

The Manufacturers Life Insurance Company

Manulife (Bermuda Branch)
O'Hara House, 3rd Floor
3 Bermudiana Road, Tower 2 (North Tower)
Hamilton, Bermuda
HM08

DECLARATION OF COMPLIANCE

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

For the Year-Ending – December 31, 2023

We, the undersigned, declare that to the best of our knowledge and belief that, the Bermuda Branch of the Manufacturers Life Insurance Company (“the Insurer”) has:

- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with all capital regulatory requirements as at its financial year end;
- (c) complied with applicable conditions, directions and restrictions imposed on, or approvals granted to, the Insurer.

Steve Finch

Supervisory Committee Member

23 April 2024

Date

Grant Buchanan

Supervisory Committee Member

23 April 2024

Date