

**XL Life Ltd.**  
**DECLARATION OF COMPLIANCE**  
(Prepared in accordance with Section 15A of the Insurance Act 1978)  
**For the Year-Ended – December 31, 2020**

We, the undersigned Directors of XL Life Ltd. (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 December 31, 2020;
- (c) complied with applicable enhanced capital requirements as at December 31, 2020; and
- (d) complied with all conditions and regulatory approvals imposed on the Company's certificate of registration.

DIRECTORS:

  
\_\_\_\_\_  
Director - Mark Twite

April 28, 2021  
Date

  
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Director - Mary Hayward

April 28, 2021  
Date