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada. Portland Holdings Inc. is controlled by Hon. Michael A. Lee-Chin, O.J., a director of the Company.

The NCB Financial Group provides a diversified range of financial services through its subsidiaries and associates. The ordinary shares of GHL and NCBFG are listed on the Trinidad and Tobago Stock Exchange and the Jamaica Stock Exchange.

2. Basis of Preparation

The abridged non-consolidated financial statements are prepared in accordance with the Guideline on the Publication of Abridged Financial Statements issued by the Central Bank of Trinidad and Tobago.

The abridged non-consolidated financial statements are derived from the Company's non-consolidated audited financial statements which are prepared in accordance with IFRS Accounting Standards (previously referred to as International Financial Reporting Standards).

The abridged non-consolidated statement of financial position as at 31 December 2025 and abridged non-consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended were exactly re-produced from the Company's audited non-consolidated financial statements. However, the disclosures within the abridged non-consolidated financial statements were limited to disclosures that were deemed material and necessary to present a true and fair view of the Company's performance through a succinct lens.

The abridged non-consolidated financial statements have been prepared in accordance with the accounting policies set out in the respective notes of the audited non-consolidated financial statements consistently applied from period to period. All new and amended accounting standards and interpretations that are mandatory for the periods disclosed and which are relevant to the Company have been adopted.

These abridged non-consolidated financial statements are prepared solely for statutory purposes and do not reflect the consolidation of the accounts of subsidiary companies.

The abridged non-consolidated financial statements have been prepared on a going concern basis.

The Company's audited non-consolidated financial statements are available for any user on the Company's website or can be accessed at the Company's office during normal business hours.



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements

For the Year ended 31 December 2025

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS
(CONTINUED)

3. Functional and Presentation Currency

Items included in the Company's abridged non-consolidated financial statements are measured using the currency of the primary economic environment in which the entity operates (the 'functional' currency). The abridged non-consolidated financial statements are presented in Trinidad and Tobago dollars, rounded to the nearest thousand, which is the Company's functional and presentation currency.

4. Contingent liabilities

Legal proceedings

The Company is a defendant in various legal actions. In the opinion of the Directors, after taking appropriate legal advice, the outcome of such actions will not give rise to any significant loss.

Taxation

There may be a possible obligation that may arise for the interest and penalties relating to the tax on future distributions. The existence of this obligation will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company.

5. Related party disclosures

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions. The ultimate parent of the Company is Portland Holdings Inc.

A number of transactions are entered into with related parties in the normal course of business.

	2025	2024
	\$'000	\$'000
Due from parent and affiliated companies		
Guardian Insurance Limited	12,494	25,494
Affiliated companies	<u>48,529</u>	<u>52,099</u>
	<u>61,023</u>	<u>77,593</u>
Due to parent and affiliated companies		
Guardian Holdings Limited	2,826	156
Affiliated companies	<u>16,049</u>	<u>332</u>
	<u>18,875</u>	<u>488</u>

The following transactions were carried out with related parties:

(a) Interest income from:		
- Key associates	9,669	10,232
(b) Dividend income from:		
- Parent company	1,612	3,223
- Other related parties	2,117	2,799
- Key associates	3,973	7,355



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements
 For the Year ended 31 December 2025 Expressed in Trinidad and Tobago Dollars

**NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS
 (CONTINUED)**

5. Related party disclosures (continued)

	2025	2024
	\$'000	\$'000
(c) Financial assets of:		
- Key associates	189,952	205,719
- Parent company	9,447	65,873
- Other related parties	54,567	60,598
(d) Key management personnel compensation:		
- Salaries and other short-term employee benefits	9,701	7,783
- Post-employment benefits	573	531
- Other long-term benefits	1,257	(27)
(e) Investment fees paid to:		
- Other related parties	34,491	3,980
Loans to key management of the Company:		
Balance at beginning of year	13,615	22,882
Loans advanced during the year	3,780	52
Loan repayments received	(5,403)	(9,346)
Interest charged	425	933
Interest received	(425)	(916)
Exchange rate adjustments	-	10
Balance at end of year	<u>11,992</u>	<u>13,615</u>

There was no provision for doubtful debts at the reporting date and no bad debt expense in the year (2024: Nil).

6. Restatements

The following error in the previously issued financial statements for 2024 and 2023 were corrected as presented.

Note 1:

In 2025, detailed reviews were conducted comparing the actuarial expectations against the actual insurance results. These reviews identified a misalignment in the accounting treatment of certain lumpsum payments that had resulted in the overstatement of the contractual service margin, insurance service expense and insurance revenue on some annuity portfolios. The tax impact of these amendments were also recorded.



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements

For the Year ended 31 December 2025

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NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS
(CONTINUED)

6. Restatements (continued)

Non Consolidated Statement of Financial Position (2024)

	As previously reported \$'000	Restatement Note 1 \$'000	Restated Balances \$'000
Assets			
Property, plant and equipment	181,625	–	181,625
Right-of-use assets	7,700	–	7,700
Investment properties	280,484	–	280,484
Investment in subsidiaries	144,516	–	144,516
Investment securities	10,821,050	–	10,821,050
Investment securities of mutual fund unit holders	116,011	–	116,011
Loans and receivables	241,088	–	241,088
Pension plan assets	6,181	–	6,181
Deferred tax assets	19,511	–	19,511
Insurance contract assets	145,754	–	145,754
Reinsurance contract assets	87,938	–	87,938
Taxation recoverable	38,840	–	38,840
Cash and cash equivalents	911,856	–	911,856
Cash and cash equivalents of mutual fund unit holders	1,122	–	1,122
Total assets	<u>13,003,676</u>	<u>–</u>	<u>13,003,676</u>
Equity and liabilities			
Share capital	100,465	–	100,465
Reserves	131,542	–	131,542
Retained earnings	1,448,921	96,545	1,545,466
Total equity	<u>1,680,928</u>	<u>96,545</u>	<u>1,777,473</u>
Liabilities			
Insurance contract liabilities	9,880,097	(105,292)	9,774,805
Reinsurance contract liabilities	1,396	–	1,396
Lease liabilities	9,567	–	9,567
Investment contract liabilities	1,038,704	–	1,038,704
Pension plan liabilities	18,985	–	18,985
Post-retirement medical benefit obligations	35,581	–	35,581
Deferred tax liabilities	25,513	–	25,513
Provision for taxation	170,287	8,747	179,034
Other liabilities	142,618	–	142,618
Total liabilities	<u>11,322,748</u>	<u>(96,545)</u>	<u>11,226,203</u>
Total equity and liabilities	<u>13,003,676</u>	<u>–</u>	<u>13,003,676</u>



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements

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Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS
(CONTINUED)

6. Restatements (continued)

Non Consolidated Statement of Income (2024)

	As previously reported \$'000	Restatement Note 1 \$'000	Restated Balances \$'000
Insurance revenue	1,513,540	(14,359)	1,499,181
Insurance service expenses	(1,335,585)	47,906	(1,287,679)
Net income from reinsurance contracts held	<u>(56,514)</u>	<u>–</u>	<u>(56,514)</u>
Insurance service result	<u>121,441</u>	<u>33,547</u>	<u>154,988</u>
Investing activities			
Investment income from financial assets measured at amortised cost	181,295	–	181,295
Investment income from financial assets measured at fair value through profit or loss	340,620	–	340,620
Net realised gains on financial assets	3,789	–	3,789
Net fair value gains	114,849	–	114,849
Fee income	2,479	–	2,479
Other income	27,145	–	27,145
Net impairment losses on financial assets	(24,620)	–	(24,620)
Investment contract benefits	<u>(26,843)</u>	<u>–</u>	<u>(26,843)</u>
Net income from investing activities	<u>618,714</u>	<u>–</u>	<u>618,714</u>
Finance expenses from insurance contracts issued	(352,555)	–	(352,555)
Finance expenses from reinsurance contracts held	1,574	–	1,574
Net insurance finance expenses	<u>(350,981)</u>	<u>–</u>	<u>(350,981)</u>
Net income from all activities	<u>389,174</u>	<u>33,547</u>	<u>422,721</u>
Operating expenses	(137,602)	–	(137,602)
Finance charges	<u>(884)</u>	<u>–</u>	<u>(884)</u>
Profit before taxation	250,688	33,547	284,235
Taxation	<u>(48,146)</u>	<u>(2,787)</u>	<u>(50,933)</u>
Profit for the year	<u>202,542</u>	<u>30,760</u>	<u>233,302</u>



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Abridged Non-Consolidated Financial Statements

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NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS
(CONTINUED)

6. Restatements (continued)

Non-Consolidated Statement of Cash Flows (2024)

	As previously reported \$'000	Restatement Note 1 \$'000	Restated Balances \$'000
Cash flows from operating activities			
Profit before taxation	250,688	33,547	284,235
Adjustment for specific items included on the accruals basis:			
- Finance charges	884	-	884
- Investment income	(531,757)	-	(531,757)
Adjustment for non-cash items	(70,493)	-	(70,493)
Interest received	453,277	-	453,277
Dividends received	72,450	-	72,450
Operating profit before changes in operating assets/liabilities	175,049	33,547	208,596
Change in insurance contract assets/liabilities	349,229	(33,547)	315,682
Change in reinsurance contract assets/liabilities	23,939	-	23,939
Net decrease in investment contracts	13,287	-	13,287
Purchase of investment securities	(2,831,210)	-	(2,831,210)
Proceeds from sale of investment securities	2,652,931	-	2,652,931
Purchase of/additions to investment properties	(1,643)	-	(1,643)
Proceeds from sale of investment property	5,080	-	5,080
Net decrease in loans and receivables	(3,766)	-	(3,766)
Net increase in other operating assets/liabilities	(54,107)	-	(54,107)
Cash generated from operating activities	328,789	-	328,789
Interest paid	(889)	-	(889)
Net taxation paid	(35,861)	-	(35,861)
Net cash generated from operating activities	292,039	-	292,039
Cash flows from investing activities			
Investment in subsidiary	(4,946)	-	(4,946)
Purchase of property, plant and equipment	(6,608)	-	(6,608)
Proceeds on sale of property, plant and equipment	13	-	13
Net cash used in investing activities	(11,541)	-	(11,541)
Net cash used in financing activities			
Payment of principal portion of lease liabilities	(5,834)	-	(5,834)
Dividends paid to equity holders of the company	(81,000)	-	(81,000)
Net cash used in financing activities	(86,834)	-	(86,834)
Net decrease in cash and cash equivalents	193,664	-	193,664



Guardian Life of The Caribbean Limited
Abridged Non-Consolidated Financial Statements

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NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS
(CONTINUED)

6. Restatements (continued)

Non-Consolidated Statement of Financial Position (2023)

	As previously reported \$'000	Restatement Note 1 \$'000	Restated Balances \$'000
Assets			
Property, plant and equipment	181,839	–	181,839
Right-of-use assets	8,065	–	8,065
Investment properties	283,939	–	283,939
Investment in subsidiaries	139,570	–	139,570
Investment securities	10,521,260	–	10,521,260
Investment securities of mutual fund unit holders	106,072	–	106,072
Loans and receivables	218,243	–	218,243
Pension plan assets	4,948	–	4,948
Deferred tax assets	17,883	–	17,883
Insurance contract assets	71,684	–	71,684
Reinsurance contract assets	111,299	–	111,299
Taxation recoverable	37,883	–	37,883
Cash and cash equivalents	674,990	–	674,990
Cash and cash equivalents of mutual fund unit holders	43,009	–	43,009
Total assets	<u>12,420,684</u>	<u>–</u>	<u>12,420,684</u>
Equity and liabilities			
Share capital	100,465	–	100,465
Reserves	18,416	–	18,416
Retained earnings	1,338,108	65,785	1,403,893
Total equity	<u>1,456,989</u>	<u>65,785</u>	<u>1,522,774</u>
Liabilities			
Insurance contract liabilities	9,568,744	(71,745)	9,496,999
Reinsurance contract liabilities	818	–	818
Lease liabilities	11,850	–	11,850
Investment contract liabilities	1,025,417	–	1,025,417
Pension plan liabilities	11,311	–	11,311
Post-retirement medical benefit obligations	33,024	–	33,024
Deferred tax liabilities	25,482	–	25,482
Provision for taxation	156,093	5,960	162,053
Other liabilities	130,956	–	130,956
Total liabilities	<u>10,963,695</u>	<u>(65,785)</u>	<u>10,897,910</u>
Total equity and liabilities	<u>12,420,684</u>	<u>–</u>	<u>12,420,684</u>

7. Subsequent events

There are no events or transactions that have occurred that will require adjustments to disclosures in the abridged non-consolidated financial statements.

NOTICE NO. 4

**SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE**

CLAIM NO. LTP 19/2026

IN THE MATTER OF THE LAND (TITLE PROCEEDINGS) ACT, 2011 (section 3);

AND IN THE MATTER OF ALL THAT land situate at Road View in the parish of Saint Peter in this Island and containing by admeasurement 92.6 square metres certified on the 7th day of January 2026 by Andrew O. McClean, Land Surveyor, **ABUTTING** and **BOUNDING** to the North by a Right of Way leading to a public road to the East by a Right of Way to the South by lands of Maybelle Walker and to the West by lands of Samuel Ricardo Thompson and Leveritt L. Gilkes or however else same may abut and bound

NOTICE OF APPLICATION FOR CERTIFICATE OF TITLE

TAKE NOTICE that **K.B.V. COMMON SERVICES LIMITED** of “Chelford”, George Washington House, The Garrison in the parish of Saint Michael in this Island of Barbados has applied to the High Court for a Declaration of ownership and a Certificate of the title in respect of the land described above.

Any person having any adverse claim, lien, charge, right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Whitepark Rd., Bridgetown on or before **June 3, 2026** and immediately thereafter serve a true copy on the undersigned.

Any other person who has information relating to the ownership of the said property is invited to give such written information to the Registrar of the Supreme Court, Whitepark Rd., Bridgetown, on or before **June 3, 2026**.

Dated April 20, 2026.

THERON I. S. MENDES,
Attorney-at-Law for the Claimant,
whose place of business & address for service is
Court Caribbean Law Practice,
Hastings Business Centre,
Hastings, Christ Church.

Probate Advertisement

NOTICE NO. 5

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

*High Court
Civil Division*

In the Estate of

CYNTHIA COREEN ROBINSON

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

LETTERS OF ADMINISTRATION to the Estate of CYNTHIA COREEN ROBINSON late of Gays in the parish of Saint Peter in this Island who died at Gays in the parish of Saint Peter in this Island on the 16th day of November, 2025, by NA TISHA SHAWNETTE ROBINSON, who is the daughter 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 20th day of April, 2026.

DAINE K. HINDS
Harridyal-Sodha & Associates
Attorneys-at-Law for the Applicant.



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NOTICE NO. 1

Government Notice

Appointments to the Board of the Caribbean Broadcasting Corporation

In accordance with the provisions of the schedule to the Caribbean Broadcasting Act, Cap. 276 Laws of Barbados, the following persons have been appointed to the Board of the Caribbean Broadcasting Corporation for a period of three (3) years with effect from March 30, 2026 to March 29, 2029:

Mr. Oliver Jordan	–	Chairman
Mr. Cheyne Jones	–	Deputy Chairman
Mr. Anthony Soudatt	–	Member
Ms. Kaye-Anne Greenidge	–	Member
Ms. Onika Stewart	–	Member
Mr. Peter Boyce	–	Member
Mr. Calderon Walrond	–	Member
Ms. Sonia Mullins	–	Member
Ms. Renata Goodman	–	Member
The Permanent Secretary, Ministry of Home Affairs and Information	–	Ex Officio Member
Director, Digital Infrastructure Ministry of Innovation, Industry, Science and Smart Technology	–	Ex Officio Member

GOVERNMENT NOTICES

The following persons have been granted Licences to operate as Security Guards during the month of JULY for the year 2025 in accordance with the provision of Section 17(3) of the Private Investigators and Security Guards Act, CAP. 372E

- | | | | | | |
|-----|-----------------------------|-----|-----------------------------|-----|-----------------------|
| 1. | AIKENS, AMMOY TRISHAGAY | 28. | JOHN-JOSEPH, LYDIS TRACY | 55. | WILLIAMS, MIGUEL ALEX |
| 2. | BABB, KIRK DOUGLAS | 29. | JONES, MARK LA VERE | 56. | YARDE, ARLENE ONETA |
| 3. | BELL, NICHEL ALICIA | 30. | LA ROSE, KIVA VITARA | 57. | YARDE, MARCUS MEKYLE |
| 4. | BRADSHAW, DAVE MCKENZIE | 31. | LAYNE, DEYTONA RICARDO | | |
| 5. | BRATHWAITE, WESELEY NIGEL | 32. | LEACOCK, KARIE KADIAN | | |
| 6. | BURTON, MARLA, AMANDA | 33. | LYTE, ZAHEER RENACO | | |
| 7. | BUTCHER, RAVELSTAN DEMEL | 34. | MARSHALL-GREENE, CHARMARINE | | |
| 8. | CHARLES, COREY AUGUSTIN | 35. | MCCLEAN, NISHA LAKIA | | |
| 9. | DALEY, JEMELIA SADHA | 36. | MCCLEAN, SHAKIBA MICHAELA | | |
| 10. | DAVIS, ALTOVISE SHAVONNE | 37. | NURSE, SHAKERA ROSEMARY | | |
| 11. | DEANE, VENICE DONNA-ANN | 38. | PHILLIPS, STACIAN | | |
| 12. | DOUGLAS, LINTHEA LORETTA | 39. | PILGRIM, DONTAE RAMARIO | | |
| 13. | DOUGLIN, ANTHONY RASHAWN | 40. | REECE, SHANICE NIKITA | | |
| 14. | EASTMOND, WYCLIFFE LEROY | 41. | ROUSE, MARGARITA EURIKA | | |
| 15. | GILL, SHAUDEL NATASHA | 42. | SCOTT, ZARAH ALICIA | | |
| 16. | GITTENS, JACQUELINE | 43. | SEALY, JADAN AMIR | | |
| 17. | GOODING, GLENROY TYSON | 44. | SEALY, LEAH NATASHA | | |
| 18. | GORDON, DAMIAN BARRY | 45. | SHEPHERD, JENSIA ANN-MARIE | | |
| 19. | GRIFFITH, CATANGA ELTON | 46. | SHOREY, SHONTE JASMAINE | | |
| 20. | GRIFFITH, KALIA SHANDRE | 47. | STEADE, COLLIN SYLVESTER | | |
| 21. | HARRIS, KERRY-ANN MARIA | 48. | STRAUGHN, GRANTLEY ANDERSON | | |
| 22. | HOLDER, NATASHA KATRINA | 49. | SYLVESTER, MARCELLINA | | |
| 23. | HOLLINGSWORTH, TSIAN CYREIA | 50. | TAYLOR, ZEBYI YOHANCE | | |
| 24. | HORNE, MCDEAN DARSON | 51. | THOMAS, FRANCES LUCILLE | | |
| 25. | HOYTE, KIANNA TONISHA | 52. | WARD, RICHELLE RASHONNA | | |
| 26. | JACOBS, KIAS ADAM | 53. | WHARTON, SHAQUILLE ANTONIE | | |
| 27. | JACQUES, RUBENS JEAN | 54. | WHITEHEAD, MELISSA NANCY | | |

The following persons have been granted Licences to operate as Security Guards during the month of August for the year 2025 in accordance with the provision of Section 17(3) of the Private Investigators and Security Guards Act, CAP. 372E

- | | |
|-------------------------------|--------------------------------|
| 1. ALBERT, MARIO MYKEL | 28. GREENE, GRANTLEY ALVIN |
| 2. ALEXANDER, ASHTI KADILA | 29. GREENIDGE, JALIKA ANIKA |
| 3. ALLEYNE, SHAKAYLA DONNISHA | 30. HASTING, KESANN TOYESHA |
| 4. ANGE-MARIE, CELADON | 31. HAYE, SANTANA LASHANTEL |
| 5. ARCHER, JAMILA TALIBAH | 32. HOLLIGAN, OMAR SYLVESTER |
| 6. ARTHUR, SADE KEISHANNA | 33. HURLEY, RIANNA CURTISHA |
| 7. AUSTIN, JAHNOBA O'SHANNA | 34. JACOBS, TERRENCE AKEON |
| 8. BARKER, RASHAUN KAYDEN | 35. JOSEPH, NICOLETTE RECHANNA |
| 9. BIGNALL, ABIGALE | 36. LAYNE, RYAN DERYCK |
| 10. BLACKETT, ERLA ELAINE | 37. LEWIS, COURTNEY ALEXIS |
| 11. BROOMES, SHACKIA JADE-ANN | 38. MAPP, JAQUAN JAKEEL |
| 12. BURNETT, RASHEED GIVAUNI | 39. MCCARTHY, DELLON DETROY |
| 13. CLARKE, WAYNE AFFUL | 40. ROACH, WAYNE MARVIN |
| 14. DESHONG, DARRELL THYSON | 41. ROCK, KEIRA LASHONNA |
| 15. DOUCE, TYRIQUE DENIRO | 42. SAMAROO, CHARLES BASDEO |
| 16. DRAKES, JOSIAH SHEAHAN | 43. SCOTT, SOPHIA ANN MARIE |
| 17. DUPLISUS, PASSSIONTE DILA | 44. SKINNER, LEROY ANDREW |
| 18. ELLIS, LISA SAMANTHA | 45. SMITH, KEVIN RAMON |
| 19. FORDE, HUTSON LEROY | 46. SMITH, LATOYA MICHELLE |
| 20. FORDE, MARC ANDERSON | 47. THOMAS, CASSANDRA KEMESHA |
| 21. FRANCIS, KEMOY MARSHA-ANN | 48. THOMPSON, ADRIAN WINSTON |
| 22. FREEMAN, SHAUNTE SHANIQUA | 49. TIMOTHY, DAVE MARTIN |
| 23. GEORGES, JHONLEY | 50. WALKER, SHAUNET LATONYA |
| 24. GIBBS, DOMINQUE ABIGAIL | 51. WELCH, IKEIBA SHANNAR |
| 25. GIBBS, TRACYANN NICOLE | 52. WHITE, NADERAH NAKAYLA |
| 26. GIBSON, RAMON DINO | 53. WILLIAMS, ROXANNE MAHALIA |
| 27. GODDARD, ALEX ROMARIO | |

The following persons have been granted Licences to operate as Security Guards during the month of September for the year 2025 in accordance with the provision of Section 17(3) of the Private Investigators and Security Guards Act, CAP. 372E

- | | |
|---------------------------------|----------------------------------|
| 1. ADRIDGE, SHIMRHONDY AFFMEAN | 21. HERBERT, JAQUELINE LOLITA |
| 2. ALLEYNE, DAVID ALWYN | 22. HOYTE, NATASHA MARQUITA |
| 4. BANCROFT, LASHAWNA | 24. JORDAN, PAUL STEVENSON |
| 5. BECKLES, KENDRA TONIQUE | 25. JOSEPH, MITCHELANDY |
| 6. BISHOP, SHERMAY ALMETA | 26. KITSON, RICHARD |
| 7. BROWN, LESONIE ANDRA | 27. MCKENZIE, OSHIN |
| 8. BRYAN, MARIO TAJAY | 28. MITCHELL, CHRISTINA LATONYA |
| 9. BURTON, MYASHA TARA | 29. NEPTUNE, SHANIAH SHANTEA |
| 10. CALLENDER, COLIN TREVOR | 30. POWLETT, MALCOLM JOSEPH |
| 11. CAMPBELL, SASHA TIFFANY | 31. ROACH, DEVON SAMUEL |
| 12. CARTER, DESMOND ANTONIO | 32. ROBERTS, TIA ALIKA |
| 13. CARTER, THEODORE CLINTON | 33. ROUSE, DAWNISHA LASHONNA |
| 14. COX, RASHIDA ALICIA | 34. SOBERS, MARLYN ANGELITA |
| 15. CURLEY, SEAN | 35. TAYLOR- RICE, LYDIA PATRICIA |
| 16. FORDE, RICO DARIO | 36. THOMAS, ORRIN HALDAYNE |
| 17. GILKES, HARCLIFFE | 37. WAITHE, ROHANSON JOSAIH |
| 18. GRANNUM, ERWIN CARL | 38. WALTER, CELES |
| 19. GREENIDGE, RONILLO ROMARIO | 39. WHITEHALL, KIMONI HASANI |
| 20. GRIFFITH-ALLEYNE, CASSANDRA | 40. WILLIAMS, JACQUELIN ALVINA |

The following persons have been granted Licences to operate as Security Guards during the month of October (A) for the year 2025 in accordance with the provision of Section 17(3) of the Private Investigators and Security Guards Act, CAP. 372E

1. ANGLIN, ANDRE ANDY
2. BANNISTER, TERRI DESAAN
3. BARROW, STACIA SUE-ANN
4. BECKLES, LESLYN AMANDA
5. BELLE, ARLENE CHEMAINE
6. BISHOP, KYAH ODOMA
7. BLACKMAN, SHANICE ASHANTE
8. BLAKE, KODI-ANN JANELL
9. BOYCE, WALTER O'BRIAN
10. BRANCH, NICOLE NATASHA
11. BRATHWAITE-BENSKIN, JAMAL
12. BREEDY, DENEISHA ROSELLE
13. BREEDY, RYNIESHA DOMINEKE
14. BURKE, JOSHUA RENALDO
15. CALLENDER, JAMALI SYLVESTER
16. CHAMBERS, JULIAN MULVENA
17. CLARKE, SAA-ANKH
18. CLARKE, SIASHA AKELIA
19. COLLINS, SOPHIA EVADNEY
20. COPPIN, CHANIQUE CHELIAH
21. CUMBERBATCH, AHYANA KAMIL
22. DELISCA, CHERLINE
23. DENNY, NATHANIEL KESHAWN
24. DRAKES, REYNEISHA ANALEAH
25. FORDE, DJIDAD REGINALD
26. GOLLOP, SHANICE SHANIKA
27. GRANT-YARDE, VICKIE NECO
28. GRIFFITH, KELVIN SEAN
29. HALL, CURTIS ROMARIO
30. HALL, JOEL O'NEAL
31. HAREWOOD, ROBERT
32. HARVEY, SEMONE RHAND
33. HERBERT, SAMANTHA LATOYA
34. HINDS, RAVEN RUDOLF
35. HINKSON, ROCHELLE KELLY-ANN
36. HORNE, KAYSHIA ALYONNA
37. ISAAC, MONIQUE ESTHER
38. JOHNSON-WARDE, CHANTEL

The following persons have been granted Licence to operate as Security Guards during the month of October (B) for the year 2025 in accordance with the provision of Section 17(3) of the Private Investigators and Security Guards Act, CAP. 372E

- | | | | |
|-----|----------------------------|-----|---------------------------------|
| 1. | JORDAN, DARIAN TRIMANE | 25. | SMITH, KIMBERLY CHARMAINE |
| 2. | JOSEPH, GINA VANESSA | 26. | SOBERS, RHINNA TYLESE |
| 3. | KELLMAN, KIANI TAMIA | 27. | SPRINGER, SHAQUILLA RENIKKO |
| 4. | LASHLEY, SHANIA NAKYSIA | 28. | STOUTE, TONIA AKEBA |
| 5. | LAYNE, ALICIA MELISSA | 29. | THOMAS-BISPHAM, SHINADE LAMESHA |
| 6. | LEACOCK, TROY O'BRIAN | 30. | THOMPSON, ANTONETTE MELESHA |
| 7. | LEWIS, ROLAN ANTONIO | 31. | THOMPSON, SYLVIA SHANIA |
| 8. | MARKS, STACY-ANN ALECIA | 32. | TROTMAN, SEIBERT |
| 9. | MEDUS, MARKENSON | 33. | WALDRON, DESEREE JANELLE |
| 10. | MILLANAISE, ONEIL CRAIG | 34. | WARD, KAYSHA SHAMIYA |
| 11. | MILLAR, BARRY LEROY | 35. | WATSON, GABRIEL MICHAEL |
| 12. | MORRIS, KEVIN JOHN | 36. | WATTS, VICTOR D |
| 13. | PADMORE, RIVALDO DAVON | 37. | WENT, STACY NATASHA |
| 14. | PIERRE, JHISLANE | 38. | WHITTAKER, KERRI LATOYA |
| 15. | PILGRIM, PATRICK O'NEAL | 39. | WILLIAMS, JOSHUA RAWLE |
| 16. | PRESCOD, KASANDRA SAMANTHA | 40. | WILLIAMS, TAFARA SHANIKA |
| 17. | PRIMUS, SABRINA YOLANDA | 41. | WILTHSHIRE, SHARON ROSITA |
| 18. | REID, SHARON MAY | 42. | WRIGHT, SHANTEL MIKHILA |
| 19. | RICHARDS, NADRE ATEHA | | |
| 20. | ROBINSON-ANGLIN, FELESIA | | |
| 21. | SALMON-MORRISON, SHERRGAYE | | |
| 22. | SEALY, KYREA TIFFANY | | |
| 23. | SHEPHERD, RAMON FITZGERALD | | |
| 24. | SHOREY, CHERRIAN KAREN | | |

SECURITY AGENCIES LICENCED IN BARBADOS AS OF OCTOBER 31st 2025.

- (1) A & C Security Services Limited.
- (2) Ace K9 Security Services Inc
- (3) Allegiance Security Services Incorporated
- (4) Amalgamated Security Services Ltd.
- (5) Battalion Security Incorporated
- (6) Caribbean Aircraft Handling.
- (7) CKE Security Services Inc.
- (8) DV & G Security Services
- (9) Executive Security and Bailiff Services
- (10) G.H Security Services
- (11) G4S Secure Solutions (Barbados) Ltd.
- (12) Guard Your Dreams Security Limited
- (13) Guardian State Security
- (14) Guardsman Barbados Ltd.
- (15) Harmony Advance Security Services Inc.
- (16) J.R Security Inc-
- (17) John S.K Security Services Ltd-
- (18) LA Security
- (19) Level One Security
- (20) OSIRES
- (21) Patriot Security Services Ltd.
- (22) Phoenix Protection Services Limited
- (23) Premium Kennels Security
- (24) Protection in Action Security Services Inc.
- (25) R.V.E Security Services Ltd.
- (26) Rapid Response Security
- (27) Roses Security Bim Incorporated
- (28) Rotts Canine Protection Services
- (29) Royale Caribbean Security Ltd.
- (30) S.A.F.E Security Inc (Secure All Future Events)
- (31) Tactix Group Inc
- (32) Westside Security Services Limited
- (33) Worthing Secured Services

The following persons have been granted Licenses to operate as Private Investigators, as of October 2025 in accordance with the provision of Section 17(3) of the Private Investigators and Security Guards Act, CAP. 372E

PRIVATE INVESTIGATORS LICENCED IN BARBADOS AS OF OCTOBER 31st 2025.

1. Mr. Ashton Caddle
2. Mr. Charles Crawford
3. Mr. Christopher Lashley
4. Mr. David Dowridge
5. Mr. Elford John
6. Mr. Francisco Lewis
7. Mr. Greg Chapman
8. Mr. Justine Lucas
9. Dr. Kevin Grant
10. Ms. Mary Martelly-Phillips
11. Mr. Randolph Hackett
12. Mr. Rawlson Phillips
13. Mr. Roger Mayers
14. Ms. Stacy Jones
15. Mr. Troy Jordan
16. Mr. Tyson Small

NOTICE NO. 2

SAGICOR LIFE INC.

LISA AUSTIN of French Village, St. Peter, having made sworn deposition that Policy No. 077438666 issued by Sagicor Life Inc., on her 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 8th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 4

SAGICOR LIFE INC.

MARK BUTCHER of Polgooth Post Office, Fore Street, Polgooth, St. Austell, Cornwall PLZ6 7BP UK being the Administrator of the Estate of ERIC BUTCHER (Deceased) and having made sworn deposition that Policy No. B006508 issued by British American Insurance Company and assumed by Sagicor Life Inc., on the life of ERIC BUTCHER (deceased) 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 1st day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 3

SAGICOR LIFE INC.

RENEE IFILL of 40 Edgehill Terrace, St Thomas, having made sworn deposition that Policy No. S07318061 issued by Sagicor Life Inc., on her 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 7th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 5

SAGICOR LIFE INC.

ANISSA BELHOCINE of #47 Bakers Woods, Bakers, St. Peter, having made sworn deposition that Policy No. S07261351 issued by Sagicor Life Inc., on her 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 6

SAGICOR LIFE INC.

KIM HEADLEY of Storehouse Gap, Mount Standfast, St. James, having made sworn deposition that Policy No. 077420678 issued by Sagicor Life Inc., on her 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 8

SAGICOR LIFE INC.

STEVEN CUMBERBATCH of No. 6 Brighton Close, Brighton, St. George having made sworn deposition that Policy No. 0055118 issued by Life of Barbados Insurance Company 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 7

SAGICOR LIFE INC.

STEVEN CUMBERBATCH of No. 6 Brighton Close, Brighton, St. George, having made sworn deposition that Policy No. C5069854 issued by Confederation Life 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 9

SAGICOR LIFE INC.

LOUIS LYNCH of Apt 1 Baywater #1, Deacons Road, St. Michael having made sworn deposition that Policy No. S07321293 issued 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 10

SAGICOR LIFE INC.

PHILIP SPOONER of #91 Manderley Gardens, St. Philip having made sworn deposition that Policy No. 077423411 issued 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 12

SAGICOR LIFE INC.

CHARMAIN HEYLIGER-GRIFFITH of Upton, Christ Church having made sworn deposition that Policy No. B001835 issued by British American Insurance Company and assumed by Sagicor Life Inc., on her 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 31st day of March, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 11

SAGICOR LIFE INC.

MARTINA WOODROFFE-HINDS of 23 Clermont Terrace South, St. Michael having made sworn deposition that Policy No. S05190542 issued by Sagicor Life Inc., on her 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 13

SAGICOR LIFE INC.

JACQUELINE CLARKE of Broomefield, St. Lucy having made sworn deposition that Policy No. 077427077 issued by Sagicor Life Inc., on her 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 14

SAGICOR LIFE INC.

EBONIE POMPEY of Indian Ground, St. Peter being the Beneficiary of the policy of SUSAN POMPEY (Deceased) and having sworn deposition that Policy No. 077426307 issued by Sagicor Life Inc., on the life of SUSAN POMPEY (Deceased) 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 9th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 15

SAGICOR LIFE INC.

ROBINDRA MAHADEO of 28 Southern Heights, Balls, Christ Church being the Beneficiary of the policy of PRYEA MAHADEO (Deceased) and having made sworn deposition that Policy No. J774011537 issued by Sagicor Life Inc., on the life of PRYEA MAHADEO (Deceased) 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 13th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 16

SAGICOR LIFE INC.

ROBINDRA MAHADEO of 28 Southern Heights, Balls, Christ Church being the Beneficiary of the policy of PRYEA MAHADEO (Deceased) and having made sworn deposition that Policy No. 077435143 issued by Sagicor Life Inc., on the life of PRYEA MAHADEO (Deceased) 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 13th day of April, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.