

INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.

Victoria Place, 5th Floor
43 Victoria Street
Hamilton, Bermuda
HM12

DECLARATION OF COMPLIANCE

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

For the Year-Ending – December 31, 2023

We, the undersigned Directors of Industrial Alliance Insurance and Financial Services Inc. (the “Company”) hereby 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 all capital regulatory requirements; and
- (c) complied with all applicable conditions, directions, restrictions imposed on, or approvals granted to, the Company.

DIRECTORS:



Mr. Denis Ricard, President and Chief
Executive Officer and Director

May 23, 2024

Date



Mr. Jacques Martin, Chair of the Board

May 23, 2024

Date