

DECLARATION OF COMPLIANCE

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

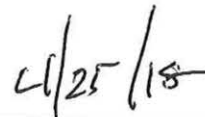
For the Year Ended December 31, 2017

We, the undersigned Directors of Transamerica Life (Bermuda) Ltd ("the Company") declare that to the best of our knowledge and belief that the Company has complied with:

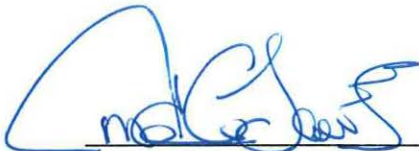
- (a) All requirements of the minimum criteria applicable to it;
- (b) The minimum margin of solvency as at December 31, 2017;
- (c) Applicable enhanced capital requirements as at December 31, 2017; and
- (d) All conditions and regulatory approvals imposed on the Company's certificate of registration.



Marc Lieberman
Director



Date



Andrew Kanelos
Director



Date