

Manulife Reinsurance (Bermuda) Limited

141 Front Street, 6th Floor
Hamilton, Bermuda
HM19

DECLARATION OF COMPLIANCE

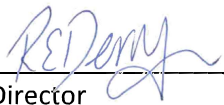
(Prepared in accordance with section 15A of the Insurance Act 1978)

For the Year-Ended – December 31, 2021

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, 2021;
 - (c) complied with applicable enhanced capital requirements as at December 31, 2021;
- and
- (d) complied with all applicable regulatory conditions, directions, restrictions and approvals imposed on the Company.

DIRECTORS:



Director

March 29, 2022

Date

Louise Charleson

Director

3/29/2022

Date