ACTUARY’S DECLARATION TO ACCOMPANY THE COMPANY’S ANNUAL RETURN

To: Guernsey Financial Services Commission

I confirm that I have seen all the product literature, specimen policy documents and specimen quotations, per the attached list issued by the company for the year ended ………., and am satisfied that they contain no unreasonable claims in relation to the products or funds described.

I have also considered the terms on which the products or funds are available and confirm that, having regard to the financial circumstances of the company and the reasonable expectations of policyholders or potential policyholders, I approve of the availability of the products or funds on these terms.

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| Signed (Actuary)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    Print Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |