

FWD Life Insurance Company (Bermuda) Limited 富衛人壽保險(百慕達)有限公司

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DECLARATION OF COMPLIANCE

Director

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

For the Year-Ending – 31 December 2023

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 2023;
- (c) complied with applicable enhanced capital requirements as at 31 December 2023; and
- (d) complied with all applicable conditions, regulatory directions and restrictions imposed on and approvals granted to the Company.

x Ken Cau	24 June 2024
Chi Kin Lau Director 49D72663DEA1436	Date
Damis Ziengs	24 June 2024 Date

