

Our 2012 Performance

On behalf of the Board of Directors of Sagicor Life Jamaica Limited (SLJ), we are pleased to share with you the 2012 performance of our Group of Companies. Our Team delivered net profits of **\$5.8 billion**, which is **5%** above 2011 and our twelfth consecutive year of growth.

We thank our clients and customers for the confidence placed in us to provide for all their financial needs through Health Insurance, Life Insurance, Pension Management, Commercial and Investment Banking.

In 2012 we made a strategic commitment to consistently deliver a world-class customer experience. We are pleased to report significant progress in that respect.



93% to **94%**

Improved health benefits processing turnaround time to 94% in 5 days

82% to **85%**

Customer loyalty stands at 85%

48% to **64%**

Improved electronic payments to 64% of total payments

\$9.1B to \$10.4B

In benefits paid

Customer Service Excellence

remains our strategic priority. We are pleased to report that in 2012 our key customer service indicators were very satisfactory. We improved our electronic payments to 64% of total payments, up from 48% and our health benefits turnaround time stands at 97% within 5 days. As a result, our customer loyalty score which is measured each year by an independent, third-party, stood at 85% an improvement of 3% over the prior year.

Sagicor enters the Costa Rica market

During 2011, Sagicor Life Jamaica Limited (SLJ), through its subsidiary, Sagicor St. Lucia Limited, entered into a 50/50 joint venture agreement with Capital and Advice S.A., an investment services company based in Costa Rica. The joint venture will pursue insurance business in the Costa Rica Market. It bears the Sagicor brand and operates under the name Sagicor Costa Rica. In 2012, the Costa Rica Regulatory Authorities gave provisional approval for the entity to be licenced as an insurance company and in February 2013, final approval was obtained to commence business.

Outlook for 2013

For the second time in three years, Jamaica again finds itself in a dire economic situation that requires drastic action, including another debt exchange. This time the business community and Jamaicans as a whole need to be more involved in monitoring the recovery program to ensure we remain steadfast in achieving the fiscal targets over the next seven years. In this respect, Sagicor intends to play an active role on the Oversight Committee proposed by the Minister of Finance.

The challenges over the next seven years, as we work ourselves away from this fiscal cliff, are only

equaled by the opportunities it presents. Opportunity to implement meaningful reforms of the public sector and the tax system. Opportunity to implement a public sector pension system. Opportunity to help frame fiscal rules which will prevent any GOJ spending in excess of Parliamentary approved amounts.

The truth is, no matter how hard you try to build a great company, if it exists in a weak and fragile economy, it will always carry excessive asset risk. Sagicor is determined to play its part in creating an economic environment that will allow our company to achieve and maintain its full potential.

The NDX of February 2013, in itself, will significantly impact our financial performance in 2013. On exchange of the old GOJ notes for new notes at par value with longer maturities and lower coupon rates; the Group will realize capital losses and there will be lower interest income going forward. Lower discount rates will also increase the Group's obligations for defined benefit pensions and other retirement benefits plans. However, our assessment is that the negative impact of the NDX will not impair the solvency of member companies within the Group.

Management Discussion & Analysis

AUDITED CONSOLIDATED FINANCIAL STATEMENTS

Overview

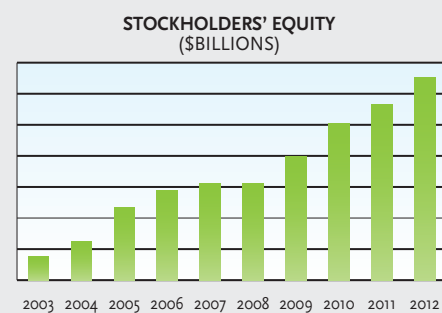
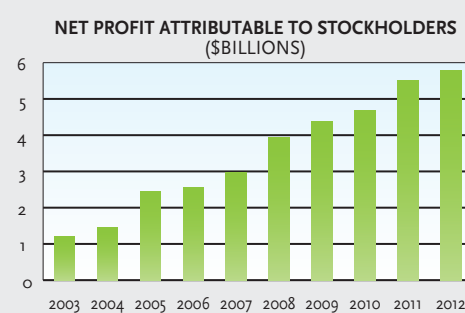
Against the backdrop of a very challenging macro-economic and competitive environment, the Sagicor Jamaica Group performed well during the year 2012. Assets of the Group reached \$175.01 billion and Stockholders equity stood at \$32.64 billion, improvements of 9% and 15% respectively. Consolidated net profit of \$5.99 billion was generated, with \$5.79 billion being attributed to Stockholders of SLJ. This outcome was 5% more than that generated last year and represented earnings per stock unit of \$1.54 and a return on average Stockholders' Equity of 19%. Total Comprehensive income, including net profit for the year and movements in reserves held in Equity, was \$6.57 billion compared to \$5.81 billion for 2011.

The 2012 financial performance was driven, in the main, by strong insurance and annuities new business; improved conservation of business in-force; insurance benefits experience which has been generally favorable and controlled operating costs.

The current year earnings also include significantly higher asset taxes of about \$164 million and an increase in long-term actuarial liabilities of about \$400 million as a consequence of the recent Jamaica National Debt Exchange. The impact of these items on current year earnings was a reduction of about 15% when compared to the prior year.

Profits for Q4 2012 were \$1.8 billion, up from \$1.4 billion for Q3 2012 and \$1.6 billion for Q4 2011. Higher results are usually generated in the last quarter.

Highlights			
	2012	2011	% Change
Total Revenue - J\$ billions	31.48	28.67	10%
Net Profit attributable to Stockholders - J\$ billions	5.79	5.52	5%
Earnings per stock unit (EPS) - J\$	1.54	1.47	5%
Group Efficiency ratio (Admin. expenses/Revenue)	22%	21%	-5%
Return on average Stockholders' Equity (ROE)	19%	21%	-10%
Total Assets of the Group - J\$ billions	175.01	161.10	9%
Stockholders' Equity - J\$ billions	32.64	28.29	15%
SLJ Share Price	10.10	10.01	1%
Dividend per stock - J\$	0.56	0.65	-14%



Operations:

The Stockholders' Net Profit of \$5.79 billion was earned from Consolidated Revenue of \$31.48 billion. Revenue was up on prior year by 10%. Net Premium Income, in aggregate, was 4% more than that for 2011.

The Individual Life and Health earned premiums were up by 12%; Group Insurance premiums were up by 13% and Annuity contributions were down by 30%. There was a large single premium annuity of over \$2 billion in 2011. Individual Life new annualized premiums were up on prior year by about 20% while Employee Benefits new annualized premiums were just shy of last year. Conservation programs also contributed to good growth of our insurance portfolios.

Consolidated Investment Income, net of interest expense and impairment

charges and inclusive of trading gains from sale of securities, was up on prior year by 14%. The prior year number included a large impairment charge of \$834 million and realized trading gains were lower in 2012. Before impairment charges, Net investment income grew by 3%.

Fees and other revenue were ahead of prior year by 42%. There were significant unrealized foreign exchange gains from our net US\$ asset position due to the 7.2% depreciation of the J\$ versus the US\$.

A total of \$10.36 billion, net of reinsurance recoveries, was paid in benefits to our policyholders or their beneficiaries. This was 15% higher than the amount for last year of \$9.05 billion. The increases in benefits cost flow from business growth as claims ratios remained generally stable. Health insurance claims make-

up about 75% of the benefits paid.

Group Administrative expenses of \$6.85 billion were 12% more than in 2011. The increased expenses reflect mainly higher compensation costs. We continued to be vigilant in containing overall expenses and forcing efficiencies. At the SLJ Group level, the efficiency ratio of administrative expenses to total revenue was 22%, compared to ratio of 21% for 2011.

Premium and other taxes include asset taxes of about \$164 million for the Group. A new asset tax was introduced in June 2012.

Liquidity of the Group remained healthy with cash and near cash investments of \$3.55 billion as at December 2012.

The Sagicor Investments Banking Group, in which SLJ has an 85.45% interest, generated after tax profits of \$1.45 billion, a decrease of 16% compared to the prior year. Operating revenues were about level with 2011, while operating expenses grew by 13%. At the same time the Banking Group absorbed asset taxes of \$110 million. The efficiency ratio of administration expenses to total revenue moved to 47% compared to 42% for the previous year. There was a small increase in Income earning assets since December 2011 and interest margins remained stable at 4%.

Balance Sheet and Managed Funds:

Total assets of the SLJ Group were \$175.01 billion, up from \$161.10 billion as at December 2011, a 9% growth. During Q1 2012, the Sagicor Investments Group, SLJ subsidiary, purchased a GOJ Note denominated in Euros. This transaction is hedged and accounts for the increase in derivative financial instruments assets and liabilities.

Total SLJ Group assets under management, as at December 2012, including pension fund assets managed on behalf of clients and unit trusts, amounted to \$295.42 billion, up from \$257.80 billion as at December 2011.

SLJ Stockholders' Equity as at December 2012 was \$32.64 billion and grew by 15% over the \$28.29 billion as at December 2011. During 2012, the SLJ Board of Directors declared dividend distribution of \$2.11 billion to Stockholders or a dividend per share of 56 cents. In 2011, dividends of \$2.44 billion or 65 cents per share were distributed. SLJ's market capitalization at December 2012 was \$37.99 billion at December 2012, slightly ahead of the \$37.65 billion at December 2011.

SLJ's risk adjusted capital, measured by the Minimum Continuing Capital and Solvency Requirement (MCCSR), was 162.9% as at the 2012 year-end compared to 160.40% at the end of 2011. The statutory minimum is 150%.

On behalf of the Board of directors:


DR. THE HON. R.D. WILLIAMS
Chairman


RICHARD O. BYLES
President & CEO
28 February 2013

Our Team delivered
Net Profits \$5.8 Billion
our twelfth consecutive year of growth

www.sagicorja.com
Call us at 1-888-SAGICOR
(724-4267)



Sagikor Life Jamaica Limited

Audited Consolidated Financial Statements

for the year ended 31 December 2012



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2012
(Expressed in thousands of Jamaican dollars)

	December 2012 Audited	December 2011 Audited
ASSETS:		
Cash resources	5,480,731	3,399,905
Financial investments	123,805,795	114,764,371
Securities purchased under resale agreements	1,793,910	1,000,592
Derivative financial instruments	4,253,104	839,420
Loans & leases, after allowance for credit losses	9,391,290	9,259,647
Investment properties	627,731	792,452
Property, plant and equipment	1,687,846	1,535,046
Pledged assets	3,943,434	7,831,016
Intangible assets	4,165,089	4,314,637
Other assets	7,768,521	5,746,051
Segregated funds' assets	12,096,859	11,615,396
Total Assets	175,014,310	161,098,533
STOCKHOLDERS' EQUITY AND LIABILITIES:		
Equity attributable to stockholders of the company		
Share capital	7,854,938	7,854,938
Other components of equity	5,533,916	4,564,682
Retained earnings	19,255,396	15,870,346
	32,644,250	28,289,966
Non-controlling interests	1,756,647	1,763,242
Total Equity	34,400,897	30,053,208
Liabilities		
Securities sold under repurchase agreements	55,694,733	53,948,289
Due to banks and other financial institutions	10,682,043	11,409,806
Customer deposits	11,090,266	10,599,897
Derivative financial instruments and structured products	5,164,666	975,513
Other liabilities	5,014,155	6,195,230
Policyholders' Funds		
Segregated funds' liabilities	12,096,859	11,615,396
Insurance contracts liabilities	27,659,725	23,642,467
Investment contracts liabilities	10,796,857	10,353,016
Other policy liabilities	2,414,109	2,305,711
	52,967,550	47,916,590
Total Liabilities	140,613,413	131,045,325
Total stockholders' equity and liabilities	175,014,310	161,098,533

DR. THE HON. R.D. WILLIAMS
Chairman
28 February 2013

RICHARD O. BYLES
President & CEO

CONSOLIDATED INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2012
(Expressed in thousands of Jamaican dollars)

	December 2012 Audited	December 2011 Audited
Revenues:		
Net premium revenue	19,530,204	18,765,411
Net investment income	8,665,470	7,591,930
Fees and other revenues	3,279,585	2,312,544
Total revenue	31,475,259	28,669,885
Benefits and expenses:		
Net insurance benefits incurred	10,360,321	9,052,051
Changes in insurance and annuity liabilities	3,403,028	3,263,976
Administration expenses	6,854,396	6,125,848
Commissions and related expenses	3,186,483	2,897,686
Amortization of intangible assets	269,131	271,134
Finance cost	0	76,900
Premium and other taxes	551,052	343,614
Total benefits and expenses	24,624,411	22,031,209
Profit before taxation	6,850,848	6,638,676
Investment and corporation taxes	(863,230)	(884,209)
Net Profit	5,987,618	5,754,467
Attributable to:		
Stockholders of the parent company	5,790,660	5,522,830
Non-controlling Interests	196,958	231,637
	5,987,618	5,754,467
Earnings per stock unit attributable to stockholders of the parent company:		
Basic and Fully diluted	\$1.54	\$1.47

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED 31 DECEMBER 2012
(Expressed in thousands of Jamaican dollars)

	December 2012 Audited	December 2011 Audited
Net profit for the period:	5,987,618	5,754,467
Other comprehensive income:		
Available-for-sale investments:		
Unrealised gains on available-for-sale investments	890,196	890,979
Gains reclassified and reported in profit	(768,714)	(843,616)
	121,482	47,363
Owner occupied properties:		
Unrealised gains on owner occupied properties	(56,368)	1,980
Cash flow hedge:		
Gains reclassified and reported in profit	(38,220)	(7,762)
Retranslation of foreign operations		
	551,579	10,637
Total other income recognised directly in stockholders' equity, net of taxes	578,473	52,218
Total comprehensive income	6,566,091	5,806,685
Total comprehensive income attributable to:		
Stockholders of the parent company	6,468,107	5,541,168
Non-controlling interest	97,984	265,517
	6,566,091	5,806,685

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 31 DECEMBER 2012
(Expressed in thousands of Jamaican dollars)

	Share Capital	Stock Options Reserve	Investment & Fair Value Reserves	Currency Translation Reserves	Other Reserves	Retained Earnings	Total Stockholders' Equity	Non-Controlling Interests	Total Equity
Balance at 1 January 2011	7,854,938	105,498	833,083	1,135,147	1,773,464	13,500,914	25,203,044	1,528,892	26,731,936
Total comprehensive income for the period	-	-	7,701	10,637	-	5,522,830	5,541,168	265,517	5,806,685
Transactions with owners -									
Dilution of interest in subsidiary	-	-	-	-	-	-	-	70,053	70,053
Employee share option scheme - value of services provided	-	45,488	-	-	-	-	45,488	2,937	48,425
Employee stock grants and options exercised/expired	-	(55,091)	-	-	-	(55,091)	(55,091)	(3,250)	(58,341)
Dividends declared to owners	-	-	-	-	-	(2,444,643)	(2,444,643)	-	(2,444,643)
Dividends paid to non-controlling interests	-	-	-	-	-	-	-	(100,907)	(100,907)
	-	(9,603)	-	-	-	(2,444,643)	(2,454,246)	(31,167)	(2,485,413)
Transfer between reserves -									
To retained earnings reserve	-	-	-	-	27,384	(27,384)	-	-	-
To capital redemption reserve	-	-	-	-	524,038	(524,038)	-	-	-
To special investment reserve	-	-	-	-	12,147	(12,147)	-	-	-
To retained earnings	-	-	(52,609)	-	-	52,609	-	-	-
Adjustment between regulatory loan provision and IFRS	-	-	-	-	92,577	(92,577)	-	-	-
Total Transfers between reserves	-	-	(52,609)	-	656,146	(603,537)	-	-	-
Balance as at 31 December 2011	7,854,938	95,895	788,175	1,145,784	2,429,610	15,975,564	28,289,966	1,763,242	30,053,208
Balance as 1 January 2012	7,854,938	95,895	788,175	1,145,784	2,429,610	15,975,564	28,289,966	1,763,242	30,053,208
Total comprehensive income for the period	-	-	125,868	551,579	-	5,790,660	6,468,107	97,984	6,566,091
Dilution of interest in subsidiary	-	-	-	-	-	-	-	-	-
Employee share option scheme - value of services provided	-	29,719	-	-	-	-	(7,667)	916	(6,751)
Employee stock grants and options exercised/expired	-	(37,386)	-	-	-	37,386	-	-	-
Dividends paid to non-controlling interests	-	-	-	-	-	-	-	(105,495)	(105,495)
Dividends paid to owners	-	-	-	-	-	-	(2,106,156)	-	(2,106,156)
Total Transactions with owners	-	(7,667)	-	-	-	37,386	(2,113,823)	(104,579)	(2,218,402)
Transfer between reserves -									
To retained earnings reserve	-	-	-	-	427,250	(427,250)	-	-	-
To special investment reserve	-	-	-	-	5,603	(5,603)	-	-	-
To retained earnings	-	-	(30,108)	-	-	30,108	-	-	-
Adjustment between regulatory loan provision and IFRS	-	-	-	-	1,927	(1,927)	-	-	-
Total transfer between reserves	-	-	(30,108)	-	434,780	(404,672)	-	-	-
Balance as at 31 December 2012	7,854,938	88,228	883,935	1,697,363	2,864,390	21,398,938	32,644,250	1,756,647	34,400,897



Sagikor Life Jamaica Limited

Audited Consolidated Financial Statements

for the year ended 31 December 2012



CONSOLIDATED SEGMENTAL FINANCIAL INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2012
(Expressed in thousands of Jamaican dollars)

	Individual Insurance	Employee Benefits	Banking and Asset Management	All other	Eliminations	December 2012 Audited
Operating results:						
External revenues	10,633,033	15,150,310	4,153,120	1,538,796	-	31,475,259
Inter-segment revenues	115,578	10,283	(36,736)	13,061	(102,186)	-
Total revenue	10,748,611	15,160,593	4,116,384	1,551,857	(102,186)	31,475,259
Benefits and expenses	(6,930,420)	(10,086,403)	(1,893,436)	(1,416,408)	140,491	(20,186,176)
Change in actuarial liabilities	(1,149,547)	(2,253,481)	-	-	-	(3,403,028)
Depreciation	(88,151)	(39,397)	(50,410)	(37,066)	-	(215,024)
Amortization of intangibles	(13,371)	(118,813)	(126,140)	(10,807)	-	(269,131)
Finance costs	-	-	-	(23,250)	23,250	-
Premium and other taxes	(323,792)	(62,505)	(110,271)	(54,484)	-	(551,052)
Profit before tax	2,243,330	2,599,994	1,936,127	9,842	61,555	6,850,848
Investment and corporation taxes	(141,513)	(237,867)	(582,457)	98,607	-	(863,230)
Profit after taxation	2,101,817	2,362,127	1,353,670	108,449	61,555	5,987,618
Segment assets:	43,992,696	37,119,588	88,792,500	9,957,795	(5,090,338)	174,772,241
Unallocated assets						
Investment in associates						2,725
Deferred tax assets						19,133
Retirement benefit asset						220,211
Total assets						175,014,310
Segment liabilities:	30,190,952	28,491,950	75,959,343	9,744,621	(5,122,164)	139,264,702
Unallocated liabilities						
Deferred tax liabilities						324,942
Retirement benefit obligation						1,023,769
Total liabilities						140,613,413
Other Segment items:						
Capital expenditure						516,820

	Jamaica	Cayman Islands	Other	Total Group
Revenue	28,833,090	2,642,169	-	31,475,259
Total assets	151,642,301	22,843,716	528,293	175,014,310

	Individual Insurance	Employee Benefits	Banking and Asset Management	All other	Eliminations	December 2011 Audited
Operating results:						
External revenues	9,382,032	14,505,025	3,945,580	837,248	-	28,669,885
Inter-segment revenues	108,799	19,293	152,604	199,334	(480,030)	-
Total revenue	9,490,831	14,524,318	4,098,184	1,036,582	(480,030)	28,669,885
Benefits and expenses	(6,369,492)	(8,915,735)	(1,627,023)	(1,276,987)	306,591	(17,882,646)
Change in actuarial liabilities	(49,951)	(3,214,025)	-	-	-	(3,263,976)
Depreciation	(87,776)	(33,282)	(44,585)	(27,296)	-	(192,939)
Amortization of intangibles	(10,667)	(117,836)	(139,380)	(3,251)	-	(271,134)
Finance costs	-	-	(76,900)	(21,307)	21,307	(76,900)
Premium and other taxes	(287,505)	(56,109)	-	-	-	(343,614)
Profit before tax	2,685,440	2,187,331	2,210,296	(292,259)	(152,132)	6,638,676
Investment and corporation taxes	(119,457)	(189,621)	(588,647)	13,516	-	(884,209)
Profit after taxation	2,565,983	1,997,710	1,621,649	(278,743)	(152,132)	5,754,467
Segment assets:	40,052,990	32,630,768	80,855,748	10,323,858	(3,139,234)	160,724,130
Unallocated assets						
Investment in associates						2,725
Deferred tax assets						158,723
Retirement benefit asset						212,955
Total assets						161,098,533
Segment liabilities:	28,748,370	26,092,431	67,636,172	10,140,783	(3,157,561)	129,460,195
Unallocated liabilities						
Deferred tax liabilities						734,057
Retirement benefit obligation						851,073
Total liabilities						131,045,325
Other Segment items:						
Capital expenditure						295,452

	Jamaica	Cayman Islands	Other	Total Group
Revenue	27,051,332	1,618,553	-	28,669,885
Total assets	140,565,749	20,532,784	-	161,098,533

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2012
(Expressed in thousands of Jamaican dollars)

	December 2012 Audited	December 2011 Audited
Cash Flows from operating activities:		
Net Profit	5,987,618	5,754,467
Items not affecting cash & changes to Policyholders Funds	(3,279,106)	(1,893,705)
Changes in other operating assets and liabilities	(5,977,184)	8,114,768
Net Investment Purchases	(537,353)	(16,678,806)
Interest received	11,544,328	10,588,362
Interest paid	(4,106,351)	(3,959,851)
Income taxes paid	(952,829)	(1,019,353)
Cash generated from operating activities	2,679,123	905,882
Cash Flows from investing activities:		
Intangible Assets, net	(88,933)	(69,413)
Property, plant and equipment, net	(423,480)	(221,154)
Cash used in investing activities	(512,413)	(290,567)
Cash Flows from financing activities:		
Dividends paid to stockholders	(2,106,156)	(2,444,643)
Dividends paid to Minority Interest	(105,495)	(100,907)
Ordinary shares issued - to Minority Interest	-	18,490
Preference shares issued	-	(612,852)
Cash used in financing activities	(2,211,651)	(3,139,912)
Increase/(Decrease) in net cash and cash equivalents	(44,941)	(2,524,597)
Cash and cash equivalents:		
Cash and cash equivalents, at beginning of year	3,343,863	5,877,516
Effects of exchange rate changes	253,267	(9,056)
Increase/(Decrease) in net cash and cash equivalents	(44,941)	(2,524,597)
Net cash and cash equivalents, at end of year	3,552,189	3,343,863

EXPLANATORY NOTES

1. Basis of preparation

These condensed consolidated financial statements have been prepared in accordance with the accounting policies as set out in note 2 of the December 31, 2012 audited financial statements.

2. Comparative figures

Where necessary, comparative figures have been reclassified to conform with current year presentation.

3. Subsequent events

(a) During February 2013, the Group agreed to participation in the Jamaica National Debt Exchange programme (NDX).

The NDX is a pre-condition for the Government of Jamaica (GOJ) to obtain agreement on an IMF Extended Fund Facility. Under the NDX specific GOJ domestic debt instruments will be exchanged for new debt instruments, at par value, having longer maturities and lower coupon rates.

As a large holder of Government of Jamaica (GOJ) bonds with long-term liabilities for insurance and annuities, the NDX programme had a negative impact on our actuarial reserves. The full impact on our actuarial reserves has been taken in the 2012 results.

(i) The total face value of bonds exchanged by the Group were:

	The Group \$'000	The Company \$'000
J\$ Denominated Bonds	50,244,151	20,362,945
US\$ Denominated and indexed bonds	7,492,010	40,880
	57,736,161	20,403,825

The face value of bonds exchanged for funds under management was \$39,934,733,000 and \$33,362,762,000 for the Group and the company respectively.

(ii) Interest rates were reduced as follows:

	J\$ Portfolio	US\$ Portfolio
Sagikor Life Jamaica Limited	12.49% to 11.49%	6.75% to 5.25%
Sagikor Investments Group	8.28% to 7.66%	7.05% to 5.25%

(iii) Durations were increased as follows:

	J\$ Portfolio	US\$ Portfolio
Sagikor Life Jamaica Limited	6.44 years to 7.33 years	9.12 years to 9.13 years
Sagikor Investments Group	0.74 years to 1.55 years	1.66 years to 5.84 years

(b) On 28 February 2013, the Board of Directors of the company (Sagikor Life Jamaica Limited) declared a final dividend for 2012 of \$0.19 per share with a record date of 15 March 2013 and a payment date of 28 March 2013.

Head Office:

Sagikor Life Jamaica Limited
28-48 Barbados Avenue, Kingston 5
Tel: 929-8920-9

Comments and Suggestions

MyExperience@sagikor.com

To learn more about our

Investment Products:

http://www.sagikorja.com/sagikor_brochure.html

Follow us on | Like us on