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, 2022

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, 2022;
- (c) complied with applicable enhanced capital requirements as at December 31, 2022; and
- (d) complied with all applicable regulatory conditions, directions, restrictions and approvals imposed on the Company.

DIRECTORS:

Director

March 29, 2023

Date

3/29/2023 | 18:28 EDT

Grant Buchanan

Director

Date