SFG Bermuda Ltd.

STATUTORY DECLARATION OF COMPLIANCE IN THE MATTER OF SECTION 15A OF THE INSURANCE ACT OF 1978

In accordance with Section 15A of the Insurance Act 1987, we, the undersigned Directors of SFG BERMUDA LTD. (the "Insurer") DO SOLEMNLY DECLARE THAT the Insurer has, with respect to the year ending December 31, 2022:

- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with the minimum margin of solvency as at its financial year end;
- (c) complied with applicable enhanced capital requirements as at its financial year end;
- (d) complied with applicable conditions, directions and restrictions imposed on, or approvals granted to, the Insurer; and
- (e) complied with the minimum liquidity ratio for general business as at its financial year end.

Director: Donald T. Lyons

4/24/2023

Director: Esfand Dinshaw Date: April 24, 2023 Date: April 24, 2023