

JMMB GROUP LIMITED

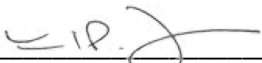
INITIAL PUBLIC OFFERING OF

- (A) CUMULATIVE REDEEMABLE 7.35% FIXED RATE JMD PREFERENCE SHARES**
&
(B) CUMULATIVE REDEEMABLE 7.15% FIXED RATE JMD PREFERENCE SHARES

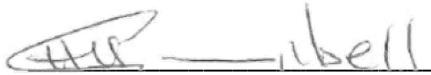
ADDENDUM TO PROSPECTUS DATED FEBRUARY 8, 2021

At page 30, (“*JMMB GROUP CORPORATE STRUCTURE AS AT DECEMBER 31, 2020*”) delete the existing chart and replace it with the attached, showing the correct percentage ownership of shares in Sagicor Financial Co. by JMMB International Ltd. (i.e., 22.5%):

February 11, 2021



Keith Duncan - Director



Archibald Campbell - Director

**JMMB GROUP LIMITED
CORPORATE STRUCTURE
AS AT DECEMBER 31, 2020**



**JMMB
GROUP
LTD.**

