

# Manulife Reinsurance Limited

Maxwell Roberts Building, 4<sup>th</sup> Floor  
One Church Street  
Hamilton, Bermuda  
HM11

## DECLARATION OF COMPLIANCE

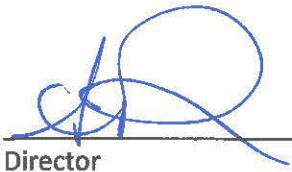
(Prepared in accordance with section 15A of the Insurance Act 1978)

### **For the Year-Ended – December 31, 2018**

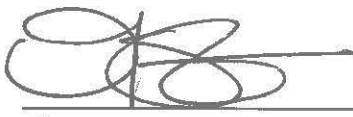
We, the undersigned Directors of Manulife Reinsurance Limited (the "Company"), declare that to the best of our knowledge and belief, that the Company has:

- (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