

STATUTORY DECLARATION OF COMPLIANCE
WITH THE MINIMUM CRITERIA UNDER SECTION 15A 1(A) OF THE INSURANCE ACT OF
THE BERMUDA BRANCH OF
SUN LIFE ASSURANCE COMPANY OF CANADA

I, Duarte M. de Frias, the Principal Representative together with the undersigned Officers of the Bermuda Branch of Sun Life Assurance Company of Canada ("the Bermuda Branch"), in accordance with a Direction received from the Bermuda Monetary Authority in previous years, and pursuant to the Bermuda Branch's current request for similar treatment with regard to the current filing year, for the undersigned to sign the present, with regard to calendar year end 31 December 2017, DECLARE THAT:

1. We are Officers and the Principal Representative of the Bermuda Branch and, as such, are familiar with the insurance business written by the Bermuda Branch and, with respect to the matters set forth in Paragraph 2 have examined the Bermuda Branch's compliance with the subsections of Section 15A 1 of the Insurance Act 1978; said subsections include confirmation of compliance with:
 - (a) all requirements of the minimum criteria applicable to it;
 - (b) the minimum margin of solvency as at its financial year end;
 - (c) applicable enhanced capital requirements as at its financial year end; and
 - (d) where a license is issued by the Authority subject to limitations, restrictions or conditions, observed such.

2. We have reviewed the same with such relevant personnel and/or service providers of the Bermuda Branch as we deemed necessary in order to satisfy ourselves as to compliance thereof. Concerning confirmation of compliance with the minimum margin of solvency as at its financial year end, we've taken consideration of the fact that Sun Life Assurance Company of Canada (the "Company") operates in Bermuda by way of a Bermuda Branch and are confirming compliance with the minimum margin of solvency required by the Office of the Superintendent of Institutions (Canada) on behalf of the Company as a whole.

3. To the best of our knowledge, based upon the inquiries set forth in Paragraph 2 hereof there is sufficient evidence to declare that the Bermuda Branch has complied with the duties, requirements and standards set out in Section 15A 1 of the Insurance Act, parts of which are expanded upon in the Minimum Criteria for Registration Schedule of the Insurance Act, concerning the minimum criteria and the Insurance Code of Conduct.

[Signature page follows.]


Duarte M de Frias,
Principal Representative
Date signed:

Duarte de Frias
May 15th 2018

Michael Conwill,
Vice-President Finance, International and
In Force Management
Date Signed:

Michael F. Conwill
May 18, 2018

Niall O'Hare,
Chief Executive Officer, SLF International
Date Signed:


18.5.2018