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

ADVANTAGE INTERNATIONAL LIFE BERMUDA LIMITED

In accordance with Section 15A of the Insurance Act 1978, we, the undersigned Directors of **ADVANTAGE INTERNATIONAL LIFE BERMUDA LIMITED** (the "Insurer") **DO SOLEMNLY DECLARE THAT** the Insurer has, with respect to the financial year ending 31 December, 2023:

- (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