

DECLARATION OF COMPLIANCE

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

For the Year-Ending – 31 December 2022

We, the undersigned, directors of FWD Life Insurance Company (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 31 December 2022;
- (c) complied with applicable enhanced capital requirements as at 31 December 2022; and
- (d) complied with all applicable conditions, regulatory directions and restrictions imposed on and approvals granted to the Company.



Lau Chi Kin
Director

28th June 2023

Date

Jon Paul Nielson
Director

28th June 2023

Date

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

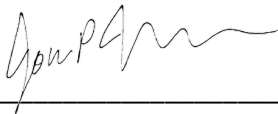
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Lau Chi Kin

Director



Jon Paul Nielson

Director

Date

28th June 2023

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