

Manulife Reinsurance (Bermuda) Limited

Maxwell Roberts Building, 4th Floor
One Church Street
Hamilton, Bermuda
HM11

DECLARATION OF COMPLIANCE

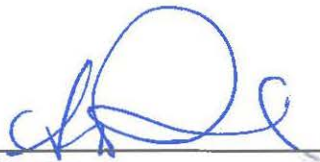
(Prepared in accordance with section 15A of the Insurance Act 1978)

For the Year-Ended – December 31, 2018

We, the undersigned Directors of Manulife Reinsurance (Bermuda) Limited (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, 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 Company.

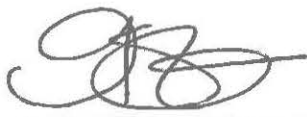
DIRECTORS:



Director

3/29/2019

Date



Director

3/29/2019

Date