

# 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, 2018

We, the undersigned, declare that to the best of our knowledge and belief that, the Bermuda Branch of the Manufacturers Life Insurance Company (“the Company” or “the Insurer”) 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, 2018;
  - (c) complied with applicable enhanced capital requirements as at December 31, 2018;
- and
- (d) complied with applicable conditions, directions and restrictions imposed on, or approvals granted to, the Insurer.

  
\_\_\_\_\_  
CEO & Director  
Roy Gori

  
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Chief Actuary  
Steve Finch

April 18, 2019  
Date

April 18, 2019  
Date