

Scottish Re Life (Bermuda) Limited
Crown House, First Floor
4 Par-la-Ville Road
Hamilton HM 08
Bermuda

DECLARATION OF COMPLIANCE

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

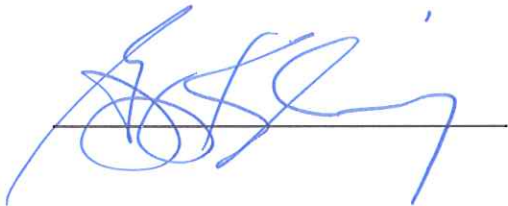
For the year ending 31 December 2018

We, the undersigned, being Directors of Scottish Re Life (Bermuda) Limited (the "Company") declare that, to the best of our knowledge and belief, the Company has:

- (a) complied with all requirements of the minimum criteria applicable to it (subject to a Direction being granted under Section 56 of the Act to waive the requirement for the Company to file GAAP financial statements under section 17A of the Act);
- (b) complied with the minimum margin of solvency as at 31 December 2018;
- (c) complied with applicable enhanced capital requirements as at 31 December 2018;
and
- (d) complied with all applicable regulatory conditions, directions, restrictions and approvals imposed on the Company' certificate of registration.

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DIRECTORS:



16/09/19
Date

Date

DIRECTORS:



Date

SEP 06 2019

Date