



April 27, 2018

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XL Life Ltd.
DECLARATION OF COMPLIANCE
(Prepared in accordance with Section 15A of the Insurance Act 1978)
For the Year-Ended – December 31, 2017

We, the undersigned Directors of XL Life Ltd. (the "Company") declare that to the best of our knowledge and belief that the Company has:

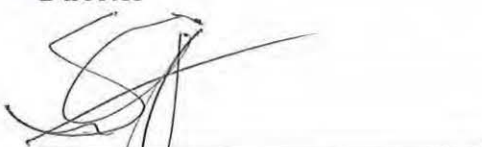
- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with the minimum margin of solvency as at December 31, 2017;
- (c) complied with applicable enhanced capital requirements as at December 31, 2017; and
- (d) complied with all conditions and regulatory approvals imposed on the Company's certificate of registration.

DIRECTORS:



Director

April 27, 2018
Date



Director

April 27, 2018
Date