

The Manufacturers Life Insurance Company

Maxwell Roberts Building
One Church Street
Hamilton, Bermuda
HM11

DECLARATION OF COMPLIANCE

(Prepared in accordance with section 15A of the Insurance Act 1978)

For the Year-Ending – December 31, 2017

We, the undersigned Supervisory Committee Members of the Bermuda Branch of The Manufacturers Life Insurance Company ("the Company" or "the Insurer"), declare that to the best of our knowledge and belief that, the Company has:

- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with the minimum margin of solvency as at December 31, 2017;
- (c) complied with applicable enhanced capital requirements as at December 31, 2017;
- and
- (d) complied with applicable conditions, directions and restrictions imposed on, or approvals granted to, the Insurer.

SUPERVISORY COMMITTEE MEMBERS:


Supervisory Committee Member

5 Apr 2018
Date


Supervisory Committee Member

5 Apr 2018
Date