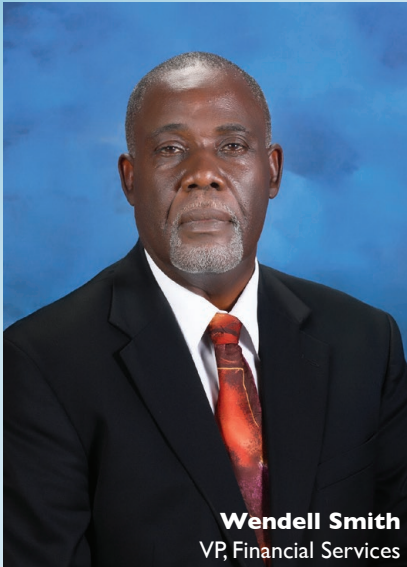




FAMGUARD
CORPORATION LIMITED

PERSONNEL ANNOUNCEMENT

We wish to advise that Mr. Wendell Smith, Vice President, Financial Services will be retiring from Family Guardian on June 30th, 2017. Mr. Smith joined Family Guardian in July 2014 and has shared his vast knowledge and experience in the insurance industry with his colleagues and staff over the past few years. The management and Board of Family Guardian along with the Financial Services Division join together in thanking Wendell for his contributions and wish him a warm farewell as he begins his retirement.



Wendell Smith
VP, Financial Services

Please also join us as we welcome back Mr. Michael Adderley to Family Guardian as Assistant Vice President, Financial Services Division effective July 3, 2017. Mr. Adderley holds a Bachelor's degree in Accounting from Lambuth College, Tennessee, USA. He brings over twenty years of experience in insurance sales and management and also has strong experience in strategic planning and project management. Mr. Adderley will report to the President of Family Guardian and will have responsibility for sales growth as well as agent training and development for the division.



Michael Adderley
AVP, Financial Services