



XL Life Ltd

DECLARATION OF COMPLIANCE

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

For the Year-Ended – December 31, 2018

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 financial year end, December 31, 2018;
- (c) complied with applicable enhanced capital requirements as at financial year end, December 31, 2018; and
- (d) complied with all conditions and regulatory approvals imposed on the Company’s certificate of registration.

DIRECTORS:

Director

April 29, 2019

Director

April 29, 2019