

BUILDING CONNECTIONS.

GROWING TOGETHER.



**RESPONSIBLE
BUSINESS YEAR IN
REVIEW 2018**



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ABOUT THIS REPORT

This is The Maritime Financial Group's fifth annual report outlining the business' corporate responsibility activities. In prior years, the report was titled the Corporate Social Responsibility (CSR) Year in Review. The scope of this report is limited to our core financial and insurance related operations. Food Giant, Balandra By The Bay and other companies are outside the scope of this report.

The Responsible Business Year in Review focuses on our efforts to be the employer of choice and to further the well-being of our local communities.



Maritime Team Members are all smiles at the 5th instalment of the Run for Fun, Charity Fair and 5K



A CHAT WITH OUR CEO, ANDREW FERGUSON

Q: This year the name of Maritime's report has changed from "Corporate Social Responsibility: A Year in Review" to "Responsible Business Year in Review". Why is that?

A: In the local market, the term Corporate Social Responsibility, or CSR, holds a certain connotation. We primarily think of CSR as philanthropy or charitable giving. Certainly, these are important aspects of companies' CSR, but corporate responsibility is much bigger than this. By using the term "Responsible Business", Maritime wants to make it clear that we understand that in order to be a good corporate citizen, we have to be accountable to a broad range of stakeholders on a range of economic, social and environmental issues. These stakeholders include shareholders, staff, clients, suppliers, local communities and NGOs to name a few. In the future we will be focusing much of our efforts on building capacity in organisations and people, to help them grow, as we see this as critical to creating lasting and sustainable change for future generations.

Q: What does being a responsible business mean to Maritime?

A: Being a responsible business speaks to who we are as an organisation, what we believe in and how we conduct our business. As I mentioned, this means that we have a responsibility not only to our shareholders, but to our people, clients, suppliers, local communities, the environment and wider society. Of course, we are accountable to our shareholders and we work hard every day to exceed their expectations, but our responsibilities don't end there.

We build connections with our stakeholders in various ways. We strive to deliver top class service to our clients to ensure they are receiving sound financial advice. We aim to conduct all business ethically and professionally. We understand that our people are the lifeblood of our organisation and so, we strive to be the employer of choice by offering dynamic career professional development opportunities for a fulfilling and meaningful career. We are committed to being in compliance with environmental standards and making social investments which enable young people to thrive. We are committed to working with non-profit organisations to build their capacity to help them secure brighter futures for themselves and the next generation.

To put it simply, being a responsible business means looking at our impact on society and working hard to ensure that it is a positive one.

Q: Maritime's social investments are primarily targeted at improving the lives of children across Trinidad and Tobago. How did the company decide to focus on this area?

A: In 2014, we launched "Our Children, Our Future", which aims to make a difference by securing brighter futures for the next generation. We chose this area because we believe that by nurturing our youth and by creating an environment in which they can grow and thrive, we can create a sustainable impact.

It is important to do what we can to reverse or repair some of the 'issues' that we currently face in society, and we believe that building and nurturing the right behaviours and skills from an early age, will provide the right ingredients for a brighter tomorrow.

Q: How does Maritime help its own people develop and grow?

A: Our people are the heart of our organisation. It is only because of their dedication and hard work that we can service and deliver on our clients' needs and satisfy our shareholders' expectations. We have several programmes in place that help us to attract the right talent, harness and develop their potential and create a dynamic career path for them to grow together with the business.

We conduct ongoing internal and external training and have unique development objectives for each team member. We have an immediate feedback and recognition system whereby team members can give feedback and show their gratitude for a job well done, in real time. We foster open channels of communication and welcome feedback at all levels of the organisation.

Our annual awards ceremony is a highly anticipated event in which we recognise and celebrate our top performers in categories such as quality of service, production and long service to name a few. Some team members are even awarded with vacations to exotic destinations as a thank you for their hard work, and as an incentive for others to step up to the plate.

Q: The theme of this year's report focuses on building connections. How does Maritime go about doing this?

A: When we speak about building connections, we mean inside and outside of the business. We create meaningful connections by finding the right partners and team members, those who are aligned with our vision and mission, and working continually to understand both their needs and their strengths. This is important so that any connection that is formed will be a mutually beneficial one, whereby in working together we can reach farther than we would have individually.

Connections are critical within the business, between team members, team leaders, leadership and across functional units. External connections extend to our clients, who we view as partners to be supported throughout every stage of their life. That really is an example of growing together! Then there are of course, our corporate friends, the chambers, rotaries and clubs that we are members of, our suppliers and our community partners.

We understand the interdependent nature of all things. We cannot advance some of our stakeholders at the expense of others. Only by creating connections and working relationships between all of these entities, will we grow and succeed together.

Q: How do you incorporate responsibility into your leadership style?

A: I see being a responsible leader as leading with integrity and acting authentically. It is about making the right decision even in difficult situations and choosing to take action when inaction is the easier route. Being a leader requires the ability to motivate and drive people and an organisation in the right direction. As leaders we are called to balance financial priorities, often based on hard data, along with the softer, human needs of our people and stakeholders. After all, we have a moral obligation to everyone and everything that we impact, whether these are economic, social or environmental impacts.

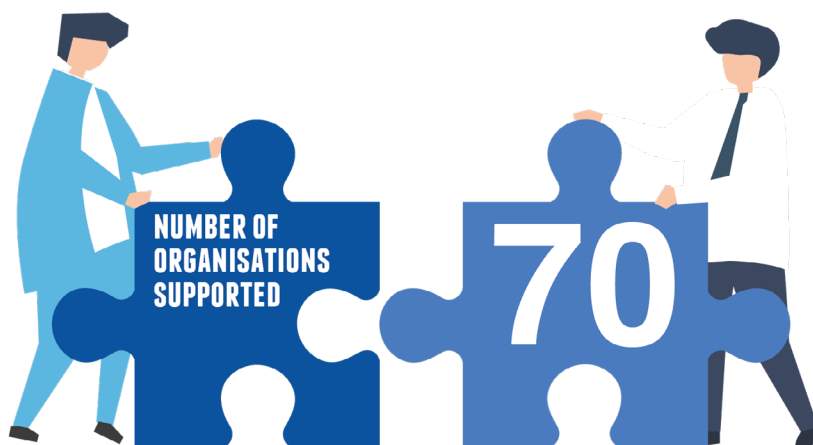
Q: What role do you believe the private sector should play in helping our country grow and thrive?

A: The private sector plays a crucial role in the economic, social and environmental development of any country. The private sector must act responsibly, show respect for the environment, and efficiently and effectively manage the resources at its disposal. However, we cannot do this alone. The private sector relies on government to provide an enabling environment of legal and physical frameworks and infrastructure. It is critical for government and the private sector to work together to ensure that our economic, social development, education, healthcare and all other systems can thrive.



OUR 2018 PERFORMANCE HIGHLIGHTS





NUMBER OF MARITIME LOCATIONS

- North Financial Services Centre
- Central Regional Centre
- South Regional Centre
- Tobago Financial Services Centre



WHO WE ARE

The Maritime Financial Group provides an umbrella of specialised financial services that satisfy the diverse financial needs of our clients. Maritime's highly trained team ensures that our clients are guided to select the best solution for life's circumstances, including individual and group life insurance, annuities, commercial and personal lines of general insurance, finance, trust and leasing services and retail services.

Maritime and its subsidiaries are committed to being at the cutting edge of development in all sectors for our clients. We value our clients. Without them, there is no Maritime, as they are the driving force behind our innovations. From this rich tapestry, we live up to the claim of having strength on your side.

OUR VISION

Exceptional service is Maritime's business. We will be the premier client-focused, service-driven and action-oriented marketing organisation in the Caribbean.

OUR MISSION

We are committed to adding value to our clients' lives through a total service experience that delivers fully integrated innovative financial, retail and property solutions.

We will secure the well-being of our team members and equity providers by conducting our business in a profitable, professional, ethical and caring manner.

We will provide dynamic leadership in the economic and social development of our communities and our nation.



Our Commitment to Responsible Business

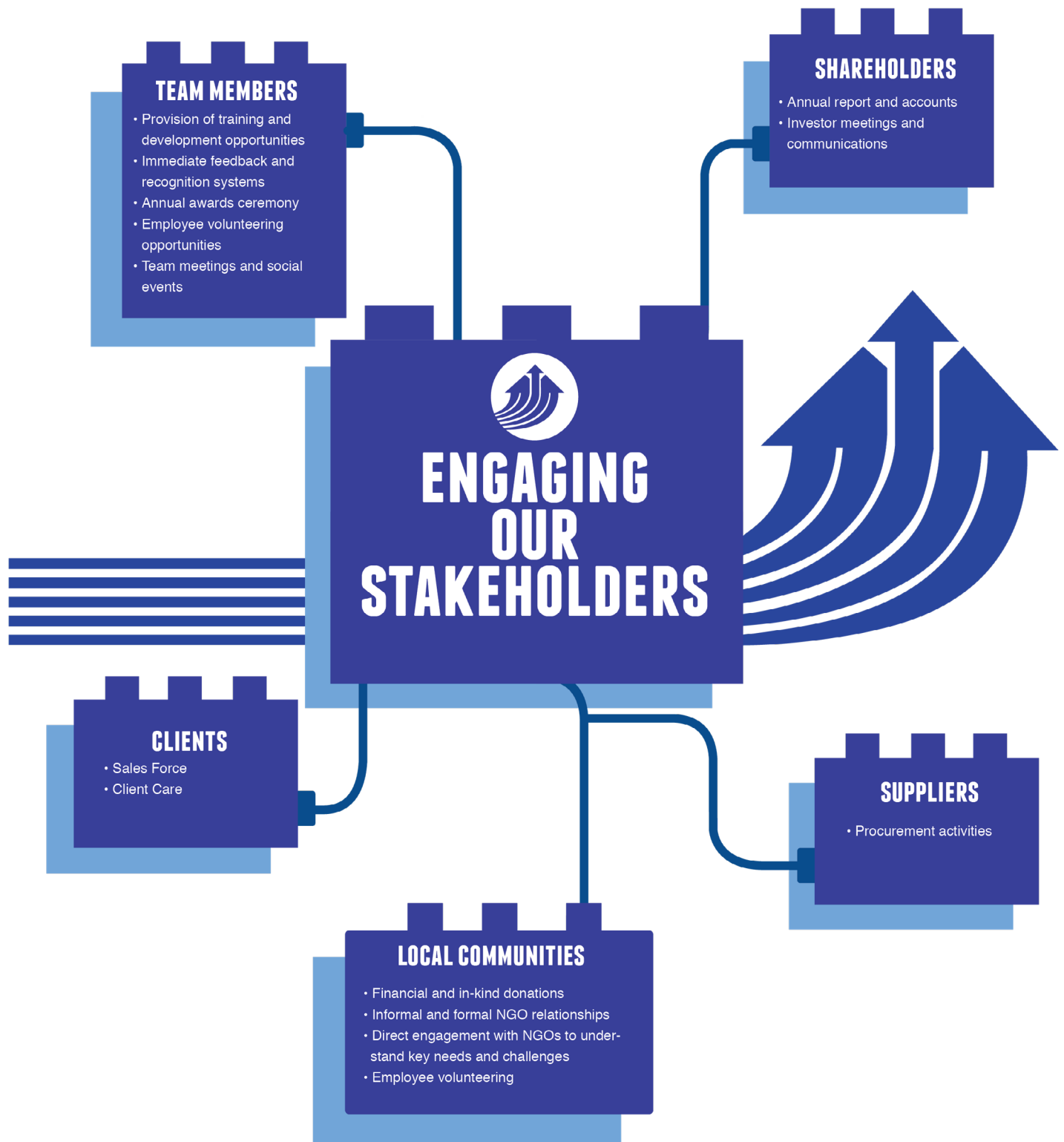
Maritime is committed to executing its business in ways that benefit our stakeholders, including but not limited to: our people, our shareholders, our clients and our local communities. We strive to make all business decisions with social, economic, environmental and ethical considerations in mind. The figure below demonstrates how we create value in a responsible way:

We Act as a Responsible Business By:	We Deliver on These Through:
Providing top class service to our clients to ensure that they receive the best financial advice	Our Sales Force and Client Care
Conducting all business ethically	Oversight and guidance from our Compliance Team
Aiming to be the employer of choice	Developing our people through Performance and Learning Solutions
Satisfying shareholder expectations	The responsibility of all Business Units, Management and Executives
Complying with applicable environmental standards	Proactive upkeep and maintenance by our Property Management Team
Making social investments to further the well-being of our local communities	“Our Children, Our Future” and strategic NGO partnerships



ENGAGING OUR STAKEHOLDERS

Building strong connections is critical to the success of our business. Because of this, we regularly engage with all of our key stakeholders to understand their concerns and find ways to support them. The diagram below indicates how we go about this:



OUR PEOPLE

Our people are our most important asset. It is only because of their dedication and hard work that we are able to service our clients or satisfy our shareholders' expectations. As such, we do what we can to ensure they have the tools they need to succeed and recognise them for their hard work.

Maritimers in Action

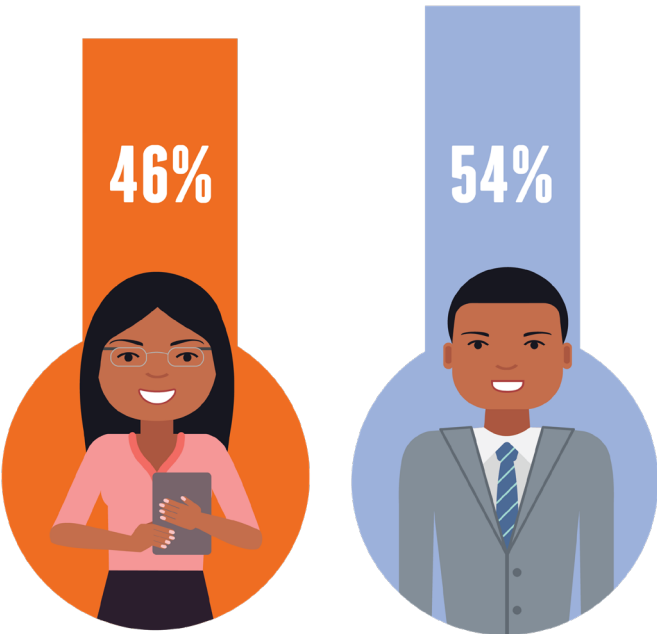
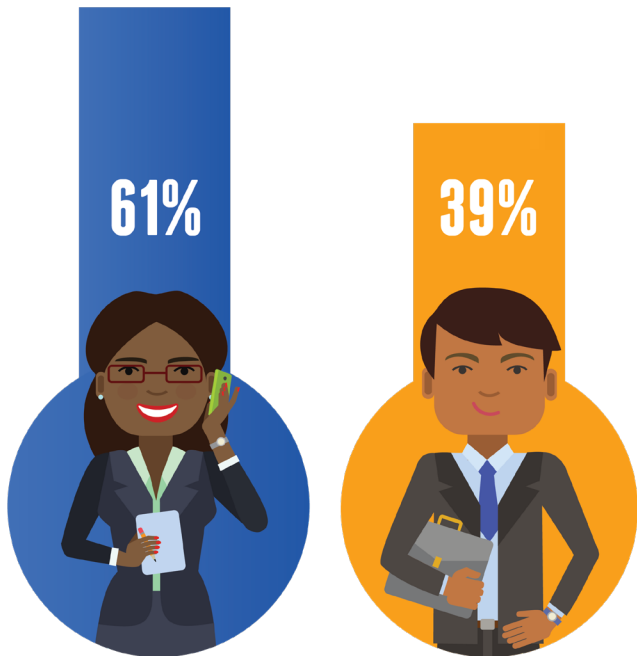
In October of last year, the country was struck by devastating floods that damaged homes and businesses in many parts of the island. Unfortunately, among those affected were three Maritime team members.

Through our Team Member Welfare Fund, which provides relief for Maritimers affected by natural disasters, we were able to donate food and cleaning supplies from Food Giant Supermarket to help these families get back on their feet. The immediate families of two team members were also affected. Our Disaster Relief Fund provides support to members of the public affected by natural disasters, and through this, we purchased a full shelving unit for one of the families and a bed for the other.

Beyond our own team members, we helped to provide relief to other communities that were affected. We donated \$10,000 in mattresses and approximately \$63,000 worth of food, cleaning supplies and other household items. Approximately 50 Maritimers rallied together to personally deliver these items to the affected areas.

Total Team Members and Gender Diversity

Gender Diversity on our Management Team



* 512 full time team members

Investing in and Caring for our People



We invest in our people through:

- Onboarding and culture fit
- Training and development
- Continuous education programmes
- Multilevel continuous reward and recognition programmes
- Annual education awards applicable to team members, interns and children of team members
- Internships as a form of career guidance

We care for our people through:

- Team member benefit programmes
- Commitment to health and safety
- Discounted financial products and services
- Service reward programme
- Team Member Welfare Fund (grants to team members affected by natural disasters)
- Company-wide sporting activities



An example of how we invest in our people: Allison Thomas - From Corpus Christi to Career Agency

Investing in our people is something that Maritime prides itself on. This includes taking on interns to help prepare them for their future in the workforce. In 2007, Allison Thomas began her career by joining the Maritime family as an intern through our annual internship programme with the Corpus Christi School.

Before joining Maritime's internship programme, Allison's dream was to pursue law. However, after her introduction to the Performance and Learning Solutions Unit (PALS), she discovered her strengths in Human Resources and event planning.

After completing her internship, Allison secured a permanent position in PALS as the Human Resources Assistant before becoming the Human Resources Administrator. After four years in this position, she moved on to become the Marketing Assistant in the Career Agency Development Unit (CAD), where she spent another four years before moving to the Client Development Unit for a brief stint. She then returned to CAD as the Business Development Administrator, a position she has held for the last three years.

When asked how the internship contributed to her development, Allison said, "My experience was very rewarding and I think that through the internship, I got the foundation I needed to enter the workplace."

While working at Maritime, Allison has earned two diplomas in Human Resources and Business Management and is currently pursuing her Master's Degree in Human Resource Management. Allison is confident that Maritime has played an integral role in molding her into the person she is today, "I am extremely grateful for Maritime's continuous support. I don't think I would have gotten these opportunities in any other organisation."



Andrew Ferguson, CEO presents Allison Thomas, Business Development Administrator with an award at the Maritime Annual Awards

**“ I am extremely grateful for Maritime's continuous support.
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OUR SOCIAL INVESTMENTS

Helping to create an environment in which youth can thrive is important to Maritime, so we have adopted the following Vision and Mission to guide our activities in this area:

Our Children, Our Future

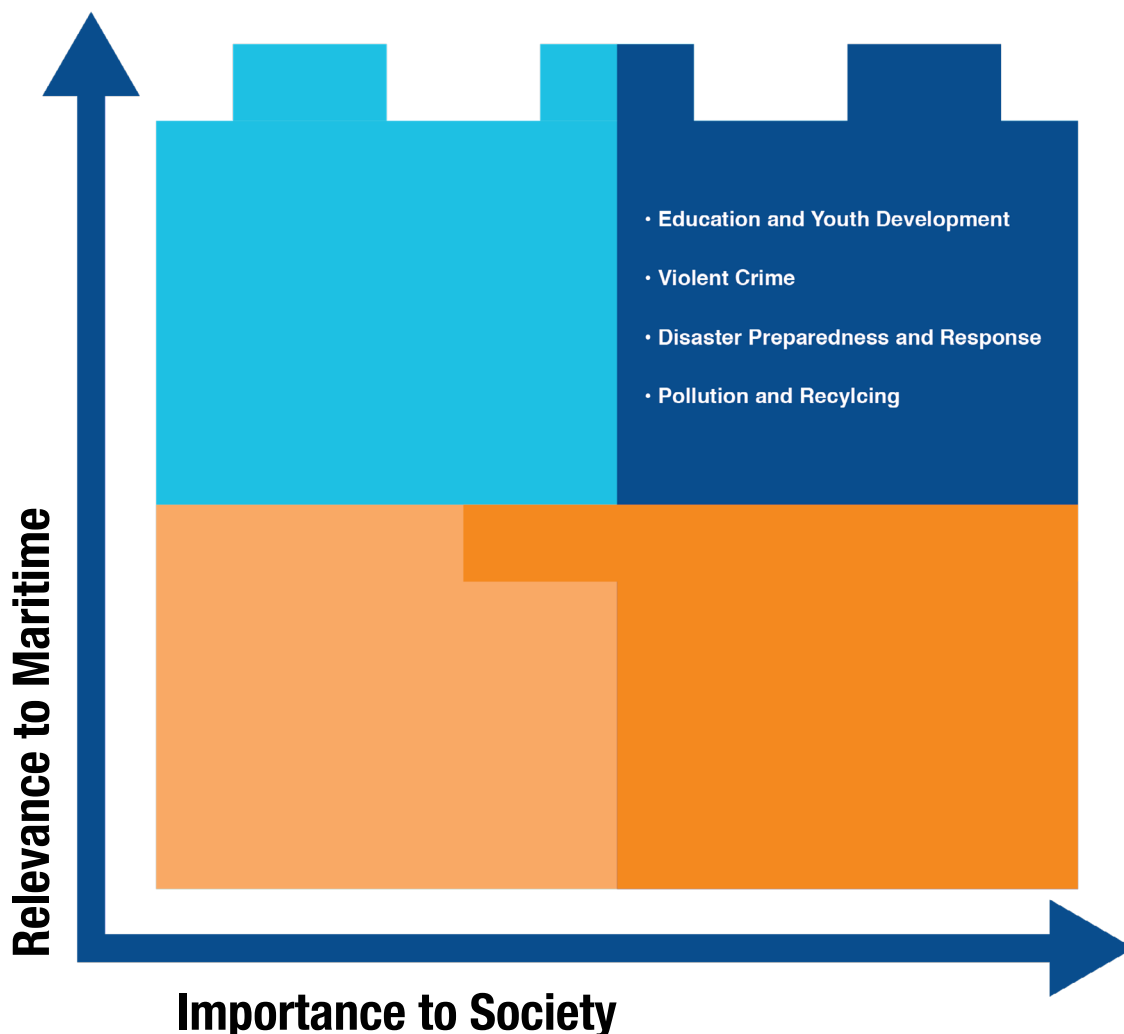
Vision: To create a future in which every child can thrive.

Mission: We are committed to improving the lives of children in Trinidad and Tobago. We make a difference by building capacity in organisations and people, helping them secure brighter futures for themselves and the next generation.

We will achieve these by:

- Focusing our efforts on social and environmental issues that are both critical to the development of young people and relevant to our business
- Entering multi-year partnerships with organisations that specialise in our chosen focus areas, to build their capacity and support their beneficiaries
- Applying the full range of resources at our disposal
- Getting our people involved through general and skilled volunteering
- Respecting, engaging and learning from the communities we operate in
- Measuring and reporting our progress

Our Social Investment Focus Areas



Maritime's Social Investment Strategy – Our Children, Our Future

The strategy outlined here does not preclude Maritime from contributing to causes or organisations outside of the defined scope. However, the annual total of such contributions will be capped at a level to be set during the annual budgeting process. All donations will be subject to Maritime's donation and sponsorship policy.



*Activities under Our Children, Our Future are not limited to those indicated in this diagram

A Young Boy with a Big Heart, Kylaan's Journey with CKFTO



Kayleigh de Verteuil, Corporate Relations Administrator, with Kylaan at one of his therapy sessions at CKFTO

In the spring of 2018, we had the privilege of meeting Kylaan, a 10-year-old boy with a contagious laugh and an unmatched excitement for life. Through the Caribbean Kids and Families Therapy Organisation (CKFTO), we were able to experience just how much a simple smile could affect someone's day for the better.

CKFTO is a registered non-profit that specialises in paediatric assessment and direct treatment for children experiencing developmental, physical, cognitive, behavioural, emotional, learning, social, and communicational challenges, in a family focused, compassionate clinical setting.

Kylaan was diagnosed with Cerebral Palsy, a neurological disorder that affects a child's movement, motor skills, and muscle tone. When he was just two years old, he began his therapy journey with CKFTO, and in 2018 was the lucky patient chosen to receive funding from Maritime to take part in CKFTO's Intense Therapy Programme; a 3-month long programme using a psychomotor therapy approach for children suffering abnormal developmental motor evolution caused by a known or unknown non-degenerative syndrome affecting the Central Nervous System.

Going into the programme, the goal was for Kylaan to gain the ability to stand up and walk unassisted. Though this goal was not entirely met, Kylaan is now able to stand on his own and his speech has seen a lot of improvement. While the programme is over, this is not the end of Kylaan's journey and we look forward to following his progress in the future.

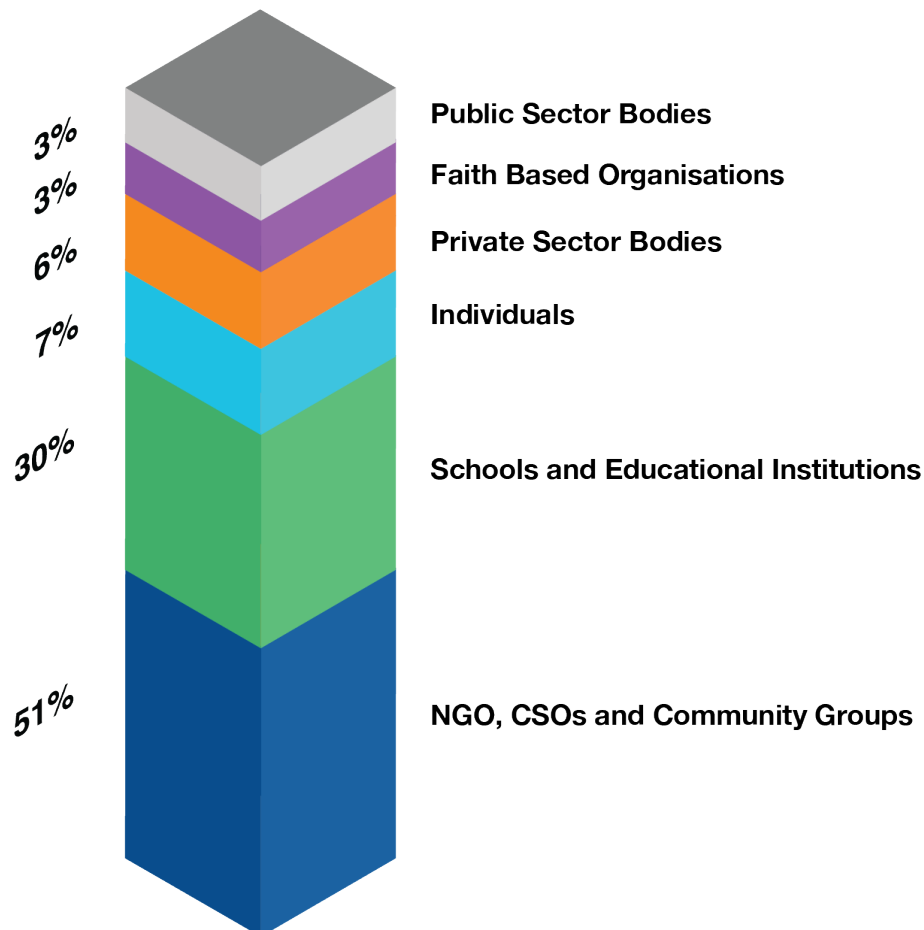
"Through the generous support of Maritime, we have been able to expand our reach and help more children through therapy. Without them, we wouldn't be able to help all the children that we do, and for that, we are extremely grateful." - Krista Hamel-Smith, General Manager, CKFTO.

Our contributions in 2018

The following illustrations indicate Maritime's social investments in 2018

METRIC	DATA
Organisations Supported (this figure includes individuals who were supported directly by Maritime)	70
Financial Contributions	\$175,000
In-Kind Donations	\$132,000
Volunteering Hours	695

TYPES OF ORGANISATIONS SUPPORTED



RUN FOR FUN: FANTA5TIC FIVE

Born out of the “Our Children, Our Future” initiative launched in 2014, the Maritime Financial Group has successfully hosted five instalments of its largest annual fundraiser, the “Run for Fun Charity Fair & 5K”; 2018’s FANTA5TIC FIVE being it’s most successful to date.

Since its inception, Maritime’s Run For Fun has become the most highly anticipated event on the Group’s social calendar. On Saturday October 13th, 2018, more than 1,500 “Superheroes” and “Sidekicks” braved the blistering hot sun, many dressed in full costume, to show their generous support of this worthy cause. Together we raised \$300,000 which all goes to various youth focused initiatives.



Participants at the 2018 Run for Fun are dressed and ready for the fun

WORKING TOGETHER FOR A GREENER TOMORROW

At Maritime, we recognise that we are part of a wider ecosystem and that we have a role to play in respecting the environment and ensuring its sustainability. This is why we joined hands with The Green Circle, an NGO focused on environmental issues, to be a small part of a much larger initiative: The International Coastal Clean-Up (ICC).

Beginning over 30 years ago, the ICC initiative was born when communities came together with the common goal of collecting and documenting the amount of trash that consumed their coastline, in order to identify ways to eliminate ocean trash in the future. Four years ago, The Green Circle joined the local arm of this international initiative and has since been a part of cleaning up the coastlines of our beautiful twin isles.

Maritime is proud to have been part of this initiative by not only sponsoring, but by also having 15 volunteers be a small part of the large group that tackled a quarter mile of coastline in Scotland Bay, in Western Trinidad. In total, this group of 310 volunteers collected 3,364 lbs of trash, of which the most unusual items collected were a mattress, broom and sink.



Maritime Team Members volunteering at the Green Circle's beach clean up in Scotland Bay



Representatives from various organisations get together for the Green Circle's beach clean up in Scotland Bay

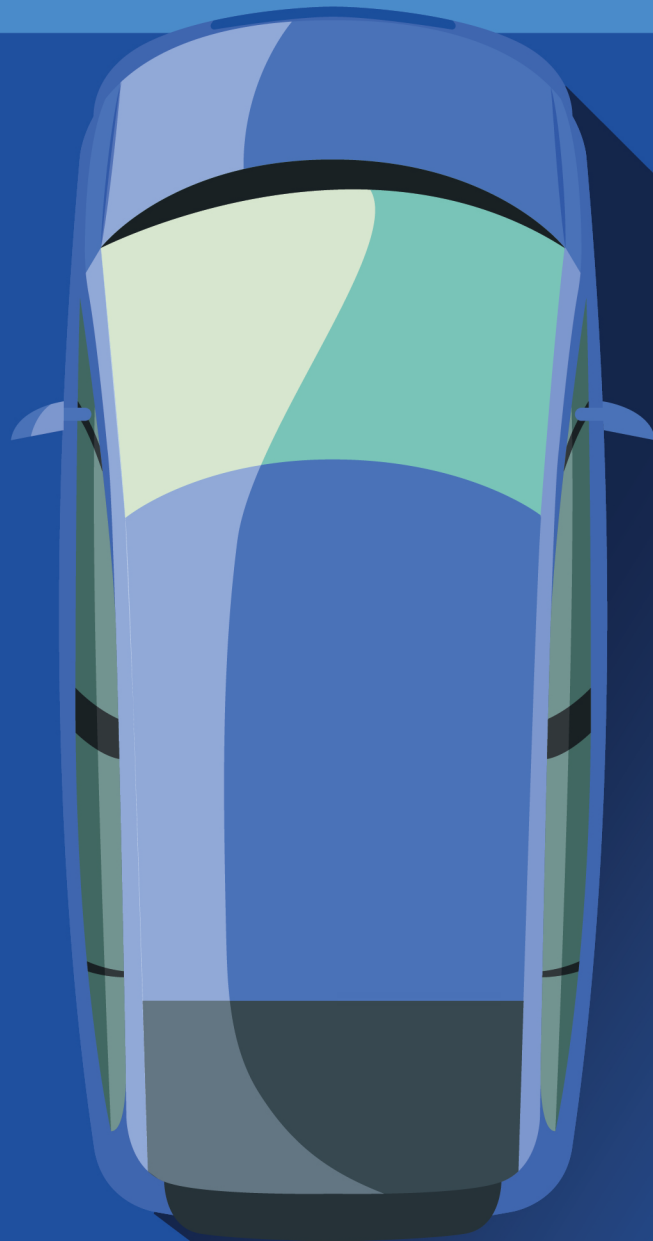
LOOKING AHEAD

The children of Trinidad and Tobago are its future. It is imperative they be given the skills, experiences and opportunities to succeed if our country is to overcome its challenges and ensure a thriving society and healthy environment for generations to come. Maritime is committed to using its resources and relationships to build the connections that make it possible for the children of today to grow together, and become the responsible leaders of tomorrow. We thank our team members for helping us achieve this, and ask our clients, local communities and suppliers to join with us to create a brighter future.



Drone shot of some of the participants at Maritime's annual Run for Fun Charity Fair and 5K forming an M

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