

# The Manufacturers Life Insurance Company

Manulife (Bermuda Branch)  
O'Hara House, 3<sup>rd</sup> Floor  
3 Bermudiana Road, Tower 2 (North Tower)  
Hamilton, Bermuda  
HM08

## DECLARATION OF COMPLIANCE

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

### **For the Year-Ending – December 31, 2020**

We, the undersigned, declare that to the best of our knowledge and belief that, the Bermuda Branch of the Manufacturers Life Insurance Company ("the Insurer") has:

- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with all capital regulatory requirements as at its financial year end;
- (c) complied with applicable conditions, directions and restrictions imposed on, or approvals granted to, the Insurer.



April, 21, 2021

\_\_\_\_\_  
CEO & Director

\_\_\_\_\_  
Date



April 16, 2021

\_\_\_\_\_  
Chief Actuary & Supervisory Committee Member

\_\_\_\_\_  
Date