



Attorney-at-Law  
of Clarke Gittens Farmer  
"Parker House"  
Willey Business Park  
Willey Road  
St. Michael, Barbados  
Tel: 1-246-436-6287  
Fax: 1-246-436-9812  
Ref:KJB/1385.0043

**BARBADOS**

**SUPREME COURT OF BARBADOS  
IN THE HIGH COURT OF JUSTICE**

**CLAIM NO**

**1226/2010**

**IN THE MATTER** of an Application by the Supervisor of Insurance of Barbados for an Order that British-American Insurance Company (Barbados) Limited be placed under Judicial Management;

**AND IN THE MATTER** of the Insurance Act, Cap. 310;

**AND IN THE MATTER** of the Companies Act, Cap. 308.

**BETWEEN**

**FINANCIAL SERVICES COMMISSION  
(Amended pursuant to the Order of  
This Honourable Court made on the  
4<sup>th</sup> of May 2011)**

**PETITIONER**

**AND**

**BRITISH-AMERICAN INSURANCE COMPANY  
(BARBADOS) LIMITED**

**RESPONDENT**

---

**FINAL REPORT OF THE JUDICIAL MANAGER OF THE RESPONDENT**

**MARCH 14, 2016**

---

Clarke Gittens Farmer  
Attorneys-at-Law



**British American Insurance Company  
(Barbados) Limited ('BAICO' or  
'the Company')**

**Final Report including the  
JM's recommended course for  
BAICO's Life and Annuity  
Policies**

**(Pursuant to Section 61 of the  
Insurance Act CAP. 310,  
Barbados Law)**

KPMG Transactions and Restructuring Limited  
**March 14, 2016**  
This report contains 26 pages and 13 Appendices



## **Contents**

<b>1</b>	<b>Important Notice</b>	<b>1</b>
<b>1.1</b>	<b>Basis of Report</b>	<b>1</b>
<b>1.2</b>	<b>Disclaimer</b>	<b>2</b>
<b>2</b>	<b>Executive Summary</b>	<b>3</b>
<b>2.1</b>	<b>Background to this report</b>	<b>3</b>
<b>2.2</b>	<b>The recommended course for the Life and Annuity Policies</b>	<b>5</b>
<b>2.2.1</b>	<b>Why is a Solution needed?</b>	<b>5</b>
<b>2.2.2</b>	<b>Preservation Phase</b>	<b>6</b>
<b>2.2.3</b>	<b>Negotiations with Sagicor for transfer of the Life and Annuity Policies</b>	<b>6</b>
<b>2.3</b>	<b>How will the transfer of Life and Annuity Policies work?</b>	<b>8</b>
<b>2.3.1</b>	<b>The Court process</b>	<b>8</b>
<b>2.3.2</b>	<b>Passing assets and liabilities to Sagicor</b>	<b>8</b>
<b>2.4</b>	<b>Winding-up</b>	<b>10</b>
<b>2.5</b>	<b>Conclusion of Executive Summary</b>	<b>10</b>
<b>3</b>	<b>Background and appointment</b>	<b>11</b>
<b>3.1</b>	<b>Insolvency</b>	<b>11</b>
<b>3.2</b>	<b>Statutory Fund</b>	<b>12</b>
<b>4</b>	<b>The Solution</b>	<b>13</b>
<b>4.1</b>	<b>‘Insolvent’ Statutory Fund</b>	<b>13</b>
<b>4.2</b>	<b>Alternative to the Solution – Liquidation of the Company</b>	<b>14</b>
<b>4.3</b>	<b>The JM’s recommended Solution</b>	<b>14</b>
<b>4.3.1</b>	<b>Amendments to policyholder terms</b>	<b>15</b>
<b>4.3.2</b>	<b>Bar Date</b>	<b>19</b>
<b>4.3.3</b>	<b>Consideration</b>	<b>20</b>
<b>4.3.4</b>	<b>Estimated Transaction Balance Sheet</b>	<b>20</b>
<b>5</b>	<b>Proposed Transfer Mechanism</b>	<b>22</b>
<b>5.1</b>	<b>Background</b>	<b>22</b>
<b>5.2</b>	<b>Transfer Scheme document</b>	<b>22</b>
<b>5.3</b>	<b>Approval from the Court</b>	<b>22</b>



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

<b>5.4</b>	<b>Completion of the Transfer</b>	<b>23</b>
<b>5.5</b>	<b>Timeline for the Proposed Transaction</b>	<b>23</b>
<b>6</b>	<b>Winding-up of the Company subsequent to the Transfer Completion Date</b>	<b>24</b>
<b>7</b>	<b>JM’s Recommendations</b>	<b>25</b>
<b>7.1</b>	<b>Best available solution for policyholders</b>	<b>25</b>
<b>8</b>	<b>Formal recommendation of the JM</b>	<b>26</b>
	Appendix 1 – Glossary	27
	Appendix 2 – Appointment and JM’s initial actions	32
	2.1 JM’s initial actions	32
	2.2 Continuing to operate the Company	32
	2.3 The marketing phase	32
	2.4 Stopping claim payments	33
	2.5 Securing and valuing assets	33
	2.6 Actuarial review	33
	Appendix 3 – Assets of the Company	35
	3.1 Assets pledged to the Statutory Fund	35
	3.2 Utilisation of the Statutory Fund assets	36
	3.3 Policyholder loans	36
	3.4 Premiums collected	37
	3.5 Non-Statutory Fund asset – CL Note	37
	Appendix 4 – Liabilities of the Statutory Fund as at the Valuation Date	38
	4.1 Policyholder Liabilities with Access to the Statutory Fund	38
	4.2 Actuarial reserves	38
	4.3 Claims	39
	4.4 Vested Annuity accruals	39
	4.5 Other liabilities associated with Life Policies	39
	4.6 Summary of liabilities with access to the Statutory Fund	40
	Appendix 5 – Other Liabilities of the Company (without access to the Statutory Fund)	41
	5.1 Pre-Appointment Health, Property and Personal Accident Policies	41



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)*  
*Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies*  
*March 14, 2016*

5.2 Utilisation of the Health, Property and Personal Accident Segregated Premiums	41
5.3 Corporate deposit contracts	42
5.4 Employee Pensioners	42
5.5 Trade Creditors	42
5.6 Employee Claims	42
Appendix 6 – Receipts and Payments account to December 31, 2015	44
6.1 Receipts	45
6.2 Payments	45
6.3 Funding the JM’s fees and other expenses	46
Appendix 7 – Transaction balance sheet as at the Valuation Date	47
Appendix 8 – Health and Property and Personal Accident Policy Transaction	49
8.1 Background	49
8.2 Offer of substituted coverage by SLISGII	50
8.3 Premiums and claims	50
8.4 Replenishing the Statutory Fund	50
8.5 Residual Matters	51
Appendix 9 – Key policy terms	52
9.1 Cash Value	52
9.2 Face Value	52
9.3 Fund Value	52
9.4 Periodic Premium	53
9.5 Policy categories	53
Appendix 10 – Estimated timeline	55
Appendix 11 – Eckler Actuarial Report as at the Valuation Date	56
Appendix 12 – Transfer Scheme	57
Appendix 13 – Sale and Purchase Agreement	58



# **1 Important Notice**

## **1.1 Basis of Report**

On September 30, 2010, Mr. David Holukoff, a Director of KPMG, Hastings, Christ Church, Barbados was appointed as Judicial Manager (the ‘JM’) of British American Insurance Company (Barbados) Limited’s (‘BAICO’ or ‘the Company’) operations, by an Order of the Supreme Court of Barbados (the ‘Order’), pursuant to S.57(1)(b) of the Insurance Act, CAP. 310 of the Laws of Barbados (the ‘Insurance Act’).

The Court subsequently appointed KPMG Transactions and Restructuring Limited (‘KPMG T&R’), as JM acting through Lisa A. Taylor and Michael Edghill, both Managing Directors of this company, on November 20, 2012.

Under the terms of the Order, the JM provided an interim report on the operations of the Company to the Supreme Court of Barbados dated November 1, 2010 (‘the Interim Report’) and four subsequent reports dated December 30, 2010 (‘the Report’), September 8, 2011 (‘the Further Report’), October 15, 2012 (‘the Second Further Report’) and September 10, 2013 (‘the Third Further Report’).

This report is intended to form the JM’s final report to the Court, pursuant to Section 61 of the Insurance Act and provides a solution for BAICO’s remaining policies.

All amounts referenced in this Report are denominated in Barbados Dollars (\$) unless otherwise stated.

A glossary of terms used in this report is set out in Appendix 1.



## 1.2 Disclaimer

This report is prepared solely for the use and reliance of the Supreme Court of Barbados and the Financial Services Commission of Barbados pursuant to and in accordance with the provisions of the Insurance Act under Barbados Law.

This report may not be copied or disclosed to any third party or otherwise be quoted or referred to, in whole or in part, without the JM’s prior written consent. In the event that this report is obtained by a third party or used for any purpose other than in accordance with its statutory purpose, any such party relying on the report does so entirely at their own risk and shall have no right of recourse against the JM, KPMG, KPMG T&R and its affiliated entities, its partners, directors, employees, professional advisers or agents.

Neither the JM, KPMG, KPMG T&R and its affiliated entities, its partners, directors, employees, professional advisers or agents accept any liability or assume any duty of care to any third party (whether it is an assignee or successor of another third party or otherwise) in respect of this report or the information contained therein.

Work undertaken to prepare this report has been based primarily on:

- Information obtained from the Company’s books and records;
- Information provided to the JM by the Company’s Management;
- Information provided by third party service providers engaged by the JM;
- Representations made to the JM by the Company’s Management;
- Information provided to the JM by BA Management Services Limited based in Trinidad and Tobago (‘BAICO TT’), where most of the Company’s back office operations are conducted; and
- The actuarial report at the Valuation Date prepared by Eckler (see Appendix 11).

This information has not been subject to an audit and where the JM has relied on independent evidence it has accepted the reliability thereof on the face of the information provided. Where indicated, certain figures in this report are estimates, which may be subject to change, including possible significant adjustment, in the future. Any listed assets and liabilities represent the most accurate data currently available to the JM. However, it should be noted that the amounts can only be finally determined after the Bar Date expires given that there is potential for change due to unknown policies and liabilities to be notified to the JM during that period.

Neither the Company’s Directors nor Company Management, nor BAICO TT have confirmed the factual accuracy of this report.



## 2 Executive Summary

### 2.1 Background to this report

- On September 30, 2010 (the ‘Appointment Date’), BAICO was placed into Judicial Management, pursuant to Section 57 of the Insurance Act of Barbados (‘the Insurance Act’), on the grounds that:
  1. The Company was in financial difficulties and unable to pay policyholders liabilities as they became due;
  2. The Company’s assets were not sufficient to adequately protect policyholders and creditors; and
  3. The appointment of a Judicial Manager would be in the interest of the policyholders and the public.
- KPMG Transactions and Restructuring Limited, acting through Lisa A. Taylor and Michael Edghill, currently acts as the Judicial Manager (the ‘JM’).
- The JM’s role under Section 61 of the Insurance Act has been to conduct the management of the Company with the greatest economy compatible with efficiency and to identify courses which it believes to be most advantageous to the general interest of the policyholders of the Company. See Section 7, for further information.
- Upon being placed into Judicial Management it was quickly ascertained that the Company was insolvent and unable to meet its liabilities in full. The Company’s insolvency shaped the JM’s management of the Company and the efforts to identify suitable courses for the policyholders.
- The policies written by the Company fell into two broad portfolios (‘Portfolios’):
  1. Health, Property and Personal Accident insurance based policies (‘Health, Property and Personal Accident Policies/Policyholders’); and
  2. Life and Annuity policies offering long term insurance (‘Life and Annuity Policies/Policyholders’).

#### **Health, Property and Personal Accident Policies**

- The JM ran a sale process early in 2011 which sought to identify potential third party insurers for the purchase of BAICO’s above Portfolios. There was significant interest in the Health, Property and Personal Accident Policies and the JM recommended that these policies be addressed as quickly as possible given that their nature meant that some policyholders would require immediate attention (for example, a pay-out on a health or property claim). In light of that nature there was also a risk that the Health, Property and Personal Accident Policyholders would have been quick to seek alternative coverage which would have devalued these policies and reduced their attractiveness to a potential purchaser.





- Out of the third parties who were interested in the Health, Property and Personal Accident Policies the JM, with the consent of the FSC, sought the Court’s approval to enter into Insurance Substitution Agreements (‘ISAs’) with Sagicor Life Inc. and Sagicor General Insurance Inc. (‘SLISGII’) because they could provide competitive compensation and demonstrated immediate staffing and infrastructure capability to facilitate the ISAs.
- The Court granted leave on November 25, 2011 for the JM to enter into the ISAs by which these policyholders were given the offer of substituted coverage. Those ISAs were executed on December 1, 2011. See Appendix 8 for further information.

### **Life and Annuity Policies**

- Having addressed the immediate and pressing concerns regarding the Health, Property and Personal Accident Policyholders, the JM was subsequently in a position to focus on settling a course of action for the Life and Annuity Policies.
- The JM was advised that the Life and Annuity Policies had access to the Company’s Statutory Fund assets, however, it was quickly determined that the Statutory Fund was insolvent insofar as its assets could not meet its liabilities under the Life and Annuity Policies. This meant that any solution for these policies would be more complicated and would take a longer time to achieve than for other types of policy.
- Notwithstanding, as a result of the sale process run in early 2011, the JM had identified that Sagicor Life Inc. (‘Sagicor’) was also interested in the Life and Annuity Policies. The JM reported that Sagicor had a financial capacity and insurance background that made it appear suitable to acquiring the Life and Annuity Policies. Through an extensive process of negotiation between the JM and Sagicor including actuarial calculations and review of policy data it was ultimately agreed that Sagicor would take a transfer, subject to the Court’s approval, of the Life and Annuity Policies and BAICO’s Statutory Fund assets to support the liabilities under those policies.
- Given the insolvency of the Statutory Fund the JM also sought support from the Government of Barbados (‘GOB’) to fund the deficit with the goal being to minimize any reduction in the values of the Life and Annuity Policies once they were transferred to Sagicor. Once the GOB confirmed its support in principle, further negotiations to determine the level and nature of that support were necessary.
- At this point the JM has been able to agree the terms of a Sale and Purchase Agreement (‘SPA’) with Sagicor for the transfer of the Life and Annuity Policies together with the support from the GOB to fund the shortfall in the Statutory Fund.
- In the circumstances the JM’s recommended course pursuant to Section 61(1)(a) of the Insurance Act for BAICO’s Life and Annuity Policyholders will be a transfer of those policies to Sagicor pursuant to the terms of a Transfer Scheme which are discussed below.



- This report deals primarily with the recommended transfer of the Life and Annuity Policies, but will also make reference to the proposed wind-up of the remaining assets of the Company.
- This report constitutes the JM’s final report under Section 61 of the Insurance Act by which the JM is recommending the following courses of action (together referred to as ‘the Solution’):
  1. The transfer of the Life and Annuity Policies to Sagicor pursuant to the terms of a Transfer Scheme annexed to this report at Appendix 12; and
  2. The winding-up of the Company after completion of the said transfer pursuant to section 61(1)(c) of the Insurance Act. See Section 6 for further information.

## **2.2 The recommended course for the Life and Annuity Policies**

### **2.2.1 Why is a Solution needed?**

- As stated above, the Company was deemed insolvent with insufficient assets to meet its liabilities both generally and to its policyholders.
- Under Section 25(4) of the Insurance Act, “Every company carrying on long-term insurance business in Barbados shall place in trust assets equal to its liability and contingency reserves with respect to its Barbadian policy-holders as established by the balance sheet of the company as at the end of its last financial year”. This creates a statutory trust for assets specifically pledged to the benefit of the Company’s long-term insurance policies which in the case of BAICO are its Life and Annuity Policies (the ‘Statutory Fund’).
- As well as being insolvent as a company, BAICO’s Statutory Fund was insufficient to meet its liabilities under the Life and Annuity Policies, and was therefore also deemed to be insolvent. Based on a reassessment of the value of assets and liabilities, as at the Appointment Date, the assets of the Statutory Fund were worth less than approximately 50% of the liabilities they were required to meet. Aside from the Statutory Fund there are minimal other assets available to policyholders or to general creditors of the Company.
- Not all of the groups of policyholders have access to the Statutory Fund. The legal advice obtained by the JM indicates that the Statutory Fund assets are only held to the benefit of individual Life and Annuity Policyholders. This therefore excludes corporate deposit holders, BAICO’s own pension plan members and Health, Property and Personal Accident Policyholders from the assets of the Statutory Fund, as well as any claims from other non-policy based creditors such as goods and service suppliers to the Company. See Appendix 5 for further information.
- The trust status created by the Statutory Fund for the Life and Annuity Policies means that the recommended course for these policyholders is specific to that group.



## **2.2.2 Preservation Phase**

- While the JM sought solutions for BAICO’s policyholders, it also sought to establish and preserve the value of the assets of the Company (including those in the Statutory Fund), and to ascertain the quantum of monies owed by the Company. The JM refers to this period as the “Preservation Phase”.
- During the Preservation Phase, the JM continued to accept premiums from policyholders because it maximized the chances of achieving the best possible solution – one that enabled policyholders to continue their cover, albeit likely to be with another insurer. It similarly increased the attractiveness of the policy Portfolios to a potential purchaser.
- Since the JM could not be sure that an alternative to a liquidation of the Company was achievable, those policyholder premiums were segregated. If an alternative to liquidation was not available, these premiums would have been refunded to policyholders.
- During the Preservation Phase, the JM did not pay any claims or accept any policy surrenders.

## **2.2.3 Negotiations with Sagikor for transfer of the Life and Annuity Policies**

- The JM is of the opinion that the best possible outcome for the Life and Annuity Policyholders is the transfer of their policies on as similar terms as possible to another insurance provider.
- However, the key challenge to achieving such a transfer has been the large deficit in the Statutory Fund assets held in support of the Life and Annuity policies. This is because a transferee of the Life and Annuity Policies would be required under the Insurance Act to maintain a fully subscribed Statutory Fund once those policies are transferred. Therefore the transfer of assets to support the transferring policy liabilities would be subject to a deficit and it would not have been realistic to expect another insurer to provide sufficient assets to meet such a large deficit.
- The JM also faced an understandable reluctance from potential insurance providers to be associated with a solution where there were going to be large levels of write downs in policy values even though this was a result of the Company’s historic financial position. The JM pursued financial assistance from the GOB in an effort to reduce or eliminate those write downs but it was not initially clear whether that support would be forthcoming. The JM therefore proceeded with extensive negotiations with the interested Transferee, Sagikor, who recognized the importance of putting coverage in place for BAICO’s Life and Annuity Policyholders.
- As a result of those negotiations Sagikor had initially agreed to take a transfer of the Life and Annuity Policies with a provision that the values of those policies would be reduced to match the assets available in the Statutory Fund.



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

- The JM and Sagicor proceeded on this course and had agreed the terms of an Initial Sale and Purchase Agreement (‘ISP’) which included mechanisms to reduce policy values to match the level of assets in the Statutory Fund. The JM went to Court and obtained an order on February 27, 2014 giving leave to enter the ISP.
- Nevertheless, the JM had maintained throughout that a course of action where the deficit and reduction in policy values could be substantially decreased or removed would be optimal. Subsequent to obtaining the leave to enter the ISP, the JM engaged in further discussions with the GOB to try and confirm its potential financial support. On April 11, 2014 the JM presented a paper to the GOB outlining the estimated quantum of support to eliminate the reduction to policy values. A meeting with the Ministry of Finance was held on July 14, 2014 wherein the JM received positive indications that full support from the GOB would be forthcoming. The Ministry of Finance requested certain further documentation which the JM subsequently compiled and submitted. Thereafter the JM had further positive meetings with the Ministry of Finance on August 6, 2014 and with the Cabinet of the GOB on October 16, 2014.
- Subsequently, in late October 2014, the JM received confirmation from the GOB that it would support a fully funded Solution based on the JM’s estimates at that time. The confirmation from the GOB required that revisions be made to the ISP, particularly given that the mechanisms intended to deal with matching policy liabilities to assets were removed on account of the GOB support. The JM and Sagicor undertook negotiations regarding the required revisions to the ISP which became the terms of the current Sale and Purchase Agreement (‘SPA’).
- In the course of preparing the SPA the JM interacted with the GOB to ascertain certain details of the support in order to facilitate further negotiations with Sagicor. The GOB support includes the provision of GOB bonds to Sagicor to make up the shortfall between policy liabilities and the transferring Statutory Fund assets. In this regard the negotiations between the JM and Sagicor centred on the terms of the bonds. Sagicor had raised concerns about certain terms and the JM wrote to the GOB on January 16, 2015 to put forward Sagicor’s proposed amendments. On March 3, 2015 the GOB confirmed acceptance of the amended terms of the bonds as proposed by Sagicor. This GOB confirmation put the JM in a position to continue its negotiations with Sagicor regarding the SPA. Negotiations continued regarding the valuation of the Life and Annuity Policies with the JM, Sagicor and their actuarial advisers working towards reaching an agreed valuation of the policy portfolio so as to finalize the level of policy liability and resulting asset value required for the GOB bonds.
- Sagicor was in a position to commence its due diligence process on July 1, 2015 whereby it analysed the Company’s policy data and supporting documentation. The JM and Sagicor were subsequently able to agree the terms of the SPA. The SPA was executed by Sagicor, BAICO and the JM on December 21, 2015 after securing the Court’s permission to do so on November 18, 2015. The SPA is the basis of the JM’s recommended Solution for the transfer of Life and Annuity Policies to Sagicor.



- The GOB’s financial support will prevent large losses being incurred by each of the Life and Annuity Policyholders. The JM therefore strongly believes that the transfer to Sagicor will provide the best outcome for Life and Annuity Policyholders from both a financial and insurance coverage perspective.

## **2.3 How will the transfer of Life and Annuity Policies work?**

### **2.3.1 The Court process**

This report sets out the wider proposal by the JM for BAICO’s Life and Annuity Policies and it appends a scheme pursuant to which the Court may approve a transfer of those policies to Sagicor (the ‘Transfer Scheme’ which is attached as Appendix 12).

The JM intends to lay this report before the Court for its initial review and to obtain directions as to its inspection. Thereafter an application to Court will be filed together with a supporting affidavit seeking formal approval of the Solution and the Transfer Scheme. Under the provisions of Sections 60 - 62 of the Insurance Act, the JM is required to file a number of documents with the Court in order to obtain that approval. These documents are outlined below:

1. A report under Section 61 of the Insurance Act outlining what course of action, given the circumstances, is most advantageous to the general interest of policyholders of the Company and seeking an order accordingly. This is what this report represents;
2. A copy of the Transfer Scheme required to transfer all or any part of the insurance business pursuant to Section 61(1)(a). The Transfer Scheme is attached as Appendix 12;
3. A copy of the actuarial report used to support the scheme. This is attached as Appendix 11; and
4. A copy of the SPA with Sagicor which is attached as Appendix 13. The SPA is subject to (i) the Court’s final approval after hearing the Financial Services Commission and any other person who in the opinion of the Court is entitled to be heard and to any amendments which the Court may deem necessary and (ii) to any consequential amendments as deemed necessary between the JM and Sagicor to facilitate the Solution.

If the Court approves the Solution the JM will commence implementation of the Transfer Scheme with effect from the ‘Court Approval Date’. See Appendix 10 for further information in relation to the timeline.

### **2.3.2 Passing assets and liabilities to Sagicor**

- Following the Court Approval Date the JM will ask the Court to impose a ‘Bar Date’ period which will be binding on policyholders. This is necessary to bring certainty to the terms and values of the policies that will be transferred to Sagicor.



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

- The proposed Bar Date will be approximately three months after the Court Approval Date. The JM will write to all policyholders to confirm the policy records held by the Company. Each policyholder will have until the Bar Date to make the JM aware of any information not held in the Company’s records that will impact the value of their policy.
- Once the Bar Date has elapsed, the information held by the Company, including any additional information provided by policyholders during the Bar Date period, which has been reviewed and approved by the JM, will be deemed to be accurate so as to facilitate the transfer of the policies to Sagikor. No further adjustments to policy values will be permitted.
- In addition, the JM will advertise during the Bar Date period to allow any individuals who believe they may have an applicable policy with the Company to come forward and provide evidence of their policies’ existence. If these individuals provide appropriate evidence for applicable policies not already in the Company’s records, they will be able to participate in the Solution.
- During the Bar Date period all policyholders (excluding corporate policyholders) whose policies are at risk of being forfeited due to the non-payment of premiums and/or loans will be given the option to settle all amounts due and payable in order to participate in the Solution.
- All of the premiums which have been collected and segregated during the Judicial Management will be given full credit and applied to the policies in calculating their transferring values to Sagikor.
- Shortly after the end of the Bar Date period, policyholders will receive further correspondence from the JM confirming the final value and details of their policies.
- The Company’s remaining Statutory Fund assets (subject to the required retentions for the payment of all valid claims as discussed below, together with a retention for the anticipated future costs expected to be incurred by the JM) will then be transferred to Sagikor and the GOB will issue the GOB bonds to Sagikor in order to ‘top-up’ the deficit in the Statutory Fund. In return for those assets, Sagikor will take a transfer of the Life and Annuity Policies that are In-force and assume the associated liabilities under those policies.
- Based on the committed level of GOB support and the Company’s records at this time, the JM believes that the principal or Face Value of each policy transferring to Sagikor will remain the same as the principal or Face Value of the policy previously held by the Company. It is possible that this position may change if, as a result of the communications process, the value of the policies currently held in the Company’s records is much higher based on new information or there are found to be a number of valid policies not included in the Company’s existing records.
- All valid Post-Appointment Claims made against the policies up to the Court Approval Date will be paid by the JM, who will retain sufficient funds for that purpose. These claims will include:



1. Valid claims (subject to the policy amendments per Section 4.3.1) in relation to the death of the policyholder on or before the Court Approval Date;
2. Policies maturing on or before the Court Approval Date, with the exception of Vested Annuity Policies;
3. Accrued payments due on Vested Annuities; and
4. Policies that are the subject of a valid surrender request lodged with the Company prior to the Appointment Date.

## **2.4 Winding-up**

Following the transfer of the relevant policies to Sagicor, the JM recommends that the Company be wound up in accordance with the provisions of the Insurance Act.

This would allow for final claims to be received, for any residual assets to be liquidated and for those policyholders not subject to the transfer scheme or the ISA and other non-insurance creditors to be addressed.

## **2.5 Conclusion of Executive Summary**

Having addressed the Health, Property and Personal Accident Policies, the JM believes that the transfer of the remaining Life and Annuity Policies to Sagicor, pursuant to the annexed Transfer Scheme and the subsequent proposed winding-up in accordance with the provisions of the Insurance Act, is the course which is most advantageous to the general interest of the Life and Annuity Policyholders. The basis of the JM’s recommendation, under Section 61 of the Insurance Act, is for the following reasons:

1. The transfer of the In-force Life and Annuity Policies including financial support from the GOB will provide the best possible outcome for policyholders under the circumstances.
2. The support from the GOB allows for policy values to remain relatively unchanged. Otherwise the Statutory Fund deficit of approximately \$56.8 million would have had to have been suffered by the Life and Annuity Policyholders in any winding-up/liquidation of the entire Company.
3. With GOB Support, Life and Annuity Policyholders retain coverage and achieve a solution in a much shorter timescale than would be envisaged under a liquidation of the Company.
4. The Solution allows for the immediate payment of certain claims on policies not transferring to Sagicor.



### **3 Background and appointment**

On September 30, 2010, BAICO was placed into Judicial Management, pursuant to Section 57 of the Insurance Act of Barbados, on the grounds that:

1. The Company was in financial difficulties and unable to pay policyholders liabilities as they became due;
2. The Company’s assets were not sufficient to adequately protect policyholders and creditors; and
3. The appointment of a Judicial Manager would be in the interest of the policyholders and the public.

KPMG Transactions and Restructuring Limited, acting through Lisa A. Taylor and Michael Edghill, currently acts as the JM of the Company.

The role of the JM under the Insurance Act has been to conduct the management of the Company with the greatest economy compatible with efficiency and to identify courses which it believes to be most advantageous to the general interest of the policyholders of the Company.

#### **3.1 Insolvency**

As stated above, under Section 25(4) of the Insurance Act, BAICO holds assets in its Statutory Fund on trust for its Life and Annuity Policyholders. As at the Appointment Date, the majority of the Company’s assets were pledged to the Statutory Fund. However the Statutory Fund holds insufficient assets to meet its liabilities to Life and Annuity Policies, and has therefore been deemed to be insolvent.

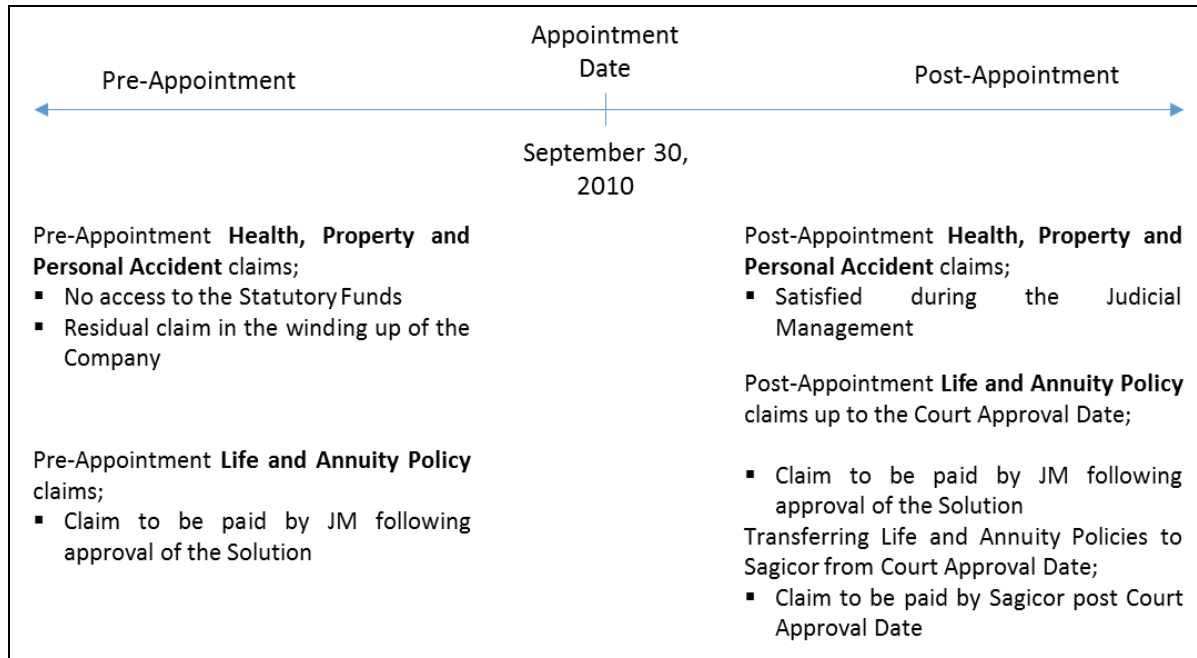
As at the Appointment Date, the Company had policy liabilities in the region of \$126.9 million and assets in the Statutory Fund with a market value of less than \$70.1 million. Accordingly, the Statutory Fund held insufficient assets to meet the policy liabilities. In addition, there were no other material assets available to rectify the deficit. Therefore, both the Company and the Statutory Fund were insolvent.





## 3.2 Statutory Fund

The JM’s proposed treatment of the different types of policy claims is contingent on their access to the Statutory Fund and is summarized below.



The JM has received legal advice that the Company’s Life and Annuity<sup>1</sup> Policies which relate to individuals have access to the Statutory Fund. The JM has therefore taken the view that because Statutory Fund assets are being used to satisfy claims under these policies and that all such claims must be satisfied regardless of whether they occurred pre or post the Appointment Date.

The JM has also received legal advice that the Health, Property and Personal Accident Policies do not have access to the Statutory Fund. Consequently, policyholders with these policy types are not considered to have access to the Statutory Fund assets to satisfy their claims.

There are a number of other policyholders or other creditors of BAICO who do not have access to the Statutory Fund and whose claims will be addressed in the proposed post-transfer winding-up of the Company. These include corporate depositors (with annuity type contracts), trade creditors, employees and former employees (‘Employee Pensioners’). Appendix 5 deals with these creditors in more detail.

<sup>1</sup> Life policies are Term Life, Ordinary Life and Universal Life; Annuity Policies also include Vested Annuity Policies.



## 4 The Solution

### 4.1 ‘Insolvent’ Statutory Fund

The Company’s liabilities to individual Life and Annuity Policyholders far outweigh the assets in the Statutory Fund being held to their benefit and there are no other assets available elsewhere in the Company to satisfy those claims or to otherwise ‘top-up’ the Statutory Fund to meet the deficit.

As stated above, the Statutory Fund assets will be transferred to Sagicor under the Transfer Scheme. This does not however include the Property Investments (real estate) held in the Statutory Fund which Sagicor is not in a position to take over and instead will be transferred to the GOB. In exchange the GOB will issue a bond for the same value as the Property Investments to Sagicor. The table below summarizes the current estimated value of the assets available for transfer to Sagicor to support the liabilities under the transferring Life and Annuity Policies. This analysis makes the simplifying assumption that the proposed amendments to policies discussed in Section 4.3.1 have already been applied, and that all payments required to be made by policyholders whose policies have lapsed during Judicial Management are received (such that these ‘previously lapsed’ policies are included as In-force policies).

Life and Annuity Policyholder Liabilities As at the Valuation Date		Assets Available to meet Life and Annuity Policyholder Liabilities As at the Valuation Date	
\$000	Value	\$000	Value
Actuarial reserves for ‘live’ policies	99,441	Cash <sup>2</sup>	14,733
Claims	26,721	Segregated Premiums collected	18,591
Vested Annuity Accruals	606	Cash from Lapsed Policy Offer	2,980
Other Liabilities	82	Policy loans, net of provision	7,217
<b>Total Life and Annuity Liabilities</b>	<b>126,850</b>	Property	26,600
		<b>Total Assets</b>	<b>70,121</b>

The total Life and Annuity Policyholder liabilities are approximately \$126.9 million; the total assets available to meet those liabilities are approximately \$70.1 million. There is therefore an estimated deficit of approximately \$56.8 million. As mentioned above, Sagicor will have to maintain a statutory fund to support the liabilities under the transferring policies but cannot be expected to ‘top-up’ BAICO’s Statutory Fund. In the circumstances the GOB Support will be utilized to make up the deficit in the Statutory Fund.

<sup>2</sup> Cash projected to the Transfer Completion Date including operating cash, funds from liquidation of financial instruments, receipt of VAT receivable and less estimated costs to complete the Judicial Management and residual wind-up of the Company.



## **4.2 Alternative to the Solution – Liquidation of the Company**

Faced with a significant deficit in the Statutory Fund and no other material assets, if the transfer of the Life and Annuity Policies to Sagicor is not approved in conjunction with the GOB support being provided, the JM would be forced to liquidate the Company.

In a liquidation scenario all policies would be terminated with effect from the Appointment Date and all premiums received after this date would be refunded to policyholders. The deficit is presently estimated at \$56.8 million and the realisation values of the Investment Property are uncertain, therefore the deficit could increase significantly under a liquidation scenario. In addition to returning the post-appointment premiums, the Company would likely receive discounted sums for the sale of investments and property given the distressed nature of their disposal.

The termination of policy coverage would mean that policyholders would have a period of not being insured (from the Appointment Date) and would need to seek alternative insurance cover on terms that may be less favourable, particularly if their health has deteriorated in the meantime. In addition, the liquidation dividend – the payments made in respect of insurance claims and policy values, where appropriate, would likely be significantly under 50% of claim/policy values for those policies with access to the Statutory Fund (and little, if any, pay-out for other creditors).

The JM is of the view that liquidations are, by their nature, very long processes with final distributions to creditors often taking many years. This would increase the professional fees payable and further depress the value of any distribution to policyholders. In addition to the liquidation costs, further actuarial and legal costs would need to be incurred in order to agree a method, consistent with liquidation rules, by which all relevant policies would be converted into a cash sum.

In light of the foregoing, the JM is recommending the approval of the Solution to avoid the necessity of a liquidation of the Company

## **4.3 The JM’s recommended Solution**

Given the negative aspects of a liquidation of the Company, the JM has been seeking to negotiate an alternative solution from the outset which achieves a much better outcome for policyholders. The JM’s recommended Solution is therefore the transfer of the Life and Annuity Policies to Sagicor pursuant to the Transfer Scheme, annexed to this report at Appendix 12, together with a subsequent winding up of the Company pursuant to Section 61(1)(c) of the Insurance Act. The transfer of Life and Annuity Policies has been agreed with Sagicor and is contingent on the GOB support and the Court’s approval after hearing the Financial Services Commission and any other person who in the opinion of the Court is entitled to be heard.

Under the Solution, Sagicor, a very well respected and financially stable insurer, will take a transfer of the Life and Annuity Policies and their associated liabilities in return for the JM transferring the remaining assets in the Company’s Statutory Fund to Sagicor, and the provision of additional financial support from the GOB. Sagicor will also provide consideration for the transfer by injecting \$1.4 million into BAICO’s Statutory Fund, thus reducing the GOB Support.



The JM believes that this outcome is far better than the alternative outcome under a liquidation of the Company, as policyholders maintain insurance coverage and the value of their claim/policy will be much greater than any sum paid out in a liquidation.

Critical to the success of the Solution is the GOB’s commitment to provide financial support. This commitment will bridge the existing deficit and will also ensure that it will not increase, which would be the case if the JM was forced to sell the illiquid investments or liquidate the properties, as Sagicor is not in a position to take such real estate assets. The GOB financial support will be provided in the form of GOB bonds issued to Sagicor on the Transfer Completion Date, with maturities ranging from 10 to 25 years.

For the transaction to be commercially viable for all parties, however, it will be necessary to make a number of amendments to certain policy terms. These amendments are outlined in the section below and will be sought pursuant to the Court’s powers under the Insurance Act.

### **4.3.1 Amendments to policyholder terms**

#### **4.3.1.1 Life Policies**

Life Policies will transfer to Sagicor with no reductions applied to Face Values, Cash Values or Fund Values held at the Appointment Date and will reflect any premiums collected during the Judicial Management.

##### **Surrenders**

During Judicial Management surrenders have not been accepted and this will continue to be the case following transfer of the Life Policies to Sagicor as discussed below. This amendment is necessary in order to increase the level of certainty for Sagicor over future cash flows and to preserve value in the Life Policies.

The restrictions on policy surrenders will be extended such that no policy will be capable of valid surrender until five years after the Court Approval Date.

There will be no loss in Cash Value or Fund Values to the policyholders, but they will not be able to directly access this value, until the end of the five year period. Death claims and policy maturities will be paid out in the normal course of business. Nevertheless, Life Policies will be able to access Policy Loans in the manner detailed below.

##### **Policy Loans**

Policy Loans will be restricted to the following maximum loan percentages:

- Within 1 year of Court Approval Date: 15% of Cash/Fund Value
- 1 to 2 years after Court Approval Date: 30% of Cash/Fund Value
- 2 to 3 years after Court Approval Date: 45% of Cash/Fund Value
- 3 to 4 years after Court Approval Date: 60% of Cash/Fund Value



- 4 to 5 years after Court Approval Date: 75% of Cash/Fund Value
- After 5 years from Court Approval Date: as per terms and conditions of the relevant policy

If the Policy Loan balance already exceeds the initial maximum loan percentage limit (as outlined above) on the Court Approval Date, then the limit will not apply, but no further loan may be taken until such time as the loan balance becomes less than the applicable limit.

These restrictions on accessing Policy Loans have been proposed in order to increase the level of certainty for Sagicor over future cash flows and to preserve value in the Life Policies.

### **Credited Interest Rates**

Prior to the Appointment Date, the Company credited the Fund Values of the Universal Life Policies with a variable interest rate, ranging from a minimum of 4% up to approximately 7%.

If a Universal Life Policy is not credited with the minimum interest rate the Fund Value would deteriorate due to the ongoing charges applied. In this regard the JM will be asking the Court to apply its power to amend the terms of an insurance policy to apply a 4.0% credited interest rate to Universal Life Policies from the Appointment Date until the Court Approval Date.

Following the transfer, Sagicor will apply a minimum credited interest rate of 4.0% per annum to Universal Life Policies.

### **4.3.1.2 Annuity Policies**

Annuity Policies will transfer to Sagicor with no reductions applied to the Fund Values held at the Appointment Date. However, the Fund Values will not be credited with any interest for the period of Judicial Management as there are no continuously levied charges against these policies (unlike the Universal Life Policies above). The Annuity Policies will resume paying market rates of interest from the Court Approval Date onwards as discussed in further detail below.

### **Maturity Dates, Surrenders, Withdrawals and Annuity Conversions**

Surrenders and withdrawals will be prohibited from the Appointment Date until a revised policy maturity date, set out below:

- The JM is recommending that the maturity date of each Registered Annuity Policy<sup>3</sup> be amended to age 66.
- The maturity date of each unregistered Annuity Policy will be amended to the earlier of (A) the date that the policyholder reaches age 66; or (B) 10 years after the Court Approval Date.

Any policy with an amended maturity<sup>4</sup> date that falls before the Court Approval Date will be treated as maturing on the Court Approval Date and will be entitled to payment of Fund Value in full by the JM.

<sup>3</sup> ‘Registered Annuity Policy’ means an Annuity Policy that is registered with the Inland Revenue Department in order to obtain tax relief on contributions made by the Policyholder under the Policy.

<sup>4</sup> Maturity date as amended in accordance with the proposals outlined above



Any policy with an amended maturity date which falls after the Court Approval Date will be transferred to Sagicor. At such amended maturity date, the policyholder will be entitled to receive their Fund Value in full or to convert to a regular annuity income stream. However, previously guaranteed annuity conversion rates will be void and annuity conversions will be available at Sagicor’s rates prevailing at the time of conversion (currently 4% for registered policies and 3.75% for unregistered policies).

These amendments are necessary in order to increase the level of certainty over future cash flows and to preserve value in the Annuity Policies.

### **Credited Interest Rates**

Any guaranteed or fixed credited interest rates previously applicable to the Annuity Policies will be void. Instead, BAICO will apply a 0.0% credited interest rate from the Appointment Date until the Court Approval Date. Following the transfer, Sagicor will apply credited interest rates to these Annuity Policies in accordance with their market rates on similar type policies. However, the minimum credited rate applicable will be 2.0% per annum.

The amendments to credited interest rates on the Annuity Policies are required because:

1. The financial support offered by the GOB only extends to ensuring that the principal balances of the Annuity Policies are fully protected and no provision is available to credit these Annuity Policies with interest during the Judicial Management period;
2. Many of the Annuity Policies contained high fixed levels of interest which were unsustainable; and
3. The large deficit in Statutory Fund assets combined with the nature of those assets meant that low levels of investment returns were generated.

#### **4.3.1.3 Payment in full of claims already made**

Appendix 4 outlines the value of the unpaid claims that have been made by policyholders or beneficiaries. Upon a claim arising, a policy terminates and its value becomes fixed at the claim amount agreed to be settled by the Company.

It is proposed that the claims will be updated to the Court Approval Date and any claims occurring up to that date will be paid in full by the Company. Future claims arising on In-force policies following the transfer to Sagicor will be the responsibility of Sagicor.

The claims that will be payable by the Company upon completion of the transaction will include:

- Valid death claims where death occurred on or before the Court Approval Date;
- Policies that have a maturity date<sup>5</sup> on or before the Court Approval Date (except for Vested Annuity policies);

---

<sup>5</sup> Maturity date as amended in accordance with the proposals outlined above



- Accrued payments due on Vested Annuities; and
- Policies that were validly surrendered prior to the Appointment Date.

#### **4.3.1.4 De Minimis Policies**

There will be a lower limit on the value of a Life Policy which is transferring to Sagicor because it is uneconomical to transfer a very small value policy. Any Life Policy with a Face Value of less than \$5,000 will be defined as a ‘De Minimis Policy’ and will not be transferred to Sagicor. These policies will be terminated but the policyholders will receive appropriate cash compensation from the Company.

A holder of a De Minimis Policy will receive the amount of cash that they would have been entitled to receive had they surrendered their policy on the Appointment Date. One exception is that holders of a Term Life Policy, who would not usually be entitled to any payment upon surrender, will be paid a fixed sum of \$500 each. This is in recognition of the fact that that their policy was still of some value to them.

There is no lower limit for Annuity Policies, so all Annuity Policies which are not subject to a claim will be transferred to Sagicor.

If the amount that would be payable in cash to a De Minimis Policyholder is less than \$10 then no payment will be made, due to the associated administrative costs. However, post-appointment premiums collected from a policyholder with a De Minimis Policy will be returned to that policyholder in full.

#### **4.3.1.5 Lapsed Policy Offer**

Policies may have lapsed during the course of the Judicial Management due to one or more of the following:

- Unpaid premiums;
- Policy Loan balance in excess of Fund or Cash Value; or
- Negative Fund Value.

The JM has made provision for policies which may have lapsed following the JM’s appointment to avoid forfeiture of the policy (the ‘Lapsed Policy Offer’).

All policies which have lapsed during the period of the JM will have the chance to make good any unpaid premiums or policy fund deficit that resulted in the lapse of coverage. If these policyholders choose to make good those payments, they will also be able to participate in the Transfer Scheme.

The section below deals with the assessment of whether a policy has lapsed and the calculation of the payment required to reinstate the policy.



### **Lapse criteria and requested payment amount**

- For Term Policies: If the total amount of premiums required to be paid during Judicial Management exceeds the total amount of premiums actually collected during Judicial Management, then the policy will be deemed to have potentially lapsed. The JM will request a payment of the difference in order to avoid forfeiture of the policy.
- For Ordinary Life Policies: If the total Policy Loan at the Court Approval Date (including any automatic premium loans extended to the policyholder during Judicial Management) exceeds the Cash Value of the policy at the Court Approval Date, then the policy will be deemed to have potentially lapsed. The JM will request a payment of the amount by which the total Policy Loan exceeds the Cash Value in order to avoid forfeiture of the policy.
- For Universal Life Policies: If the policy has a negative Fund Value or a Policy Loan in excess of the Fund Value at the Court Approval Date, then the policy will be deemed to have potentially lapsed. The JM will request a payment of the amount by which the total Policy Loan exceeds the Fund Value in order to avoid forfeiture of the policy.

Annuity Policies cannot lapse because no premium is required in order to keep these policies in force.

### **4.3.2 Bar Date**

An important component of the proposed transaction with Sagicor is for the Court to impose a ‘Bar Date’ which will be binding on policyholders. The JM will seek the Court’s approval of a Bar Date of approximately three months after the Court Approval Date (the ‘Bar Date Period’) which will apply to all policies and claims.

The Bar Date period will seek to establish the following:

1. That any claims relating to the period on or before the Court Approval Date that the JM is unaware of from the Company’s records must be notified to the JM by the relevant policyholder or beneficiary before the Bar Date, otherwise they will be legally extinguished;
2. That any policies of which the JM is unaware because they are not reflected in the Company’s records must be notified to the JM by the policyholder before the Bar Date, otherwise they will be legally extinguished; and
3. That policyholders must make the JM aware of any incorrect policy or claim details before the Bar Date, otherwise the policy details held by the Company will form the basis of the transferring policy to Sagicor.

In order to facilitate the implementation of the Bar Date, the JM will issue letters as soon as practicable after the Court Approval Date to all policyholders identified from the Company’s records. These letters will state details of the policyholders’ respective policy including details of any claim made under that policy. This will allow policyholders to determine whether they need to contact the JM regarding those details and for any of the reasons stated above at 1 – 3. Advertisements in the national press will help make the JM aware of any potential policyholder who, for whatever reason, is not in BAICO’s records.





The Bar Date will help to achieve certainty over the value of BAICO’s liabilities as well as to ensure that every potential Life and Annuity Policyholder has the opportunity to be included in the Solution. It will also enable a crystallised position with regards to BAICO’s assets and liabilities to be ascertained as at the Court Approval Date.

The JM’s estimated timeline for the Court process and Bar Date process is shown at Appendix 10.

### 4.3.3 Consideration

The JM has negotiated with Sagicor to pay consideration of \$1.4 million for the transfer of BAICO’s Life and Annuity Policies.

The consideration will be added by Sagicor to the Statutory Fund and increase the assets supporting the transferring policies. By using the consideration to top-up the Statutory Fund the level of financial support needed from the GOB to make up the deficit will be reduced.

### 4.3.4 Estimated Transaction Balance Sheet

A detailed financial summary by way of Estimated Transaction Balance Sheet is shown in Appendix 7. The table below shows a summary of the assets and liabilities transferring to Sagicor under the recommended transfer:

Estimated Transaction Balance Sheet	
<b>As at the Valuation Date</b>	<b>\$000</b>
<i>Liabilities</i>	
Life and Annuity Policy reserves	99,441
<b>Total liabilities</b>	<b>99,441</b>
<i>Assets</i>	
Cash	14,733
Segregated premiums collection	18,591
Cash from Lapsed Policy Offer	2,980
Claims (including Vested Annuity Accrual and Other Liabilities)	<u>(27,409)</u>
Cash available for transfer	8,895
Policy loans, net of any provision	7,217
Consideration	1,400
Estimated GOB support (including \$26,600 value ascribed to property assets)	81,929
<b>Total assets</b>	<b>99,441</b>



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

The above balance sheet represents the assets and liabilities that will be transferred, to Sagicor, after all claims have been settled with policyholders (excluding corporate policyholders) and is calculated on a full reinstatement basis, where all policyholders take up the Lapse Policy Offer. The assets and liabilities represent the most accurate data currently available. However it should be noted that the amounts can only be finally determined after the Bar Date given that there is potential for change due to unknown policies, additional claims and the level of Lapsed Policy Offer reinstatement which will be discovered during the Bar Date period.

An updated actuarial valuation will be carried out as at the Court Approval Date to enable the JM to write to policyholders with accurate data as at that date. This will show the outstanding amounts due from policyholders to bring their policies up to date as at the Court Approval Date.

Policyholders will then have until the Bar Date to make these payments.

A final actuarial valuation will take place after the Bar Date to account for all payments received during the Bar Date period from policyholders to bring their policies up to date as at the Court Approval Date.



## **5 Proposed Transfer Mechanism**

### **5.1 Background**

Pursuant to Section 61(1)(a) of the Insurance Act, the JM is required to prepare a scheme for the transfer of insurance business (the ‘Transfer Scheme’) and is annexed to this report at Appendix 12. The Court will hear the Financial Services Commission, the JM and other person(s) it considers entitled to be heard and will consider this report before determining whether to make an order giving effect to the Transfer Scheme.

### **5.2 Transfer Scheme document**

The Transfer Scheme outlines the terms pursuant to which the JM recommends the transfer of BAICO’s insurance business to Sagicor. Some of the key terms of the Transfer Scheme are as follows:

- BAICO will transfer the Life and Annuity Policies to Sagicor together with the Statutory Fund assets (the ‘Transferring Assets’) as at the Transfer Completion Date;
- Sagicor will ‘top-up’ the Transferring Assets received from BAICO in an amount equal to the consideration (\$1.4 million);
- Sagicor will assume liabilities to the transferring Life and Annuity Policyholders with effect from the Court Approval Date;
- The real estate assets (or net proceeds from the sale thereof) held in BAICO’s Statutory Fund will transfer to the GOB in return for the final issuance of bonds by the GOB; and
- The Transfer Scheme contains details of the transfer mechanisms including amendments to policies, the Lapsed Policy Offer, De Minimis Policies, the Bar Date, Policy Loans and the payment of liabilities along with the JM’s communication process.

### **5.3 Approval from the Court**

It is anticipated that the Court will require a number of hearings before considering whether to approve the Solution and to make an order giving effect to the Transfer Scheme. In particular the JM will be seeking the Court’s preliminary directions on matters including but not limited to the notification of policyholders, representative parties, regulatory approvals for the transfer to Sagicor, the treatment of the CL Note (see Appendix 3) and the retention of assets to fund the recommended winding-up of the Company.

Once the policyholders have been duly notified of this report and the terms of the proposed Transfer Scheme, there will be further hearing(s) where the Court can hear any other person who in the opinion of the Court is entitled to be heard and will thereafter consider whether to approve the Solution and the Transfer Scheme.



## **5.4 Completion of the Transfer**

If the Court approves the Transfer Scheme the JM will then proceed to carry out the necessary tasks required to transfer BAICO’s insurance business to Sagicor pursuant to the Transfer Scheme.

This will include the notification and communication process to policyholders as well as the updating of policyholder records during the Bar Date period and prior to the Lapsed Policy Offer deadline in preparation for the transfer of the policyholder records to Sagicor and the payment of claims. It may also include the need to obtain further approvals from the Financial Services Commission and Fair Trading Commission.

## **5.5 Timeline for the Proposed Transaction**

An estimate of the timeline for the proposed transfer of Life and Annuity Policies is shown in Appendix 10. The key milestones in this process are described below:

1. Court Approval Date – which will be a date specified in the Court Order if the Court approves the Transfer Scheme after various hearings;
2. Bar Date period –three month period after the Court Approval Date terminating on the Bar Date. Policyholders will be notified of their policy values and the Lapsed Policy Offer. In the three month period policyholders will have the chance to dispute their claim or otherwise make the JM aware of incorrect policy records and also have the opportunity to make payments to bring their policy up to date as at the Court Approval Date to avoid forfeiture;
3. Post Bar Date – an actuarial valuation will be carried out to account for any payments received during the Bar Date period to bring policies up to date as at the Court Approval Date. This valuation will finalise individual claim values which will represent the liabilities which will transfer to Sagicor; and
4. Transfer Completion Date – at a time after the Bar Date where the In-force Policies are transferred to Sagicor, the GOB bonds are transferred to Sagicor and the Property Investments transfer to the GOB.

Thereafter the JM has proposed that the Company be wound up in accordance with the Insurance Act which is discussed in the following section.

Due to the uncertain timing of all these stages, our timeline is an estimate and is subject to change.



## **6 Winding-up of the Company subsequent to the Transfer Completion Date**

As stated above, if the transfer of the Life and Annuity Policies to Sagicor is approved and is carried out, the Company will remain insolvent thereafter. This report therefore recommends, pursuant to section 61(1)(c) of the Insurance Act, that the Company be wound up once the transfer of Life and Annuity Policies to Sagicor has been completed pursuant to the Transfer Scheme.

The JM will seek the Court’s directions on the mechanism to be used for the proposed winding-up.

All costs, including JM costs and other professional costs relating to reaching the end of the JM appointment including the proposed winding-up will be recovered from the funds currently being held by the JM from the realization of various Statutory Fund assets.

The only substantial asset that may become available subsequent to the completion of the transfer of the Life and Annuity Policies to Sagicor will be any funds recovered from the CL Note. At this stage the final value of the Company’s claim under the CL Note remains unclear, but the JM is reasonably positive that a recovery will be made against this asset. While we understand that agreement is close, it is difficult to put a definitive timeframe around when this settlement will be made. The JM will be seeking the Court’s preliminary direction on the treatment of any funds recovered from the realization of the CL Note. (See Appendix 3 for further discussion on the CL Note)



## **7 JM’s Recommendations**

### **7.1 Best available solution for policyholders**

In the opinion of the JM the transfer of BAICO’s Life and Annuity Policies to Sagicor pursuant to the annexed Transfer Scheme together with a winding-up of the Company in accordance with the provisions of the Insurance Act thereafter is the course which is most advantageous to the general interest of policyholders of the Company for the following reasons:

- The transfer of the Life and Annuity Policies including financial support from the GOB will provide the best possible outcome for policyholders under the circumstances;
- The support from the GOB allows for policy values to remain relatively unchanged. Otherwise the Statutory Fund deficit of approximately \$56.8 million<sup>6</sup> would be suffered by the policyholders against their recovery in liquidation of the entire Company;
- With GOB Support, Life and Annuity Policyholders retain coverage and achieve a solution in a much shorter timescale than is envisaged under such a liquidation;
- The Solution allows for the immediate payment of certain claims on policies not transferring to Sagicor; and
- The Solution also seeks to distribute any potential residual assets thereafter to any remaining valid creditor claims of the Company by virtue of a winding-up process.

---

<sup>6</sup> Based on Eckler’s actuarial valuation as the Valuation Date and subject to change following the Lapsed Policy Offer and claims Bar Date.



## **8 Formal recommendation of the JM**

Pursuant to Section 61 of the Insurance Act, the JM files this report stating that:

1. The transfer of BAICO’s Life and Annuity insurance business to Sagicor in pursuance of the Transfer Scheme annexed to this report at Appendix 12; and
2. The winding-up of the Company in accordance with the provisions of the Insurance Act after completion of the said transfer

are in the circumstances and in the JM’s opinion, the most advantageous courses to the general interest of the policyholders of the Company.

Accordingly, the JM seeks an Order of the Supreme Court of Barbados giving effect to the said courses.

\*\*\*\*\*

In accordance with the Judicial Manager’s obligations to the Supreme Court of Barbados in the High Court of Justice, we hereby file this report for and on behalf of the Judicial Manager, KPMG Transactions and Restructuring Limited.

Lisa Taylor  
Judicial Manager  
March 14, 2016

Michael Edghill  
Judicial Manager  
March 14, 2016



## Appendices

### Appendix 1 – Glossary

<b>Agreed Completion Date</b>	Means such time and date (a) specified in the Court Order approving the Transfer Scheme; or (b) such later time and date as the Company and; the Transferee may agree, which in each case, shall be a time and date after (but no later than two (2) calendar months after) the latter of the Bar Date and the Lapsed Policy Offer Deadline
<b>Annuity Policies/Policyholder</b>	A policy issued by the Company listed as an “Annuity Policy” but shall exclude policies in the name of a body corporate or a non-natural person;
<b>Appointment Date</b>	September 30, 2010
<b>BAICO Bahamas</b>	British American Insurance Company Limited
<b>BAICO or the Company</b>	British American Insurance Company (Barbados) Limited
<b>BAICO TT</b>	BA Management Services Limited
<b>Bar Date</b>	Claims bar date to be set by the Court
<b>BD\$ or BBD</b>	Barbados Dollar
<b>BIA</b>	Bankruptcy and Insolvency Act of Barbados 2006
<b>Cash Value or Surrender Value</b>	The cash amount payable to a policyholder in the event that the policyholder surrenders their policy
<b>CGF</b>	Clarke Gittens Farmer, Attorneys-at-Law, appointed legal counsel of the JM
<b>CL Financial</b>	CL Financial Limited
<b>Court</b>	The Supreme Court of Barbados
<b>Court Approval Date</b>	The date on which the Court approves the JM’s Solution including approval of the Transfer Scheme
<b>De-Minimis Policies/Policyholder</b>	Policies with an uneconomical transfer value
<b>Eckler</b>	Eckler Ltd., appointed actuary of the JM
<b>EFPA</b>	Executive Flexible Premium Annuity
<b>Employee Pensioners</b>	Current and former employees of the Company who are members of the Company pension plan
<b>Face Value</b>	The amount of death benefit payable
<b>FPA</b>	Flexible Premium Annuity





*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

<b>FPA II</b>	Flexible Premium Annuity II
<b>FSC</b>	Financial Services Commission
<b>Fund Value</b>	The value of the investment element of a Universal Life or Annuity policy
<b>GOB</b>	Government of Barbados
<b>GOB support</b>	Financial support being provided by the GOB for the Solution by virtue of long-term government bonds being provided to Sagicor to meet the deficit in BAICO’s Statutory Fund
<b>Health, Property and Personal Accident Policies/Policyholder</b>	Health, Property and Personal Accident policies and policyholders
<b>Insurance Act</b>	The Insurance Act, CAP. 310 of the Laws of Barbados
<b>In-force Policies</b>	Live policies or those subject to the Lapsed Policy Offer which are assumed to be paid in full
<b>ISA</b>	Insurance Substitution Agreements
<b>ISP</b>	Initial Sale and Purchase Agreement the terms of which were agreed with Sagicor but which was subsequently required to be amended to take into account the GOB financial support
<b>Judicial Management</b>	Restructuring process contemplated under Sections 57 to 63 of the Insurance Act
<b>Judicial Manager or JM</b>	KPMG Transactions and Restructuring Limited, acting through Michael Edghill and Lisa Taylor
<b>KPMG T&amp;R</b>	KPMG Transactions and Restructuring Limited
<b>Lapsed Policies</b>	Any policy which has lapsed due to the non-payment of premiums and Policy Loans where any Cash Value or Surrender Value applicable to the policy has been applied to outstanding premiums and has been exhausted
<b>Lapsed Policy Offer</b>	The option for policyholders with Lapsed Policies to make good any policies which may be subject to forfeiture due to having lapsed in the manner set in the section of this report headed ‘Amendment to policyholder terms’
<b>Life and Annuity Policies /Policyholder</b>	Collectively the Life Policies and the Annuity Policies as defined
<b>Life Policies/Policyholder</b>	Means an Ordinary Life Policy, a Term Life Policy and a Universal Life Policy
<b>Loan Note or CL Note</b>	The promissory note executed by CL Financial
<b>Morneau Shepell</b>	Morneau Shepell, appointed independent actuary of the JM



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

<b>Portfolios</b>	Life and Annuity Policies and Health, Property and Personal Accident Policies
<b>NDA</b>	Non-Disclosure Agreement
<b>NIB</b>	National Insurance Board
<b>NIS</b>	National Insurance Scheme
<b>Ordinary Life Policy/ Policyholder</b>	Means each policy issued by the Company designated as an ‘Ordinary Life Policy’ but shall exclude policies in the name of a body corporate or a non-natural person
<b>Periodic Premium</b>	The agreed level of premium payable on a regular basis by the policyholder
<b>Personal Accident Policies</b>	Policies insuring the policyholder against a range of accident or incapacitation risks
<b>Policy Automatic Premium Loans</b>	Means loans that have been provided by the Company to certain Policyholders of Transferring Policies that are Life Policies where those loans have occurred automatically as a result of the policyholder failing to make a required premium payment on time under the terms of such policy
<b>Policy Loans</b>	Means both Policy Automatic Premium Loans and Policy Regular Loans
<b>Policy Regular Loans</b>	Means loans that have been provided by the Company to certain policyholders of Transferring Policies that are Life Policies where the policyholder has taken out a loan from the Company and their policy is provided as security for the loan
<b>Post-Appointment Claim</b>	A claim incurred after the Appointment Date
<b>Pre-Appointment Claim</b>	A claim incurred prior to the Appointment Date
<b>Property Investments</b>	Means the real estate property held in BAICO’s Statutory Fund which are described below including any net proceeds of sale of such property: <ul style="list-style-type: none"><li>- <b>North Shore Dental Clinic:</b> Road View, St. Peter, Barbados - Freehold land and buildings;</li><li>- <b>Magazine Lane:</b> Magazine Lane, Bridgetown, St. Michael, Barbados - Freehold land and buildings;</li><li>- <b>Alexandra:</b> Brittons Cross Road and Bishop's Court Hill, St. Michael, Barbados - Freehold land, comprising "Brittons Cross Road Lots 2 &amp; 3", Brittons Cross Road and "Erin Hall", Bishop's Court Hill;</li><li>- <b>Collymore Rock (Bishop’s Court Hill):</b> Cnr. Brittons Cross Road and Collymore Rock Road, Upper Collymore Rock, St. Michael, Barbados - Freehold land and buildings, including existing BAICO headquarters and new (partially completed) office building.</li></ul>



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

<b>R&amp;P</b>	Receipts & Payments account
<b>Sagicor</b>	Sagicor Life Inc.
<b>Segregated Premiums</b>	Premiums held in trust on behalf of policyholders
<b>Severance Claim</b>	A claim made under the Severance Payment Act
<b>Severance Payment Act</b>	The Severance Payment Act, CAP. 355A of the Laws of Barbados
<b>SLISGII</b>	Sagicor Life Inc. and Sagicor General Insurance Inc.
<b>Solution</b>	Refers to JM’s recommended courses under Section 61 of the Insurance Act for (1) a transfer of the Life and Annuity Policies to Sagicor pursuant to the SPA and Transfer Scheme together with the GOB support and (2) a winding-up process for the Company after that transfer. The JM’s previous reports would have also referenced the recommended Solution as the proposed “Restructuring Plan”
<b>SPA</b>	Sale and Purchase Agreement executed by Sagicor, the JM and BAICO on December 21, 2015 for the transfer of the Life and Annuity Policies to Sagicor. The SPA is subject to (i) the Court’s final approval after hearing the Financial Services Commission and any other person who in the opinion of the Court is entitled to be heard and to any amendments which the Court may deem necessary and (ii) to any consequential amendments as deemed necessary between the JM and Sagicor to facilitate the Solution.
<b>Statutory Fund</b>	Means those assets which are held on trust by the Company with Royal Fidelity as custodian, for the benefit of the long-term insurance policyholders, pursuant to Section 25(4) of the Insurance Act, excluding any Real Estate
<b>Term Life Policy/Policyholder</b>	Means each policy issued by the Company designated as a ‘Term Life Policy’, but shall exclude policies in the name of a body corporate or a non-natural person.
<b>Transfer</b>	The transfer of the In-Force Life and Annuity Policies of the Company to the Transferee
<b>Transferee</b>	Sagicor Life Inc.
<b>Transfer Completion Date</b>	The date that the Transfer becomes effective, provided that certain Conditions Precedent (contained within the SPA) have been satisfied or waived. The Transfer shall become effective on the Agreed Completion Date. With effect from the Transfer Completion Date the Transferee will assume the administration of the transferring Life and Annuity Policies.
<b>Transfer Scheme</b>	The transfer of the Life and Annuity business of BAICO to Sagicor pursuant to Section 61(1)(a) of the Insurance Act CAP.310 of the Laws of Barbados



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

<b>Terra</b>	Terra Caribbean Limited, appointed real estate agent of the JM
<b>Universal Life Policy/ Policyholder</b>	Means each policy issued by the Company designated as a “Universal Life Policy” but shall exclude policies in the name of a body corporate or a non-natural person.
<b>Valuation Date</b>	December 31, 2014
<b>VAT</b>	Value Added Tax
<b>Vested Annuity Policy/ Policyholder</b>	Means a policy issued by the Company listed as a ‘Vested Annuity Policy’, being a policy that had been similar in nature to an Annuity Policy but that had matured prior to the Appointment Date such that the Company was already paying the Regular Annuity Income benefit at the Appointment Date, but shall exclude policies in the name of a body corporate or a non-natural person.



## **Appendix 2 – Appointment and JM’s initial actions**

### **2.1 JM’s initial actions**

Immediately following the Appointment Date, the JM commenced measures to secure and protect the assets and records of the Company while at the same time exploring the financial position of the Company. A detailed summary of these activities can be seen in the JM’s “Report on the operations of the Company (in Judicial Management)” of December 30, 2010. A summary of key activities is presented below.

### **2.2 Continuing to operate the Company**

Under Section 59(4) of the Insurance Act, the JM was unable to write new policies during the Judicial Management. The JM therefore took the decision to terminate the services of the Company’s sales team as it was unable to offer any commission for new policies nor could a sales team be supported where new business could not be added to the Company’s portfolio.

Employee members of the sales team were made redundant between March 30, 2012 and September 30, 2012. Due to the Company’s insolvent position there were no funds available for the Company to pay severance. The JM understands that certain of the sales staff’s claims for severance are currently with the NIS Tribunal for determination of their respective entitlements.

The majority of the administrative staff have been retained to date to assist with the day to day operations of the Company, and to help deal with policyholder queries and concerns during the Judicial Management. These administrative staff will be required to assist during the transfer phase if the Solution is approved.

### **2.3 The marketing phase**

On the basis that the best course of action to protect policy values was to find a purchaser for the insurance policies, a marketing process was undertaken. The JM ran a sale process early in 2011 which sought to identify potential third party insurers for the purchase of BAICO’s policy Portfolios.

From this process it was identified that Sagicor General Insurance Inc. and Sagicor Life Inc. could provide competitive compensation and demonstrated immediate staffing and infrastructure capability to facilitate the offer of substituted coverage for the Health, Property and Personal Accident Policyholders. Similarly, relative to the Life and Annuity Policyholders, it was identified that Sagicor Life Inc. had a financial capacity and insurance background that made it appear suitable to acquiring the Life and Annuity Policies.

During the course of the JM’s discussions with interested parties and in conjunction with its review of the status and legal position of the Statutory Fund, it became clear that the position of the Life and Annuity Policies would result in a much more complex transaction.

Consequently the JM took the decision to first address the Health, Property and Personal Accident Policies which would be a simpler process than the current recommended transfer of the more



complex Life and Annuity Policies. This ensured that, where possible, the non-Life and Annuity Policyholders had the option to retain coverage without waiting for the delivery of the current Solution. The Health, Property and Personal Accident transaction was concluded in January 2012 and is summarised in Appendix 8 of this report.

## **2.4 Stopping claim payments**

As outlined earlier in this report, the Company is insolvent and has insufficient assets to meet all of its liabilities under its various policies.

Therefore, until the JM could identify a course for policyholders whether by liquidation or otherwise, it was not possible to determine what portion or percentage of policyholders’ claims the Company could afford to pay.

Consequently the JM suspended the payment of claims until a course or courses could be identified.

## **2.5 Securing and valuing assets**

Following the appointment of the JM, a large part of the early work undertaken was to take control of and secure the Company’s assets.

As part of this process the JM corresponded with all relevant banks and other financial institutions either holding Company accounts or other financial instruments to ensure that these accounts were frozen pending further instructions from the JM.

The JM also undertook a process to secure the Company’s property assets and obtain up to date valuations for this class of asset. The JM’s investigations revealed that the property portfolio was significantly overvalued in the Company accounts. Key to this over-valuation was the Company’s partially completed building in Collymore Rock. This property was approximately 90% complete at as at the Appointment Date, but after careful review the JM determined that the lack of existing market appetite for this property made it a significant risk to continue with any further construction work during the Judicial Management. It was deemed that any further investment into this property asset was not guaranteed to result in an increased value in any sale process.

## **2.6 Actuarial review**

A large component of the work undertaken by the JM was to make an assessment of the liabilities due to policyholders, and to seek a structure to transfer these policyholders to a new provider.

Eckler Ltd (‘Eckler’) was engaged as the JM’s actuary to provide an actuarial assessment of the policy liabilities as at the Appointment Date, and also to prepare a transaction model to calculate the new value of each policy or claim.

A copy of Eckler’s actuarial valuation as at the Valuation Date is shown at Appendix 11 and forms part of the JM’s Final Report.



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

The JM will have an independent actuarial report prepared to verify Eckler’s Actuarial Valuation. This is being carried out by Morneau Shepell and will be made available prior to the Court’s consideration as to whether to approve the Solution and Transfer Scheme.



## **Appendix 3 – Assets of the Company**

### **3.1 Assets pledged to the Statutory Fund**

The assets pledged to the Statutory Fund fell into two broad categories;

- Investments in financial instruments; and
- Property investments / real estate assets (“Property Investments”)

#### **3.1.1 Financial instruments – shares and bonds**

The value of the various financial instruments as at the Valuation Date was \$20.9 million. The majority of these assets relate to shares held in the Trinidad and Tobago and Barbados stock exchanges.

As part of the transfer process, Sagicor had requested that they would prefer to take a transfer of cash, instead of a transfer of stocks and shares. Therefore the JM made an application to the Court for consent to liquidate the stock and shares, this consent was granted on November 18, 2015 and the JM is currently in the process of liquidating these assets.

#### **3.1.2 Property Investments**

BAICO’s Property Investments (real estate) were listed in the Company’s accounts with a book value of \$53.6 million as at the Appointment Date. However, the JM engaged independent property valuation agents, Terra Caribbean Limited (‘Terra’), to value the Property Investments by which they were independently assessed at \$26.6 million.

In the circumstances it was determined that the value of BAICO’s Property Investments were overstated in the Company’s accounts compared to reasonable market values as at the Appointment Date.

Given that the transfer of the Life and Annuity Policies to Sagicor includes the transfer of the Statutory Fund assets, the JM had initially inquired as to whether Sagicor would be interested in a transfer of the Property Investments. Sagicor confirmed that they were not in a position to take over such a real estate portfolio. Therefore and in order not to create further deficit in the Statutory Fund assets, the JM has negotiated with the GOB for it to take a transfer of the Property Investments totalling \$26.6 million from the Statutory Fund. In exchange the GOB will issue a bond for the same value to Sagicor as part of the Solution.

#### **3.1.3 Cash per the JMs Receipts and Payments account**

This figure represents the \$4.8 million balance held by the JM in its operating account as at the Valuation Date and includes interest received on premium receipts.





### **3.1.4 VAT refund due to the Company**

The JM has been in correspondence with the Barbados Revenue Authority (‘BRA’) requesting a VAT refund on current amounts due to the Company and the JM continues its discussions with the BRA on this matter. As at the Valuation Date the VAT receivable was \$2.3 million.

## **3.2 Utilisation of the Statutory Fund assets**

The non-Statutory Fund assets were only able to sustain the management of the Company by the JM from the Appointment Date up until approximately June, 2011. All premiums received by the JM were segregated and held on trust as the intention was that if a solution was not found for the Life and Annuity Policyholders, the JM would have refunded any premiums received. Therefore the segregated premiums were not available to fund the Company.

In the circumstances the JM had limited sources of income to maintain the Company and therefore sought the Court’s approval to access Statutory Fund assets to pay expenses whilst seeking to identify courses of action for policyholders.

The Court considered the JM’s rationale for the segregation of premiums and permitted them to remain segregated. In the circumstances the Court granted approval by Order given on July 25, 2011 for the JM to access the Statutory Fund to maintain the Company and pay the expenses of the Judicial Management.

A breakdown of the costs and expenses to date of the JM is shown under the Receipts and Payments section at Appendix 6.

## **3.3 Policyholder loans**

At the Appointment Date there were 1,692 policyholders who had taken loans against their policy fund and cash values. Consequently, the loans are treated as an asset in the transaction and set against the policy liabilities.

In addition to these Policy Loans at appointment, the loan values will also incorporate the relevant post-appointment interest that contractually accrues on the loans on Ordinary Life Policies. There is also an allowance made for Automatic Premium Loans against un-paid premiums on Ordinary Life Policies.

The Policy Loans figure as at the Valuation Date shows an amount of \$7.7 million.

There has also been a provision made against some of these loans due to a data verification process that is being carried out where the paperwork appears inconsistent. This provision amounts to \$0.5 million and can be seen in the Transaction Balance Sheet in Appendix 7. If and when the paperwork is verified then this provision will be released.



### **3.4 Premiums collected**

All premiums received after the Appointment Date have been held in a segregated account for the protection of these deposits in the event that a solution to transfer the policies was not achieved.

Notwithstanding, where policyholders requested a refund of the premiums paid post Appointment Date they were returned. However, subsequent to the signing of the Sale and Purchase Agreement between the JM, BAICO and Sagicor on December 21, 2015, no further refunds have been permitted as the JM has identified a Solution which requires the value of the segregated premiums to remain at a certain level to be transferred to Sagicor.

As at the Valuation Date, there were 13,879 policies that were still live (‘In-force’) assuming full reinstatement under the Lapsed Policy Offer.

Under the Transfer Scheme these premiums will be transferred to Sagicor on the basis that they will be allocated to each policy at full value. This is only possible due to the GOB support.

If the Solution is not approved, these premiums will be refunded to the relevant policyholders in full.

The total transfer value of premiums collected which is shown in the Transaction Balance Sheet for the purposes of the transfer calculation as at the Valuation Date is \$18.6 million. This figure is projected to increase from this date as more premiums are collected.

### **3.5 Non-Statutory Fund asset – CL Note**

As reported previously, the Company was assigned USD4.0 million (BD\$8.0 million) of a USD 39.575 million promissory note issued by CL Financial Limited to BAICO Bahamas on December 31, 1998 (the ‘CL Note’). The Company was assigned the said portion of the CL Note as an injection of share capital by its parent company, CL Financial, on February 4, 2003. The JM has previously been advised that no interest payments have been made under the CL Note since that date, although these interest payments continued to be accrued in the Company’s accounts until December 31, 2008.

The JM has been in correspondence with the Judicial Manager of BAICO Bahamas in order to reach a settlement. More recently, Judicial Managers from BAICO Barbados and BAICO Bahamas met with their legal advisors to attempt to reach a mutually acceptable settlement and efforts in this regard are ongoing. The JM is reasonably positive that some realization from this asset will be achieved, although the quantum and timing are yet undetermined.

The JM will therefore seek the Court’s directions on the subsequent utilization of the CL Note should it be realized.



## **Appendix 4 – Liabilities of the Statutory Fund as at the Valuation Date**

The JM has divided the Company’s liabilities into those that “have a claim on” the Statutory Fund (described below) and those that are not, as described at Appendix 5.

### **4.1 Policyholder Liabilities with Access to the Statutory Fund**

Under Section 25(4) of the Insurance Act, long term insurance policies have a priority claim on assets pledged to the Statutory Fund. The JM has classed BAICO’s long term insurance policies into the following broad categories:

Life Policies:

- Term Life Policies;
- Ordinary Life Policies; and
- Universal Life Policies.

Annuity Policies:

- Annuity Policies; and
- Vested Annuity Policies.

Detailed descriptions of these policies, along with explanations of the key policy terms, can be found in Appendix 9.

The liabilities associated with these policies consist of:

1. An actuarial estimate of future claims on In-force Policies (‘Actuarial Reserves’); plus
2. The value of claims already made but not yet paid (‘Claims’); plus
3. Amounts accrued to date (but unpaid) to Vested Annuity policies (‘Vested Annuity accruals’).

### **4.2 Actuarial reserves**

There were 13,879 In-force Policies as at the Valuation Date (13,825 policies plus 54 Vested Annuity policies). These policyholders have not yet made a claim. They will, however, make a claim (or are due regular annuity income payments) at some point in the future. The actuarial reserves represent the estimated current value of the total future payments to be made to policyholders.

Our actuarial advisors Eckler Ltd. (‘Eckler’) estimate the actuarial reserves required for these 13,879 policies as at the Valuation Date to be approximately \$100.3 million.

This valuation is based on the amendments to policies proposed in Section 4.3.1 of this report having been applied. It is also based on the assumption that all policyholders who technically would have



lapsed during Judicial Management, accept the Lapsed Policy Offer and so are included as In-force policies. Further details of the Lapsed Policy Offer are given in Section 4.3.1.5 of this report.

### **4.3 Claims**

As at the Valuation Date, there were 914 claims against the Company, with a total value of approximately \$26.7 million. These are unpaid claims that have already been made by policyholders or beneficiaries and include:

- 150 death claims totalling approximately \$6.7 million;
- 647 policy maturities totalling approximately \$18.5 million; and
- 118 policy surrenders totalling approximately \$1.5 million.

These values are based on the amendments to maturity and surrender entitlements proposed in Section 4.3.1 having been applied.

Upon a claim arising, a policy terminates and its value becomes fixed at the claim amount agreed to be settled by the Company.

### **4.4 Vested Annuity accruals**

The Vested Annuity Policyholders are due future regular payments of income (the value of which are captured within the actuarial reserves), plus payments that became due during Judicial Management that have not yet been paid. These accrued historical payments form an additional type of liability which we have called ‘Vested Annuity Accruals’.

As at the Valuation Date, the total value of Vested Annuity Accruals was approximately \$0.6 million, arising from the 54 Vested Annuity Policies.

### **4.5 Other liabilities associated with Life Policies**

Under the proposed Solution, two small further categories of liability associated with the Life Policies are created, which are explained in further detail in Section 4.3.1 of this report.

As at the Valuation Date, there were 153 De Minimis Policies, with a total value of approximately \$52,000.

As at the Valuation Date, 189 policies were due a refund of overpaid premium, with a total refund value of approximately \$30,000.



## 4.6 Summary of liabilities with access to the Statutory Fund

The table below summarizes the policyholder liabilities with access to the Statutory Fund:

Liabilities with Access to the Statutory Fund (as at the Valuation Date)		
	Number of Policies	Value (\$’000)
<i>Actuarial reserves for live policies</i>		
Term Life	521	
Ordinary Life	1,235	
Universal Life	6,224	
Annuity (4,544 registered, 1,301 unregistered)	5,845	
Vested Annuity	54	
<b>Total reserves</b>	<b>13,879</b>	<b>99,441</b>
<b>Claims</b>		
Death Claims	150	6,730
Maturities	647	18,453
Surrenders	118	1,538
<b>Total Claims</b>	<b>915</b>	<b>26,721</b>
<b>Vested Annuity Accruals</b>	<b>54</b>	<b>606</b>
<b>Other Liabilities</b>		
De Minimis Policies	153	52
Overpaid premiums	189	30
<b>Total other liabilities</b>	<b>342</b>	<b>82</b>
<b>Total Claims, Vested Annuity Policies and Other Liabilities</b>		<b>27,409</b>
<b>Total Statutory Fund Liabilities</b>		<b>126,850</b>



## **Appendix 5 – Other Liabilities of the Company (without access to the Statutory Fund)**

### **5.1 Pre-Appointment Health, Property and Personal Accident Policies**

In accordance with the Insurance Act, the claims associated with Health, Property or Personal Accident Policies do not have access to the Statutory Fund.

Consequently, any outstanding claims arising from Health, Property and Personal Accident policies that were incurred before the Appointment Date (‘pre-appointment health and property claims’) remain unpaid as there were no non-segregated funds or non-Statutory Fund assets available at the Appointment Date to pay any of these pre-appointment health and property claims.

The JM is aware of 567 pre-appointment health and property claims totalling approximately \$0.5 million. There may be additional claims of which we are currently unaware that may arise once the JM advertises the recommended course for the Life and Annuity Policyholders during the Bar Date period.

These pre-appointment health and property claims do not have access to the Statutory Fund and there are no non-Statutory Fund assets to pay these claims. Any residual assets that were available from trading the Health, Property and Personal Accident business were used to replenish the Statutory Fund in line with the Court order dated April 10, 2013, as discussed below. If funds become available in the future the JM will seek further direction as to their treatment.

Consequently pre-appointment health and property claims will rank as unsecured claims against the remaining assets of the Company to be dealt with in the JM’s proposed winding-up if approved.

### **5.2 Utilisation of the Health, Property and Personal Accident Segregated Premiums**

Following the offer of substituted coverage by SLISGII for the Health, Property and Personal Accident Policyholders, the JM was in a position to pay in full all the Health, Property and Personal Accident claims that were incurred after the Appointment Date.

The JM continued to collect premiums (‘Segregated Premiums’) from the Appointment Date in order to preserve the goodwill of this part of the business and thus make it more attractive for any potential purchaser.

The JM received approval from the Court to utilize the Segregated Premiums to pay valid claims from Health, Property and Personal Accident Policies with a date of occurrence on or after the Appointment Date. The Court also approved the transfer of the remaining balance of the Segregated Premiums to the Statutory Fund. In this regard premiums of approximately \$2.5 million were collected of which \$1.1 million was used to pay Post-Appointment Date Health, Property and Personal Accident claims and to refund unearned premiums. The balance of approximately \$1.4 million was then transferred to the Statutory Fund to replenish the Statutory Fund previously used to meet the costs of facilitating substituted coverage as ordered by the Court.



### **5.3 Corporate deposit contracts**

As discussed in Section 2.2.1 of this report, in accordance with the Insurance Act, corporate deposit contracts do not have access to the Statutory Fund.

We are currently aware of 12 corporate deposit contracts totalling approximately \$2.4 million. There may be additional contracts of which we are currently unaware that may arise once the JM advertises the Solution and communicates details of the Bar Date.

These contracts do not have access to the Statutory Fund and consequently rank as unsecured claims against the remaining assets of the Company.

### **5.4 Employee Pensioners**

At the Appointment Date the Company had an unfunded pension liability of approximately \$8.2 million, relating to the pensions due to current and former employees of the Company.

The JM has received legal advice that the Employee Pensioners cannot establish a legal interest in the assets of the Statutory Fund. Consequently this group would have to establish its claims in the proposed winding-up.

The JM has been in talks with both the GOB and Sagicor and is trying to reach an agreement whereby the GOB would provide support for the pension creditors by way of providing both cash and bonds to Sagicor so that these pension plans can be transferred to Sagicor at no loss to the Employee Pensioners.

In April 2015 the GOB indicated support for \$8.2 million in pension liability. However a more recent valuation, dated August 31, 2015, quantifies an amount of \$10.0 million which accounts for a cost of capital and profit element, which the previous valuation did not. The JM is now in the process of negotiating with Sagicor and the GOB on this matter based on the revised valuation.

### **5.5 Trade Creditors**

At the Appointment Date the Company had a number of trade creditors who were owed monies. These creditors ranged from office equipment suppliers, to organizations who had assisted with the building of the Collymore Rock office building. The creditor ledger stood at approximately \$2.5 million at the Appointment Date.

In a winding-up, all creditor claims will be called for and considered on an individual basis so as to determine the root of their claim and resulting entitlement to any residual assets available for distribution.

### **5.6 Employee Claims**

Under the Severance Payments Act, employees are entitled to certain payments in the event that they are made redundant. Under the Companies Act, these payments are classed as preferential and rank



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

above the claims of other unsecured creditors in the event that the Company has assets available to enable a distribution to creditors.

As referenced above, the Company was not in a position to pay severance to those employees who were made redundant as there were insufficient assets available outside of the Statutory Fund (to which the employees are not entitled).

The Company informed those employees that there were insufficient funds to provide them with a severance payment and advised them to contact the National Insurance office with regards to a claim for their severance entitlement. Several of those former employees have applied to the Severance Tribunal to have their Severance Claims determined (‘Severance Claims’).

Once those Severance Claims are determined the former employees will be entitled to have their severance paid from the Severance Fund whereupon all rights and remedies of the employee will ultimately vest in the National Insurance Board (‘NIB’). The NIB can then claim against the Company in the proposed winding-up to recover the sums paid to the former employees.

In the circumstances and in the event that the Company has assets available for distribution, we expect that Severance Claim creditors (whether made by former employees or through the NIB) will seek to assert a preference to other creditors.

There will also be Severance Claims by current employees of the Company who will be made redundant once the transfer of the Life and Annuity policies is completed. Those claims cannot be quantified until the end of their employment, however, we estimate that the value of these Severance Claims will be in the region of \$1.0 million to \$2.0 million.

<b>Estimated liabilities without access to the Statutory Fund</b>	
	<b>\$000</b>
Pre-Appointment Health, Property and Personal Accident Policies	500
Corporate deposit contracts	2,400
Employee pensioners	8,200
Trade creditors	2,500
Employee claims	2,000
<b>Total estimated liabilities</b>	<b>15,600</b>





*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

## Appendix 6 – Receipts and Payments account to December 31, 2015

	Last Reported 30 Sep 2010 to 31 Jul 2013	Current period 1 Aug 2013 to 31 Dec 2015	Cumulative Total 30 Sep 2010 to 31 Dec 15
Receipts	BD\$	BD\$	BD\$
Recoveries from bank accounts/opening bank balance	2,473,833	-	2,473,833
Rental/tenancy receipts	738,355	365,005	1,103,360
Interest and dividends	3,335,011	2,102,724	5,437,735
Direct deposit (bank accounts)	-	1,791	1,791
Interest on Segregated funds	836,912	1,436,444	2,273,356
Employee repayment of staff advances	86,169	-	89,169
Sundry receipts	74,292	4,037	78,329
Financial Asset Realizations	11,493,189	13,034,806	24,527,995
Post-appointment policyholder receipts - Health & Property	2,432,794	60,872	2,493,666
VAT receipts	124,412	63,876	188,288
<b>Total Receipts</b>	<b>21,597,967</b>	<b>17,069,555</b>	<b>38,667,522</b>
<b>Payments</b>			
Pension refunds	67,836	-	67,836
Land and Withholding Tax payments	183,797	332,239	516,036
Employee and agents salaries	4,132,679	1,537,316	5,669,995
Utility bills	535,230	359,275	894,505
Insurance premiums	562,214	525,205	1,087,419
Reinsurance premiums	310,081	-	310,081
Property maintenance costs	172,767	121,407	294,174
Bank charges	57,975	24,555	82,530
Health & Property payments	3,467-	1,078,543	1,082,010
Sundry payments	11,430	12,667	24,097
Other operating expenses	1,018,921	590,651	1,609,572
Judicial Manager fees	6,607,818	6,438,520	13,046,338
Legal fees	1,247,096	930,672	2,177,768
Actuarial fees	1,104,006	1,837,833	2,941,839
Other professional fees	415,603	438,128	853,731
VAT payments	1,512,116	1,547,378	3,059,494
<b>Total Payments</b>	<b>17,943,036</b>	<b>15,774,388</b>	<b>33,717,425</b>



	<b>Last Reported 30 Sep 2010 to 31 Jul 2013</b>	<b>Current period 1 Aug 2013 to 31 Dec 2015</b>	<b>Cumulative Total 30 Sep 2010 to 31 Dec 15</b>
<b>Net Receipts/(Payments) before policyholder receipts</b>	<b>3,654,931</b>	<b>1,295,166</b>	<b>4,950,097</b>
<b>Life and annuity premiums, net of refunds</b>	<b>15,919,050</b>	<b>4,767,621</b>	<b>20,686,671</b>
<b>Net Receipts/(Payments) including policyholder receipts</b>	<b>19,573,981</b>	<b>6,062,787</b>	<b>25,636,768</b>

Set out below is a description of the most significant receipts and payments in that period.

## **6.1 Receipts**

Policyholder premiums are not recorded in the JM’s Receipts and Payments account as they are held in a separate segregated account. The Company’s main sources of cash inflows during the Judicial Management, aside from the \$2.5 million in the Company account at appointment are noted below:

- Rental/tenancy receipts of \$1.1 million, relating to the rental of property owned by the Company;
- Interest and dividends of \$5.4 million from the various shares, bonds and cash investments held during the period;
- Interest on the Segregated Premiums collected of \$2.3 million;
- Financial asset realizations of \$24.5 million were received since the Appointment Date. These assets were realized following Court approval and with the consent of the FSC, and were used to fund the expenses of the Company during the Judicial Management; and
- As discussed at Appendix 5 there was a balance of \$1.4 million (\$2.5 million less \$1.1 million) related to the segregated premium for the Health, Property and Personal Accident trading period that was used to replenish the Statutory Fund.

## **6.2 Payments**

Since the Appointment Date there have been a number of significant payments made in due course of managing the Company, including:

- Employees and agents salaries: \$5.7 million in relation to BAICO employees which were retained by the JM;
- JM fees of \$13.0 million in respect of time charged by the JM and its staff on a time cost basis;



- Legal advisors fees of \$2.2 million relating to case specific legal issues associated with the JM including preparing legal opinions, preparing Court documents, attending Court, drafting the Insurance Substitution Agreements, drafting the Sale and Purchase Agreement, drafting the Transfer Scheme etc.;
- Actuarial fees of \$2.9 million in connection with advice concerning the actuarial liabilities and valuation of the same, as well as the production of a valuation model; and
- VAT payments of \$3.1 million off-set against VAT receipts of \$0.2 million have been made and the JM is in talks with the Barbados Revenue Authority regarding the outstanding VAT.

### **6.3 Funding the JM’s fees and other expenses**

As previously reported, the majority of the Company’s assets as at the Appointment Date were held in the Statutory Fund. The cash not held in the Statutory Fund was utilized for payment of the Company’s operating expenses and the fees and expenses in connection with the management and administration of the Judicial Management. Once exhausted, the Court’s approval was sought to use the assets held in the Statutory Fund to pay the Company’s operating expenses and the current and future fees and expenses of the Judicial Management out of the assets in the Statutory Fund, where required.

On July 25, 2011, the High Court, after hearing Counsel for the JM and the FSC respectively, granted the JM leave to utilize the Statutory Fund for these purposes subject to the JM being required to notify the FSC seven days ahead of any actions to realize an asset from the Statutory Fund. In addition, the JM is to provide the Court with details of its fees and its advisers’ fees and expenses within 30 days of payment of the same.



## Appendix 7 – Transaction balance sheet as at the Valuation Date

### SCHEDULE 4 TRANSACTION BALANCE SHEET USED AS BASIS FOR ESTIMATE OF GOB SUPPORT

Estimated Transaction Balance Sheet at Transfer Completion Date

<u>Liabilities</u>		Bd\$’000 Notes
<b>Transferring Liabilities</b>		
Policy reserves	99,441	Agreed actuarial reserves for transferring policies (based on “In-force” policies in Policy Data File dated 31 December 2014) and valued as at 31 December 2014. This value assumes that all Post-Appointment Lapsed Policies accept the Lapsed Policy Offer and hence all reinstate and transfer to the Transferee. The actual final reserve value will depend upon how many policies are forfeited, but it is noted that if none of these policyholders accept the Lapsed Policy Offer (and hence are all forfeited) then the reserves are estimated to reduce by approximately BD\$2.0 million.
<b>Total Liabilities</b>	<u>99,441</u>	
<u>Assets</u>		Bd\$’000
<b>Transferring Assets</b>		
Cash/securities (see Note 1)	8,895	Projected transferring cash/securities at Transfer Completion Date. See breakdown in Note 1.
Policy Loans	7,720	BD\$7.720 million Policy Loans attached to Transferring Policies based on “In-force” policies in Policy Data File dated 31 December 2014. This value assumes that all Post-Appointment Lapsed Policies accept the Lapsed Policy Offer. The actual final policy loan value will depend upon how many policies accept the Lapsed Policy Offer, but it is noted that if none of these policyholders accept the Lapsed Policy Offer (and hence are all forfeited) then the policy loan balance is estimated to reduce by approximately BD\$2.5 million.
Provision against loans	(503)	During the course of Sagico’s due diligence process there were loans identified with a value of BD\$723,939 where there was no paperwork, therefore a provision has been applied against this amount. BD\$220,569 relates to cash amounts required to reinstate lapsed policy offer (see below) and BD\$503,370 in relation to amounts secured by existing policies. In the meantime the JM is carrying out a verification exercise to substantiate these loans, and where they can be substantiated the provision will be released.
<b>Consideration</b>	1,400	As agreed in SPA.
<b>Estimate of GOB Support</b>	81,929	Balancing figure as agreed in SPA.
<b>Total Assets</b>	<u>99,441</u>	



**British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)**  
*Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies*  
March 14, 2016

**Notes**

**1. Estimate of cash/securities**

**Bd\$’000 Notes**

Net cash/securities from Statutory Fund	14,733	Projected cash or securities deriving from Statutory Fund assets (excluding real estate) at Transfer Completion Date, net of amounts held back by JM to cover costs. Includes VAT reclaim from Barbados Revenue Authorities of BD\$3.7m. Securities valuations as at June 2015.
Post-Appointment Premiums	18,591	As at 31 Dec 2014 and per 31 Dec 2014 Policy Data File (cash held in segregated account).
Cash collected under Lapsed Policy Offer	3,201	Estimated projection of cash that will be collected under the Lapsed Policy Offer. This estimate is as at 31 December 2014 and as per 31 Dec 2014 Policy Data File and assumes that all Post-Appointment Lapsed Policies accept the Lapsed Policy Offer. The actual amount collected will depend upon how many policies lapse, but it is noted that if none of these policyholders accept the Lapsed Policy Offer (and hence are all forfeited) then the amount collected will be BD\$nil.
Provision against Lapse Policy Offer	(221)	Per “Provision against loans” above - where due to the lack of documentation these policyholders are not anticipated to take up the Lapse Policy Offer on their policies. In the meantime the JM is carrying out a verification exercise to substantiate these loans, and where they can be substantiated the provision will be released.
Less: Claims & De Minimis Policies (see Note 2)	<u>(27,409)</u>	Based on Policy Data File as at 31 Dec 2014. See breakdown in Note 2.
<b>Total Cash/securities</b>	<b><u>8,895</u></b>	

**2. Claims & De Minimis Policies**

**Bd\$’000 Notes**

Pre-Appointment deaths	2,065	As per 31 Dec 2014 Policy Data File.
Pre-Appointment maturities	1,144	As per 31 Dec 2014 Policy Data File, plus BD\$240,831 provision for additional pre-appt maturities from well before 2010 (called “Policy proceeds on deposit” - see JM 90 day Report).
Pre-Appointment surrenders	1,538	As per 31 Dec 2014 Policy Data File.
Post-Appointment deaths	4,665	As per 31 Dec 2014 Policy Data File.
Post-Appointment maturities	17,309	As per 31 Dec 2014 Policy Data File.
De Minimis Policy Payment Amounts	52	As per 31 Dec 2014 Policy Data File.
Refunds for overpaid premium	30	As per 31 Dec 2014 Policy Data File. Some live policies have paid too much premium during JM and these overpayments will be refunded to the policyholder.
Unpaid amounts to Vested Annuities	606	Accrued but unpaid regular payments to Vested Annuities up to 31 Dec 2014. Equivalent monthly payment \$11,886.19.
<b>Total Claims &amp; De Minimis Policies</b>	<b><u>27,409</u></b>	



## **Appendix 8 – Health and Property and Personal Accident Policy Transaction**

The JM successfully negotiated Insurance Substitution Agreements (‘ISAs’) for the Health, Property and Personal Accident portfolio of BAICO, with Sagicor Life Inc. and Sagicor General Insurance Inc. (‘SLISGII’). The Court approved the ISAs on November 29, 2011 and the ISAs were executed on December 1, 2011.

Under the ISAs SLISGII offered substituted insurance policies to the Health, Property and Personal Accident Policyholders. Those policyholders were given the option to take up substituted coverage with SLISGII and their BAICO policies were subsequently cancelled.

The JM has since been able to pay in full all valid claims made after the Appointment Date by Property, Health, and Personal Accident Policyholders.

The JM has also refunded amounts overpaid by those policyholders who declined to take up the offer of substituted coverage with SLISGII.

The proposed treatment of Pre-Appointment Date Health, Property and Personal Accident Policy claims is explained at Appendix 5.

### **8.1 Background**

<b>Live Policies at September 2010</b>	
Health Products	2,170
Personal Accident Products	279
Property Products	1,022
<b>Total Number of Policies</b>	<b>3,471</b>

At the Appointment Date, the Company had a Health, Property and Personal Accident portfolio with 3,471 live policies. These policyholders paid total annual premiums in the region of \$3.1 million for coverage against a variety of risks.

In accordance with the Insurance Act, Health, Property and Personal Accident Policyholders do not have access to the Statutory Fund as previously set out.

The asset and liability position of this portfolio was unclear at the Appointment Date so the JM took the decision to accept premium payments on trust from all policyholders while the position was explored in more detail. No policies were automatically cancelled by the JM, but in this interim period no claims were paid either.



## **8.2 Offer of substituted coverage by SLISGII**

In seeking to fulfil its duties under the Insurance Act the JM sought to identify an alternative insurer to provide Health, Property and Personal Accident Policyholders with coverage as close to the terms of their original policy as possible.

The JM did not expect to receive significant consideration for this portfolio, due to its relatively small size as well as the short term nature of these types of insurance products. The JM compiled a list of insurers authorized to sell this type of insurance product in Barbados, and exchanged non-disclosure agreements with those parties who expressed an interest in the portfolio.

Despite limited market interest, the JM entered into separate ISAs with SLISGII, having received Court approval to do so on November 29, 2011. Pursuant to the terms of the ISAs, the Company’s Property and Personal Accident Policyholders were given written notices of the cancellation of their policies with effect from December 16, 2011, and the Company’s Health policyholders were given notice that their policies would be cancelled with effect from January 3, 2012.

The terms of the ISAs permitted SLISGII to offer the Company’s Health, Property and Personal Accident Policyholders with new insurance with SLISGII on terms as close as possible to their original policy with the Company. These policyholders were therefore given an option to take up substituted coverage with SLISGII or to refuse the same. Any claims incurred from the Appointment Date until the respective date of termination remained the responsibility of the Company.

The Company is to receive a payment of 10% of the value of the annual premiums paid by policyholders who took up the offer of substituted coverage. A total of 670 policyholders took up coverage with SLISGII and a payment of \$70,000 is due from SLISGII to the Company.

## **8.3 Premiums and claims**

Following the cancellation of the policies, the JM completed a reconciliation process to record the value of all premium payments, premium refunds and claims received from the Appointment Date to the relevant date of cancellation. Based on this analysis it was concluded that there was a surplus of premiums collected over claims received during the Judicial Management.

The JM therefore made an application to Court to request leave to use the Health, Property and Personal Accident segregated premiums collected during the trading period to pay the Post Appointment Claims as well as to refund any unearned premiums in respect of advance premiums paid.

## **8.4 Replenishing the Statutory Fund**

The JM also requested from the Court that the remaining balance of premiums after these payments be used to replenish the Statutory Fund.

During the Judicial Management period, the Company had limited sources of income as all premiums collected were held in a segregated account pending application to the relevant policy. As a majority of the Company’s assets at appointment were held as part of the Company’s Statutory Fund, the JM



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

had to apply to Court to seek permission to use Statutory Fund assets to meet the operating costs of the Company as there was little other Company income.

Part of these operating costs related to the administration of the Health, Property and Personal Accident portfolio, so the JM formed the opinion that any excess ‘profit’ on this portfolio should be used to replenish the Statutory Fund. The Court concurred with the JM’s opinion and an Order was granted accordingly on May 15, 2013.

## **8.5 Residual Matters**

As the policies have been terminated and Post-Appointment Claims have been paid, the Health, Property and Personal Accident portfolio is closed. There is a residual issue of policyholder claims prior to the appointment of the JM, which do not have access to the Statutory Fund or post appointment trading receipts. These claims are unsecured claims and are proposed to be dealt with in the proposed winding-up of the Company as discussed at Appendix 5. The JM will also seek the Court’s directions on this matter.





## **Appendix 9 – Key policy terms**

### **9.1 Cash Value**

Means, in relation to an Ordinary Life Policy, the cash amount payable to a policyholder in the event that the policyholder surrenders their policy. The amount is defined at any given time by a table of Cash Values within the policy terms and expressed as a value payable per \$1,000 of Face Value.

Cash Value is often referred to as cash surrender value, surrender value, surrender benefit, non-forfeiture value, or descriptions of a similar nature.

Cash Values are only applicable to Ordinary Life Policies.

### **9.2 Face Value**

Means, in relation to a Life Policy, the amount that is often referred to as face value, face amount, protection amount, sum insured, sum assured, or descriptions of a similar nature.

For Ordinary Life Policies and Term Life Policies, the Face Value is the amount of death benefit payable to the beneficiary upon death of the policyholder.

For Universal Life policies, the death benefit payable can (at the option of the Policyholder) be either:

- a) The greater of (i) the Face Value or (ii) the Fund Value plus \$25,000; or
- b) The Face Value plus the Fund Value.

Face Value is not a term that is applicable to an Annuity Policy, which instead pays out the fund value in the event of a death.

### **9.3 Fund Value**

Means, in relation to a Universal Life Policy or an Annuity Policy, the value of a policyholder’s fund at any given time, calculated in accordance with their policy terms.

Fund Value is often referred to as the value of the accumulation fund, accumulation value (in the case of a Universal Life Policy), or cash value (in the case of an Annuity Policy).

The Fund Value at any given time is generally determined by referring to the Fund Value at a prior point in time, and adjusting for interest earned by the policyholder at the credited rate and any cost of insurance or other charges deducted during the period

Fund Values are only applicable to Universal Life or Annuity Policies.

## **9.4 Periodic Premium**

Refers to the agreed level of premium payable on a regular basis by the policyholder. This may be paid weekly, monthly, quarterly, annually, or some other such period as agreed with the Company.

Periodic Premium can apply to all Policies, although they are flexible for Universal Life and Annuity Policies.

## **9.5 Policy categories**

### **9.5.1 Life Policies**

There are three broad categories of Life Policies:

#### **Term Life Policy**

- Traditional term life insurance policy
- Policyholder pays fixed regular premiums for an agreed period
- In event of death, beneficiary receives payment of Face Value
- Policyholder not entitled to any contractual payment in event of lapse or surrender
- Policyholder not entitled to take out Policy Loans

#### **Ordinary Life Policy**

- Traditional whole of life insurance policy
- Policyholder pays fixed regular premiums for their whole life (or until policy becomes ‘paid up’)
- In event of death, beneficiary receives payment of Face Value
- Policyholder can surrender their policy at any time and receives payment of Cash Value. This increases over the life of the policy until reaching Face Value, or other targeted amount, at maturity
- Policyholders can take out a Policy Loan against Cash Value
- Includes Whole Life Policies and Endowment Policies

#### **Universal Life Policy**

- New style whole of life insurance policy
- Policyholder has savings fund into which they pay flexible premiums, which add to Fund Value



- Fund earns interest, but has charges and insurance costs deducted
- In event of death, beneficiary receives payment of combination of Face Value and Fund Value
- Policyholder can surrender Policy at any time and receives Fund Value at that point (less surrender charge)
- Policyholders can withdraw funds from Fund Value
- Policyholders can take out a Policy Loan against Fund Value

### **9.5.2 Annuity Policies**

There are two broad categories of Annuity Policy:

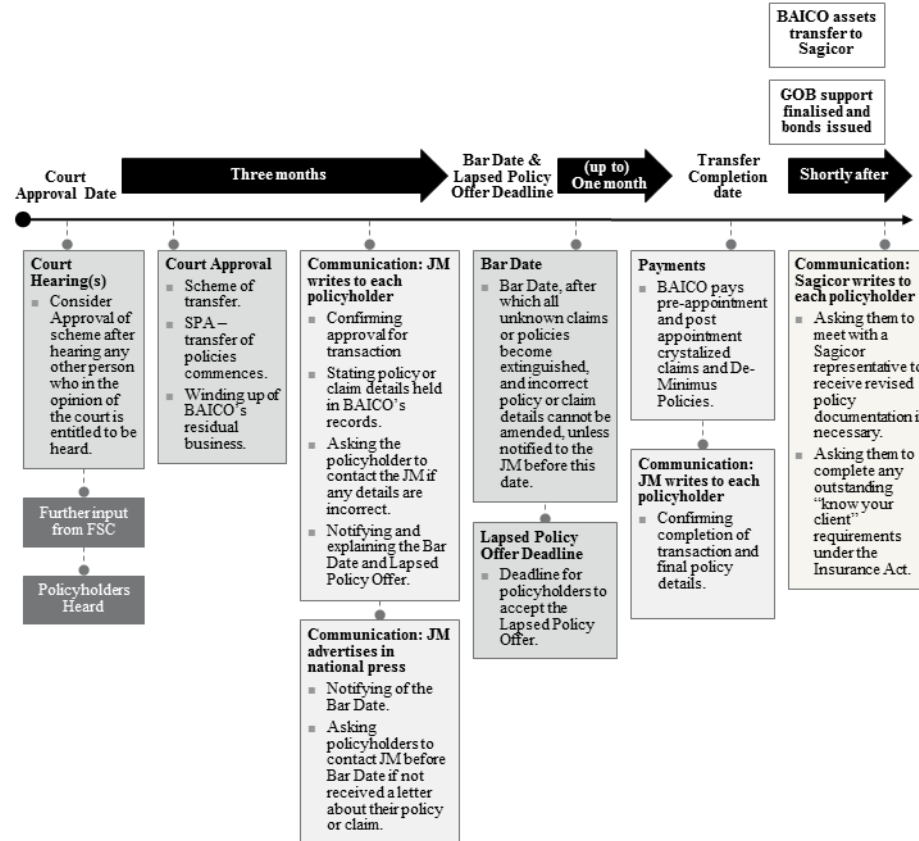
#### **Annuity Policy**

- Savings fund combined with guaranteed conversion to annuity income upon maturity
- Policyholder has savings fund into which flexible premiums are paid, adding to Fund Value
- Fund earns interest, but there are no continuously levied charges against these policies
- In event of death, beneficiary receives Fund Value
- Policyholder can surrender policy at any time and receives Fund Value at that point (less surrender charge)
- Includes Flexible Premium Annuity (FPA), Flexible Premium Annuity II (FPAIL) and Executive Flexible Premium Annuity (EFPA) Policies. EFPAs are also known as Special Edition Policies. FPAIL and EFPAs are the same as FPAs, but include period of fixed rate returns

#### **Vested Annuity Policy**

These are standard BAICO Annuity Policies that had already matured prior to the Appointment Date, paying a regular annuity income to the policyholder.

## Appendix 10 – Estimated timeline





*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

## **Appendix 11 – Eckler Actuarial Report as at the Valuation Date**

REPORT ON THE ACTUARIAL VALUATION OF  
BRITISH AMERICAN INSURANCE COMPANY (BARBADOS) LTD  
(IN JUDICIAL MANAGEMENT) (“BAICO”)  
as of 31<sup>st</sup> December 2014



**Eckler**

CONSULTANTS + ACTUARIES



**TABLE OF CONTENTS**

<b>1.</b>	<b>INTRODUCTION .....</b>	<b>2</b>
<b>2.</b>	<b>SCOPE, DATA RELIANCE AND LIMITATIONS .....</b>	<b>3</b>
2.1.	General Limitations .....	4
2.2.	Currency .....	4
<b>3.</b>	<b>SUMMARY OF IN FORCE BUSINESS AT VALUATION DATE .....</b>	<b>5</b>
3.1.	Appointment Date .....	5
3.2.	Valuation Date .....	5
3.3.	JM Period .....	5
3.4.	Policy Data File .....	5
3.5.	Fund Values at Valuation Date .....	6
3.6.	Summary of In Force .....	6
<b>4.</b>	<b>VALUATION METHODOLOGY AND SUMMARY OF ASSUMPTIONS .....</b>	<b>7</b>
4.1.	General .....	7
4.2.	Policy Amendments .....	7
4.2.1.	<i>Life Policies</i> .....	7
4.2.2.	<i>Annuities</i> .....	7
4.3.	Valuation Method .....	8
4.3.1.	<i>Life Insurance</i> .....	8
4.3.1.	<i>Accumulation Annuities</i> .....	8
4.4.	Reinsurance .....	9
4.5.	Scenarios .....	9
4.5.1.	<i>With and Without Reinstatements</i> .....	9
4.6.	Best-Estimate Assumptions .....	9
4.6.1.	<i>Interest Rates</i> .....	9
4.6.2.	<i>Mortality</i> .....	9
4.6.3.	<i>Lapse</i> .....	10
4.6.4.	<i>Administrative Expenses</i> .....	10
4.6.5.	<i>Commissions</i> .....	10
4.6.6.	<i>Premium Tax</i> .....	10
4.6.7.	<i>UL credited Rate</i> .....	11
4.6.8.	<i>UL Starting Premium Level</i> .....	11
4.6.9.	<i>UL Premium Persistency</i> .....	11
4.6.10.	<i>Annuity Credited Rate</i> .....	11
4.6.11.	<i>Annuity Maturity Date</i> .....	11
4.7.	Margins for Adverse Deviations .....	11
4.8.	Summary of Actuarial Assumptions – Whole Life (“WL”) and Term Life (“TL”) .....	12
4.9.	Summary of Actuarial Assumptions – Universal Life (“UL”) .....	13
4.10.	Summary of Actuarial Assumptions – Accumulation Annuities (“AN”) .....	14
4.11.	Actuarial Assumptions – Interest Rate Assumption .....	14



<b>5.</b>	<b>VALUATION OF POLICY RESERVES ASSUMING FULL REINSTATEMENT .....</b>	<b>15</b>
<b>6.</b>	<b>ACTUARIAL APPRAISAL VALUE ASSUMING FULL REINSTATEMENT .....</b>	<b>16</b>
<b>7.</b>	<b>VALUATION OF POLICY RESERVES ASSUMING NO REINSTATEMENT .....</b>	<b>18</b>
<b>8.</b>	<b>ACTUARIAL APPRAISAL VALUE ASSUMING NO REINSTATEMENT .....</b>	<b>19</b>
<b>9.</b>	<b>SPECIAL CONSIDERATIONS.....</b>	<b>20</b>
9.1.	De Minimis Policies .....	20
9.2.	Crystallized Claims .....	20
9.3.	Summary of De Minimis Policies and Crystallized Claims .....	21
9.4.	Anchor Life.....	21
9.5.	Converted Annuities.....	21

---

19 November 2015

Ms. Lisa Taylor, CA, CFE, CBV  
Judicial Manager for British American Insurance  
Company (Barbados) Limited  
c/o KPMG (Barbados)  
KPMG Building  
Hastings  
Christ Church BB 15154  
Barbados

Dear Ms. Taylor:

**Re: Report on the Actuarial Valuation of the Policy Liabilities of British American Insurance Company (Barbados) Limited (In Judicial Management) ("BAICO") - As of 31<sup>st</sup> December 2014**

We are pleased to present Eckler Ltd's report on the actuarial valuation of policy liabilities and actuarial appraisal value of BAICO as of 31<sup>st</sup> December 2014 in the context of its insolvency.

We have relied significantly on the information provided by BAICO, KPMG, and the Judicial Manager ("JM") in order to complete our work. We acknowledge their important contribution to this process.

Our report contains the description of the valuation methodology and assumptions used in the valuation of BAICO.

If further explanation is required, we remain available to answer your queries.

Yours very truly,



Sylvain Goulet, Principal, Eckler Ltd.



Christine Finlay, Principal, Eckler Ltd.

## 1. INTRODUCTION

---

We have been retained by the Judicial Manager (“JM”) for British American Insurance Company (Barbados) Limited (“BAICO”) as actuarial advisors to assist the JM and KPMG in their proposal to dispose of the remaining life and annuity policy portfolios of BAICO. The JM was appointed by order of the Supreme Court of Barbados dated 30<sup>th</sup> September 2010. Eckler had previously prepared two reports, one as of 30<sup>th</sup> June 2009 and one as of 30<sup>th</sup> September 2010 using policy data provided by BAICO. The present report focuses on the actuarial review of the restructuring plan of BAICO. The current proposed plan assumes the sale of the portfolio to an existing life insurer in a way that protects the policyholders and provides the insurer with an opportunity to increase its market share in Barbados.

Under this plan, policies will be transferred to a new carrier, Sagikor Life Inc. (“Sagikor”). Some of the policy terms will be adjusted in order to facilitate the transfer of the business to Sagikor.

It is understood that our work does not include a valuation, examination or audit of BAICO’s assets but is restricted to a valuation of the policy liabilities on a going concern basis using appropriate discount rates. For the purpose of determining the valuation and the Appraisal Value of the BAICO portfolio, we have made use of actuarial assumptions and methodology which are consistent with those used in the Caribbean insofar as interest, mortality, lapse and expenses are concerned. The impact of reinsurance is nil as treaties have been cancelled.

Our report is intended for use by the JM only.

## 2. SCOPE, DATA RELIANCE AND LIMITATIONS

---

The scope of our assignment is to support the JM and KPMG in the determination of the valuation of BAICO's actuarial liabilities and appraisal value as of 31<sup>st</sup> December 2014. We have determined actuarial assumptions as required, but some decisions with respect to other aspects of the restructuring have remained with KPMG.

We have relied on data provided by BAICO and reviewed by KPMG. We have not performed any audit or made independent verification of the information provided to us. To the extent that there are material errors in the information provided, the results of our analysis and valuation will be affected. As we have no knowledge of any such errors, if any, we are not in a position to provide any estimate of its possible impact.

The results of our valuation as summarized in this report are as of 31<sup>st</sup> December 2014 unless otherwise stated.

We have relied on the following material provided by either BAICO or KPMG:

- An AXIS dataset used internally to calculate actuarial liabilities;
- Data extract of policies in force as of 30<sup>th</sup> September 2010;
- A listing of death claims, maturities, surrenders and lapses during the JM period;
- Previous information used by Eckler in the 2010 Actuarial Valuation of in force business including sample policy contracts, tables of cost of insurance charges, renewal commission schedules, and other miscellaneous;
- A listing of date of birth by policy;
- In-force data spreadsheet as of 30<sup>th</sup> September 2010 containing supplementary data (addresses etc) and updated fund values for annuities;
- A database containing information for identifying all assumed registered annuities;
- Information with respect to all collected premiums during the JM period;
- Information with respect to policy loans as of 30<sup>th</sup> September 2010;
- A listing of applicable riders attached to policies as well as additional information with respect to premium substandard ratings; and
- Data information with respect to Anchor Life policies including Converted Annuities.

## 2.1. General Limitations

The assumptions underlying the results presented in this report are the same as those used in previous valuations and reports, unless otherwise stated. Assumptions are summarized in Section 5 of this report.

An important assumption in the determination of policy liabilities is the rate of interest used to discount future policy cash flows. Typically discount rates used in the determination of policy liabilities are derived from the known and expected future policy cash flows and asset cash flows backing the policy liabilities (Asset-Liability Management, or “ALM”). This practice was not followed in the valuation of BAICO’s policy liabilities because the Company’s insolvency means that there is a shortfall of assets. However, based on the proposed bonds structure that the Government of Barbados has proposed to offer, we have estimated the discount rates in a manner consistent with an ALM approach.

## 2.2. Currency

All monetary values are expressed in Barbados Dollars, unless otherwise stated.

### 3. SUMMARY OF IN FORCE BUSINESS AT VALUATION DATE

---

#### 3.1. Appointment Date

The "Appointment Date" is defined as 30<sup>th</sup> September 2010. "Pre-Appointment" and "Post-Appointment" refer to the time prior to and after the appointment date, respectively.

#### 3.2. Valuation Date

The "Valuation Date" is defined as 31<sup>st</sup> December 2014.

#### 3.3. JM Period

The "JM Period" is defined as the period between the Appointment Date and the Valuation Date.

#### 3.4. Policy Data File

BAICO operated as a multi-line composite company. Using original data provided by BAICO through KPMG, Eckler produced a Policy Data File containing all BAICO Life and Annuity policies in force at Valuation Date, excluding Corporate Investment Contracts, but including:

- (a) Anchor Life policies that were kept 'off system' by BAICO; and
- (b) Converted Annuity policies that had already vested into income paying policies at Appointment Date.

The following policies were excluded from the reserve valuation but included in the Policy Data File:

- (c) "De Minimis Policies" as defined in section 10.1; and
- (d) Policies with a "Crystallized Claim" as defined in section 10.2.

The Policy Data File contains a combination of policy data supplied by KPMG and values calculated by Eckler. Data calculated by Eckler includes:

- termination or maturity date for annuities;
- substandard premiums for permanent mortality extra (temporary extras were not available);
- annualized premiums;

- cash surrender values at Valuation Date;
- fund values at Valuation Date;
- automatic premium loans ("APL") generated during the JM Period;
- policy loans at Valuation Date;
- amount of De Minimis payments; and
- amount of premiums to be refunded to policyholder .

### 3.5. Fund Values at Valuation Date

Fund Values at Valuation Date for Universal Life policies and Annuities were recalculated by Eckler based on:

- (a) fund values at Appointment Date;
- (b) actual premiums collected during the JM period;
- (c) credited rate of 4.0% for Universal Life and 0% for Annuities during the JM Period; and
- (d) all other BAICO charges were applied as normal.

### 3.6. Summary of In Force

SUMMARY OF IN FORCE						
Product Line	No. Policies	Face Amount	Annualized Premiums	Cash Values	Fund Values	Policy Loans
Universal Life	6,208	\$463,545,790	\$5,272,472	\$34,379,819	\$34,220,496	\$2,615,168
Whole Life	1,188	\$38,571,640	\$782,496	\$13,278,058	\$0	\$6,032,964
Term Life	521	\$78,601,498	\$543,366	\$0	\$0	\$0
Anchor Life	116	\$2,046,308	\$0	\$983,379	\$983,379	\$0
De Minimis	153	\$204,742	\$8,233	\$41,771	\$0	\$9,338
<b>Total Life</b>	<b>8,186</b>	<b>\$582,969,978</b>	<b>\$6,606,568</b>	<b>\$48,683,028</b>	<b>\$35,203,875</b>	<b>\$8,657,470</b>
Accumulation Annuities	5,845	\$0	\$0	\$65,547,777	\$65,547,777	\$0
Converted Annuities	54	\$11,886	\$0	\$0	\$0	\$0
<b>Total Annuities</b>	<b>5,899</b>	<b>\$11,886</b>	<b>\$0</b>	<b>\$65,547,777</b>	<b>\$65,547,777</b>	<b>\$0</b>
<b>Grand Total</b>	<b>14,085</b>			<b>\$114,230,805</b>	<b>\$100,751,652</b>	<b>\$8,657,470</b>

## 4. VALUATION METHODOLOGY AND SUMMARY OF ASSUMPTIONS

---

### 4.1. General

We have valued the BAICO portfolios explicitly. The values of the other portfolios known as Anchor Life (life and annuity portfolios) have been estimated, however their values are not material. Actuarial liabilities have been calculated for all policies that remain in force at Valuation Date (excluding De Minimis policies and crystallized claims).

The valuation of actuarial liabilities has taken into account all material policy riders such as waiver of premiums, accidental death and dismemberment, as well as original BAICO policy terms and conditions such as substandard ratings, except where specifically amended and defined below. BAICO policy terms and conditions include BAICO cash value tables, cost of insurance charge structure for universal life policies, etc.

### 4.2. Policy Amendments

As part of Sagicor acquiring the policies from BAICO, certain amendments to the in force are being introduced.

#### 4.2.1. Life Policies

- (a) Surrenders are prohibited from Appointment Date until 5 years after the Valuation Date; and
- (b) Policy Loans are restricted to a maximum loan % from the Valuation Date

#### 4.2.2. Annuities

- (a) Credited interest rate is defined as 0% during the JM Period;
- (b) after the JM period, the credited interest rate is defined as the variable rate credited on Sagicor RRSP products (currently 4.0%);
- (c) the minimum guaranteed credited rate has been amended to 2.0% per annum;
- (d) surrenders and withdrawals are prohibited from the Appointment Date to the revised maturity date;
- (e) the maturity date on registered policies has been amended to policyholder age 66; and
- (f) the maturity date on unregistered policies have been amended to the earlier of policyholder age 66 or 10 years after the Valuation Date.



### 4.3. Valuation Method

#### 4.3.1. Life Insurance

The valuation method we have used in determining the valuation of actuarial liabilities is the Canadian Asset Liability Method ("CALM") or the Policy Premium Method ("PPM") as an approximation. CALM implies the use of the assets backing liabilities in order to determine the valuation interest rates. Since there are insufficient assets to support the BAICO liabilities, we have used PPM as a reasonable approach to calculate the valuation and based on the general terms of the bonds structure as proposed by the Government of Barbados. PPM is regularly performed in the valuation of actuarial liabilities and is an approach accepted by both Canadian and Caribbean Regulators. PPM involves projecting all future cash flows and expenses under best-estimate assumptions with provisions for adverse deviations. No zero floor (for negative reserves) or cash value floor (for cash value deficiency) are assumed so the PPM reserves can be negative and / or lower than cash values. We used the AXIS software version 12.7.99.004 to calculate the PPM reserves.

The assumptions are based on best-estimate assumptions from the Company's experience if available and credible, or otherwise based on our knowledge of industry experience in the Caribbean. The valuation of the BAICO policies has been computed using prudent assumptions. This is based on our judgement as to a reasonable set of valuation assumptions around a prudent outlook and the BAICO portfolio as a standalone business. In particular, we have assumed unit expenses at a level that can be considered reasonable in the Caribbean market. A margin for adverse deviation ("MfAD") is included for each of the assumptions.

Actuarial assumptions have been determined for:

- (a) mortality,
- (b) lapse rates,
- (c) expenses,
- (d) premium persistency on universal life business, and
- (e) discount rate.

#### 4.3.1. Accumulation Annuities

Actuarial liabilities are determined as the aggregate of the Annuity fund values plus the present value of expenses at the valuation date.

Calculation of the present value of expenses involves projecting each contract to maturity to determine the number of contracts in force each year into the future. Aggregate expenses are then determined based on the projected number of

contracts in force and the projected level of expenses per contract in force for each projection year. Expenses per contract in force are projected under best-estimate assumptions (including inflation) with provisions for adverse deviations.

We created an Excel workbook to calculate the Accumulation Annuities reserves. All projection assumptions, including the discount rates used to calculate the present value of expenses, are described in section 5.10 of this report.

Actuarial assumptions have been determined for:

- (a) expenses,
- (b) inflation, and
- (c) discount rate.

#### **4.4. Reinsurance**

We have been informed by KPMG that all reinsurance arrangements in existence at the Appointment Date have now been terminated through mutual agreement between the JM and the reinsurers. Our valuation and Appraisal Value are therefore determined without any reinsurance program.

#### **4.5. Scenarios**

##### **4.5.1. With and Without Reinstatements**

We have computed the final valuation on the basis that all life insurance policies which are in late premium payments mode will reinstate their policies. We have also determined the impact on the valuation if none of the policies in question would be reinstated. It is expected that the right answer will be somewhere in between these two positions.

#### **4.6. Best-Estimate Assumptions**

##### **4.6.1. Interest Rates**

The assumed investment return is 6.6% beginning in calendar year 2015, grading down to 5.7% after 35 years. This was derived mainly by reflecting the combination of the Government of Barbados' proposed bonds structure as well as the current yield curve in Barbados.

##### **4.6.2. Mortality**

The mortality assumption for ordinary life, home service and UL policies is a percentage of the Canadian Institute of Actuaries 1997-2004 ("CIA9704") age last birthday mortality tables. The CIA9704 table is based on a study of Canadian

intracompany mortality on individual insurance policies between 1997 and 2004. The assumption is sex-distinct for all policies and smoker distinct for universal life policies only. Our adjustment to the table reflect generally accepted Caribbean experience compared to Canadian experience.

Select and ultimate mortality was used with the exception of funeral policies and Home Service business where ultimate mortality was assumed to account for the low level of underwriting on that block of business. Mortality was further adjusted to reflect recent Canadian experience as well as Caribbean mortality experience relative to that experienced in Canada.

#### 4.6.3. Lapse

The lapse assumption for ordinary life, home service and UL policies was determined based on our general knowledge of experience in the Caribbean market. The lapse assumption varies by product line and is assumed to be zero for paid-up policies. We did not assume an explicit assumption for UL partial fund withdrawal; the lapse assumption is assumed to cover both surrenders and partial withdrawals.

#### 4.6.4. Administrative Expenses

We have assumed an administrative expense assumption that is, in our opinion, reasonable for an insurer operating in Barbados. The expenses summarized in the tables below are applicable to 2014. We have further assumed that expenses inflate thereafter at 2.5% per annum.

#### 4.6.5. Commissions

Our assumption for commissions is based on the Barbados commission structure as originally provided by BAICO. The commission structure on UL plans varies between minimum premium and premiums in excess of the minimum premiums. Since we were not provided with minimum premium information for each policy record, the current valuation does not reflect the different commission rates and the base commission rates have been applied to the total premium paid.

Note that one will expect that no commissions should be payable anymore since the BAICO insurance agents are no longer servicing the policies in question. However, since it is reasonable that any buyer of the BAICO portfolio will assign the servicing of the policies to its own insurance agents, it follows that these agents will in turn receive ongoing commissions to support the servicing activities.

#### 4.6.6. Premium Tax

We have assumed an annual premium tax of 3% on all future premium deposits.

#### 4.6.7. UL credited Rate

We have assumed that UL policies are being credited with an interest rate of 4.0% per annum. Our understanding is that the UL policy minimum guaranteed credited rate is 4.0% and that the contract guarantees that the credited rate will not be less than 4.0% per annum.

#### 4.6.8. UL Starting Premium Level

The valuation extract appears to contain the initial premium amount selected by the policyholder as opposed to the actual premium amount being paid. To better match the revenue premium on the account, we have initially assumed 75% of the annual premiums extracted from the in force file. This was based on the overall ratio of premiums paid over the initial premiums as of the Appointment Date. Going forward, we have assumed 50% of the revised annual premiums, that is, 50% of 75% of the annual premiums extracted from the in force file. Although this is a subjective assumption, we believe it to be reasonable in the circumstances.

#### 4.6.9. UL Premium Persistency

For future UL premiums, we have assumed premium persistency of 100% going forward. In other words, once it is assumed that policyholders will start paying premiums from the Valuation Date at a level of 50% of 75%, we have assumed no further deterioration in the premium payments.

#### 4.6.10. Annuity Credited Rate

During the JM Period, we have assumed that the credited rate for Accumulation Annuities is 0.0%. After the JM Period, we have assumed 4.0% per annum for registered annuities and 3.5% per annum for unregistered annuities.

#### 4.6.11. Annuity Maturity Date

The maturity date for registered annuities has been amended to policyholder age 66 whereas the maturity date for unregistered annuities has been amended to the earlier of policyholder age 66 or 10 years from the valuation date. Any policyholder who has already attained age 66 before the valuation date will be deemed matured on valuation date.

### 4.7. Margins for Adverse Deviations

Under Canadian actuarial standards, the PPM valuation is performed using best-estimate assumptions augmented by specific margins for adverse deviations (MfAD). The standards suggest certain MfAD ranges for specific assumptions. The standards further suggest the use of MfADs at or closer to the high-end of the range when there is less confidence in the selected assumption. There is little doubt that in the case of insolvency, uncertainty as to future experience should be the norm. We have therefore assumed the high end of the MfAD ranges.

## 4.8. Summary of Actuarial Assumptions – Whole Life (“WL”) and Term Life (“TL”)

ASSUMPTION	BEST-ESTIMATE	VALUATION
Interest	6.6% from calendar year 2015 to ultimate rate of 5.7% after 35 years, (see “2014 Interest Rate Table”)	BE Interest rates less 0.50%
Mortality Base Tables	<p>Ordinary Life: 100% of the CIA1997-04 S&amp;U Mortality Table, Age Last Birthday, gender distinct but not smoking distinct;</p> <p>Ordinary Life Serenity (Funeral) Plan: 140% of the CIA1997-04 Ultimate Mortality Table, Age Last Birthday, gender distinct but not smoking distinct;</p> <p>Home Service Life: 140% of the CIA1997-04 Ultimate Mortality Table, Age Last Birthday, gender distinct but not smoking distinct;</p> <p>All above mortality based tables are further adjusted by two main mortality modification factors (1) Canadian Experience and (2) Caribbean Market. These adjustment factors are described below:</p>	BE mortality plus MfAD = 9.375 / Ex
Mortality Adjustment Factors Caribbean Market	- 125% in years 1 to 10, 121.8% in year 11 grading to 100% in year 16 and thereafter	
Mortality Adjustment Factors Canadian Experience	<p><u>For Select &amp; Ultimate Mortality Tables:</u> Male Aggregate: 80.0% in years 1 to 10 grading to 91.0% in year 16+ Female Aggregate: 89.5% in years 1 to 10 grading to 91.6% in year 16+ Unknown Gender: 82.9% in years 1 to 10 grading to 91.1% in year 16+</p> <p><u>For Ultimate Mortality Tables:</u> Male Aggregate: 91.0% Female Aggregate: 91.6% Unknown Gender: 91.1%</p>	
Lapse	<p>All by policy years as follows:</p> <p>Ordinary Life: 17%, 15%, 14%, 10%, 9%, 9%, 8%, 8%, 8% then 7%</p> <p>Ordinary Life (Term): 17%, 15%, 14%, 10%, 8% then 6%</p> <p>Home Service Life: 20%, 15%, 14%, 12%, 10%, 8%, 6% then 5%</p> <p>0% for paid-up policies</p>	+/- 12.5% MfAD
Expenses	<p>Ordinary Life: \$83 per policy in 2015 with inflation of 2.5% per year starting in 2016</p> <p>Home Service Life: \$41.5 per policy in 2015 with inflation of 2.5% per year starting in 2016</p> <p>50% of the above assumed expenses for paid-up policies</p>	+5.00% MfAD
Commission	<p>Unchanged from the Barbados commission structure originally provided by BAB. All by policy years as follows:</p> <p>Ordinary Life: 77.5%, 14%, 9.5% then 5%</p> <p>Home Service Life: 56% then 10%</p>	Same as BE
Premium Tax	3% every year	Same as BE

## 4.9. Summary of Actuarial Assumptions – Universal Life (“UL”)

ASSUMPTION	BEST-ESTIMATE	VALUATION
Interest	6.6% from calendar year 2015 to ultimate rate of 5.7% after 35 years. (see “2014 BE Interest Table”)	BE Interest rates less 0.50%
Mortality Base Table	100% of the CIA1997-04 S&U Mortality Table, Age Last Birthday, gender and smoking distinct. These rates are further adjusted by two main mortality modification factors (1) Canadian Experience and (2) Caribbean Market. These adjusted factors are described below:	BE mortality plus the following MfAD = 9.375 / Ex
Mortality Adjustment Factors - Caribbean Market	- 125% in years 1 to 10, 121.8% in year 11 grading to 100% in year 16 and thereafter	
Mortality Adjustment Factors - Canadian Experience	<p><u>For Select &amp; Ultimate Mortality Tables:</u>  Male Non-Smoker: 78.4% in years 1 to 10 grading to 88.8% in year 16+  Male Smoker: 86.1% in years 1 to 10 grading to 94.5% in year 16+  Female Non-Smoker: 88.8% in years 1 to 10 grading to 85.0% in year 16+  Female Smoker: 92.0% in years 1 to 10 grading to 99.1% in year 16+  Unknown Gender: 82.9% in years 1 to 10 grading to 91.1% in year 16+</p> <p><u>For Ultimate Mortality Tables:</u>  Male Non-Smoker: 88.8%  Male Smoker: 94.5%  Female Non-Smoker: 85.0%  Female Smoker: 99.1%  Unknown Gender: 91.1%</p>	
Lapse	14%, 8% then 5% by policy years	+/- 12.5% MfAD
Expenses	\$83 per policy in 2015 with inflation of 2.5% per year starting in 2016	+5.00% MfAD
UL Credited Rate	Flat annual rate of 4%	Same as BE
Commission	Per Minimum Premium: by policy years as 50%, 20%, 10%, 5%, 5% then 1.25% (in year 6 and after) Per Excess of regular premium over minimum premium: 5%	Same as BE
Premium Tax	3% every year	Same as BE
Premium Persistence	100% level (i.e. no premium lapse)	Same as BE
Starting Premium Level	50% of the “Current” assumed UL premiums. “Current” means 75% of the Original Data Premiums from BAICO	Same as BE

#### 4.10. Summary of Actuarial Assumptions – Accumulation Annuities (“AN”)

ASSUMPTION	BEST-ESTIMATE	VALUATION
Interest	6.6% from calendar year 2015 to ultimate rate of 5.7% after 35 years. (see “2014 Interest RateTable”)	BE Interest rates less 0.50%
Mortality	None	None
Lapse	None	None
Expenses	\$41.5 per policy in 2015 with inflation of 2.5% per year starting in 2016	+5.0% MFAD
Credited Rate	Flat annual rate of 4% for Registered or 3.5% for Unregistered	Same as BE
Maturity Date	Registered annuities: to policyholder age 66; Unregistered annuities: to earlier of policyholder age 66 or 10 years from valuation date	Same as BE

Note that the credited rate during the JM Period is 0%. The actual credited rate after the transfer is completed will be equal to Sagicor’s credited rate for the equivalent products.

#### 4.11. Actuarial Assumptions – Interest Rate Assumption

Year	Best Estimate Interest Rate	Valuation Interest Rate	Year	Best Estimate Interest Rate	Valuation Interest Rate	Year	Best Estimate Interest Rate	Valuation Interest Rate
1	6.60%	6.10%	13	6.50%	6.00%	25	6.28%	5.78%
2	6.60%	6.10%	14	6.50%	6.00%	26	5.83%	5.33%
3	6.60%	6.10%	15	6.50%	6.00%	27	5.82%	5.32%
4	6.60%	6.10%	16	6.29%	5.79%	28	5.80%	5.30%
5	6.59%	6.09%	17	6.29%	5.79%	29	5.79%	5.29%
6	6.59%	6.09%	18	6.28%	5.78%	30	5.77%	5.27%
7	6.59%	6.09%	19	6.27%	5.77%	31	5.76%	5.26%
8	6.59%	6.09%	20	6.27%	5.77%	32	5.74%	5.24%
9	6.59%	6.09%	21	6.33%	5.83%	33	5.73%	5.23%
10	6.59%	6.09%	22	6.32%	5.82%	34	5.71%	5.21%
11	6.51%	6.01%	23	6.31%	5.81%	35	5.70%	5.20%
12	6.51%	6.01%	24	6.29%	5.79%	36+	5.70%	5.20%

## 5. VALUATION OF POLICY RESERVES ASSUMING FULL REINSTATEMENT

---

The following table summarizes the net actuarial liabilities as of 31<sup>st</sup> December 2014, assuming that all policies that would otherwise lapsed or terminated due to non-payment of premiums during the JM period will be fully reinstated:

<b>VALUATION SUMMARY BY PRODUCT — FULL REINSTATEMENT</b>	
<b>Product Line</b>	<b>Actuarial Liabilities</b>
Universal Life	\$17,910,300
Whole Life	\$11,197,349
Term Life	-\$123,465
Anchor Life	\$1,193,848
De Minimis	\$0
<b>Total Life</b>	<b>\$30,178,032</b>
Accumulation Annuities	\$67,882,537
Converted Annuities	\$2,238,677
<b>Total Annuities</b>	<b>\$70,121,213</b>
<b>Grand Total</b>	<b>\$100,299,246</b>



## 6. ACTUARIAL APPRAISAL VALUE ASSUMING FULL REINSTATEMENT

---

The appraisal value is calculated as follows:

$$AV = \text{Present Value (Profits)} + \text{Present Value (Change in Required Surplus)} - \text{Initial Required Surplus}$$

The underlying best-estimate and valuation assumptions are defined earlier in this document. We have made the following additional assumptions:

- (a) Maintenance expenses have been assumed to be for a going concern, meaning that no reduction in expenses has been assumed on account of possible synergy with existing operations.
- (b) The policy premiums for the Universal Life policies are flexible in nature. As of the Appointment Date, the overall premiums collected were approximately at 75% of the initial planned premiums. Since the Appointment Date, premiums collected have decreased to an estimated level of 50% of this 75% level. Going forward from the Valuation Date, we have assumed no further reduction in premiums collected.

The projected profits emerging from the business starting from the Valuation Date are used to determine the present value of profits.

The initial required surplus is the surplus necessary to maintain a solvency ratio of 150% using the Canadian measurement, referred to as the Minimum Continuing Capital & Surplus Requirement ("MCCSR").

The change in required surplus reflects the annual release of a portion of the initial required surplus in line with the maturities and claims of the policies after the Valuation Date to the last policy year. As policies mature or terminate by death or surrender, the required surplus to support the policies decreases.

The Present Value of the above annual profits and changes in required surplus is performed using a discount rate equal to the hurdle rate consistent with an investor's expectation of the rates of return they wish to achieve with the acquisition. This hurdle rate will also be affected by the level of uncertainty of the future profits. Higher risk business would require a higher hurdle rate, and the opposite for a lower risk business.

We have determined the Appraisal Value based on a range of hurdle rates varying from 9% to 13% as this range represents a reasonable expectation of what an investor might require for an insurance block such as BAICO. In our opinion, the minimum hurdle rate that an investor would demand would be 9% while the maximum hurdle rate in the present environment is 13%. We therefore believe that 11% is a reasonable hurdle rate for the following reasons:

- (a) The BAICO portfolio is emerging from an insolvency position and there are some uncertainties as to the future persistency of the business. This would otherwise require a higher hurdle rate in the range of 11% to 13%, hence reducing the value.
- (b) In determining a hurdle rate, one must also consider the return on alternative investments in Barbados at the current time. Reasonably safe investments in Barbados would currently generate a lower rate than 13%, say in the range of 9% to 11%, excluding Government of Barbados treasuries.
- (c) Additionally, we have valued the business on a going concern basis, using assumptions which generally reflect the industry experience in Barbados. This justifies a middle of the range hurdle rate, such as 10 to 11%.

Consequently, we have assumed a hurdle rate (or discount rate) of 11% to calculate the Present Value of the above items.

<b>APPRAISAL VALUE — FULL REINSTATEMENT</b>	
Hurdle Rate	Appraisal Value
9.0%	\$2,874,013
9.5%	\$2,154,536
10.0%	\$1,482,434
10.5%	\$853,760
<b>11.0%</b>	<b>\$264,983</b>
11.5%	-\$287,066
12.0%	-\$805,241
12.5%	-\$1,292,114
13.0%	-\$1,750,015

On this basis, the Appraisal Value has been determined to be \$264,983.

The expected underlying profits of a block of business is generally created by the release of future margins that are not required anymore as the business progresses through time. On the reasonable assumption that the reserves are correctly computed, then the business is by definition profitable since it will release the margins that are no longer required. The present value of these releases in margins is the Appraisal Value.

However, a block of business must also be supported by an allocation of surplus and it is this allocation together with its release over time that causes an additional strain. Since we have valued the BAICO portfolio on a going concern basis, we have consistently assumed that surplus must be allocated to support the business. As in the case of expenses, there would be capital synergy in merging the BAICO portfolio with other portfolios, but this has not been reflected in our calculations.

## 7. VALUATION OF POLICY RESERVES ASSUMING NO REINSTATEMENT

---

The following table summarizes the net actuarial liabilities as of 31<sup>st</sup> December 2014, assuming that all policies that have lapsed or terminated due to non-payment of premiums during the JM period will not be reinstated:

<b>VALUATION SUMMARY BY PRODUCT — NO REINSTATEMENT</b>	
Product Line	Actuarial Liabilities
Universal Life	\$17,865,920
Whole Life	\$9,254,076
Term Life	-\$14,330
Anchor Life	\$1,193,848
De Minimis	\$0
<b>Total Life</b>	<b>\$28,299,515</b>
Accumulation Annuities	\$67,882,537
Converted Annuities	\$2,238,677
<b>Total Annuities</b>	<b>\$70,121,213</b>
<b>Grand Total</b>	<b>\$98,420,729</b>

## 8. ACTUARIAL APPRAISAL VALUE ASSUMING NO REINSTATEMENT

---

The Appraisal Value assuming no reinstatement is computed using the same methodology and assumptions other than the assumption that policies that have lapsed or terminated due to non-payment of premiums during the JM period will not be reinstated. The resulting Appraisal Value is as follows:

APPRAISAL VALUE — NO REINSTATEMENT	
Hurdle Rate	Appraisal Value
9.0%	\$3,503,856
9.5%	\$2,809,742
10.0%	\$2,160,862
10.5%	\$1,553,461
11.0%	\$984,180
11.5%	\$450,005
12.0%	-\$51,778
12.5%	-\$523,618
13.0%	-\$967,729

The Appraisal Value under this assumption is higher \$984,180. The policies which have lapsed or terminated due to non-payment of premiums during the JM period have reached this position because their fund values have reached a near-zero or negative level. In order to reinstate their policies, policyholders would be required to pay substantial amount of unpaid premiums. It is therefore reasonable to assume that these policies are creating a negative value to BAICO. By removing them from the block of business, the remaining Appraisal Value is therefore increased by eliminating their negative contribution.

It is worth noting that the actuarial liabilities of the block of business have likewise decreased from \$100,299,246 to \$98,420,729 under the assumption that policies that have lapsed or terminated due to non-payment of premiums during the JM period will not be reinstated. This is consistent with the conclusion that the policies that remain are more profitable and therefore require less reserves.

## 9. SPECIAL CONSIDERATIONS

---

### 9.1. De Minimis Policies

Some Life policies have very small face amounts and correspondingly small cash surrender values. Based on the JM's instructions, we have included criteria to determine policies which are defined as "De Minimis Policies" and paid to the policyholders in cash together with the release of any further obligation by BAICO or Sagicor.

De Minimis policies have been defined by the JM as life insurance policies with a face value less than BBD\$5,000 (no de minimis level for Annuities). De Minimis policies will be paid out in cash as follows (the "De Minimis Payments"):

- (a) amount payable had the policyholder surrendered the policy at Appointment Date; or
- (b) for Term Life policies a fixed BBD\$500 each; or
- (c) where amount payable would be less than BBD\$10 then no payment will be made.

In addition, all premiums collected during the JM Period on the De Minimis policies will be repaid, with no interest added.

### 9.2. Crystallized Claims

Crystallized Claims consist of pre- and post- appointment claims.

Pre-appointment claims include the following:

- (a) Pre-appointment death claims (deaths occurring before Appointment Date),
- (b) Pre-appointment maturities (maturities occurring before Appointment Date),
- (c) Pre-appointment surrenders (surrenders occurring before Appointment Date),
- (d) Pre-appointment lapses (lapses occurring before Appointment Date), and
- (e) where amount payable would be less than BBD\$10 then no payment will be made.

Post-appointment claims include:

- (a) Post-appointment death claims (deaths occurring during the JM Period), and
- (b) Post-appointment maturities (maturities occurring during the JM Period).

No surrenders post-appointment as surrender requests during the JM Period are void. In addition, there are no post-appointment lapses as lapses during the JM period are given the option of reinstating the policy by paying any outstanding premiums (“Lapsed Policy Offer”).

### 9.3. Summary of De Minimis Policies and Crystallized Claims

<b>CRYSTALLISED CLAIMS PAYABLE BY JM</b>	
<b>Pre-Appt Crystallised Claims</b>	Claims
Pre-Appt deaths	2,065,258
Pre-Appt maturities	1,144,224
Pre-Appt surrenders	1,538,123
Pre-Appt lapses	0
Sub-Total	4,747,605
<b>Post-Appt Crystallised Claims</b>	0
Post-Appt deaths	4,664,547
Post-Appt maturities	17,309,930
Sub-Total	21,974,477
<b>De Minimis and Credits</b>	0
De Minimis Payments	52,125
Credits for Post-Appt Premiums	29,839
Sub-Total	81,964
<b>TOTAL CRYSTALLISED CLAIMS</b>	<b>26,804,046</b>

### 9.4. Anchor Life

The actuarial liabilities for the Anchor Life block of business have been estimated at BBD \$1,193,848. The Anchor Life business is not calculated in AXIS.

These policies include 116 individual life insurance policies (ordinary life and universal life type policies). These were valued based on the type of policies:

- (a) For Ordinary Life policies, the reserves was estimated as their Reduced Paid-Up value.
- (b) For Universal Life type policies (called “SAP”), the reserve was assumed to be equal to the fund value.

The appraisal value of the BAICO portfolio does not include these policies as we deemed their value to be immaterial.

### 9.5. Converted Annuities

The actuarial liabilities for the Anchor Annuity block of business have been estimated at BBD \$2,238,677 and are made up of 54 policies.

These policies were valued as certain annuities assuming an annual discount of 5.5%, a term period equal to “100 less the attained age” of the policyholder at the Valuation Date, an annual benefit equal to 12 times the monthly income, and assuming that payment is at the end of the year.

The appraisal value of the BAICO portfolio does not include these policies as we deemed their value to be immaterial.

---

This Page Has Been Intentionally Left Blank

---





## FIND US **HERE**

**Canada:** Toronto | Vancouver  
Montréal | Québec City  
Winnipeg | Halifax

**Caribbean:** Barbados | Jamaica

---

A member of Abelica Global  
[www.AbelicaGlobal.com](http://www.AbelicaGlobal.com)

# **Eckler**

CONSULTANTS + ACTUARIES

110 Sheppard Avenue East  
Suite 900  
Toronto, Ontario  
Canada M2N 7A3  
+1-416-696-3033

[www.eckler.ca](http://www.eckler.ca)



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

## **Appendix 12 – Transfer Scheme**

**British-American Insurance Company (Barbados) Limited**

(in Judicial Management)

- and -

**Sagicor Life Inc.**

---

**TRANSFER SCHEME**

for the transfer of the life and annuity business of British-American Insurance Company (Barbados) Limited (in Judicial Management) to Sagicor Life Inc. pursuant to Section 61(a) of the Insurance Act Cap.310 of the Laws of Barbados

---

Table of Contents

	<u>Page</u>	
<b>1</b>	<b>DEFINITIONS AND INTERPRETATION</b>	<b>2</b>
<b>2</b>	<b>TRANSFER OF THE BUSINESS</b>	<b>10</b>
<b>3</b>	<b>CONSIDERATION</b>	<b>12</b>
<b>4</b>	<b>TRANSFER COMPLETION DATE</b>	<b>12</b>
<b>5</b>	<b>PREMIUMS AND MANDATES</b>	<b>12</b>
<b>6</b>	<b>RIGHTS AND OBLIGATIONS UNDER THE TRANSFERRING POLICIES</b>	<b>13</b>
<b>7</b>	<b>DECLARATION OF TRUST BY THE COMPANY</b>	<b>14</b>
<b>8</b>	<b>AMENDMENTS TO POLICIES</b>	<b>15</b>
<b>9</b>	<b>LAPSED POLICY OFFER</b>	<b>16</b>
<b>10</b>	<b>DE MINIMIS POLICIES</b>	<b>17</b>
<b>11</b>	<b>BAR DATE</b>	<b>18</b>
<b>12</b>	<b>POLICY LOANS</b>	<b>19</b>
<b>13</b>	<b>PAYMENT OF LIABILITIES</b>	<b>19</b>
<b>14</b>	<b>COMMUNICATIONS PROCESS</b>	<b>19</b>
<b>15</b>	<b>ADMINISTRATION SERVICES</b>	<b>19</b>
<b>16</b>	<b>INDEMNITIES</b>	<b>21</b>
<b>17</b>	<b>MISCELLANEOUS PROVISIONS</b>	<b>22</b>
<b>SCHEDULE 1</b>		
	<b>POLICIES</b>	<b>80</b>
<b>SCHEDULE 2</b>		
	<b>COMMUNICATIONS PROCESS</b>	<b>81</b>

# 1 DEFINITIONS AND INTERPRETATION

## 1.1 Definitions

“**Agreed Completion Date**” means such time and date:

- (a) specified in the Court Order approving this Transfer Scheme; or
- (b) such later time and date as the Company and the Transferee may agree,

which, in each case, shall be a time and date after (but no later than two (2) calendar months after) the latter of the Bar Date and the Lapsed Policy Offer Deadline;

“**Annuity Policy**” means a policy issued by the Company listed as an “Annuity Policy” at Schedule 1 but shall **exclude** policies in the name of a body corporate or a non-natural person;

“**Annuity Rate**” means the rate that is applied to the Fund Value of an Annuity Policy at its maturity date to determine the amount of Regular Annuity Income payable to the policyholder from the maturity date onwards and is expressed as the monthly (or otherwise) payment which can be purchased with each BD\$1,000 of Fund Value;

“**Appointment Date**” means the date that the Supreme Court of Barbados ordered that the Company be placed under Judicial Management, being 30 September 2010;

“**Assets**” means any assets and property of every kind and description, wherever located, whether real, personal or mixed, tangible or intangible, whether owned, leased or licensed including without limitation all rights, benefits and powers under any contract and all rights, benefits and powers under any contract and all rights, claims and powers against any third party but excluding the Excluded Assets, the Excluded Liabilities, the Retained Assets and the Retained Liabilities;

“**Bar Date**” has the meaning given to that term in Clause 11.1;

“**Business**” means: (i) the Transferring Policies; (ii) the Transferring Assets; (iii) the Transferring Liabilities; (iv) the Residual Assets; and (v) the Residual Liabilities, but **excluding** the Excluded Assets, the Excluded Liabilities, the Retained Assets and the Retained Liabilities;

“**Business Day**” means a calendar day excluding Saturdays, Sundays and public holidays in Barbados;

“**Cash Value**” means, in relation to an Ordinary Life Policy, the cash amount payable to a policyholder in the event that the policyholder surrenders their policy, the amount of which is defined at any given time by a table of Cash Values within the policy terms and expressed as a value payable per BD\$1,000 of Face Value. Cash Value may also be known or referred to in policy documentation as, inter alia, cash surrender value, surrender value, surrender benefit, non-forfeiture value, or descriptions of a similar nature. For the purpose of this Transfer Scheme, Cash Value is not a term that is applicable to a Policy that is not an Ordinary Life Policy;

“**Claims**” means, subject to the operation of Clause 111 (*Bar Date*), valid claims under the Policies, or any riders or supplements thereto, that were incurred on or before the Court Approval Date and that have not been settled by the Company or deemed void pursuant to Clause 8 (*Amendments to Policies*). Claims shall include, **for the avoidance of doubt**, valid claims made in respect of:

- (c) the death of the Policyholder on or before the Court Approval Date;
- (d) Policies maturing on or before the Court Approval Date, with the exception of Vested Annuity Policies; and

- (e) Policies that are the subject of a valid surrender request lodged with the Company prior to the Appointment Date,

and shall exclude claims arising from the surrender request of a policy on or after the Appointment Date (it being acknowledged that, pursuant to this Transfer Scheme, Policies may only be validly surrendered on or after the Appointment Date in the circumstances set out in Clauses 8.1(a)(i) and 8.2(d));

**“Communications Process”** means the communications process set out in Schedule 2;

**“Company”** means British-American Insurance Company (Barbados) Limited (in Judicial Management), acting by its judicial manager, KPMG Transactions and Restructuring Limited of Hastings, Christ Church, Barbados BB15154, acting through its Managing Directors Ms. Lisa Ann Taylor and Mr. Michael Alister Edghill;

**“Consideration”** means the amount of BD\$1,400,000;

**“Cost of Insurance”** means, in relation to a Universal Life Policy, the monthly charge applied to the Fund Value to pay for the cost of insuring the amount of death benefit. Cost of Insurance may also be known or referred to in policy documentation as, inter alia, mortality charge or monthly insurance charge or descriptions of a similar nature. Cost of Insurance is not a term that is applicable to a Policy that is not a Universal Life Policy;

**“Court”** means the Supreme Court of Barbados;

**“Court Order”** means an Order by the Court sanctioning this Transfer Scheme (including any subsequent order which is ancillary thereto);

**“Court Approval Date”** means the date of Court approval of this Transfer Scheme;

**“Credited Rate”** means, in relation to a Universal Life Policy or an Annuity Policy, the interest rate applied to the Fund Value in calculating the interest earned by the Policyholder on their fund. The Credited Rate may also be known or referred to in policy documentation as, inter alia, the earned rate or interest rate or descriptions of a similar nature. Credited Rate is not a term that is applicable to a Policy that is not a Universal Life Policy or an Annuity Policy;

**“De Minimis Policy”** has the meaning given to it in Clause 10.1;

**“De Minimis Policy Payment Amount”** has the meaning given to it in Clause 10.2;

**“Excluded Assets”** means all right, title and interest of the Company in, to or under any Assets not used (in whole or in part) in the conduct of the operation of the Business;

**“Excluded Liabilities”** means all Liabilities of the Company whatsoever, whether current or future, certain or contingent, (i) comprised in, arising under or otherwise attributable to the Excluded Assets; or (ii) that do not relate to or have not arisen under the Business;

**“Excluded Policies”** means (i) De Minimis Policies; and (ii) any Policy under which a Claim has arisen;

**“Face Value”** means, in relation to a Life Policy, the amount that may be known or referred to in policy documentation as, inter alia, face value, face amount, protection amount, sum insured, sum assured, or descriptions of a similar nature. For Ordinary Life Policies and Term Life Policies, the Face Value is the amount of death benefit payable to the beneficiary upon death of the policyholder. For Universal Life Policies, the death benefit payable can (at the option of the Policyholder) be either (a) the greater of (i) the Face Value, or (ii) the Fund Value plus BD\$25,000; or (b) the Face Value plus the Fund Value. Face Value is not a term that is applicable to a Policy that is an Annuity Policy;

**“Final GOB Support”** means the final level of financial support required from the Government in relation to the Transferring Policies, which has been notified in writing to the Government by the Company and the Transferee;

**“Fund Value”** means, in relation to a Universal Life Policy or an Annuity Policy, the value of a policyholder’s fund at any given time, calculated in accordance with their policy terms. Fund Value may also be known or referred to in policy documentation as, inter alia, the value of the accumulation fund, accumulation value (in the case of a Universal Life Policy), or cash value (in the case of an Annuity Policy). The Fund Value at any given time is generally determined by referring to the Fund Value at a prior point in time, and adjusting for interest earned by the Policyholder at the Credited Rate and any Cost of Insurance or other charges deducted during the period. Fund Value is not a term that is applicable to a Policy that is an Ordinary Life Policy or a Term Life Policy;

**“Government”** means the Government of Barbados;

**“Insurance Act”** means the Insurance Act Cap. 310 of the Laws of Barbados;

**“Judicial Management”** means the period for which the Company has been under the control of its judicial managers; **“Lapsed Policy Offer”** shall have the meaning given to it in Clause 9.1;

**“Lapsed Policy Offer Deadline”** shall have the meaning given to it in Clause 9.1;

**“Liability”** means any debt or liability (whether direct or indirect, absolute or contingent, accrued or unaccrued, liquidated or unliquidated, or due or to become due) including, without limitation, all costs and expenses relating thereto;

**“Life Policy”** means an Ordinary Life Policy, a Term Life Policy and a Universal Life Policy;

**“Ordinary Life Policy”** shall mean each policy issued by the Company designated as an “Ordinary Life Policy” at Schedule 1 but shall **exclude** policies in the name of a body corporate or a non-natural person;

**“Officeholders”** refers to each and every judicial manager, and officeholder of a similar standing (including any of its agents, employees, firms, partners, directors, members, advisers or representatives of such judicial manager) and their respective successors and assigns appointed by the Supreme Court of Barbados in respect of the Company;

**“Periodic Premium”** means the agreed level of premium payable on a regular basis by the Policyholder. This may be paid weekly, monthly, quarterly, annually, or such other period as agreed by the Policyholder with the Company;

**“Policies”** means Annuity Policies, Vested Annuity Policies and Life Policies;

**“Policy Automatic Premium Loans”** means loans that have been provided by the Company to certain Policyholders of Transferring Policies that are Life Policies where those loans have occurred automatically as a result of the Policyholder failing to make a required premium payment on time under the terms of such Policy;

**“Policyholders”** means the holders of the Policies;

**“Policy Loans”** means both:

- (a) Policy Automatic Premium Loans; and
- (b) Policy Regular Loans,

and includes all amounts owing to the Company as at the Transfer Completion Date under those loans;

**“Policyholder Records”** means the records (including policyholder data and lists, electronic or otherwise) relating to the Policyholders of the Company relating to the Business;

**“Policy Regular Loans”** means loans that have been provided by the Company to certain Policyholders of Transferring Policies that are Life Policies where the Policyholder has taken out a loan from the Company and their policy is provided as security for the loan;

**“Post-Appointment Lapsed Policies”** means Policies that lapsed on or after the Appointment Date but on or before the Court Approval Date due to the non-payment of premiums or otherwise, and, for the avoidance of doubt, includes Universal Life Policies with policy funds which are in deficit on the Court Approval Date whether or not such deficit had been communicated to the Policyholder by the Company prior to notification by the Company of the Lapsed Policy Offer;

**“Post-Appointment Premiums”** means the total premiums received by the Company on or after the Appointment Date but prior to the Transfer Completion Date in respect of the Policies and which are held in a segregated premium account, less:

- (a) any taxes, imposts, levies or duties payable in respect of the receipt of those premiums; and
- (b) commissions that the Officeholder is legally required to pay in respect of those premiums;

**“Post-Court Approval Claims”** means valid claims under the Policies, or any riders or supplements thereto, that were incurred after the Court Approval Date and that have not been settled by the Company;

**“Premiums Paid in Error”** means Post-Appointment Premiums paid by a Policyholder in error and either (i) claimed for by proper notice received by the Company on or before the Court Approval Date or (ii) Recorded as having been paid in error by the Company on or before the Court Approval Date;

**“Real Estate”** means the real estate property described in the table below including any proceeds of sale of such property and any investment return on such proceeds of sale in the event that such assets are disposed of prior to the Transfer Completion Date:



<b>Name of Property</b>	<b>Address</b>	<b>Description</b>
North Shore Dental Clinic	Road View, St. Peter, Barbados	Freehold land and buildings
Magazine Lane	Magazine Lane, Bridgetown, St. Michael, Barbados	Freehold land and buildings
Alexandra	Brittons Cross Road and Bishop's Court Hill, St. Michael, Barbados	Freehold land, comprising "Brittons Cross Road Lots 2 & 3", Brittons Cross Road and "Erin Hall", Bishop's Court Hill.
Collymore Rock (Bishop's Court Hill)	Cnr. Brittons Cross Road & Collymore Rock Road, Upper Collymore Rock, St. Michael, Barbados	Freehold land and buildings, including existing BAICO headquarters and new (partially completed) office building.

**“Recorded”** means an entry on the proper records of the Company for recording claims under policies as reasonably determined by the Officeholder whose decision shall be final and binding;

**“Registered Annuity Policy”** means an Annuity Policy that is registered with the Inland Revenue Department in order to obtain tax relief on contributions made by the Policyholder under the Policy;

**“Regular Annuity Income”** means, in relation to an Annuity Policy or a Vested Annuity Policy, the policy benefit paid in the form of a regular (monthly or otherwise) stream of income to a policyholder upon the maturity (completion of the accumulation phase) of the policy;

**“Residual Assets”** means:

- (a) any Asset of the Company to be transferred pursuant to this Transfer Scheme:
  - (i) the transfer of which to the Transferee pursuant to this Transfer Scheme requires, at the Transfer Completion Date, either:
    - (A) the consent of any person (other than the Transferee, the Company or the Court) if not given; or
    - (B) the waiver by any person of a right to acquire, or to be offered the right to, or to offer to, acquire or procure the acquisition by some other person of, all or any part of such Asset, being a right which directly or indirectly arises or is exercisable as a consequence of such transfer being proposed or taking effect, if not waived; and
  - (ii) which the Court does not have jurisdiction to transfer to the Transferee pursuant to the Insurance Act or which (despite having such jurisdiction), does not so transfer;

- (b) any Asset of the Company to be transferred pursuant to this Transfer Scheme which the Company and the Transferee agree in writing prior to the Transfer Completion Date shall not be transferred on the Transfer Completion Date; and
- (c) any proceeds of sale or income or other accrual or return whatsoever, whether or not in any case in the form of cash, earned or received from time to time after the Transfer Completion Date in respect of any Asset referred to in Clauses (a) or (b) of this definition;

**“Residual Liability”** means any Liability:

- (a) under the Transferring Assets, the transfer of which liability to the Transferee pursuant to this Transfer Scheme requires, as at the Transfer Completion Date, the consent or waiver of any person (other than the Transferee, the Company or the Court) and such consent or waiver has not been given;
- (b) under the Transferring Assets which the Court either does not have jurisdiction to transfer to the Transferee or which (despite having such jurisdiction), does not so transfer; or
- (c) which is attributable to or connected with a Residual Asset and arises at any time before the Subsequent Transfer Date applicable to that Residual Asset;

**“Retained Assets”** means such amount as is retained by the Company as the Company considers necessary to meet (i) the Retained Liabilities, as notified to the Transferee in writing prior to the Transfer Completion Date and (ii) the Company’s and any Officeholder’s fees, costs and expenses which may properly be deducted from the Transferring Assets in accordance with Clause 17;

**“Retained Liabilities”** means such Liabilities as are retained by the Company comprised in, arising under or otherwise attributable to (i) the Excluded Policies including, **for the avoidance of doubt**, Claims under the Policies and Liabilities in respect of De Minimis Policies incurred by the Company pursuant to Clause 10; (ii) Premiums Paid in Error; and (iii) subject to the operation of Clause 8, any accrued Liability with respect to a Vested Annuity Policy arising from the Regular Annuity Income that became due and payable on or before the Court Approval Date and that has not been settled by the Company;

**“Service Provider”** means British-American Insurance Company (Trinidad) Limited, a company that is currently under the control of the Central Bank of Trinidad and Tobago, or any replacement service provider appointed by the Company prior to the Transfer Completion Date;

**“Statutory Fund”** means those assets which are held on trust by the Company with Royal Fidelity as custodian, for the benefit of the long-term insurance policyholders, pursuant to Section 25 of the Insurance Act, **excluding** any Real Estate;

**“Subsequent Transfer Date”** means, in relation to any Residual Asset or Residual Liability, the date after the Transfer Completion Date on which such Residual Asset or Residual Liability is to be transferred, namely:

- (a) in respect of any Residual Asset falling within paragraph (a) of the definition thereof, and of any Residual Liability falling within paragraph (a) of the definition thereof, the date on which the requisite consent, waiver or order to enable the same to be transferred to the Transferee upon the terms of this Transfer Scheme is:

- (i) obtained;
  - (ii) no longer required; or
  - (iii) dispensed with by the Court;
- (b) in respect of any Residual Asset falling within paragraph (b) of the definition thereof, and of any Residual Liability falling within paragraphs (b) and (c) of the definition thereof, the date on which the Company and the Transferee agree that the transfer shall take effect; and
- (c) in respect of any Residual Asset falling within paragraph (c) of the definition thereof, the date on which such Residual Asset is received or earned by the Company;

“**Term Life Policy**” means each policy issued by the Company designated as a “Term Life Policy” at Schedule 1, but shall **exclude** policies in the name of a body corporate or a non-natural person;

“**Transaction Documents**” means the following:

- (a) the sale and purchase agreement dated December 21, 2015 between the Company, the Judicial Managers and the Transferee;
- (b) this Transfer Scheme; and
- (c) the ancillary documents relating to the Transfer.

“**Transfer**” means the Transfer of the Business from the Company to the Transferee pursuant to this Transfer Scheme;

“**Transferee**” means Sagicor Life Inc., a company incorporated under the Companies Act, Cap 308 of the Laws of Barbados with its registered Office at Cecil F de Caires Building, Wildey, St Michael, Barbados;

“**Transfer Completion Date**” means the date on which the Transfer becomes effective in accordance with Clause 4.1;

“**Transfer Scheme**” means this Transfer Scheme in its original form or with, or subject to, any modification or addition thereto;

“**Transferring Assets**” means all right, title and interest of the Company in, to or under:

- (a) the Statutory Fund assets remaining as at the Transfer Completion Date;
- (b) cash held in the Company’s general operating bank accounts as at the Transfer Completion Date which derives from the proceeds of sale of Statutory Fund assets, investment income from Statutory Fund assets or is held in or otherwise attributable to or allocable to the Statutory Fund but excluding in all cases any cash attributable or allocable to the proceeds of sale of Real Estate and any investment return on such proceeds of sale;
- (c) the Policy Loans made in respect of Transferring Policies which are held in or otherwise attributable to or allocable to the Statutory Fund;

- (d) the Post-Appointment Premiums which are held in or otherwise attributable or allocable to the Statutory Fund; and
- (e) the Policyholder Records,

less an amount equal to the value of the Retained Assets. This definition shall **exclude** the Excluded Assets and any Residual Assets;

**“Transferring Liabilities”** means all Liabilities of the Company whatsoever, whether current or future, certain or contingent, comprised in, arising under or otherwise attributable to the Transferring Policies or the Transferring Assets, including Post-Court Approval Claims but shall **exclude** the Excluded Liabilities, Retained Liabilities and any Residual Liabilities;

**“Transferring Policies”** means those Policies listed at Schedule 1 under which any liability remains unsatisfied or outstanding as at the Transfer Completion Date including, but not limited to, any Post-Appointment Lapsed Policies where the amounts due and payable on account of the Post-Appointment Lapsed Policy are paid by the Lapsed Policy Offer Deadline pursuant to the Lapsed Policy Offer and any Unknown Policies that are notified to the Company by the Bar Date, in each case as amended in accordance with the terms of Clause 8, but shall **exclude** the Excluded Policies and any other policy that is not a Life Policy or an Annuity Policy or a Vested Annuity Policy;

**“Transferring Policyholders”** means Policyholders who hold Transferring Policies to be transferred under this Transfer Scheme;

**“Universal Life Policy”** shall mean each policy issued by the Company designated as a “Universal Life Policy” at Schedule 1 but shall **exclude** policies in the name of a body corporate or a non-natural person;

**“Unknown Claim”** means a valid claim under the Policies, or any riders or supplements thereto, which has been incurred on or before the Court Approval Date but not either reported to, or Recorded by, the Company on or before the Court Approval Date;

**“Unknown Policy”** means each policy issued by the Company, which is, or which is of a similar nature to the Life Policies, Vested Annuity Policies and Annuity Policies’ listed at Schedule 1 (other than policies in the name of a body corporate or a non-natural person) that is not present on the Company’s records or systems; and

**“Vested Annuity Policy”** means a policy issued by the Company listed as a “Vested Annuity Policy” in Schedule 1, being a policy that had been similar in nature to an Annuity Policy but that had matured prior to the Appointment Date such that the Company was already paying the Regular Annuity Income benefit at the Appointment Date, but shall exclude policies in the name of a body corporate or a non-natural person.

## 1.2 Interpretation

In this Transfer Scheme:

- (a) a reference to “Barbados Dollars” or “BD\$” is a reference to the lawful currency of Barbados for the time being;

- (b) a reference to a clause, schedule, annexure or appendix is a reference to a clause of or schedule, annexure or appendix to this Transfer Scheme and references to this Transfer Scheme include any schedule, annexure or appendix;
- (c) a reference to this Transfer Scheme or another instrument includes any variation or replacement of either of them;
- (d) any reference to an enactment, a statutory provision or any subordinate legislation shall be deemed to include a reference to that enactment, statutory provision or subordinate legislation as amended, replaced or re-enacted from time to time and to any instrument or order made from time to time under such enactment, statutory provision or subordinate legislation;
- (e) the singular includes the plural and vice versa;
- (f) headings are inserted for convenience and do not affect the interpretation of this Transfer Scheme;
- (g) the expression “person” includes an individual, the estate of an individual, a body politic, a corporation and a statutory or other association (incorporated or unincorporated);
- (h) the expression “including” shall be construed as meaning “including without limitation”;
- (i) references to any person include that person’s, administrators, successors and permitted assigns;
- (j) where any word or phrase is given a defined meaning any other part of speech or grammatical form in respect of such word or phrase has a corresponding meaning; and
- (k) if any day appointed or specified by this Transfer Scheme for the payment of any money or doing of any thing falls on a day that is not a Business Day, the day so appointed or specified will be deemed to be the next succeeding Business Day.

## **2 TRANSFER OF THE BUSINESS**

- 2.1** Subject to Clauses 2.2 and 2.3 below, on and with effect from the Transfer Completion Date, such right, title and interest as the Company may have and can transfer in the Business shall, by the Court Order and without any further act or instrument, be transferred to, and be vested in, the Transferee.
- 2.2** On and with effect from each Subsequent Transfer Date, such right, title and interest as the Company may have in each Residual Asset to which such Subsequent Transfer Date applies shall, by the Court Order and without any further act or instrument, be transferred to, and be vested in, the Transferee.
- 2.3** On and with effect from each Subsequent Transfer Date, each Residual Liability to which such Subsequent Transfer Date applies shall, by the Court Order and without any further act or instrument, be transferred to, and become a liability of the Transferee and shall cease to be a liability of the Company.
- 2.4** No Liability of the Company whatsoever, whether current or future, certain or contingent, comprising in, arising under or otherwise attributable to a policy that is not a Life Policy or an

Annuity Policy or a Vested Annuity Policy shall be transferred to or vested in the Transferee pursuant to this Transfer Scheme.

- 2.5** No Excluded Assets, Excluded Liabilities or Excluded Policies shall be transferred to or vested in the Transferee under or by virtue of the terms of this Transfer Scheme.
- 2.6** The transfers made pursuant to Clauses 2.1 to 2.3 inclusive shall have effect notwithstanding any provision to the contrary in any agreement or arrangement with any person and whether or not the Company and the Transferee have capacity to effect the same.
- 2.7** The Transferee shall accept, without investigation or requisition, such title as the Company shall have as at the Transfer Completion Date to the Transferring Assets and the Transferring Policies and, at any Subsequent Transfer Date, to the Residual Assets then transferred.
- 2.8** On and with effect from the Transfer Completion Date or Subsequent Transfer Date, as the case may be, and without prejudice to any other provision of this Transfer Scheme, all references to the Company in any contract between the Company and any other party, or in any document or instrument, to the extent evidencing title to or the benefit or burden of the Business shall, in so far as they are transferred to the Transferee, be read and construed as if the same were references to the Transferee so that such contract, document or instrument shall operate as if such references had always been to the Transferee rather than the Company.
- 2.9** The Transferee will observe and perform all the obligations of the Company and the Officeholders under or arising out of or in connection with such contracts as it desires to retain (if so appointed in writing, as agent for the Company) and the Transferee will indemnify the Company and the Officeholders, and will keep the Company and the Officeholders fully and completely indemnified, against all actions, proceedings, claims, demands, costs, expenses, damages, penalties and liabilities whatsoever, present and future, brought against or incurred by the Company or the Officeholders in respect of or in connection with such contracts or their subject matter after the Transfer Completion Date save in the event of fraud or wilful misconduct by the Company or the Officeholders.
- 2.10** Save as provided in this Transfer Scheme, the transfer and vesting of any Transferring Asset, Transferring Liability or Transferring Policy by virtue of the Court Order and this Transfer Scheme shall not:
- (a) invalidate or discharge any contract, security interest or any other agreement or arrangement having a similar effect; or
  - (b) require further registration in respect of any security; or
  - (c) constitute a breach of, or default under, or require any obligation to be performed sooner or later than would have otherwise been the case under, any contract or instrument to which the Transferee is bound; or
  - (d) allow any party to a contract to which the Transferee is a party to terminate that contract when he would not otherwise have been able to terminate it; or
  - (e) entitle any party to any contract to which the Transferee is a party to vary the terms of that contract when he would not otherwise have been able to vary those terms or confer a right or benefit on him which he would not otherwise have had; or

- (f) confer any greater or lesser rights or benefits, or impose any greater or lesser obligations, on any party to any contract to which the Transferee is a party when that greater or lesser obligation would not otherwise have been imposed.

### **3 CONSIDERATION**

- 3.1** The Transferee shall, on the Transfer Completion Date, by way of a cash transfer, top-up the Transferring Assets received from the Company in an amount equal to the Consideration.
- 3.2** The cash transfer at Clause 3.1 above shall be made in full without any set-off, deduction, withholding, counterclaim or claim to a lien whatsoever, whether or not any such set-off, deduction, withholding, counterclaim or lien arises under the Transaction Documents, and save only as may be required by law.
- 3.3** If any deduction or withholding is required by law (save in respect of interest), the Transferee will by way of a cash transfer, top-up the Transferring Assets by such amount as will ensure that, after the deduction or withholding has been made, the Transferring Assets are increased by a sum equal to the amount that the Transferring Assets would have been increased by in the absence of the deduction or withholding.

### **4 TRANSFER COMPLETION DATE**

- 4.1** Subject to Clause 4.3 below, this Transfer Scheme shall become effective on the Agreed Completion Date.
- 4.2** Unless this Transfer Scheme shall become effective in its entirety by the time and date specified in the Court Order or within six (6) months of the Agreed Completion Date, it shall lapse.
- 4.3** Notwithstanding Clause 4.1 above, this Transfer Scheme shall not become effective unless any material modification of or addition to this Transfer Scheme or any further material condition or provision affecting the same imposed by the Court (or recommended by the Court with a view to it being imposed) has been consented to by the Company and the Transferee, acting reasonably.

### **5 PREMIUMS AND MANDATES**

- 5.1** All premiums attributable or referable to the Transferring Policies, if any, shall on and after the Transfer Completion Date be payable to the Transferee.
- 5.2** Any mandate, standing order or other instruction in force on the Transfer Completion Date (including any instruction given to a bank by its customer in the form of a direct debit or standing order) and providing for the payment by a bank or other intermediary of premiums or other amounts payable to the Company under or in respect of any Transferring Policy shall thereafter take effect as if it had provided for and authorised such payment to the Transferee.
- 5.3** Any mandate or other instruction in force on the Transfer Completion Date as to the manner of payment by the Company of any sum payable under any Transferring Policy shall continue in force as an effective authority to the Transferee.

## **6 RIGHTS AND OBLIGATIONS UNDER THE TRANSFERRING POLICIES**

- 6.1** On and with effect from the Transfer Completion Date, the Transferee shall become entitled to all the rights, benefits and powers of the Company whatsoever subsisting on the Transfer Completion Date under or by virtue of the Transferring Policies.
- 6.2** Subject to the terms of this Transfer Scheme, every person who is a Policyholder in respect of a Transferring Policy shall, on and with effect from the Transfer Completion Date, become entitled, in succession to, and to the exclusion of, any rights which he may have had against the Company under such Transferring Policy (other than any right arising in respect of or from any Excluded Liability), to the same rights against the Transferee as were available to him against the Company under such Transferring Policy (other than any right arising in respect of or from any Excluded Liability) and (as regards a Transferring Policy under which premiums or other sums attributable or referable thereto continue to be payable by him) shall on and with effect from the Transfer Completion Date account to the Transferee for any further or additional premiums or other sums attributable or referable thereto, if any, as and when the same become due and payable.
- 6.3** If any person entitled to do so with respect to a Transferring Policy exercises any right or option granted under the terms of that Transferring Policy and either:
- (a) the right or option provides for a new, additional or replacement policy to be issued or amendments to be made to an existing Transferring Policy; or
  - (b) it is appropriate in the opinion of the Transferee's board of directors, having regard to the advice of the Transferee's actuary, in order to comply with that right or option to issue a new, additional or replacement policy or, as the case may be, amend an existing Transferring Policy,

such person shall be entitled to require that the obligation thereby arising shall be satisfied by the issue or amendment (as the case may be) by the Transferee of a policy which complies with the terms of such right or option. Without prejudice to such entitlement, if the Transferee is not at the time of the exercise of such right or option writing policies complying exactly with the policy to which such person is entitled pursuant to the right or option, the Transferee shall be entitled to offer to such person as an alternative (and, if accepted, in lieu thereof) the policy commonly offered by the Transferee which the Transferee in its absolute discretion considers to be the nearest equivalent policy of the Transferee at that time.

- 6.4** All references in any Transferring Policy to the Company, its board of directors, actuary or any other officers, employees or agents of the Company shall, with effect on and from the Transfer Completion Date, be read as references to the Transferee, its board of directors, actuary or any other officers, employees or agents of the Transferee respectively or, where appropriate, agents of the Transferee to which the administration or investment management of the relevant part of the business carried on by the Transferee has been delegated. In particular, but without limitation, and subject to the other provisions of this Transfer Scheme, all rights and/or duties exercisable or expressed to be exercisable or responsibilities to be performed by the Company, its board of directors, actuary or any other officers, employees or agents of the Company in relation to any of the Transferring Policies (other than in relation to Excluded Liabilities) shall, with effect on and from the Transfer Completion Date, be exercisable or required to be performed by the Transferee, its board of directors, actuary or any other officers, employees or such agents of the Transferee respectively. All references in a Transferring Policy to the Company shall, where the context



requires, be read and construed with effect from the Transfer Completion Date as references to the Transferee.

**6.5** Where the benefits of any Transferring Policy are held under the terms of a trust, such terms together with the terms of any rules applicable to any pension scheme in the case of any pension scheme under which benefits are referable to a Transferring Policy, shall operate and be construed, with effect on and from the Transfer Completion Date, on a basis which is consistent with the transfer of such Transferring Policy in accordance with the provisions of this Transfer Scheme. For the avoidance of doubt:

- (a) where the consent of the Company is required under any such terms, the consent of the Transferee shall, with effect on and from the Transfer Completion Date, instead be treated as required; and
- (b) where a power to appoint trustees under such terms is conferred on the Company, that power shall, with effect on and from the Transfer Completion Date, instead be treated as conferred on the Transferee.

## **7 DECLARATION OF TRUST BY THE COMPANY**

**7.1** If:

- (a) any property of the Company comprised in or attributable to the Business is not, or is not capable of being, transferred to and vested in the Transferee by the Court Order on the Transfer Completion Date by reason of such property being a Residual Asset or for any other reason; or
- (b) any Residual Asset is not, or is not capable of being, transferred to and vested in the Transferee by the Court Order on the Subsequent Transfer Date applicable thereto; or
- (c) in any circumstances the Transferee shall decide before the Transfer Completion Date (or, in the case of any Residual Asset, before the Subsequent Transfer Date applicable thereto) that it is expedient not to effect a transfer of any property of the Company,

then the Company shall, from the Transfer Completion Date (but save to the extent that giving effect to such a trust would require a consent or waiver which has not been obtained) hold any property referred to in paragraphs 7.1(a) to (c), together with any proceeds of sale or income or other right accrued or return arising in respect thereof (including, without limitation, any payment, property or right within paragraph 7.2 below), as trustee for the Transferee.

**7.2** The Company through its Officeholders shall be subject to exclusive directions from the Transferee in respect of any property referred to in paragraphs 7.1(a) to (c), from the Transfer Completion Date until the relevant property is transferred to or otherwise vested in the Transferee or is disposed of (whereupon the Company shall account to the Transferee for the proceeds of the sale thereof), In the event of any payment being made to, property being received by, or right being conferred upon the Company on or after the Transfer Completion Date in respect of the Transferring Assets or the Transferring Liabilities, the Company shall, as soon as is reasonably practicable after its receipt, pay over the full amount of such payment or (to the extent to which it is able to do so) transfer such property or right to, or in accordance with the directions of, the Transferee and the Transferee shall indemnify the Company on demand against any reasonable costs or liability incurred in making any such payment or transfer.

## 8 AMENDMENTS TO POLICIES

### 8.1 Amendments to terms of Life Policies

- (a) On and with effect from the Transfer Completion Date the terms of each Transferring Policy that is an Ordinary Life Policy or a Universal Life Policy shall be amended to provide that, as of the Appointment Date:
- (i) no such Policy shall be capable of valid surrender on or after the Appointment Date to the date falling five (5) years after the Court Approval Date (inclusive) and any purported surrender during this period shall be treated as invalid. Any purported surrender in breach of this Clause 8.1 (a)(i) shall be void and unenforceable, and the Policy shall be amended in accordance with Clause 8.1(ii) below;
  - (ii) save as provided in Clause 8.1(b) below, the amount of Policy Loan that may be borrowed against the Cash Value or Fund Value (as appropriate) of the Policy shall be subject to the following limits:
    - (A) at any time within 1 year from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 15% of the Cash Value or Fund Value at that time;
    - (B) at any time after 1 year but within 2 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 30% of the Cash Value or Fund Value at that time;
    - (C) at any time after 2 years but within 3 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 45% of the Cash Value or Fund Value at that time;
    - (D) at any time after 3 years but within 4 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 60% of the Cash Value or Fund Value at that time;
    - (E) at any time after 4 years but within 5 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 75% of the Cash Value or Fund Value at that time;
    - (F) after 5 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be determined in accordance with the standard terms and conditions of the relevant Transferring Policy.
- (b) Where, as at the Transfer Completion Date, the total outstanding Policy Loan balance in respect of a Policy exceeds the limit set out in Clause 8.1(a)(ii), then the limit shall not apply, on the condition that no further Policy Loan may be drawn in respect of that Policy until such time as the total outstanding Policy Loan balance is less than the applicable maximum permitted balance for that date set out in the amended Policy, whereupon Policy Loans may again be borrowed, subject always to the applicable limit set out in the amended Policy.

## **8.2 Amendments to terms of Annuity Policies**

On and with effect from the Transfer Completion Date the terms of each Transferring Policy that is an Annuity Policy shall be amended to provide that, as of the Appointment Date:

- (a) in relation to each Registered Annuity Policy only, such Policy shall mature on the date at which the Policyholder reaches 66 years of age;
- (b) in relation to each Annuity Policy that is not a Registered Annuity Policy, such Policy shall mature on the earlier of (A) the date at which the Policyholder reaches 66 years of age; and (B) ten (10) years after the Court Approval Date;
- (c) any Annuity Policy held by a Policyholder who has reached 66 years of age on or before the Court Approval Date shall be treated as having matured on the Court Approval Date;
- (d) no Transferring Policy that is an Annuity Policy may be surrendered, nor any partial or full withdrawal made, before its designated maturity date (as modified by Clause 8.2(a) to Clause 8.2 (c) above). Any purported surrender in breach of this Clause 8.2(d) shall be void and unenforceable, and the Policy shall be amended in accordance with this Clause 8.2;
- (e) any Annuity Rate guaranteed under the terms of the Policy shall be void and unenforceable;
- (f) for any Annuity Policy with a maturity date (as amended pursuant to this Clause 8.2) on or before the Court Approval Date, the Policyholder shall be entitled to receive the Fund Value at the amended maturity date, but shall not be entitled to receive the Regular Annuity Income benefit;
- (g) for any Annuity Policy with a maturity date (as amended pursuant to this Clause 8.2) after the Court Approval Date, the Policyholder shall be entitled to receive, at the choice of the Policyholder, either (A) the Fund Value at the amended maturity date; or (B) the Regular Annuity Income benefit calculated by applying the Transferee's current Annuity Rate prevailing at the amended maturity date;
- (h) the Credited Rate shall be amended as follows:
  - (i) the Credited Rate shall be reduced to 0.0% from (and including) the Appointment Date to and including the Court Approval Date;
  - (ii) the Credited Rate shall, at all points in time following the Court Approval Date, be equal to the rate provided by the Transferee on an equivalent policy (or such Transferee policy as most closely resembles the terms of the Company's Policy) at such time; and
  - (iii) the minimum Credited Rate shall, from the date immediately following the Court Approval Date, be reduced to 2.0 per cent per annum.

## **9 LAPSED POLICY OFFER**

- 9.1** Subject to the following provisions of this Clause 9, the Company shall, following the Court Approval Date, provide each Policyholder of a Post-Appointment Lapsed Policy, the option to settle all amounts due and payable on account of their Post-Appointment Lapsed Policy including, for the

avoidance of doubt, any sum as may be necessary to eliminate any policy fund deficit until the date falling three (3) months after the Court Approval Date (the “**Lapsed Policy Offer Deadline**”) (the “**Lapsed Policy Offer**”).

- 9.2** The Lapsed Policy Offer shall be notified to all Policyholders of Post-Appointment Lapsed Policies in accordance with the Communications Process.
- 9.3** Where the amounts due and payable on account of the Post-Appointment Lapsed Policy are paid by the Lapsed Policy Offer Deadline then the Policy will not be forfeited and will become a Transferring Policy. If the Transfer of such Post-Appointment Lapsed Policies is not effective by the Agreed Completion Date or such later date as consented to by the Company, the Company shall return such amounts paid and shall have no further liability in relation to such Post-Appointment Lapsed Policy.
- 9.4** The applicable provisions of Clause 8 shall apply to each Post-Appointment Lapsed Policy where the amounts due and owing thereunder have been settled in accordance with the Lapsed Policy Offer and all amendments to Policy terms, Assets and Liabilities required pursuant to Clause 8 shall be deemed to have applied as of the Appointment Date.
- 9.5** The Transferee shall, for any Post-Appointment Lapsed Policies which, for whatever reason, cannot transfer under this Transfer Scheme or which cannot lawfully be modified or for which the Lapsed Policy Offer cannot be made, offer to issue a new policy to the relevant Policyholder, being such Transferring policy set out in Schedule 1 for that original Policy type. **For the avoidance of doubt**, the new Policy will be deemed to have the same duration from the original issue date as had been attained under the Post-Appointment Lapsed Policy. The original date of inception and duration of the Post-Appointment Lapsed Policy shall be applied to the new Policy.
- 9.6** Any Post-Appointment Lapsed Policies where the amounts due and owing thereunder have not been settled prior to the Lapsed Policy Offer Deadline shall be forfeited.

## **10 DE MINIMIS POLICIES**

- 10.1** Subject to the following provisions of this Clause 10, any Life Policy that does not have a Claim against it, has not lapsed and has a Face Value of less than BD\$5,000 shall constitute a “**De Minimis Policy**”.
- 10.2** The Company shall, following the Transfer Completion Date, pay or return (as applicable) to each Policyholder of a De Minimis Policy:
- (a) in respect of a Term Life Policy, BD\$500;
  - (b) in respect of an Ordinary Life Policy or a Universal Life Policy, the Cash Value or Fund Value (as applicable and taking into account any Policy Loan) of such Policy as at the Appointment Date; and
  - (c) any element of the Post-Appointment Premiums that is attributable to such De Minimis Policy;

each such payment being a “**De Minimis Policy Payment Amount**”, provided that no payment pursuant to this Clause 10.2 shall be made where such payment would be less than BD\$10.

**10.3** Upon receipt of the De Minimis Policy Payment Amount or, in the case of a De Minimis Policy where the De Minimis Policy Payment Amount is less than BD\$10, upon receipt of a notice of termination of the relevant De Minimis Policy from the Company, each De Minimis Policy in respect of which such De Minimis Payment Amount was made or notice received (as applicable) shall be immediately terminated.

**10.4** Provided that the Company has paid the relevant Policyholder of a De Minimis Policy the De Minimis Policy Payment Amount or has provided such Policyholder with a termination notice (as applicable) in accordance with Clause 10.3 above, any Claim brought in respect of such De Minimis Policy shall be extinguished.

## **11 BAR DATE**

**11.1** Subject to the following provisions of this Clause 11, the Company shall impose a bar date (the “**Bar Date**”), being the date falling three (3) months after the Court Approval Date, for the notification to the Company by any holder of a policy issued by the Company of one or more of the following:

- (a) any disagreement with the Company’s record of the particulars of their Policy or Claim. Particulars of a Policy or Claim include, but are not limited to, the Face Value, Fund Value, Cash Value, Periodic Premium, Regular Annuity Income and Claim amount;
- (b) Unknown Claims; and
- (c) Unknown Policies.

**11.2** The Company shall notify Policyholders of the Bar Date in respect of Clause 11.1(a) to (c) above (as applicable) pursuant to the terms of the Communications Process. As part of this Communications Process, the Company will notify the Policyholders of the values held in the Company’s records for the particulars of their Policy or Claim.

**11.3** Provided that the Company has complied in all material respects with the Communications Process then:

- (a) with respect to any particulars detailed in the notification to Policyholders, the value of the particulars of a Policy or Claim at the Court Approval Date will, subject to Clause 11.3(b) below, be deemed to be the value notified to the Policyholders in the notification and each Policyholder will relinquish any rights they may have to challenge the accuracy of the Company’s record of their Policy or Claim after the Bar Date;
- (b) all Unknown Claims brought after the Bar Date shall be permanently extinguished. **For the avoidance of doubt**, this Clause 11.3(b) shall apply equally to Unknown Claims arising from Policies of which the Company and/or the Transferee is at any time aware and Unknown Claims arising from Policies of which the Company and/or the Transferee is not aware; and
- (c) all Unknown Policies that have not been notified to the Company by the Bar Date shall be terminated and any Claims in respect of those policies shall be permanently extinguished.

**11.4** If a Policyholder notifies the Company by the Bar Date (i) that they disagree with the value of the particulars of their Policy or Claim; (ii) of the existence of an Unknown Claim; and/or (iii) of the

existence of an Unknown Policy, the Judicial Manager shall review and determine the value of such particulars, Policy or Claim and, as far as laws allow, such determination shall be final.

**11.5** Any Unknown Policy that is notified to the Company by the Bar Date and for which the Company determines that a liability remains unsatisfied or outstanding as at the Transfer Completion Date shall constitute a Transferring Policy.

**11.6** Any Claim that is notified to the Company by the Bar Date, whether or not such Claim was previously an Unknown Claim or in respect of an Unknown Policy, shall constitute a Retained Liability for which the Company shall be liable.

## **12 POLICY LOANS**

**12.1** Where the terms of a Transferring Policy that is a Life Policy provide for, and the circumstances have arisen pursuant to which, a Policy Automatic Premium Loan shall have been granted by the Company to a Transferring Policyholder on or prior to the Transfer Completion Date (or any relevant Subsequent Transfer Date), such Policy Loan shall, as of the Transfer Completion Date, be deemed to have been automatically granted by the Company and shall constitute a Transferring Asset.

**12.2** Any Policy Regular Loan granted by the Company to a Transferring Policyholder in respect of a Transferring Policy that is a Life Policy shall constitute a Transferring Asset.

## **13 PAYMENT OF LIABILITIES**

**13.1** Notwithstanding any other provision to the contrary contained in this Transfer Scheme or any other Transaction Document (or otherwise), the Transferee shall not be required to make any payment to any Policyholder in respect of any Transferring Liability until 15 Business Days following the Transfer Completion Date.

**13.2** Save where expressly provided to the contrary in this Transfer Scheme, no provision of this Transfer Scheme or any other Transaction Document shall impose any immediate obligation on the Judicial Manager to make any payment to a Policyholder in respect of the Retained Liabilities (or otherwise) and any Liabilities of the Company shall be settled by the Judicial Manager during the ordinary course of the Judicial Management.

## **14 COMMUNICATIONS PROCESS**

The Transferee and the Officeholders shall follow the Communications Process set out at Schedule 2.

## **15 ADMINISTRATION SERVICES**

### **15.1 Administration services pre Transfer Completion Date**

Prior to the Transfer Completion Date, the Company will perform or will use its reasonable endeavours to procure that the Service Provider (if any) will continue to perform, the administration services with respect to the Business.

## **15.2 Relinquishment of role by Service Provider**

On the Transfer Completion Date, the Company will, subject to any directions obtained from the Court, to the extent that it is able to do so, use its reasonable endeavours to ensure that the Service Provider relinquishes its role as provider of the administration services in respect of the Business, subject to any on-going services agreement with the Transferee.

## **15.3 Policyholder Records and Data**

- (a) Save for any accounting, financial and other records of the Company which it is required by law to retain including VAT records, the Policyholder Records will be transferred to the Transferee as part of the Transfer.
- (b) The Transferee shall bear the costs and expenses reasonably incurred in converting the record of the Policyholders into a format compatible with the Transferee's record keeping system requirements.
- (c) The Transferee will:
  - (i) take physical possession of the Policyholder Records within two weeks after the Transfer Completion Date; and
  - (ii) for such minimum period as may be required by either the Transferee or the Company in order to comply with any applicable law or regulation plus an additional 12 months, retain them in safe custody at the premises of the Transferee.
- (d) If, subject to the record retention requirements generally applicable to those records being met, the Transferee intends to dispose of the Policyholder Records after the expiry of the aforesaid period and before the Company's dissolution, it will give not less than ten clear Business Days' notice to the Company of such intention, and permit the Officeholders to collect the Policyholder Records from the premises of the Transferee.
- (e) Following the Company's dissolution, and subject to the record retention requirements generally applicable to those records being met, the Transferee will be at liberty to dispose of the Policyholder Records as it sees fit without notice to the Officeholders.

## **15.4 Access and assistance after the Transfer Completion Date**

- (a) The Transferee will allow the Company and the Officeholders and its or their staff, agents and licensees, on the Company giving written notice giving 24 hours to the Transferee, free of charge for the purposes of conducting the affairs of the judicial management, judicial administration or any other similar restructuring or insolvency process of the Company, for a period of 18 months from the Transfer Completion Date, reasonable access to:
  - (i) relevant information related to the Business or any part of it (including the reasonable use of an office and office facilities, telephones, and employees);
- (b) At any time, whenever requested by the Company, the Transferee will provide to the Company free of charge:

- (i) a printout of any information which relates to the Business prior to the Transfer Completion Date and which is contained on computer tapes or disks or any other such electronic medium in the possession or control of the Transferee;
  - (ii) a duplicate set of such tapes or disks; and/or
  - (iii) access to any computer on any premises used by the Transferee for carrying on the Business or any part of it for the purpose of examining such tapes or disks.
- (c) Without prejudice to the obligations of the Transferee under this Clause 15.4 and any rights of the Officeholders by operation of law, the Transferee agrees to provide such information, documents and assistance as the Officeholders may reasonably require in connection with the Business transferred to the Transferee so as to facilitate the Officeholder's conduct of the judicial management, judicial administration or any other similar restructuring or insolvency process of the Company.

## **16 INDEMNITIES**

### **16.1 General**

- (a) The Transferee shall, with effect from the Transfer Completion Date, indemnify the Company and the Officeholders against any and all and keep them fully and completely indemnified against all actions, proceedings, claims, demands, costs, expenses, damages, penalties and liabilities whatsoever, present and future, brought against or incurred by the Company and the Officeholders in respect of or in connection with the Transferring Liabilities or otherwise arising in respect of the Business save and except with respect to instances of fraud and or wilful misconduct on the part of the Company and/or the Officeholders occurring prior to the Transfer Completion Date. **For the avoidance of doubt**, it is understood and agreed between the Parties hereto that any indemnity provided by the Transferee hereunder shall not provide, and shall not be construed as providing, the Company, the Judicial Manager or the Officeholders any indemnity where the actions of the Company or Judicial Manager or Officeholders fall outside the protections that are afforded to a Judicial Manager under Section 63 of the Insurance Act.
- (b) In the event that the Company or any of the Officeholders reasonably anticipates that any amount falls to be paid in respect of which it is indemnified by the Transferee under Clause 16.1(a) above the Transferee shall provide the Company with such monies as may reasonably be requested by the Company, the Judicial Manager or the Officeholder as the case may be on account in advance of any amount becoming so payable.

### **16.2 Litigation**

- (a) All proceedings issued or served in relation to the Business in respect of which the Company is plaintiff, claimant or applicant, and all causes of action or potential causes of action of the Company in relation to the Business, arising from acts or omissions in relation to the Business which occur on or before the Transfer Completion Date (including any claims in respect of such matters brought after the Transfer Completion Date), will not be transferred to the Transferee and will remain the responsibility and ownership of the Company.



- (b) The Transferee shall be liable for any litigation and proceedings that it issues or serves in relation to the Business in respect of which the Transferee is plaintiff, claimant or applicant arising from acts or omissions in relation to the Business which occur after the Transfer Completion Date.
- (c) Except in the case of fraud and or wilful misconduct, the Transferee shall indemnify the Company and the Officeholders and keep them fully and completely indemnified against any claims or proceedings brought by any third party against the Company and/or the Officeholders arising from the Business, including any such claims or proceedings which arise from acts or omissions in relation to the Business which occur on or after the Transfer Completion Date. For the avoidance of doubt, it is understood and agreed between the Parties hereto that any indemnity provided by the Transferee hereunder, shall not provide, and shall not be construed as providing, the Company or the Officeholders any indemnity where the actions of the Company or Judicial Manager or Officeholders fall outside the protections that are afforded to a Judicial Manager under Section 63 of the Insurance Act.

### **16.3 Intellectual Property**

The Transferee shall indemnify the Company and the Officeholders and keep them fully and completely indemnified against any present or future claims or proceedings brought by any third party against the Company and/or the Officeholders arising from the breach by the Transferee of any third party licenses or other violation of intellectual property rights committed by the Transferee.

### **16.4 Counterclaims**

Where any cause of action which is transferred to the Transferee would form the basis of a counterclaim by the Company in respect of any proceedings at any time brought against the Company, the Transferee shall take such actions and execute all such documents as the Company may reasonably request to enable the Company to benefit from such counterclaim.

## **17 MISCELLANEOUS PROVISIONS**

### **17.1 Costs and expenses**

- (a) The following costs and expenses shall be deducted from the Transferring Assets prior to their transfer:
  - (i) the Company's fees, costs and expenses reasonably incurred and expected to be incurred for the negotiation and execution of the Transaction Documents including:
    - (A) payment of the fees reasonably incurred in obtaining actuarial advice for the purpose of this Transfer Scheme and any other Transaction Document;
    - (B) payment of fees reasonably incurred and expected to be incurred in connection with any Court applications seeking leave to give effect to the terms of this Transfer Scheme and any other Transaction Document; and
    - (C) payment of fees, costs and expenses reasonably incurred in giving effect to the terms of this Transfer Scheme and any other Transaction Document.

- (ii) the Company's fees, costs and expenses reasonably incurred and expected to be incurred in administering the Policies prior to and including the Transfer Completion Date;
  - (iii) the Company's reasonably projected fees costs and expenses incurred and expected to be incurred in order to complete the Judicial Management of the Company and any other subsequent steps by the Judicial Manager or any subsequent Officeholder as Ordered by the Court of Barbados including but not limited to the potential winding up of the Company by a Court-appointed liquidator or otherwise;
  - (iv) any taxes, imposts, levies or duties that may become payable as a result of the Transfer.
- (b) The Transferee shall pay the following costs and expenses:
- (i) the Transferee's fees, costs and expenses reasonably incurred and expected to be incurred for the negotiation and execution of the Transaction Documents;
  - (ii) the Transferee's fees, costs and expenses reasonably incurred and expected to be incurred in administering the Transferring Policies subsequent to the Transfer Completion Date;
  - (iii) all legal costs reasonably incurred and expected to be incurred by the Transferee and the Company for negotiation and execution of this Transfer Scheme.
- (c) The Transferee shall not be liable for costs or expenses that ought reasonably to be regarded as the proper costs or expenses of the judicial management of the Company.
- (d) In the event that this Transfer Scheme lapses in accordance with Clause 4.2 or it becomes unlawful for the Transferee to perform all or any material part of its obligations under this Transfer Scheme or any of the Transaction Documents, the Transferee shall not be liable for the Company's fees, costs and expenses set out in this Clause 17.1.
- (e) Insofar as any fees, costs and expenses incurred or to be incurred by the Company or the Officeholders under this Transfer Scheme are expressed to be at the cost of or payable by the Transferee, the Transferee shall:
- (i) pay the Company or Officeholder (as applicable) in advance such sum as the Company or Officeholder (as applicable) may require on account of such costs; and
  - (ii) promptly reimburse the Company and the Officeholders (as applicable) for all fees, costs and expenses incurred or to be incurred by them.

## **17.2 Exclusion of Officeholders' personal liability**

- (a) Subject to Clause 17.2(d) the Officeholders act as agents of the Company for all purposes and accordingly neither the Officeholders nor any of their agents, employees, firms, partners, directors members, advisers or representatives will incur any personal liability whatsoever under this Transfer Scheme, any other Transaction Document or under any

deed, instrument or document entered into under or in connection with them or in relation to any related matter or claim in any jurisdiction or forum.

- (b) For the purpose of any acknowledgements or agreements as to, or provisions of, exclusion of liability or indemnity in favour of the Officeholders in this Transfer Scheme, references to the Officeholders where the context so permits shall mean and include their present and future firm or firms, partners, directors and employees, and any legal entity or partnership, any successor or merged firm and the partners, shareholders, officers and employees of any such entity or partnership.
- (c) Without prejudice to Clause 17.2(a) of this Transfer Scheme, the Officeholders shall not be liable on any deed or document executed with a view to, or for the purpose of, giving effect to this Transfer Scheme or any other Transaction Document whether or not that deed or document so provides in its terms and the Officeholders shall be entitled at any time to have any such deed or document amended so as to exclude personal liability in the terms of Clause 17.2(a) of this Transfer Scheme.
- (d) This Clause 17.2 will not apply to any fraud and or wilful misconduct of the Officeholders, or any individual Officeholder, or their agents, employees, firms, partners, directors, members, advisers or representatives or to any actions of the Officeholders which fall outside the protections afforded to a Judicial Manager under Section 63 of the Insurance Act.

### **17.3 Modifications or Additions**

- (a) The Company and the Transferee may consent for and on behalf of themselves and all other persons concerned to any modification of or addition to this Transfer Scheme or to any further condition or provision affecting the same which, in each case prior the sanction of this Scheme, the Court may approve or impose.
- (b) At any time after the sanction of this Scheme, the Transferee and the Company shall be at liberty to apply jointly to the Court for consent to amend its terms, provided that in any such case:
  - (i) The Financial Services Commission shall be notified of, and have the right to be heard at, any hearing of the Court at which such application is considered; and
  - (ii) such application shall be accompanied by a certificate from an independent actuary to the effect that in his opinion the proposed amendment will not adversely affect the fair treatment of the holders of the Transferring policies
  - (iii) If such consent is granted, the Transferee and the Company may amend the terms of this Scheme in accordance with such consent.

### **17.4 Evidence of Transfer**

**17.5** The production of a copy of the Court Order and this Transfer Scheme, with any modifications made under Clause 17.3 shall, for all purposes, be conclusive evidence of the transfer to, and vesting in, the Transferee of:

- (a) from the Transfer Completion Date, the Transferring Policies, the Transferring Assets and the Transferring Liabilities; and
- (b) from each relevant Subsequent Transfer Date, the Residual Assets and the Residual Liabilities.

**17.6 Governing Law**

This Transfer Scheme is governed by and construed in accordance with the laws in force in Barbados.

Dated:

**SCHEDULE 1  
POLICIES**

**Annuity policy – contract numbers**

BBR000029BAB	BBR006959	BBR005774	BBR004456	BBR002363	BBR000905	BBR000460
BBR00032	BBR002135	BBR005001	BBR006257	BBR006852	BBR004974	BBR001959
BBR000378	BBR000848	BBR005638	BBR004826	BBR000065	BBR002331	BBR001495
BBR000471	BBR004695	BBR005283	BBR006284	BBR002328	BBR002917	BBR003618
BBR002274	BBR004696	BBR004014	BBR006281	BBR004872	BBR000064	BBR000649
BBR003359	BBR002338	BBR003685	BBR004956	BBR000012	BBR002817	BBR000651
BBR004352	BBR002340	BBR006376	BBR004535	BBR003755	BBR006605	BBR000855
BBR005799	BBR000987	BBR000498	BBR006295	BBR001328	BBR002972	BBR002652
BBR005800	BBR004349	BBR001548	BBR002119	BBR000100	BBR003033	BBR005964
BBR006274	BBR004751	BBR006019	BBR006836	BBR001834	BBR002705	BBR000060
BBR006493	BBR000949	BBR006782	BBR006075	BBR006412	BBR001894	BBR001585
BBR006732	BBR006614	BBR005011	BBR004049	BBR001587	BBR002824	BBR002275
BBR007555	BBR005217	BBR006535	BBR004051	BBR003563	BBR005588	BBR000583
BBR007556	BBR007121	BBR004111	BBR005224	BBR000395	BBR004131	BBR001588
BBR007569	BBR004643	BBR006684	BBR000246	BBR002628	BBR001734	BBR001534
BBR007494	BBR000912	BBR006688	BBR007214	BBR002629	BBR005756	BBR005875
BBR007503	BBR006802	BBR000742	BBR001743	BBR005691	BBR005609	BBR005907
BBR007513	BBR007489	BBR001926	BBR004539	BBR000435	BBR005351	BBR002912
BBR007517	BBR004468	BBR000730	BBR005835	BBR001789	BBR002022	BBR000485
BBR007346	BBR000826	BBR002541	BBR004422	BBR003148	BBR000711	BBR000483
BBR007375	BBR004291	BBR005068	BBR005820	BBR002686	BBR003507	BBR001703
BBR007378	BBR004265	BBR005699	BBR004552	BBR004702	BBR001043	BBR001711
BBR007379	BBR006222	BBR001929	BBR004071	BBR002988	BBR005604	BBR001709
BBR007388	BBR004061	BBR005042	BBR006234	BBR003691	BBR005105	BBR001704
BBR007397	BBR004159	BBR005557	BBR004382	BBR004637	BBR000810	BBR000285
BBR007418	BBR004779	BBR003797	BBR004383	BBR004642	BBR005540	BBR002141
BBR007429	BBR004064	BBR006439	BBR004794	BBR002146	BBR003794	BBR000650
BBR007431	BBR000791	BBR004778	BBR005261	BBR000902	BBR002841	BBR001309
BBR007298	BBR000734	BBR007182	BBR004508	BBR005331	BBR004833	BBR002886
BBR007320	BBR004457	BBR004687	BBR004511	BBR005554	BBR002770	BBR000522
BBR007341	BBR004458	BBR001754	BBR004272	BBR004680	BBR002848	BBR002253
BBR007222	BBR000718	BBR001370	BBR004466	BBR004623	BBR002372	BBR005626
BBR007194	BBR005686	BBR007159	BBR004532	BBR004312	BBR002815	BBR000564
BBR007059	BBR000725	BBR007127	BBR003170	BBR004542	BBR002528	BBR000490
BBR006972	BBR004002	BBR007128	BBR002830	BBR004717	BBR004920	BBR000412
BBR006897	BBR000667	BBR004498	BBR004547	BBR005849	BBR003656	BBR001451

**Annuity policy – contract numbers**

BBR006904	BBR000640	BBR000501	BBR005276	BBR003181	BBR000561	BBR000622
BBR006861	BBR000536	BBR006502	BBR004617	BBR006413	BBR002495	BBR003128
BBR006703	BBR001117	BBR004743	BBR006122	BBR004220	BBR003080	BBR005560
BBR006763	BBR006428	BBR002715	BBR004128	BBR006441	BBR002009	BBR001853
BBR006624	BBR003647	BBR006380	BBR003687	BBR006117	BBR005019	BBR000457
BBR006503	BBR007546	BBR007381	BBR006315	BBR003337	BBR004099	BBR000656
BBR006538	BBR007486	BBR007391	BBR003873	BBR001558	BBR004911	BBR006477
BBR006583	BBR000442	BBR007122	BBR004204	BBR006162	BBR004926	BBR000594
BBR006303	BBR007520	BBR007487	BBR006534	BBR005889	BBR004685	BBR005304
BBR006165	BBR003771	BBR007275	BBR001076	BBR007515	BBR002281	BBR005318
BBR006016	BBR007529	BBR003484	BBR002874	BBR004368	BBR004216	BBR001369
BBR006017	BBR003908	BBR000200	BBR000098	BBR002607	BBR003024	BBR000549
BBR005886	BBR007351	BBR007249	BBR006613	BBR004701	BBR004150	BBR005277
BBR005951	BBR007510	BBR007250	BBR005971	BBR000223	BBR004176	BBR005278
BBR005753	BBR007469	BBR007104	BBR004735	BBR001442	BBR001860	BBR000527
BBR005787	BBR005110	BBR007251	BBR004919	BBR001257	BBR000008	BBR001300
BBR005653	BBR006859	BBR005576	BBR006978	BBR002173	BBR003087	BBR001271
BBR005677	BBR006860	BBR007188	BBR006233	BBR003753	BBR002680	BBR000413
BBR005694	BBR007424	BBR004853	BBR005063	BBR003754	BBR002793	BBR000050
BBR005712	BBR003817	BBR006088	BBR004703	BBR006546	BBR002392	BBR000539
BBR005211	BBR007343	BBR003901	BBR004491	BBR007191	BBR002486	BBR001457
BBR004947	BBR000379	BBR004811	BBR004101	BBR005469	BBR000929	BBR002768
BBR004852	BBR001661	BBR006279	BBR002839	BBR004438	BBR003957	BBR001847
BBR004912	BBR003703	BBR007152	BBR006010	BBR004472	BBR000930	BBR002697
BBR004802	BBR003559	BBR005901	BBR004419	BBR004197	BBR002565	BBR003668
BBR007291	BBR007312	BBR005903	BBR006797	BBR003532	BBR002728	BBR001340
BBR004652	BBR004668	BBR000292	BBR004004	BBR006468	BBR005967	BBR001761
BBR004598	BBR007296	BBR007172	BBR007153	BBR000068	BBR003239	BBR000900
BBR004626	BBR007238	BBR007173	BBR007165	BBR002055	BBR000089	BBR001938
BBR004460	BBR007390	BBR005279	BBR007115	BBR004295	BBR000381	BBR000229
BBR004467	BBR007347	BBR001750	BBR003614	BBR004305	BBR000965	BBR003140
BBR004348	BBR007262	BBR001205	BBR005970	BBR000180	BBR005422	BBR000158
BBR004249	BBR006970	BBR004100	BBR004320	BBR007410	BBR006720	BBR001195
BBR004250	BBR003473	BBR004449	BBR006142	BBR007417	BBR001700	BBR005411
BBR004257	BBR003474	BBR004881	BBR005783	BBR004601	BBR004030	BBR001831
BBR004258	BBR003475	BBR005608	BBR001041	BBR002593	BBR001524	BBR002771
BBR004199	BBR002071	BBR000239	BBR004845	BBR004949	BBR004445	BBR001763
BBR004121	BBR003409	BBR000240	BBR004925	BBR006537	BBR005144	BBR001573

**Annuity policy – contract numbers**

BBR004122	BBR005104	BBR002928	BBR004832	BBR004528	BBR000078	BBR000027
BBR004154	BBR003421	BBR006123	BBR003008	BBR004417	BBR000048	BBR000444
BBR004173	BBR003392	BBR006935	BBR003340	BBR004596	BBR000076	BBR000430
BBR004068	BBR003143	BBR001179	BBR003843	BBR000216	BBR003916	BBR004865
BBR004116	BBR003039	BBR001182	BBR004463	BBR004310	BBR002763	BBR004898
BBR004118	BBR006895	BBR004032	BBR004673	BBR006276	BBR000458	BBR000845
BBR003935	BBR000313	BBR006918	BBR004484	BBR007265	BBR005689	BBR003537
BBR003980	BBR000267	BBR005775	BBR002685	BBR003572	BBR004906	BBR002674
BBR003981	BBR000233	BBR003467	BBR004424	BBR006304	BBR004571	BBR002255
BBR003852	BBR006742	BBR006373	BBR005718	BBR003649	BBR000112	BBR000414
BBR003911	BBR003171	BBR000221	BBR003723	BBR002558	BBR002373	BBR000348
BBR003912	BBR005936	BBR006968	BBR002043	BBR007252	BBR000716	BBR000538
BBR003796	BBR000249	BBR001090	BBR004353	BBR004410	BBR006685	BBR000384
BBR003736	BBR002450	BBR004999	BBR006377	BBR002616	BBR002415	BBR001428
BBR003751	BBR004904	BBR006244	BBR004226	BBR001294	BBR005867	BBR000317
BBR003683	BBR001325	BBR000993	BBR006198	BBR004584	BBR001684	BBR000305
BBR003684	BBR001019	BBR006187	BBR003508	BBR002083	BBR003595	BBR003834
BBR003705	BBR006867	BBR006573	BBR004231	BBR004334	BBR003063	BBR000557
BBR003637	BBR006903	BBR004994	BBR006097	BBR003666	BBR003177	BBR000844
BBR003648	BBR004464	BBR005085	BBR007054	BBR001184	BBR002325	BBR000715
BBR003663	BBR000302	BBR000166	BBR006827	BBR006161	BBR004809	BBR000631
BBR003501	BBR004018	BBR005569	BBR000147	BBR003887	BBR003599	BBR004504
BBR003511	BBR003071	BBR005693	BBR005950	BBR005673	BBR003600	BBR002919
BBR003534	BBR006882	BBR005570	BBR006024	BBR004361	BBR006096	BBR001436
BBR003535	BBR002663	BBR006826	BBR005366	BBR004374	BBR002497	BBR002718
BBR003543	BBR006381	BBR000201	BBR006184	BBR002109	BBR002694	BBR002594
BBR003477	BBR001265	BBR006175	BBR005467	BBR004607	BBR000266	BBR000312
BBR003357	BBR006226	BBR005353	BBR001653	BBR002023	BBR001232	BBR002540
BBR003402	BBR006541	BBR002670	BBR002259	BBR002351	BBR001242	BBR000340
BBR003444	BBR006777	BBR001532	BBR006067	BBR004289	BBR000946	BBR000271
BBR003321	BBR002420	BBR004172	BBR002702	BBR006261	BBR000255	BBR003317
BBR005833	BBR006129	BBR005126	BBR004432	BBR003100	BBR002005	BBR003031
BBR003161	BBR005463	BBR006643	BBR004430	BBR005483	BBR002920	BBR000896
BBR003162	BBR004745	BBR005029	BBR005386	BBR003735	BBR002755	BBR001722
BBR003167	BBR006964	BBR000874	BBR003443	BBR005715	BBR000121	BBR000364
BBR003182	BBR003604	BBR004277	BBR004268	BBR003811	BBR002656	BBR001718
BBR003188	BBR005521	BBR003517	BBR002725	BBR005616	BBR002658	BBR000320
BBR003210	BBR005522	BBR002138	BBR004329	BBR002104	BBR002445	BBR004816

**Annuity policy – contract numbers**

BBR003211	BBR002362	BBR002993	BBR005806	BBR004989	BBR002554	BBR003521
BBR003212	BBR006499	BBR003590	BBR004337	BBR006830	BBR002007	BBR001427
BBR003213	BBR006136	BBR004941	BBR006656	BBR003904	BBR004271	BBR000421
BBR003214	BBR002501	BBR006678	BBR004213	BBR006090	BBR003564	BBR000315
BBR003215	BBR006415	BBR004858	BBR004269	BBR006612	BBR002475	BBR001525
BBR003221	BBR003505	BBR006093	BBR002546	BBR003809	BBR004600	BBR002422
BBR003226	BBR002345	BBR006118	BBR007281	BBR003469	BBR005380	BBR000311
BBR003227	BBR006140	BBR003622	BBR007282	BBR002568	BBR000507	BBR000288
BBR004576	BBR002382	BBR006194	BBR004895	BBR006020	BBR003936	BBR002505
BBR003112	BBR002491	BBR006581	BBR006925	BBR006405	BBR002430	BBR000198
BBR003492	BBR002314	BBR006081	BBR006890	BBR001731	BBR003926	BBR000790
BBR002911	BBR002315	BBR007209	BBR006552	BBR003814	BBR002218	BBR003376
BBR002927	BBR001156	BBR006238	BBR006894	BBR004328	BBR002359	BBR000191
BBR002937	BBR007521	BBR006015	BBR001468	BBR004469	BBR004031	BBR001541
BBR002939	BBR007354	BBR007139	BBR006915	BBR001725	BBR002522	BBR001484
BBR002990	BBR007464	BBR007332	BBR004239	BBR001965	BBR002601	BBR001538
BBR005065	BBR007477	BBR001689	BBR006943	BBR004414	BBR003704	BBR003994
BBR002822	BBR007437	BBR007163	BBR000031	BBR004398	BBR002394	BBR007411
BBR002719	BBR007438	BBR007130	BBR004803	BBR002936	BBR003799	BBR000815
BBR002721	BBR004119	BBR005051	BBR004655	BBR004366	BBR004678	BBR005238
BBR002536	BBR007376	BBR004795	BBR003234	BBR005461	BBR004679	BBR002518
BBR002537	BBR007453	BBR002317	BBR003333	BBR004729	BBR004722	BBR000682
BBR002567	BBR007400	BBR006960	BBR003440	BBR004861	BBR000373	BBR004622
BBR002596	BBR007405	BBR006061	BBR007057	BBR002074	BBR001714	BBR002494
BBR002398	BBR004515	BBR003437	BBR004396	BBR004343	BBR004654	BBR000367
BBR002438	BBR007328	BBR007213	BBR005851	BBR001922	BBR002529	BBR002189
BBR002449	BBR007530	BBR007404	BBR000114	BBR006505	BBR001840	BBR000232
BBR002461	BBR007373	BBR002126	BBR006533	BBR001746	BBR005564	BBR000178
BBR002468	BBR005938	BBR004784	BBR004677	BBR000756	BBR000298	BBR007093
BBR002492	BBR002276	BBR004217	BBR006437	BBR002602	BBR000103	BBR002555
BBR004573	BBR007322	BBR006995	BBR003436	BBR004202	BBR000277	BBR003298
BBR002201	BBR002052	BBR005338	BBR003976	BBR006606	BBR005377	BBR002966
BBR007507	BBR007235	BBR002741	BBR003813	BBR005072	BBR000951	BBR001612
BBR002166	BBR003858	BBR004569	BBR000917	BBR006844	BBR004123	BBR001113
BBR004359	BBR007307	BBR007268	BBR002687	BBR004715	BBR000657	BBR003519
BBR002165	BBR003573	BBR007374	BBR006027	BBR006101	BBR000842	BBR005153
BBR004203	BBR005365	BBR002214	BBR003229	BBR000674	BBR003363	BBR002257
BBR001806	BBR007006	BBR002731	BBR005482	BBR003836	BBR004838	BBR000138



**Annuity policy – contract numbers**

BBR003752	BBR007301	BBR004022	BBR004692	BBR004182	BBR001744	BBR006619
BBR003673	BBR003218	BBR004568	BBR004096	BBR006558	BBR003928	BBR001359
BBR001389	BBR001366	BBR006241	BBR006185	BBR003110	BBR002431	BBR004961
BBR001400	BBR002101	BBR006876	BBR006098	BBR005390	BBR001747	BBR005378
BBR001433	BBR002133	BBR005114	BBR006023	BBR006713	BBR001378	BBR005809
BBR001408	BBR006208	BBR006060	BBR005988	BBR006752	BBR004844	BBR000582
BBR004788	BBR003725	BBR006037	BBR001087	BBR006753	BBR002227	BBR000871
BBR000351	BBR007192	BBR005525	BBR005976	BBR004433	BBR003441	BBR002067
BBR001252	BBR002115	BBR004279	BBR007124	BBR005299	BBR005555	BBR000207
BBR001018	BBR004688	BBR003951	BBR006022	BBR005454	BBR002127	BBR006999
BBR001021	BBR002045	BBR006087	BBR001966	BBR004335	BBR002211	BBR000528
BBR003850	BBR007049	BBR006397	BBR006074	BBR006326	BBR002226	BBR001970
BBR003941	BBR007008	BBR005160	BBR004755	BBR002818	BBR002578	BBR000822
BBR003966	BBR005480	BBR005959	BBR004756	BBR004292	BBR000203	BBR001582
BBR007553	BBR002840	BBR007033	BBR003947	BBR004876	BBR000713	BBR000955
BBR007545	BBR004009	BBR001920	BBR003862	BBR000904	BBR005291	BBR000439
BBR007563	BBR001512	BBR006338	BBR005794	BBR004297	BBR001562	BBR001859
BBR007572	BBR001808	BBR005357	BBR003341	BBR006458	BBR002845	BBR002918
BBR005325	BBR005083	BBR003305	BBR005926	BBR004884	BBR001707	BBR004554
BBR007504	BBR005111	BBR001223	BBR004728	BBR006095	BBR003698	BBR004621
BBR007514	BBR001695	BBR005836	BBR005858	BBR005392	BBR002091	BBR001437
BBR003645	BBR001751	BBR004341	BBR006151	BBR003915	BBR001755	BBR003449
BBR007451	BBR006879	BBR006900	BBR004317	BBR001903	BBR000049	BBR000446
BBR007430	BBR003398	BBR005474	BBR004916	BBR002615	BBR001412	BBR001301
BBR007353	BBR007458	BBR000751	BBR005816	BBR001882	BBR002631	BBR000129
BBR007357	BBR006751	BBR001781	BBR002923	BBR001069	BBR000071	BBR001604
BBR007367	BBR003106	BBR005079	BBR005683	BBR002100	BBR007075	BBR002956
BBR007377	BBR004985	BBR007523	BBR005590	BBR006287	BBR004730	BBR002662
BBR007423	BBR006482	BBR003961	BBR005101	BBR005300	BBR001902	BBR001958
BBR007288	BBR006738	BBR007496	BBR000982	BBR004262	BBR002262	BBR000236
BBR007289	BBR004206	BBR007491	BBR000135	BBR006539	BBR003740	BBR001330
BBR007310	BBR006757	BBR007014	BBR004189	BBR003318	BBR005071	BBR003742
BBR007313	BBR004588	BBR006920	BBR005582	BBR005235	BBR004259	BBR006931
BBR007169	BBR004589	BBR003800	BBR005888	BBR003169	BBR002139	BBR001848
BBR007297	BBR003430	BBR003801	BBR004913	BBR006084	BBR000059	BBR004737
BBR007241	BBR007538	BBR005020	BBR001943	BBR003657	BBR004157	BBR005108
BBR007226	BBR007535	BBR007499	BBR005379	BBR005529	BBR006219	BBR000562
BBR007246	BBR004462	BBR004019	BBR005732	BBR004358	BBR001157	BBR003659

**Annuity policy – contract numbers**

BBR007455	BBR000405	BBR003303	BBR004232	BBR006132	BBR001984	BBR003232
BBR007195	BBR001386	BBR003988	BBR006442	BBR006302	BBR004158	BBR001730
BBR007199	BBR007422	BBR003115	BBR004992	BBR006349	BBR002145	BBR001249
BBR006982	BBR007284	BBR000101	BBR006791	BBR006370	BBR001786	BBR001651
BBR006983	BBR007277	BBR003066	BBR002215	BBR006371	BBR005965	BBR000368
BBR007067	BBR007299	BBR001154	BBR003500	BBR006372	BBR001570	BBR000030
BBR007052	BBR007300	BBR007016	BBR004997	BBR001649	BBR001946	BBR002907
BBR006996	BBR007495	BBR001589	BBR005613	BBR004296	BBR004218	BBR003889
BBR007003	BBR007306	BBR004996	BBR003929	BBR004300	BBR003767	BBR006519
BBR006984	BBR007340	BBR007407	BBR004144	BBR002302	BBR001715	BBR006939
BBR006926	BBR007305	BBR005915	BBR004079	BBR006127	BBR002021	BBR006171
BBR006937	BBR007308	BBR007164	BBR000345	BBR006153	BBR001346	BBR000952
BBR006865	BBR001354	BBR007116	BBR004210	BBR006154	BBR006385	BBR002971
BBR006866	BBR007325	BBR006049	BBR005960	BBR005450	BBR003179	BBR002904
BBR006886	BBR007326	BBR005997	BBR005471	BBR006025	BBR002217	BBR005262
BBR006887	BBR007480	BBR007148	BBR006694	BBR006390	BBR005890	BBR000026
BBR001231	BBR007321	BBR007091	BBR005558	BBR005293	BBR003524	BBR005721
BBR006872	BBR007242	BBR002213	BBR005854	BBR004503	BBR004550	BBR001209
BBR006905	BBR007466	BBR006965	BBR005885	BBR006246	BBR001639	BBR003022
BBR006909	BBR007460	BBR005857	BBR003985	BBR005321	BBR001947	BBR007081
BBR006912	BBR001358	BBR006230	BBR005891	BBR005241	BBR005679	BBR001071
BBR006625	BBR004276	BBR006231	BBR002934	BBR003523	BBR000499	BBR006822
BBR006510	BBR007267	BBR004725	BBR006351	BBR005968	BBR004545	BBR006838
BBR006524	BBR007355	BBR005179	BBR005859	BBR005954	BBR003580	BBR003869
BBR006615	BBR007356	BBR005944	BBR007079	BBR005985	BBR001536	BBR000181
BBR006616	BBR002502	BBR005949	BBR001891	BBR002459	BBR001995	BBR000275
BBR006746	BBR007185	BBR005739	BBR002151	BBR004243	BBR001917	BBR004085
BBR006761	BBR004222	BBR004084	BBR005872	BBR004578	BBR002182	BBR006004
BBR006762	BBR004089	BBR006228	BBR005368	BBR005923	BBR003098	BBR002820
BBR003835	BBR002940	BBR006227	BBR005580	BBR006113	BBR002962	BBR002821
BBR006316	BBR004166	BBR002489	BBR003973	BBR005996	BBR007368	BBR001037
BBR006341	BBR004070	BBR002003	BBR005827	BBR003374	BBR001350	BBR003208
BBR006353	BBR004012	BBR000257	BBR004752	BBR005025	BBR001351	BBR002984
BBR006215	BBR002326	BBR002577	BBR005109	BBR004924	BBR000643	BBR002963
BBR006157	BBR007110	BBR000935	BBR005751	BBR000441	BBR004164	BBR006032
BBR006179	BBR006779	BBR000211	BBR006500	BBR006034	BBR002724	BBR002291
BBR006182	BBR004115	BBR001161	BBR004156	BBR004294	BBR002107	BBR006675
BBR006203	BBR007137	BBR006977	BBR003260	BBR004664	BBR005655	BBR004024

**Annuity policy – contract numbers**

BBR005961	BBR007526	BBR005434	BBR005536	BBR004254	BBR002000	BBR000043
BBR006079	BBR003876	BBR006927	BBR005537	BBR005982	BBR002027	BBR004301
BBR006080	BBR003158	BBR005369	BBR005541	BBR005983	BBR002955	BBR006514
BBR005892	BBR003432	BBR005636	BBR005542	BBR004412	BBR004490	BBR006669
BBR005927	BBR006911	BBR005935	BBR001097	BBR005878	BBR006149	BBR006674
BBR005929	BBR006845	BBR006646	BBR004326	BBR002447	BBR000916	BBR003890
BBR005729	BBR001155	BBR000852	BBR005430	BBR001702	BBR004465	BBR003195
BBR005807	BBR001230	BBR000492	BBR004493	BBR000448	BBR004479	BBR000143
BBR005811	BBR003787	BBR005905	BBR004175	BBR005839	BBR004487	BBR006345
BBR005784	BBR006963	BBR006469	BBR005621	BBR003855	BBR001739	BBR001694
BBR005736	BBR006967	BBR003288	BBR005107	BBR004646	BBR003101	BBR003494
BBR005776	BBR006618	BBR002639	BBR003527	BBR002306	BBR000633	BBR001072
BBR005717	BBR004910	BBR005696	BBR004322	BBR005821	BBR002033	BBR004951
BBR005711	BBR004932	BBR007318	BBR007219	BBR006655	BBR003967	BBR000518
BBR005345	BBR003680	BBR000424	BBR007171	BBR003865	BBR001691	BBR006432
BBR005631	BBR006271	BBR002016	BBR005028	BBR005789	BBR002349	BBR006443
BBR005632	BBR001148	BBR005092	BBR006082	BBR005791	BBR002158	BBR006403
BBR005627	BBR003619	BBR006595	BBR004863	BBR003944	BBR002159	BBR006199
BBR005479	BBR007290	BBR001365	BBR005014	BBR005943	BBR005661	BBR000566
BBR005556	BBR005726	BBR001013	BBR005007	BBR006650	BBR001723	BBR006212
BBR005573	BBR003556	BBR002436	BBR004135	BBR003615	BBR005448	BBR002230
BBR005459	BBR004659	BBR006455	BBR005752	BBR003591	BBR004714	BBR002260
BBR005370	BBR004658	BBR006456	BBR003006	BBR005893	BBR002953	BBR001753
BBR005425	BBR005706	BBR006005	BBR003257	BBR005703	BBR000038	BBR003222
BBR001329	BBR006362	BBR007408	BBR005921	BBR005741	BBR000352	BBR005981
BBR005316	BBR001854	BBR004290	BBR004013	BBR005786	BBR006711	BBR000398
BBR005257	BBR003389	BBR007272	BBR004087	BBR006083	BBR004792	BBR002961
BBR005113	BBR007420	BBR005760	BBR005705	BBR004597	BBR002030	BBR004266
BBR006987	BBR007270	BBR004553	BBR004091	BBR005350	BBR003486	BBR001766
BBR005064	BBR007278	BBR005601	BBR003986	BBR001504	BBR005146	BBR003144
BBR005098	BBR007279	BBR000812	BBR005850	BBR005245	BBR004682	BBR002562
BBR005100	BBR007266	BBR003658	BBR003996	BBR002660	BBR003746	BBR000700
BBR004327	BBR007236	BBR005508	BBR003950	BBR005182	BBR003278	BBR002469
BBR004860	BBR007201	BBR003962	BBR007031	BBR001480	BBR004373	BBR006516
BBR006773	BBR007220	BBR000719	BBR002974	BBR005918	BBR003078	BBR004035
BBR004718	BBR006068	BBR007247	BBR003943	BBR001797	BBR002584	BBR002068
BBR004765	BBR002812	BBR005599	BBR004762	BBR001871	BBR003747	BBR002075
BBR004807	BBR007280	BBR004760	BBR003540	BBR005847	BBR004401	BBR005112

**Annuity policy – contract numbers**

BBR004661	BBR000899	BBR007065	BBR002784	BBR002500	BBR001379	BBR001116
BBR004726	BBR007113	BBR002301	BBR006778	BBR003173	BBR001928	BBR003196
BBR004614	BBR007134	BBR007084	BBR005702	BBR001418	BBR003969	BBR002977
BBR001423	BBR004370	BBR007071	BBR000645	BBR004219	BBR003824	BBR000614
BBR004486	BBR007021	BBR002120	BBR002679	BBR004120	BBR005157	BBR000032
BBR001435	BBR005420	BBR006800	BBR005249	BBR004227	BBR001919	BBR001696
BBR004533	BBR002871	BBR006985	BBR003714	BBR005645	BBR001935	BBR004060
BBR004544	BBR006426	BBR005817	BBR002222	BBR004143	BBR001931	BBR002722
BBR007138	BBR007045	BBR003758	BBR002512	BBR003786	BBR000108	BBR005747
BBR004321	BBR007011	BBR005742	BBR004246	BBR002113	BBR006858	BBR004886
BBR004338	BBR006801	BBR007022	BBR000598	BBR004171	BBR002732	BBR003780
BBR004339	BBR007015	BBR000803	BBR004045	BBR005472	BBR002689	BBR005444
BBR004340	BBR006282	BBR006946	BBR001851	BBR005873	BBR006853	BBR002002
BBR004313	BBR003079	BBR000172	BBR006051	BBR005682	BBR005509	BBR003224
BBR004314	BBR005382	BBR001171	BBR005358	BBR005619	BBR002176	BBR001863
BBR004315	BBR003037	BBR007019	BBR004731	BBR004117	BBR006835	BBR000983
BBR004446	BBR003541	BBR006945	BBR001825	BBR005908	BBR002393	BBR000533
BBR004459	BBR007206	BBR006877	BBR003261	BBR003168	BBR004732	BBR003344
BBR004331	BBR000827	BBR004855	BBR000304	BBR000621	BBR000489	BBR001619
BBR004354	BBR005407	BBR001181	BBR003987	BBR006809	BBR003206	BBR006200
BBR004261	BBR004245	BBR006794	BBR004005	BBR003499	BBR004684	BBR005518
BBR004284	BBR000659	BBR005490	BBR002550	BBR005930	BBR006765	BBR005519
BBR004236	BBR007212	BBR003529	BBR007004	BBR002696	BBR006031	BBR003883
BBR004255	BBR006908	BBR005922	BBR004455	BBR006922	BBR003607	BBR006569
BBR004201	BBR000798	BBR000308	BBR004006	BBR005330	BBR001835	BBR003414
BBR004205	BBR002872	BBR007200	BBR004007	BBR002559	BBR003759	BBR006057
BBR004148	BBR000746	BBR004234	BBR001163	BBR002287	BBR003574	BBR001674
BBR004174	BBR000484	BBR003420	BBR003948	BBR001757	BBR006528	BBR000858
BBR004094	BBR003958	BBR002448	BBR001498	BBR004787	BBR006529	BBR001009
BBR004129	BBR006700	BBR005500	BBR003918	BBR007285	BBR006530	BBR001243
BBR004075	BBR006702	BBR003727	BBR003593	BBR004785	BBR006817	BBR004309
BBR004058	BBR006734	BBR007482	BBR003789	BBR003788	BBR000829	BBR005319
BBR004072	BBR005633	BBR005658	BBR002997	BBR003690	BBR000994	BBR004497
BBR004074	BBR000766	BBR005475	BBR002930	BBR000019	BBR007223	BBR000104
BBR003991	BBR000738	BBR007106	BBR001210	BBR000958	BBR003075	BBR003549
BBR004000	BBR002344	BBR005750	BBR004538	BBR001752	BBR002411	BBR002556
BBR004011	BBR002985	BBR007452	BBR003877	BBR004193	BBR001425	BBR002557
BBR003997	BBR005183	BBR006290	BBR002585	BBR002112	BBR006348	BBR004510

**Annuity policy – contract numbers**

BBR004029	BBR001479	BBR001334	BBR005828	BBR001051	BBR006423	BBR000144
BBR004033	BBR005724	BBR004892	BBR005662	BBR004127	BBR001153	BBR001567
BBR003949	BBR005147	BBR001302	BBR005665	BBR003983	BBR006739	BBR004095
BBR003953	BBR005030	BBR001303	BBR000504	BBR004134	BBR006764	BBR004870
BBR003956	BBR004959	BBR005771	BBR005684	BBR004076	BBR003244	BBR003145
BBR003965	BBR007536	BBR005772	BBR005767	BBR004676	BBR001454	BBR000189
BBR003979	BBR007533	BBR005229	BBR001407	BBR005388	BBR002307	BBR003199
BBR003924	BBR007557	BBR007406	BBR005840	BBR007076	BBR003277	BBR000231
BBR003555	BBR007558	BBR004820	BBR007447	BBR003826	BBR001867	BBR001189
BBR003775	BBR002339	BBR007389	BBR007448	BBR004036	BBR003388	BBR004791
BBR003779	BBR003679	BBR006168	BBR005534	BBR003285	BBR005695	BBR001560
BBR003881	BBR007369	BBR002399	BBR004593	BBR002605	BBR006256	BBR000017
BBR003920	BBR005006	BBR002599	BBR003984	BBR004008	BBR001838	BBR003907
BBR003804	BBR003640	BBR005524	BBR004862	BBR004062	BBR006461	BBR001544
BBR004849	BBR007516	BBR001255	BBR003655	BBR004040	BBR001905	BBR000013
BBR003729	BBR007518	BBR001477	BBR005701	BBR001717	BBR006572	BBR000673
BBR003737	BBR007519	BBR005477	BBR005228	BBR002703	BBR004170	BBR002268
BBR003738	BBR004877	BBR000093	BBR005174	BBR002407	BBR001803	BBR002269
BBR003470	BBR007132	BBR006952	BBR002128	BBR005719	BBR006299	BBR004885
BBR003405	BBR000416	BBR005041	BBR004381	BBR005066	BBR002850	BBR004656
BBR003381	BBR007459	BBR004612	BBR003914	BBR002624	BBR002851	BBR004531
BBR003433	BBR000356	BBR000359	BBR002829	BBR004147	BBR006286	BBR003220
BBR007103	BBR007488	BBR002738	BBR005081	BBR003264	BBR001065	BBR003198
BBR003283	BBR006986	BBR005504	BBR005934	BBR004293	BBR003497	BBR001190
BBR003316	BBR007454	BBR005625	BBR006447	BBR005205	BBR001864	BBR004077
BBR003271	BBR007254	BBR004097	BBR002948	BBR004969	BBR006355	BBR004434
BBR004960	BBR007255	BBR004619	BBR003974	BBR004931	BBR006409	BBR001784
BBR003183	BBR004740	BBR004233	BBR000020	BBR004427	BBR004893	BBR000326
BBR003184	BBR007231	BBR003323	BBR003201	BBR002579	BBR001872	BBR004450
BBR003137	BBR007364	BBR007030	BBR002795	BBR004067	BBR002880	BBR001356
BBR003081	BBR005166	BBR005373	BBR004404	BBR005170	BBR001735	BBR001895
BBR003082	BBR007304	BBR007012	BBR000832	BBR005874	BBR000540	BBR006358
BBR003111	BBR005925	BBR006077	BBR005374	BBR004842	BBR001756	BBR002910
BBR003069	BBR006819	BBR005737	BBR002975	BBR005295	BBR001774	BBR002270
BBR003070	BBR005624	BBR006094	BBR003770	BBR003760	BBR001769	BBR000447
BBR003053	BBR004443	BBR005511	BBR001779	BBR007370	BBR005308	BBR002671
BBR002526	BBR002020	BBR000967	BBR003064	BBR002419	BBR005879	BBR007316
BBR002998	BBR006294	BBR005681	BBR005091	BBR005581	BBR004367	BBR007344

**Annuity policy – contract numbers**

BBR003051	BBR004605	BBR003863	BBR003886	BBR005078	BBR006050	BBR001237
BBR002943	BBR007151	BBR002087	BBR000117	BBR005583	BBR003146	BBR002481
BBR005034	BBR004223	BBR004896	BBR004946	BBR001993	BBR002006	BBR001950
BBR002876	BBR007060	BBR003135	BBR001304	BBR000436	BBR005995	BBR001332
BBR002723	BBR004088	BBR004818	BBR006072	BBR005780	BBR001802	BBR000141
BBR002796	BBR004237	BBR006631	BBR003810	BBR006472	BBR003468	BBR001317
BBR002797	BBR001131	BBR000205	BBR000053	BBR004405	BBR004001	BBR001991
BBR002800	BBR000321	BBR006193	BBR001094	BBR001521	BBR001742	BBR000769
BBR002809	BBR000319	BBR006633	BBR000892	BBR001522	BBR001809	BBR003795
BBR002810	BBR007135	BBR002879	BBR006041	BBR005207	BBR002524	BBR003266
BBR002811	BBR006981	BBR006736	BBR003895	BBR004977	BBR006181	BBR001675
BBR002827	BBR003254	BBR004431	BBR003849	BBR004041	BBR003018	BBR002531
BBR002699	BBR006466	BBR000196	BBR003708	BBR002099	BBR003097	BBR000237
BBR002750	BBR005324	BBR001596	BBR006085	BBR000418	BBR005980	BBR000204
BBR002706	BBR002973	BBR004880	BBR006191	BBR002857	BBR005984	BBR007294
BBR002614	BBR004841	BBR001306	BBR003487	BBR000336	BBR002572	BBR001273
BBR002516	BBR000170	BBR000782	BBR003872	BBR003919	BBR004866	BBR001297
BBR002455	BBR006974	BBR004395	BBR005727	BBR003932	BBR005024	BBR000006
BBR002513	BBR005222	BBR000740	BBR005674	BBR002001	BBR006306	BBR003692
BBR002566	BBR007228	BBR002460	BBR005735	BBR003791	BBR006045	BBR002665
BBR002600	BBR005243	BBR006562	BBR007009	BBR001550	BBR002791	BBR000617
BBR002366	BBR001197	BBR005634	BBR005704	BBR000505	BBR001506	BBR000349
BBR002367	BBR006704	BBR007136	BBR005700	BBR001282	BBR003104	BBR000251
BBR007568	BBR006756	BBR005768	BBR001645	BBR002065	BBR005887	BBR003434
BBR002385	BBR006759	BBR003606	BBR004452	BBR005605	BBR005914	BBR000788
BBR002426	BBR001729	BBR000575	BBR005685	BBR004613	BBR001748	BBR004440
BBR002440	BBR005115	BBR005417	BBR005749	BBR002888	BBR001688	BBR006940
BBR002478	BBR006924	BBR007123	BBR002251	BBR003129	BBR005453	BBR001324
BBR007531	BBR003857	BBR003012	BBR004478	BBR004104	BBR003447	BBR001357
BBR007551	BBR001671	BBR007061	BBR003782	BBR004113	BBR001487	BBR000393
BBR007559	BBR004894	BBR003903	BBR006361	BBR004146	BBR002170	BBR002125
BBR005757	BBR002655	BBR005389	BBR004683	BBR001500	BBR001733	BBR000161
BBR007550	BBR002804	BBR000761	BBR005326	BBR005119	BBR000862	BBR003578
BBR002195	BBR006542	BBR006892	BBR001921	BBR004112	BBR001662	BBR003585
BBR004351	BBR006543	BBR005527	BBR004767	BBR001510	BBR004986	BBR003699
BBR007474	BBR007145	BBR005611	BBR003806	BBR003646	BBR000509	BBR006657
BBR004389	BBR007189	BBR005520	BBR003807	BBR004958	BBR005740	BBR006718
BBR004399	BBR006293	BBR006013	BBR007048	BBR003336	BBR005782	BBR006719

**Annuity policy – contract numbers**

BBR007360	BBR006651	BBR006379	BBR004527	BBR004408	BBR002458	BBR004686
BBR007416	BBR007142	BBR005535	BBR003638	BBR007230	BBR000541	BBR000346
BBR007383	BBR007143	BBR000919	BBR005070	BBR003286	BBR001706	BBR000986
BBR007384	BBR005565	BBR006677	BBR003821	BBR004887	BBR001705	BBR006402
BBR002053	BBR005566	BBR006679	BBR003762	BBR005512	BBR001697	BBR005334
BBR002129	BBR007117	BBR005503	BBR001545	BBR002293	BBR004178	BBR006597
BBR007240	BBR007161	BBR005801	BBR003993	BBR004559	BBR001687	BBR006717
BBR002060	BBR007162	BBR003014	BBR004165	BBR000128	BBR002885	BBR003274
BBR002061	BBR006008	BBR001183	BBR003598	BBR004476	BBR005169	BBR003275
BBR002019	BBR005902	BBR004611	BBR003013	BBR004546	BBR002814	BBR006313
BBR006988	BBR007063	BBR006336	BBR005086	BBR004854	BBR007146	BBR006359
BBR007207	BBR001342	BBR004377	BBR004579	BBR002903	BBR000531	BBR005575
BBR006936	BBR006255	BBR005394	BBR004580	BBR003391	BBR001873	BBR001652
BBR005940	BBR007041	BBR002630	BBR001787	BBR004662	BBR007170	BBR001898
BBR001760	BBR007042	BBR002835	BBR002583	BBR005337	BBR001333	BBR002490
BBR001771	BBR005451	BBR002836	BBR003792	BBR004454	BBR001584	BBR000235
BBR001807	BBR003922	BBR002837	BBR005362	BBR004724	BBR004155	BBR001005
BBR001813	BBR003923	BBR005714	BBR005659	BBR006263	BBR003401	BBR003279
BBR001716	BBR003503	BBR007027	BBR005660	BBR003567	BBR001953	BBR003280
BBR003785	BBR003498	BBR006992	BBR005596	BBR005623	BBR005495	BBR006875
BBR001682	BBR002350	BBR006998	BBR003694	BBR003927	BBR005553	BBR000260
BBR003761	BBR001403	BBR005884	BBR006416	BBR004256	BBR005335	BBR006433
BBR001656	BBR003292	BBR007468	BBR005528	BBR003308	BBR005720	BBR000636
BBR006958	BBR005987	BBR006126	BBR005643	BBR006561	BBR002424	BBR003875
BBR001527	BBR004704	BBR007224	BBR006899	BBR001185	BBR006661	BBR001122
BBR006687	BBR007005	BBR006148	BBR005592	BBR005657	BBR001699	BBR003959
BBR006841	BBR006806	BBR005743	BBR000923	BBR003954	BBR000426	BBR000943
BBR006695	BBR005035	BBR006188	BBR004369	BBR003856	BBR001660	BBR005979
BBR004847	BBR005629	BBR002716	BBR005290	BBR003921	BBR003446	BBR000206
BBR007456	BBR007334	BBR005117	BBR002582	BBR004180	BBR001657	BBR001283
BBR006511	BBR005898	BBR000477	BBR002819	BBR003093	BBR004221	BBR000195
BBR001618	BBR006617	BBR006906	BBR004177	BBR000238	BBR005562	BBR001791
BBR006632	BBR005641	BBR005497	BBR001759	BBR002739	BBR006869	BBR000532
BBR006540	BBR005642	BBR005640	BBR005864	BBR004461	BBR003888	BBR006001
BBR001693	BBR003533	BBR005468	BBR003715	BBR005346	BBR005285	BBR000849
BBR006320	BBR001086	BBR003898	BBR002402	BBR000960	BBR002569	BBR002896
BBR001470	BBR007257	BBR005568	BBR003931	BBR003681	BBR000155	BBR001823
BBR001531	BBR007258	BBR005424	BBR005198	BBR003669	BBR003291	BBR002319

**Annuity policy – contract numbers**

BBR006018	BBR005671	BBR005748	BBR006280	BBR004697	BBR003262	BBR001790
BBR001569	BBR001488	BBR001168	BBR004021	BBR004136	BBR003366	BBR002360
BBR001508	BBR006768	BBR004186	BBR003584	BBR001888	BBR000122	BBR001220
BBR001509	BBR006769	BBR005928	BBR000481	BBR004211	BBR001251	BBR001198
BBR001513	BBR004212	BBR001770	BBR003682	BBR000214	BBR001279	BBR000185
BBR001485	BBR001263	BBR005697	BBR003531	BBR001613	BBR001452	BBR002941
BBR001396	BBR006705	BBR003134	BBR005585	BBR006701	BBR003073	BBR000603
BBR006270	BBR005777	BBR006382	BBR002926	BBR006202	BBR005214	BBR000693
BBR006145	BBR001264	BBR006300	BBR003514	BBR003960	BBR005225	BBR002748
BBR001383	BBR006309	BBR003970	BBR003353	BBR003192	BBR005227	BBR002517
BBR001397	BBR003200	BBR004168	BBR005574	BBR003724	BBR004864	BBR005510
BBR001376	BBR002070	BBR006201	BBR007349	BBR003867	BBR001547	BBR004953
BBR006003	BBR007490	BBR007398	BBR003258	BBR003840	BBR005213	BBR005403
BBR001321	BBR007508	BBR000940	BBR005644	BBR005256	BBR002776	BBR005412
BBR001314	BBR007205	BBR006232	BBR002369	BBR003790	BBR004149	BBR001139
BBR001291	BBR007461	BBR007302	BBR005481	BBR007047	BBR001549	BBR000453
BBR005733	BBR000047	BBR004093	BBR006485	BBR004090	BBR000918	BBR005284
BBR003281	BBR007436	BBR003910	BBR002636	BBR000680	BBR003380	BBR005329
BBR007395	BBR007399	BBR007210	BBR005506	BBR001638	BBR000145	BBR004867
BBR005498	BBR006207	BBR000360	BBR005485	BBR003893	BBR004080	BBR000632
BBR005259	BBR006660	BBR000361	BBR003630	BBR004016	BBR004081	BBR005226
BBR005405	BBR007509	BBR007203	BBR005545	BBR003712	BBR001430	BBR004709
BBR003882	BBR007157	BBR003608	BBR001767	BBR006721	BBR005210	BBR003847
BBR005470	BBR004631	BBR007126	BBR005663	BBR005296	BBR002574	BBR001276
BBR007475	BBR004632	BBR000910	BBR005664	BBR005301	BBR001667	BBR001591
BBR005247	BBR007311	BBR005690	BBR005666	BBR006804	BBR001592	BBR000948
BBR005197	BBR007097	BBR004963	BBR005647	BBR005738	BBR003342	BBR002289
BBR002423	BBR007073	BBR005431	BBR005533	BBR006237	BBR001841	BBR000991
BBR0000110	BBR007074	BBR005426	BBR003825	BBR000534	BBR003150	BBR002525
BBR001225	BBR007089	BBR005415	BBR000110	BBR000634	BBR001868	BBR003116
BBR004971	BBR000512	BBR005246	BBR004759	BBR001654	BBR004520	BBR000770
BBR001214	BBR007095	BBR004488	BBR001085	BBR001398	BBR001539	BBR001595
BBR001134	BBR004933	BBR006683	BBR006473	BBR006053	BBR001107	BBR000977
BBR001186	BBR005920	BBR007072	BBR003407	BBR001490	BBR001551	BBR003021
BBR001203	BBR004796	BBR002823	BBR001918	BBR003899	BBR001586	BBR004501
BBR001123	BBR002651	BBR005790	BBR005289	BBR006589	BBR004247	BBR000804
BBR001167	BBR006297	BBR005057	BBR003831	BBR001345	BBR005004	BBR001373
BBR004240	BBR001089	BBR007018	BBR006427	BBR006414	BBR000678	BBR000157



**Annuity policy – contract numbers**

BBR005496	BBR002595	BBR006932	BBR005287	BBR003707	BBR004939	BBR001048
BBR004761	BBR007078	BBR006944	BBR006406	BBR003829	BBR001467	BBR003268
BBR000887	BBR005095	BBR004712	BBR005667	BBR003816	BBR000281	BBR004829
BBR007140	BBR006997	BBR000218	BBR006896	BBR003819	BBR002271	BBR004830
BBR005978	BBR007323	BBR006975	BBR004742	BBR006014	BBR000454	BBR002521
BBR002225	BBR002401	BBR006671	BBR004107	BBR002197	BBR000079	BBR000125
BBR004196	BBR002457	BBR006722	BBR003032	BBR006092	BBR005077	BBR002035
BBR004133	BBR006609	BBR007333	BBR003639	BBR001647	BBR001644	BBR002036
BBR004215	BBR006610	BBR006706	BBR006910	BBR002992	BBR002103	BBR002037
BBR007534	BBR006871	BBR005523	BBR006174	BBR006159	BBR004869	BBR000835
BBR000775	BBR001874	BBR007221	BBR005572	BBR005649	BBR001269	BBR001368
BBR000777	BBR005435	BBR005597	BBR005055	BBR004937	BBR001050	BBR001421
BBR000781	BBR005436	BBR004560	BBR003297	BBR000278	BBR000641	BBR004647
BBR000787	BBR005432	BBR004627	BBR005008	BBR004153	BBR001540	BBR004648
BBR000795	BBR005433	BBR006833	BBR005401	BBR001438	BBR002244	BBR000703
BBR000720	BBR001127	BBR006760	BBR005458	BBR003242	BBR001561	BBR001955
BBR000728	BBR007068	BBR004674	BBR000119	BBR005361	BBR001773	BBR001956
BBR004145	BBR005303	BBR005371	BBR002717	BBR002265	BBR001568	BBR001957
BBR000698	BBR002409	BBR005281	BBR003570	BBR003842	BBR005491	BBR000784
BBR003968	BBR003360	BBR000695	BBR003506	BBR001741	BBR002390	BBR000857
BBR004110	BBR003361	BBR005383	BBR004278	BBR004069	BBR000338	BBR006044
BBR004027	BBR000942	BBR005202	BBR005312	BBR003841	BBR005230	BBR002995
BBR000577	BBR004890	BBR003287	BBR004873	BBR003784	BBR001514	BBR004137
BBR003946	BBR004891	BBR005320	BBR005131	BBR003722	BBR000286	BBR004138
BBR007571	BBR002093	BBR005069	BBR005132	BBR005250	BBR001091	BBR004502
BBR000478	BBR002433	BBR002646	BBR004635	BBR003566	BBR002054	BBR004509
BBR007570	BBR002241	BBR005168	BBR003839	BBR003731	BBR001576	BBR004517
BBR007548	BBR007295	BBR005352	BBR006658	BBR003276	BBR001299	BBR001215
BBR007549	BBR004738	BBR003900	BBR006954	BBR003205	BBR004918	BBR004442
BBR007544	BBR005200	BBR005577	BBR006913	BBR006115	BBR001869	BBR002015
BBR003718	BBR006880	BBR003216	BBR005239	BBR003793	BBR001166	BBR000548
BBR003719	BBR007485	BBR005375	BBR004843	BBR005539	BBR002308	BBR001118
BBR007554	BBR006525	BBR003490	BBR001542	BBR003493	BBR001482	BBR001151
BBR003741	BBR006526	BBR005672	BBR004357	BBR002233	BBR002463	BBR004375
BBR000410	BBR000921	BBR004053	BBR003601	BBR002330	BBR003092	BBR004376
BBR000417	BBR006837	BBR003732	BBR003602	BBR006275	BBRGAPNIM001	BBR004378
BBR007434	BBR006367	BBR002633	BBR001394	BBR004073	BBR000095	BBR000385
BBR007439	BBR007492	BBR002571	BBR003438	BBR004160	BBR001226	BBR001061

**Annuity policy – contract numbers**

BBR007440	BBR007493	BBR001158	BBR004306	BBR005610	BBR001042	BBR005855
BBR007564	BBR006495	BBR003726	BBR000888	BBR005617	BBR001503	BBR001643
BBR007366	BBR003338	BBR006124	BBR004423	BBR004056	BBR004495	BBR006508
BBR003769	BBR004379	BBR006902	BBR005251	BBR004057	BBR004496	BBR006494
BBR000392	BBR003233	BBR002960	BBR005142	BBR003043	BBR001948	BBR000608
BBR007500	BBR003240	BBR007080	BBR003448	BBR003302	BBR001327	BBR002410
BBR007512	BBR004394	BBR005138	BBR006692	BBR003149	BBR001478	BBR006585
BBR007446	BBR007131	BBR006621	BBR005159	BBR001636	BBR002294	BBR000915
BBR007457	BBR007058	BBR001160	BBR003496	BBR005598	BBR005856	BBR001827
BBR007472	BBR007085	BBR000898	BBR005292	BBR004698	BBR002893	BBR004010
BBR005900	BBR007055	BBR002925	BBR006167	BBR005266	BBR001507	BBR001322
BBR007287	BBR007056	BBR000805	BBR005269	BBR005578	BBR001419	BBR002737
BBR007315	BBR000612	BBR004473	BBR005188	BBR003716	BBR006672	BBR006568
BBR007385	BBR004194	BBR002312	BBR002855	BBR005012	BBR003854	BBR000449
BBR007107	BBR007187	BBR005860	BBR000299	BBR003370	BBR003553	BBR000755
BBR007319	BBR006011	BBR005327	BBR005237	BBR003371	BBR004364	BBR000779
BBR007345	BBR001056	BBR005274	BBR005199	BBR003451	BBR004372	BBR003913
BBR007427	BBR006339	BBR005148	BBR005322	BBR005913	BBR001387	BBR001633
BBR007314	BBR002882	BBR005234	BBR005129	BBR003554	BBR003934	BBR000925
BBR007324	BBR001909	BBR005154	BBR005336	BBR003781	BBR003874	BBR006874
BBR007232	BBR000675	BBR005155	BBR006102	BBR003035	BBR001464	BBR006518
BBR007190	BBR003845	BBR005263	BBR005190	BBR000096	BBR002877	BBR006213
BBR007225	BBR003207	BBR006873	BBR004208	BBR005848	BBR001098	BBR006369
BBR007248	BBR006849	BBR006223	BBR004209	BBR003952	BBR002414	BBR000432
BBR007261	BBR001890	BBR006807	BBR006792	BBR003569	BBR002708	BBR003695
BBR003458	BBR005829	BBR006831	BBR004628	BBR005669	BBR000066	BBR003696
BBR003369	BBR006699	BBR006891	BBR003661	BBR002626	BBR001914	BBR006046
BBR003382	BBR006682	BBR006653	BBR003611	BBR000691	BBR001431	BBR003626
BBR000314	BBR001893	BBR003515	BBR007088	BBR003351	BBR004392	BBR001352
BBR000169	BBR003502	BBR003041	BBR006365	BBR003352	BBR002446	BBR004530
BBR007168	BBR004710	BBR006665	BBR007086	BBR007359	BBR000553	BBR003561
BBR000134	BBR000721	BBR004988	BBR007087	BBR000097	BBR001795	BBR003562
BBR007111	BBR002618	BBR006197	BBR005038	BBR005280	BBR000371	BBR003582
BBR007114	BBR001721	BBR002072	BBR004948	BBR001593	BBR001620	BBR003628
BBR007101	BBR003812	BBR005492	BBR006325	BBR007118	BBR000579	BBR003629
BBR007133	BBR003743	BBR007155	BBR004333	BBR005716	BBR002976	BBR006360
BBR000265	BBR005145	BBR007158	BBR005102	BBR005622	BBR000765	BBR000760
BBR000228	BBR003902	BBR004474	BBR004523	BBR004344	BBR006536	BBR006066

**Annuity policy – contract numbers**

BBR000199	BBR006462	BBR004660	BBR004716	BBR003426	BBR001104	BBR001224
BBR002862	BBR006463	BBR003236	BBR007409	BBR003667	BBR003627	BBR004512
BBR007505	BBR007479	BBR003544	BBR005815	BBR003672	BBR000906	BBR000690
BBR006933	BBR001556	BBR000087	BBR002387	BBR002185	BBR000456	BBR000331
BBR006623	BBR007363	BBR007007	BBR004721	BBR005924	BBR001417	BBR005805
BBR006948	BBR007473	BBR007358	BBR000131	BBR003832	BBR003971	BBR003372
BBR006938	BBR007465	BBR005240	BBR005822	BBR006100	BBR001385	BBR000537
BBR001062	BBR007470	BBR003495	BBR002210	BBR002388	BBR005606	BBR005723
BBR005476	BBR000120	BBR005788	BBR005824	BBR003643	BBR003803	BBR005039
BBR005427	BBR007337	BBR005164	BBR001146	BBR000508	BBR003892	BBR000488
BBR001380	BBR007401	BBR003439	BBR003413	BBR001728	BBR001382	BBR002756
BBR006652	BBR007392	BBR004020	BBR002320	BBR004746	BBR007293	BBR002181
BBR006758	BBR007419	BBR006209	BBR001580	BBR001207	BBR002206	BBR002267
BBR004251	BBR007244	BBR006907	BBR005309	BBR004914	BBR000459	BBR003190
BBR006781	BBR003577	BBR005354	BBR004564	BBR002484	BBR001737	BBR003209
BBR006319	BBR002547	BBR006221	BBR005151	BBR002162	BBR004350	BBR000573
BBR002734	BBR006799	BBR005713	BBR000051	BBR003636	BBR000179	BBR003142
BBR004783	BBR001812	BBR006488	BBR001983	BBR003605	BBR002485	BBR001885
BBR006576	BBR007216	BBR004298	BBR005385	BBR003674	BBR001020	BBR002203
BBR002709	BBR007154	BBR003460	BBR001336	BBR003571	BBR001360	BBR002929
BBR006620	BBR007044	BBR002073	BBR005651	BBR004242	BBR002868	BBR002318
BBR006622	BBR007237	BBR003624	BBR006195	BBR005464	BBR001601	BBR002644
BBR006579	BBR007023	BBR005937	BBR004098	BBR005502	BBR007032	BBR000992
BBR006523	BBR007024	BBR005919	BBR001603	BBR003042	BBR002094	BBR002906
BBR002548	BBR006993	BBR004957	BBR006189	BBR003837	BBR005297	BBR002914
BBR006216	BBR007090	BBR000936	BBR006190	BBR003089	BBR001404	BBR002915
BBR006273	BBR003504	BBR001617	BBR005628	BBR003634	BBR003884	BBR000624
BBR006240	BBR007000	BBR004044	BBR002861	BBR003808	BBR003906	BBR004653
BBR002441	BBR006898	BBR006991	BBR003805	BBR001099	BBR003990	BBR000194
BBR002442	BBR006490	BBR007403	BBR006647	BBR002239	BBR002235	BBR002511
BBR002443	BBR006332	BBR005910	BBR006026	BBR002549	BBR002807	BBR000245
BBR002444	BBR005842	BBR005612	BBR003273	BBR002982	BBR004563	BBR000486
BBR002435	BBR004905	BBR005607	BBR003272	BBR002983	BBR001331	BBR001268
BBR002389	BBR006545	BBR002846	BBR002863	BBR003365	BBR001082	BBR003568
BBR004577	BBR004280	BBR007286	BBR003978	BBR002370	BBR003815	BBR004772
BBR002493	BBR006517	BBR001557	BBR005865	BBR002859	BBR003478	BBR001046
BBR005933	BBR002508	BBR004744	BBR006464	BBR005830	BBR006296	BBR000126
BBR006125	BBR001402	BBR002224	BBR005125	BBR004400	BBR003400	BBR002290

**Annuity policy – contract numbers**

BBR006169	BBR004616	BBR005009	BBR005136	BBR003670	BBR001609	BBR002641
BBR005871	BBR006735	BBR006714	BBR005106	BBR001274	BBR001610	BBR002288
BBR002263	BBR000171	BBR005036	BBR004777	BBR002082	BBR001611	BBR002539
BBR005804	BBR004599	BBR004915	BBR004475	BBR004477	BBR002377	BBR002642
BBR005831	BBR002365	BBR001343	BBR006850	BBR004603	BBR001679	BBR002371
BBR005493	BBR006196	BBR005037	BBR000753	BBR002243	BBR003720	BBR002473
BBR005861	BBR003047	BBR003442	BBR002858	BBR003349	BBR003765	BBR002474
BBR005754	BBR007271	BBR001861	BBR005139	BBR003223	BBR001194	BBR000961
BBR005428	BBR003062	BBR002887	BBR001602	BBR003225	BBR004954	BBR001044
BBR005429	BBR006166	BBR005054	BBR003331	BBR004570	BBR001319	BBR001422
BBR004235	BBR002228	BBR005056	BBR002354	BBR004640	BBR003202	BBR001364
BBR007129	BBR006755	BBR000593	BBR002140	BBR003164	BBR000752	BBR004548
BBR005282	BBR006486	BBR007184	BBR003557	BBR003165	BBR002884	BBR001762
BBR000811	BBR005932	BBR006448	BBR005027	BBR003589	BBR003706	BBR002794
BBR005062	BBR005397	BBR004042	BBR000052	BBR003581	BBR003157	BBR001828
BBR005600	BBR005398	BBR006314	BBR001775	BBR002543	BBR005076	BBR002154
BBR005348	BBR004825	BBR006119	BBR005328	BBR005473	BBR002792	BBR002085
BBR000517	BBR004525	BBR002476	BBR003828	BBR006225	BBR002801	BBR002086
BBR005248	BBR007028	BBR003664	BBR001850	BBR005785	BBR001178	BBR002105
BBR005089	BBR007050	BBR001842	BBR006192	BBR001221	BBR001377	BBR002031
BBR004930	BBR007010	BBR003306	BBR002332	BBR003107	BBR001348	BBR002032
BBR006930	BBR006039	BBR007120	BBR005947	BBR003289	BBR000369	BBR002040
BBR005017	BBR005602	BBR006006	BBR003117	BBR002695	BBR003350	BBR002153
BBR004907	BBR002785	BBR007156	BBR006489	BBR003003	BBR003186	BBR002551
BBR004908	BBR006398	BBR004814	BBR005084	BBR002668	BBR003744	BBR002437
BBR003697	BBR005797	BBR006868	BBR001284	BBR003558	BBR001870	BBR001074
BBR006772	BBR006953	BBR005340	BBR005175	BBR003748	BBR003710	BBR000563
BBR001659	BBR006774	BBR005637	BBR005124	BBR003633	BBR005402	BBR000137
BBR004889	BBR000767	BBR004026	BBR005165	BBR002575	BBR005404	BBR000335
BBR007108	BBR007396	BBR006047	BBR006889	BBR001713	BBR002337	BBR005333
BBR003204	BBR001270	BBR004923	BBR005045	BBR002586	BBR001308	BBR000611
BBR003509	BBR006135	BBR006073	BBR005048	BBR002587	BBR003545	BBR000731
BBR001594	BBR006989	BBR005005	BBR005043	BBR003074	BBR001032	BBR001881
BBR004806	BBR006980	BBR005032	BBR006805	BBR003491	BBR000642	BBR004514
BBR004629	BBR006180	BBR004805	BBR004990	BBR003546	BBR001318	BBR002413
BBR004630	BBR007263	BBR006139	BBR000328	BBR006121	BBR000881	BBR000980
BBR007547	BBR007034	BBR007094	BBR005654	BBR002542	BBR000972	BBR001272
BBR007229	BBR002454	BBR004856	BBR000786	BBR001295	BBR002609	BBR000316

**Annuity policy – contract numbers**

BBR002606	BBR004871	BBR004592	BBR006851	BBR006453	BBR003846	BBR001866
BBR007543	BBR002483	BBR007062	BBR003662	BBR003530	BBR002762	BBR001668
BBR007524	BBR001240	BBR007234	BBR005099	BBR006138	BBR001193	BBR000981
BBR007539	BBR007096	BBR006724	BBR000263	BBR001140	BBR002232	BBR001566
BBR007540	BBR007002	BBR004046	BBR001574	BBR003113	BBR002205	BBR001951
BBR007541	BBR006036	BBR007099	BBR006318	BBR002292	BBR001583	BBR007501
BBR007478	BBR003151	BBR006881	BBR002849	BBR004365	BBR002004	BBR007502
BBR007565	BBR003010	BBR005917	BBR003356	BBR002416	BBR001169	BBR002121
BBR007498	BBR006078	BBR002309	BBR003406	BBR002418	BBR001293	BBR000343
BBR004555	BBR006901	BBR006864	BBR003955	BBR005314	BBR002188	BBR001677
BBR004380	BBR006333	BBR005826	BBR006400	BBR004034	BBR002647	BBR003560
BBR004342	BBR003650	BBR002327	BBR003488	BBR006979	BBR001777	BBR005532
BBR004132	BBR002507	BBR006855	BBR002207	BBR003339	BBR005957	BBR001629
BBR001434	BBR002242	BBR004506	BBR006009	BBR006329	BBR000966	BBR000146
BBR007537	BBR006317	BBR006636	BBR006176	BBR002282	BBR000209	BBR001292
BBR001399	BBR007484	BBR002669	BBR004595	BBR001836	BBR002576	BBR001493
BBR007425	BBR007371	BBR001196	BBR002620	BBR005567	BBR000519	BBR004804
BBR001374	BBR007372	BBR006563	BBR002828	BBR006417	BBR003245	BBR004371
BBR004325	BBR007445	BBR006698	BBR003056	BBR001581	BBR002466	BBR004167
BBR007432	BBR007449	BBR006504	BBR004976	BBR005931	BBR001059	BBR001241
BBR007433	BBR006033	BBR006710	BBR003094	BBR000974	BBR002831	BBR001555
BBR007269	BBR006578	BBR006730	BBR002011	BBR005163	BBR002175	BBR002938
BBR006012	BBR007303	BBR006471	BBR006152	BBR001858	BBR002425	BBR001616
BBR004336	BBR002010	BBR006565	BBR001105	BBR004386	BBR003058	BBR000956
BBR004416	BBR007412	BBR006745	BBR003124	BBR000970	BBR003060	BBR003054
BBR007309	BBR007413	BBR006245	BBR004130	BBR003848	BBR002989	BBR000396
BBR004318	BBR007414	BBR007043	BBR003575	BBR004426	BBR001137	BBR003326
BBR004286	BBR007421	BBR004198	BBR005514	BBR002622	BBR002403	BBR003029
BBR004287	BBR007476	BBR004970	BBR004967	BBR003745	BBR002743	BBR001409
BBR004311	BBR004200	BBR002295	BBR004776	BBR003730	BBR001239	BBR002843
BBR004281	BBR005494	BBR002753	BBR004092	BBR005203	BBR000182	BBR000759
BBR007166	BBR007329	BBR003878	BBR005003	BBR003613	BBR003587	BBR001764
BBR007167	BBR001172	BBR005440	BBR003055	BBR002050	BBR006478	BBR002832
BBR003896	BBR007029	BBR004936	BBR003001	BBR005013	BBR002933	BBR002970
BBR004187	BBR007528	BBR006431	BBR007174	BBR000467	BBR001311	BBR005974
BBR002342	BBR007245	BBR001040	BBR002603	BBR005149	BBR000042	BBR002417
BBR002343	BBR007256	BBR004719	BBR005975	BBR003459	BBR003325	BBR002219
BBR002825	BBR007243	BBR002519	BBR004962	BBR002406	BBR002465	BBR002873

**Annuity policy – contract numbers**

BBR002853	BBR001075	BBR003410	BBR004529	BBR001804	BBR002084	BBR000342
BBR007144	BBR002621	BBR004868	BBR004875	BBR003368	BBR002996	BBR005082
BBR004082	BBR002778	BBR004922	BBRGAPNIM003	BBR000094	BBR002875	BBR000009
BBR003998	BBR007227	BBR002346	BBR005998	BBR003378	BBR004066	BBR005963
BBR003833	BBR000976	BBR006059	BBR005584	BBR003379	BBR005795	BBR000046
BBR003909	BBR006976	BBR006626	BBR003610	BBR003329	BBR002018	BBR005916
BBR004023	BBR002760	BBR006404	BBR005387	BBR003390	BBR003152	BBR000654
BBR004028	BBR005161	BBR004774	BBR004736	BBR005185	BBR001236	BBR005722
BBR003773	BBR004017	BBR004713	BBR002510	BBR005272	BBR004583	BBR002238
BBR003774	BBR005376	BBR007215	BBR002908	BBR002028	BBR002690	BBR003320
BBR003777	BBR001312	BBR002391	BBR004270	BBR001204	BBR000445	BBR001143
BBR003778	BBR006815	BBR003065	BBR004921	BBR001794	BBR000088	BBR006357
BBR002397	BBR006923	BBR007183	BBR004819	BBR003328	BBR002400	BBR001247
BBR003859	BBR005912	BBR002012	BBR004409	BBR005563	BBR004162	BBR001658
BBR003860	BBR004055	BBR004649	BBR006331	BBR005220	BBR003294	BBR000002
BBR002464	BBR006639	BBR000174	BBR001930	BBR005221	BBR003868	BBR000543
BBR003709	BBR001526	BBR002598	BBR003431	BBR005232	BBR003105	BBR003818
BBR006941	BBR003596	BBR007362	BBR004775	BBR005233	BBR004585	BBR003820
BBR006942	BBR006862	BBR004857	BBR005195	BBR003625	BBR002649	BBR004241
BBR003576	BBR001749	BBR006028	BBR006878	BBR002604	BBR002650	BBR003002
BBR001212	BBR002726	BBR006260	BBR001641	BBR004140	BBR002653	BBR007435
BBR006603	BBR002727	BBR006645	BBR000306	BBR000747	BBR002677	BBR006042
BBR005323	BBR007066	BBR003539	BBR006798	BBR005162	BBR002678	BBR004524
BBR003594	BBR004810	BBR005652	BBR002772	BBR000222	BBR002258	BBR000010
BBR004114	BBR006035	BBR004384	BBR006681	BBR003009	BBR002608	BBR001884
BBR003246	BBR003428	BBR004385	BBR005868	BBR002999	BBR001796	BBR005452
BBR003247	BBR006324	BBR005972	BBR002563	BBR002707	BBR001685	BBR001463
BBR003485	BBR003768	BBR005973	BBR004750	BBR001999	BBR003187	BBR006506
BBR003450	BBR003757	BBR005956	BBR005941	BBR002305	BBR003419	BBR004534
BBR001073	BBR007020	BBR003090	BBR006733	BBR000102	BBR000825	BBR001007
BBR003476	BBR003133	BBR005639	BBR004355	BBR002761	BBR001125	BBR001912
BBR006089	BBR003136	BBR003942	BBR004982	BBR003237	BBR000620	BBR005620
BBR006574	BBR002847	BBR004185	BBR004983	BBR002560	BBR001200	BBR001015
BBR006575	BBR006659	BBR007330	BBR004984	BBR003464	BBR002144	BBR004161
BBR003166	BBR005122	BBR007331	BBR003147	BBR003897	BBR002462	BBR005746
BBR003241	BBR005123	BBR003977	BBR004978	BBR002190	BBR000217	BBR001081
BBR003284	BBR004591	BBR006160	BBR004965	BBR002191	BBR002089	BBR001316
BBR000971	BBR006921	BBR005594	BBR003228	BBR004437	BBR002090	BBR001605

**Annuity policy – contract numbers**

BBR005823	BBR006990	BBR002959	BBR004943	BBR004471	BBR000889	BBR005137
BBR006128	BBR006893	BBR005317	BBR003025	BBR002482	BBR004183	BBR000192
BBR002383	BBR004402	BBR002254	BBR003026	BBR003445	BBR001152	BBR006544
BBR003174	BBR006843	BBR004050	BBR004955	BBR001022	BBR003408	BBR006690
BBR003217	BBR006832	BBR005408	BBR003259	BBR003457	BBR000530	BBR006691
BBR003138	BBR006919	BBR005096	BBR006460	BBR006580	BBR002273	BBR001523
BBR005863	BBR006848	BBR005275	BBR002765	BBR004420	BBR001405	BBR006571
BBR002909	BBR003455	BBR005094	BBR007283	BBR001849	BBR004691	BBR006591
BBR000595	BBR003456	BBR005026	BBR004734	BBR006056	BBR005446	BBR001339
BBR005593	BBR007039	BBR003385	BBR002789	BBR003300	BBR000764	BBR001897
BBR003020	BBR007208	BBR006611	BBR006411	BBR002172	BBR002216	BBR002844
BBR002870	BBR000443	BBR006446	BBR006366	BBR003309	BBR001277	BBR006330
BBR002895	BBR004436	BBR002589	BBR001990	BBR003310	BBR001678	BBR004152
BBR002805	BBR004248	BBR007013	BBR003231	BBR003304	BBR000859	BBR000003
BBR005552	BBR006737	BBR006637	BBR000081	BBR001000	BBR000809	BBR003126
BBR002729	BBR002757	BBR004909	BBR000123	BBR004299	BBR003479	BBR000400
BBR002751	BBR007109	BBR003235	BBR000085	BBR004126	BBR001736	BBR000998
BBR002451	BBR001486	BBR006680	BBR006870	BBR003652	BBR007365	BBR001381
BBR002627	BBR002654	BBR006465	BBR006888	BBR003267	BBR002313	BBR006029
BBR002720	BBR005507	BBR006635	BBR004582	BBR004556	BBR001016	BBR002667
BBR002570	BBR001363	BBR006716	BBR005852	BBR003301	BBR001028	BBR001100
BBR007561	BBR007336	BBR006356	BBR001634	BBR003933	BBR001640	BBR003265
BBR002533	BBR007342	BBR007380	BBR005416	BBR002951	BBR002592	BBR000568
BBR002534	BBR007276	BBR006557	BBR000156	BBR002623	BBR004065	BBR001720
BBR007542	BBR007471	BBR006368	BBR000963	BBR002881	BBR004513	BBR005688
BBR002496	BBR007386	BBR006556	BBR006498	BBR002952	BBR000712	BBR002355
BBR000535	BBR003676	BBR006554	BBR004834	BBR002713	BBR001740	BBR002692
BBR007552	BBR007335	BBR002883	BBR000658	BBR005989	BBR004015	BBR000070
BBR007481	BBR007327	BBR006553	BBR004769	BBR003362	BBR001505	BBR000254
BBR002452	BBR007211	BBR007051	BBR004620	BBR005310	BBR000497	BBR002155
BBR007566	BBR005832	BBR006598	BBR003700	BBR005538	BBR003547	BBR006957
BBR007567	BBR004283	BBR006422	BBR002935	BBR004106	BBR002142	BBR000589
BBR002381	BBR007218	BBR006436	BBR004899	BBR001031	BBR004764	BBR001191
BBR002439	BBR002764	BBR007292	BBR004749	BBR001362	BBR003050	BBR002733
BBR002286	BBR004608	BBR005769	BBR002774	BBR005140	BBR001244	BBR007317
BBR002324	BBR007179	BBR005087	BBR002749	BBR001067	BBR007562	BBR000289
BBR007462	BBR007035	BBR004054	BBR000907	BBR005152	BBR003367	BBR001924
BBR000709	BBR005342	BBR004763	BBR002710	BBR001453	BBR002080	BBR002095

**Annuity policy – contract numbers**

BBR0000100	BBR007036	BBR006949	BBR003750	BBR003178	BBR005409	BBR002098
BBR000437	BBR007149	BBR007026	BBR004808	BBR003163	BBR005465	BBR005615
BBR000451	BBR004485	BBR004052	BBR004747	BBR003346	BBR003364	BBR004644
BBR002356	BBR007150	BBR006116	BBR005223	BBR002640	BBR002767	BBR000783
BBR007393	BBR007253	BBR004025	BBR002730	BBR003269	BBR004572	BBR000999
BBR000409	BBR005591	BBR004790	BBR003067	BBR000932	BBR000116	BBR005441
BBR002245	BBR000697	BBR004859	BBR006459	BBR004415	BBR004439	BBR000581
BBR007415	BBR002477	BBR004739	BBR006640	BBR000830	BBR001045	BBR000525
BBR007402	BBR006818	BBR006071	BBR006337	BBR001820	BBR000358	BBR002277
BBR007428	BBR006883	BBR004253	BBR005406	BBR000040	BBR002024	BBR004489
BBR007339	BBR001278	BBR004813	BBR002198	BBR002638	BBR006559	BBR004141
BBR007463	BBR007202	BBR004822	BBR002659	BBR005075	BBR003307	BBR000662
BBR004285	BBR001275	BBR001202	BBR006272	BBR002802	BBR005242	BBR000468
BBR004798	BBR006725	BBR006947	BBR003827	BBR001805	BBR004815	BBR003324
BBR007382	BBR002132	BBR004418	BBR004274	BBR001543	BBR000523	BBR000924
BBR007394	BBR004689	BBR002899	BBR004275	BBR003930	BBR001093	BBR002168
BBR007426	BBR004690	BBR002231	BBR002610	BBR003034	BBR001856	BBR003879
BBR007348	BBR006668	BBR006335	BBR005942	BBR000909	BBR004179	BBR002143
BBR007178	BBR005755	BBR005765	BBR002994	BBR003114	BBR002580	BBR000524
BBR004831	BBR006340	BBR005258	BBR007196	BBR002026	BBR001908	BBR006577
BBR002116	BBR006917	BBR004428	BBR005819	BBR004748	BBR001945	BBR006607
BBR002117	BBR001814	BBR005355	BBR005758	BBR002532	BBR003175	BBR000366
BBR000482	BBR001815	BBR006323	BBR002405	BBR003059	BBR001832	BBR000252
BBR004615	BBR001235	BBR004781	BBR004846	BBR003061	BBR004188	BBR004526
BBR007197	BBR006707	BBR006249	BBR002076	BBR003711	BBR006840	BBR006670
BBR007198	BBR006708	BBR005307	BBR004878	BBR002171	BBR003693	BBR000893
BBR002106	BBR005031	BBR007181	BBR005781	BBR001799	BBR000995	BBR002041
BBR007177	BBR005618	BBR005128	BBR003798	BBR000839	BBR005447	BBR002978
BBR006509	BBR004980	BBR005067	BBR000111	BBR006310	BBR004037	BBR003416
BBR007259	BBR005000	BBR004797	BBR006158	BBR003176	BBR001896	BBR000616
BBR007260	BBR007467	BBR004835	BBR002816	BBR006220	BBR001907	BBR003975
BBR007147	BBR003937	BBR003536	BBR005730	BBRGAPNIM011	BBR001927	BBR002902
BBR007141	BBR007175	BBR004705	BBR005731	BBR003510	BBR001092	BBR002014
BBR007040	BBR007176	BBR004492	BBR000876	BBR001994	BBR004451	BBR002773
BBR001960	BBR002799	BBR004753	BBR004817	BBR002212	BBR001126	BBR002775
BBR007125	BBR006481	BBR004733	BBR004823	BBR005656	BBR004362	BBR003651
BBR004207	BBR003263	BBR004663	BBR004448	BBR002634	BBR000891	BBR000824
BBR006596	BBR002803	BBR005759	BBR004758	BBR001665	BBR001014	BBR002160



**Annuity policy – contract numbers**

BBR001906	BBR005158	BBR005897	BBR007160	BBR003644	BBR000789	BBR002552
BBR006961	BBR006454	BBR006638	BBR003917	BBR005059	BBR001519	BBR002553
BBR007001	BBR002867	BBR002632	BBR004786	BBR001606	BBR001942	BBR005881
BBR005462	BBR004821	BBR004624	BBR005687	BBR005047	BBR000386	BBR004505
BBR006955	BBR004789	BBR004625	BBR006686	BBR005484	BBR001676	BBR001011
BBR006966	BBR003713	BBR006307	BBR003072	BBR005184	BBR005894	BBR002042
BBR001680	BBR003688	BBR005437	BBR000850	BBR005130	BBR005414	BBR001296
BBR006884	BBR002813	BBR005438	BBR005021	BBR005178	BBR002790	BBR002088
BBR003660	BBR001218	BBR007483	BBR002625	BBR003102	BBR000962	BBR001206
BBR004086	BBR004800	BBR000425	BBR000828	BBR002029	BBR000941	BBR003851
BBR006648	BBR007217	BBR007444	BBR002321	BBR003512	BBR000374	BBR002152
BBR007180	BBR003036	BBR004229	BBR001388	BBR000213	BBR001114	BBR001439
BBR006147	BBR003480	BBR006342	BBR006352	BBR000115	BBR000931	BBR000005
BBR006602	BBR004888	BBR006354	BBR002688	BBR004195	BBR003203	BBR000224
BBR001624	BBR002498	BBR006229	BBR000322	BBR002897	BBR000869	BBR006391
BBR007532	BBR005204	BBR003597	BBR004214	BBR004192	BBR001034	BBR001135
BBR002515	BBR003255	BBR005060	BBR006289	BBR003109	BBR000978	BBR001420
BBR003940	BBR003717	BBR005208	BBR003844	BBR003354	BBR003312	BBR003866
BBR001471	BBR002746	BBR005883	BBR003925	BBR003048	BBR000908	BBR006885
BBR006766	BBR006186	BBR005339	BBR003355	BBR003103	BBR001138	BBR004124
BBR006767	BBR002527	BBR007233	BBR007083	BBR004780	BBR004773	BBR006854
BBR005825	BBR006697	BBR005550	BBR004850	BBR002991	BBR000580	BBR002404
BBR004799	BBR006709	BBR006155	BBR003963	BBR005650	BBR000542	BBR006386
BBR001496	BBR006723	BBR005455	BBR005853	BBR003702	BBR000062	BBR006857
BBR006120	BBR006350	BBR004741	BBR002544	BBR003027	BBR002617	BBR006587
BBR007186	BBR006604	BBR002467	BBR002530	BBR001981	BBR000873	BBR000347
BBR001499	BBR000950	BBR005709	BBR000173	BBR003099	BBR003466	BBR005294
BBR001511	BBR004543	BBR004567	BBR004927	BBR002283	BBR001175	BBR003995
BBR001406	BBR006555	BBR005391	BBR004757	BBR002535	BBR000637	BBR002921
BBR002675	BBR004657	BBR004228	BBR004681	BBR004610	BBR001517	BBR001494
BBR003766	BBR003641	BBR005176	BBR002421	BBR004609	BBR000882	BBR006731
BBR003057	BBR003384	BBR003038	BBR000945	BBR001254	BBR002916	BBR004139
BBR001211	BBR000886	BBR004645	BBR002506	BBR002169	BBR004991	BBR006551
BBR003603	BBR006030	BBR002296	BBR005678	BBR005808	BBR006258	BBR004882
BBR005986	BBR005180	BBR001384	BBR005668	BBR000190	BBR000397	BBR006038
BBR005869	BBR005181	BBR007070	BBR004604	BBR003623	BBR000696	BBR006099
BBR005692	BBR004224	BBR004363	BBR005286	BBR005906	BBR000914	BBR005877
BBR003086	BBR006418	BBR007443	BBR002134	BBR001793	BBR001996	BBR006389

**Annuity policy – contract numbers**

BBR005698	BBR000823	BBR007442	BBR005559	BBR003853	BBR003011	BBR001053
BBR005818	BBR007264	BBR004184	BBR005680	BBR001349	BBR000853	BBR005423
BBR005862	BBR003387	BBR006449	BBR006172	BBR002648	BBR001459	BBR005260
BBR005725	BBR006956	BBR000253	BBR004319	BBR005177	BBR003586	BBR000291
BBR002102	BBR006584	BBR004636	BBR004594	BBR004225	BBR000838	BBR006392
BBR003243	BBR007204	BBR004670	BBR002700	BBR002039	BBR001708	BBR006847
BBR002062	BBR000920	BBR005489	BBR004874	BBR006146	BBR003044	BBR003830
BBR003891	BBR002742	BBR000768	BBR004507	BBR005046	BBR006483	BBR005844
BBR007573	BBR007193	BBR004323	BBR006177	BBR004181	BBR003296	BBR000434
BBR007525	BBR000726	BBR004324	BBR005167	BBR003635	BBR005347	BBR003052
BBR007506	BBR002759	BBR003728	BBR004307	BBR001701	BBR006410	BBR002979
BBR002635	BBR006043	BBR007441	BBR004308	BBR003000	BBR000670	BBR002869
BBR005341	BBR004102	BBR003905	BBR004230	BBR003016	BBR001083	BBR002380
BBR002693	BBR006425	BBR004766	BBR004836	BBR003017	BBR000692	BBR006775
BBR007352	BBR007350	BBR006492	BBR004950	BBR003095	BBR000821	BBR005395
BBR007497	BBR006288	BBR004638	BBR002958	BBR006480	BBR001440	BBR000029
BBR003084	BBR003880	BBR004421	BBR001865	BBR000831	BBR001816	BBR005349
BBR003085	BBR003822	BBR006914	BBR003377	BBR004481	BBR001821	BBR002199
BBR007273	BBR003823	BBR004693	BBR001347	BBR001817	BBR000058	BBR002597
BBR007274	BBR005614	BBR004694	BBR005288	BBR003125	BBR001758	BBR002894
BBR007560	BBR002368	BBR004557	BBR006183	BBR004782	BBR006590	BBR006363
BBR007017	BBR005487	BBR004558	BBR006204	BBR000701	BBR005770	BBR002740
BBR005118	BBR006673	BBR004651	BBR006205	BBR004441	BBR003180	BBR006531
BBR005478	BBR006599	BBR004839	BBR006206	BBR005449	BBR003999	BBR003313
BBR007338	BBR001033	BBR004840	BBR004897	BBR006470	BBR000318	BBR002223
BBR005344	BBR000847	BBR006450	BBR002078	BBR002967	BBR001623	BBR003193
BBR005267	BBR000837	BBR006438	BBR002079	BBR003023	BBR002711	BBR003194
BBR005058	BBR006747	BBR004665	BBR002187	BBR004521	BBR003871	BBR002378
BBR005236	BBR007092	BBR006308	BBR000567	BBR003015	BBR003046	BBR002323
BBR007387	BBR006754	BBR006301	BBR004727	BBR004827	BBR000638	BBR002272
BBR004879	BBR006715	BBR004574	BBR005073	BBR002280	BBR000773	BBR002303
BBR007082	BBR006467	BBR004575	BBR004754	BBR007025	BBR001810	BBR002304
BBR002736	BBR006474	BBR004602	BBR004666	BBR004618	BBR001811	BBR002782
BBR007119	BBR006475	BBR006214	BBR005216	BBR001579	BBR000440	BBR002136
BBR001176	BBR004393	BBR006133	BBR004108	BBR004003	BBR000526	BBR005531
BBR001159	BBR006407	BBR006130	BBR002353	BBR002347	BBR006969	BBR002471
BBR003375	BBR006408	BBR006131	BBR003734	BBR001326	BBR001502	BBR006600
BBR006962	BBR006560	BBR004499	BBR002311	BBR006783	BBR002427	BBR004942

**Annuity policy – contract numbers**

BBR004837      BBR005773      BBR004770      BBR005779      BBR003621      BBR001219      BBR006593

**Ordinary Life policy – contract numbers**

BBR600003655	BBR600001238	BBR319823	BBR600003580	BBR600003841	BBR600002299	BBR600001599
BBR600002703	BBR600001831	BBR318913	BBR600003889	BBR110830	BBR600002354	BBR600001793
BBR600004005	BBR600000979	BBR318983	BBR600003919	BBR114339	BBR600002582	BBR600002218
BBR600004006	BBR313148	BBR319022	BBR600003974	BBR113606	BBR600002619	BBR600000403
BBR312401	BBR313660	BBR320275	BBR320781	BBR113845	BBR600002657	BBR600001891
BBR40040054	BBR318629	BBR320414	BBR600003270	BBR116644	BBR600002746	BBR600001814
BBR88000149	BBR319781	BBR320456	BBR321630	BBR119554	BBR600002740	BBR600001137
BBR88001655	BBR600000817	BBR320571	BBR326764	BBR119632	BBR600002755	BBR600000624
BBR88001685	BBR307833	BBR320444	BBR309570	BBR121341	BBR600002793	BBR600000684
BBR88004163	BBR307700	BBR320963	BBR309571	BBR302485	BBR600002834	BBR600000822
BBR88004466	BBR310733	BBR324097	BBR321633	BBR303654	BBR600002852	BBR600000971
BBR88006991	BBR313722	BBR323396	BBR310604	BBR304781	BBR600003305	BBR600001149
BBR88006978	BBR315939	BBR324694	BBR320070	BBR307852	BBR600003325	BBR600001373
BBR88006980	BBR318432	BBR326915	BBR600003029	BBR308482	BBR600003329	BBR600001481
BBR88006982	BBR317633	BBR324688	BBR600003285	BBR308821	BBR600003306	BBR600001974
BBR88008301	BBR318868	BBR326181	BBR600003978	BBR309522	BBR600003459	BBR600002219
BBR88009418	BBR325468	BBR600000604	BBR320903	BBR311086	BBR600003494	BBR600002227
BBR88011783	BBR325790	BBR600000778	BBR312504	BBR311915	BBR600003544	BBR326896
BBR88016442	BBR326632	BBR600000735	BBR311659	BBR313174	BBR600003598	BBR600000974
BBR88020051	BBR600000729	BBR600000861	BBR323974	BBR313416	BBR600003532	BBR600001887
BBR88001152	BBR600002782	BBR600000912	BBR324839	BBR313444	BBR600003662	BBR600002069
BBR88000154	BBR321403	BBR600000925	BBR325593	BBR313472	BBR600003794	BBR600001139
BBR88000497	BBR319777	BBR600001176	BBR600002492	BBR316376	BBR600003730	BBR600000046
BBR88001153	BBR323519	BBR600001193	BBR600002491	BBR317086	BBR600003811	BBR600000482
BBR88001949	BBR600000698	BBR600001297	BBR600002536	BBR316527	BBR600003880	BBR600000706
BBR88007597	BBR600002014	BBR600001215	BBR600002551	BBR316898	BBR600003890	BBR600000880
BBR88005253	BBR600002572	BBR600001226	BBR600003292	BBR318745	BBR600003901	BBR600000968
BBR600003521	BBR316375	BBR600001274	BBR600003364	BBR319156	BBR600003850	BBR600001388
BBR600000873	BBR319707	BBR600001509	BBR600003488	BBR319270	BBR600003865	BBR600001530
BBR600001013	BBR88002506	BBR600001591	BBR600003646	BBR319942	BBR600003930	BBR600001115
BBR600000719	BBR306686	BBR600001827	BBR600003829	BBR320044	BBR600003959	BBR600001267
BBR600001305	BBR307330	BBR600001944	BBR123364	BBR320375	BBR600003977	BBR600001544
BBR600001499	BBR307349	BBR600002020	BBR302351	BBR320419	BBR317067	BBR600001901
BBR600001750	BBR307970	BBR600003140	BBR322755	BBR320765	BBR325674	BBR600002085
BBR600002068	BBR303718	BBR600000725	BBR323278	BBR323242	BBR600003951	BBR600002078
BBR600002058	BBR315115	BBR600000756	BBR600002292	BBR322593	BBR108389	BBR600002413
BBR600003262	BBR306841	BBR307801	BBR600003143	BBR323203	BBR108558	BBR600000499
BBR600003411	BBR307571	BBR311381	BBR600003303	BBR600002327	BBR108941	BBR600001393

**Ordinary Life policy – contract numbers**

BBR600003732	BBR307617	BBR314188	BBR600002666	BBR600002320	BBR109454	BBR600000420
BBR600003816	BBR307709	BBR322521	BBR313902	BBR600002392	BBR111406	BBR600000096
BBR600000722	BBR307327	BBR325820	BBR600002650	BBR600002495	BBR112326	BBR600000102
BBR600001362	BBR308222	BBR325829	BBR600002649	BBR600002552	BBR112664	BBR600000178
BBR600001497	BBR314364	BBR600001461	BBR600003125	BBR600002575	BBR113500	BBR600001082
BBR600001529	BBR311497	BBR600001555	BBR600003416	BBR600002677	BBR115354	BBR600001369
BBR600001953	BBR305971	BBR600001358	BBR309672	BBR600002679	BBR116381	BBR600001449
BBR600002246	BBR306491	BBR600001365	BBR309915	BBR600002763	BBR115717	BBR600001346
BBR600002002	BBR308602	BBR600002074	BBR310914	BBR600002922	BBR117973	BBR600001864
BBR600001733	BBR307140	BBR600000134	BBR311199	BBR600003004	BBR120742	BBR600001934
BBR600001216	BBR306850	BBR320317	BBR312470	BBR600002925	BBR300318	BBR600002064
BBR600001391	BBR311289	BBR600003071	BBR314172	BBR600003243	BBR304704	BBR600002063
BBR600001667	BBR302460	BBR312536	BBR321934	BBR600003207	BBR309479	BBR600000556
BBR600001991	BBR323364	BBR313021	BBR325291	BBR600003310	BBR309693	BBR600002032
BBR600002263	BBR600001241	BBR315817	BBR600002832	BBR600003389	BBR313621	BBR600002035
BBR600002278	BBR600002208	BBR316155	BBR600002855	BBR600003397	BBR317973	BBR600001372
BBR600002102	BBR600002822	BBR318151	BBR600003351	BBR600003462	BBR318160	BBR380000
BBR36016443	BBR317263	BBR319702	BBR600003409	BBR600003551	BBR319784	BBR600000572
BBR600003138	BBR319954	BBR321561	BBR600003491	BBR600003656	BBR320894	BBR600000639
BBR600002901	BBR326562	BBR322003	BBR600003663	BBR600003786	BBR322212	BBR600000489
BBR324902	BBR600000565	BBR326241	BBR600003747	BBR600003793	BBR322928	BBR600000539
BBR322486	BBR600000566	BBR326663	BBR600003982	BBR600003748	BBR324601	BBR600000767
BBR322867	BBR600000784	BBR600000260	BBR115971	BBR600003791	BBR600002461	BBR600000865
BBR325001	BBR600001524	BBR600000610	BBR317420	BBR600003833	BBR600002500	BBR600000870
BBR600002318	BBR321785	BBR600000853	BBR319203	BBR600003851	BBR600003011	BBR600000937
BBR600003154	BBR322516	BBR600000745	BBR322244	BBR600003891	BBR600003620	BBR600001260
BBR600002805	BBR323527	BBR600000924	BBR600002720	BBR600003915	BBR600003644	BBR600001317
BBR322120	BBR600000878	BBR600000961	BBR114126	BBR600003992	BBR600003705	BBR600001459
BBR323451	BBR600000934	BBR600001065	BBR114825	BBR600003859	BBR600003877	BBR600001776
BBR36106001	BBR600000949	BBR600001261	BBR114928	BBR114516	BBR600004003	BBR600001812
BBR36107757	BBR600001672	BBR600001502	BBR115972	BBR108152	BBR600003861	BBR600001833
BBR36105977	BBR600001500	BBR600001624	BBR116125	BBR109071	BBR109898	BBR600001804
BBR36014113	BBR600001664	BBR600001532	BBR119508	BBR110232	BBR113604	BBR600001809
BBR36105891	BBR326365	BBR600001632	BBR119884	BBR108935	BBR110584	BBR600001938
BBR36011191	BBR600001593	BBR600001694	BBR121455	BBR110228	BBR122434	BBR600002162
BBR36013749	BBR600001620	BBR600001958	BBR121519	BBR111386	BBR105288	BBR600002207
BBR36015895	BBR316863	BBR600001965	BBR122098	BBR112043	BBR322920	BBR600002046
BBR600001235	BBR321401	BBR600002122	BBR122099	BBR112665	BBR600003388	BBR600002098

**Ordinary Life policy – contract numbers**

BBR600000820	BBR322595	BBR600002195	BBR300422	BBR112477	BBR600003274	BBR600002140
BBR600000821	BBR324203	BBR600002310	BBR309216	BBR113244	BBR112763	BBR600000381
BBR600001354	BBR325034	BBR600002387	BBR309218	BBR114449	BBR70051196	BBR600001132
BBR600001768	BBR600001185	BBR600002511	BBR310201	BBR114481	BBR121131	BBR600000327
BBR600001319	BBR600001749	BBR600002497	BBR309992	BBR113466	BBR306980	BBR600000480
BBR600001273	BBR600001784	BBR600002957	BBR311046	BBR115046	BBR311938	BBR600002105
BBR600001446	BBR600001828	BBR600003229	BBR311562	BBR115080	BBR73042410	BBR600002187
BBR600002025	BBR600002003	BBR600002232	BBR311967	BBR116645	BBR314497	BBR327178
BBR600001851	BBR600003367	BBR600000213	BBR312511	BBR115349	BBR315227	BBR327277
BBR600000758	BBR315258	BBR600001427	BBR313450	BBR117653	BBR73052265	BBR600000386
BBR600001186	BBR316019	BBR600002152	BBR313385	BBR117974	BBR318129	BBR600000799
BBR600000268	BBR319068	BBR323197	BBR313386	BBR118373	BBR317324	BBR600000921
BBR600001318	BBR321404	BBR323860	BBR314766	BBR119507	BBR319523	BBR600001243
BBR36014457	BBR320712	BBR325110	BBR315203	BBR120778	BBR319785	BBR600001248
BBR320415	BBR322276	BBR326956	BBR316124	BBR123375	BBR321336	BBR600001869
BBR326962	BBR323196	BBR600000658	BBR320364	BBR121569	BBR36104560	BBR600001922
BBR316425	BBR324046	BBR600001441	BBR322019	BBR122163	BBR321337	BBR600001946
BBR315937	BBR325199	BBR600001230	BBR322327	BBR122242	BBR321479	BBR600002015
BBR316066	BBR326045	BBR600001558	BBR321872	BBR300326	BBR321855	BBR600002026
BBR319405	BBR324790	BBR600001622	BBR322584	BBR300401	BBR36105160	BBR600002052
BBR320333	BBR326214	BBR600001899	BBR323445	BBR312575	BBR36105396	BBR600002073
BBR324686	BBR326654	BBR600001805	BBR600002243	BBR313218	BBR323257	BBR600002137
BBR327365	BBR600001028	BBR600001818	BBR600002249	BBR314127	BBR325860	BBR600002211
BBR600001340	BBR600001232	BBR600002044	BBR600002245	BBR315381	BBR310100681	BBR600000411
BBR600001286	BBR600001410	BBR600002053	BBR600002264	BBR316988	BBR310100042	BBR600000427
BBR600001477	BBR600001343	BBR600002091	BBR600002369	BBR317724	BBR310100992	BBR600000702
BBR600001252	BBR600001380	BBR600002231	BBR600002541	BBR319132	BBR310100023	BBR600001377
BBR600002146	BBR600001411	BBR600002340	BBR600002587	BBR325673	BBR36013853	BBR600001474
BBR314425	BBR600001463	BBR600002682	BBR600002709	BBR600002267	BBR310100311	BBR600000463
BBR311563	BBR600001482	BBR600002933	BBR600002680	BBR600002462	BBR600002230	BBR600000192
BBR310832	BBR600001506	BBR325828	BBR600003003	BBR600002579	BBR600002583	BBR600000253
BBR310585	BBR600001691	BBR600001876	BBR600003002	BBR600002722	BBR600002656	BBR600000460
BBR316848	BBR600001881	BBR600000524	BBR600002978	BBR600002909	BBR600003008	BBR600000707
BBR600003677	BBR600001688	BBR600001996	BBR600002999	BBR600002810	BBR600003072	BBR600001360
BBR600003372	BBR600001970	BBR600002770	BBR600003110	BBR600003199	BBR600003014	BBR600001475
BBR600003522	BBR600002239	BBR317746	BBR600003129	BBR600003213	BBR600003460	BBR600001653
BBR600002524	BBR600002594	BBR323202	BBR600003182	BBR600003021	BBR600003469	BBR600001249
BBR600003369	BBR600002595	BBR324997	BBR600002980	BBR600003168	BBR600003346	BBR600001521

**Ordinary Life policy – contract numbers**

BBR600003539	BBR600003126	BBR600000508	BBR600003083	BBR600003172	BBR600003379	BBR600001570
BBR600002286	BBR600003713	BBR600000819	BBR600003128	BBR600003202	BBR600003550	BBR600001771
BBR600002468	BBR600003714	BBR600001125	BBR600003141	BBR600003210	BBR600003608	BBR600001945
BBR600002618	BBR320177	BBR600001237	BBR600003235	BBR600003302	BBR600003922	BBR600002009
BBR600003133	BBR320430	BBR600001181	BBR600003445	BBR600003254	BBR600003969	BBR600002143
BBR600003395	BBR600002004	BBR600001224	BBR600003323	BBR600003649	BBR306824	BBR600002077
BBR600003487	BBR314228	BBR600001773	BBR600003330	BBR600003651	BBR316667	BBR600002096
BBR600003770	BBR313661	BBR600001855	BBR600003530	BBR600003652	BBR36000475	BBR600000349
BBR600003809	BBR319824	BBR600001882	BBR600003776	BBR600003665	BBR314818	BBR600001442
BBR600003739	BBR319901	BBR600002448	BBR600003894	BBR600003529	BBR73001028	BBR600002024
BBR600003762	BBR318989	BBR307534	BBR600003991	BBR600003564	BBR320448	BBR600001423
BBR600004009	BBR321466	BBR600001862	BBR600003914	BBR600003750	BBR109490	BBR600001434
BBR324336	BBR322680	BBR600000811	BBR303503	BBR600003795	BBR111435	BBR600001490
BBR600001180	BBR322683	BBR307232	BBR305903	BBR600003720	BBR111624	BBR600002179
BBR600001737	BBR326878	BBR600003258	BBR307401	BBR600003736	BBR88001486	BBR36008091
BBR600001575	BBR326951	BBR302989	BBR311048	BBR600003754	BBR88001472	BBR36008212
BBR600001698	BBR600000436	BBR304098	BBR315306	BBR600003815	BBR308778	BBR36008092
BBR326215	BBR600000672	BBR305017	BBR323270	BBR600003857	BBR36101498	BBR73063977
BBR600001169	BBR600001299	BBR305419	BBR600002272	BBR600003863	BBR36008827	BBR36105566
BBR600001044	BBR600001330	BBR303228	BBR600003150	BBR600003886	BBR36009779	BBR36008909
BBR317636	BBR600001457	BBR307003	BBR600003380	BBR600003973	BBR321877	BBR36103089
BBR320453	BBR600001342	BBR304468	BBR312235	BBR600003174	BBR310100981	BBR36103500
BBR323694	BBR600001437	BBR304652	BBR314489	BBR600003073	BBR310100021	BBR36104033
BBR322123	BBR600001739	BBR304681	BBR315178	BBR600003390	BBR310100022	BBR36009358
BBR327410	BBR600001767	BBR318707	BBR323217	BBR302566	BBR317317	BBR36103054
BBR600000943	BBR600001821	BBR111389	BBR322491	BBR303915	BBR600001796	BBR36103841
BBR600001174	BBR600001865	BBR119800	BBR325685	BBR302765	BBR600000199	BBR36104457
BBR600001363	BBR600001927	BBR600003897	BBR600002262	BBR305844	BBR600000692	BBR36104491
BBR600001194	BBR600002042	BBR308356	BBR600002351	BBR307004	BBR600001353	BBR36105155
BBR600001387	BBR600002141	BBR306838	BBR600002352	BBR307697	BBR600001602	BBR36010372
BBR600001537	BBR322388	BBR313414	BBR600002539	BBR309373	BBR600001696	BBR36105408
BBR600001978	BBR311954	BBR70006567	BBR600002667	BBR309533	BBR600001189	BBR36105624
BBR314231	BBR312937	BBR600002553	BBR600002817	BBR311047	BBR600001874	BBR36107844
BBR309126	BBR317582	BBR600003497	BBR600003057	BBR311965	BBR600000843	BBR36103062
BBR310539	BBR321674	BBR600002630	BBR600003218	BBR312517	BBR600001090	BBR36104649
BBR321535	BBR325038	BBR600003187	BBR600003278	BBR312475	BBR600000305	BBR36008095
BBR321932	BBR600000803	BBR319573	BBR600003024	BBR315703	BBR600000303	BBR36102774
BBR324644	BBR600000940	BBR123178	BBR600003461	BBR315135	BBR600001489	BBR36009347

**Ordinary Life policy – contract numbers**

BBR324676	BBR60000960	BBR114128	BBR600003621	BBR316295	BBR600001505	BBR36009741
BBR600000547	BBR600001228	BBR120949	BBR600003554	BBR317583	BBR600001282	BBR36102911
BBR600000616	BBR600001487	BBR310410	BBR600003733	BBR317682	BBR600001371	BBR36103372
BBR600001288	BBR600001644	BBR310494	BBR600003838	BBR317846	BBR600001939	BBR36103967
BBR313068	BBR600001271	BBR311290	BBR600003887	BBR318049	BBR326992	BBR36104348
BBR324787	BBR600001822	BBR316591	BBR600003986	BBR318272	BBR327130	BBR36104828
BBR600001302	BBR600003964	BBR315892	BBR301607	BBR36102810	BBR600000111	BBR36104229
BBR306400	BBR600001807	BBR319634	BBR305290	BBR319731	BBR600001569	BBR36104349
BBR308877	BBR315254	BBR322741	BBR305693	BBR320775	BBR600001687	BBR36104633
BBR312333	BBR600000363	BBR324701	BBR311788	BBR321706	BBR600001079	BBR36104689
BBR314652	BBR600001184	BBR600002809	BBR600002347	BBR323876	BBR600000047	BBR36105126
BBR314721	BBR312616	BBR600002839	BBR600002300	BBR322229	BBR600000394	BBR36105208
BBR319338	BBR317993	BBR600003242	BBR600003023	BBR324724	BBR600000730	BBR36105285
BBR319649	BBR318220	BBR600003391	BBR600003162	BBR324748	BBR600000791	BBR36105288
BBR320474	BBR318549	BBR600003422	BBR600003661	BBR326624	BBR600000836	BBR36105912
BBR320604	BBR318658	BBR600003384	BBR600003961	BBR600002260	BBR600000891	BBR36106589
BBR600000659	BBR319204	BBR600003558	BBR600002406	BBR600002325	BBR600001203	BBR36107225
BBR36013763	BBR36014592	BBR36014617	BBR36015292	BBR36015590		



**Term Life policy – contract number**

BBR600003641	BBR600003562	BBR600002384	BBR600002718	BBR600003905	BBR600003234	BBR600003659
BBR600003344	BBR600003568	BBR600002513	BBR600002878	BBR600003574	BBR600003447	BBR600003660
BBR600003638	BBR600003724	BBR323190	BBR600003667	BBR600003575	BBR600003821	BBR600003672
BBR600003848	BBR600002631	BBR600002694	BBR600003668	BBR600003692	BBR600003972	BBR600003673
BBR600003899	BBR600003647	BBR600003259	BBR600003823	BBR600002778	BBR600002751	BBR600003693
BBR600003295	BBR600002877	BBR600003361	BBR600003858	BBR600002895	BBR600002904	BBR600003694
BBR600002798	BBR600003492	BBR600003489	BBR600003520	BBR600002896	BBR600003131	BBR600003697
BBR600003555	BBR600003953	BBR600003702	BBR600003251	BBR600002969	BBR600003132	BBR600003703
BBR600003825	BBR600002961	BBR600002648	BBR600003206	BBR600002970	BBR600003096	BBR600003731
BBR600003650	BBR600003017	BBR600002503	BBR600003294	BBR600003069	BBR600003127	BBR600003734
BBR600002747	BBR600002826	BBR600002654	BBR600003359	BBR600003070	BBR600003347	BBR600003735
BBR600003556	BBR600003614	BBR600003509	BBR600003371	BBR600003100	BBR600002668	BBR600003745
BBR600003927	BBR600000726	BBR600003510	BBR600003419	BBR600003101	BBR600002761	BBR600003751
BBR600002470	BBR600003064	BBR600003545	BBR600003420	BBR600003429	BBR600002911	BBR600003767
BBR600002471	BBR600002979	BBR600002452	BBR600003490	BBR600003517	BBR600003898	BBR600003768
BBR600002517	BBR600002981	BBR600003383	BBR600003680	BBR600003602	BBR100619089	BBR600003771
BBR600002485	BBR600003467	BBR600003942	BBR600003784	BBR600003603	BBR600002604	BBR600003772
BBR600003200	BBR600002335	BBR600003087	BBR600003885	BBR600003790	BBR600002605	BBR600003777
BBR600003634	BBR600001345	BBR600002531	BBR600003059	BBR600003826	BBR600002642	BBR600003780
BBR600003883	BBR600001471	BBR600003998	BBR600003513	BBR600003832	BBR600002664	BBR600003797
BBR600003954	BBR600003304	BBR600003289	BBR600002608	BBR600003906	BBR600002727	BBR600003798
BBR600002613	BBR600003307	BBR600003594	BBR600003874	BBR600003956	BBR600002749	BBR600003812
BBR600002606	BBR600003920	BBR600003606	BBR600003902	BBR600003985	BBR600002796	BBR600003813
BBR600002603	BBR600002576	BBR600003855	BBR600002795	BBR600004004	BBR600002799	BBR600003814
BBR600003219	BBR600002860	BBR600003482	BBR600003783	BBR600003301	BBR600002812	BBR600003822
BBR600003729	BBR600003839	BBR600003738	BBR600003796	BBR600003695	BBR600002857	BBR600003836
BBR600003997	BBR600001897	BBR600003604	BBR600003834	BBR600003696	BBR600002892	BBR600003909
BBR600003628	BBR600002181	BBR600003103	BBR600003871	BBR600003338	BBR600002923	BBR600003917
BBR600002580	BBR600002529	BBR600003161	BBR600003718	BBR600002942	BBR600002924	BBR600003921
BBR600002940	BBR600003869	BBR600003870	BBR600003435	BBR600003805	BBR600002929	BBR600003931
BBR600003211	BBR600002180	BBR600003913	BBR600002769	BBR600003036	BBR600002951	BBR600003935
BBR600003212	BBR600002686	BBR600003924	BBR600003590	BBR600003037	BBR600002952	BBR600003937
BBR600003701	BBR600002741	BBR600003939	BBR600002705	BBR600003725	BBR600002958	BBR600003938
BBR600002560	BBR600002863	BBR600003286	BBR600002735	BBR600003911	BBR600002976	BBR600003940
BBR600003275	BBR600002966	BBR600003149	BBR600002806	BBR600003910	BBR600003022	BBR600003943
BBR600003440	BBR600003237	BBR600003293	BBR600002848	BBR100619128	BBR600003044	BBR600003958
BBR600003169	BBR600003658	BBR600003191	BBR600003563	BBR600002600	BBR600003047	BBR600003979
BBR600003881	BBR600002721	BBR600003249	BBR600003952	BBR600002607	BBR600003102	BBR100622466

**Term Life policy – contract number**

BBR600003540	BBR600003934	BBR600003592	BBR600003854	BBR600002678	BBR600003112	BBR100622474
BBR600000886	BBR600002427	BBR600003884	BBR600003904	BBR600002711	BBR600003120	BBR100622467
BBR600001988	BBR600002864	BBR600003148	BBR600002773	BBR600002716	BBR600003122	BBR100622801
BBR600003027	BBR600003591	BBR600003912	BBR600003981	BBR600002719	BBR600003123	BBR100622856
BBR600003028	BBR600003719	BBR600003561	BBR600002947	BBR600002723	BBR600003130	BBR100623035
BBR600003312	BBR600003721	BBR600003589	BBR600003605	BBR600002743	BBR600003135	BBR100623050
BBR600003698	BBR600002876	BBR600003236	BBR600003203	BBR600002765	BBR600003173	BBR100623282
BBR600003712	BBR600003722	BBR600003358	BBR600002675	BBR600002804	BBR600003226	BBR100623828
BBR600003715	BBR600002515	BBR600003866	BBR600003775	BBR600002814	BBR600003245	BBR100623883
BBR600003827	BBR600002516	BBR100620962	BBR100618950	BBR600002824	BBR600003252	BBR100623521
BBR600003708	BBR600002305	BBR600003707	BBR600002550	BBR600002898	BBR600003266	BBR100623749
BBR600002738	BBR600002984	BBR600003370	BBR600002684	BBR600002949	BBR600003300	BBR100623973
BBR600004002	BBR600002985	BBR600002401	BBR600002688	BBR600003038	BBR600003318	BBR100624041
BBR600002626	BBR600002163	BBR600002402	BBR600002689	BBR600003091	BBR600003333	BBR100624295
BBR600002950	BBR600002304	BBR600003845	BBR600002700	BBR600003092	BBR600003334	BBR100622447
BBR600003567	BBR600002343	BBR600003679	BBR600002707	BBR600003180	BBR600003340	BBR100622495
BBR600001989	BBR600002389	BBR600002974	BBR600002869	BBR600003277	BBR600003343	BBR100622664
BBR600002370	BBR600002426	BBR600003615	BBR600002918	BBR600003279	BBR600003357	BBR100622410
BBR600002658	BBR600002449	BBR600002926	BBR600002975	BBR600003654	BBR600003382	BBR100622457
BBR600002659	BBR600002451	BBR600003280	BBR600002998	BBR600003699	BBR600003412	BBR100622473
BBR600003394	BBR600002823	BBR600003466	BBR600003313	BBR600003716	BBR600003426	BBR100622638
BBR600003511	BBR600002853	BBR600003709	BBR600003625	BBR600003723	BBR600003475	BBR100622639
BBR600003518	BBR600003268	BBR600003808	BBR600003671	BBR600003097	BBR600003476	BBR100622665
BBR600003577	BBR600003493	BBR600003449	BBR600003820	BBR600003222	BBR600003480	BBR100622899
BBR600003597	BBR600003576	BBR600003936	BBR600003878	BBR600003581	BBR600003507	BBR100622800
BBR600002921	BBR600003626	BBR600002973	BBR600003947	BBR600003637	BBR600003534	BBR100622903
BBR600002319	BBR600003789	BBR600003405	BBR600003401	BBR600003636	BBR600003536	BBR100623064
BBR600002418	BBR600003876	BBR600002296	BBR600003402	BBR600003923	BBR600003542	BBR100623812
BBR600003225	BBR600003925	BBR600002818	BBR600003582	BBR600003867	BBR600003557	BBR100623541
BBR600003572	BBR600003933	BBR600003414	BBR600003908	BBR600002651	BBR600003573	BBR100624082
BBR600003244	BBR600003945	BBR600003749	BBR600003553	BBR600003569	BBR600003585	BBR100622460
BBR600003803	BBR60002324	BBR600000831	BBR600003941	BBR600002621	BBR600003618	BBR100622482
BBR600003320	BBR600000732	BBR600002965	BBR600003993	BBR600002815	BBR600003624	BBR100622483
BBR600003321	BBR600002201	BBR600003470	BBR600003994	BBR600002816	BBR600003629	BBR100622765
BBR600002670	BBR600002202	BBR600003537	BBR600002704	BBR600003046	BBR600003632	BBR100622766
BBR600002404	BBR600003571	BBR600003946	BBR600003042	BBR600003233	BBR600003653	BBR100623297
BBR100622986	BBR100623128	BBR600003967				

**Universal Life policy – contract numbers**

BBR100606966	BBR100619447	BBR100622369	BBR100620306	BBR100619365	BBR100617567	BBR100618754
BBR100622127	BBR100621700	BBR100623339	BBR100622278	BBR100618610	BBR100617766	BBR100610849
BBR100623037	BBR100623764	BBR100614289	BBR100603410	BBR100618045	BBR100606202	BBR100616949
BBR100622128	BBR100623664	BBR100601830	BBR100622539	BBR100614920	BBR100619030	BBR100618761
BBR100624273	BBR100622926	BBR100609617	BBR100612458	BBR100620710	BBR100619998	BBR100620364
BBR100623624	BBR100608778	BBR100609038	BBR100621962	BBR100609572	BBR100617355	BBR100617708
BBR100624187	BBR100623680	BBR100622335	BBR100616011	BBR100622193	BBR100606280	BBR100616653
BBR100624241	BBR100621985	BBR100604364	BBR100622608	BBR100602837	BBR100608271	BBR100617309
BBR100619580	BBR100623648	BBR100603892	BBR100621180	BBR100620599	BBR100621389	BBR100609551
BBR100612038	BBR100601965	BBR100623400	BBR100622534	BBR100620163	BBR100618272	BBR100603708
BBR100612411	BBR100623631	BBR100603925	BBR100600647	BBR100619669	BBR100622030	BBR100606738
BBR100601751	BBR100601084	BBR100623887	BBR100610084	BBR100619548	BBR100614183	BBR100620534
BBR100624343	BBR100623077	BBR100613914	BBR100623148	BBR100619109	BBR100616694	BBR100619244
BBR100624342	BBR100622817	BBR100605886	BBR100620744	BBR100617445	BBR100619836	BBR100612399
BBR100622537	BBR100612975	BBR100600404	BBR100621070	BBR100613986	BBR100608844	BBR100601105
BBR100621280	BBR100623247	BBR100620920	BBR100605251	BBR100621576	BBR100619932	BBR100616727
BBR100622469	BBR100623374	BBR100616843	BBR100614393	BBR100613596	BBR100621174	BBR100613911
BBR100624333	BBR100604439	BBR100623549	BBR100621034	BBR100601114	BBR100603217	BBR100617307
BBR100621588	BBR100608505	BBR100622944	BBR100600656	BBR100621445	BBR100619557	BBR100618684
BBR100620283	BBR100609623	BBR100624068	BBR100604214	BBR100622031	BBR100617436	BBR100617641
BBR100605236	BBR100608407	BBR100600367	BBR100605235	BBR100622751	BBR100617564	BBR100619704
BBR100623036	BBR100612445	BBR100605994	BBR100621725	BBR100609690	BBR100602671	BBR100617639
BBR100623948	BBR100612801	BBR100609447	BBR100619858	BBR100621549	BBR100616059	BBR100616899
BBR100622562	BBR100614505	BBR100610697	BBR100619721	BBR100613490	BBR100603704	BBR100621076
BBR100622570	BBR100623984	BBR100621884	BBR100622439	BBR100616707	BBR100621713	BBR100618553
BBR100624301	BBR100608593	BBR100606766	BBR100621175	BBR100600961	BBR100609439	BBR100617715
BBR100624344	BBR100623493	BBR100623235	BBR100622322	BBR100621578	BBR100613265	BBR100618642
BBR100624257	BBR100608191	BBR100622503	BBR100606205	BBR100601240	BBR100600000	BBR100608926
BBR100618149	BBR100623471	BBR100619055	BBR100622485	BBR100620220	BBR100617323	BBR100619194
BBR100614819	BBR100608846	BBR100622042	BBR100620519	BBR100601907	BBR100613995	BBR100614774
BBR100622387	BBR100603816	BBR100621335	BBR100622610	BBR100613404	BBR100616790	BBR100614150
BBR100623186	BBR100623184	BBR100601184	BBR100614802	BBR100622383	BBR100620316	BBR100605048
BBR100624193	BBR100623688	BBR100623293	BBR100621948	BBR100607471	BBR100622052	BBR100618074
BBR100623129	BBR100612840	BBR100623268	BBR100622272	BBR100622003	BBR100618232	BBR100606684
BBR100623585	BBR100602639	BBR100622412	BBR100622717	BBR100620160	BBR100617890	BBR100601905
BBR100600422	BBR100604729	BBR100623360	BBR100622077	BBR100619573	BBR100604361	BBR100618769
BBR100616822	BBR100622060	BBR100622730	BBR100622317	BBR100616429	BBR100620836	BBR100603735
BBR100614331	BBR100616149	BBR100622666	BBR100622252	BBR100601062	BBR100618826	BBR100618408

**Universal Life policy – contract numbers**

BBR100624121	BBR100623950	BBR100622194	BBR100622076	BBR100619547	BBR100619193	BBR100618278
BBR100614668	BBR100619144	BBR100623213	BBR100621997	BBR100619597	BBR100607790	BBR100601250
BBR100619974	BBR100613883	BBR100621612	BBR100619944	BBR100623199	BBR100607026	BBR100605186
BBR100612732	BBR100623935	BBR100622381	BBR100621847	BBR100621971	BBR100619653	BBR100606344
BBR100624256	BBR100614433	BBR100622916	BBR100622785	BBR100620056	BBR100609698	BBR100610977
BBR100624328	BBR100600757	BBR100604600	BBR100605786	BBR100621362	BBR100613750	BBR100610446
BBR100621615	BBR100613636	BBR100620332	BBR100620881	BBR100601738	BBR100619753	BBR100612244
BBR100607559	BBR100623616	BBR100606247	BBR100623076	BBR100619162	BBR100618017	BBR100618333
BBR100623801	BBR100614636	BBR100612729	BBR100619432	BBR100621269	BBR100613736	BBR100619149
BBR100623223	BBR100605249	BBR100613655	BBR100608580	BBR100619387	BBR100619937	BBR100617261
BBR100624101	BBR100623939	BBR100613445	BBR100605288	BBR100619235	BBR100616250	BBR100617706
BBR100620407	BBR100623476	BBR100614037	BBR100602124	BBR100613834	BBR100617970	BBR100617066
BBR100619596	BBR100614274	BBR100622224	BBR100622097	BBR100615446	BBR100620457	BBR100613635
BBR100602956	BBR100600009	BBR100622531	BBR100607931	BBR100608165	BBR100618356	BBR100616918
BBR100623311	BBR100622804	BBR100615969	BBR100621941	BBR100617704	BBR100615225	BBR100620961
BBR100617233	BBR100603490	BBR100608745	BBR100621596	BBR100621783	BBR100618774	BBR100613341
BBR100615227	BBR100622936	BBR100623368	BBR100601387	BBR100622058	BBR100620249	BBR100616241
BBR100624203	BBR100623713	BBR100622589	BBR100622681	BBR100600384	BBR100618405	BBR100607803
BBR100618970	BBR100624138	BBR100623294	BBR100621621	BBR100621533	BBR100619173	BBR100618744
BBR100622569	BBR100623436	BBR100623146	BBR100616957	BBR100621263	BBR100620787	BBR100620628
BBR100622704	BBR100623888	BBR100605195	BBR100619685	BBR100618117	BBR100617912	BBR100607110
BBR100621961	BBR100618903	BBR100622992	BBR100621630	BBR100619029	BBR100619098	BBR100602453
BBR100622938	BBR100609867	BBR100621543	BBR100619496	BBR100619180	BBR100612126	BBR100612158
BBR100607193	BBR100601213	BBR100622718	BBR100604370	BBR100605803	BBR100617523	BBR100610716
BBR100609641	BBR100617012	BBR100609354	BBR100605611	BBR100615186	BBR100616880	BBR100619512
BBR100623548	BBR100623807	BBR100623113	BBR100600314	BBR100620521	BBR100619077	BBR100617778
BBR100622458	BBR100623507	BBR100623023	BBR100614874	BBR100603526	BBR100617969	BBR100617918
BBR100622884	BBR100623777	BBR100621063	BBR100619084	BBR100622349	BBR100607087	BBR100616749
BBR100623999	BBR100622752	BBR100606305	BBR100604517	BBR100621178	BBR100616475	BBR100618584
BBR100623643	BBR100609571	BBR100623619	BBR100621593	BBR100621281	BBR100610390	BBR100618512
BBR100622536	BBR100600794	BBR100620884	BBR100604865	BBR100606413	BBR100616606	BBR100615767
BBR100623798	BBR100623700	BBR100608692	BBR100613022	BBR100614789	BBR100614241	BBR100620296
BBR100624312	BBR100612610	BBR100608582	BBR100608907	BBR100619516	BBR100616726	BBR100604518
BBR100623010	BBR100621190	BBR100622280	BBR100619085	BBR100621140	BBR100620154	BBR100615590
BBR100622573	BBR100618191	BBR100609377	BBR100610909	BBR100615399	BBR100617482	BBR100618789
BBR100619914	BBR100608798	BBR100614309	BBR100618581	BBR100607841	BBR100622650	BBR100616608
BBR100608716	BBR100606741	BBR100622011	BBR100622557	BBR100615859	BBR100603357	BBR100617931
BBR100624113	BBR100623720	BBR100623804	BBR100623873	BBR100620223	BBR100621097	BBR100600109

**Universal Life policy – contract numbers**

BBR100621508	BBR100619860	BBR100623248	BBR100621541	BBR100619131	BBR100617203	BBR100615860
BBR100607558	BBR100622301	BBR100622810	BBR100604626	BBR100619071	BBR100620195	BBR100616740
BBR100624147	BBR100609380	BBR100600255	BBR100621753	BBR100620067	BBR100615946	BBR100610025
BBR100623601	BBR100612099	BBR100605890	BBR100621232	BBR100602820	BBR100616581	BBR100618010
BBR100621970	BBR100623881	BBR100622380	BBR100621497	BBR100621585	BBR100619876	BBR100601497
BBR100623925	BBR100601653	BBR100621806	BBR100601125	BBR100608126	BBR100615785	BBR100602511
BBR100623456	BBR100612200	BBR100612025	BBR100618884	BBR100606419	BBR100618896	BBR100612468
BBR100624093	BBR100623682	BBR100610791	BBR100620327	BBR100602816	BBR100620675	BBR100619228
BBR100605942	BBR100612194	BBR100603647	BBR100603436	BBR100621605	BBR100617637	BBR100613714
BBR100624339	BBR100607354	BBR100620078	BBR100623092	BBR100618773	BBR100620640	BBR100607975
BBR100622729	BBR100623721	BBR100608539	BBR100621506	BBR100607118	BBR100600486	BBR100606623
BBR100606001	BBR100601381	BBR100614794	BBR100600414	BBR100619515	BBR100619121	BBR100616008
BBR100620538	BBR100623733	BBR100602154	BBR100604095	BBR100613344	BBR100619619	BBR100616568
BBR100622004	BBR100623878	BBR100622300	BBR100600859	BBR100619209	BBR100618115	BBR100616281
BBR100613987	BBR100600189	BBR100622701	BBR100621675	BBR100620855	BBR100619346	BBR100615558
BBR100624270	BBR100623627	BBR100623421	BBR100621111	BBR100620606	BBR100618942	BBR100618749
BBR100610792	BBR100612444	BBR100623276	BBR100606716	BBR100601261	BBR100621710	BBR100615688
BBR100614965	BBR100612594	BBR100623238	BBR100621817	BBR100618742	BBR100619403	BBR100608400
BBR100610636	BBR100606149	BBR100618930	BBR100619652	BBR100618860	BBR100618363	BBR100600727
BBR100623187	BBR100619142	BBR100613343	BBR100622515	BBR100619979	BBR100618638	BBR100618421
BBR100600423	BBR100618786	BBR100619065	BBR100605735	BBR100609691	BBR100610954	BBR100612543
BBR100623600	BBR100623608	BBR100622093	BBR100612607	BBR100618891	BBR100615803	BBR100609065
BBR100624227	BBR100608220	BBR100613843	BBR100622180	BBR100619585	BBR100619058	BBR100617812
BBR100624354	BBR100600521	BBR100617279	BBR100603795	BBR100621729	BBR100615029	BBR100612538
BBR100623468	BBR100606788	BBR100607506	BBR100619657	BBR100612083	BBR100618914	BBR100613810
BBR100623172	BBR100622421	BBR100621023	BBR100622568	BBR100619651	BBR100617150	BBR100601989
BBR100620834	BBR100607993	BBR100622789	BBR100622680	BBR100602353	BBR100618954	BBR100617304
BBR100624347	BBR100623842	BBR100623665	BBR100600178	BBR100621324	BBR100606263	BBR100601198
BBR100604638	BBR100614676	BBR100600268	BBR100614507	BBR100621904	BBR100617911	BBR100615793
BBR100622709	BBR100614781	BBR100623544	BBR100617459	BBR100613048	BBR100621520	BBR100616431
BBR100610995	BBR100612306	BBR100613962	BBR100621791	BBR100607487	BBR100609105	BBR100608476
BBR100623933	BBR100616985	BBR100622905	BBR100621176	BBR100601807	BBR100619027	BBR100617625
BBR100620390	BBR100614627	BBR100621388	BBR100623408	BBR100620055	BBR100616625	BBR100600870
BBR100623556	BBR100614626	BBR100620186	BBR100620819	BBR100619510	BBR100617492	BBR100619440
BBR100623959	BBR100623267	BBR100617702	BBR100619607	BBR100621289	BBR100619520	BBR100613772
BBR100620371	BBR100608525	BBR100618597	BBR100622061	BBR100620236	BBR100617579	BBR100614536
BBR100620879	BBR100602913	BBR100623025	BBR100614144	BBR100616562	BBR100614252	BBR100617049
BBR100624052	BBR100613420	BBR100614283	BBR100619839	BBR100605868	BBR100619790	BBR100618295

**Universal Life policy – contract numbers**

BBR100604614	BBR100615792	BBR100620459	BBR100620592	BBR100602718	BBR100617795	BBR100601027
BBR100604430	BBR100608461	BBR100623163	BBR100601512	BBR100608297	BBR100617749	BBR100605142
BBR100624190	BBR100610210	BBR100624022	BBR100612300	BBR100614777	BBR100619654	BBR100615644
BBR100622716	BBR100602852	BBR100622961	BBR100622346	BBR100613046	BBR100615846	BBR100602162
BBR100624188	BBR100623792	BBR100619604	BBR100614101	BBR100606269	BBR100619971	BBR100618566
BBR100623992	BBR100616398	BBR100621468	BBR100608288	BBR100608222	BBR100619849	BBR100617501
BBR100606374	BBR100623376	BBR100622051	BBR100620151	BBR100613141	BBR100616516	BBR100619980
BBR100615539	BBR100604162	BBR100622774	BBR100623226	BBR100602972	BBR100620481	BBR100607212
BBR100619747	BBR100621736	BBR100601328	BBR100612592	BBR100621828	BBR100621188	BBR100617169
BBR100623650	BBR100623831	BBR100607172	BBR100600052	BBR100619247	BBR100602308	BBR100607052
BBR100624011	BBR100624034	BBR100614808	BBR100608242	BBR100618672	BBR100619470	BBR100617070
BBR100602273	BBR100612196	BBR100622454	BBR100613817	BBR100622820	BBR100612150	BBR100606846
BBR100624207	BBR100616383	BBR100602841	BBR100609493	BBR100618993	BBR100607751	BBR100617183
BBR100622493	BBR100623628	BBR100623503	BBR100622513	BBR100622616	BBR100602834	BBR100616442
BBR100623635	BBR100605544	BBR100623875	BBR100619862	BBR100618732	BBR100612932	BBR100615913
BBR100624236	BBR100613935	BBR100619649	BBR100622231	BBR100618604	BBR100618206	BBR100604097
BBR100612336	BBR100623147	BBR100619840	BBR100618781	BBR100621214	BBR100617048	BBR100601879
BBR100615096	BBR100619766	BBR100623666	BBR100621614	BBR100619275	BBR100614828	BBR100617191
BBR100623724	BBR100600253	BBR100622094	BBR100604615	BBR100616733	BBR100619220	BBR100617245
BBR100603675	BBR100622995	BBR100604262	BBR100615587	BBR100622407	BBR100607568	BBR100617854
BBR100624130	BBR100623912	BBR100601233	BBR100613872	BBR100612843	BBR100620689	BBR100611054
BBR100623564	BBR100621369	BBR100622390	BBR100622013	BBR100619441	BBR100619335	BBR100617592
BBR100618319	BBR100623224	BBR100603085	BBR100621132	BBR100618476	BBR100609175	BBR100613225
BBR100623531	BBR100608181	BBR100623684	BBR100622759	BBR100616275	BBR100620515	BBR100610394
BBR100623997	BBR100608993	BBR100622920	BBR100605755	BBR100620114	BBR100613401	BBR100618417
BBR100614943	BBR100623703	BBR100612121	BBR100615101	BBR100615311	BBR100611020	BBR100620120
BBR100624181	BBR100622519	BBR100622394	BBR100622019	BBR100618838	BBR100619459	BBR100602833
BBR100624279	BBR100606484	BBR100602338	BBR100621759	BBR100620310	BBR100621015	BBR100610702
BBR100624174	BBR100623687	BBR100619989	BBR100608004	BBR100612076	BBR100617886	BBR100616063
BBR100606669	BBR100614753	BBR100621566	BBR100620562	BBR100612938	BBR100621334	BBR100610698
BBR100623885	BBR100610729	BBR100615180	BBR100621220	BBR100621009	BBR100621326	BBR100616907
BBR100614257	BBR100606856	BBR100613000	BBR100607086	BBR100603976	BBR100616654	BBR100601179
BBR100606100	BBR100608795	BBR100621130	BBR100621582	BBR100619509	BBR100617204	BBR100613169
BBR100607121	BBR100623124	BBR100614201	BBR100606862	BBR100619212	BBR100614773	BBR100615692
BBR100624287	BBR100624090	BBR100612092	BBR100621933	BBR100622059	BBR100619141	BBR100608195
BBR100600652	BBR100623716	BBR100621129	BBR100621641	BBR100603386	BBR100606607	BBR100604673
BBR100623265	BBR100623693	BBR100622251	BBR100603478	BBR100621906	BBR100615331	BBR100617659
BBR100608052	BBR100623266	BBR100623098	BBR100610386	BBR100620281	BBR100607982	BBR100614263

**Universal Life policy – contract numbers**

BBR100622113	BBR100622564	BBR100621067	BBR100610794	BBR100615909	BBR100620750	BBR100616607
BBR100624228	BBR100623632	BBR100606326	BBR100622108	BBR100605309	BBR100606302	BBR100616520
BBR100603244	BBR100623766	BBR100622809	BBR100614933	BBR100619307	BBR100618548	BBR100615992
BBR100623398	BBR100609962	BBR100613293	BBR100607795	BBR100621048	BBR100622857	BBR100616284
BBR100621959	BBR100614496	BBR100603432	BBR100621390	BBR100619082	BBR100608028	BBR100621427
BBR100624277	BBR100613419	BBR100621874	BBR100621470	BBR100621154	BBR100622858	BBR100616931
BBR100609186	BBR100623919	BBR100622629	BBR100605674	BBR100614306	BBR100615535	BBR100616527
BBR100610159	BBR100607044	BBR100603839	BBR100619966	BBR100620074	BBR100619423	BBR100614738
BBR100620609	BBR100621086	BBR100622354	BBR100619628	BBR100621307	BBR100619226	BBR100618252
BBR100624140	BBR100623679	BBR100601406	BBR100604224	BBR100604847	BBR100615575	BBR100608450
BBR100600291	BBR100623781	BBR100623667	BBR100623424	BBR100621435	BBR100622348	BBR100608989
BBR100624155	BBR100621087	BBR100622563	BBR100600680	BBR100612757	BBR100613413	BBR100618718
BBR100615000	BBR100601173	BBR100622433	BBR100620686	BBR100621019	BBR100619676	BBR100616200
BBR100606807	BBR100623756	BBR100622399	BBR100621528	BBR100621897	BBR100621518	BBR100608999
BBR100621960	BBR100607712	BBR100607565	BBR100608594	BBR100622087	BBR100619306	BBR100618647
BBR100623968	BBR100602768	BBR100603884	BBR100621155	BBR100600861	BBR100618161	BBR100614477
BBR100617210	BBR100622546	BBR100616505	BBR100614537	BBR100601129	BBR100608159	BBR100608182
BBR100623011	BBR100623513	BBR100618772	BBR100607922	BBR100606379	BBR100619865	BBR100616708
BBR100623742	BBR100623899	BBR100621113	BBR100622640	BBR100610677	BBR100619236	BBR100615643
BBR100624338	BBR100618190	BBR100622044	BBR100616885	BBR100609987	BBR100618318	BBR100604293
BBR100622376	BBR100614970	BBR100620372	BBR100622792	BBR100620073	BBR100622284	BBR100603218
BBR100620218	BBR100603427	BBR100601206	BBR100622028	BBR100621425	BBR100610006	BBR100608603
BBR100624079	BBR100600965	BBR100620970	BBR100620982	BBR100622110	BBR100619990	BBR100613960
BBR100602650	BBR100623241	BBR100604836	BBR100621170	BBR100621395	BBR100614203	BBR100612302
BBR100623258	BBR100621661	BBR100610608	BBR100605891	BBR100620222	BBR100618922	BBR100612322
BBR100624243	BBR100613435	BBR100622091	BBR100607316	BBR100620256	BBR100608402	BBR100615865
BBR100624285	BBR100606425	BBR100605465	BBR100602720	BBR100621159	BBR100618627	BBR100608546
BBR100609452	BBR100609143	BBR100610107	BBR100600731	BBR100614449	BBR100617794	BBR100617832
BBR100613570	BBR100612751	BBR100600970	BBR100622547	BBR100620661	BBR100614483	BBR100616977
BBR100621840	BBR100623896	BBR100622323	BBR100619586	BBR100606559	BBR100606806	BBR100616497
BBR100624180	BBR100607101	BBR100608200	BBR100608853	BBR100621957	BBR100616710	BBR100617301
BBR100623230	BBR100601229	BBR100623196	BBR100620560	BBR100620978	BBR100614767	BBR100616328
BBR100604913	BBR100623609	BBR100603128	BBR100605224	BBR100618586	BBR100616602	BBR100606444
BBR100608239	BBR100608114	BBR100621021	BBR100622500	BBR100621267	BBR100619265	BBR100617829
BBR100623993	BBR100601603	BBR100622887	BBR100621439	BBR100618893	BBR100619956	BBR100605696
BBR100624219	BBR100623185	BBR100612927	BBR100607907	BBR100620208	BBR100617871	BBR100617897
BBR100620426	BBR100614204	BBR100606522	BBR100621796	BBR100604871	BBR100613749	BBR100616338
BBR100622870	BBR100614242	BBR100622363	BBR100621114	BBR100614991	BBR100604602	BBR100601726

**Universal Life policy – contract numbers**

BBR100617760	BBR100614314	BBR100622948	BBR100621247	BBR100614223	BBR100621763	BBR100615406
BBR100624311	BBR100623209	BBR100622502	BBR100619827	BBR100612740	BBR100617054	BBR100616643
BBR100608194	BBR100622832	BBR100622552	BBR100607557	BBR100621208	BBR100604575	BBR100618154
BBR100621536	BBR100622702	BBR100623428	BBR100607999	BBR100608027	BBR100601607	BBR100617498
BBR100624314	BBR100614031	BBR100623032	BBR100609894	BBR100621476	BBR100603850	BBR100618301
BBR100624242	BBR100618845	BBR100621412	BBR100622049	BBR100602037	BBR100620183	BBR100614622
BBR100623659	BBR100623392	BBR100604172	BBR100622723	BBR100618822	BBR100601022	BBR100615795
BBR100624132	BBR100608304	BBR100621496	BBR100622392	BBR100619453	BBR100616107	BBR100615815
BBR100624071	BBR100606987	BBR100614821	BBR100622841	BBR100617773	BBR100619775	BBR100614798
BBR100621739	BBR100621542	BBR100603231	BBR100619200	BBR100619985	BBR100616683	BBR100600206
BBR100623858	BBR100623337	BBR100612956	BBR100621213	BBR100621118	BBR100614080	BBR100617064
BBR100619698	BBR100623545	BBR100622162	BBR100622247	BBR100621137	BBR100618707	BBR100609989
BBR100615053	BBR100623546	BBR100615300	BBR100609319	BBR100613526	BBR100600110	BBR100607397
BBR100624280	BBR100618746	BBR100619558	BBR100619469	BBR100609054	BBR100621183	BBR100607432
BBR100619067	BBR100623979	BBR100600592	BBR100619526	BBR100619169	BBR100618268	BBR100618895
BBR100623582	BBR100602158	BBR100612218	BBR100622099	BBR100619489	BBR100617306	BBR100617677
BBR100624179	BBR100621382	BBR100614074	BBR100622269	BBR100617202	BBR100605244	BBR100610085
BBR100608204	BBR100610674	BBR100619864	BBR100620485	BBR100621265	BBR100609858	BBR100609056
BBR100621878	BBR100623920	BBR100622886	BBR100605582	BBR100622441	BBR100618236	BBR100604389
BBR100622213	BBR100623753	BBR100613689	BBR100621459	BBR100607024	BBR100608240	BBR100600045
BBR100624323	BBR100623112	BBR100623377	BBR100619951	BBR100619134	BBR100616897	BBR100620490
BBR100617000	BBR100623629	BBR100614302	BBR100620678	BBR100603226	BBR100613712	BBR100608415
BBR100605777	BBR100619740	BBR100607168	BBR100621196	BBR100608803	BBR100616594	BBR100618482
BBR100619936	BBR100608618	BBR100622755	BBR100620810	BBR100615004	BBR100604946	BBR100608782
BBR100623893	BBR100613283	BBR100623122	BBR100622250	BBR100614226	BBR100614029	BBR100617401
BBR100621415	BBR100613477	BBR100600572	BBR100622265	BBR100614956	BBR100600060	BBR100616680
BBR100623485	BBR100619731	BBR100622423	BBR100618384	BBR100620043	BBR100602432	BBR100617317
BBR100624087	BBR100623872	BBR100619355	BBR100621721	BBR100621212	BBR100619178	BBR100616818
BBR100620463	BBR100606430	BBR100621926	BBR100600387	BBR100617084	BBR100603766	BBR100622432
BBR100624327	BBR100622722	BBR100600657	BBR100621872	BBR100621963	BBR100618989	BBR100608149
BBR100621956	BBR100621405	BBR100607335	BBR100617231	BBR100620150	BBR100617818	BBR100608068
BBR100623563	BBR100623455	BBR100618607	BBR100608024	BBR100618972	BBR100616420	BBR100614359
BBR100624172	BBR100609239	BBR100623295	BBR100622731	BBR100620171	BBR100614796	BBR100604225
BBR100601141	BBR100622933	BBR100619822	BBR100621464	BBR100608339	BBR100620191	BBR100617258
BBR100620900	BBR100622900	BBR100621995	BBR100620880	BBR100621122	BBR100619046	BBR100617978
BBR100624202	BBR100612746	BBR100607029	BBR100622017	BBR100610551	BBR100616679	BBR100619267
BBR100610810	BBR100622290	BBR100614175	BBR100606351	BBR100618810	BBR100614736	BBR100614805
BBR100624163	BBR100623520	BBR100623420	BBR100606426	BBR100601112	BBR100619575	BBR100615183



**Universal Life policy – contract numbers**

BBR100624218	BBR100622336	BBR100622811	BBR100617516	BBR100620874	BBR100619407	BBR100612037
BBR100608809	BBR100623814	BBR100622345	BBR100619759	BBR100608528	BBR100602717	BBR100606062
BBR100624116	BBR100604462	BBR100621965	BBR100621447	BBR100611048	BBR100619479	BBR100606243
BBR100624313	BBR100623767	BBR100623380	BBR100612379	BBR100620798	BBR100619018	BBR100600357
BBR100620904	BBR100622016	BBR100622676	BBR100620370	BBR100612591	BBR100617047	BBR100618519
BBR100623986	BBR100608138	BBR100618470	BBR100601268	BBR100613388	BBR100617830	BBR100616596
BBR100600775	BBR100621917	BBR100622228	BBR100621192	BBR100618299	BBR100619542	BBR100619508
BBR100603425	BBR100623633	BBR100622140	BBR100622015	BBR100621316	BBR100618967	BBR100618442
BBR100624252	BBR100623326	BBR100602755	BBR100604690	BBR100605621	BBR100618207	BBR100606617
BBR100624049	BBR100623394	BBR100623181	BBR100623015	BBR100620579	BBR100615505	BBR100612162
BBR100624318	BBR100623614	BBR100621898	BBR100621674	BBR100619102	BBR100618646	BBR100609388
BBR100624086	BBR100623253	BBR100621257	BBR100621274	BBR100619360	BBR100619301	BBR100616762
BBR100608635	BBR100606126	BBR100623243	BBR100605411	BBR100616199	BBR100614497	BBR100615729
BBR100623934	BBR100623459	BBR100617322	BBR100607400	BBR100609233	BBR100614291	BBR100616776
BBR100624293	BBR100622040	BBR100601511	BBR100622442	BBR100618544	BBR100618119	BBR100609297
BBR100624046	BBR100605445	BBR100613448	BBR100619086	BBR100619474	BBR100601280	BBR100608865
BBR100624122	BBR100623909	BBR100614430	BBR100622266	BBR100622171	BBR100618049	BBR100617859
BBR100623900	BBR100610277	BBR100615223	BBR100621788	BBR100612683	BBR100619083	BBR100617032
BBR100617356	BBR100600092	BBR100600173	BBR100620734	BBR100621406	BBR100618878	BBR100615821
BBR100620901	BBR100615635	BBR100622737	BBR100602800	BBR100608094	BBR100619483	BBR100616794
BBR100624198	BBR100623464	BBR100604070	BBR100623159	BBR100619202	BBR100618986	BBR100610831
BBR100623578	BBR100623142	BBR100621099	BBR100619991	BBR100621079	BBR100618148	BBR100617182
BBR100623528	BBR100623561	BBR100601704	BBR100600463	BBR100620158	BBR100610445	BBR100618960
BBR100605831	BBR100623944	BBR100623390	BBR100620115	BBR100612630	BBR100620035	BBR100618984
BBR100624317	BBR100623819	BBR100617660	BBR100601066	BBR100610610	BBR100617065	BBR100619851
BBR100624349	BBR100622491	BBR100604748	BBR100602854	BBR100619818	BBR100613751	BBR100617590
BBR100620960	BBR100623310	BBR100622988	BBR100615511	BBR100618374	BBR100610133	BBR100617939
BBR100603253	BBR100622997	BBR100620054	BBR100601885	BBR100621077	BBR100618385	BBR100606460
BBR100620188	BBR100623233	BBR100614881	BBR100605454	BBR100617042	BBR100619004	BBR100617520
BBR100623203	BBR100615342	BBR100621302	BBR100621308	BBR100612568	BBR100620449	BBR100622979
BBR100623697	BBR100600434	BBR100614954	BBR100603779	BBR100615991	BBR100617251	BBR100604059
BBR100618751	BBR100623692	BBR100622604	BBR100619621	BBR100615582	BBR100618012	BBR100616456
BBR100620109	BBR100600713	BBR100622603	BBR100600840	BBR100623116	BBR100618748	BBR100601294
BBR100624248	BBR100606549	BBR100622601	BBR100614007	BBR100612530	BBR100617259	BBR100618250
BBR100620695	BBR100608960	BBR100622602	BBR100612579	BBR100620194	BBR100614735	BBR100616419
BBR100616701	BBR100607513	BBR100606714	BBR100621233	BBR100618958	BBR100621787	BBR100619578
BBR100623832	BBR100606686	BBR100601113	BBR100622144	BBR100618514	BBR100606845	BBR100613909
BBR100624201	BBR100619950	BBR100621222	BBR100620264	BBR100617817	BBR100620273	BBR100617494

**Universal Life policy – contract numbers**

BBR100618312	BBR100608864	BBR100606071	BBR100619798	BBR100612792	BBR100603166	BBR100618759
BBR100624340	BBR100623405	BBR100621888	BBR100602134	BBR100618472	BBR100620681	BBR100603973
BBR100608000	BBR100614099	BBR100621094	BBR100601333	BBR100618491	BBR100615786	BBR100603815
BBR100624300	BBR100604656	BBR100621095	BBR100605557	BBR100619764	BBR100617461	BBR100618533
BBR100609459	BBR100622216	BBR100622574	BBR100622005	BBR100618956	BBR100614142	BBR100602086
BBR100623947	BBR100621251	BBR100616731	BBR100619196	BBR100619204	BBR100620172	BBR100617069
BBR100624212	BBR100609985	BBR100607770	BBR100609053	BBR100620287	BBR100615082	BBR100615416
BBR100624222	BBR100613864	BBR100616079	BBR100610527	BBR100600254	BBR100619326	BBR100620933
BBR100623446	BBR100622141	BBR100623304	BBR100613253	BBR100619696	BBR100615359	BBR100606843
BBR100621608	BBR100606718	BBR100622833	BBR100621004	BBR100615704	BBR100619302	BBR100617142
BBR100624063	BBR100623472	BBR100621761	BBR100601158	BBR100613915	BBR100620314	BBR100609781
BBR100607537	BBR100623205	BBR100623053	BBR100600717	BBR100619572	BBR100609630	BBR100617966
BBR100624213	BBR100624125	BBR100602601	BBR100608326	BBR100617215	BBR100601149	BBR100606833
BBR100622873	BBR100623052	BBR100623182	BBR100603041	BBR100606511	BBR100604174	BBR100607468
BBR100605571	BBR100600902	BBR100608750	BBR100622835	BBR100619431	BBR100617649	BBR100619206
BBR100624039	BBR100606261	BBR100622450	BBR100623091	BBR100600393	BBR100606393	BBR100617124
BBR100621491	BBR100603033	BBR100611005	BBR100613321	BBR100621513	BBR100617772	BBR100610896
BBR100624214	BBR100622647	BBR100622923	BBR100621458	BBR100613920	BBR100616423	BBR100605473
BBR100608053	BBR100622499	BBR100621455	BBR100607237	BBR100618917	BBR100606087	BBR100616361
BBR100623960	BBR100601260	BBR100623155	BBR100622636	BBR100619328	BBR100616912	BBR100607713
BBR100624197	BBR100612800	BBR100614631	BBR100620574	BBR100612402	BBR100613989	BBR100617839
BBR100624278	BBR100619559	BBR100603032	BBR100622221	BBR100620113	BBR100619047	BBR100607051
BBR100623800	BBR100602504	BBR100619890	BBR100621559	BBR100617063	BBR100619570	BBR100610584
BBR100621018	BBR100609616	BBR100621999	BBR100622205	BBR100616837	BBR100618035	BBR100615184
BBR100620140	BBR100622914	BBR100620248	BBR100622578	BBR100620102	BBR100608395	BBR100613725
BBR100601202	BBR100614710	BBR100622915	BBR100619164	BBR100612182	BBR100616452	BBR100608481
BBR100623207	BBR100621304	BBR100606016	BBR100622158	BBR100606256	BBR100603252	BBR100603121
BBR100621876	BBR100621416	BBR100602067	BBR100620793	BBR100619278	BBR100620260	BBR100600147
BBR100621346	BBR100612516	BBR100607755	BBR100614493	BBR100606891	BBR100609993	BBR100612895
BBR100623622	BBR100623150	BBR100602929	BBR100619533	BBR100618337	BBR100605967	BBR100612433
BBR100620018	BBR100612747	BBR100623352	BBR100619534	BBR100619760	BBR100618132	BBR100606728
BBR100618153	BBR100623264	BBR100600811	BBR100602268	BBR100621676	BBR100603737	BBR100610504
BBR100623707	BBR100605225	BBR100607705	BBR100621206	BBR100620985	BBR100619026	BBR100604189
BBR100603978	BBR100601219	BBR100622787	BBR100603691	BBR100623647	BBR100620632	BBR100617241
BBR100623586	BBR100601447	BBR100623072	BBR100621139	BBR100601018	BBR100619797	BBR100606057
BBR100624156	BBR100600355	BBR100622780	BBR100621291	BBR100608219	BBR100617947	BBR100617156
BBR100624231	BBR100610474	BBR100618674	BBR100600815	BBR100603989	BBR100619788	BBR100616617
BBR100624133	BBR100611057	BBR100622083	BBR100619636	BBR100605968	BBR100619183	BBR100601039

**Universal Life policy – contract numbers**

BBR100611046	BBR100601586	BBR100610808	BBR100603367	BBR100602463	BBR100607836	BBR100615167
BBR100623388	BBR100620736	BBR100616483	BBR100619471	BBR100619968	BBR100615954	BBR100615649
BBR100624310	BBR100603165	BBR100623638	BBR100614122	BBR100621540	BBR100618613	BBR100619011
BBR100600019	BBR100621478	BBR100622921	BBR100620339	BBR100601290	BBR100615778	BBR100614728
BBR100623120	BBR100606441	BBR100616953	BBR100617375	BBR100602033	BBR100613280	BBR100619311
BBR100608608	BBR100620442	BBR100622849	BBR100604752	BBR100619656	BBR100619637	BBR100612292
BBR100609440	BBR100609035	BBR100605748	BBR100623262	BBR100619642	BBR100609609	BBR100603393
BBR100624098	BBR100623880	BBR100622174	BBR100608049	BBR100622333	BBR100619920	BBR100604526
BBR100624307	BBR100623529	BBR100622576	BBR100619312	BBR100617117	BBR100619870	BBR100617910
BBR100622230	BBR100623164	BBR100622945	BBR100600237	BBR100615179	BBR100618189	BBR100618657
BBR100624028	BBR100613936	BBR100608359	BBR100620840	BBR100621993	BBR100617072	BBR100620363
BBR100622894	BBR100623745	BBR100624089	BBR100621841	BBR100621186	BBR100607469	BBR100614809
BBR100623708	BBR100623057	BBR100623157	BBR100622738	BBR100613360	BBR100605316	BBR100607671
BBR100623678	BBR100623049	BBR100616101	BBR100610960	BBR100618701	BBR100616879	BBR100605647
BBR100608279	BBR100610106	BBR100607031	BBR100620791	BBR100619433	BBR100609588	BBR100615488
BBR100600392	BBR100608314	BBR100623610	BBR100609811	BBR100619298	BBR100610955	BBR100618124
BBR100624251	BBR100622214	BBR100623705	BBR100614640	BBR100619567	BBR100619528	BBR100617761
BBR100608746	BBR100623174	BBR100612289	BBR100620843	BBR100613527	BBR100619050	BBR100618047
BBR100617171	BBR100623941	BBR100603518	BBR100622082	BBR100618487	BBR100607921	BBR100607075
BBR100605417	BBR100606825	BBR100622880	BBR100604064	BBR100618237	BBR100607991	BBR100604584
BBR100608479	BBR100622877	BBR100622954	BBR100621818	BBR100608624	BBR100612893	BBR100606504
BBR100621022	BBR100622561	BBR100606150	BBR100621383	BBR100612939	BBR100616947	BBR100616105
BBR100614082	BBR100609973	BBR100622232	BBR100606805	BBR100621871	BBR100618908	BBR100600350
BBR100624267	BBR100620762	BBR100614803	BBR100614081	BBR100619405	BBR100619147	BBR100603037
BBR100621210	BBR100621150	BBR100612877	BBR100622548	BBR100621296	BBR100618881	BBR100601188
BBR100624294	BBR100622401	BBR100600407	BBR100622549	BBR100600408	BBR100617308	BBR100614475
BBR100607908	BBR100622982	BBR100619662	BBR100621061	BBR100619353	BBR100601611	BBR100618329
BBR100624305	BBR100607219	BBR100611058	BBR100601075	BBR100604943	BBR100614882	BBR100608961
BBR100624100	BBR100618715	BBR100610671	BBR100600232	BBR100620996	BBR100618562	BBR100612219
BBR100623747	BBR100606123	BBR100600729	BBR100602555	BBR100618994	BBR100601931	BBR100615567
BBR100601870	BBR100623738	BBR100609485	BBR100601295	BBR100617126	BBR100601116	BBR100615440
BBR100624170	BBR100622798	BBR100621977	BBR100620213	BBR100600385	BBR100615409	BBR100612082
BBR100624105	BBR100624074	BBR100622597	BBR100621002	BBR100619462	BBR100619789	BBR100616298
BBR100600583	BBR100621978	BBR100621986	BBR100620530	BBR100618046	BBR100616817	BBR100613732
BBR100622201	BBR100603419	BBR100622867	BBR100602286	BBR100621558	BBR100602622	BBR100618665
BBR100608183	BBR100619074	BBR100609177	BBR100620157	BBR100621573	BBR100620662	BBR100613923
BBR100622907	BBR100608801	BBR100610496	BBR100621141	BBR100622318	BBR100620514	BBR100600768
BBR100621848	BBR100623784	BBR100623045	BBR100621363	BBR100622020	BBR100609794	BBR100601398

**Universal Life policy – contract numbers**

BBR100622379	BBR100607833	BBR100617727	BBR100622170	BBR100619553	BBR100615919	BBR100604730
BBR100613479	BBR100622889	BBR100613830	BBR100613352	BBR100603391	BBR100622153	BBR100608796
BBR100623500	BBR100623101	BBR100623754	BBR100619593	BBR100619241	BBR100600386	BBR100610068
BBR100624150	BBR100600960	BBR100603163	BBR100622309	BBR100604631	BBR100613471	BBR100608382
BBR100618985	BBR100608843	BBR100614275	BBR100621913	BBR100619752	BBR100618907	BBR100615787
BBR100624225	BBR100623308	BBR100623069	BBR100620540	BBR100621081	BBR100619774	BBR100600594
BBR100606342	BBR100616819	BBR100607629	BBR100621601	BBR100619127	BBR100620984	BBR100617292
BBR100623987	BBR100622007	BBR100622619	BBR100610057	BBR100617371	BBR100616645	BBR100610315
BBR100624306	BBR100604684	BBR100603662	BBR100613263	BBR100618722	BBR100616764	BBR100618103
BBR100619730	BBR100608293	BBR100623031	BBR100613855	BBR100608040	BBR100607934	BBR100617413
BBR100624291	BBR100619733	BBR100605567	BBR100601273	BBR100613587	BBR100600039	BBR100616699
BBR100622839	BBR100623838	BBR100621548	BBR100612510	BBR100619166	BBR100617850	BBR100600194
BBR100612933	BBR100603631	BBR100622654	BBR100622697	BBR100601390	BBR100617938	BBR100613149
BBR100624066	BBR100620963	BBR100600740	BBR100623074	BBR100617851	BBR100619286	BBR100617318
BBR100623634	BBR100621035	BBR100623030	BBR100601411	BBR100621502	BBR100605258	BBR100617473
BBR100622100	BBR100607324	BBR100622533	BBR100622607	BBR100612595	BBR100619670	BBR100617844
BBR100623870	BBR100606659	BBR100623328	BBR100620627	BBR100619982	BBR100605585	BBR100621655
BBR100624206	BBR100610337	BBR100624299	BBR100618068	BBR100619527	BBR100620337	BBR100604033
BBR100623808	BBR100609806	BBR100622675	BBR100622111	BBR100618305	BBR100619350	BBR100616725
BBR100623868	BBR100623161	BBR100608813	BBR100620277	BBR100606793	BBR100606399	BBR100607832
BBR100622437	BBR100623300	BBR100623429	BBR100622812	BBR100622937	BBR100606301	BBR100616323
BBR100623759	BBR100606771	BBR100607195	BBR100623604	BBR100601016	BBR100616746	BBR100603439
BBR100601148	BBR100623058	BBR100617595	BBR100621090	BBR100619623	BBR100622786	BBR100617685
BBR100623938	BBR100608230	BBR100622633	BBR100621162	BBR100608064	BBR100617803	BBR100614390
BBR100620711	BBR100612585	BBR100622732	BBR100621484	BBR100620555	BBR100620983	BBR100603282
BBR100623737	BBR100623694	BBR100607220	BBR100621181	BBR100619523	BBR100605559	BBR100606266
BBR100603845	BBR100622088	BBR100614420	BBR100600381	BBR100621477	BBR100621221	BBR100601308
BBR100623860	BBR100623673	BBR100612537	BBR100600972	BBR100614363	BBR100619155	BBR100615968
BBR100623412	BBR100623210	BBR100622501	BBR100619289	BBR100616841	BBR100610116	BBR100600012
BBR100614529	BBR100609532	BBR100605723	BBR100623009	BBR100608935	BBR100620182	BBR100604715
BBR100622496	BBR100623200	BBR100617652	BBR100601237	BBR100610894	BBR100619049	BBR100608600
BBR100620997	BBR100622727	BBR100612318	BBR100618883	BBR100601224	BBR100603941	BBR100615254
BBR100608253	BBR100612290	BBR100622888	BBR100621145	BBR100621584	BBR100618616	BBR100616793
BBR100624230	BBR100612794	BBR100614023	BBR100622575	BBR100601509	BBR100619945	BBR100609161
BBR100622772	BBR100623358	BBR100622160	BBR100606203	BBR100606084	BBR100615395	BBR100619115
BBR100620756	BBR100622902	BBR100621579	BBR100605683	BBR100602044	BBR100603988	BBR100607441
BBR100622963	BBR100618652	BBR100621987	BBR100617358	BBR100621306	BBR100601210	BBR100618330
BBR100623385	BBR100600240	BBR100602981	BBR100621755	BBR100620217	BBR100615929	BBR100614295

**Universal Life policy – contract numbers**

BBR100621027	BBR100619641	BBR100622790	BBR100620968	BBR100620646	BBR100615845	BBR100600786
BBR100624081	BBR100610176	BBR100621918	BBR100621831	BBR100619123	BBR100612351	BBR100615448
BBR100623537	BBR100617170	BBR100622943	BBR100618671	BBR100612909	BBR100620565	BBR100601515
BBR100622824	BBR100606081	BBR100622261	BBR100602458	BBR100618649	BBR100613959	BBR100613313
BBR100613433	BBR100623040	BBR100610009	BBR100622006	BBR100619665	BBR100619525	BBR100616673
BBR100622819	BBR100623702	BBR100612181	BBR100622105	BBR100600377	BBR100613583	BBR100600683
BBR100622073	BBR100622511	BBR100615914	BBR100622116	BBR100608101	BBR100621244	BBR100605648
BBR100624056	BBR100609030	BBR100614648	BBR100622029	BBR100606296	BBR100617256	BBR100613536
BBR100615350	BBR100623434	BBR100622352	BBR100621946	BBR100616391	BBR100622143	BBR100603358
BBR100624013	BBR100614967	BBR100621950	BBR100605089	BBR100619054	BBR100620139	BBR100606810
BBR100623618	BBR100610248	BBR100600799	BBR100623988	BBR100608581	BBR100608232	BBR100607442
BBR100624265	BBR100624160	BBR100623082	BBR100621443	BBR100616412	BBR100603878	BBR100614500
BBR100622408	BBR100603292	BBR100622210	BBR100613953	BBR100603843	BBR100619812	BBR100617222
BBR100621507	BBR100606775	BBR100615081	BBR100622288	BBR100618945	BBR100614662	BBR100616147
BBR100623519	BBR100623981	BBR100610898	BBR100615241	BBR100620147	BBR100619620	BBR100613715
BBR100615161	BBR100603002	BBR100622776	BBR100621266	BBR100619500	BBR100618547	BBR100605731
BBR100624276	BBR100620361	BBR100614646	BBR100622655	BBR100614248	BBR100618056	BBR100602980
BBR100608394	BBR100623734	BBR100614267	BBR100602379	BBR100620418	BBR100606447	BBR100609086
BBR100622627	BBR100610082	BBR100612819	BBR100620276	BBR100600776	BBR100618120	BBR100614660
BBR100624134	BBR100623497	BBR100622925	BBR100619701	BBR100621104	BBR100618829	BBR100618633
BBR100619805	BBR100618517	BBR100607127	BBR100622067	BBR100601076	BBR100601061	BBR100609099
BBR100623532	BBR100623722	BBR100622132	BBR100622186	BBR100615420	BBR100616133	BBR100613440
BBR100607058	BBR100623432	BBR100600833	BBR100619243	BBR100612022	BBR100612856	BBR100601478
BBR100624118	BBR100621741	BBR100607500	BBR100607483	BBR100621003	BBR100618591	BBR100618061
BBR100624008	BBR100600010	BBR100621246	BBR100615157	BBR100618899	BBR100616306	BBR100611056
BBR100624107	BBR100623433	BBR100614560	BBR100621226	BBR100620830	BBR100607361	BBR100616257
BBR100624117	BBR100606606	BBR100608302	BBR100622312	BBR100601806	BBR100619148	BBR100617310
BBR100623245	BBR100623954	BBR100622866	BBR100622106	BBR100620743	BBR100613598	BBR100609862
BBR100623239	BBR100613921	BBR100616189	BBR100621923	BBR100620626	BBR100600260	BBR100617195
BBR100623855	BBR100601382	BBR100619005	BBR100621829	BBR100619671	BBR100603777	BBR100600285
BBR100615509	BBR100612789	BBR100615417	BBR100618940	BBR100620168	BBR100606930	BBR100605096
BBR100623862	BBR100615386	BBR100609341	BBR100620038	BBR100618719	BBR100620453	BBR100616859
BBR100614782	BBR100618479	BBR100619480	BBR100619908	BBR100612071	BBR100616342	BBR100600646
BBR100623989	BBR100613549	BBR100600014	BBR100621719	BBR100621325	BBR100604825	BBR100600220
BBR100623866	BBR100603325	BBR100621441	BBR100610905	BBR100604735	BBR100619132	BBR100602831
BBR100624015	BBR100623373	BBR100608760	BBR100619873	BBR100621453	BBR100613364	BBR100621870
BBR100623826	BBR100617951	BBR100621224	BBR100622484	BBR100619221	BBR100610701	BBR100604750
BBR100618542	BBR100622891	BBR100604368	BBR100610911	BBR100612189	BBR100620966	BBR100608707

**Universal Life policy – contract numbers**

BBR100624250	BBR100600153	BBR100621645	BBR100604666	BBR100620408	BBR100617805	BBR100600844
BBR100622055	BBR100618200	BBR100622981	BBR100615752	BBR100619358	BBR100605520	BBR100612879
BBR100623414	BBR100614261	BBR100608208	BBR100622095	BBR100615337	BBR100620634	BBR100618275
BBR100620384	BBR100622478	BBR100623094	BBR100621151	BBR100622932	BBR100620243	BBR100602950
BBR100618226	BBR100623151	BBR100602839	BBR100608732	BBR100618729	BBR100618811	BBR100618931
BBR100624144	BBR100614050	BBR100607294	BBR100620949	BBR100615012	BBR100618473	BBR100607399
BBR100624092	BBR100605741	BBR100619341	BBR100622879	BBR100612039	BBR100616220	BBR100606682
BBR100623246	BBR100622855	BBR100623530	BBR100621270	BBR100607059	BBR100608207	BBR100605955
BBR100617107	BBR100623404	BBR100619438	BBR100622645	BBR100619133	BBR100606313	BBR100603435
BBR100622351	BBR100612337	BBR100620575	BBR100621686	BBR100600440	BBR100608497	BBR100615779
BBR100624083	BBR100623343	BBR100600310	BBR100601272	BBR100614380	BBR100617152	BBR100608971
BBR100623952	BBR100600094	BBR100603049	BBR100621017	BBR100619813	BBR100617806	BBR100606899
BBR100624019	BBR100618503	BBR100600050	BBR100618775	BBR100620133	BBR100614519	BBR100610099
BBR100623969	BBR100614427	BBR100610903	BBR100620289	BBR100600311	BBR100620377	BBR100607391
BBR100607106	BBR100610773	BBR100613083	BBR100621152	BBR100604783	BBR100616554	BBR100608269
BBR100624271	BBR100623730	BBR100608804	BBR100607234	BBR100604297	BBR100619919	BBR100614251
BBR100624191	BBR100613418	BBR100619625	BBR100602946	BBR100618730	BBR100602306	BBR100612414
BBR100624094	BBR100614733	BBR100607325	BBR100607401	BBR100620585	BBR100614424	BBR100605744
BBR100621333	BBR100605679	BBR100612086	BBR100619695	BBR100614543	BBR100621515	BBR100602235
BBR100615260	BBR100610928	BBR100619716	BBR100621403	BBR100605742	BBR100617976	BBR100601984
BBR100623336	BBR100620670	BBR100621581	BBR100605026	BBR100603614	BBR100620409	BBR100616600
BBR100623512	BBR100623325	BBR100610633	BBR100619012	BBR100619426	BBR100615736	BBR100618929
BBR100621350	BBR100614726	BBR100623739	BBR100619666	BBR100603690	BBR100618951	BBR100617902
BBR100608788	BBR100612354	BBR100606300	BBR100620816	BBR100616124	BBR100609408	BBR100615230
BBR100606497	BBR100622362	BBR100622068	BBR100621372	BBR100606883	BBR100614163	BBR100616925
BBR100624292	BBR100609827	BBR100609059	BBR100619154	BBR100617602	BBR100617838	BBR100602105
BBR100623943	BBR100622693	BBR100622203	BBR100621169	BBR100612180	BBR100618955	BBR100608354
BBR100604201	BBR100608701	BBR100622837	BBR100620969	BBR100606915	BBR100616311	BBR100601245
BBR100623924	BBR100609893	BBR100621469	BBR100621228	BBR100618700	BBR100618053	BBR100601201
BBR100623695	BBR100613322	BBR100604776	BBR100622187	BBR100620835	BBR100606614	BBR100603974
BBR100624059	BBR100623470	BBR100621929	BBR100610668	BBR100612714	BBR100600468	BBR100610117
BBR100623998	BBR100620383	BBR100622781	BBR100622456	BBR100607821	BBR100618711	BBR100616470
BBR100624142	BBR100613934	BBR100600741	BBR100620691	BBR100601720	BBR100618560	BBR100603259
BBR100605204	BBR100607428	BBR100623260	BBR100618419	BBR100619461	BBR100618598	BBR100610512
BBR100623923	BBR100624047	BBR100619857	BBR100622329	BBR100614916	BBR100623048	BBR100617678
BBR100609142	BBR100622764	BBR100612118	BBR100620645	BBR100606245	BBR100603752	BBR100605888
BBR100623817	BBR100605583	BBR100623117	BBR100613991	BBR100618918	BBR100621955	BBR100618407
BBR100623788	BBR100622166	BBR100620805	BBR100622122	BBR100619349	BBR100620049	BBR100618812

**Universal Life policy – contract numbers**

BBR100623783	BBR100623417	BBR100623090	BBR100602930	BBR100605820	BBR100616476	BBR100611062
BBR100602313	BBR100623613	BBR100609278	BBR100600063	BBR100620848	BBR100614949	BBR100616205
BBR100624304	BBR100608301	BBR100622320	BBR100622712	BBR100621294	BBR100619703	BBR100616650
BBR100623598	BBR100612208	BBR100607120	BBR100616382	BBR100619063	BBR100603786	BBR100617006
BBR100622339	BBR100616638	BBR100622402	BBR100621544	BBR100617180	BBR100618778	BBR100605223
BBR100623606	BBR100613447	BBR100623063	BBR100621243	BBR100621883	BBR100601305	BBR100601861
BBR100624084	BBR100612782	BBR100605203	BBR100619803	BBR100609750	BBR100617711	BBR100610670
BBR100624080	BBR100613143	BBR100623758	BBR100620999	BBR100619211	BBR100603188	BBR100617698
BBR100624159	BBR100623594	BBR100622361	BBR100621448	BBR100621345	BBR100619838	BBR100607402
BBR100622594	BBR100613996	BBR100605637	BBR100620495	BBR100618658	BBR100618800	BBR100615788
BBR100621762	BBR100605790	BBR100616780	BBR100605997	BBR100607435	BBR100605311	BBR100608300
BBR100623844	BBR100623996	BBR100621189	BBR100622050	BBR100609361	BBR100618113	BBR100615823
BBR100621939	BBR100623645	BBR100622416	BBR100620576	BBR100620944	BBR100602633	BBR100603225
BBR100619816	BBR100622930	BBR100614955	BBR100620149	BBR100618543	BBR100601102	BBR100615667
BBR100624085	BBR100600617	BBR100622959	BBR100618531	BBR100620644	BBR100616045	BBR100617174
BBR100620989	BBR100623257	BBR100614395	BBR100622796	BBR100620315	BBR100619237	BBR100607037
BBR100621778	BBR100617286	BBR100605155	BBR100623889	BBR100620179	BBR100615555	BBR100616084
BBR100624036	BBR100601152	BBR100622814	BBR100614963	BBR100617275	BBR100618357	BBR100615506
BBR100621845	BBR100612114	BBR100620230	BBR100622411	BBR100620523	BBR100619848	BBR100609809
BBR100623466	BBR100606593	BBR100601494	BBR100607932	BBR100604811	BBR100605404	BBR100614281
BBR100624069	BBR100617921	BBR100622267	BBR100621011	BBR100606272	BBR100617924	BBR100607458
BBR100619706	BBR100619105	BBR100614758	BBR100619646	BBR100601051	BBR100618204	BBR100600921
BBR100622208	BBR100606434	BBR100623415	BBR100621887	BBR100616198	BBR100615541	BBR100600614
BBR100623127	BBR100607064	BBR100620735	BBR100620702	BBR100618988	BBR100618849	BBR100608572
BBR100623504	BBR100622977	BBR100603503	BBR100609260	BBR100617511	BBR100618625	BBR100600574
BBR100624169	BBR100623234	BBR100613671	BBR100621044	BBR100615716	BBR100619380	BBR100619466
BBR100620428	BBR100615247	BBR100607547	BBR100621288	BBR100617421	BBR100615615	BBR100618782
BBR100622138	BBR100613318	BBR100617920	BBR100613653	BBR100602741	BBR100606950	BBR100613890
BBR100622374	BBR100613405	BBR100613670	BBR100606934	BBR100618464	BBR100618000	BBR100607041
BBR100624038	BBR100622368	BBR100621942	BBR100606251	BBR100618463	BBR100614170	BBR100615975
BBR100622282	BBR100602685	BBR100620641	BBR100613564	BBR100620897	BBR100614593	BBR100602054
BBR100624067	BBR100622769	BBR100612177	BBR100600421	BBR100612261	BBR100617834	BBR100619314
BBR100624253	BBR100603402	BBR100622611	BBR100622066	BBR100610121	BBR100607826	BBR100615923
BBR100606230	BBR100622634	BBR100605623	BBR100609975	BBR100607080	BBR100616159	BBR100600462
BBR100624263	BBR100614725	BBR100622018	BBR100621059	BBR100600831	BBR100613832	BBR100605618
BBR100623379	BBR100624346	BBR100623220	BBR100621282	BBR100604874	BBR100618776	BBR100603797
BBR100614085	BBR100605333	BBR100621837	BBR100616280	BBR100618449	BBR100618589	BBR100601072
BBR100610793	BBR100623448	BBR100622577	BBR100619337	BBR100610771	BBR100621972	BBR100600694

**Universal Life policy – contract numbers**

BBR100606307	BBR100620926	BBR100600759	BBR100619233	BBR100621635	BBR100601536	BBR100608851
BBR100623913	BBR100622071	BBR100606869	BBR100607848	BBR100616854	BBR100618720	BBR100605632
BBR100619016	BBR100607445	BBR100622852	BBR100612953	BBR100606273	BBR100616461	BBR100606496
BBR100624146	BBR100623305	BBR100623208	BBR100606598	BBR100618728	BBR100621670	BBR100614418
BBR100624226	BBR100616363	BBR100613973	BBR100615725	BBR100608070	BBR100618508	BBR100619678
BBR100623839	BBR100605570	BBR100622794	BBR100620021	BBR100621290	BBR100605848	BBR100610718
BBR100624037	BBR100620813	BBR100622133	BBR100605749	BBR100610484	BBR100610556	BBR100618317
BBR100624127	BBR100616482	BBR100610829	BBR100602835	BBR100604907	BBR100616938	BBR100618499
BBR100617960	BBR100623980	BBR100618578	BBR100620607	BBR100601296	BBR100603370	BBR100616973
BBR100624262	BBR100602763	BBR100621863	BBR100620767	BBR100600626	BBR100616574	BBR100608836
BBR100623773	BBR100621138	BBR100604668	BBR100619746	BBR100620468	BBR100614296	BBR100620271
BBR100606122	BBR100622854	BBR100614985	BBR100614303	BBR100621001	BBR100600202	BBR100617638
BBR100621990	BBR100613654	BBR100608574	BBR100621060	BBR100621570	BBR100619157	BBR100617618
BBR100623863	BBR100614719	BBR100622991	BBR100622555	BBR100612988	BBR100602809	BBR100602532
BBR100624255	BBR100623961	BBR100622395	BBR100622581	BBR100609660	BBR100618110	BBR100606097
BBR100612023	BBR100604422	BBR100622445	BBR100600884	BBR100607289	BBR100614361	BBR100614799
BBR100620764	BBR100615243	BBR100622054	BBR100620333	BBR100604820	BBR100616658	BBR100618529
BBR100623769	BBR100622779	BBR100619777	BBR100604071	BBR100621606	BBR100618520	BBR100615522
BBR100623206	BBR100622176	BBR100608660	BBR100616789	BBR100619855	BBR100603028	BBR100613231
BBR100622206	BBR100618253	BBR100623006	BBR100617531	BBR100618410	BBR100600193	BBR100615636
BBR100620441	BBR100623462	BBR100601379	BBR100608883	BBR100621036	BBR100607148	BBR100619299
BBR100623418	BBR100622085	BBR100609963	BBR100621855	BBR100616619	BBR100622120	BBR100612317
BBR100617515	BBR100623487	BBR100621184	BBR100616379	BBR100620976	BBR100619911	BBR100614617
BBR100624261	BBR100623139	BBR100612521	BBR100620598	BBR100620957	BBR100608472	BBR100607433
BBR100623130	BBR100621135	BBR100610985	BBR100601126	BBR100616771	BBR100617463	BBR100616322
BBR100623965	BBR100622507	BBR100621795	BBR100620766	BBR100619705	BBR100618518	BBR100614058
BBR100615279	BBR100613145	BBR100601115	BBR100623178	BBR100606072	BBR100614026	BBR100612850
BBR100624073	BBR100624001	BBR100602553	BBR100620808	BBR100613205	BBR100620269	BBR100616530
BBR100614474	BBR100607811	BBR100623153	BBR100618968	BBR100619834	BBR100619708	BBR100600172
BBR100624215	BBR100613371	BBR100618537	BBR100600540	BBR100620677	BBR100618572	BBR100618315
BBR100624211	BBR100609302	BBR100622885	BBR100620411	BBR100603826	BBR100621975	BBR100602001
BBR100604659	BBR100622504	BBR100615140	BBR100607900	BBR100621120	BBR100617855	BBR100615534
BBR100623041	BBR100623498	BBR100607305	BBR100620057	BBR100619130	BBR100620091	BBR100617315
BBR100624077	BBR100617735	BBR100602991	BBR100619680	BBR100604030	BBR100600088	BBR100603320
BBR100624177	BBR100622967	BBR100622435	BBR100612625	BBR100605817	BBR100615464	BBR100601292
BBR100623967	BBR100623840	BBR100605624	BBR100621391	BBR100621256	BBR100619124	BBR100607572
BBR100614168	BBR100607333	BBR100607094	BBR100617372	BBR100608367	BBR100613176	BBR100600294
BBR100624176	BBR100621742	BBR100623059	BBR100622341	BBR100613416	BBR100614689	BBR100609355



**Universal Life policy – contract numbers**

BBR100624112	BBR100619970	BBR100608845	BBR100620393	BBR100620633	BBR100617139	BBR100616368
BBR100622518	BBR100620379	BBR100601692	BBR100622643	BBR100619031	BBR100612571	BBR100603820
BBR100609176	BBR100608338	BBR100608758	BBR100617673	BBR100618588	BBR100602290	BBR100601496
BBR100624298	BBR100613974	BBR100616646	BBR100621776	BBR100622969	BBR100621237	BBR100603286
BBR100620990	BBR100613132	BBR100619814	BBR100610407	BBR100612917	BBR100616637	BBR100600496
BBR100623016	BBR100613323	BBR100609700	BBR100619530	BBR100614623	BBR100616569	BBR100605937
BBR100624145	BBR100622976	BBR100623761	BBR100620541	BBR100610667	BBR100617155	BBR100600049
BBR100620563	BBR100621336	BBR100609402	BBR100601605	BBR100607586	BBR100610672	BBR100616348
BBR100623955	BBR100607035	BBR100623584	BBR100601677	BBR100622326	BBR100613284	BBR100615768
BBR100624097	BBR100613773	BBR100621943	BBR100620822	BBR100621973	BBR100617033	BBR100617833
BBR100609533	BBR100617748	BBR100621811	BBR100600508	BBR100600724	BBR100606671	BBR100604709
BBR100621937	BBR100619723	BBR100622836	BBR100601008	BBR100601661	BBR100618501	BBR100601343
BBR100605044	BBR100601274	BBR100601699	BBR100620058	BBR100620733	BBR100619631	BBR100600667
BBR100622207	BBR100621024	BBR100622626	BBR100614124	BBR100615855	BBR100619549	BBR100616570
BBR100619099	BBR100621873	BBR100621964	BBR100619207	BBR100600747	BBR100602694	BBR100612246
BBR100622198	BBR100623583	BBR100622255	BBR100608291	BBR100619644	BBR100613603	BBR100616970
BBR100624247	BBR100623013	BBR100605743	BBR100600195	BBR100618933	BBR100606919	BBR100621711
BBR100624108	BBR100622631	BBR100601291	BBR100619159	BBR100610206	BBR100618824	BBR100601465
BBR100606069	BBR100614461	BBR100617917	BBR100617785	BBR100613543	BBR100620029	BBR100613899
BBR100620986	BBR100619045	BBR100608807	BBR100621102	BBR100619007	BBR100619351	BBR100613898
BBR100623946	BBR100604208	BBR100622881	BBR100623743	BBR100621254	BBR100617848	BBR100619539
BBR100623867	BBR100618612	BBR100623411	BBR100623105	BBR100614749	BBR100614297	BBR100613980
BBR100622596	BBR100612901	BBR100621813	BBR100620856	BBR100608838	BBR100615594	BBR100616437
BBR100600934	BBR100614697	BBR100600616	BBR100622234	BBR100619044	BBR100618194	BBR100608781
BBR100623824	BBR100603027	BBR100621706	BBR100621577	BBR100610494	BBR100605152	BBR100614533
BBR100620722	BBR100612608	BBR100622303	BBR100621974	BBR100619632	BBR100609111	BBR100614036
BBR100613952	BBR100623278	BBR100621786	BBR100603643	BBR100618214	BBR100618823	BBR100617964
BBR100600181	BBR100601724	BBR100608085	BBR100604775	BBR100621414	BBR100620421	BBR100607976
BBR100624166	BBR100608569	BBR100604379	BBR100622585	BBR100622465	BBR100615800	BBR100605243
BBR100602056	BBR100603316	BBR100622259	BBR100619425	BBR100620739	BBR100616935	BBR100600103
BBR100623765	BBR100614308	BBR100618326	BBR100600026	BBR100620761	BBR100617836	BBR100600882
BBR100619379	BBR100605491	BBR100601371	BBR100621526	BBR100618525	BBR100616842	BBR100614472
BBR100620394	BBR100613544	BBR100614107	BBR100621824	BBR100600591	BBR100605261	BBR100616585
BBR100617196	BBR100617696	BBR100621599	BBR100600715	BBR100623001	BBR100602057	BBR100609738
BBR100622121	BBR100623012	BBR100614957	BBR100623655	BBR100621534	BBR100621935	BBR100608020
BBR100624157	BBR100619373	BBR100614158	BBR100620531	BBR100620161	BBR100616507	BBR100610774
BBR100623375	BBR100621851	BBR100621682	BBR100621397	BBR100616213	BBR100612068	BBR100603547
BBR100624035	BBR100606643	BBR100622041	BBR100620037	BBR100616898	BBR100607173	BBR100607179

**Universal Life policy – contract numbers**

BBR100615274	BBR100615607	BBR100600188	BBR100620858	BBR100614914	BBR100619725	BBR100612442
BBR100620870	BBR100623791	BBR100600575	BBR100620712	BBR100621359	BBR100618693	BBR100607345
BBR100624017	BBR100614518	BBR100621798	BBR100601617	BBR100617109	BBR100613324	BBR100616529
BBR100623389	BBR100600777	BBR100614688	BBR100615701	BBR100621628	BBR100621227	BBR100610930
BBR100612635	BBR100615052	BBR100622904	BBR100619501	BBR100620680	BBR100617792	BBR100615449
BBR100624141	BBR100603455	BBR100620811	BBR100614584	BBR100620301	BBR100621905	BBR100615711
BBR100602570	BBR100608805	BBR100612814	BBR100619563	BBR100623046	BBR100613239	BBR100609270
BBR100623895	BBR100623869	BBR100622292	BBR100622535	BBR100620088	BBR100613901	BBR100617852
BBR100624168	BBR100622233	BBR100621313	BBR100620740	BBR100606371	BBR100618365	BBR100617811
BBR100623273	BBR100623910	BBR100602647	BBR100619613	BBR100617103	BBR100618765	BBR100606177
BBR100613688	BBR100601633	BBR100602545	BBR100621909	BBR100616573	BBR100614141	BBR100607668
BBR100620557	BBR100615390	BBR100608570	BBR100620788	BBR100617071	BBR100618855	BBR100616887
BBR100608601	BBR100622768	BBR100622588	BBR100623108	BBR100607144	BBR100620878	BBR100607165
BBR100623859	BBR100610272	BBR100621687	BBR100620336	BBR100619398	BBR100618937	BBR100616765
BBR100600187	BBR100617666	BBR100621910	BBR100621050	BBR100618944	BBR100608588	BBR100601421
BBR100613932	BBR100613389	BBR100612344	BBR100620482	BBR100617934	BBR100613533	BBR100615398
BBR100623945	BBR100623214	BBR100613809	BBR100620614	BBR100619359	BBR100617154	BBR100617528
BBR100608030	BBR100607898	BBR100618215	BBR100622222	BBR100621603	BBR100620887	BBR100618249
BBR100615222	BBR100622393	BBR100623034	BBR100620941	BBR100619390	BBR100613177	BBR100607321
BBR100612027	BBR100623691	BBR100603223	BBR100607300	BBR100601833	BBR100617462	BBR100608802
BBR100623750	BBR100607054	BBR100600893	BBR100622103	BBR100612427	BBR100618497	BBR100612370
BBR100621698	BBR100621157	BBR100616651	BBR100620089	BBR100612889	BBR100617056	BBR100620502
BBR100612328	BBR100608099	BBR100601637	BBR100619442	BBR100603910	BBR100621398	BBR100616301
BBR100623827	BBR100623639	BBR100621550	BBR100606064	BBR100620659	BBR100601150	BBR100614185
BBR100613985	BBR100606980	BBR100607581	BBR100615683	BBR100619600	BBR100606608	BBR100607331
BBR100624173	BBR100623620	BBR100612269	BBR100621133	BBR100619787	BBR100617458	BBR100606068
BBR100621703	BBR100602799	BBR100623344	BBR100620033	BBR100613408	BBR100616103	BBR100618126
BBR100621984	BBR100623542	BBR100622978	BBR100619626	BBR100620663	BBR100618459	BBR100606624
BBR100622649	BBR100605730	BBR100608577	BBR100612900	BBR100600789	BBR100617464	BBR100613553
BBR100619859	BBR100621757	BBR100605708	BBR100621738	BBR100620697	BBR100609734	BBR100617554
BBR100603361	BBR100622021	BBR100623252	BBR100607768	BBR100618979	BBR100617277	BBR100613990
BBR100624021	BBR100604680	BBR100623431	BBR100622690	BBR100610755	BBR100602244	BBR100614551
BBR100620625	BBR100612873	BBR100610532	BBR100603319	BBR100614396	BBR100605995	BBR100602880
BBR100623978	BBR100606119	BBR100601429	BBR100620323	BBR100604144	BBR100616767	BBR100616634
BBR100624164	BBR100601001	BBR100623523	BBR100618848	BBR100619101	BBR100614603	BBR100616268
BBR100624233	BBR100615168	BBR100616932	BBR100621287	BBR100619080	BBR100617030	BBR100616157
BBR100600383	BBR100600120	BBR100620846	BBR100621401	BBR100616945	BBR100601199	BBR100607701
BBR100623540	BBR100615379	BBR100617826	BBR100620184	BBR100620307	BBR100619300	BBR100612802

**Universal Life policy – contract numbers**

BBR100615654	BBR100617802	BBR100612686	BBR100620005	BBR100614941	BBR100618790	BBR100603245
BBR100622770	BBR100623818	BBR100622721	BBR100622308	BBR100616299	BBR100618579	BBR100606984
BBR100608797	BBR100622960	BBR100619886	BBR100617538	BBR100609658	BBR100612689	BBR100600149
BBR100621699	BBR100614387	BBR100601484	BBR100618743	BBR100619655	BBR100619430	BBR100600959
BBR100623876	BBR100621358	BBR100614262	BBR100610177	BBR100620898	BBR100615489	BBR100618230
BBR100620706	BBR100614695	BBR100604623	BBR100620582	BBR100608387	BBR100616347	BBR100618592
BBR100623419	BBR100623169	BBR100607887	BBR100620580	BBR100621160	BBR100622494	BBR100606184
BBR100609840	BBR100614530	BBR100602120	BBR100620934	BBR100619396	BBR100614707	BBR100604058
BBR100620095	BBR100622115	BBR100622270	BBR100603940	BBR100612123	BBR100619171	BBR100607551
BBR100623922	BBR100612081	BBR100609089	BBR100620375	BBR100619313	BBR100618489	BBR100600941
BBR100619738	BBR100610012	BBR100614311	BBR100618290	BBR100614453	BBR100609428	BBR100613836
BBR100612664	BBR100623171	BBR100603874	BBR100607100	BBR100606246	BBR100620162	BBR100616185
BBR100603595	BBR100610495	BBR100621772	BBR100621317	BBR100618702	BBR100616599	BBR100615472
BBR100608193	BBR100621678	BBR100621998	BBR100620967	BBR100601832	BBR100604301	BBR100608607
BBR100624058	BBR100621483	BBR100621792	BBR100605268	BBR100617240	BBR100618536	BBR100606017
BBR100623970	BBR100623621	BBR100617046	BBR100620252	BBR100621364	BBR100614445	BBR100603323
BBR100623518	BBR100603014	BBR100618502	BBR100620164	BBR100617731	BBR100614822	BBR100606572
BBR100623055	BBR100612916	BBR100623014	BBR100621896	BBR100620141	BBR100601791	BBR100603280
BBR100616081	BBR100604034	BBR100610970	BBR100618699	BBR100620509	BBR100619507	BBR100604611
BBR100607672	BBR100614734	BBR100622043	BBR100621054	BBR100620980	BBR100615637	BBR100603406
BBR100623661	BBR100621662	BBR100601231	BBR100613175	BBR100619048	BBR100608598	BBR100602093
BBR100622382	BBR100623683	BBR100620794	BBR100617390	BBR100621842	BBR100616777	BBR100600201
BBR100623796	BBR100619667	BBR100607380	BBR100621803	BBR100619120	BBR100602289	BBR100614784
BBR100623425	BBR100614006	BBR100619323	BBR100621045	BBR100601130	BBR100620552	BBR100605075
BBR100624006	BBR100623453	BBR100600894	BBR100620885	BBR100600453	BBR100613961	BBR100616313
BBR100604163	BBR100619163	BBR100622009	BBR100621143	BBR100607320	BBR100608599	BBR100601214
BBR100624033	BBR100623815	BBR100609988	BBR100601138	BBR100617936	BBR100619660	BBR100616571
BBR100620374	BBR100608910	BBR100621442	BBR100600801	BBR100615504	BBR100619661	BBR100602119
BBR100623490	BBR100613992	BBR100623017	BBR100607194	BBR100619794	BBR100607673	BBR100609552
BBR100622793	BBR100623527	BBR100622910	BBR100614362	BBR100617246	BBR100618608	BBR100618846
BBR100621879	BBR100622298	BBR100600926	BBR100622155	BBR100620594	BBR100616068	BBR100612793
BBR100623133	BBR100619139	BBR100622135	BBR100602566	BBR100620308	BBR100620841	BBR100618105
BBR100623740	BBR100608847	BBR100612334	BBR100601710	BBR100611045	BBR100605537	BBR100612551
BBR100603602	BBR100621572	BBR100622971	BBR100616747	BBR100620951	BBR100619008	BBR100600643
BBR100617197	BBR100612192	BBR100621958	BBR100622279	BBR100614542	BBR100617703	BBR100618894
BBR100622516	BBR100622994	BBR100619922	BBR100600712	BBR100619663	BBR100617281	BBR100600991
BBR100611078	BBR100614167	BBR100620842	BBR100620320	BBR100620004	BBR100617132	BBR100606394
BBR100620007	BBR100623393	BBR100606019	BBR100622901	BBR100609974	BBR100607943	BBR100609024

**Universal Life policy – contract numbers**

BBR100623921	BBR100604548	BBR100613446	BBR100601088	BBR100610692	BBR100618424	BBR100604028
BBR100623465	BBR100601583	BBR100613869	BBR100621779	BBR100618444	BBR100617343	BBR100612804
BBR100620769	BBR100623669	BBR100623552	BBR100623149	BBR100619872	BBR100620526	BBR100602295
BBR100614817	BBR100623216	BBR100621936	BBR100619921	BBR100621574	BBR100603831	BBR100600551
BBR100616609	BBR100607666	BBR100612687	BBR100621553	BBR100613336	BBR100618788	BBR100614354
BBR100613121	BBR100610175	BBR100623430	BBR100621643	BBR100622599	BBR100618675	BBR100614904
BBR100606417	BBR100603254	BBR100621466	BBR100614024	BBR100620434	BBR100605483	BBR100607375
BBR100624282	BBR100601629	BBR100604605	BBR100620760	BBR100603352	BBR100618521	BBR100615006
BBR100615801	BBR100622117	BBR100621361	BBR100610611	BBR100620532	BBR100618697	BBR100613415
BBR100624062	BBR100616077	BBR100610682	BBR100614245	BBR100619361	BBR100607870	BBR100609863
BBR100623554	BBR100606704	BBR100600151	BBR100600857	BBR100621136	BBR100614594	BBR100601374
BBR100619877	BBR100623152	BBR100621583	BBR100605050	BBR100618780	BBR100605277	BBR100612803
BBR100622834	BBR100623822	BBR100622373	BBR100603586	BBR100620381	BBR100615726	BBR100600493
BBR100621552	BBR100613735	BBR100601997	BBR100620573	BBR100610842	BBR100600115	BBR100619497
BBR100623194	BBR100623330	BBR100621525	BBR100601809	BBR100619761	BBR100616029	BBR100618488
BBR100624136	BBR100622868	BBR100613393	BBR100621101	BBR100617118	BBR100618585	BBR100606523
BBR100622572	BBR100622898	BBR100622782	BBR100621235	BBR100618879	BBR100602015	BBR100617162
BBR100606167	BBR100609748	BBR100622462	BBR100607381	BBR100618267	BBR100600644	BBR100608812
BBR100623778	BBR100623741	BBR100623458	BBR100621850	BBR100600492	BBR100616946	BBR100613860
BBR100623841	BBR100620228	BBR100622149	BBR100619117	BBR100603825	BBR100606681	BBR100600770
BBR100624031	BBR100612341	BBR100622598	BBR100604427	BBR100620707	BBR100615066	BBR100600577
BBR100600409	BBR100623089	BBR100622827	BBR100622490	BBR100616559	BBR100605894	BBR100600708
BBR100622027	BBR100623463	BBR100621886	BBR100619892	BBR100618261	BBR100616706	BBR100607840
BBR100623975	BBR100623488	BBR100600135	BBR100613129	BBR100619288	BBR100614550	BBR100617119
BBR100622397	BBR100620086	BBR100620713	BBR100619327	BBR100610781	BBR100600203	BBR100602828
BBR100622612	BBR100621720	BBR100615289	BBR100623229	BBR100614663	BBR100617157	BBR100612112
BBR100623915	BBR100606250	BBR100605487	BBR100619819	BBR100614905	BBR100608353	BBR100612851
BBR100601108	BBR100613021	BBR100622526	BBR100621627	BBR100616377	BBR100616501	BBR100603975
BBR100621882	BBR100605077	BBR100619153	BBR100620833	BBR100618626	BBR100601057	BBR100604295
BBR100624189	BBR100623535	BBR100608108	BBR100620081	BBR100619683	BBR100617804	BBR100614336
BBR100624200	BBR100623068	BBR100621895	BBR100605881	BBR100621016	BBR100615304	BBR100601744
BBR100615905	BBR100606688	BBR100613319	BBR100609119	BBR100619664	BBR100610758	BBR100615380
BBR100617172	BBR100601043	BBR100623251	BBR100618969	BBR100616376	BBR100621177	BBR100605372
BBR100615046	BBR100606056	BBR100621862	BBR100620030	BBR100620603	BBR100619290	BBR100600869
BBR100623641	BBR100615423	BBR100606114	BBR100621485	BBR100617532	BBR100612050	BBR100606520
BBR100623892	BBR100608613	BBR100609793	BBR100603659	BBR100620295	BBR100620237	BBR100603246
BBR100623637	BBR100623976	BBR100619428	BBR100619610	BBR100621238	BBR100611060	BBR100601110
BBR100623689	BBR100620464	BBR100605523	BBR100605707	BBR100620484	BBR100615578	BBR100600359

**Universal Life policy – contract numbers**

BBR100623538	BBR100600136	BBR100602125	BBR100621920	BBR100620549	BBR100618670	BBR100604211
BBR100614619	BBR100609636	BBR100621825	BBR100612235	BBR100620871	BBR100618777	BBR100611003
BBR100619122	BBR100601963	BBR100620845	BBR100615044	BBR100620676	BBR100614988	BBR100617627
BBR100600519	BBR100623004	BBR100621654	BBR100617654	BBR100617257	BBR100611002	BBR100610553
BBR100623917	BBR100619594	BBR100622438	BBR100619681	BBR100621922	BBR100616744	BBR100617562
BBR100622464	BBR100621673	BBR100612392	BBR100600069	BBR100621051	BBR100614987	BBR100614513
BBR100622314	BBR100621010	BBR100622529	BBR100610109	BBR100603837	BBR100619734	BBR100614514
BBR100620543	BBR100604736	BBR100623086	BBR100619907	BBR100620280	BBR100616106	BBR100601092
BBR100606560	BBR100622505	BBR100608048	BBR100608659	BBR100608404	BBR100621444	BBR100615966
BBR100610983	BBR100601232	BBR100603257	BBR100614202	BBR100610268	BBR100602429	BBR100616623
BBR100622078	BBR100623660	BBR100621517	BBR100622283	BBR100616297	BBR100616988	BBR100606717
BBR100624018	BBR100613741	BBR100604819	BBR100620866	BBR100607364	BBR100617527	BBR100615422
BBR100606903	BBR100610799	BBR100622696	BBR100601080	BBR100619234	BBR100617796	BBR100607001
BBR100607780	BBR100617478	BBR100609344	BBR100623070	BBR100619009	BBR100617038	BBR100600806
BBR100614675	BBR100600218	BBR100621808	BBR100610881	BBR100612815	BBR100616285	BBR100600858
BBR100604901	BBR100622168	BBR100621560	BBR100601473	BBR100608893	BBR100618961	BBR100607366
BBR100600787	BBR100609359	BBR100621782	BBR100621867	BBR100613782	BBR100619251	BBR100604939
BBR100607362	BBR100622307	BBR100623197	BBR100619912	BBR100607157	BBR100618284	BBR100608527
BBR100624184	BBR100608324	BBR100621754	BBR100620807	BBR100619287	BBR100615439	BBR100600048
BBR100609189	BBR100619057	BBR100602485	BBR100600425	BBR100623314	BBR100615735	BBR100615743
BBR100613212	BBR100622828	BBR100620727	BBR100620916	BBR100617158	BBR100619114	BBR100612251
BBR100623136	BBR100623298	BBR100606483	BBR100620346	BBR100618835	BBR100609774	BBR100606435
BBR100624126	BBR100622486	BBR100621195	BBR100619408	BBR100607472	BBR100604204	BBR100600848
BBR100624274	BBR100600820	BBR100605415	BBR100622434	BBR100615016	BBR100618885	BBR100615694
BBR100623995	BBR100622671	BBR100623081	BBR100620617	BBR100621311	BBR100621499	BBR100620471
BBR100600086	BBR100623595	BBR100623131	BBR100620653	BBR100622419	BBR100618060	BBR100607867
BBR100601388	BBR100612753	BBR100612107	BBR100619988	BBR100601808	BBR100616474	BBR100607756
BBR100607124	BBR100610435	BBR100621750	BBR100618620	BBR100619172	BBR100616758	BBR100614001
BBR100601783	BBR100603994	BBR100608495	BBR100621252	BBR100612075	BBR100618500	BBR100600016
BBR100624244	BBR100603473	BBR100622471	BBR100617121	BBR100619270	BBR100617755	BBR100604833
BBR100608112	BBR100619165	BBR100601189	BBR100618430	BBR100618898	BBR100617175	BBR100603902
BBR100623891	BBR100608531	BBR100621797	BBR100603977	BBR100619075	BBR100615797	BBR100607034
BBR100622970	BBR100607022	BBR100608573	BBR100615378	BBR100607161	BBR100618439	BBR100615897
BBR100608016	BBR100622306	BBR100609612	BBR100621315	BBR100621616	BBR100618807	BBR100601021
BBR100623690	BBR100607587	BBR100619215	BBR100619820	BBR100620726	BBR100603715	BBR100614114
BBR100623752	BBR100608396	BBR100622567	BBR100621339	BBR100617997	BBR100619042	BBR100613470
BBR100609240	BBR100620779	BBR100619238	BBR100621426	BBR100605873	BBR100618088	BBR100619639
BBR100622448	BBR100623272	BBR100623383	BBR100613910	BBR100610562	BBR100609751	BBR100600920

**Universal Life policy – contract numbers**

BBR100623565	BBR100622525	BBR100622853	BBR100621554	BBR100618427	BBR100613402	BBR100607323
BBR100623884	BBR100623284	BBR100619107	BBR100600739	BBR100619414	BBR100614310	BBR100621802
BBR100623823	BBR100612702	BBR100617314	BBR100620829	BBR100601230	BBR100613719	BBR100600905
BBR100606610	BBR100623726	BBR100622653	BBR100618477	BBR100619868	BBR100608962	BBR100600765
BBR100607068	BBR100622642	BBR100623341	BBR100616165	BBR100614583	BBR100616629	BBR100613472
BBR100614432	BBR100622530	BBR100613824	BBR100619028	BBR100600808	BBR100618872	BBR100612241
BBR100624196	BBR100602957	BBR100608061	BBR100603483	BBR100603943	BBR100618122	BBR100615730
BBR100623911	BBR100614696	BBR100607340	BBR100608221	BBR100621031	BBR100601335	BBR100611006
BBR100622965	BBR100623056	BBR100608586	BBR100618180	BBR100609055	BBR100603934	BBR100600284
BBR100617236	BBR100622509	BBR100605676	BBR100619191	BBR100619955	BBR100616074	BBR100600638
BBR100623457	BBR100621683	BBR100621161	BBR100622344	BBR100619828	BBR100619416	BBR100604795
BBR100612904	BBR100622510	BBR100604574	BBR100621563	BBR100622025	BBR100615699	BBR100600685
BBR100623714	BBR100623593	BBR100619957	BBR100614448	BBR100619268	BBR100614260	BBR100607580
BBR100623834	BBR100622667	BBR100609884	BBR100620285	BBR100618137	BBR100614064	BBR100600349
BBR100624061	BBR100606431	BBR100608612	BBR100606401	BBR100621396	BBR100617369	BBR100609117
BBR100623963	BBR100620899	BBR100616395	BBR100614070	BBR100606129	BBR100620483	BBR100610479
BBR100623871	BBR100613759	BBR100620754	BBR100617549	BBR100615609	BBR100618659	BBR100605066
BBR100623825	BBR100623067	BBR100622311	BBR100618745	BBR100620335	BBR100604636	BBR100605231
BBR100622958	BBR100622114	BBR100611039	BBR100619874	BBR100605907	BBR100608047	BBR100600487
BBR100623204	BBR100613829	BBR100613500	BBR100621185	BBR100604168	BBR100614635	BBR100614651
BBR100622641	BBR100622876	BBR100622481	BBR100622167	BBR100618263	BBR100618738	BBR100604207
BBR100609079	BBR100614744	BBR100622822	BBR100621631	BBR100618048	BBR100616130	BBR100607761
BBR100609255	BBR100607549	BBR100609825	BBR100610391	BBR100615173	BBR100619199	BBR100600971
BBR100623443	BBR100614641	BBR100612596	BBR100605677	BBR100602751	BBR100616671	BBR100616618
BBR100601357	BBR100622084	BBR100619357	BBR100620322	BBR100619203	BBR100616872	BBR100600363
BBR100623890	BBR100614826	BBR100612799	BBR100620360	BBR100618225	BBR100618557	BBR100600749
BBR100621838	BBR100610030	BBR100606433	BBR100622126	BBR100609891	BBR100612176	BBR100608073
BBR100605029	BBR100622590	BBR100623597	BBR100620927	BBR100621712	BBR100600543	BBR100600610
BBR100603644	BBR100623439	BBR100621384	BBR100622136	BBR100621613	BBR100609153	BBR100609381
BBR100624129	BBR100622872	BBR100622560	BBR100619460	BBR100602319	BBR100601702	BBR100607470
BBR100624209	BBR100621966	BBR100618888	BBR100614793	BBR100608322	BBR100616575	BBR100600933
BBR100612522	BBR100620227	BBR100623263	BBR100602324	BBR100618890	BBR100618296	BBR100600006
BBR100623748	BBR100623704	BBR100621055	BBR100612004	BBR100612739	BBR100600485	BBR100607488
BBR100620101	BBR100623350	BBR100622850	BBR100620219	BBR100621128	BBR100619070	BBR100605093
BBR100615324	BBR100623515	BBR100622378	BBR100620525	BBR100613309	BBR100620104	BBR100604919
BBR100606778	BBR100623905	BBR100603476	BBR100622032	BBR100619374	BBR100617868	BBR100600819
BBR100623821	BBR100623908	BBR100623104	BBR100621457	BBR100618820	BBR100602699	BBR100615278
BBR100618238	BBR100621567	BBR100621775	BBR100616893	BBR100616906	BBR100603381	BBR100607434

**Universal Life policy – contract numbers**

BBR100610778	BBR100623441	BBR100621223	BBR100622651	BBR100608763	BBR100610027	BBR100605109
BBR100623509	BBR100614748	BBR100603193	BBR100606298	BBR100615146	BBR100613675	BBR100609301
BBR100621486	BBR100602967	BBR100622281	BBR100621105	BBR100617809	BBR100614244	BBR100600788
BBR100610301	BBR100610282	BBR100614499	BBR100621747	BBR100620060	BBR100619832	BBR100615673
BBR100622831	BBR100600538	BBR100621671	BBR100618431	BBR100619043	BBR100613838	BBR100603944
BBR100623317	BBR100608567	BBR100604507	BBR100621234	BBR100620682	BBR100614559	BBR100603418
BBR100623240	BBR100621925	BBR100620790	BBR100620309	BBR100614200	BBR100619140	BBR100616537
BBR100600452	BBR100621168	BBR100619094	BBR100614254	BBR100619629	BBR100616845	BBR100616821
BBR100623577	BBR100616504	BBR100619006	BBR100622892	BBR100604724	BBR100616711	BBR100618316
BBR100621590	BBR100623857	BBR100602832	BBR100620022	BBR100619972	BBR100617383	BBR100605307
BBR100603588	BBR100622185	BBR100614109	BBR100619609	BBR100603380	BBR100609276	BBR100606164
BBR100615280	BBR100622137	BBR100607312	BBR100601079	BBR100618603	BBR100618685	BBR100608714
BBR100613657	BBR100619036	BBR100622990	BBR100621545	BBR100605334	BBR100609032	BBR100600645
BBR100623134	BBR100601358	BBR100612091	BBR100622008	BBR100619280	BBR100616239	BBR100600456
BBR100620731	BBR100622893	BBR100615118	BBR100622012	BBR100616156	BBR100616057	BBR100612386
BBR100623250	BBR100603428	BBR100608783	BBR100621393	BBR100606224	BBR100601774	BBR100604967
BBR100603326	BBR100623084	BBR100621834	BBR100614253	BBR100618716	BBR100619170	BBR100607767
BBR100623820	BBR100606080	BBR100616788	BBR100621947	BBR100612183	BBR100616075	BBR100600017
BBR100609106	BBR100623727	BBR100622245	BBR100617140	BBR100618556	BBR100618480	BBR100605972
BBR100623671	BBR100613016	BBR100623467	BBR100613148	BBR100618300	BBR100616902	BBR100619073
BBR100603676	BBR100623469	BBR100621892	BBR100607143	BBR100605800	BBR100602995	BBR100601642
BBR100623949	BBR100623460	BBR100622955	BBR100600464	BBR100620604	BBR100617725	BBR100615829
BBR100623810	BBR100622593	BBR100620369	BBR100606089	BBR100602133	BBR100618710	BBR100617120
BBR100623768	BBR100620229	BBR100619129	BBR100621767	BBR100617699	BBR100615708	BBR100603787
BBR100605644	BBR100623672	BBR100615027	BBR100619514	BBR100618052	BBR100603229	BBR100603520
BBR100623785	BBR100621784	BBR100606519	BBR100614335	BBR100617319	BBR100609787	BBR100610212
BBR100623962	BBR100619382	BBR100606676	BBR100614077	BBR100616855	BBR100616761	BBR100616738
BBR100607170	BBR100600371	BBR100621846	BBR100620076	BBR100620317	BBR100622372	BBR100604020
BBR100623406	BBR100622806	BBR100622299	BBR100621880	BBR100607473	BBR100618178	BBR100600966
BBR100600047	BBR100621915	BBR100614366	BBR100621286	BBR100621142	BBR100615415	BBR100615292
BBR100623774	BBR100619768	BBR100622744	BBR100617035	BBR100621187	BBR100600627	BBR100616525
BBR100621793	BBR100606524	BBR100600689	BBR100622583	BBR100621297	BBR100612453	BBR100621032
BBR100623612	BBR100620932	BBR100620974	BBR100617067	BBR100619482	BBR100616986	BBR100604463
BBR100622974	BBR100620520	BBR100621475	BBR100619802	BBR100620286	BBR100618016	BBR100610410
BBR100606335	BBR100612159	BBR100622544	BBR100619393	BBR100621804	BBR100617664	BBR100610974
BBR100614561	BBR100606968	BBR100608832	BBR100620664	BBR100620053	BBR100614268	BBR100615571
BBR100609668	BBR100600351	BBR100605631	BBR100621490	BBR100617979	BBR100618911	BBR100616459
BBR100607202	BBR100622830	BBR100605076	BBR100620669	BBR100618432	BBR100619091	BBR100611007

**Universal Life policy – contract numbers**

BBR100619694	BBR100610481	BBR100600557	BBR100622328	BBR100620991	BBR100613919	BBR100603554
BBR100604104	BBR100606404	BBR100600639	BBR100620522	BBR100620455	BBR100601289	BBR100612857
BBR100608615	BBR100618277	BBR100608160	BBR100621117	BBR100620786	BBR100619773	BBR100616847
BBR100600457	BBR100615190	BBR100622734	BBR100615949	BBR100622289	BBR100618050	BBR100603931
BBR100623353	BBR100620242	BBR100601554	BBR100619333	BBR100617782	BBR100603413	BBR100600699
BBR100622417	BBR100623427	BBR100620724	BBR100607043	BBR100600005	BBR100620753	BBR100615862
BBR100623686	BBR100617341	BBR100617707	BBR100622816	BBR100620127	BBR100608852	BBR100611041
BBR100621820	BBR100623474	BBR100621777	BBR100621523	BBR100600460	BBR100613368	BBR100606155
BBR100624120	BBR100620851	BBR100602698	BBR100621979	BBR100617840	BBR100612266	BBR100600040
BBR100624275	BBR100620224	BBR100622554	BBR100601766	BBR100619529	BBR100609795	BBR100617764
BBR100624161	BBR100623539	BBR100620730	BBR100621474	BBR100612224	BBR100618561	BBR100602910
BBR100620973	BBR100623391	BBR100602018	BBR100620068	BBR100618622	BBR100617082	BBR100600846
BBR100623288	BBR100618713	BBR100612839	BBR100620069	BBR100619283	BBR100616888	BBR100602634
BBR100622897	BBR100607978	BBR100602798	BBR100601137	BBR100619467	BBR100615653	BBR100600945
BBR100622620	BBR100623066	BBR100614506	BBR100613335	BBR100618276	BBR100615791	BBR100608576
BBR100623706	BBR100600150	BBR100621191	BBR100617643	BBR100619846	BBR100609058	BBR100600875
BBR100623709	BBR100601952	BBR100622285	BBR100605260	BBR100607102	BBR100614153	BBR100617577
BBR100622941	BBR100622072	BBR100623118	BBR100621409	BBR100618125	BBR100618873	BBR100618099
BBR100623936	BBR100601046	BBR100622342	BBR100608695	BBR100616093	BBR100612231	BBR100600433
BBR100623674	BBR100604754	BBR100622139	BBR100614422	BBR100619997	BBR100619208	BBR100600435
BBR100623489	BBR100600093	BBR100615948	BBR100621058	BBR100616083	BBR100617416	BBR100616844
BBR100602061	BBR100623190	BBR100620406	BBR100619002	BBR100618632	BBR100601050	BBR100615826
BBR100612274	BBR100622418	BBR100622092	BBR100608432	BBR100619825	BBR100613913	BBR100600748
BBR100623795	BBR100622196	BBR100622026	BBR100619386	BBR100618143	BBR100618582	BBR100606597
BBR100617733	BBR100622989	BBR100614642	BBR100619444	BBR100616555	BBR100614815	BBR100601309
BBR100623902	BBR100600636	BBR100622350	BBR100608991	BBR100617468	BBR100618102	BBR100614740
BBR100600542	BBR100600913	BBR100621914	BBR100621225	BBR100617576	BBR100615491	BBR100603606
BBR100622632	BBR100610542	BBR100619481	BBR100619841	BBR100610730	BBR100614316	BBR100602481
BBR100623611	BBR100613674	BBR100621799	BBR100619867	BBR100618990	BBR100600236	BBR100600442
BBR100610115	BBR100623517	BBR100623382	BBR100619000	BBR100618490	BBR100617529	BBR100604782
BBR100624115	BBR100605545	BBR100619554	BBR100621746	BBR100619263	BBR100600154	BBR100607895
BBR100624167	BBR100604090	BBR100613856	BBR100621449	BBR100618621	BBR100608829	BBR100619808
BBR100622476	BBR100613449	BBR100601241	BBR100616805	BBR100619577	BBR100604679	BBR100616262
BBR100622219	BBR100611000	BBR100620329	BBR100621399	BBR100616404	BBR100618831	BBR100604372
BBR100620783	BBR100612280	BBR100616748	BBR100621660	BBR100620297	BBR100617424	BBR100603612
BBR100607847	BBR100619719	BBR100621332	BBR100619954	BBR100618515	BBR100609204	BBR100603896
BBR100623576	BBR100615207	BBR100621924	BBR100601095	BBR100606719	BBR100609613	BBR100615911
BBR100605485	BBR100621343	BBR100600266	BBR100620185	BBR100615467	BBR100620770	BBR100617007



**Universal Life policy – contract numbers**

BBR100619250	BBR100601007	BBR100620773	BBR100611047	BBR100616795	BBR100604980	BBR100605911
BBR100607497	BBR100608719	BBR100604161	BBR100609839	BBR100618202	BBR100619041	BBR100600697
BBR100622413	BBR100600903	BBR100605793	BBR100600999	BBR100609553	BBR100609657	BBR100609737
BBR100619561	BBR100607457	BBR100606398	BBR100622470	BBR100609029	BBR100620959	BBR100601588
BBR100608959	BBR100608381	BBR100605684	BBR100618634	BBR100610533	BBR100618676	BBR100600511
BBR100615863	BBR100614086	BBR100620328	BBR100602571	BBR100619748	BBR100607303	BBR100601695
BBR100623775	BBR100602471	BBR100622190	BBR100621607	BBR100618787	BBR100617514	BBR100600977
BBR100601502	BBR100602128	BBR100621594	BBR100620994	BBR100620694	BBR100616014	BBR100600853
BBR100620210	BBR100613194	BBR100613551	BBR100617313	BBR100618433	BBR100619025	BBR100603298
BBR100618478	BBR100612021	BBR100622542	BBR100620608	BBR100618995	BBR100603491	BBR100600117
BBR100600451	BBR100610273	BBR100612077	BBR100600851	BBR100617990	BBR100617467	BBR100602476
BBR100622799	BBR100623381	BBR100622039	BBR100615686	BBR100615771	BBR100616720	BBR100601824
BBR100614739	BBR100622767	BBR100618965	BBR100619397	BBR100617300	BBR100613537	BBR100617493
BBR100601087	BBR100610969	BBR100622356	BBR100608056	BBR100619072	BBR100617500	BBR100615967
BBR100610571	BBR100611044	BBR100614952	BBR100622163	BBR100617967	BBR100618677	BBR100600324
BBR100614885	BBR100608751	BBR100621527	BBR100605692	BBR100620134	BBR100607160	BBR100601131
BBR100623843	BBR100623047	BBR100622911	BBR100618524	BBR100621271	BBR100620189	BBR100616521
BBR100619255	BBR100622543	BBR100617550	BBR100620342	BBR100601300	BBR100619138	BBR100600214
BBR100602514	BBR100601568	BBR100613031	BBR100616371	BBR100619986	BBR100617101	BBR100600678
BBR100623065	BBR100600537	BBR100623100	BBR100619331	BBR100609585	BBR100615766	BBR100600263
BBR100600596	BBR100608583	BBR100615083	BBR100619352	BBR100620470	BBR100608442	BBR100605047
BBR100623675	BBR100618611	BBR100620605	BBR100607925	BBR100621217	BBR100615696	BBR100605685
BBR100608927	BBR100622815	BBR100621586	BBR100621727	BBR100619294	BBR100601518	BBR100606034
BBR100623505	BBR100623296	BBR100622045	BBR100620650	BBR100620849	BBR100619161	BBR100617312
BBR100622112	BBR100622508	BBR100622821	BBR100605184	BBR100622724	BBR100619303	BBR100600693
BBR100605156	BBR100622237	BBR100616471	BBR100614628	BBR100620995	BBR100607740	BBR100600445
BBR100623399	BBR100621812	BBR100617373	BBR100622161	BBR100620420	BBR100618081	BBR100615709
BBR100621685	BBR100615036	BBR100622347	BBR100621656	BBR100621033	BBR100608380	BBR100603189
BBR100610708	BBR100607639	BBR100612661	BBR100607297	BBR100621218	BBR100614501	BBR100600212
BBR100623135	BBR100606011	BBR100600089	BBR100608385	BBR100614737	BBR100610378	BBR100600752
BBR100623357	BBR100619959	BBR100609792	BBR100608855	BBR100619112	BBR100602131	BBR100605049
BBR100607479	BBR100606437	BBR100622459	BBR100620571	BBR100616799	BBR100617887	BBR100600834
BBR100621530	BBR100623195	BBR100621303	BBR100620231	BBR100616719	BBR100617194	BBR100621460
BBR100609615	BBR100614942	BBR100621204	BBR100619630	BBR100617045	BBR100611061	BBR100619938
BBR100623318	BBR100623361	BBR100623158	BBR100622324	BBR100614504	BBR100604689	BBR100602196
BBR100621589	BBR100620977	BBR100614125	BBR100620667	BBR100620782	BBR100614385	BBR100600035
BBR100623942	BBR100622258	BBR100605709	BBR100604286	BBR100621367	BBR100610717	BBR100604447
BBR100623449	BBR100605845	BBR100617374	BBR100622244	BBR100603576	BBR100617131	BBR100600862

**Universal Life policy – contract numbers**

BBR100622366	BBR100622635	BBR100622813	BBR100620823	BBR100620359	BBR100614382	BBR100608828
BBR100606284	BBR100601510	BBR100621568	BBR100600224	BBR100613858	BBR100620705	BBR100618998
BBR100622024	BBR100605905	BBR100600530	BBR100621622	BBR100618559	BBR100608854	BBR100601028
BBR100623560	BBR100607714	BBR100619906	BBR100620784	BBR100619571	BBR100618843	BBR100600982
BBR100623763	BBR100621127	BBR100619673	BBR100621832	BBR100618506	BBR100604250	BBR100604299
BBR100608606	BBR100614458	BBR100605360	BBR100609237	BBR100619543	BBR100608325	BBR100609621
BBR100614110	BBR100603224	BBR100622273	BBR100621323	BBR100604645	BBR100613870	BBR100600471
BBR100600584	BBR100608849	BBR100610895	BBR100620105	BBR100616775	BBR100614246	BBR100600841
BBR100623780	BBR100622249	BBR100600935	BBR100621600	BBR100621173	BBR100600595	BBR100600698
BBR100616589	BBR100623340	BBR100612658	BBR100621519	BBR100619245	BBR100600635	BBR100618192
BBR100623670	BBR100623438	BBR100608069	BBR100622883	BBR100619720	BBR100616709	BBR100605091
BBR100619899	BBR100608484	BBR100621684	BBR100607019	BBR100604568	BBR100600663	BBR100617311
BBR100606616	BBR100601329	BBR100607533	BBR100606182	BBR100612524	BBR100601641	

Anchor Life – contract numbers

20211	20201	30237	30555	30543	30712	30234
20260	20206	30238	30602	30322	10030	30261
20328	20250	30245	30622	30640	10085	30352
20054	20265	30266	30645	30641	10096	30435
20076	20295	30276	30663	30671	30099	30726
20085	20309	30299	30666	30366	30100	30730
20086	20315	30336	30745	30494	30107	30742
20116	30190	30337	30752	30461	30172	30756
20125	30208	30427	30484	30651	30233	30757

## **SCHEDULE 2 COMMUNICATIONS PROCESS**

As part of the transfer process, a number of communication steps are undertaken to advise policyholders of the details of their new policies, as well as any actions they are required to take. These are outlined below:

### Phase 1: As soon as practicable following the Court Approval Date

The Company will send a letter to each known Policyholder for which an address is held in the Company's records:

- Confirming the Court's approval of the Transfer Scheme.
- Stating the Policy or Claim details held in the Company's records.
- Notifying the Bar Date and Lapsed Policy Offer.

The Company will also undertake an advertising campaign at this time to reach any other unknown Policyholders and/or claimants.

### Phase 2: As soon as practicable following the Transfer Completion Date

The Company will send a letter to each Policyholder:

- Confirming completion of the Transfer Process.
- Confirming the final Policy or Claim details.

The Transferee will send a letter to each Transferring Policyholder:

- Asking them to meet with a Sagikor representative to receive revised policy documentation if necessary.
- Asking them to complete any outstanding "know your client" requirements under the Insurance Act.



*British American Insurance Company (Barbados) Limited (“BAICO” or “the Company”)  
Final Report including the JM’s recommended course for BAICO’s Life and Annuity Policies  
March 14, 2016*

## **Appendix 13 – Sale and Purchase Agreement**

Dated the 21<sup>st</sup> of December 2015

**SALE AND PURCHASE AGREEMENT**

**British-American Insurance Company (Barbados) Limited**

(in Judicial Management)

(the "Company")

and

**Sagicor Life Inc. (the "Transferee")**

and

KPMG Transactions and Restructuring Limited, acting through Ms. Lisa Ann Taylor Chartered Accountant and Partner of KPMG and Mr. Michael Alistair Edghill, Chartered Accountant and Partner of KPMG as the Judicial Manager.

(the "Judicial Manager")

---

Table of Contents

	<u>Page</u>	
<b>1</b>	<b>DEFINITIONS AND INTERPRETATION</b>	<b>2</b>
<b>2</b>	<b>TRANSFER</b>	<b>10</b>
<b>3</b>	<b>CONDITIONS PRECEDENT</b>	<b>12</b>
<b>4</b>	<b>GOB SUPPORT</b>	<b>13</b>
<b>5</b>	<b>AMENDMENTS TO POLICIES</b>	<b>14</b>
<b>6</b>	<b>LAPSED POLICY OFFER</b>	<b>16</b>
<b>7</b>	<b>DE MINIMIS POLICIES</b>	<b>17</b>
<b>8</b>	<b>BAR DATE</b>	<b>17</b>
<b>9</b>	<b>POLICY LOANS</b>	<b>18</b>
<b>10</b>	<b>PAYMENT OF LIABILITIES</b>	<b>19</b>
<b>11</b>	<b>TRANSFER PROCESS</b>	<b>19</b>
<b>12</b>	<b>IMPLEMENTATION OF THE TRANSFER PROCESS</b>	<b>19</b>
<b>13</b>	<b>COMMUNICATIONS PROCESS</b>	<b>20</b>
<b>14</b>	<b>ADMINISTRATION SERVICES</b>	<b>20</b>
<b>15</b>	<b>UNDERTAKINGS</b>	<b>21</b>
<b>16</b>	<b>WARRANTIES</b>	<b>22</b>
<b>17</b>	<b>INDEMNITIES</b>	<b>25</b>
<b>18</b>	<b>TERMINATION</b>	<b>26</b>
<b>19</b>	<b>DISPUTE RESOLUTION</b>	<b>28</b>
<b>20</b>	<b>MISCELLANEOUS</b>	<b>29</b>
<hr/>		
<b>SCHEDULE 1</b>	<b>POLICIES</b>	<b>38</b>
<b>SCHEDULE 2</b>	<b>TRANSFER PROCESS</b>	<b>82</b>
<b>SCHEDULE 3</b>	<b>COMMUNICATION PROCESS</b>	<b>84</b>
<b>SCHEDULE 4</b>	<b>TRANSACTION BALANCE SHEET USED AS BASIS FOR ESTIMATE OF GOB SUPPORT</b>	<b>85</b>
<b>SCHEDULE 5</b>	<b>APPOINTMENT OF EXPERT</b>	<b>86</b>
<b>SCHEDULE 6</b>	<b>AGREED FORM OF FINAL GOB SUPPORT</b>	<b>87</b>

THIS AGREEMENT is made as at the 21<sup>st</sup> day of December 2015 between the following parties

- (1) **British-American Insurance Company (Barbados) Limited** (in Judicial Management), acting by its judicial manager, KPMG Transactions and Restructuring Limited of Hastings, Christ Church, Barbados BB15154 (“KPMG”), acting through its Managing Directors Ms. Lisa Ann Taylor and Mr. Michael Alister Edghill, (the “Company”);
- (2) **Sagicor Life Inc.** is a company incorporated under the Companies Act, Cap 308 of the Laws of Barbados with its registered Office at Cecil F de Caires Building, Wildey, St Michael, Barbados (the “Transferee”); and
- (3) **KPMG Transactions and Restructuring Limited**, acting through Ms. Lisa Ann Taylor Chartered Accountant and Partner of KPMG and Mr. Michael Alister Edghill, Chartered Accountant and Partner of KPMG as the judicial manager (the “Judicial Manager”).

**WHEREAS**

- (A) The Company is an insurance company incorporated under the Laws of Barbados, which has issued insurance policies within Barbados and is the owner of the Business (defined below).
- (B) On 30 September 2010, the Supreme Court of Barbados ordered that:
  - (a) the Company be placed under Judicial Management pursuant to Section 57(1)(b) of the Insurance Act, Cap.310 of the Laws of Barbados; and
  - (b) Mr. David Holukoff, a director of KPMG, be appointed as the judicial manager of the Company.
- (C) On 18 December 2012, the Supreme Court of Barbados ordered that:
  - (a) the appointment of Mr. David Holukoff as judicial manager of the Company be cancelled; and
  - (b) ~~KPMG Transactions and Restructuring Limited, acting through Ms. Lisa Ann Taylor Chartered Accountant and Partner of KPMG and Mr. Michael Alister Edghill, Chartered Accountant and Partner of KPMG be appointed as the judicial manager of the Company.~~
- (D) Subject to the approval of the Court and such regulatory consents as may be required, the Judicial Manager has agreed to the sale of the Business to the Transferee on the basis that the Judicial Manager considers that this course of action is most advantageous to the general interest of the policy-holders of the Company in accordance with section 61(1) of the Insurance Act, Cap 310 of the Laws of Barbados.
- (E) The Transferee is an insurance company incorporated under the Laws of Barbados and has agreed to purchase the Business from the Company on the terms outlined in this Agreement.
- (F) The Government of Barbados has indicated its intention to provide support in connection with the sale of the Business.



IT IS AGREED as follows

**1 DEFINITIONS AND INTERPRETATION**

**1.1 Definitions**

**“Agreed Completion Date”** means such time and date (a) specified in the Court Order approving the Transfer Scheme; or (b) such later time and date as the Company and; the Transferee may agree, which in each case, shall be a time and date after (but no later than two (2) calendar months after) the latter of the Bar Date and the Lapsed Policy Offer Deadline;

**“Agreement”** means this Agreement and includes all recitals, appendices, schedules and addenda to this Agreement, as the same may be amended from time to time in accordance with the terms of this Agreement;

**“Annuity Policy”** means a policy issued by the Company listed as an “Annuity Policy” at Schedule 1 but shall **exclude** policies in the name of a body corporate or a non-natural person;

**“Annuity Rate”** means the rate that is applied to the Fund Value of an Annuity Policy at its maturity date to determine the amount of Regular Annuity Income payable to the policyholder from the maturity date onwards and is expressed as the monthly (or otherwise) payment which can be purchased with each BD\$1,000 of Fund Value;

**“Appointment Date”** means the date that the Supreme Court of Barbados ordered that the Company be placed under Judicial Management, being 30 September 2010;

**“Assets”** means any assets and property of every kind and description, wherever located, whether real, personal or mixed, tangible or intangible, whether owned, leased or licensed including without limitation all rights, benefits and powers under any contract and all rights, benefits and powers under any contract and all rights, claims and powers against any third party but excluding the Excluded Assets, the Excluded Liabilities, the Retained Assets and the Retained Liabilities;

**“Bar Date”** has the meaning given to that term in Clause 8.1;

**“Business”** means: (i) the Transferring Policies; (ii) the Transferring Assets; (iii) the Transferring Liabilities; (iv) the Residual Assets; and (v) the Residual Liabilities, but **excluding** the Excluded Assets, the Excluded Liabilities, the Retained Assets and the Retained Liabilities;

**“Business Day”** means a calendar day excluding Saturdays, Sundays and public holidays in Barbados;

**“Cash Value”** means, in relation to an Ordinary Life Policy, the cash amount payable to a policyholder in the event that the policyholder surrenders their policy, the amount of which is defined at any given time by a table of Cash Values within the policy terms and expressed as a value payable per BD\$1,000 of Face Value. Cash Value may also be known or referred to in policy documentation as, inter alia, cash surrender value, surrender value, surrender benefit, non-forfeiture value, or descriptions of a similar nature. For the purpose of this Agreement, Cash Value is not a term that is applicable to a Policy that is not an Ordinary Life Policy;

**"Claims"** means, subject to the operation of Clause 8 (*Bar Date*), valid claims under the Policies, or any riders or supplements thereto, that were incurred on or before the Court Approval Date and that have not been settled by the Company or deemed void pursuant to Clause 5 (*Amendments to Policies*). Claims shall include, **for the avoidance of doubt**, valid claims made in respect of:

- (a) the death of the Policyholder on or before the Court Approval Date;
- (b) Policies maturing on or before the Court Approval Date, with the exception of Vested Annuity Policies; and
- (c) Policies that are the subject of a valid surrender request lodged with the Company prior to the Appointment Date,

and shall exclude claims arising from the surrender request of a policy on or after the Appointment Date (it being acknowledged that Policies may only be validly surrendered on or after the Appointment Date in the circumstances set out in Clauses 5.1(a)(i) and 5.2(d));

**"Communications Process"** means the communications process set out in Schedule 3;

**"Conditions Precedent"** means the conditions precedent listed at Clause 3.1;

**"Confidential Information"** means for the purpose of this Agreement, the confidential and proprietary information belonging to the Company and the Transferee including, among other things, (a) all information regarding the technical characteristics and operation of products offered by the Company and the Transferee; (b) all information concerning the identity of the suppliers and customers of the Company and the Transferee and the nature and extent of their business relationships with the Company and the Transferee; and (c) all information concerning the assets, liabilities, operations, financial conditions, employees, plans, prospects, management, investors, products, strategies and techniques of the Company and the Transferee; provided, however, that no such information will be considered confidential if it is in the public domain by reason other than by the actions of the Transferee where the information is about the Company or by the actions of the Company where the information is about the Transferee;

**"Consideration"** means the amount of BD\$1,400,000.;

**"Cost of Insurance"** means, in relation to a Universal Life Policy, the monthly charge applied to the Fund Value to pay for the cost of insuring the amount of death benefit. Cost of Insurance may also be known or referred to in policy documentation as, inter alia, mortality charge or monthly insurance charge or descriptions of a similar nature. Cost of Insurance is not a term that is applicable to a Policy that is not a Universal Life Policy;

**"Court"** means the Supreme Court of Barbados;

**"Court Approval Date"** means the date of Court approval to the Transfer;

**"Credited Rate"** means, in relation to a Universal Life Policy or an Annuity Policy, the interest rate applied to the Fund Value in calculating the interest earned by the Policyholder on their fund. The Credited Rate may also be known or referred to in policy documentation as, inter alia, the earned rate or interest rate or descriptions of a similar nature. Credited Rate is not a term that is applicable to a Policy that is not a Universal Life Policy or an Annuity Policy;

**"Data Room"** means the electronic data room established by the Company for the purpose of potential bidders for the Business to access data regarding the Company;

**"De Minimis Policy"** has the meaning given to it in Clause 7.1;

**"De Minimis Policy Payment Amount"** has the meaning given to it in Clause 7.2;

**"Dispute"** means any matter which falls to be resolved under Clause 19;

**"Employee Restriction Period"** means the period of six months starting from the Signing Date and ending six months after the Transfer Completion Date;

**"Excluded Assets"** means all right, title and interest of the Company in, to or under any Assets not used (in whole or in part) in the conduct of the operation of the Business;

**"Excluded Liabilities"** means all Liabilities of the Company whatsoever, whether current or future, certain or contingent, (i) comprised in, arising under or otherwise attributable to the Excluded Assets; or (ii) that do not relate to or have not arisen under the Business;

**"Excluded Policies"** means (i) De Minimis Policies; and (ii) any Policy under which a Claim has arisen;

**"Expert"** shall have the meaning given to it in Clause 19.2;

**"Face Value"** means, in relation to a Life Policy, the amount that may be known or referred to in policy documentation as, inter alia, face value, face amount, protection amount, sum insured, sum assured, or descriptions of a similar nature. For Ordinary Life Policies and Term Life Policies, the Face Value is the amount of death benefit payable to the beneficiary upon death of the policyholder. For Universal Life Policies, the death benefit payable can (at the option of the Policyholder) be either (a) the greater of (i) the Face Value, or (ii) the Fund Value plus BD\$25,000; or (b) the Face Value plus the Fund Value. Face Value is not a term that is applicable to a Policy that is an Annuity Policy;

**"Fund Value"** means, in relation to a Universal Life Policy or an Annuity Policy, the value of a policyholder's fund at any given time, calculated in accordance with their policy terms. Fund Value may also be known or referred to in policy documentation as, inter alia, the value of the accumulation fund, accumulation value (in the case of a Universal Life Policy), or cash value (in the case of an Annuity Policy). The Fund Value at any given time is generally determined by referring to the Fund Value at a prior point in time, and adjusting for interest earned by the Policyholder at the Credited Rate and any Cost of Insurance or other charges deducted during the period. Fund Value is not a term that is applicable to a Policy that is an Ordinary Life Policy or a Term Life Policy;

**"Estimate of GOB Support"** has the meaning given to it in Clause 4.1(a);

**"Final GOB Support"** has the meaning given to it in Clause 4.1(b);

**"Government"** means the Government of Barbados;

**"Insurance Act"** means the Insurance Act Cap. 310 of the Laws of Barbados;

**"Judicial Management"** means the period for which the Company has been under the control of its judicial managers;

**“Lapsed Policy Offer”** shall have the meaning given to it in Clause 6.1;

**“Lapsed Policy Offer Deadline”** shall have the meaning given to it in Clause 6.1;

**“Liability”** means any debt or liability (whether direct or indirect, absolute or contingent, accrued or unaccrued, liquidated or unliquidated, or due or to become due) including, without limitation, all costs and expenses relating thereto;

**“Life Policy”** means an Ordinary Life Policy, a Term Life Policy and a Universal Life Policy;

**“Ordinary Life Policy”** shall mean each policy issued by the Company designated as an “Ordinary Life Policy” at Schedule 1 but shall **exclude** policies in the name of a body corporate or a non-natural person;

**“Officeholders”** refers to each and every judicial manager, and officeholder of a similar standing (including any of its agents, employees, firms, partners, directors, members, advisers or representatives of such judicial manager) and their respective successors and assigns appointed by the Supreme Court of Barbados in respect of the Company;

**“Periodic Premium”** means the agreed level of premium payable on a regular basis by the Policyholder. This may be paid weekly, monthly, quarterly, annually, or such other period as agreed by the Policyholder with the Company;

**“Policies”** means Annuity Policies, Vested Annuity Policies and Life Policies;

**“Policy Automatic Premium Loans”** means loans that have been provided by the Company to certain Policyholders of Transferring Policies that are Life Policies where those loans have occurred automatically as a result of the Policyholder failing to make a required premium payment on time under the terms of such Policy;

**“Policyholders”** means the holders of the Policies;

**“Policy Loans”** means both:

(a) Policy Automatic Premium Loans; and

(b) Policy Regular Loans,

and includes all amounts owing to the Company as at the Transfer Completion Date under those loans;

**“Policyholder Records”** means the records (including policyholder data and lists, electronic or otherwise) relating to the Policyholders of the Company relating to the Business;

**“Policy Regular Loans”** means loans that have been provided by the Company to certain Policyholders of Transferring Policies that are Life Policies where the Policyholder has taken out a loan from the Company and their policy is provided as security for the loan;

**“Post-Appointment Lapsed Policies”** means Policies that lapsed on or after the Appointment Date but before the Court Approval Date due to the non-payment of premiums;

**"Post-Appointment Premiums"** means the total premiums received by the Company on or after the Appointment Date but prior to the Transfer Completion Date in respect of the Policies and which are held in a segregated premium account, less:

- (a) any taxes, imposts, levies or duties payable in respect of the receipt of those premiums; and
- (b) commissions that the Officeholder is legally required to pay in respect of those premiums;

**"Post-Court Approval Claims"** means valid claims under the Policies, or any riders or supplements thereto, that were incurred after the Court Approval Date and that have not been settled by the Company;

**"Premiums Paid in Error"** means Post-Appointment Premiums paid by a Policyholder in error and either (i) claimed for by proper notice received by the Company on or before the Court Approval Date or (ii) Recorded as having been paid in error by the Company on or before the Court Approval Date;

**"Real Estate"** means the real estate property described in the table below including any proceeds of sale of such property and any investment return on such proceeds of sale in the event that such assets are disposed of prior to the Transfer Completion Date:

Name of Property	Address	Description
North Shore Dental Clinic	Road View, St. Peter, Barbados	Freehold land and buildings
Magazine Lane	Magazine Lane, Bridgetown, St. Michael, Barbados	Freehold land and buildings
Alexandra	Brittons Cross Road and Bishop's Court Hill, St. Michael, Barbados	Freehold land, comprising "Brittons Cross Road Lots 2 & 3", Brittons Cross Road and "Erin Hall", Bishop's Court Hill.
Collymore Rock (Bishop's Court Hill)	Cnr. Brittons Cross Road & Collymore Rock Road, Upper Collymore Rock, St. Michael, Barbados	Freehold land and buildings, including existing BAICO headquarters and new (partially completed) office building.

**"Recorded"** means an entry on the proper records of the Company for recording claims under policies as reasonably determined by the Officeholder whose decision shall be final and binding;

**"Registered Annuity Policy"** means an Annuity Policy that is registered with the Inland Revenue Department in order to obtain tax relief on contributions made by the Policyholder under the Policy;

**“Regular Annuity Income”** means, in relation to an Annuity Policy or a Vested Annuity Policy, the policy benefit paid in the form of a regular (monthly or otherwise) stream of income to a policyholder upon the maturity (completion of the accumulation phase) of the policy;

**“Residual Assets”** means:

- (a) any Asset of the Company to be transferred pursuant to this Agreement:
  - (i) the transfer of which to the Transferee pursuant to this Agreement requires, at the Transfer Completion Date, either:
    - (A) the consent of any person (other than the Transferee, the Company or the Court) if not given; or
    - (B) the waiver by any person of a right to acquire, or to be offered the right to, or to offer to, acquire or procure the acquisition by some other person of, all or any part of such Asset, being a right which directly or indirectly arises or is exercisable as a consequence of such transfer being proposed or taking effect, if not waived; and
  - (ii) which the Court does not have jurisdiction to transfer to the Transferee pursuant to the Insurance Act or which (despite having such jurisdiction), does not so transfer;
- (b) any Asset of the Company to be transferred pursuant to this Agreement which the Company and the Transferee agree in writing prior to the Transfer Completion Date shall not be transferred on the Transfer Completion Date; and
- (c) any proceeds of sale or income or other accrual or return whatsoever, whether or not in any case in the form of cash, earned or received from time to time after the Transfer Completion Date in respect of any Asset referred to in Clauses (a) or (b) of this definition;

**“Residual Liability”** means any Liability:

- (a) under the Transferring Assets, the transfer of which liability to the Transferee pursuant to this Agreement requires, as at the Transfer Completion Date, the consent or waiver of any person (other than the Transferee, the Company or the Court) and such consent or waiver has not been given;
- (b) under the Transferring Assets which the Court either does not have jurisdiction to transfer to the Transferee or which (despite having such jurisdiction), does not so transfer; or
- (c) which is attributable to or connected with a Residual Asset and arises at any time before the subsequent transfer date applicable to that Residual Asset;

**“Retained Assets”** means such amount as is retained by the Company as the Company considers necessary to meet (i) the Retained Liabilities, as notified to the Transferee in writing prior to the Transfer Completion Date and (ii) the Company’s and any Officeholder’s fees, costs and expenses which may properly be deducted from the Transferring Assets in accordance with Clause 20.2;

**“Retained Liabilities”** means such Liabilities as are retained by the Company comprised in, arising under or otherwise attributable to (i) the Excluded Policies including, **for the avoidance of doubt**, Claims under the Policies and Liabilities in respect of De Minimis Policies incurred by the Company pursuant to Clause 7; (ii) Premiums Paid in Error; and (iii) subject to the operation of Clause 8, any accrued Liability with respect to a Vested Annuity Policy arising from the Regular Annuity Income that became due and payable on or before the Court Approval Date and that has not been settled by the Company.

**“Service Provider”** means British-American Insurance Company (Trinidad) Limited, a company that is currently under the control of the Central Bank of Trinidad and Tobago, or any replacement service provider appointed by the Company prior to the Transfer Completion Date;

**“Signing Date”** means the date this Agreement is signed;

**“Statutory Fund”** means those assets which are held on trust by the Company with Royal Fidelity as custodian, for the benefit of the long-term insurance policyholders, pursuant to Section 25 of the Insurance Act, **excluding** any Real Estate ;

**“Term Life Policy”** means each policy issued by the Company designated as a “Term Life Policy” at Schedule 1, but shall **exclude** policies in the name of a body corporate or a non-natural person;

**“Transaction Documents”** means the following:

- (a) this Agreement;
- (b) the Transfer Scheme; and
- (c) the ancillary documents relating to the Transfer Process.

**“Transfer”** means the transfer of the Business from the Company to the Transferee;

**“Transfer Completion Date”** means the date on which the Transfer becomes effective in accordance with Clause 2.3;

**“Transfer Process”** means the process for transferring the Business from the Company to the Transferee outlined in Schedule 2, as modified by the parties having regard to appropriate legal advice;

**“Transfer Scheme”** means the insurance business transfer scheme required to be submitted by the Judicial Manager for approval by the Court (including all applicable documentation and applications required for such transfer) as set out in the Transfer Process, in order to give effect to the Transfer, in whole or in part, under the laws and regulations of Barbados;

**“Transferring Assets”** means all right, title and interest of the Company in, to or under:

- (a) the Statutory Fund assets remaining as at the Transfer Completion Date;
- (b) cash held in the Company’s general operating bank accounts as at the Transfer Completion Date which derives from the proceeds of sale of Statutory Fund assets, investment income from Statutory Fund assets or is held in or otherwise attributable to or allocable to the Statutory Fund but excluding in all cases any

cash attributable or allocable to the proceeds of sale of Real Estate and any investment return on such proceeds of sale;

- (c) the Policy Loans made in respect of Transferring Policies which is held in or otherwise attributable or allocable to the Statutory Fund;
- (d) the Post-Appointment Premiums which are held in or otherwise attributable or allocable to the Statutory Fund; and
- (e) the Policyholder Records;

less an amount equal to the value of the Retained Assets. This definition shall **exclude** the Excluded Assets and any Residual Assets;

**“Transferring Liabilities”** means all Liabilities of the Company whatsoever, whether current or future, certain or contingent, comprised in, arising under or otherwise attributable to the Transferring Policies or the Transferring Assets, including Post-Court Approval Claims but shall **exclude** the Excluded Liabilities, Retained Liabilities and any Residual Liabilities;

**“Transferring Policies”** means those Policies listed at Schedule 1 under which any liability remains unsatisfied or outstanding as at the Transfer Completion Date including, but not limited to, any Post-Appointment Lapsed Policies where the amounts due and payable on account of the Post-Appointment Lapsed Policy are paid by the Lapsed Policy Offer Deadline pursuant to the Lapsed Policy Offer and any Unknown Policies that are notified to the Company by the Bar Date, in each case as amended in accordance with the terms of Clause 5, but shall **exclude** the Excluded Policies and any other policy that is not a Life Policy or an Annuity Policy or a Vested Annuity Policy;

**“Transferring Policyholders”** means Policyholders who hold Transferring Policies to be transferred under the Transfer Scheme;

**“Universal Life Policy”** shall mean each policy issued by the Company designated as a “Universal Life Policy” at Schedule 1 but shall **exclude** policies in the name of a body corporate or a non-natural person;

**“Unknown Claim”** means a valid claim under the Policies, or any riders or supplements thereto, which has been incurred on or before the Court Approval Date but not either reported to, or Recorded by, the Company on or before the Court Approval Date;

**“Unknown Policy”** means each policy issued by the Company, which is, or which is of a similar nature to, Life Policies, Vested Annuity Policies and Annuity Policies listed at Schedule 1 (other than policies in the name of a body corporate or a non-natural person) that is not present on the Company’s records or systems; and

**“Vested Annuity Policy”** means a policy issued by the Company listed as a “Vested Annuity Policy” in Schedule 1, being a policy that had been similar in nature to an Annuity Policy but that had matured prior to the Appointment Date such that the Company was already paying the Regular Annuity Income benefit at the Appointment Date, but shall **exclude** policies in the name of a body corporate or a non-natural person.

## 1.2 Interpretation

In this Agreement, including the Recitals:



- (a) a reference to "Barbados Dollars" or "BD\$" is a reference to the lawful currency of Barbados for the time being;
- (b) a reference to a clause, schedule, annexure or appendix is a reference to a clause of or schedule, annexure or appendix to this Agreement and references to this Agreement include any recital, schedule, annexure or appendix;
- (c) a reference to this Agreement or another instrument includes any variation or replacement of either of them;
- (d) any reference to an enactment, a statutory provision or any subordinate legislation shall be deemed to include a reference to that enactment, statutory provision or subordinate legislation as amended, replaced or re-enacted from time to time and to any instrument or order made from time to time under such enactment, statutory provision or subordinate legislation;
- (e) the singular includes the plural and vice versa;
- (f) headings are inserted for convenience and do not affect the interpretation of this Agreement;
- (g) the expression "person" includes an individual, the estate of an individual, a body politic, a corporation and a statutory or other association (incorporated or unincorporated);
- (h) the expression "including" shall be construed as meaning "including without limitation";
- (i) references to any party shall be construed as references to a party to this Agreement;
- (j) references to any person or to any party include that person's or party's executors, administrators, successors and permitted assigns;
- (k) where any word or phrase is given a defined meaning any other part of speech or grammatical form in respect of such word or phrase has a corresponding meaning;
- (l) where two or more parties makes a joint covenant, undertaking, representation or warranty, the same will be construed to refer to and bind each such party jointly and each of them severally; and
- (m) if any day appointed or specified by this Agreement for the payment of any money or doing of anything falls on a day that is not a Business Day, the day so appointed or specified will be deemed to be the next succeeding Business Day.

## **2 TRANSFER**

### **2.1 Agreement to Transfer**

- (a) The Company and the Transferee agree that, subject to Clause 2.1(b) below, on and with effect from the Transfer Completion Date, the Company will transfer, and the Transferee will purchase, such right, title and interest as the Company may have and can transfer in the Business to the Transferee in accordance with

the Transfer Scheme. The Retained Assets, Retained Liabilities, Excluded Assets and Excluded Liabilities are excluded from the Transfer.

- (b) The Transferee agrees to the transfer of Residual Assets and Residual Liabilities at a subsequent transfer date if the relevant consent or waiver to the transfer of such asset or liability is subsequently obtained.
- (c) For the avoidance of doubt, no Liability of the Company whatsoever, whether current or future, certain or contingent, comprising in, arising under or otherwise attributable to a policy that is not a Life Policy or an Annuity Policy or a Vested Annuity Policy shall be transferred to the Transferee pursuant to this Agreement or the Transfer Scheme, and the Company shall retain any such Liability.

## **2.2 Consideration**

- (a) In consideration of the Transfer (such consideration representing, for the avoidance of doubt, the amount the Transferee is willing to pay for the Business), the Transferee will on the Transfer Completion Date, by way of a cash transfer, top-up the Transferring Assets received from the Company in an amount equal to the Consideration. Such cash transfer to the Transferring Assets by the Transferee shall be included in the calculation of the Final GOB Support, in accordance with Clause 4.
- (b) The transfer at paragraph (a) above, shall be made in full without any set-off, deduction, withholding, counterclaim or claim to a lien whatsoever, whether or not any such set-off, deduction, withholding, counterclaim or lien arises under the Transaction Documents, and save only as may be required by law.
- (c) If any deduction or withholding is required by law (save in respect of interest), the Transferee will by way of a cash transfer, top-up the Transferring Assets by such amount as will ensure that, after the deduction or withholding has been made, the Transferring Assets are increased by a sum equal to the amount that the Transferring Assets would have been increased by in the absence of the deduction or withholding.

## **2.3 Transfer Completion Date**

- (a) Subject to Clause 2.3(b) below and provided that the Conditions Precedent have been satisfied or waived in accordance with Clauses 3.1 and 3.3 below, the Transfer of the Business shall become effective on the Agreed Completion Date.
- (b) Notwithstanding Clause 2.3(a) above, the Transfer shall not become effective unless any material modification of or addition to the Transfer or any further material condition or provision affecting the same imposed by the Court (or recommended by the Court with a view to it being imposed) has been consented to by the Company and the Transferee, acting reasonably.
- (c) With effect from the Transfer Completion Date the Transferee will assume the administration of the Transferring Policies, and be liable thereunder.

## **2.4 Risk and Reward of the Transfer**

- (a) Until the Court Approval Date, subject always to the terms of the Transfer Scheme, all the risk and reward of the Transferring Policies will be for the account of the Company;
- (b) From and including the Court Approval Date (and only in the event that there is a Transfer Completion Date), subject always to the terms of the Transfer Scheme, all the risk and reward of the Transferring Policies will be for the account of the Transferee.

## **2.5 Contracts**

- (a) Where the Transferee expresses the desire to retain any contract of the Company, the transfer of the benefit of any contract is subject to the consent of any applicable third party being obtained (if required) by and at the cost of the Transferee. Failure to obtain any such consent will not prejudice the transfers under the Transaction Documents or affect the Consideration payable.
- (b) Notwithstanding the above, the Transferee will observe and perform all the obligations of the Company and the Officeholders under or arising out of or in connection with such contracts as it desires to retain (if so appointed in writing, as agent for the Company) and the Transferee will indemnify the Company and the Officeholders, and will keep the Company and the Officeholders fully and completely indemnified, against all actions, proceedings, claims, demands, costs, expenses, damages, penalties and liabilities whatsoever, present and future, brought against or incurred by the Company or the Officeholders in respect of or in connection with such contracts or their subject matter after the Transfer Completion Date save in the event of fraud or wilful misconduct by the Company or the Officeholders.

## **3 CONDITIONS PRECEDENT**

### **3.1 Completion subject to Conditions Precedent**

The Transfer will be subject to the following conditions precedent being satisfied or, if lawful to do so, waived in accordance with Clause 3.3, to the satisfaction of the Company and Transferee:

- (a) the approval under the Transfer Scheme, including Court approval for the Transfer;
- (b) Court approval of (i) the manner in which the remaining assets and liabilities of the Company including liabilities in respect of any policy held in name of a body corporate or non-natural person and any other liability of the Company not otherwise subject to the Transfer Scheme are proposed to be dealt with by the Company (ii) the use of the Real Estate (after deduction of any relevant costs and expenses) to pay the Government in return for the Final GOB Support;
- (c) the issuance of bonds, notes, bills or similar securities to the Transferee in the form specified in Schedule 6 in an aggregate value of not less than the level of Final GOB Support notified to the Government pursuant to Clause 4.1(b);
- (d) waiver of taxes and duties applicable to the transfer of the Assets from the Ministry of Finance of the Government (where applicable);

- (e) any competition clearances and consents required in Barbados by the Barbados Fair Trading Commission;
- (f) the Transferee obtaining any regulatory consents and permissions required by the Transferee in order to operate the Business in Barbados, including any applicable registration requirements and any approvals from the Financial Services Commission in Barbados;
- (g) any approval of the shareholder of the Transferee (if required);
- (h) confirmation that the Transferee has the requisite authority to enter into the Transaction Documents; and
- (i) the Transaction Documents having been validly executed by all the applicable parties.

### **3.2 Satisfaction of Conditions Precedent**

- (a) The Transferee will:
  - (i) use its reasonable endeavours to satisfy or obtain the satisfaction of the Conditions Precedent as soon as reasonably practicable and, in any event, on or before the Agreed Completion Date; and
  - (ii) promptly notify the other parties in writing if it becomes aware that a Condition Precedent is unsatisfied or becomes incapable of being satisfied.
- (b) The Company will, to the extent that it is able to do so, co-operate with the Transferee to help enable it to fulfil the Conditions Precedent set out at Clause 3.1.

### **3.3 Waiver of Conditions Precedent**

The Company and Transferee shall be entitled to waive at their sole discretion any of the Conditions Precedent to the extent that the Transfer may lawfully proceed without satisfaction of such Condition Precedent or Conditions Precedent as the case may be.

### **3.4 Obligation to Restructure**

The parties agree that in the event that the requirements of 3.1(c) are not satisfied by the Agreed Completion Date, each of the parties will, for a period of six (6) months from the Agreed Completion Date, negotiate in good faith to re-structure the terms of the Transfer with a view to entering into a Transfer on terms substantially similar to this Agreement which reflect the reduction or absence of Final GOB Support.

- 3.5 In the event that the parties, having negotiated in good faith in accordance with Clause 3.4, are unable to agree to re-structure the terms of the Transfer, either party may by written notice to the other party terminate the Transaction Documents pursuant to Clauses 18.1 and 18.2.

## **4 GOB SUPPORT**

- 4.1 The parties:

- (a) agree that at the date of this Agreement, the current estimate of the level of the financial support required from the Government on the Agreed Completion Date, based on the transaction balance sheet in Schedule 4, (the “**Estimate of GOB Support**”) is BD\$ 81,930,000.00; and
- (b) shall, on or prior to the Agreed Completion Date, use their reasonable endeavours to agree in writing, and communicate to the Government, the final level of financial support required from the Government (the “**Final GOB Support**”), this being the Estimate of GOB Support adjusted, as necessary, to account for any changes in Transferring Assets and Transferring Liabilities that have occurred since the Signing Date.

4.2 In calculating the Final GOB Support, the parties shall have regard to the Company’s and the Transferee’s estimates of:

- (a) the Transferring Liabilities, and
- (b) the Transferring Assets,

such that the value of the Transferring Assets plus the Final GOB Support (as applicable) plus the value of Consideration equals the value of the Transferring Liabilities (disregarding the value of any Policyholder Records to be transferred pursuant to the Transfer).

4.3 In the event the parties cannot agree upon the Final GOB Support, the provisions of clause 19 shall apply.

## 5 AMENDMENTS TO POLICIES

### 5.1 Amendments to terms of Life Policies

- (a) The Transfer Scheme shall provide that the terms of each Policy that is an Ordinary Life Policy or a Universal Life Policy shall, as of the Appointment Date, be amended to provide that:
  - (i) no such Policy shall be capable of valid surrender on or after the ~~Appointment Date to the date falling five (5) years after the Court Approval Date~~ (inclusive) and any purported surrender during this period shall be treated as invalid. Any purported surrender in breach of this Clause 5.1 (a)(i) shall be void and unenforceable, and the Policy shall be amended in accordance with this Clause 5.1(ii) below;
  - (ii) save as provided in Clause 5.1(b) below, the amount of Policy Loan that may be borrowed against the Cash Value or Fund Value (as appropriate) of the Policy shall be subject to the following limits:
    - (A) at any time within 1 year from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 15% of the Cash Value or Fund Value at that time;
    - (B) at any time after 1 year but within 2 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 30% of the Cash Value or Fund Value at that time;

- (C) at any time after 2 years but within 3 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 45% of the Cash Value or Fund Value at that time;
  - (D) at any time after 3 years but within 4 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 60% of the Cash Value or Fund Value at that time;
  - (E) at any time after 4 years but within 5 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be 75% of the Cash Value or Fund Value at that time;
  - (F) after 5 years from the Court Approval Date, the maximum permitted total outstanding Policy Loan balance shall be determined in accordance with the standard terms and conditions of the relevant Transferring Policy.
- (b) Where, as at the Transfer Completion Date, the total outstanding Policy Loan balance in respect of a Policy exceeds the limit set out in Clause 5.1(a)(ii), then the limit shall not apply, on the condition that no further Policy Loan may be drawn in respect of that Policy until such time as the total outstanding Policy Loan balance is less than the applicable maximum permitted balance for that date set out in the amended Policy, whereupon Policy Loans may again be borrowed, subject always to the applicable limit set out in the amended Policy.

## **5.2 Amendments to terms of Annuity Policies**

The Transfer Scheme shall provide that the terms of each Policy that is an Annuity Policy shall, as of the Appointment Date, be amended as follows:

- (a) the maturity date of each Annuity Policy transferred pursuant to the Transfer that is a Registered Annuity Policy shall be amended so that each such Registered Annuity Policy shall mature on the date at which the Policyholder reaches 66 years of age;
- (b) the maturity date of each Annuity Policy transferred pursuant to the Transfer that is not a Registered Annuity Policy shall be amended so that each such Annuity Policy shall mature on the earlier of (A) the date at which the Policyholder reaches 66 years of age; and (B) ten (10) years after the Court Approval Date;
- (c) any Annuity Policy held by a Policyholder who has reached 66 years of age on or before the Court Approval Date shall be treated as having matured on the Court Approval Date;
- (d) no Transferring Policy that is an Annuity Policy may be surrendered, nor any partial or full withdrawal made, before its designated maturity date (as modified by (i) to (iii) above). Any purported surrender in breach of this Clause 5.2(d) shall be void and unenforceable, and the Policy shall be amended in accordance with this Clause 5.2;

- (e) any Annuity Rate guaranteed under the terms of the Policy shall be void and unenforceable;
- (f) for any Annuity Policy with a maturity date (as amended pursuant to this Clause 5.2) on or before the Court Approval Date, the Policyholder shall be entitled to receive the Fund Value at the amended maturity date, but shall not be entitled to receive the Regular Annuity Income benefit;
- (g) for any Annuity Policy with a maturity date (as amended pursuant to this Clause 5.2) after the Court Approval Date, the Policyholder shall be entitled to receive, at the choice of the Policyholder, either (A) the Fund Value at the amended maturity date; or (B) the Regular Annuity Income benefit calculated by applying the Transferee's current Annuity Rate prevailing at the amended maturity date;
- (h) the Credited Rate shall be amended as follows:
  - (i) the Credited Rate shall be reduced to 0.0% from (and including) the Appointment Date to the date immediately preceding the Court Approval Date;
  - (ii) the Credited Rate shall, at all points in time following the Court Approval Date, be equal to the rate provided by the Transferee on an equivalent policy (or such Transferee policy as most closely resembles the terms of the Company's Policy) at such time; and
  - (iii) the minimum Credited Rate shall, from the Court Approval Date, be reduced to 2.0 per cent per annum.

## **6 LAPSED POLICY OFFER**

- 6.1** The Transfer Scheme shall provide, subject to the following provisions of this Clause 6, that the Company shall provide each Policyholder of a Post-Appointment Lapsed Policy that would, but for the non-payment of premiums, be a Transferring Policy, the option to settle all amounts due and payable on account of their Post-Appointment Lapsed Policy until the date falling three (3) months after the Court Approval Date (the "Lapsed Policy Offer Deadline") (the "Lapsed Policy Offer").
- 6.2** The Lapsed Policy Offer shall be notified to all Policyholders of Post-Appointment Lapsed Policies in accordance with the Communications Process set out at Schedule 3.
- 6.3** Where the amounts due and payable on account of the Post-Appointment Lapsed Policy are paid by the Lapsed Policy Offer Deadline then the Policy will not be forfeited and will become a Transferring Policy. If the Transfer of such Post-Appointment Lapsed Policies is not effective by the Agreed Completion Date or such later date as consented to by the Company, the Company shall return such amounts paid and shall have no further liability in relation to such Post-Appointment Lapsed Policy.
- 6.4** The applicable provisions of Clause 5 shall apply to each Post-Appointment Lapsed Policy where the amounts due and owing thereunder have been settled in accordance with the Lapsed Policy Offer and all amendments to Policy terms, Assets and Liabilities required pursuant to Clause 5 shall be deemed to have applied as of the Appointment Date.

6.5 The Transferee shall, for any Post-Appointment Lapsed Policies which, for whatever reason, cannot transfer under the Transfer Scheme or which cannot lawfully be modified or for which the Lapsed Policy Offer cannot be made, offer to issue a new policy to the relevant Policyholder, being such Transferring policy set out in Schedule 1 for that original Policy type. **For the avoidance of doubt**, the new Policy will be deemed to have the same duration from the original issue date as had been attained under the Post-Appointment Lapsed Policy. The original date of inception and duration of the Post-Appointment Lapsed Policy shall be applied to the new Policy.

6.6 Any Post-Appointment Lapsed Policies where the amounts due and owing thereunder have not been settled prior to the Lapsed Policy Offer Deadline shall be forfeited.

## 7 DE MINIMIS POLICIES

7.1 The Transfer Scheme shall provide, subject to the following provisions of this Clause 7, that any Life Policy that does not have a Claim against it, has not lapsed and has a Face Value of less than BD\$5,000 shall constitute a “**De Minimis Policy**”.

7.2 The Company shall, following the Transfer Completion Date, pay or return (as applicable) to each Policyholder of a De Minimis Policy:

- (a) in respect of a Term Life Policy, BD\$500;
- (b) in respect of an Ordinary Life Policy or a Universal Life Policy, the Cash Value or Fund Value (as applicable and taking into account any Policy Loan) of such Policy as at the Appointment Date; and
- (c) any element of the Post-Appointment Premiums that is attributable to such De Minimis Policy;

each such payment being a “**De Minimis Policy Payment Amount**”, provided that no payment pursuant to this Clause 7.2 shall be made where such payment would be less than BD\$10.

7.3 Upon receipt of the De Minimis Policy Payment Amount or, in the case of a De Minimis Policy where the De Minimis Policy Payment Amount is less than BD\$10, upon receipt of a notice of termination of the relevant De Minimis Policy from the Company, each De Minimis Policy in respect of which such De Minimis Payment Amount was made or notice received (as applicable) shall be immediately terminated.

7.4 Provided that the Company has paid the relevant Policyholder of a De Minimis Policy the De Minimis Policy Payment Amount or has provided such Policyholder with a termination notice (as applicable) in accordance with Clause 7.3 above, any Claim brought in respect of such De Minimis Policy shall be extinguished.

## 8 BAR DATE

8.1 The Transfer Scheme shall provide, subject to the following provisions of this Clause 8, that the Company shall, pursuant to the Transfer Scheme, impose a bar date (the “**Bar Date**”), being the date falling three (3) months after the Court Approval Date, for the notification to the Company of one or more of the following:

- (a) any disagreement with the Company’s record of the particulars of their Policy or Claim. Particulars of a Policy or Claim include, but are not limited to, the Face



Value, Fund Value, Cash Value, Periodic Premium, Regular Annuity Income and Claim amount;

(b) Unknown Claims; and

(c) Unknown Policies.

**8.2** The Company shall notify Policyholders of the Bar Date in respect of (a) to (c) above (as applicable) pursuant to the terms of the Communications Process set out at Schedule 3. As part of this Communications Process, the Company will notify the Policyholders of the values held in the Company's records for the particulars of their Policy or Claim.

**8.3** Provided that the Company has complied in all material respects with the Communications Process then, in accordance with the Transfer Scheme:

(a) with respect to any particulars detailed in the notification to Policyholders, the value of the particulars of a Policy or Claim at the Court Approval Date will, subject to (b) below, be deemed to be the value notified to the Policyholders in the notification and each Policyholder will relinquish any rights they may have to challenge the accuracy of the Company's record of their Policy or Claim after the Bar Date;

(b) all Unknown Claims brought after the Bar Date shall be permanently extinguished. **For the avoidance of doubt**, this Clause 8.3(b) shall apply equally to Unknown Claims arising from Policies of which the Company and/or the Transferee is at any time aware and Unknown Claims arising from Policies of which the Company and/or the Transferee is not aware; and

(c) all Unknown Policies that have not been notified to the Company by the Bar Date shall be terminated and any Claims in respect of those policies shall be permanently extinguished.

**8.4** If a Policyholder notifies the Company by the Bar Date (i) that they disagree with the value of the particulars of their Policy or Claim; (ii) of the existence of an Unknown Claim; and/or (iii) of the existence of an Unknown Policy, the Judicial Manager shall review and determine the value of such particulars, Policy or Claim and, as far as laws allow, such determination shall be final;

**8.5** Any Unknown Policy that is notified to the Company by the Bar Date and for which the Company determines that a liability remains unsatisfied or outstanding as at the Transfer Completion Date shall constitute a Transferring Policy.

**8.6** Any Claim that is notified to the Company by the Bar Date, whether or not such Claim was previously an Unknown Claim or in respect of an Unknown Policy, shall constitute a Retained Liability for which the Company shall be liable.

## **9 POLICY LOANS**

**9.1** Where the terms of a Transferring Policy that is a Life Policy provide for, and the circumstances have arisen pursuant to which, a Policy Automatic Premium Loan shall have been granted by the Company to a Transferring Policyholder on or prior to the Transfer Completion Date (or any relevant subsequent transfer date), such Policy Loan shall be deemed to have been automatically granted by the Company and shall constitute a Transferring Asset.

9.2 Any Policy Regular Loan granted by the Company to a Transferring Policyholder in respect of a Transferring Policy that is a Life Policy shall constitute a Transferring Asset.

## 10 PAYMENT OF LIABILITIES

10.1 Notwithstanding any other provision to the contrary contained in the Transaction Documents (or otherwise), the Transferee shall not be required to make any payment to any Policyholder in respect of any Transferring Liability until 15 Business Days following the Transfer Completion Date.

10.2 Save where expressly provided to the contrary in this Agreement, no provision of this Agreement nor the Transfer shall impose any immediate obligation on the Judicial Manager to make any payment to a Policyholder in respect of the Retained Liabilities (or otherwise) and any Liabilities of the Company shall be settled by the Judicial Manager during the ordinary course of the Judicial Management.

## 11 TRANSFER PROCESS

### 11.1 Transfer of Business

The parties agree that the Business will be transferred from the Company to the Transferee in accordance with the Transfer Process.

### 11.2 Management of Transfer Process

The Judicial Manager will, in consultation with the Transferee, manage the Transfer Process including seeking the Court's sanction of the Transfer Scheme.

## 12 IMPLEMENTATION OF THE TRANSFER PROCESS

### 12.1 Generally

The Judicial Manager and the Transferee shall use their reasonable endeavours to implement the Transaction Documents (including the Transfer Scheme and the Transfer Process) as soon as reasonably possible, including:

- (a) save as required by applicable law or regulation to keep any such information confidential, by providing all such information and documents available to them as may be required by any regulatory body; and
- (b) by complying with the obligations at Clause 3.2 in relation to Conditions Precedent,

and the Judicial Manager and the Transferee shall provide such co-operation to each other as they are able to give in order to assist each other with the implementation of the Transaction Documents under this Clause 12.1.

### 12.2 Target Deadlines

- (a) Without prejudice to the generality of the foregoing, the Judicial Manager and the Transferee agree to use their reasonable endeavours to procure that in relation to the Transfer Process all target deadlines outlined therein are met.

- (b) The Judicial Manager and the Transferee shall provide such co-operation as they are able to give in order to assist each other with the fulfilment of their obligations under this Clause 12.2.

### **12.3 Updating of policy records or data**

The undertaking at Clauses 12.1 and 12.2 above will not be interpreted as requiring the Company to bear the costs of updating or organising policy records or data in preparation for the transfer of the Business. Any such costs will be borne by the Transferee.

## **13 COMMUNICATIONS PROCESS**

The Transferee and the Officeholders shall follow the Communications Process set out at Schedule 3.

## **14 ADMINISTRATION SERVICES**

### **14.1 Administration services pre Transfer Completion Date**

Prior to the Transfer Completion Date, the Company will perform or will use its reasonable endeavours to procure that the Service Provider (if any) will continue to perform, the administration services with respect to the Business.

### **14.2 Relinquishment of role by Service Provider**

On the Transfer Completion Date, the Company will, subject to any directions obtained from the Court to the extent that it is able to do so, use its reasonable endeavours to ensure that the Service Provider relinquishes its role as provider of the administration services in respect of the Business, subject to any on-going services agreement with the Transferee.

### **14.3 Policyholder Records and Data**

- (a) Save for any accounting, financial and other records of the Company which it is required by law to retain including VAT records, the Policyholder Records will be transferred to the Transferee as part of the Transfer.
- (b) The Company shall at its own cost provide the Transferee with the most up-to-date records of the Policyholders which are within its control as at the date of this Agreement.
- (c) The Transferee shall bear the costs and expenses reasonably incurred in converting the record of the Policyholders into a format compatible with the Transferee's record keeping system requirements.
- (d) The Transferee will:
  - (i) take physical possession of the Policyholder Records within two weeks after the Transfer Completion Date; and
  - (ii) for such minimum period as may be required by either the Transferee or the Company in order to comply with any applicable law or regulation plus an additional 12 months, retain them in safe custody at the premises of the Transferee.

- (e) If, subject to the record retention requirements generally applicable to those records being met, the Transferee intends to dispose of the Policyholder Records after the expiry of the aforesaid period and before the Company's dissolution, it will give not less than ten clear Business Days' notice to the Company of such intention, and permit the Officeholders to collect the Policyholder Records from the premises of the Transferee.
- (f) Following the Company's dissolution, and subject to the record retention requirements generally applicable to those records being met, the Transferee will be at liberty to dispose of the Policyholder Records as it sees fit without notice to the Officeholders.

**14.4 Access and assistance after the Transfer Completion Date**

- (a) The Transferee will allow the Company and the Officeholders and its or their staff, agents and licensees, on the Company giving written notice giving 24 hours to the Transferee, free of charge for the purposes of conducting the affairs of the judicial management, judicial administration or any other similar restructuring or insolvency process of the Company, for a period of 18 months from the Transfer Completion Date, reasonable access to:
  - (i) relevant information related to the Business or any part of it (including the reasonable use of an office and office facilities, telephones, and employees);
- (b) At any time, whenever requested by the Company, the Transferee will provide to the Company free of charge:
  - (i) a printout of any information which relates to the Business prior to the Transfer Completion Date and which is contained on computer tapes or disks or any other such electronic medium in the possession or control of the Transferee;
  - (ii) a duplicate set of such tapes or disks; and/or
  - (iii) access to any computer on any premises used by the Transferee for carrying on the Business or any part of it for the purpose of examining such tapes or disks.
- (c) Without prejudice to the obligations of the Transferee under this Clause 14.4 and any rights of the Officeholders by operation of law, the Transferee shall provide such information, documents and assistance as the Officeholders may reasonably require in connection with the Business transferred to the Transferee so as to facilitate the Officeholder's conduct of the judicial management, judicial administration or any other similar restructuring or insolvency process of the Company.

**15 UNDERTAKINGS**

**15.1 Undertakings to be given by Transferee**

The Transferee gives the following undertakings as to the conduct of its business prior to the Transfer Completion Date (which may be waived by the Company, such waiver not to be unreasonably withheld or delayed):

- (a) the Transferee will comply in all material respects with all applicable laws and regulations and will maintain all necessary licences, permits and authorisations required in order for it to carry on its business;
- (b) save as required by applicable law or regulation and subject to the Company agreeing (on reasonable terms) to keep any such information confidential, the Transferee will promptly notify the Company of, and provide copies of, suitably redacted material communications with regulators relating to the Business and the proposed Transfer;
- (c) the Transferee will not take any step that is reasonably likely to have a material adverse effect on the implementation of the transfer of the Business pursuant to the Transfer Scheme either individually or when taken with any other step;
- (d) prior to the completion of the transfer, the Transferee will have no communications with the Transferring Policyholders, except as agreed by the Company or outlined in the Communication Process hereunder;
- (e) the Transferee will operate its business in the ordinary and usual course between the Signing Date and the Transfer Completion Date;
- (f) the Transferee shall notify the Company of any breaches, events of default and any other facts preventing performance of its obligations under the Transaction Documents;
- (g) save as required by applicable law or regulation and subject to the Company agreeing (on reasonable terms) to keep any such information confidential, the Transferee will promptly notify the Company of any material investigation by any regulator into its affairs which would be likely to cause a prudent insurer in the position of the Company to decide that it would not be appropriate for the Company to continue to take steps to implement a transfer of the Business to the Transferee; and
- (h) save with the prior permission in writing of the Company, such consent not to be unreasonably withheld, the Transferee shall not actively entice, solicit or procure any employees to leave the employment of the Company, or make any attempt to do so during the Employee Restriction Period.

## **16 WARRANTIES**

### **16.1 General Representations and Warranties**

Each party represents and warrants in respect of itself to each of the other parties that:

- (a) subject to Court approval, the execution and delivery of this Agreement has been properly authorised by all necessary corporate or governmental action (as relevant);
- (b) subject to Court approval, it has full power and lawful authority to execute and deliver this Agreement and to perform or cause to be performed its obligations under this Agreement; and

- (c) this Agreement constitutes a legal, valid and binding obligation enforceable in accordance with its terms by appropriate legal remedies, except for the Company which is subject to the rules affecting its judicial management.

## **16.2 Representations and Warranties of the Transferee**

The Transferee represents and warrants as follows:

- (a) it is a company validly existing under the laws of Barbados with the requisite power and authority to enter into and perform, and has taken all necessary corporate action to authorise the execution and performance of, its obligations under the Transaction Documents;
- (b) it is complying with all relevant laws and regulations in Barbados and with the directions of any applicable regulatory authority and has hitherto operated its business in all material respects in accordance with all applicable laws and regulations;
- (c) it has all the requisite corporate power and authority and is properly authorised to execute and deliver the Transaction Documents to which it is a party and to perform all obligations to be performed by it and to consummate the transactions contemplated under the Transaction Documents;
- (d) it is able, consistent with the rules and practices applicable to its current life assurance business, to ensure the fair treatment of the Policyholders and to comply with the Transaction Documents;
- (e) the Transaction Documents constitute valid and binding obligations of the Transferee enforceable, subject to general principles of equity and creditors' rights generally and of any insolvency laws generally applicable to it, against it in accordance with their terms;
- (f) the execution and delivery of, and the performance by the Transferee of its obligations and exercise of its rights under, the Transaction Documents will not:
  - (i) result in a breach of any provision of the memorandum or articles of association of the Transferee;
  - (ii) result in a breach of, or constitute a default under, any instrument or agreement to which the Transferee is a party;
  - (iii) result in a breach of any order, judgment, permit, consent, direction or decree of any court or governmental agency by which the Transferee is bound;
  - (iv) violate or conflict with, in any material respect, any law applicable to the Transferee or by which any of its properties, assets or business is bound or subject; or
  - (v) require the consent of its members or of any other person where such consent has not been duly obtained prior to entering into this Agreement and any other Transaction Document;

- (g) for all material purposes, all licences, consents and other permissions and approvals required for the carrying on of the Business by the Transferee as now carried on in the places and in the manner in which it is now carried on by the Company (together the “**Transferee Approvals**”) are in full force and effect and, as far as the Transferee is aware, the Transferee has not received any written notice that any of the Transferee Approvals will be terminated or varied;
- (h) there are no material investigations, disciplinary proceedings by any regulatory authority or dispute referred to any ombudsman in progress in connection with the business of the Transferee, and the Transferee is not aware that any such investigations or disciplinary proceedings are being contemplated;
- (i) no administrator, receiver, administrative receiver, liquidator, judicial manager, judicial administrator or officeholder of similar standing has been appointed in relation to the Transferee or all or substantially all of its assets;
- (j) it is not insolvent or otherwise unable to pay its debts and will not become insolvent or otherwise unable to pay its debts in consequence of its entering into or doing any act or thing contemplated or permitted or required to be done by it under any of the Transaction Documents;
- (k) it is not a claimant or defendant in or otherwise a party to any litigation, mediation, arbitration or administrative proceedings which have the capacity materially to affect its ability to comply with any Transaction Document or to implement the Transfer Scheme nor, so far as the Transferee is aware, has any such litigation or proceedings been threatened by notice in writing served on the Transferee; and
- (l) the Transferee acknowledges and agrees that it (a) has made its own inquiry and investigation into, and based thereon, has formed an independent judgment concerning the Company, its affiliates, the Business and the transactions contemplated by this Agreement and the ancillary agreements, the assumed liabilities and any other rights or obligations to be transferred hereunder or pursuant hereto, and (b) has been furnished with, or given adequate access to, such information about the Company, its affiliates, Business and the transactions contemplated by this Agreement and the ancillary agreements, the assumed liabilities and any other rights or obligations to be transferred hereunder or pursuant hereto, as it has requested. The Transferee further acknowledges and agrees that (i) the only representations, warranties, covenants and agreements made by the Company, its affiliates or any other person are the representations, warranties, covenants agreements made in this Agreement and the Transferee has not relied upon any other representations made by or on behalf of the Company or by any of its affiliates or any other person and that the Transferee will not have any right or remedy arising out of any such representation and (ii) any claims that the Transferee may have for breach of any representation or warranty shall be based solely on the representations and warranties of the Company set forth herein.

### **16.3 Representations and Warranties by the Company**

The Transferee acknowledges that, while the Company has provided certain information to the Transferee for the purpose of considering the Transfer, the Company and the Officeholders do not provide any warranty or representation save that the information is

believed to be the best available information within their control, and will not accept any liability with respect to the accuracy, relevance or completeness of the information.

## **17 INDEMNITIES**

### **17.1 General**

- (a) The Transferee shall, with effect from the Transfer Completion Date, indemnify the Company and the Officeholders against any and all and keep them fully and completely indemnified against all actions, proceedings, claims, demands, costs, expenses, damages, penalties and liabilities whatsoever, present and future, brought against or incurred by the Company and the Officeholders in respect of or in connection with the Transferring Liabilities or otherwise arising in respect of the Business save and except with respect to instances of fraud and or wilful misconduct on the part of the Company and/or the Officeholders occurring prior to the Transfer Completion Date. **For the avoidance of doubt**, it is understood and agreed between the Parties hereto that any indemnity provided by the Transferee hereunder shall not provide, and shall not be construed as providing, the Company, the Judicial Manager or the Officeholders any indemnity where the actions of the Company or Judicial Manager or Officeholders fall outside the protections that are afforded to a Judicial Manager under section 63 of the Insurance Act.
- (b) In the event that the Company or any of the Officeholders reasonably anticipates that any amount falls to be paid in respect of which it is indemnified by the Transferee under Clause 17.1(a) above the Transferee shall provide the Company with such monies as may reasonably be requested by the Company, the Judicial Manager or the Officeholder as the case may be on account in advance of any amount becoming so payable.

### **17.2 Litigation**

- (a) All proceedings issued or served in relation to the Business in respect of which the Company is plaintiff, claimant or applicant, and all causes of action or potential causes of action of the Company in relation to the Business, arising from acts or omissions in relation to the Business which occur on or before the Transfer Completion Date (including any claims in respect of such matters brought after the Transfer Completion Date), will not be transferred to the Transferee and will remain the responsibility and ownership of the Company.
- (b) The Transferee shall be liable for any litigation and proceedings that it issues or serves in relation to the Business in respect of which the Transferee is plaintiff, claimant or applicant arising from acts or omissions in relation to the Business which occur after the Transfer Completion Date.
- (c) Except in the case of fraud and or wilful misconduct, the Transferee shall indemnify the Company and the Officeholders and keep them fully and completely indemnified against any claims or proceedings brought by any third party against the Company and/or the Officeholders arising from the Business, including any such claims or proceedings which arise from acts or omissions in relation to the Business which occur on or after the Transfer Completion Date. **For the avoidance of doubt**, it is understood and agreed between the Parties hereto that any indemnity provided by the Transferee hereunder, shall not provide, and shall not be construed as providing, the Company or the



Officeholders any indemnity where the actions of the Company or Judicial Manager or Officeholders fall outside the protections that are afforded to a Judicial Manager under section 63 of the Insurance Act.

### **17.3 Intellectual Property**

The Transferee shall indemnify the Company and the Officeholders and keep them fully and completely indemnified against any present or future claims or proceedings brought by any third party against the Company and/or the Officeholders arising from the breach by the Transferee of any third party licenses or other violation of intellectual property rights committed by the Transferee.

### **17.4 Counterclaims**

Where any cause of action which is transferred to the Transferee would form the basis of a counterclaim by the Company in respect of any proceedings at any time brought against the Company, the Transferee shall take such actions and execute all such documents as the Company may reasonably request to enable the Company to benefit from such counterclaim.

## **18 TERMINATION**

### **18.1 Termination by the Company**

The Transaction Documents may be terminated by the Company at any time by notice in writing to the Transferee if, and only if:

- (a) it is entitled to terminate the Transaction Documents pursuant to Clause 3.5;
- (b) the Court does not, within six (6) months of the Agreed Completion Date, give its approval to the Transfer Scheme;
- (c) it becomes unlawful for the Company or the Transferee to perform all or any material part of any Transaction Document;
- (d) any step is taken or procedure is commenced with a view to:
  - (i) the winding up or reorganisation of the Transferee;
  - (ii) the appointment of an administrator, receiver, administrative receiver, liquidator, judicial manager, judicial administrator or officeholder of similar standing in relation to the Transferee or all or substantially all of its assets; or
  - (iii) the holder of any security over all or substantially all of the assets of the Transferee takes any steps to enforce that security or all or substantially all of the assets of the Transferee are subject to attachment, sequestration, execution or any similar process;
- (e) the Transferee is unable to pay its debts as they fall due within the meaning of the Bankruptcy and Insolvency Act Cap. 303 of the Laws of Barbados;
- (f) anything analogous to the matters set out in Clauses 18.1(b) and (c) above occurs in respect of the Transferee in any jurisdiction;

- (g) the Transferee does not or ceases to hold in whole or in part any permission, approval, registration, consent or licence which it requires to perform its material obligations under any Transaction Document or to conduct the Business after the Transfer Completion Date and fails to obtain or restore such permission, approval, registration, consent or licence within 30 days of notice in writing from the Company requiring it to do so; or
- (h) any change in tax law or practice introduced after the Signing Date has or is reasonably likely to have a material adverse effect on the position of the Company or its policyholders under the Transaction Documents or any benefit intended to be conferred on its policyholders thereunder.

## **18.2 Termination by the Transferee**

The Transaction Documents may be terminated by the Transferee at any time by notice in writing to the Company if, and only if:

- (a) it is entitled to terminate the Transaction Documents pursuant to Clause 3.5;
- (b) the Court does not, within six (6) months of the Agreed Completion Date, give its approval to the Transfer Scheme; or
- (c) it becomes unlawful for the Company or the Transferee to perform all or any material part of any Transaction Document.

## **18.3 Consequences of Termination**

If the Transaction Documents are terminated without the Transfer Scheme being implemented:

- (a) no party will thereafter have any claim whatsoever against any other party under the Transaction Documents except in respect of accrued rights and obligations arising from any breach of any of the Transaction Documents made prior to the termination of the Transfer Scheme;
- (b) the Company and the Transferee will each return to the other all Confidential Information and documents received in connection therewith;
- (c) the Transferee undertakes that it will not use any information or data provided to or received by it in relation to the transfer (including any such information and data provided to the Transferee through the Data Room) for the purposes of conducting any marketing or advertising to, or solicitation of, any policyholders of the Transferring Policies; and
- (d) the Transferee undertakes that it will not (except with the prior written consent of the Company), for a period of 12 months after the Transfer Completion Date, directly or indirectly solicit or entice away (or attempt to solicit or entice away) from the Company any policyholders of the Transferring Policies other than by means of a national advertising campaign open to all comers and not specifically targeted at any one or more of the policyholders of the Transferring Policies.

## **19 DISPUTE RESOLUTION**

### **19.1 Negotiation in good faith**

Where any matter which falls to be resolved under this part (being the determination of the level of Final GOB Support) arises, the Company and the Transferee will promptly endeavour to negotiate in good faith to attempt to resolve such Dispute.

### **19.2 Appointment of Expert**

If the Dispute referenced in Clause 4.3 has not been agreed or settled within 15 Business Days of the date that the Dispute was identified, then the Dispute shall be referred in writing to an independent expert jointly appointed by the Company and the Transferee for resolution (the "Expert") in accordance with Schedule 5 following which:

- (a) the Expert shall have regard to the Estimate of GOB Support agreed by both parties at the Signing Date and any changes in Transferring Assets and Transferring Liabilities that have occurred since the Signing Date;
- (b) the parties shall have the right to make representations to the Expert;
- (c) the Transferee and the Company shall each, using its reasonable endeavours to the extent that it is able, upon any request by the Expert, provide the Expert with such information as is within its possession or control and reasonably required by the Expert, save if to do so would breach any law, regulation or contractual regulation to which it is subject;
- (d) the Expert shall use its best efforts to deliver a final decision to resolve the Dispute within 20 Business Days of the date of his appointment, such time limit to be extended by the Expert within his or her absolute discretion; and
- (e) the decision of the Expert shall determine the matter in Dispute, such decision being final and binding on the parties.

### **19.3 Costs of a dispute**

- (a) Where a Dispute falling to be resolved under Clause 4.3 arises, the Transferee shall bear the fees, costs and expenses incurred or to be incurred in resolving the Dispute, including but not limited to any fees, costs and expenses of an Expert.
- (b) Where an Expert has been appointed pursuant to Clause 19.2, the Transferee shall pay the fees, costs and expenses of the Expert.

## **20 MISCELLANEOUS**

### **20.1 Announcements**

No announcement concerning the transaction contemplated by the Transaction Documents or any ancillary matter will be made by either the Company or the Transferee without the prior written approval of the other party, such approval not to be unreasonably withheld or delayed.

Any party may, after notice to the other parties, make an announcement concerning the transaction contemplated by the Transaction Documents or any ancillary matter if required:

- (a) by law;
- (b) by any regulatory authority to which that party is subject or submits, wherever situated, whether or not the requirement has the force of law;
- (c) by any court of competent jurisdiction; or
- (d) in the case of the Company (or for the avoidance of doubt any of the Officeholders), to the extent necessary in order to communicate with the Company's creditors or any court in the course of the Company Judicial Management.

### **20.2 Costs and expenses**

- (a) The following costs and expenses shall be deducted from the Transferring Assets prior to their transfer:
  - (i) the Company's fees, costs and expenses reasonably incurred and expected to be incurred for the negotiation and execution of the Transaction Documents including:
    - (A) payment of the fees reasonably incurred in obtaining actuarial advice for the purpose of the Agreement;
    - (B) payment of fees reasonably incurred and expected to be incurred in connection with any court applications seeking leave to give effect to the terms of this Agreement; and
    - (C) payment of fees, costs and expenses reasonably incurred in giving effect to the terms of this Agreement.
  - (ii) the Company's fees, costs and expenses reasonably incurred and expected to be incurred in administrating the Policies prior to and including the Transfer Completion Date;
  - (iii) the Company's reasonably projected fees costs and expenses incurred and expected to be incurred in order to complete the Judicial Management of the Company and any other subsequent steps by the Judicial Manager or any subsequent Officeholder as Ordered by the Court of Barbados including but not limited to the potential winding up of the Company by a Court-appointed liquidator or otherwise;

- (iv) any taxes, imposts, levies or duties that may become payable as a result of the Transfer.
- (b) The Transferee shall pay the following costs and expenses:
  - (i) the Transferee's fees, costs and expenses reasonably incurred and expected to be incurred for the negotiation and execution of the Transaction Documents;
  - (ii) the Transferee's fees, costs and expenses reasonably incurred and expected to be incurred in administering the Transferring Policies subsequent to the Transfer Completion Date;
  - (iii) all legal costs reasonably incurred and expected to be incurred by the Transferee and the Company for negotiation and execution of the Transaction Documents.
- (c) For the avoidance of doubt, the Transferee shall not be liable for costs or expenses that ought reasonably to be regarded as the proper costs or expenses of the judicial management of the Company.
- (d) For the avoidance of doubt, in the event that the Transferee terminates the Transaction Documents pursuant to Clause 18.2, the Transferee shall not be liable for the Company's fees, costs and expenses set out in this Clause 20.2.
- (e) Insofar as any fees, costs and expenses incurred or to be incurred by the Company or the Officeholders under this Agreement are expressed to be at the costs of or payable by the Transferee, the Transferee shall:
  - (i) pay the Company or Officeholder (as applicable) in advance such sum as the Company or Officeholder (as applicable) may require on account of such costs; and
  - (ii) promptly reimburse the Company and the Officeholders (as applicable) for all fees, costs and expenses incurred or to be incurred by them.

### **20.3 Exclusion of Officeholders' personal liability**

- (a) Subject to Clause 20.3(e) the Officeholders act as agents of the Company for all purposes and accordingly neither the Officeholders nor any of their agents, employees, firms, partners, directors members, advisers or representatives will incur any personal liability whatsoever under the Transaction Documents or under any deed, instrument or document entered into under or in connection with them or in relation to any related matter or claim in any jurisdiction or forum.
- (b) For the purpose of any acknowledgements or agreements as to, or provisions of, exclusion of liability or indemnity in favour of the Officeholders in this Agreement, references to the Officeholders where the context so permits shall mean and include their present and future firm or firms, partners, directors and employees, and any legal entity or partnership, any successor or merged firm and the partners, shareholders, officers and employees of any such entity or partnership.

- (c) The Officeholders have joined in as parties to this Agreement solely for the purpose of obtaining the benefit of the provisions of this Clause 20.3 (*Exclusion of Officeholders' personal liability*) and any other provisions of this Agreement (including, but not limited to, clause 20.4 (*No warranty*)) in their favour.
- (d) Without prejudice to Clause 20.3(a) of this Agreement, the Officeholders shall not be liable on any deed or document executed with a view to, or for the purpose of, giving effect to this Agreement whether or not that deed or document so provides in its terms and the Officeholders shall be entitled at any time to have any such deed or document amended so as to exclude personal liability in the terms of Clause 20.3(a) of this Agreement.
- (e) This Clause 20.3 will not apply to any fraud and or wilful misconduct of the Officeholders, or any individual Officeholder, or their agents, employees, firms, partners, directors, members, advisers or representatives or to any actions of the Officeholders which fall outside the protections afforded to a Judicial Manager under section 63 of the Insurance Act.

#### **20.4 No warranty**

- (a) The Transferee acknowledges that it has not entered into this Agreement (or any other of the Transaction Documents on the basis of and does not rely, and has not relied, upon any statement, representation or warranty (in any case whether oral or written) made or given by the Company, any of the Officeholders or by any of their employees, advisers or agents or by any other person (whether a party to the Transaction Documents or not) except for the representations and the warranties provided herein.
- (b) The interest in the Transferring Assets which the Company sells and the Transferee buys is such right, title and interest as the Company may have at the Transfer Completion Date and references to the Transferring Assets shall mean such right, title and interest.
- (c) The Transferring Assets are sold in their present state, condition and whereabouts and subject to all faults and to any extant lien, distraint, execution or detention, or claims or licences of third parties over them or in respect of their use (the cost of discharging or compromising any or all of which shall be for the account of the Transferee). Neither the Company nor any of its Officeholders shall be liable for any loss, damage, expense or injury of any kind whatsoever, consequential or otherwise, arising out of or due to or caused by any defect or deficiencies of any sort in the Transferring Assets.
- (d) The Transferee's only remedy in respect of the subject matter of this Agreement shall be a claim for breach of contract under this Agreement (unless fraud and or wilful misconduct on the part of the Company or the Officeholders shall be established).
- (e) Any claim against the Company and/or against any of its Officeholders, or any of them or their firms or their partners, employees, agents, advisers or representatives shall, in any event and in addition to the exclusions of liability contained in this Agreement, be irrevocably waived unless made in writing by notice to the Officeholders not later than 12 months after the Transfer Completion Date.

- (f) The Transferee acknowledges that it has satisfied itself, or has had the opportunity of satisfying itself, as to the accuracy of the Schedules to this Agreement and will not be entitled to make any claim against the Company if any of the items referred to in such Schedules are found to be missing or incorrectly described, whether in terms of quantity, quality, physical appearance or otherwise.
- (g) It is agreed by the Transferee that the terms and conditions of this Agreement and the exclusions contained in it are fair and reasonable in the context of a sale of the assets and transfer of liabilities of a company in judicial management.

## 20.5 Notices

Unless otherwise specified or implied elsewhere in this Agreement, all notices, requests, consents and other documents authorized or required to be given by or under this Agreement must be in writing and either personally served or sent by facsimile transmission addressed as follows:

### **If to the Company**

British-American Insurance Company (Barbados) Limited

Address: c/o KPMG Transactions and Restructuring Limited ("KPMG")  
Hastings, Christ Church, Barbados BB15154

Attention: Lisa Ann Taylor and Michael Alister Edghill

Fax: (246) 427- 7123

### **If to the Transferee**

Sagicor Life Inc.

Address: Cecil F de Caires Building, Wildey, St. Michael, Barbados BB15096

Attention: Dr. Downes-Grant, President and CEO

Fax: (246) 426- 7907

Notices, requests, consents and other documents (Notices) will, unless the contrary is proved, be deemed served or given:

- (a) if personally served by being left at the address of the party to whom the Notice is given between the hours of 8.00am to 4.00pm on any Business Day (“business hours”), at the time the Notice is so served, or otherwise when business hours next commence; or
- (b) if transmitted by fax, upon receipt of a successful transmission report or, if a successful transmission report is received outside of business hours, then when business hours next commence.

A party may change its address for receipt of Notices at any time by giving written notice of such change to the other parties.

#### **20.6 Effect of Agreement**

This Agreement and the Transaction Documents:

- (a) contain the entire agreement between the parties and no earlier representation or agreement, whether oral or in writing, in relation to any matter dealt with in this Agreement will have any effect from the date of this Agreement; and
- (b) unless this Agreement expressly provides to the contrary, shall not be changed in any way except with the written agreement of the parties.

#### **20.7 Assignment**

The Transferee must not assign or permit a third party to obtain the benefit of its rights and interests under this Agreement except with the prior written consent of the Company.

#### **20.8 Survival**

The following provisions of this Agreement will survive any termination under Clause 18:

- (a) Clause 16.2(l) (*Representations and Warranties of the Transferee*);
- (b) Clause 16.3 (*Representations and Warranties by the Company*);
- (c) Clause 18 (*Termination*); and
- (d) Clause 20 (*Miscellaneous*) as the context requires.

#### **20.9 Waiver**

No waiver by any party of any breach of any of the terms and conditions contained in this Agreement will be effective unless given in writing and no waiver will be construed as a waiver of any subsequent breach of the same or any other terms or conditions of this Agreement.

#### **20.10 Currency**

Unless otherwise stated, currencies referred to in this Agreement, and any amounts reportable, refer to Barbados dollars.

#### **20.11 Governing Law**



This Agreement is governed by and construed in accordance with the laws in force in Barbados. Each party hereby agrees to submit to the jurisdiction of the courts of Barbados.

**20.12 Variation**

The terms and conditions of this Agreement shall not be varied except by agreement in writing.

**20.13 Further Obligations**

- (a) A party shall do everything necessary or desirable to enable each other party to observe and perform its covenants and obligations under this Agreement.
- (b) This Agreement shall continue to apply notwithstanding the termination of the appointment of any the Officeholders, any one or more of the Officeholders' vacation of or removal from office or any liquidation of the Company.
- (c) Any one of the Officeholders shall be entitled to enforce the terms of this Agreement which benefit them personally accordingly (and in such circumstances, such reference to Officeholders in this Agreement being construed as meaning them as beneficiaries of this Agreement and not being dependent on their continuing to hold office).
- (d) This Agreement shall enure for the benefit of the Officeholders and any subsequent liquidator (or any officeholder of a similar standing) appointed in respect of the Company (a "Liquidator"). In the event that a Liquidator is appointed (by a court, resolution or statute) to the Company, references to Officeholders and Judicial Management in this Agreement shall be construed as meaning the Liquidator and liquidation respectively as the context requires and without excluding any rights of the Officeholders under this Agreement.

**20.14 No Merger**

None of the terms of this Agreement, or anything done under or by virtue of this Agreement or any other agreement, instrument or document, or judgment or order of any court or judicial proceeding, will operate as a merger of any of the rights and remedies of the parties under this Agreement, and those rights and remedies will at all times continue in force.

**20.15 Invalidity**

If:

- (a) any interpretation of a provision of this Agreement would make such provision void, voidable, unenforceable or illegal; but
- (b) such provision is capable of another interpretation that would not render it void, voidable, unenforceable or illegal and would not alter the intention of the parties or create ambiguity,

then such provision will be interpreted to the latter effect.

**20.16 Severance of provisions**

If, notwithstanding Clause 20.15, a provision of this Agreement, but for this Clause, would be void, voidable, unenforceable or illegal:

- (a) if the provision would not be void, voidable, unenforceable or illegal if a word or words were omitted, that word or those words are severed; and
- (b) in any other case, the whole provision is severed,

and the remainder of this Agreement will be of full force and effect.

**20.17 Binding Agreement**

This Agreement will be binding upon, and inure to the benefit of the parties and, unless repugnant to the sense of context, to their respective administrators, successors and permitted agents and assigns.

**20.18 Counterparts**

This Agreement may be executed in any number of counterparts and by the parties on separate counterparts. Each counterpart constitutes an original of this Agreement, all of which together constitute one Agreement.

**20.19 No representation or reliance**

- (a) Each party acknowledges that no party (nor any person acting on their behalf) has made any representation or other inducement to it to enter into this Agreement.
- (b) Each party acknowledges and confirms that it does not enter into this Agreement in reliance on any representation or other inducement by or on behalf of any other party.


Barbara Dowd-Grant

ANDREW C. GREENBERG  
Attorney-at-Law  
1000 Kensington Heights  
Charleston, W.V.  
35504

ANDREW C. GREENBERG

EXECUTED for and on behalf of the parties by their duly authorized representatives:


Signed, sealed and delivered for and on behalf of )  
British-American Insurance Company )  
(Barbados) Limited (in judicial management) )  
as its agent without personal liability pursuant to )  
powers conferred by the Insurance Act in the )  
presence of: )

  
Signature of witness

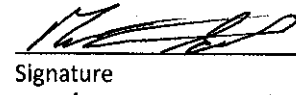
COLIN WILSON  
Name of Witness

KPMG, Hastings  
Address

Accountant  
Occupation

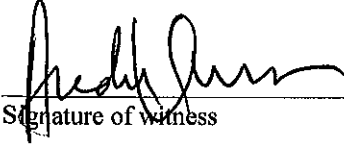
  
Signature

LISA TAYLOR  
Name

  
Signature

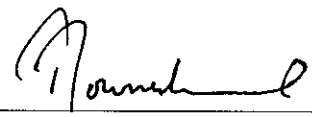
Michael Edgell  
Name

Signed for and on behalf of Sagicor Life Inc. )  
acting through Dr. Patricia Downes-Grant, )  
Director and Althea C. Hazzard, Secretary in the )  
presence of:

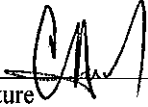
  
Signature of witness

ANDREW C. GREAVES  
Name  
Attorney-at-Law  
1094 Kingsland Heights  
Christ Church  
Barbados, W.I.  
Address

Occupation

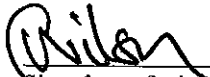
  
Signature

Patricia Downes-Grant  
Name

  
Signature

ALTHEA C. HAZZARD  
Name

Signed for and on behalf of **KPMG Transactions** )  
**and Restructuring Limited** acting through Ms. )  
Lisa Taylor, Chartered Accountant and Partner of )  
KPMG and Mr. Michael Alister Edghill, )  
Chartered Accountant and Partner of KPMG as )  
the Judicial Manager in the presence of: )

  
\_\_\_\_\_  
Signature of witness


**COLIN WILSON**  
\_\_\_\_\_  
Name of Witness

**KPMG, Hastings**  
\_\_\_\_\_  
Address

**Accountant**  
\_\_\_\_\_  
Occupation

  
\_\_\_\_\_  
Signature

**LISA TAYLOR**  
\_\_\_\_\_  
Name

  
\_\_\_\_\_  
Signature

**Michael Edghill**  
\_\_\_\_\_  
Name

**SCHEDULE 1  
POLICIES**

**Annuity policy - contract numbers**

BBR000029BAB	BBR006503	BBR003981	BBR002911	BBR007553	BBR006872	BBR005573
BBR000032	BBR006538	BBR003852	BBR002927	BBR007545	BBR006905	BBR005459
BBR0000378	BBR006583	BBR003911	BBR002937	BBR007563	BBR006909	BBR005370
BBR0000471	BBR006303	BBR003912	BBR002939	BBR007572	BBR006912	BBR005425
BBR002274	BBR006165	BBR003796	BBR002990	BBR005325	BBR006625	BBR001329
BBR003359	BBR006016	BBR003736	BBR005065	BBR007504	BBR006510	BBR005316
BBR004352	BBR006017	BBR003751	BBR002822	BBR007514	BBR006524	BBR005257
BBR005799	BBR005886	BBR003683	BBR002719	BBR003645	BBR006615	BBR005113
BBR005800	BBR005951	BBR003684	BBR002721	BBR007451	BBR006616	BBR006987
BBR006274	BBR005753	BBR003705	BBR002536	BBR007430	BBR006746	BBR005064
BBR006493	BBR005787	BBR003637	BBR002537	BBR007353	BBR006761	BBR005098
BBR006732	BBR005653	BBR003648	BBR002567	BBR007357	BBR006762	BBR005100
BBR007555	BBR005677	BBR003663	BBR002596	BBR007367	BBR003835	BBR004327
BBR007556	BBR005694	BBR003501	BBR002398	BBR007377	BBR006316	BBR004860
BBR007569	BBR005712	BBR003511	BBR002438	BBR007423	BBR006341	BBR006773
BBR007494	BBR005211	BBR003534	BBR002449	BBR007288	BBR006353	BBR004718
BBR007503	BBR004947	BBR003535	BBR002461	BBR007289	BBR006215	BBR004765
BBR007513	BBR004852	BBR003543	BBR002468	BBR007310	BBR006157	BBR004807
BBR007517	BBR004912	BBR003477	BBR002492	BBR007313	BBR006179	BBR004661
BBR007346	BBR004802	BBR003357	BBR004573	BBR007169	BBR006182	BBR004726
BBR007375	BBR007291	BBR003402	BBR002201	BBR007297	BBR006203	BBR004614
BBR007378	BBR004652	BBR003444	BBR007507	BBR007241	BBR005961	BBR001423
BBR007379	BBR004598	BBR003321	BBR002166	BBR007226	BBR006079	BBR004486
BBR007388	BBR004626	BBR005833	BBR004359	BBR007246	BBR006080	BBR001435
BBR007397	BBR004460	BBR003161	BBR002165	BBR007455	BBR005892	BBR004533
BBR007418	BBR004467	BBR003162	BBR004203	BBR007195	BBR005927	BBR004544
BBR007429	BBR004348	BBR003167	BBR001806	BBR007199	BBR005929	BBR007138
BBR007431	BBR004249	BBR003182	BBR003752	BBR006982	BBR005729	BBR004321
BBR007298	BBR004250	BBR003188	BBR003673	BBR006983	BBR005807	BBR004338
BBR007320	BBR004257	BBR003210	BBR001389	BBR007067	BBR005811	BBR004339
BBR007341	BBR004258	BBR003211	BBR001400	BBR007052	BBR005784	BBR004340
BBR007222	BBR004199	BBR003212	BBR001433	BBR006996	BBR005736	BBR004313
BBR007194	BBR004121	BBR003213	BBR001408	BBR007003	BBR005776	BBR004314
BBR007059	BBR004122	BBR003214	BBR004788	BBR006984	BBR005717	BBR004315
BBR006972	BBR004154	BBR003215	BBR000351	BBR006926	BBR005711	BBR004446
BBR006897	BBR004173	BBR003221	BBR001252	BBR006937	BBR005345	BBR004459
BBR006904	BBR004068	BBR003226	BBR001018	BBR006865	BBR005631	BBR004331
BBR006861	BBR004116	BBR003227	BBR001021	BBR006866	BBR005632	BBR004354
BBR006703	BBR004118	BBR004576	BBR003850	BBR006886	BBR005627	BBR004261
BBR006763	BBR003935	BBR003112	BBR003941	BBR006887	BBR005479	BBR004284
BBR006624	BBR003980	BBR003492	BBR003966	BBR001231	BBR005556	BBR004236
BBR004255	BBR004960	BBR007551	BBR006632	BBR001123	BBR007440	BBR006933
BBR004201	BBR003183	BBR007559	BBR006540	BBR001167	BBR007564	BBR006623
BBR004205	BBR003184	BBR005757	BBR001693	BBR004240	BBR007366	BBR006948
BBR004148	BBR003137	BBR007550	BBR006320	BBR005496	BBR003769	BBR006938
BBR004174	BBR003081	BBR002195	BBR001470	BBR004761	BBR000392	BBR001062
BBR004094	BBR003082	BBR004351	BBR001531	BBR000887	BBR007500	BBR005476
BBR004129	BBR003111	BBR007474	BBR006018	BBR007140	BBR007512	BBR005427
BBR004075	BBR003069	BBR004389	BBR001569	BBR005978	BBR007446	BBR001380

**Annuity policy - contract numbers**

BBR004058	BBR003070	BBR004399	BBR001508	BBR002225	BBR007457	BBR006652
BBR004072	BBR003053	BBR007360	BBR001509	BBR004196	BBR007472	BBR006758
BBR004074	BBR002526	BBR007416	BBR001513	BBR004133	BBR005900	BBR004251
BBR003991	BBR002998	BBR007383	BBR001485	BBR004215	BBR007287	BBR006781
BBR004000	BBR003051	BBR007384	BBR001396	BBR007534	BBR007315	BBR006319
BBR004011	BBR002943	BBR002053	BBR006270	BBR000775	BBR007385	BBR002734
BBR003997	BBR005034	BBR002129	BBR006145	BBR000777	BBR007107	BBR004783
BBR004029	BBR002876	BBR007240	BBR001383	BBR000781	BBR007319	BBR006576
BBR004033	BBR002723	BBR002060	BBR001397	BBR000787	BBR007345	BBR002709
BBR003949	BBR002796	BBR002061	BBR001376	BBR000795	BBR007427	BBR006620
BBR003953	BBR002797	BBR002019	BBR006003	BBR000720	BBR007314	BBR006622
BBR003956	BBR002800	BBR006988	BBR001321	BBR000728	BBR007324	BBR006579
BBR003965	BBR002809	BBR007207	BBR001314	BBR004145	BBR007232	BBR006523
BBR003979	BBR002810	BBR006936	BBR001291	BBR000698	BBR007190	BBR002548
BBR003924	BBR002811	BBR005940	BBR005733	BBR003968	BBR007225	BBR006216
BBR003555	BBR002827	BBR001760	BBR003281	BBR004110	BBR007248	BBR006273
BBR003775	BBR002699	BBR001771	BBR007395	BBR004027	BBR007261	BBR006240
BBR003779	BBR002750	BBR001807	BBR005498	BBR000577	BBR003458	BBR002441
BBR003881	BBR002706	BBR001813	BBR005259	BBR003946	BBR003369	BBR002442
BBR003920	BBR002614	BBR001716	BBR005405	BBR007571	BBR003382	BBR002443
BBR003804	BBR002516	BBR003785	BBR003882	BBR000478	BBR000314	BBR002444
BBR004849	BBR002455	BBR001682	BBR005470	BBR007570	BBR000169	BBR002435
BBR003729	BBR002513	BBR003761	BBR007475	BBR007548	BBR007168	BBR002389
BBR003737	BBR002566	BBR001656	BBR005247	BBR007549	BBR000134	BBR004577
BBR003738	BBR002600	BBR006958	BBR005197	BBR007544	BBR007111	BBR002493
BBR003470	BBR002366	BBR001527	BBR002423	BBR003718	BBR007114	BBR005933
BBR003405	BBR002367	BBR006687	BBR000110	BBR003719	BBR007101	BBR006125
BBR003381	BBR007568	BBR006841	BBR001225	BBR007554	BBR007133	BBR006169
BBR003433	BBR002385	BBR006695	BBR004971	BBR003741	BBR000265	BBR005871
BBR007103	BBR002426	BBR004847	BBR001214	BBR000410	BBR000228	BBR002263
BBR003283	BBR002440	BBR007456	BBR001134	BBR000417	BBR000199	BBR005804
BBR003316	BBR002478	BBR006511	BBR001186	BBR007434	BBR002862	BBR005831
BBR003271	BBR007531	BBR001618	BBR001203	BBR007439	BBR007505	BBR005493
BBR005861	BBR004555	BBR002397	BBR002729	BBR007178	BBR005825	BBR007338
BBR005754	BBR004380	BBR003859	BBR002751	BBR004831	BBR004799	BBR005344
BBR005428	BBR004342	BBR003860	BBR002451	BBR002116	BBR001496	BBR005267
BBR005429	BBR004132	BBR002464	BBR002627	BBR002117	BBR006120	BBR005058
BBR004235	BBR001434	BBR003709	BBR002720	BBR000482	BBR007186	BBR005236
BBR007129	BBR007537	BBR006941	BBR002570	BBR004615	BBR001499	BBR007387
BBR005282	BBR001399	BBR006942	BBR007561	BBR007197	BBR001511	BBR004879
BBR000811	BBR007425	BBR003576	BBR002533	BBR007198	BBR001406	BBR007082
BBR005062	BBR001374	BBR001212	BBR002534	BBR002106	BBR002675	BBR002736
BBR005600	BBR004325	BBR006603	BBR007542	BBR007177	BBR003766	BBR007119
BBR005348	BBR007432	BBR005323	BBR002496	BBR006509	BBR003057	BBR001176
BBR000517	BBR007433	BBR003594	BBR000535	BBR007259	BBR001211	BBR001159
BBR005248	BBR007269	BBR004114	BBR007552	BBR007260	BBR003603	BBR003375
BBR005089	BBR006012	BBR003246	BBR007481	BBR007147	BBR005986	BBR006962
BBR004930	BBR004336	BBR003247	BBR002452	BBR007141	BBR005889	BBR004837
BBR006930	BBR004416	BBR003485	BBR007566	BBR007040	BBR005692	BBR006959

**Annuity policy - contract numbers**

BBR005017	BBR007309	BBR003450	BBR007567	BBR001960	BBR003086	BBR002135
BBR004907	BBR004318	BBR001073	BBR002381	BBR007125	BBR005698	BBR000848
BBR004908	BBR004286	BBR003476	BBR002439	BBR004207	BBR005818	BBR004695
BBR003697	BBR004287	BBR006089	BBR002286	BBR006596	BBR005862	BBR004696
BBR006772	BBR004311	BBR006574	BBR002324	BBR001906	BBR005725	BBR002338
BBR001659	BBR004281	BBR006575	BBR007462	BBR006961	BBR002102	BBR002340
BBR004889	BBR007166	BBR003166	BBR000709	BBR007001	BBR003243	BBR000987
BBR007108	BBR007167	BBR003241	BBR0000100	BBR005462	BBR002062	BBR004349
BBR003204	BBR003896	BBR003284	BBR000437	BBR006955	BBR003891	BBR004751
BBR003509	BBR004187	BBR000971	BBR000451	BBR006966	BBR007573	BBR000949
BBR001594	BBR002342	BBR005823	BBR002356	BBR001680	BBR007525	BBR006614
BBR004806	BBR002343	BBR006128	BBR007393	BBR006884	BBR007506	BBR005217
BBR004629	BBR002825	BBR002383	BBR000409	BBR003660	BBR002635	BBR007121
BBR004630	BBR002853	BBR003174	BBR002245	BBR004086	BBR005341	BBR004643
BBR007547	BBR007144	BBR003217	BBR007415	BBR006648	BBR002693	BBR000912
BBR007229	BBR004082	BBR003138	BBR007402	BBR007180	BBR007352	BBR006802
BBR002606	BBR003998	BBR005863	BBR007428	BBR006147	BBR007497	BBR007489
BBR007543	BBR003833	BBR002909	BBR007339	BBR006602	BBR003084	BBR004468
BBR007524	BBR003909	BBR000595	BBR007463	BBR001624	BBR003085	BBR000826
BBR007539	BBR004023	BBR005593	BBR004285	BBR007532	BBR007273	BBR004291
BBR007540	BBR004028	BBR003020	BBR004798	BBR002515	BBR007274	BBR004265
BBR007541	BBR003773	BBR002870	BBR007382	BBR003940	BBR007560	BBR006222
BBR007478	BBR003774	BBR002895	BBR007394	BBR001471	BBR007017	BBR004061
BBR007565	BBR003777	BBR002805	BBR007426	BBR006766	BBR005118	BBR004159
BBR007498	BBR003778	BBR005552	BBR007348	BBR006767	BBR005478	BBR004779
BBR004064	BBR007262	BBR006964	BBR007006	BBR007422	BBR006845	BBR007045
BBR000791	BBR006970	BBR003604	BBR007301	BBR007284	BBR001155	BBR007011
BBR000734	BBR003473	BBR005521	BBR003218	BBR007277	BBR001230	BBR006801
BBR004457	BBR003474	BBR005522	BBR001366	BBR007299	BBR003787	BBR007015
BBR004458	BBR003475	BBR002362	BBR002101	BBR007300	BBR006963	BBR006282
BBR000718	BBR002071	BBR006499	BBR002133	BBR007495	BBR006967	BBR003079
BBR005686	BBR003409	BBR006136	BBR006208	BBR007306	BBR006618	BBR005382
BBR000725	BBR005104	BBR002501	BBR003725	BBR007340	BBR004910	BBR003037
BBR004002	BBR003421	BBR006415	BBR007192	BBR007305	BBR004932	BBR003541
BBR000667	BBR003392	BBR003505	BBR002115	BBR007308	BBR003680	BBR007206
BBR000640	BBR003143	BBR002345	BBR004688	BBR001354	BBR006271	BBR000827
BBR000536	BBR003039	BBR006140	BBR002045	BBR007325	BBR001148	BBR005407
BBR001117	BBR006895	BBR002382	BBR007049	BBR007326	BBR003619	BBR004245
BBR006428	BBR000313	BBR002491	BBR007008	BBR007480	BBR007290	BBR000659
BBR003647	BBR000267	BBR002314	BBR005480	BBR007321	BBR005726	BBR007212
BBR007546	BBR000233	BBR002315	BBR002840	BBR007242	BBR003556	BBR006908
BBR007486	BBR006742	BBR001156	BBR004009	BBR007466	BBR004659	BBR000798
BBR000442	BBR003171	BBR007521	BBR001512	BBR007460	BBR004658	BBR002872
BBR007520	BBR005936	BBR007354	BBR001808	BBR001358	BBR005706	BBR000746
BBR003771	BBR000249	BBR007464	BBR005083	BBR004276	BBR006362	BBR000484
BBR007529	BBR002450	BBR007477	BBR005111	BBR007267	BBR001854	BBR003958
BBR003908	BBR004904	BBR007437	BBR001695	BBR007355	BBR003389	BBR006700
BBR007351	BBR001325	BBR007438	BBR001751	BBR007356	BBR007420	BBR006702
BBR007510	BBR001019	BBR004119	BBR006879	BBR002502	BBR007270	BBR006734

**Annuity policy - contract numbers**

BBR007469	BBR006867	BBR007376	BBR003398	BBR007185	BBR007278	BBR005633
BBR005110	BBR006903	BBR007453	BBR007458	BBR004222	BBR007279	BBR000766
BBR006859	BBR004464	BBR007400	BBR006751	BBR004089	BBR007266	BBR000738
BBR006860	BBR000302	BBR007405	BBR003106	BBR002940	BBR007236	BBR002344
BBR007424	BBR004018	BBR004515	BBR004985	BBR004166	BBR007201	BBR002985
BBR003817	BBR003071	BBR007328	BBR006482	BBR004070	BBR007220	BBR005183
BBR007343	BBR006882	BBR007530	BBR006738	BBR004012	BBR006068	BBR001479
BBR000379	BBR002663	BBR007373	BBR004206	BBR002326	BBR002812	BBR005724
BBR001661	BBR006381	BBR005938	BBR006757	BBR007110	BBR007280	BBR005147
BBR003703	BBR001265	BBR002276	BBR004588	BBR006779	BBR000899	BBR005030
BBR003559	BBR006226	BBR007322	BBR004589	BBR004115	BBR007113	BBR004959
BBR007312	BBR006541	BBR002052	BBR003430	BBR007137	BBR007134	BBR007536
BBR004668	BBR006777	BBR007235	BBR007538	BBR007526	BBR004370	BBR007533
BBR007296	BBR002420	BBR003858	BBR007535	BBR003876	BBR007021	BBR007557
BBR007238	BBR006129	BBR007307	BBR004462	BBR003158	BBR005420	BBR007558
BBR007390	BBR005463	BBR003573	BBR000405	BBR003432	BBR002871	BBR002339
BBR007347	BBR004745	BBR005365	BBR001386	BBR006911	BBR006426	BBR003679
BBR007369	BBR002973	BBR003923	BBR006660	BBR004891	BBR006699	BBR006490
BBR005006	BBR004841	BBR003503	BBR007509	BBR002093	BBR006682	BBR006332
BBR003640	BBR000170	BBR003498	BBR007157	BBR002433	BBR001893	BBR005842
BBR007516	BBR006974	BBR002350	BBR004631	BBR002241	BBR003502	BBR004905
BBR007518	BBR005222	BBR001403	BBR004632	BBR007295	BBR004710	BBR006545
BBR007519	BBR007228	BBR003292	BBR007311	BBR004738	BBR000721	BBR004280
BBR004877	BBR005243	BBR005987	BBR007097	BBR005200	BBR002618	BBR006517
BBR007132	BBR001197	BBR004704	BBR007073	BBR006880	BBR001721	BBR002508
BBR000416	BBR006704	BBR007005	BBR007074	BBR007485	BBR003812	BBR001402
BBR007459	BBR006756	BBR006806	BBR007089	BBR006525	BBR003743	BBR004616
BBR000356	BBR006759	BBR005035	BBR000512	BBR006526	BBR005145	BBR006735
BBR007488	BBR001729	BBR005629	BBR007095	BBR000921	BBR003902	BBR000171
BBR006986	BBR005115	BBR007334	BBR004933	BBR006837	BBR006462	BBR004599
BBR007454	BBR006924	BBR005898	BBR005920	BBR006367	BBR006463	BBR002365
BBR007254	BBR003857	BBR006617	BBR004796	BBR007492	BBR007479	BBR006196
BBR007255	BBR001671	BBR005641	BBR002651	BBR007493	BBR001556	BBR003047
BBR004740	BBR004894	BBR005642	BBR006297	BBR006495	BBR007363	BBR007271
BBR007231	BBR002655	BBR003533	BBR001089	BBR003338	BBR007473	BBR003062
BBR007364	BBR002804	BBR001086	BBR002595	BBR004379	BBR007465	BBR006166
BBR005166	BBR006542	BBR007257	BBR007078	BBR003233	BBR007470	BBR002228
BBR007304	BBR006543	BBR007258	BBR005095	BBR003240	BBR000120	BBR006755
BBR005925	BBR007145	BBR005671	BBR006997	BBR004394	BBR007337	BBR006486
BBR006819	BBR007189	BBR001488	BBR007323	BBR007131	BBR007401	BBR005932
BBR005624	BBR006293	BBR006768	BBR002401	BBR007058	BBR007392	BBR005397
BBR004443	BBR006651	BBR006769	BBR002457	BBR007085	BBR007419	BBR005398
BBR002020	BBR007142	BBR004212	BBR006609	BBR007055	BBR007244	BBR004825
BBR006294	BBR007143	BBR001263	BBR006610	BBR007056	BBR003577	BBR004525
BBR004605	BBR005565	BBR006705	BBR006871	BBR000612	BBR002547	BBR007028
BBR007151	BBR005566	BBR005777	BBR001874	BBR004194	BBR006799	BBR007050
BBR004223	BBR007117	BBR001264	BBR005435	BBR007187	BBR001812	BBR007010
BBR007060	BBR007161	BBR006309	BBR005436	BBR006011	BBR007216	BBR006039
BBR004088	BBR007162	BBR003200	BBR005432	BBR001056	BBR007154	BBR005602



**Annuity policy - contract numbers**

BBR004237	BBR006008	BBR002070	BBR005433	BBR006339	BBR007044	BBR002785
BBR001131	BBR005902	BBR007490	BBR001127	BBR002882	BBR007237	BBR006398
BBR000321	BBR007063	BBR007508	BBR007068	BBR001909	BBR007023	BBR005797
BBR000319	BBR001342	BBR007205	BBR005303	BBR000675	BBR007024	BBR006953
BBR007135	BBR006255	BBR007461	BBR002409	BBR003845	BBR006993	BBR006774
BBR006981	BBR007041	BBR000047	BBR003360	BBR003207	BBR007090	BBR000767
BBR003254	BBR007042	BBR007436	BBR003361	BBR006849	BBR003504	BBR007396
BBR006466	BBR005451	BBR007399	BBR000942	BBR001890	BBR007000	BBR001270
BBR005324	BBR003922	BBR006207	BBR004890	BBR006829	BBR006898	BBR006136
BBR006989	BBR007245	BBR006990	BBR007150	BBR003688	BBR000726	BBR005011
BBR006980	BBR007256	BBR006893	BBR007253	BBR002813	BBR002759	BBR006535
BBR006180	BBR007243	BBR004402	BBR005591	BBR001218	BBR006043	BBR004111
BBR007263	BBR001075	BBR006843	BBR000697	BBR004800	BBR004102	BBR006684
BBR007034	BBR002621	BBR006832	BBR002477	BBR007217	BBR006425	BBR006688
BBR002454	BBR002778	BBR006919	BBR006818	BBR003036	BBR007350	BBR000742
BBR004871	BBR007227	BBR006848	BBR006883	BBR003480	BBR006288	BBR001926
BBR002483	BBR000976	BBR003455	BBR001278	BBR004888	BBR003880	BBR000730
BBR001240	BBR006976	BBR003456	BBR007202	BBR002498	BBR003822	BBR002541
BBR007096	BBR002760	BBR007039	BBR001275	BBR005204	BBR003823	BBR005068
BBR007002	BBR005161	BBR007208	BBR006725	BBR003255	BBR005614	BBR005699
BBR006036	BBR004017	BBR000443	BBR002132	BBR003717	BBR002368	BBR001929
BBR003151	BBR005376	BBR004436	BBR004689	BBR002746	BBR005487	BBR005042
BBR003010	BBR001312	BBR004248	BBR004690	BBR006186	BBR006673	BBR005557
BBR006078	BBR006815	BBR006737	BBR006668	BBR002527	BBR006599	BBR003797
BBR006901	BBR006923	BBR002757	BBR005755	BBR006697	BBR001033	BBR006439
BBR006333	BBR005912	BBR007109	BBR006340	BBR006709	BBR006847	BBR004778
BBR003650	BBR004055	BBR001486	BBR006917	BBR006723	BBR000837	BBR007182
BBR002507	BBR006639	BBR002654	BBR001814	BBR006350	BBR006747	BBR004687
BBR002242	BBR001526	BBR005507	BBR001815	BBR006604	BBR007092	BBR001754
BBR006317	BBR003596	BBR001363	BBR001235	BBR000950	BBR006754	BBR001370
BBR007484	BBR006862	BBR007336	BBR006707	BBR004543	BBR006715	BBR007159
BBR007371	BBR001749	BBR007342	BBR006708	BBR006555	BBR006467	BBR007127
BBR007372	BBR002726	BBR007276	BBR005031	BBR004657	BBR006474	BBR007128
BBR007445	BBR002727	BBR007471	BBR005618	BBR003641	BBR006475	BBR004498
BBR007449	BBR007066	BBR007386	BBR004980	BBR003384	BBR004393	BBR000501
BBR006033	BBR004810	BBR003676	BBR005000	BBR000886	BBR006407	BBR006502
BBR006578	BBR006035	BBR007335	BBR007467	BBR006030	BBR006408	BBR004743
BBR007303	BBR003428	BBR007327	BBR003937	BBR005180	BBR006560	BBR002715
BBR002010	BBR006324	BBR007211	BBR007175	BBR005181	BBR005773	BBR006380
BBR007412	BBR003768	BBR005832	BBR007176	BBR004224	BBR005774	BBR007381
BBR007413	BBR003757	BBR004283	BBR002799	BBR006418	BBR005001	BBR007391
BBR007414	BBR007020	BBR007218	BBR006481	BBR000823	BBR005638	BBR007122
BBR007421	BBR003133	BBR002764	BBR003263	BBR007264	BBR005283	BBR007487
BBR007476	BBR003136	BBR004608	BBR002803	BBR003387	BBR004014	BBR007275
BBR004200	BBR002847	BBR007179	BBR005158	BBR006956	BBR003685	BBR003484
BBR005494	BBR006659	BBR007035	BBR006454	BBR006584	BBR006376	BBR000200
BBR007329	BBR005122	BBR005342	BBR002867	BBR007204	BBR000498	BBR007249
BBR001172	BBR005123	BBR007036	BBR004821	BBR000920	BBR001548	BBR007250
BBR007029	BBR004591	BBR007149	BBR004789	BBR002742	BBR006019	BBR007104

**Annuity policy - contract numbers**

BBR007528	BBR006921	BBR004485	BBR003713	BBR007193	BBR006782	BBR007251
BBR005576	BBR006175	BBR002214	BBR004996	BBR001365	BBR002448	BBR003863
BBR007188	BBR005353	BBR002731	BBR007407	BBR001013	BBR005500	BBR002087
BBR004853	BBR002670	BBR004022	BBR005915	BBR002436	BBR003727	BBR004896
BBR006088	BBR001532	BBR004568	BBR007164	BBR006455	BBR007482	BBR003135
BBR003901	BBR004172	BBR006241	BBR007116	BBR006456	BBR005658	BBR004818
BBR004811	BBR005126	BBR006876	BBR006049	BBR006005	BBR005475	BBR006631
BBR006279	BBR006643	BBR005114	BBR005997	BBR007408	BBR007106	BBR000205
BBR007152	BBR005029	BBR006060	BBR007148	BBR004290	BBR005750	BBR006193
BBR005901	BBR000874	BBR006037	BBR007091	BBR007272	BBR007452	BBR006633
BBR005903	BBR004277	BBR005525	BBR002213	BBR005760	BBR006290	BBR002879
BBR000292	BBR003517	BBR004279	BBR006965	BBR004553	BBR001334	BBR006736
BBR007172	BBR002138	BBR003951	BBR005857	BBR006601	BBR004892	BBR004431
BBR007173	BBR002993	BBR006087	BBR006230	BBR000812	BBR001302	BBR000196
BBR005279	BBR003590	BBR006397	BBR006231	BBR003658	BBR001303	BBR001596
BBR001750	BBR004941	BBR005160	BBR004725	BBR005508	BBR005771	BBR004880
BBR001205	BBR006678	BBR005959	BBR005179	BBR003962	BBR005772	BBR001308
BBR004100	BBR004858	BBR007033	BBR005944	BBR000719	BBR005229	BBR000782
BBR004449	BBR006093	BBR001920	BBR005949	BBR007247	BBR007406	BBR004395
BBR004881	BBR006118	BBR006338	BBR005739	BBR005599	BBR004820	BBR000740
BBR005608	BBR003622	BBR005357	BBR004084	BBR004760	BBR007389	BBR002460
BBR000239	BBR006194	BBR003305	BBR006228	BBR007065	BBR006168	BBR006562
BBR000240	BBR006581	BBR001223	BBR006227	BBR002301	BBR002399	BBR005634
BBR002928	BBR006081	BBR005836	BBR002489	BBR007084	BBR002599	BBR007136
BBR006123	BBR007209	BBR004341	BBR002003	BBR007071	BBR005524	BBR005768
BBR006935	BBR006238	BBR006900	BBR000257	BBR002120	BBR001255	BBR003606
BBR001179	BBR006015	BBR005474	BBR002577	BBR006800	BBR001477	BBR000575
BBR001182	BBR007139	BBR000751	BBR000935	BBR006985	BBR005477	BBR005417
BBR004032	BBR007332	BBR001781	BBR000211	BBR005817	BBR000093	BBR007123
BBR006918	BBR001689	BBR005079	BBR001161	BBR003758	BBR006952	BBR003012
BBR005775	BBR007163	BBR007523	BBR006977	BBR005742	BBR005041	BBR007061
BBR003467	BBR007130	BBR003961	BBR005434	BBR007022	BBR004612	BBR003903
BBR006373	BBR005051	BBR007496	BBR006927	BBR000803	BBR000359	BBR005389
BBR000221	BBR004795	BBR007491	BBR005369	BBR006946	BBR002738	BBR000761
BBR006968	BBR002317	BBR007014	BBR005636	BBR000172	BBR005504	BBR006892
BBR001090	BBR006960	BBR006920	BBR005935	BBR001171	BBR005625	BBR005527
BBR004999	BBR006061	BBR003800	BBR006646	BBR007019	BBR004097	BBR005611
BBR006244	BBR003437	BBR003801	BBR000852	BBR006945	BBR004619	BBR005520
BBR000993	BBR007213	BBR005020	BBR000492	BBR006877	BBR004233	BBR006013
BBR006187	BBR007404	BBR007499	BBR005905	BBR004855	BBR003323	BBR006379
BBR006573	BBR002126	BBR004019	BBR006469	BBR001181	BBR007030	BBR005535
BBR004994	BBR004784	BBR003303	BBR003288	BBR006794	BBR005373	BBR000919
BBR005085	BBR004217	BBR003988	BBR002639	BBR005490	BBR007012	BBR006677
BBR000166	BBR006995	BBR003115	BBR005696	BBR003529	BBR006077	BBR006679
BBR005569	BBR005338	BBR000101	BBR007318	BBR005922	BBR005737	BBR005503
BBR005693	BBR002741	BBR003066	BBR000424	BBR000308	BBR006094	BBR005801
BBR005570	BBR004569	BBR001154	BBR002016	BBR007200	BBR005511	BBR003014
BBR006826	BBR007268	BBR007016	BBR005092	BBR004234	BBR000967	BBR001183
BBR000201	BBR007374	BBR001589	BBR006595	BBR003420	BBR005681	BBR004611

**Annuity policy - contract numbers**

BBR006336	BBR007203	BBR003490	BBR007358	BBR006119	BBR004198	BBR002959
BBR004377	BBR003608	BBR005672	BBR005240	BBR002476	BBR004970	BBR005317
BBR005394	BBR007126	BBR004053	BBR003495	BBR003664	BBR002295	BBR002254
BBR002630	BBR000910	BBR003732	BBR005788	BBR001842	BBR002753	BBR004050
BBR002835	BBR005690	BBR002633	BBR005164	BBR003306	BBR003878	BBR005408
BBR002836	BBR004963	BBR002571	BBR003439	BBR007120	BBR005440	BBR005096
BBR002837	BBR005431	BBR001158	BBR004020	BBR006006	BBR004936	BBR005275
BBR005714	BBR005426	BBR003726	BBR006209	BBR007156	BBR006431	BBR005094
BBR007027	BBR005415	BBR006124	BBR006907	BBR004814	BBR001040	BBR005026
BBR006992	BBR005246	BBR006902	BBR005354	BBR006868	BBR004719	BBR003385
BBR006998	BBR004488	BBR002960	BBR006221	BBR005340	BBR002519	BBR006611
BBR005884	BBR006683	BBR007080	BBR005713	BBR005637	BBR003410	BBR006446
BBR007468	BBR007072	BBR005138	BBR006488	BBR004026	BBR004868	BBR002589
BBR006126	BBR002823	BBR006621	BBR004298	BBR006047	BBR004922	BBR007013
BBR007224	BBR005790	BBR001160	BBR003460	BBR004923	BBR002346	BBR006637
BBR006148	BBR005057	BBR000898	BBR002073	BBR006073	BBR006059	BBR004909
BBR005743	BBR007018	BBR002925	BBR003624	BBR005005	BBR006626	BBR003235
BBR006188	BBR006932	BBR000805	BBR005937	BBR005032	BBR006404	BBR006680
BBR002716	BBR006944	BBR004473	BBR005919	BBR004805	BBR004774	BBR006465
BBR005117	BBR004712	BBR002312	BBR004957	BBR006139	BBR004713	BBR006635
BBR000477	BBR000218	BBR005860	BBR000936	BBR007094	BBR007215	BBR006716
BBR006906	BBR006975	BBR005327	BBR001617	BBR004856	BBR002391	BBR006356
BBR005497	BBR006671	BBR005274	BBR004044	BBR004592	BBR003065	BBR007380
BBR005640	BBR006722	BBR005148	BBR006991	BBR007062	BBR007183	BBR006557
BBR005468	BBR007333	BBR005234	BBR007403	BBR007234	BBR002012	BBR006368
BBR003898	BBR006706	BBR005154	BBR005910	BBR006724	BBR004649	BBR006556
BBR005568	BBR005523	BBR005155	BBR005612	BBR004046	BBR000174	BBR006554
BBR005424	BBR007221	BBR005263	BBR005607	BBR007099	BBR002598	BBR002883
BBR005748	BBR005597	BBR006873	BBR002846	BBR006881	BBR007362	BBR006553
BBR001168	BBR004560	BBR006223	BBR007286	BBR005917	BBR004857	BBR007051
BBR004186	BBR004627	BBR006807	BBR001557	BBR002309	BBR006028	BBR006598
BBR005928	BBR006833	BBR006831	BBR004744	BBR006864	BBR006260	BBR006422
BBR001770	BBR006760	BBR006891	BBR002224	BBR005826	BBR006645	BBR006436
BBR005697	BBR004674	BBR006653	BBR005009	BBR002327	BBR003539	BBR007292
BBR003134	BBR005371	BBR003515	BBR006714	BBR006855	BBR005652	BBR005769
BBR006382	BBR005281	BBR003041	BBR005036	BBR004506	BBR004384	BBR005087
BBR006300	BBR000695	BBR006665	BBR004915	BBR006636	BBR004385	BBR004054
BBR003970	BBR005383	BBR004988	BBR001343	BBR002669	BBR005972	BBR004763
BBR004168	BBR005202	BBR006197	BBR005037	BBR001196	BBR005973	BBR006949
BBR006201	BBR003287	BBR002072	BBR003442	BBR006563	BBR005956	BBR007026
BBR007398	BBR005320	BBR005492	BBR001861	BBR006698	BBR003090	BBR004052
BBR000940	BBR005069	BBR007155	BBR002887	BBR006504	BBR005639	BBR006116
BBR006232	BBR002646	BBR007158	BBR005054	BBR006710	BBR003942	BBR004025
BBR007302	BBR005168	BBR004474	BBR005056	BBR006730	BBR004185	BBR004790
BBR004093	BBR005352	BBR004660	BBR000593	BBR006471	BBR007330	BBR004859
BBR003910	BBR003900	BBR003236	BBR007184	BBR006565	BBR007331	BBR004739
BBR007210	BBR005577	BBR003544	BBR006448	BBR006745	BBR003977	BBR006071
BBR000360	BBR003216	BBR000087	BBR004042	BBR006245	BBR006160	BBR004253
BBR000361	BBR005375	BBR007007	BBR006314	BBR007043	BBR005594	BBR004813

**Annuity policy - contract numbers**

BBR004822	BBR006155	BBR006214	BBR004204	BBR006097	BBR006437	BBR004992
BBR001202	BBR005455	BBR006133	BBR006534	BBR007054	BBR003436	BBR006791
BBR006947	BBR004741	BBR006130	BBR001076	BBR006827	BBR003976	BBR002215
BBR004418	BBR002467	BBR006131	BBR002874	BBR000147	BBR003813	BBR003500
BBR002899	BBR005709	BBR004499	BBR000098	BBR005950	BBR000917	BBR004997
BBR002231	BBR004567	BBR004770	BBR006613	BBR006024	BBR002687	BBR005613
BBR006335	BBR005391	BBR004456	BBR005971	BBR005366	BBR006027	BBR003929
BBR005765	BBR004228	BBR006257	BBR004735	BBR006184	BBR003229	BBR004144
BBR005258	BBR005176	BBR004826	BBR004919	BBR005467	BBR005482	BBR004079
BBR004428	BBR003038	BBR006284	BBR006978	BBR001653	BBR004692	BBR000345
BBR005355	BBR004645	BBR006281	BBR006233	BBR002259	BBR004096	BBR004210
BBR006323	BBR002296	BBR004956	BBR005063	BBR006067	BBR006185	BBR005960
BBR004781	BBR001384	BBR004535	BBR004703	BBR002702	BBR006098	BBR005471
BBR006249	BBR007070	BBR006295	BBR004491	BBR004432	BBR006023	BBR006694
BBR005307	BBR004363	BBR002119	BBR004101	BBR004430	BBR005988	BBR005558
BBR007181	BBR007443	BBR006836	BBR002839	BBR005386	BBR001087	BBR005854
BBR005128	BBR007442	BBR006075	BBR006010	BBR003443	BBR005976	BBR005885
BBR005067	BBR004184	BBR004049	BBR004419	BBR004268	BBR007124	BBR003985
BBR004797	BBR006449	BBR004051	BBR006797	BBR002725	BBR006022	BBR005891
BBR004835	BBR000253	BBR005224	BBR004004	BBR004329	BBR001966	BBR002934
BBR003536	BBR004636	BBR000246	BBR007153	BBR005806	BBR006074	BBR006351
BBR004705	BBR004670	BBR007214	BBR007165	BBR004337	BBR004755	BBR005859
BBR004492	BBR005489	BBR001743	BBR007115	BBR006656	BBR004756	BBR007079
BBR004753	BBR000768	BBR004539	BBR003614	BBR004213	BBR003947	BBR001891
BBR004733	BBR004323	BBR005835	BBR005970	BBR004269	BBR003862	BBR002151
BBR004663	BBR004324	BBR004422	BBR004320	BBR002546	BBR005794	BBR005872
BBR005759	BBR003728	BBR005820	BBR006142	BBR007281	BBR003341	BBR005368
BBR005897	BBR007441	BBR004552	BBR005783	BBR007282	BBR005926	BBR005580
BBR006638	BBR003905	BBR004071	BBR001041	BBR004895	BBR004728	BBR003973
BBR002632	BBR004766	BBR006234	BBR004845	BBR006925	BBR005858	BBR005827
BBR004624	BBR006492	BBR004382	BBR004925	BBR006890	BBR006151	BBR004752
BBR004625	BBR004638	BBR004383	BBR004832	BBR006652	BBR004317	BBR005109
BBR006307	BBR004421	BBR004794	BBR003008	BBR006894	BBR004916	BBR005751
BBR005437	BBR006914	BBR005261	BBR003340	BBR001468	BBR005816	BBR006500
BBR005438	BBR004693	BBR004508	BBR003843	BBR006915	BBR002923	BBR004156
BBR007483	BBR004694	BBR004511	BBR004463	BBR004239	BBR005683	BBR003260
BBR000425	BBR004557	BBR004272	BBR004673	BBR006943	BBR005590	BBR005536
BBR007444	BBR004558	BBR004466	BBR004484	BBR000031	BBR005101	BBR005537
BBR004229	BBR004651	BBR004532	BBR002685	BBR004803	BBR000982	BBR005541
BBR006342	BBR004839	BBR003170	BBR004424	BBR004655	BBR000135	BBR005542
BBR006354	BBR004840	BBR002830	BBR005718	BBR003234	BBR004189	BBR001097
BBR006229	BBR006450	BBR004547	BBR003723	BBR003333	BBR005582	BBR004326
BBR003597	BBR006438	BBR005276	BBR002043	BBR003440	BBR005888	BBR005430
BBR005060	BBR004665	BBR004617	BBR004353	BBR007057	BBR004913	BBR004493
BBR005208	BBR006308	BBR006122	BBR006377	BBR004396	BBR001943	BBR004175
BBR005883	BBR006301	BBR004128	BBR004226	BBR005851	BBR005379	BBR005621
BBR005339	BBR004574	BBR003687	BBR006198	BBR000114	BBR005732	BBR005107
BBR007233	BBR004575	BBR006315	BBR003508	BBR006533	BBR004232	BBR003527
BBR005550	BBR004602	BBR003873	BBR004231	BBR004677	BBR006442	BBR004322

**Annuity policy - contract numbers**

BBR007219	BBR004006	BBR001779	BBR003598	BBR005485	BBR005239	BBR002387
BBR007171	BBR004007	BBR003064	BBR003013	BBR003630	BBR004843	BBR004721
BBR005028	BBR001163	BBR005091	BBR005086	BBR005545	BBR001542	BBR000131
BBR006082	BBR003948	BBR003886	BBR004579	BBR001767	BBR004357	BBR005822
BBR004863	BBR001498	BBR000117	BBR004580	BBR005663	BBR003601	BBR002210
BBR005014	BBR003918	BBR004946	BBR001787	BBR005664	BBR003602	BBR005824
BBR005007	BBR003593	BBR001304	BBR002583	BBR005666	BBR001394	BBR001146
BBR004135	BBR003789	BBR006072	BBR003792	BBR005647	BBR003438	BBR003413
BBR005752	BBR002997	BBR003810	BBR005362	BBR005533	BBR004306	BBR002320
BBR003006	BBR002930	BBR000053	BBR005659	BBR003825	BBR000888	BBR001580
BBR003257	BBR001210	BBR001094	BBR005660	BBR000110	BBR004423	BBR005309
BBR005921	BBR004538	BBR000892	BBR005596	BBR004759	BBR005251	BBR004564
BBR004013	BBR003877	BBR006041	BBR003694	BBR001085	BBR005142	BBR005151
BBR004087	BBR002585	BBR003895	BBR006416	BBR006473	BBR003448	BBR000051
BBR005705	BBR005828	BBR003849	BBR005528	BBR003407	BBR006692	BBR001983
BBR004091	BBR005662	BBR003708	BBR005643	BBR001918	BBR005159	BBR005385
BBR003986	BBR005665	BBR006085	BBR006899	BBR005289	BBR003496	BBR001336
BBR005850	BBR000504	BBR006191	BBR005592	BBR003831	BBR005292	BBR005651
BBR003996	BBR005684	BBR003487	BBR000923	BBR006427	BBR006167	BBR006195
BBR003950	BBR005767	BBR003872	BBR004369	BBR005287	BBR005269	BBR004098
BBR007031	BBR001407	BBR005727	BBR005290	BBR006406	BBR005188	BBR001603
BBR002974	BBR005840	BBR005674	BBR002582	BBR005667	BBR002855	BBR006189
BBR003943	BBR007447	BBR005735	BBR002819	BBR006896	BBR000299	BBR006190
BBR004762	BBR007448	BBR007009	BBR004177	BBR004742	BBR005237	BBR005628
BBR003540	BBR005534	BBR005704	BBR001759	BBR004107	BBR005199	BBR002861
BBR002784	BBR004593	BBR005700	BBR005864	BBR003032	BBR005322	BBR003805
BBR006778	BBR003984	BBR001645	BBR003715	BBR003639	BBR005129	BBR006647
BBR005702	BBR004862	BBR004452	BBR002402	BBR006910	BBR005336	BBR006026
BBR000645	BBR003655	BBR005685	BBR003931	BBR006174	BBR006102	BBR003273
BBR002679	BBR005701	BBR005749	BBR005198	BBR005572	BBR005190	BBR003272
BBR005249	BBR005228	BBR002251	BBR006280	BBR005055	BBR004208	BBR002863
BBR003714	BBR005174	BBR004478	BBR004021	BBR003297	BBR004209	BBR003978
BBR002222	BBR002128	BBR003782	BBR003584	BBR005008	BBR006792	BBR005865
BBR002512	BBR004381	BBR006361	BBR000481	BBR005401	BBR004628	BBR006464
BBR004246	BBR003914	BBR004683	BBR003682	BBR005458	BBR003661	BBR005125
BBR000598	BBR002829	BBR005326	BBR003531	BBR000119	BBR003611	BBR005136
BBR004045	BBR005081	BBR001921	BBR005585	BBR002717	BBR007088	BBR005106
BBR001851	BBR005934	BBR004767	BBR002926	BBR003570	BBR006365	BBR004777
BBR006051	BBR006447	BBR003806	BBR003514	BBR003506	BBR007086	BBR004475
BBR005358	BBR002948	BBR003807	BBR003353	BBR004278	BBR007087	BBR006850
BBR004731	BBR003974	BBR007048	BBR005574	BBR005312	BBR005038	BBR000753
BBR001825	BBR000020	BBR004527	BBR007349	BBR004873	BBR004948	BBR002858
BBR003261	BBR003201	BBR003638	BBR003258	BBR005131	BBR006325	BBR005139
BBR000304	BBR002795	BBR005070	BBR005644	BBR005132	BBR004333	BBR001602
BBR003987	BBR004404	BBR003821	BBR002369	BBR004635	BBR005102	BBR003331
BBR004005	BBR000832	BBR003762	BBR005481	BBR003839	BBR004523	BBR002354
BBR002550	BBR005374	BBR001545	BBR006485	BBR006658	BBR004716	BBR002140
BBR007004	BBR002975	BBR003993	BBR002636	BBR006954	BBR007409	BBR003557
BBR004455	BBR003770	BBR004165	BBR005506	BBR006913	BBR005815	BBR005027

Annuity policy - contract numbers

BBR000052	BBR004130	BBR004965	BBR005406	BBR007083	BBR004754	BBR003337
BBR001775	BBR003575	BBR003228	BBR002198	BBR004850	BBR004666	BBR001558
BBR005328	BBR005514	BBR004943	BBR002659	BBR003963	BBR005216	BBR006162
BBR003828	BBR004967	BBR003025	BBR006272	BBR005853	BBR004108	BBR005889
BBR001850	BBR004776	BBR003026	BBR003827	BBR002544	BBR002353	BBR007515
BBR006192	BBR004092	BBR004955	BBR004274	BBR002530	BBR003734	BBR004368
BBR002332	BBR005003	BBR003259	BBR004275	BBR000173	BBR002311	BBR002807
BBR005947	BBR003055	BBR006460	BBR002610	BBR004927	BBR005779	BBR004701
BBR003117	BBR003001	BBR002765	BBR005942	BBR004757	BBR002363	BBR000223
BBR006489	BBR007174	BBR007283	BBR002994	BBR004681	BBR006852	BBR001442
BBR005084	BBR002603	BBR004734	BBR007196	BBR002421	BBR000065	BBR001257
BBR001284	BBR005975	BBR002789	BBR005819	BBR000945	BBR002328	BBR002173
BBR005175	BBR004962	BBR006411	BBR005758	BBR002506	BBR004872	BBR003753
BBR005124	BBR004529	BBR006366	BBR002405	BBR005678	BBR000012	BBR003754
BBR005165	BBR004875	BBR001990	BBR004846	BBR005668	BBR003755	BBR006546
BBR006889	BBRGAPNIM003	BBR003231	BBR002076	BBR004604	BBR001328	BBR007191
BBR005045	BBR005998	BBR000081	BBR004878	BBR005286	BBR000100	BBR005469
BBR005048	BBR005584	BBR000123	BBR005781	BBR002134	BBR001834	BBR004438
BBR005043	BBR003610	BBR000085	BBR003798	BBR005559	BBR006412	BBR004472
BBR006805	BBR005387	BBR006870	BBR000111	BBR005680	BBR001587	BBR004197
BBR004990	BBR004736	BBR006888	BBR006158	BBR006172	BBR003563	BBR003532
BBR000328	BBR002510	BBR004582	BBR002816	BBR004319	BBR000395	BBR006468
BBR005654	BBR002908	BBR005852	BBR005730	BBR004594	BBR002628	BBR000068
BBR000786	BBR004270	BBR001634	BBR005731	BBR002700	BBR002629	BBR002055
BBR006851	BBR004921	BBR005416	BBR000876	BBR004874	BBR005691	BBR004295
BBR003662	BBR004819	BBR000156	BBR004817	BBR004507	BBR000435	BBR004305
BBR005099	BBR004409	BBR000963	BBR004823	BBR006177	BBR001789	BBR000180
BBR000263	BBR006331	BBR006498	BBR004448	BBR005167	BBR003148	BBR007410
BBR001574	BBR001930	BBR004834	BBR004758	BBR004307	BBR002686	BBR007417
BBR006318	BBR003431	BBR000658	BBR007160	BBR004308	BBR004702	BBR004601
BBR002849	BBR004775	BBR004769	BBR003917	BBR004230	BBR002988	BBR002593
BBR003356	BBR005195	BBR004620	BBR004786	BBR004836	BBR003691	BBR004949
BBR003406	BBR006878	BBR003700	BBR005687	BBR004950	BBR004637	BBR006537
BBR003955	BBR001641	BBR002935	BBR006686	BBR002958	BBR004642	BBR004528
BBR006400	BBR000306	BBR004899	BBR003072	BBR001865	BBR002146	BBR004417
BBR003488	BBR006798	BBR004749	BBR000850	BBR003377	BBR000902	BBR004596
BBR002207	BBR002772	BBR002774	BBR005021	BBR001347	BBR005331	BBR000216
BBR006009	BBR006681	BBR002749	BBR002625	BBR005288	BBR005554	BBR004310
BBR006176	BBR005868	BBR000907	BBR000828	BBR006183	BBR004680	BBR006276
BBR004595	BBR002563	BBR002710	BBR002321	BBR006204	BBR004623	BBR007265
BBR002620	BBR004750	BBR003750	BBR001388	BBR006205	BBR004312	BBR003572
BBR002828	BBR005941	BBR004808	BBR006352	BBR006206	BBR004542	BBR006304
BBR003056	BBR006733	BBR004747	BBR002688	BBR004897	BBR004717	BBR003649
BBR004976	BBR004355	BBR005223	BBR000322	BBR002078	BBR005849	BBR002558
BBR003094	BBR004982	BBR002730	BBR004214	BBR002079	BBR003181	BBR007252
BBR002011	BBR004983	BBR003067	BBR006289	BBR002187	BBR006413	BBR004410
BBR006152	BBR004984	BBR006459	BBR003844	BBR000567	BBR004220	BBR002616
BBR001105	BBR003147	BBR006640	BBR003925	BBR004727	BBR006441	BBR001294
BBR003124	BBR004978	BBR006337	BBR003355	BBR005073	BBR006117	BBR004584

**Annuity policy - contract numbers**

BBR002083	BBR001746	BBR006132	BBR002306	BBR002696	BBR005295	BBR004559
BBR004334	BBR000756	BBR006302	BBR005821	BBR006922	BBR003760	BBR000128
BBR003666	BBR002602	BBR006349	BBR006655	BBR005330	BBR007370	BBR004476
BBR001184	BBR004202	BBR006370	BBR003865	BBR002559	BBR002419	BBR004546
BBR006161	BBR006606	BBR006371	BBR005789	BBR002287	BBR005581	BBR004854
BBR003887	BBR005072	BBR006372	BBR005791	BBR001757	BBR005078	BBR002903
BBR005673	BBR006844	BBR001649	BBR003944	BBR004787	BBR005583	BBR003391
BBR004361	BBR004715	BBR004296	BBR005943	BBR007285	BBR001993	BBR004662
BBR004374	BBR006101	BBR004300	BBR006650	BBR004785	BBR000436	BBR005337
BBR002109	BBR000674	BBR002302	BBR003615	BBR003788	BBR005780	BBR004454
BBR004607	BBR003836	BBR006127	BBR003591	BBR003690	BBR006472	BBR004724
BBR002023	BBR004182	BBR006153	BBR005893	BBR000019	BBR004405	BBR006263
BBR002351	BBR006558	BBR006154	BBR005703	BBR000958	BBR001521	BBR003567
BBR004289	BBR003110	BBR005450	BBR005741	BBR001752	BBR001522	BBR005623
BBR006261	BBR005390	BBR006025	BBR005786	BBR004193	BBR005207	BBR003927
BBR003100	BBR006713	BBR006390	BBR006083	BBR002112	BBR004977	BBR004256
BBR005483	BBR006752	BBR005293	BBR004597	BBR001051	BBR004041	BBR003308
BBR003735	BBR006753	BBR004503	BBR005350	BBR004127	BBR002099	BBR006561
BBR005715	BBR004433	BBR006246	BBR001504	BBR003983	BBR000418	BBR001185
BBR003811	BBR005299	BBR005321	BBR005245	BBR004134	BBR002857	BBR005657
BBR005616	BBR005454	BBR005241	BBR002660	BBR004076	BBR000336	BBR003954
BBR002104	BBR004335	BBR003523	BBR005182	BBR004676	BBR003919	BBR003856
BBR004989	BBR006326	BBR005968	BBR001480	BBR005388	BBR003932	BBR003921
BBR006830	BBR002818	BBR005954	BBR005918	BBR007076	BBR002001	BBR004180
BBR003904	BBR004292	BBR005985	BBR001797	BBR003826	BBR003791	BBR003093
BBR006090	BBR004876	BBR002459	BBR001871	BBR004036	BBR001550	BBR000238
BBR006612	BBR000904	BBR004243	BBR005847	BBR003285	BBR000505	BBR002739
BBR003809	BBR004297	BBR004578	BBR002500	BBR002605	BBR001282	BBR004461
BBR003469	BBR006458	BBR005923	BBR003173	BBR004008	BBR002065	BBR005346
BBR002568	BBR004884	BBR006113	BBR001418	BBR004062	BBR005605	BBR000960
BBR006020	BBR006095	BBR005996	BBR004219	BBR004040	BBR004613	BBR003681
BBR006405	BBR005392	BBR003374	BBR004120	BBR001717	BBR002888	BBR003669
BBR001731	BBR003915	BBR005025	BBR004227	BBR002703	BBR003129	BBR004697
BBR003814	BBR001903	BBR004924	BBR005645	BBR002407	BBR004104	BBR004136
BBR004328	BBR002615	BBR000441	BBR004143	BBR005719	BBR004113	BBR001888
BBR004469	BBR001882	BBR006034	BBR003786	BBR005066	BBR004146	BBR004211
BBR001725	BBR001069	BBR004294	BBR002113	BBR002624	BBR001500	BBR000214
BBR001965	BBR002100	BBR004864	BBR004171	BBR004147	BBR005119	BBR001613
BBR004414	BBR006287	BBR004254	BBR005472	BBR003264	BBR004112	BBR006701
BBR004398	BBR005300	BBR005982	BBR005873	BBR004293	BBR001510	BBR006202
BBR002936	BBR004262	BBR005983	BBR005682	BBR005205	BBR003646	BBR003960
BBR004366	BBR006539	BBR004412	BBR005619	BBR004969	BBR004958	BBR003192
BBR005461	BBR003318	BBR005878	BBR004117	BBR004931	BBR003336	BBR003724
BBR004729	BBR005235	BBR002447	BBR005908	BBR004427	BBR004408	BBR003867
BBR004861	BBR003169	BBR001702	BBR003168	BBR002579	BBR007230	BBR003840
BBR002074	BBR006084	BBR000448	BBR000621	BBR004067	BBR003286	BBR005256
BBR004343	BBR003657	BBR005839	BBR006809	BBR005170	BBR004887	BBR003790
BBR001922	BBR005529	BBR003855	BBR003499	BBR005874	BBR005512	BBR007047
BBR006505	BBR004358	BBR004646	BBR005930	BBR004842	BBR002293	BBR004090

**Annuity policy - contract numbers**

BBR000680	BBR003205	BBR003667	BBR003165	BBR004386	BBR003897	BBR000830
BBR001638	BBR006115	BBR003672	BBR003589	BBR000970	BBR002190	BBR001820
BBR003893	BBR003793	BBR002185	BBR003581	BBR003848	BBR002191	BBR000040
BBR004016	BBR005539	BBR005924	BBR002543	BBR004426	BBR004437	BBR002638
BBR003712	BBR003493	BBR003832	BBR005473	BBR002622	BBR004471	BBR005075
BBR006721	BBR002233	BBR006100	BBR006225	BBR003745	BBR002482	BBR002802
BBR005296	BBR002330	BBR002388	BBR005785	BBR003730	BBR003445	BBR001805
BBR005301	BBR006275	BBR003643	BBR001221	BBR005203	BBR001022	BBR001543
BBR006804	BBR004073	BBR000508	BBR003107	BBR003613	BBR003457	BBR003930
BBR005738	BBR004160	BBR001728	BBR003289	BBR002050	BBR006580	BBR003034
BBR006237	BBR005610	BBR004746	BBR002695	BBR005013	BBR004420	BBR000909
BBR000534	BBR005617	BBR001207	BBR003003	BBR000467	BBR001849	BBR003114
BBR000634	BBR004056	BBR004914	BBR002668	BBR005149	BBR006056	BBR002026
BBR001654	BBR004057	BBR002484	BBR003558	BBR003459	BBR003300	BBR004748
BBR001398	BBR003043	BBR002162	BBR003748	BBR002406	BBR002172	BBR002532
BBR006053	BBR003302	BBR003636	BBR003633	BBR001804	BBR003309	BBR003059
BBR001490	BBR003149	BBR003605	BBR002575	BBR003368	BBR003310	BBR003061
BBR003899	BBR001636	BBR003674	BBR001713	BBR000094	BBR003304	BBR003711
BBR006589	BBR005598	BBR003571	BBR002586	BBR003378	BBR001000	BBR002171
BBR001345	BBR004698	BBR004242	BBR002587	BBR003379	BBR004299	BBR001799
BBR006414	BBR005286	BBR005464	BBR003074	BBR003329	BBR004126	BBR000839
BBR003707	BBR005578	BBR005502	BBR003491	BBR003390	BBR003652	BBR006310
BBR003829	BBR003716	BBR003042	BBR003546	BBR005185	BBR003267	BBR003176
BBR003816	BBR005012	BBR003837	BBR006121	BBR005272	BBR004556	BBR006220
BBR003819	BBR003370	BBR003089	BBR002542	BBR002028	BBR003301	BBRGAPNIM011
BBR006014	BBR003371	BBR003634	BBR001295	BBR001204	BBR003933	BBR003510
BBR002197	BBR003451	BBR003808	BBR006453	BBR001794	BBR002951	BBR001994
BBR006092	BBR005913	BBR001099	BBR003530	BBR003328	BBR002623	BBR002212
BBR001647	BBR003554	BBR002239	BBR006138	BBR005563	BBR002881	BBR005656
BBR002992	BBR003781	BBR002549	BBR001140	BBR005220	BBR002952	BBR002634
BBR006159	BBR003035	BBR002982	BBR003113	BBR005221	BBR002713	BBR001665
BBR005649	BBR000096	BBR002983	BBR002292	BBR005232	BBR005989	BBR003644
BBR004937	BBR005848	BBR003365	BBR004365	BBR005233	BBR003362	BBR005059
BBR000278	BBR003952	BBR002370	BBR002416	BBR003625	BBR005310	BBR001606
BBR004153	BBR003569	BBR002859	BBR002418	BBR002604	BBR005538	BBR005047
BBR001438	BBR005669	BBR005830	BBR005314	BBR004140	BBR004106	BBR005484
BBR003242	BBR002626	BBR004400	BBR004034	BBR000747	BBR001031	BBR005184
BBR005361	BBR000691	BBR003670	BBR006979	BBR005162	BBR001362	BBR005130
BBR002265	BBR003351	BBR001274	BBR003339	BBR000222	BBR005140	BBR005178
BBR003842	BBR003352	BBR002082	BBR006329	BBR003009	BBR001067	BBR003102
BBR001741	BBR007359	BBR004477	BBR002282	BBR002999	BBR005152	BBR002029
BBR004069	BBR000097	BBR004603	BBR001836	BBR002707	BBR001453	BBR003512
BBR003841	BBR005280	BBR002243	BBR005567	BBR001999	BBR003178	BBR000213
BBR003784	BBR001593	BBR003349	BBR006417	BBR002305	BBR003163	BBR000115
BBR003722	BBR007118	BBR003223	BBR001581	BBR000102	BBR003346	BBR004195
BBR005250	BBR005716	BBR003225	BBR005931	BBR002761	BBR002640	BBR002897
BBR003566	BBR005622	BBR004570	BBR000974	BBR003237	BBR003269	BBR004192
BBR003731	BBR004344	BBR004640	BBR005163	BBR002560	BBR000932	BBR003109
BBR003276	BBR003426	BBR003164	BBR001858	BBR003464	BBR004415	BBR003354

**Annuity policy - contract numbers**



BBR003048	BBR004827	BBR002009	BBR005867	BBR002529	BBR006219	BBR001739
BBR003103	BBR002280	BBR005019	BBR001684	BBR001840	BBR001157	BBR003101
BBR004780	BBR007025	BBR004099	BBR003595	BBR005564	BBR001984	BBR000633
BBR002991	BBR004618	BBR004911	BBR003063	BBR000298	BBR004158	BBR002033
BBR005650	BBR001579	BBR004926	BBR003177	BBR000103	BBR002145	BBR003967
BBR003702	BBR004003	BBR004685	BBR002325	BBR000277	BBR001786	BBR001691
BBR003027	BBR002347	BBR002281	BBR004809	BBR005377	BBR005965	BBR002349
BBR001981	BBR001326	BBR004216	BBR003599	BBR000951	BBR001570	BBR002158
BBR003099	BBR006783	BBR003024	BBR003600	BBR004123	BBR001946	BBR002159
BBR002283	BBR003621	BBR004150	BBR006096	BBR000657	BBR004218	BBR005661
BBR002535	BBR000905	BBR004176	BBR002497	BBR000842	BBR003767	BBR001723
BBR004610	BBR004974	BBR001860	BBR002694	BBR003363	BBR001715	BBR005448
BBR004609	BBR002331	BBR000008	BBR000266	BBR004838	BBR002021	BBR004714
BBR001254	BBR002917	BBR003087	BBR001232	BBR001744	BBR001346	BBR002953
BBR002169	BBR000064	BBR002680	BBR001242	BBR003928	BBR006385	BBR000038
BBR005808	BBR002817	BBR002793	BBR000946	BBR002431	BBR003179	BBR000352
BBR000190	BBR006605	BBR002392	BBR000255	BBR001747	BBR002217	BBR006711
BBR003623	BBR002972	BBR002486	BBR002005	BBR001378	BBR005890	BBR004792
BBR005906	BBR003033	BBR000929	BBR002920	BBR004844	BBR003524	BBR002030
BBR001793	BBR002705	BBR003957	BBR002755	BBR002227	BBR004550	BBR003486
BBR003853	BBR001894	BBR000930	BBR000121	BBR003441	BBR001639	BBR005146
BBR001349	BBR002824	BBR002565	BBR002656	BBR005555	BBR001947	BBR004682
BBR002648	BBR005588	BBR002728	BBR002658	BBR002127	BBR005679	BBR003746
BBR005177	BBR004131	BBR005967	BBR002445	BBR002211	BBR000499	BBR003278
BBR004225	BBR001734	BBR003239	BBR002554	BBR002226	BBR004545	BBR004373
BBR002039	BBR005756	BBR000089	BBR002007	BBR002578	BBR003580	BBR003078
BBR006146	BBR005609	BBR000381	BBR004271	BBR000203	BBR001536	BBR002584
BBR005046	BBR005351	BBR000965	BBR003564	BBR000713	BBR001995	BBR003747
BBR004181	BBR002022	BBR005422	BBR002475	BBR005291	BBR001917	BBR004401
BBR003635	BBR00711	BBR006720	BBR004600	BBR001562	BBR002182	BBR001379
BBR001701	BBR003507	BBR001700	BBR005380	BBR002845	BBR003098	BBR001928
BBR003000	BBR001043	BBR004030	BBR000507	BBR001707	BBR002962	BBR003969
BBR003016	BBR005604	BBR001524	BBR003936	BBR003698	BBR007368	BBR003824
BBR003017	BBR005105	BBR004445	BBR002430	BBR002091	BBR001350	BBR005157
BBR003095	BBR000810	BBR005144	BBR003926	BBR001755	BBR001351	BBR001919
BBR006480	BBR005540	BBR000078	BBR002218	BBR000049	BBR000643	BBR001935
BBR000831	BBR003794	BBR000048	BBR002359	BBR001412	BBR004164	BBR001931
BBR004481	BBR002841	BBR000076	BBR004031	BBR002631	BBR002724	BBR000108
BBR001817	BBR004833	BBR003916	BBR002522	BBR000071	BBR002107	BBR006858
BBR003125	BBR002770	BBR002763	BBR002601	BBR007075	BBR005655	BBR002732
BBR004782	BBR002848	BBR000458	BBR003704	BBR004730	BBR002000	BBR002689
BBR000701	BBR002372	BBR005689	BBR002394	BBR001902	BBR002027	BBR006853
BBR004441	BBR002815	BBR004906	BBR003799	BBR002262	BBR002955	BBR005509
BBR005449	BBR002528	BBR004571	BBR004678	BBR003740	BBR004490	BBR002176
BBR006470	BBR004920	BBR000112	BBR004679	BBR005071	BBR006149	BBR006835
BBR002967	BBR003656	BBR002373	BBR004722	BBR004259	BBR000916	BBR002393
BBR003023	BBR000561	BBR000716	BBR000373	BBR002139	BBR004465	BBR004732
BBR004521	BBR002495	BBR006685	BBR001714	BBR000059	BBR004479	BBR000489
BBR003015	BBR003080	BBR002415	BBR004654	BBR004157	BBR004487	BBR003206

**Annuity policy - contract numbers**

BBR004684	BBR000540	BBR001697	BBR001549	BBR001576	BBR006536	BBR003202
BBR006765	BBR001756	BBR004178	BBR000918	BBR001299	BBR001104	BBR000752
BBR006031	BBR001774	BBR001687	BBR003380	BBR004918	BBR003627	BBR002884
BBR003807	BBR001769	BBR002885	BBR000145	BBR001869	BBR000906	BBR003706
BBR001835	BBR005308	BBR005169	BBR004080	BBR001166	BBR000456	BBR003157
BBR003759	BBR005879	BBR002814	BBR004081	BBR002308	BBR001417	BBR005076
BBR003574	BBR004367	BBR007146	BBR001430	BBR001482	BBR003971	BBR002792
BBR006528	BBR006050	BBR000531	BBR005210	BBR002463	BBR001385	BBR002801
BBR006529	BBR003146	BBR001873	BBR002574	BBR003092	BBR005606	BBR001178
BBR006530	BBR002006	BBR007170	BBR001667	BBRGAPNIM001	BBR003803	BBR001377
BBR006817	BBR005995	BBR001333	BBR001592	BBR000095	BBR003892	BBR001348
BBR000829	BBR001802	BBR001584	BBR003342	BBR001226	BBR001382	BBR000369
BBR000994	BBR003468	BBR004155	BBR001841	BBR001042	BBR007293	BBR003350
BBR007223	BBR004001	BBR003401	BBR003150	BBR001503	BBR002206	BBR003186
BBR003075	BBR001742	BBR001953	BBR001868	BBR004495	BBR000459	BBR003744
BBR002411	BBR001809	BBR005495	BBR004520	BBR004496	BBR001737	BBR001870
BBR001425	BBR002524	BBR005553	BBR001539	BBR001948	BBR004350	BBR003710
BBR006348	BBR006181	BBR005335	BBR001107	BBR001327	BBR000179	BBR005402
BBR006423	BBR003018	BBR005720	BBR001551	BBR001478	BBR002485	BBR005404
BBR001153	BBR003097	BBR002424	BBR001586	BBR002294	BBR001020	BBR002337
BBR006739	BBR005980	BBR006661	BBR004247	BBR005856	BBR001360	BBR001308
BBR006764	BBR005984	BBR001699	BBR005004	BBR002893	BBR002868	BBR003545
BBR003244	BBR002572	BBR000426	BBR000678	BBR001507	BBR001601	BBR001032
BBR001454	BBR004866	BBR001660	BBR004939	BBR001419	BBR007032	BBR000642
BBR002307	BBR005024	BBR003446	BBR001467	BBR006672	BBR002094	BBR001318
BBR003277	BBR006306	BBR001657	BBR000281	BBR003854	BBR005297	BBR000881
BBR001867	BBR006045	BBR004221	BBR002271	BBR003553	BBR001404	BBR000972
BBR003388	BBR002791	BBR005562	BBR000454	BBR004364	BBR003884	BBR002609
BBR005695	BBR001506	BBR006869	BBR000079	BBR004372	BBR003906	BBR003846
BBR006256	BBR003104	BBR003888	BBR005077	BBR001387	BBR003990	BBR002762
BBR001838	BBR005887	BBR005285	BBR001644	BBR003934	BBR002235	BBR001193
BBR006461	BBR005914	BBR002569	BBR002103	BBR003874	BBR002807	BBR002232
BBR001905	BBR001748	BBR000155	BBR004869	BBR001464	BBR004563	BBR002205
BBR006572	BBR001688	BBR003291	BBR001269	BBR002877	BBR001331	BBR001583
BBR004170	BBR005453	BBR003262	BBR001050	BBR001098	BBR001082	BBR002004
BBR001803	BBR003447	BBR003366	BBR000641	BBR002414	BBR003815	BBR001169
BBR006299	BBR001487	BBR000122	BBR001540	BBR002708	BBR003478	BBR001293
BBR002850	BBR002170	BBR001251	BBR002244	BBR000066	BBR006296	BBR002188
BBR002851	BBR001733	BBR001279	BBR001561	BBR001914	BBR003400	BBR002647
BBR006286	BBR000862	BBR001452	BBR001773	BBR001431	BBR001609	BBR001777
BBR001065	BBR001662	BBR003073	BBR001568	BBR004392	BBR001610	BBR005957
BBR003497	BBR004986	BBR005214	BBR005491	BBR002446	BBR001611	BBR000966
BBR001864	BBR000509	BBR005225	BBR002390	BBR000553	BBR002377	BBR000209
BBR006355	BBR005740	BBR005227	BBR000338	BBR001795	BBR001679	BBR002576
BBR006409	BBR005782	BBR004864	BBR005230	BBR000371	BBR003720	BBR000519
BBR004893	BBR002458	BBR001547	BBR001514	BBR001620	BBR003765	BBR003245
BBR001872	BBR000541	BBR005213	BBR000286	BBR000579	BBR001194	BBR002466
BBR002880	BBR001706	BBR002776	BBR001091	BBR002976	BBR004954	BBR001059
BBR001735	BBR001705	BBR004149	BBR002054	BBR000765	BBR001319	BBR002831

**Annuity policy - contract numbers**

BBR002175	BBR001200	BBR000116	BBR000978	BBR003871	BBR003128	BBR000384
BBR002425	BBR002144	BBR004439	BBR003312	BBR003046	BBR005560	BBR001428
BBR003058	BBR002462	BBR001045	BBR000908	BBR000638	BBR001853	BBR000317
BBR003060	BBR000217	BBR000358	BBR001138	BBR000773	BBR000457	BBR000305
BBR002989	BBR002089	BBR002024	BBR004773	BBR001810	BBR000656	BBR003834
BBR001137	BBR002090	BBR006559	BBR000580	BBR001811	BBR006477	BBR000557
BBR002403	BBR000889	BBR003307	BBR000542	BBR000440	BBR000594	BBR000844
BBR002743	BBR004183	BBR005242	BBR000062	BBR000526	BBR005304	BBR000715
BBR001239	BBR001152	BBR004815	BBR002617	BBR006969	BBR005318	BBR000631
BBR000182	BBR003408	BBR000523	BBR000873	BBR001502	BBR001369	BBR004504
BBR003587	BBR000530	BBR001093	BBR003466	BBR002427	BBR000549	BBR002919
BBR006478	BBR002273	BBR001856	BBR001175	BBR001219	BBR005277	BBR001436
BBR002933	BBR001405	BBR004179	BBR000637	BBR000460	BBR005278	BBR002718
BBR001311	BBR004691	BBR002580	BBR001517	BBR001959	BBR000527	BBR002594
BBR000042	BBR005446	BBR001908	BBR000882	BBR001495	BBR001300	BBR000312
BBR003325	BBR000764	BBR001945	BBR002916	BBR003618	BBR001271	BBR002540
BBR002465	BBR002216	BBR003175	BBR004991	BBR000649	BBR000413	BBR000340
BBR002084	BBR001277	BBR001832	BBR006258	BBR000651	BBR000050	BBR000271
BBR002996	BBR001678	BBR004188	BBR000397	BBR000855	BBR000539	BBR003317
BBR002875	BBR000859	BBR006840	BBR000696	BBR002652	BBR001457	BBR003031
BBR004066	BBR000809	BBR003693	BBR000914	BBR005964	BBR002768	BBR000896
BBR005795	BBR003479	BBR000995	BBR001996	BBR000060	BBR001847	BBR001722
BBR002018	BBR001736	BBR005447	BBR003011	BBR001585	BBR002697	BBR000364
BBR003152	BBR007365	BBR004037	BBR000853	BBR002275	BBR003668	BBR001718
BBR001236	BBR002313	BBR001896	BBR001459	BBR000583	BBR001340	BBR000320
BBR004583	BBR001016	BBR001907	BBR003586	BBR001588	BBR001761	BBR004816
BBR002690	BBR001028	BBR001927	BBR000838	BBR001534	BBR000900	BBR003521
BBR000445	BBR001640	BBR001092	BBR001708	BBR005875	BBR001938	BBR001427
BBR000088	BBR002592	BBR004451	BBR003044	BBR005907	BBR000229	BBR000421
BBR002400	BBR004065	BBR001126	BBR006483	BBR002912	BBR003140	BBR000315
BBR004162	BBR004513	BBR004362	BBR003296	BBR000485	BBR000158	BBR001525
BBR003294	BBR000712	BBR000891	BBR005347	BBR000483	BBR001195	BBR002422
BBR003868	BBR001740	BBR001014	BBR006410	BBR001703	BBR005411	BBR000311
BBR003105	BBR004015	BBR000789	BBR000670	BBR001711	BBR001831	BBR000288
BBR004585	BBR001505	BBR001519	BBR001083	BBR001709	BBR002771	BBR002505
BBR002649	BBR000497	BBR001942	BBR000692	BBR001704	BBR001763	BBR000198
BBR002650	BBR003547	BBR000386	BBR000821	BBR000285	BBR001573	BBR000790
BBR002653	BBR002142	BBR001676	BBR001440	BBR002141	BBR000027	BBR003376
BBR002677	BBR004764	BBR005894	BBR001816	BBR000650	BBR000444	BBR000191
BBR002678	BBR003050	BBR005414	BBR001821	BBR001309	BBR000430	BBR001541
BBR002258	BBR001244	BBR002790	BBR000058	BBR002886	BBR004865	BBR001484
BBR002608	BBR007562	BBR000962	BBR001758	BBR000522	BBR004898	BBR001538
BBR001796	BBR003367	BBR000941	BBR006590	BBR002253	BBR000845	BBR003994
BBR001685	BBR002080	BBR000374	BBR005770	BBR005626	BBR003537	BBR007411
BBR003187	BBR005409	BBR001114	BBR003180	BBR000564	BBR002674	BBR000815
BBR003419	BBR005465	BBR000931	BBR003999	BBR000490	BBR002255	BBR005238
BBR000825	BBR003364	BBR003203	BBR000318	BBR000412	BBR000414	BBR002518
BBR001125	BBR002767	BBR000869	BBR001623	BBR001451	BBR000348	BBR000682
BBR000620	BBR004572	BBR001034	BBR002711	BBR000622	BBR000538	BBR004622

**Annuity policy - contract numbers**

BBR002494	BBR004737	BBR000143	BBR001619	BBR001356	BBR000986	BBR005412
BBR000367	BBR005108	BBR006345	BBR006200	BBR001895	BBR006402	BBR001139
BBR002189	BBR000562	BBR001694	BBR005518	BBR006358	BBR005334	BBR000453
BBR000232	BBR003659	BBR003494	BBR005519	BBR002910	BBR006597	BBR005284
BBR000178	BBR003232	BBR001072	BBR003883	BBR002270	BBR006717	BBR005329
BBR007093	BBR001730	BBR004951	BBR006569	BBR000447	BBR003274	BBR004867
BBR002555	BBR001249	BBR000518	BBR003414	BBR002671	BBR003275	BBR000632
BBR003298	BBR001651	BBR006432	BBR006057	BBR007316	BBR006313	BBR005226
BBR002966	BBR000368	BBR006443	BBR001674	BBR007344	BBR006359	BBR004709
BBR001612	BBR000030	BBR006403	BBR000858	BBR001237	BBR005575	BBR003847
BBR001113	BBR002907	BBR006199	BBR001009	BBR002481	BBR001652	BBR001276
BBR003519	BBR003889	BBR000566	BBR001243	BBR001950	BBR001898	BBR001591
BBR005153	BBR006519	BBR006212	BBR004309	BBR001332	BBR002490	BBR000948
BBR002257	BBR006939	BBR002230	BBR005319	BBR000141	BBR000235	BBR002289
BBR000138	BBR006171	BBR002260	BBR004497	BBR001317	BBR001005	BBR000991
BBR006619	BBR000952	BBR001753	BBR000104	BBR001991	BBR003279	BBR002525
BBR001359	BBR002971	BBR003222	BBR003549	BBR000769	BBR003280	BBR003116
BBR004961	BBR002904	BBR005981	BBR002556	BBR003795	BBR006875	BBR000770
BBR005378	BBR005262	BBR000398	BBR002557	BBR003266	BBR000260	BBR001595
BBR005809	BBR000026	BBR002961	BBR004510	BBR001675	BBR006433	BBR000977
BBR000582	BBR005721	BBR004266	BBR000144	BBR002531	BBR000636	BBR003021
BBR000871	BBR001209	BBR001766	BBR001567	BBR000237	BBR003875	BBR004501
BBR002067	BBR003022	BBR003144	BBR004095	BBR000204	BBR001122	BBR000804
BBR000207	BBR007081	BBR002562	BBR004870	BBR007294	BBR003959	BBR001373
BBR006999	BBR001071	BBR000700	BBR003145	BBR001273	BBR000943	BBR000157
BBR000528	BBR006822	BBR002469	BBR000189	BBR001297	BBR005979	BBR001048
BBR001970	BBR006838	BBR006516	BBR003199	BBR000006	BBR000206	BBR003268
BBR000822	BBR003869	BBR004035	BBR000231	BBR003692	BBR001283	BBR004829
BBR001582	BBR000181	BBR002068	BBR001189	BBR002665	BBR000195	BBR004830
BBR000955	BBR000275	BBR002075	BBR004791	BBR000617	BBR001791	BBR002521
BBR000439	BBR004085	BBR005112	BBR001560	BBR000349	BBR000532	BBR000125
BBR001859	BBR006004	BBR001116	BBR000017	BBR000251	BBR006001	BBR002035
BBR002918	BBR002820	BBR003196	BBR003907	BBR003434	BBR000849	BBR002036
BBR004554	BBR002821	BBR002977	BBR001544	BBR000788	BBR002896	BBR002037
BBR004621	BBR001037	BBR000614	BBR000013	BBR004440	BBR001823	BBR000835
BBR001437	BBR003208	BBR000032	BBR000673	BBR006940	BBR002319	BBR001368
BBR003449	BBR002984	BBR001696	BBR002268	BBR001324	BBR001790	BBR001421
BBR000446	BBR002963	BBR004060	BBR002269	BBR001357	BBR002360	BBR004647
BBR001301	BBR008032	BBR002722	BBR004885	BBR000393	BBR001220	BBR004648
BBR000129	BBR002291	BBR005747	BBR004656	BBR002125	BBR001198	BBR000703
BBR001604	BBR006675	BBR004886	BBR004531	BBR000161	BBR000185	BBR001955
BBR002956	BBR004024	BBR003780	BBR003220	BBR003578	BBR002941	BBR001956
BBR002662	BBR000043	BBR005444	BBR003198	BBR003585	BBR000603	BBR001957
BBR001958	BBR004301	BBR002002	BBR001190	BBR003699	BBR000693	BBR000784
BBR000236	BBR006514	BBR003224	BBR004077	BBR006657	BBR002748	BBR000857
BBR001330	BBR006669	BBR001863	BBR004434	BBR006718	BBR002517	BBR006044
BBR003742	BBR006674	BBR000983	BBR001784	BBR006719	BBR005510	BBR002995
BBR006931	BBR003890	BBR000533	BBR000326	BBR004686	BBR004953	BBR004137
BBR001848	BBR003195	BBR003344	BBR004450	BBR000346	BBR005403	BBR004138

**Annulity policy - contract numbers**

BBR004502	BBR006360	BBR001044	BBR001241	BBR001912	BBR000783	BBR006391
BBR004509	BBR000760	BBR001422	BBR001555	BBR005620	BBR000999	BBR001135
BBR004517	BBR006066	BBR001364	BBR002938	BBR001015	BBR005441	BBR001420
BBR001215	BBR001224	BBR004548	BBR001616	BBR004161	BBR000581	BBR003866
BBR004442	BBR004512	BBR001762	BBR000956	BBR005746	BBR000525	BBR006885
BBR002015	BBR000690	BBR002794	BBR003054	BBR001081	BBR002277	BBR004124
BBR000548	BBR000331	BBR001828	BBR000396	BBR001316	BBR004489	BBR006854
BBR001118	BBR005805	BBR002154	BBR003326	BBR001605	BBR004141	BBR002404
BBR001151	BBR003372	BBR002085	BBR003029	BBR005137	BBR000662	BBR006386
BBR004375	BBR000537	BBR002086	BBR001409	BBR000192	BBR000468	BBR006857
BBR004376	BBR005723	BBR002105	BBR002843	BBR006544	BBR003324	BBR006587
BBR004378	BBR005039	BBR002031	BBR000759	BBR006690	BBR000924	BBR000347
BBR000385	BBR000488	BBR002032	BBR001764	BBR006691	BBR002168	BBR005294
BBR001061	BBR002756	BBR002040	BBR002832	BBR001523	BBR003879	BBR003995
BBR005855	BBR002181	BBR002153	BBR002970	BBR006571	BBR002143	BBR002921
BBR001643	BBR002267	BBR002551	BBR005974	BBR006591	BBR000524	BBR001494
BBR006508	BBR003190	BBR002437	BBR002417	BBR001339	BBR006577	BBR006731
BBR006494	BBR003209	BBR001074	BBR002219	BBR001897	BBR006607	BBR004139
BBR000608	BBR000573	BBR000563	BBR002873	BBR002844	BBR000366	BBR006551
BBR002410	BBR003142	BBR000137	BBR000342	BBR006330	BBR000252	BBR004882
BBR006585	BBR001885	BBR000335	BBR005082	BBR004152	BBR004526	BBR006038
BBR000915	BBR002203	BBR005333	BBR000009	BBR000003	BBR006670	BBR006099
BBR001827	BBR002929	BBR000611	BBR005963	BBR003126	BBR000893	BBR005877
BBR004010	BBR002318	BBR000731	BBR000046	BBR000400	BBR002041	BBR006389
BBR001322	BBR002644	BBR001881	BBR005916	BBR000998	BBR002978	BBR001053
BBR002737	BBR000992	BBR004514	BBR000654	BBR001381	BBR003416	BBR005423
BBR006568	BBR002906	BBR002413	BBR005722	BBR006029	BBR000616	BBR005260
BBR000449	BBR002914	BBR000980	BBR002238	BBR002667	BBR003975	BBR000291
BBR000755	BBR002915	BBR001272	BBR003320	BBR001100	BBR002902	BBR006392
BBR000779	BBR000624	BBR000316	BBR001143	BBR003265	BBR002014	BBR006847
BBR003913	BBR004653	BBR001866	BBR006357	BBR000568	BBR002773	BBR003830
BBR001633	BBR000194	BBR001668	BBR001247	BBR001720	BBR002775	BBR005844
BBR000925	BBR002511	BBR000981	BBR001658	BBR005688	BBR003651	BBR000434
BBR006874	BBR000245	BBR001566	BBR000002	BBR002355	BBR000824	BBR003052
BBR006518	BBR000486	BBR001951	BBR000543	BBR002692	BBR002160	BBR002979
BBR006213	BBR001268	BBR007501	BBR003818	BBR000070	BBR002552	BBR002869
BBR006369	BBR003568	BBR007502	BBR003820	BBR000254	BBR002553	BBR002380
BBR000432	BBR004772	BBR002121	BBR004241	BBR002155	BBR005881	BBR006775
BBR003695	BBR001046	BBR000343	BBR003002	BBR006957	BBR004505	BBR005395
BBR003696	BBR000126	BBR001677	BBR007435	BBR000589	BBR001011	BBR000029
BBR006046	BBR002290	BBR003560	BBR006042	BBR001191	BBR002042	BBR005349
BBR003626	BBR002641	BBR005532	BBR004524	BBR002733	BBR001296	BBR002199
BBR001352	BBR002288	BBR001629	BBR000010	BBR007317	BBR002088	BBR002597
BBR004530	BBR002539	BBR000146	BBR001884	BBR000289	BBR001206	BBR002894
BBR003561	BBR002642	BBR001292	BBR005452	BBR001924	BBR003851	BBR006363
BBR003562	BBR002371	BBR001493	BBR001463	BBR002095	BBR002152	BBR002740
BBR003582	BBR002473	BBR004804	BBR006506	BBR002098	BBR001439	BBR006531
BBR003628	BBR002474	BBR004371	BBR004534	BBR005615	BBR000005	BBR003313
BBR003629	BBR000981	BBR004167	BBR001007	BBR004644	BBR000224	BBR002223

**Annuity policy - contract numbers**

BBR003193	BBR002378	BBR002272	BBR002304	BBR002136	BBR002471	BBR004942
BBR003194	BBR002323	BBR002303	BBR002782	BBR005531	BBR006600	BBR006593

Ordinary Life policy - contract numbers

BBR600003655	BBR600001391	BBR327365	BBR309126	BBR316375	BBR322595	BBR321466
BBR600002703	BBR600001667	BBR600001340	BBR310539	BBR319707	BBR324203	BBR322680
BBR600004005	BBR600001991	BBR600001286	BBR321535	BBR88002506	BBR325034	BBR322683
BBR600004006	BBR600002263	BBR600001477	BBR321932	BBR306686	BBR600001185	BBR326878
BBR312401	BBR600002278	BBR600001252	BBR324644	BBR307330	BBR600001749	BBR326951
BBR40040054	BBR600002102	BBR600002146	BBR324676	BBR307349	BBR600001784	BBR600000436
BBR88000149	BBR36016443	BBR314425	BBR600000547	BBR307970	BBR600001828	BBR600000672
BBR88001655	BBR600003138	BBR311563	BBR600000616	BBR303718	BBR600002003	BBR600001299
BBR88001685	BBR600002901	BBR310832	BBR600001288	BBR315115	BBR600003367	BBR600001330
BBR88004163	BBR324902	BBR310585	BBR313068	BBR306841	BBR315258	BBR600001457
BBR88004466	BBR322486	BBR316848	BBR324787	BBR307571	BBR316019	BBR600001342
BBR88006991	BBR322867	BBR600003677	BBR600001302	BBR307617	BBR319068	BBR600001437
BBR88006978	BBR325001	BBR600003372	BBR306400	BBR307709	BBR321404	BBR600001739
BBR88006980	BBR600002318	BBR600003522	BBR308877	BBR307327	BBR320712	BBR600001767
BBR88006982	BBR600003154	BBR600002524	BBR312333	BBR308222	BBR322276	BBR600001821
BBR88008301	BBR600002805	BBR600003369	BBR314652	BBR314364	BBR323196	BBR600001865
BBR88009418	BBR322120	BBR600003539	BBR314721	BBR311497	BBR324046	BBR600001927
BBR88011783	BBR323451	BBR600002286	BBR319338	BBR305971	BBR325199	BBR600002042
BBR88016442	BBR36106001	BBR600002468	BBR319649	BBR306491	BBR326045	BBR600002141
BBR88020051	BBR36107757	BBR600002618	BBR320474	BBR308602	BBR324790	BBR322388
BBR88001152	BBR36105977	BBR600003133	BBR320604	BBR307140	BBR326214	BBR311954
BBR88000154	BBR36014113	BBR600003395	BBR600000659	BBR306850	BBR326654	BBR312937
BBR88000497	BBR36105891	BBR600003487	BBR600001238	BBR311289	BBR600001028	BBR317582
BBR88001153	BBR36011191	BBR600003770	BBR600001831	BBR302460	BBR600001232	BBR321674
BBR88001949	BBR36013749	BBR600003809	BBR600000979	BBR323364	BBR600001410	BBR325038
BBR88007597	BBR36015895	BBR600003739	BBR313148	BBR600001241	BBR600001343	BBR600000803
BBR88005253	BBR600001235	BBR600003762	BBR313660	BBR600002208	BBR600001380	BBR600000940
BBR600003521	BBR600000820	BBR600004009	BBR318629	BBR600002822	BBR600001411	BBR600000960
BBR600000873	BBR600000821	BBR324336	BBR319781	BBR317263	BBR600001463	BBR600001228
BBR600001013	BBR600001354	BBR600001180	BBR600000817	BBR319954	BBR600001482	BBR600001487
BBR600000719	BBR600001768	BBR600001737	BBR307833	BBR326562	BBR600001506	BBR600001644
BBR600001305	BBR600001319	BBR600001575	BBR307700	BBR600000565	BBR600001691	BBR600001271
BBR600001499	BBR600001273	BBR600001698	BBR310733	BBR600000566	BBR600001881	BBR600001822
BBR600001750	BBR600001446	BBR326215	BBR313722	BBR600000784	BBR600001688	BBR600003964
BBR600002068	BBR600002025	BBR600001169	BBR315939	BBR600001524	BBR600001970	BBR600001807
BBR600002058	BBR600001851	BBR600001044	BBR318432	BBR321785	BBR600002239	BBR315254
BBR600003262	BBR600000758	BBR317636	BBR317633	BBR322516	BBR600002594	BBR600000363
BBR600003411	BBR600001186	BBR320453	BBR318868	BBR323527	BBR600002595	BBR600001184
BBR600003732	BBR600000268	BBR323694	BBR325468	BBR600000878	BBR600003126	BBR312616
BBR600003816	BBR600001318	BBR322123	BBR325790	BBR600000934	BBR600003713	BBR317993
BBR600000722	BBR36014457	BBR327410	BBR326632	BBR600000949	BBR600003714	BBR318220
BBR600001362	BBR320415	BBR600000943	BBR600000729	BBR600001672	BBR320177	BBR318549
BBR600001497	BBR326962	BBR600001174	BBR600002782	BBR600001500	BBR320430	BBR318658
BBR600001529	BBR316425	BBR600001363	BBR321403	BBR600001664	BBR600002004	BBR319204
BBR600001953	BBR315937	BBR600001194	BBR319777	BBR326365	BBR314228	BBR319823
BBR600002246	BBR316066	BBR600001387	BBR323519	BBR600001593	BBR313661	BBR318913
BBR600002002	BBR319405	BBR600001537	BBR600000898	BBR600001620	BBR319824	BBR318983
BBR600001733	BBR320333	BBR600001978	BBR600002014	BBR316863	BBR319901	BBR319022
BBR600001216	BBR324686	BBR314231	BBR600002572	BBR321401	BBR318989	BBR320275

Ordinary Life policy - contract numbers

BBR320414	BBR318151	BBR600002340	BBR114128	BBR302351	BBR311046	BBR315306
BBR320456	BBR319702	BBR600002682	BBR120949	BBR322755	BBR311562	BBR323270
BBR320571	BBR321561	BBR600002933	BBR310410	BBR323278	BBR311967	BBR600002272
BBR320444	BBR322003	BBR325828	BBR310494	BBR600002292	BBR312511	BBR600003150
BBR320963	BBR326241	BBR600001876	BBR311290	BBR600003143	BBR313450	BBR600003380
BBR324097	BBR326663	BBR600000524	BBR316591	BBR600003303	BBR313385	BBR312235
BBR323396	BBR600000260	BBR600001996	BBR315892	BBR600002666	BBR313386	BBR314489
BBR324694	BBR600000610	BBR600002770	BBR319634	BBR313902	BBR314766	BBR315178
BBR326915	BBR600000853	BBR317746	BBR322741	BBR600002650	BBR315203	BBR323217
BBR324688	BBR600000745	BBR323202	BBR324701	BBR600002649	BBR316124	BBR322491
BBR326181	BBR600000924	BBR324997	BBR600002809	BBR600003125	BBR320364	BBR325685
BBR600000604	BBR600000961	BBR600000508	BBR600002839	BBR600003416	BBR322019	BBR600002262
BBR600000778	BBR600001065	BBR600000819	BBR600003242	BBR309672	BBR322327	BBR600002351
BBR600000735	BBR600001261	BBR600001125	BBR600003391	BBR309915	BBR321872	BBR600002352
BBR600000861	BBR600001502	BBR600001237	BBR600003422	BBR310914	BBR322584	BBR600002539
BBR600000912	BBR600001624	BBR600001181	BBR600003384	BBR311199	BBR323445	BBR600002667
BBR600000925	BBR600001532	BBR600001224	BBR600003558	BBR312470	BBR600002243	BBR600002817
BBR600001176	BBR600001632	BBR600001773	BBR600003580	BBR314172	BBR600002249	BBR600003057
BBR600001193	BBR600001694	BBR600001855	BBR600003889	BBR321934	BBR600002245	BBR600003218
BBR600001297	BBR600001958	BBR600001882	BBR600003919	BBR325291	BBR600002264	BBR600003278
BBR600001215	BBR600001965	BBR600002448	BBR600003974	BBR600002832	BBR600002369	BBR600003024
BBR600001226	BBR600002122	BBR307534	BBR320781	BBR600002855	BBR600002541	BBR600003461
BBR600001274	BBR600002195	BBR600001862	BBR600003270	BBR600003351	BBR600002587	BBR600003621
BBR600001509	BBR600002310	BBR600000811	BBR321630	BBR600003409	BBR600002709	BBR600003554
BBR600001591	BBR600002387	BBR307232	BBR326764	BBR600003491	BBR600002680	BBR600003733
BBR600001827	BBR600002511	BBR600003258	BBR309570	BBR600003663	BBR600003003	BBR600003838
BBR600001944	BBR600002497	BBR302989	BBR309571	BBR600003747	BBR600003002	BBR600003887
BBR600002020	BBR600002957	BBR304098	BBR321633	BBR600003982	BBR600002978	BBR600003986
BBR600003140	BBR600003229	BBR305017	BBR310604	BBR115971	BBR600002999	BBR301607
BBR600000725	BBR600002232	BBR305419	BBR320070	BBR317420	BBR600003110	BBR305290
BBR600000756	BBR600000213	BBR303228	BBR600003029	BBR319203	BBR600003129	BBR305693
BBR307801	BBR600001427	BBR307003	BBR600003285	BBR322244	BBR600003182	BBR311788
BBR311381	BBR600002152	BBR304468	BBR600003978	BBR600002720	BBR600002980	BBR600002347
BBR314188	BBR323197	BBR304652	BBR320903	BBR114126	BBR600003083	BBR600002300
BBR322521	BBR323860	BBR304681	BBR312504	BBR114825	BBR600003128	BBR600003023
BBR325820	BBR325110	BBR318707	BBR311659	BBR114928	BBR600003141	BBR600003162
BBR325829	BBR326956	BBR111389	BBR323974	BBR115972	BBR600003235	BBR600003661
BBR600001461	BBR600000658	BBR119800	BBR324839	BBR116125	BBR600003445	BBR600003961
BBR600001555	BBR600001441	BBR600003897	BBR325593	BBR119508	BBR600003323	BBR600002406
BBR600001358	BBR600001230	BBR308356	BBR600002492	BBR119884	BBR600003330	BBR600003841
BBR600001365	BBR600001558	BBR306838	BBR600002491	BBR121455	BBR600003530	BBR110830
BBR600002074	BBR600001622	BBR313414	BBR600002536	BBR121519	BBR600003776	BBR114339
BBR600000134	BBR600001899	BBR70006567	BBR600002551	BBR122098	BBR600003894	BBR113606
BBR320317	BBR600001805	BBR600002553	BBR600003292	BBR122099	BBR600003991	BBR113845
BBR600003071	BBR600001818	BBR600003497	BBR600003364	BBR300422	BBR600003914	BBR116644
BBR312536	BBR600002044	BBR600002630	BBR600003488	BBR309216	BBR303503	BBR119554
BBR313021	BBR600002053	BBR600003187	BBR600003646	BBR309218	BBR305903	BBR119632
BBR315817	BBR600002091	BBR319573	BBR600003829	BBR310201	BBR307401	BBR121341
BBR316155	BBR600002231	BBR123178	BBR123364	BBR309992	BBR311048	BBR302485



**Ordinary Life policy - contract numbers**

BBR303654	BBR600003748	BBR600002909	BBR318272	BBR108941	BBR318129	BBR310100981
BBR304781	BBR600003791	BBR600002810	BBR36102810	BBR109454	BBR317324	BBR310100021
BBR307852	BBR600003833	BBR600003199	BBR319731	BBR111406	BBR319523	BBR310100022
BBR308482	BBR600003851	BBR600003213	BBR320775	BBR112326	BBR319785	BBR317317
BBR308821	BBR600003891	BBR600003021	BBR321706	BBR112664	BBR321336	BBR600001796
BBR309522	BBR600003915	BBR600003168	BBR323876	BBR113500	BBR36104560	BBR600000199
BBR311086	BBR600003992	BBR600003172	BBR322229	BBR115354	BBR321337	BBR600000692
BBR311915	BBR600003859	BBR600003202	BBR324724	BBR116381	BBR321479	BBR600001353
BBR313174	BBR114516	BBR600003210	BBR324748	BBR115717	BBR321855	BBR600001602
BBR313416	BBR108152	BBR600003302	BBR326624	BBR117973	BBR36105160	BBR600001696
BBR313444	BBR108071	BBR600003254	BBR600002260	BBR120742	BBR36105396	BBR600001189
BBR313472	BBR110232	BBR600003649	BBR600002325	BBR300318	BBR323257	BBR600001874
BBR316376	BBR108935	BBR600003651	BBR600002299	BBR304704	BBR325860	BBR600000843
BBR317086	BBR110228	BBR600003652	BBR600002354	BBR309479	BBR310100681	BBR600001090
BBR316527	BBR111386	BBR600003665	BBR600002582	BBR309693	BBR310100042	BBR600000305
BBR316898	BBR112043	BBR600003529	BBR600002619	BBR313621	BBR310100992	BBR600000303
BBR318745	BBR112665	BBR600003564	BBR600002657	BBR317973	BBR310100023	BBR600001489
BBR319156	BBR112477	BBR600003750	BBR600002746	BBR318160	BBR36013853	BBR600001505
BBR319270	BBR113244	BBR600003795	BBR600002740	BBR319784	BBR310100311	BBR600001282
BBR319942	BBR114449	BBR600003720	BBR600002755	BBR320894	BBR600002230	BBR600001371
BBR320044	BBR114481	BBR600003736	BBR600002793	BBR322212	BBR600002583	BBR600001939
BBR320375	BBR113466	BBR600003754	BBR600002834	BBR322928	BBR600002656	BBR326992
BBR320419	BBR115046	BBR600003815	BBR600002852	BBR324601	BBR600003008	BBR327130
BBR320765	BBR115080	BBR600003857	BBR600003305	BBR600002461	BBR600003072	BBR600000111
BBR323242	BBR116645	BBR600003863	BBR600003325	BBR600002500	BBR600003014	BBR600001569
BBR322593	BBR115349	BBR600003886	BBR600003329	BBR600003011	BBR600003460	BBR600001687
BBR323203	BBR117653	BBR600003973	BBR600003306	BBR600003620	BBR600003469	BBR600001079
BBR600002327	BBR117974	BBR600003174	BBR600003459	BBR600003644	BBR600003346	BBR600000047
BBR600002320	BBR118373	BBR600003073	BBR600003494	BBR600003705	BBR600003379	BBR600000394
BBR600002392	BBR119507	BBR600003390	BBR600003544	BBR600003877	BBR600003550	BBR600000730
BBR600002495	BBR120778	BBR302566	BBR600003598	BBR600004003	BBR600003608	BBR600000791
BBR600002552	BBR123375	BBR303915	BBR600003532	BBR600003861	BBR600003922	BBR600000836
BBR600002575	BBR121569	BBR302765	BBR600003662	BBR109898	BBR600003969	BBR600000891
BBR600002677	BBR122163	BBR305844	BBR600003794	BBR113604	BBR306824	BBR600001203
BBR600002679	BBR122242	BBR307004	BBR600003730	BBR110584	BBR316667	BBR600001599
BBR600002763	BBR300326	BBR307697	BBR600003811	BBR122434	BBR36000475	BBR600001793
BBR600002922	BBR300401	BBR309373	BBR600003880	BBR105288	BBR314818	BBR600002218
BBR600003004	BBR312575	BBR309533	BBR600003890	BBR322920	BBR73001028	BBR600000403
BBR600002925	BBR313218	BBR311047	BBR600003901	BBR600003388	BBR320448	BBR600001891
BBR600003243	BBR314127	BBR311965	BBR600003850	BBR600003274	BBR109490	BBR600001814
BBR600003207	BBR315381	BBR312517	BBR600003865	BBR112763	BBR111435	BBR600001137
BBR600003310	BBR316988	BBR312475	BBR600003930	BBR70051196	BBR111624	BBR600000624
BBR600003389	BBR317724	BBR315703	BBR600003959	BBR121131	BBR88001486	BBR600000684
BBR600003397	BBR319132	BBR315135	BBR600003977	BBR306980	BBR88001472	BBR600000822
BBR600003462	BBR325673	BBR316295	BBR317067	BBR311938	BBR308778	BBR600000971
BBR600003551	BBR600002267	BBR317583	BBR325674	BBR73042410	BBR36101498	BBR600001149
BBR600003656	BBR600002462	BBR317682	BBR600003951	BBR314497	BBR36008827	BBR600001373
BBR600003786	BBR600002579	BBR317846	BBR108389	BBR315227	BBR36009779	BBR600001481
BBR600003793	BBR600002722	BBR318049	BBR108558	BBR73052265	BBR321877	BBR600001974

**Ordinary Life policy - contract numbers**

BBR600002219	BBR600001317	BBR600001521	BBR36105126	BBR600001369	BBR327277	BBR36008909
BBR600002227	BBR600001459	BBR600001570	BBR36105208	BBR600001449	BBR600000386	BBR36103089
BBR326896	BBR600001776	BBR600001771	BBR36105285	BBR600001346	BBR600000799	BBR36103500
BBR600000974	BBR600001812	BBR600001945	BBR36105288	BBR600001864	BBR600000921	BBR36104033
BBR600001887	BBR600001833	BBR600002009	BBR36105912	BBR600001934	BBR600001243	BBR36009358
BBR600002069	BBR600001804	BBR600002143	BBR36106589	BBR600002064	BBR600001248	BBR36103054
BBR600001139	BBR600001809	BBR600002077	BBR36107225	BBR600002063	BBR600001869	BBR36103841
BBR600000046	BBR600001938	BBR600002096	BBR36013763	BBR600000556	BBR600001922	BBR36104457
BBR600000482	BBR600002162	BBR600000349	BBR36014592	BBR600002032	BBR600001946	BBR36104491
BBR600000706	BBR600002207	BBR600001442	BBR36014617	BBR600002035	BBR600002015	BBR36105155
BBR600000880	BBR600002046	BBR600002024	BBR36015292	BBR600001372	BBR600002026	BBR36010372
BBR600000968	BBR600002098	BBR600001423	BBR36015590	BBR380000	BBR600002052	BBR36105408
BBR600001388	BBR600002140	BBR600001434	BBR600002413	BBR600000572	BBR600002073	BBR36105624
BBR600001530	BBR600000381	BBR600001490	BBR600000499	BBR600000639	BBR600002137	BBR36107844
BBR600001115	BBR600001132	BBR600002179	BBR600001393	BBR600000489	BBR600002211	BBR36103062
BBR600001267	BBR600000327	BBR36008091	BBR600000420	BBR600000539	BBR600000411	BBR36104649
BBR600001544	BBR600000480	BBR36008212	BBR600000096	BBR600000767	BBR600000427	BBR36008095
BBR600001901	BBR600002105	BBR36008092	BBR600000102	BBR600000865	BBR600000702	BBR36102774
BBR600002085	BBR600002187	BBR73063977	BBR600000178	BBR600000870	BBR600001377	BBR36009347
BBR600002078	BBR327178	BBR36105566	BBR600001082	BBR600000937	BBR600001474	BBR36009741
BBR600000253	BBR36103967	BBR36103372	BBR600000192	BBR600001260	BBR600000463	BBR36102911
BBR600000460	BBR36104348	BBR600001360	BBR36104229	BBR600001653	BBR36104633	BBR36104689
BBR600000707	BBR36104828	BBR600001475	BBR36104349	BBR600001249		

**Term Life policy - contract numbers**

BBR600003641	BBR600002738	BBR600002860	BBR600003571	BBR600003707	BBR600002795	BBR600002704
BBR600003344	BBR600004002	BBR600003839	BBR600002384	BBR600003370	BBR600003783	BBR600003042
BBR600003638	BBR600002626	BBR600001897	BBR600002513	BBR600002401	BBR600003796	BBR600003905
BBR600003848	BBR600002950	BBR600002181	BBR323190	BBR600002402	BBR600003834	BBR600003574
BBR600003899	BBR600003567	BBR600002529	BBR600002694	BBR600003845	BBR600003871	BBR600003575
BBR600003295	BBR600001989	BBR600003869	BBR600003259	BBR600003679	BBR600003718	BBR600003692
BBR600002798	BBR600002370	BBR600002180	BBR600003361	BBR600002974	BBR600003435	BBR600002778
BBR600003555	BBR600002658	BBR600002686	BBR600003489	BBR600003615	BBR600002769	BBR600002895
BBR600003825	BBR600002659	BBR600002741	BBR600003702	BBR600002926	BBR600003590	BBR600002896
BBR600003650	BBR600003394	BBR600002863	BBR600002648	BBR600003280	BBR600002705	BBR600002989
BBR600002747	BBR600003511	BBR600002966	BBR600002503	BBR600003466	BBR600002735	BBR600002970
BBR600003556	BBR600003518	BBR600003237	BBR600002654	BBR600003709	BBR600002806	BBR600003069
BBR600003927	BBR600003577	BBR600003658	BBR600003509	BBR600003808	BBR600002848	BBR600003070
BBR600002470	BBR600003597	BBR600002721	BBR600003510	BBR600003449	BBR600003563	BBR600003100
BBR600002471	BBR600002921	BBR600003934	BBR600003545	BBR600003936	BBR600003952	BBR600003101
BBR600002517	BBR600002319	BBR600002427	BBR600002452	BBR600002973	BBR600003854	BBR600003429
BBR600002485	BBR600002418	BBR600002864	BBR600003383	BBR600003405	BBR600003904	BBR600003517
BBR600003200	BBR600003225	BBR600003591	BBR600003942	BBR600002296	BBR600002773	BBR600003602
BBR600003634	BBR600003572	BBR600003719	BBR600003087	BBR600002818	BBR600003981	BBR600003603
BBR600003883	BBR600003244	BBR600003721	BBR600002531	BBR600003414	BBR600002947	BBR600003790
BBR600003954	BBR600003803	BBR600002876	BBR600003998	BBR600003749	BBR600003605	BBR600003826
BBR600002613	BBR600003320	BBR600003722	BBR600003289	BBR600000831	BBR600003203	BBR600003832
BBR600002606	BBR600003321	BBR600002515	BBR600003594	BBR600002965	BBR600002675	BBR600003906
BBR600002603	BBR600002670	BBR600002516	BBR600003606	BBR600003470	BBR600003775	BBR600003956
BBR600003219	BBR600002404	BBR600002305	BBR600003855	BBR600003537	BBR100618950	BBR600003985
BBR600003729	BBR600003562	BBR600002984	BBR600003482	BBR600003946	BBR600002550	BBR600004004
BBR600003997	BBR600003568	BBR600002985	BBR600003738	BBR600002718	BBR600002684	BBR600003301
BBR600003628	BBR600003724	BBR600002163	BBR600003604	BBR600002878	BBR600002688	BBR600003695
BBR600002580	BBR600002631	BBR600002304	BBR600003103	BBR600003667	BBR600002689	BBR600003696
BBR600002940	BBR600003647	BBR600002343	BBR600003161	BBR600003668	BBR600002700	BBR600003338
BBR600003211	BBR600002877	BBR600002389	BBR600003870	BBR600003823	BBR600002707	BBR600002942
BBR600003212	BBR600003492	BBR600002426	BBR600003913	BBR600003858	BBR600002869	BBR600003805
BBR600003701	BBR600003953	BBR600002449	BBR600003924	BBR600003520	BBR600002918	BBR600003036
BBR600002560	BBR600002961	BBR600002451	BBR600003939	BBR600003251	BBR600002975	BBR600003037
BBR600003275	BBR600003017	BBR600002823	BBR600003286	BBR600003206	BBR600002998	BBR600003725
BBR600003440	BBR600002826	BBR600002853	BBR600003149	BBR600003294	BBR600003313	BBR600003911
BBR600003169	BBR600003614	BBR600003268	BBR600003293	BBR600003359	BBR600003625	BBR600003910
BBR600003881	BBR600000726	BBR600003493	BBR600003191	BBR600003371	BBR600003671	BBR100619128
BBR600003540	BBR600003064	BBR600003576	BBR600003249	BBR600003419	BBR600003820	BBR600002600
BBR600000886	BBR600002979	BBR600003626	BBR600003592	BBR600003420	BBR600003878	BBR600002607
BBR600001988	BBR600002981	BBR600003789	BBR600003884	BBR600003490	BBR600003947	BBR600002678
BBR600003027	BBR600003467	BBR600003876	BBR600003148	BBR600003680	BBR600003401	BBR600002711
BBR600003028	BBR600002335	BBR600003925	BBR600003912	BBR600003784	BBR600003402	BBR600002716
BBR600003312	BBR600001345	BBR600003933	BBR600003561	BBR600003885	BBR600003582	BBR600002719
BBR600003698	BBR600001471	BBR600003945	BBR600003589	BBR600003059	BBR600003908	BBR600002723
BBR600003712	BBR600003304	BBR600002324	BBR600003236	BBR600003513	BBR600003553	BBR600002743
BBR600003715	BBR600003307	BBR600000732	BBR600003358	BBR600002608	BBR600003941	BBR600002765
BBR600003827	BBR600003920	BBR600002201	BBR600003866	BBR600003874	BBR600003993	BBR600002804
BBR600003708	BBR600002576	BBR600002202	BBR100620962	BBR600003902	BBR600003994	BBR600002814

**Term Life policy - contract numbers**

BBR600002824	BBR600002796	BBR600003629	BBR100623883	BBR600002751	BBR600003340	BBR600003921
BBR600002898	BBR600002799	BBR600003632	BBR100623521	BBR600002904	BBR600003343	BBR600003931
BBR600002949	BBR600002812	BBR600003653	BBR100623749	BBR600003131	BBR600003357	BBR600003935
BBR600003038	BBR600002857	BBR600003659	BBR100623973	BBR600003132	BBR600003382	BBR600003937
BBR600003091	BBR600002892	BBR600003660	BBR100624041	BBR600003096	BBR600003412	BBR600003938
BBR600003092	BBR600002923	BBR600003672	BBR100624295	BBR600003127	BBR600003426	BBR600003940
BBR600003180	BBR600002924	BBR600003673	BBR100622447	BBR600003347	BBR600003475	BBR600003943
BBR600003277	BBR600002929	BBR600003693	BBR100622495	BBR600002668	BBR600003476	BBR600003958
BBR600003279	BBR600002951	BBR600003694	BBR100622664	BBR600002761	BBR600003480	BBR600003979
BBR600003654	BBR600002952	BBR600003697	BBR100622410	BBR600002911	BBR600003507	BBR100622466
BBR600003699	BBR600002958	BBR600003703	BBR100622457	BBR600003898	BBR600003534	BBR100622474
BBR600003716	BBR600002976	BBR600003731	BBR100622473	BBR100619089	BBR600003536	BBR100622467
BBR600003723	BBR600003022	BBR600003734	BBR100622638	BBR600002604	BBR600003542	BBR100622801
BBR600003097	BBR600003044	BBR600003735	BBR100622639	BBR600002605	BBR600003557	BBR100622856
BBR600003222	BBR600003047	BBR600003745	BBR100622665	BBR600002642	BBR600003573	BBR100623035
BBR600003581	BBR600003102	BBR600003751	BBR100622899	BBR600002664	BBR600003585	BBR100623050
BBR600003637	BBR600003112	BBR600003767	BBR100622800	BBR600002727	BBR600003618	BBR100623282
BBR600003636	BBR600003120	BBR600003768	BBR100622903	BBR600002749	BBR600003624	BBR100623828
BBR600003923	BBR600003122	BBR600003771	BBR100623064	BBR600003252	BBR600003813	BBR100622765
BBR600003867	BBR600003123	BBR600003772	BBR100623812	BBR600003266	BBR600003814	BBR100622766
BBR600002651	BBR600003130	BBR600003777	BBR100623541	BBR600003300	BBR600003822	BBR100623297
BBR600003569	BBR600003135	BBR600003780	BBR100624082	BBR600003318	BBR600003836	BBR100622986
BBR600002621	BBR600003173	BBR600003797	BBR100622460	BBR600003333	BBR600003909	BBR100623128
BBR600002815	BBR600003226	BBR600003798	BBR100622482	BBR600003334	BBR600003917	BBR600003967
BBR600002816	BBR600003245	BBR600003812	BBR100622483	BBR600003046	BBR600003233	BBR600003234
BBR600003447	BBR600003821	BBR600003972				

**Universal Life policy - contract numbers**

BBR100606966	BBR100620407	BBR100624227	BBR100607121	BBR100623659	BBR100623900	BBR100621346
BBR100622127	BBR100619596	BBR100624354	BBR100624287	BBR100624132	BBR100617356	BBR100623622
BBR100623037	BBR100602956	BBR100623468	BBR100600652	BBR100624071	BBR100620901	BBR100620018
BBR100622128	BBR100623311	BBR100623172	BBR100623265	BBR100621739	BBR100624198	BBR100618153
BBR100624273	BBR100617233	BBR100620834	BBR100608052	BBR100623858	BBR100623578	BBR100623707
BBR100623624	BBR100615227	BBR100624347	BBR100622113	BBR100619698	BBR100623528	BBR100603978
BBR100624187	BBR100624203	BBR100604638	BBR100624228	BBR100615053	BBR100605831	BBR100623586
BBR100624241	BBR100618970	BBR100622709	BBR100603244	BBR100624280	BBR100624317	BBR100624156
BBR100619580	BBR100622569	BBR100610995	BBR100623398	BBR100619067	BBR100624349	BBR100624231
BBR100612038	BBR100622704	BBR100623933	BBR100621959	BBR100623582	BBR100620960	BBR100624133
BBR100612411	BBR100621961	BBR100620390	BBR100624277	BBR100624179	BBR100603253	BBR100611046
BBR100601751	BBR100622938	BBR100623556	BBR100609186	BBR100608204	BBR100620188	BBR100623388
BBR100624343	BBR100607193	BBR100623959	BBR100610159	BBR100621878	BBR100623203	BBR100624310
BBR100624342	BBR100609641	BBR100620371	BBR100620609	BBR100622213	BBR100623697	BBR100600019
BBR100622537	BBR100623548	BBR100620879	BBR100624140	BBR100624323	BBR100618751	BBR100623120
BBR100621280	BBR100622458	BBR100624052	BBR100600291	BBR100617000	BBR100620109	BBR100608608
BBR100622469	BBR100622884	BBR100604614	BBR100624155	BBR100605777	BBR100624248	BBR100609440
BBR100624333	BBR100623999	BBR100604430	BBR100615000	BBR100619936	BBR100620695	BBR100624098
BBR100621588	BBR100623643	BBR100624190	BBR100606807	BBR100623893	BBR100616701	BBR100624307
BBR100620283	BBR100622536	BBR100622716	BBR100621960	BBR100621415	BBR100623832	BBR100622230
BBR100605236	BBR100623798	BBR100624188	BBR100623968	BBR100623485	BBR100624201	BBR100624028
BBR100623036	BBR100624312	BBR100623992	BBR100617210	BBR100624087	BBR100618312	BBR100622894
BBR100623948	BBR100623010	BBR100606374	BBR100623011	BBR100620463	BBR100624340	BBR100623708
BBR100622562	BBR100622573	BBR100615539	BBR100623742	BBR100624327	BBR100608000	BBR100623678
BBR100622570	BBR100619914	BBR100619747	BBR100624338	BBR100621956	BBR100624300	BBR100608279
BBR100624301	BBR100608716	BBR100623650	BBR100622376	BBR100623563	BBR100609459	BBR100600392
BBR100624344	BBR100624113	BBR100624011	BBR100620218	BBR100624172	BBR100623947	BBR100624251
BBR100624257	BBR100621508	BBR100602273	BBR100624079	BBR100601141	BBR100624212	BBR100608746
BBR100618149	BBR100607558	BBR100624207	BBR100602650	BBR100620900	BBR100624222	BBR100617171
BBR100614819	BBR100624147	BBR100622493	BBR100623258	BBR100624202	BBR100623446	BBR100605417
BBR100622387	BBR100623601	BBR100623635	BBR100624243	BBR100610810	BBR100621608	BBR100608479
BBR100623186	BBR100621970	BBR100624236	BBR100624285	BBR100624163	BBR100624063	BBR100621022
BBR100624193	BBR100623925	BBR100612336	BBR100609452	BBR100624218	BBR100607537	BBR100614082
BBR100623129	BBR100623456	BBR100615096	BBR100613570	BBR100608809	BBR100624213	BBR100624267
BBR100623585	BBR100624093	BBR100623724	BBR100621840	BBR100624116	BBR100622873	BBR100621210
BBR100600422	BBR100605942	BBR100603675	BBR100624180	BBR100624313	BBR100605571	BBR100624294
BBR100616822	BBR100624339	BBR100624130	BBR100623230	BBR100620904	BBR100624039	BBR100607908
BBR100614331	BBR100622729	BBR100623564	BBR100604913	BBR100623986	BBR100621491	BBR100624305
BBR100624121	BBR100606001	BBR100618319	BBR100608239	BBR100600775	BBR100624214	BBR100624100
BBR100614668	BBR100620538	BBR100623531	BBR100623993	BBR100603425	BBR100608053	BBR100623747
BBR100619974	BBR100622004	BBR100623997	BBR100624219	BBR100624252	BBR100623960	BBR100601870
BBR100612732	BBR100613987	BBR100614943	BBR100620426	BBR100624049	BBR100624197	BBR100624170
BBR100624256	BBR100624270	BBR100624181	BBR100622870	BBR100624318	BBR100624278	BBR100624105
BBR100624328	BBR100610792	BBR100624279	BBR100617760	BBR100624086	BBR100623800	BBR100600583
BBR100621615	BBR100614965	BBR100624174	BBR100624311	BBR100608635	BBR100621018	BBR100622201
BBR100607559	BBR100610636	BBR100608669	BBR100608194	BBR100623934	BBR100620140	BBR100608183
BBR100623801	BBR100623187	BBR100623885	BBR100621536	BBR100624293	BBR100601202	BBR100622907
BBR100623223	BBR100600423	BBR100614257	BBR100624314	BBR100624046	BBR100623207	BBR100621848
BBR100624101	BBR100623600	BBR100606100	BBR100624242	BBR100624122	BBR100621876	BBR100622379

Universal Life policy - contract numbers

BBR100613479	BBR100622408	BBR100608788	BBR100624263	BBR100620563	BBR100615222	BBR100622793
BBR100623500	BBR100621507	BBR100606497	BBR100623379	BBR100623955	BBR100612027	BBR100621879
BBR100624150	BBR100623519	BBR100624292	BBR100614085	BBR100624097	BBR100623750	BBR100623133
BBR100618985	BBR100615161	BBR100623943	BBR100610793	BBR100609533	BBR100621698	BBR100623740
BBR100624225	BBR100624276	BBR100604201	BBR100606307	BBR100621937	BBR100612328	BBR100603602
BBR100606342	BBR100608394	BBR100623924	BBR100623913	BBR100605044	BBR100623827	BBR100617197
BBR100623987	BBR100622627	BBR100623695	BBR100619016	BBR100622207	BBR100613985	BBR100622516
BBR100624306	BBR100624134	BBR100624059	BBR100624146	BBR100619099	BBR100624173	BBR100611078
BBR100619730	BBR100619805	BBR100623998	BBR100624226	BBR100622198	BBR100621703	BBR100620007
BBR100624291	BBR100623532	BBR100624142	BBR100623839	BBR100624247	BBR100621984	BBR100623921
BBR100622839	BBR100607058	BBR100605204	BBR100624037	BBR100624108	BBR100622649	BBR100623465
BBR100612933	BBR100624118	BBR100623923	BBR100624127	BBR100606069	BBR100619859	BBR100620769
BBR100624066	BBR100624008	BBR100609142	BBR100617960	BBR100620986	BBR100603361	BBR100614817
BBR100623634	BBR100624107	BBR100623817	BBR100624262	BBR100623946	BBR100624021	BBR100616609
BBR100622100	BBR100624117	BBR100623788	BBR100623773	BBR100623867	BBR100620625	BBR100613121
BBR100623870	BBR100623245	BBR100623783	BBR100608122	BBR100622596	BBR100623978	BBR100606417
BBR100624206	BBR100623239	BBR100602313	BBR100621990	BBR100600934	BBR100624164	BBR100624282
BBR100623808	BBR100623855	BBR100624304	BBR100623863	BBR100623824	BBR100624233	BBR100615801
BBR100623868	BBR100615509	BBR100623598	BBR100624255	BBR100620722	BBR100600383	BBR100624062
BBR100622437	BBR100623862	BBR100622339	BBR100612023	BBR100613952	BBR100623540	BBR100623554
BBR100623759	BBR100614782	BBR100623606	BBR100620764	BBR100600181	BBR100615654	BBR100619877
BBR100601148	BBR100623989	BBR100624084	BBR100623769	BBR100624166	BBR100622770	BBR100622834
BBR100623938	BBR100623866	BBR100624080	BBR100623206	BBR100602056	BBR100608797	BBR100621552
BBR100620711	BBR100624015	BBR100624159	BBR100622206	BBR100623765	BBR100621699	BBR100623194
BBR100623737	BBR100623826	BBR100622594	BBR100620441	BBR100619379	BBR100623876	BBR100624136
BBR100603845	BBR100618542	BBR100621762	BBR100623418	BBR100620394	BBR100620706	BBR100622572
BBR100623860	BBR100624250	BBR100623844	BBR100617515	BBR100617196	BBR100623419	BBR100606167
BBR100623412	BBR100622055	BBR100621939	BBR100624261	BBR100622121	BBR100609840	BBR100623778
BBR100614529	BBR100623414	BBR100619816	BBR100623130	BBR100624157	BBR100620095	BBR100623841
BBR100622496	BBR100620384	BBR100624085	BBR100623965	BBR100623375	BBR100623922	BBR100624031
BBR100620997	BBR100618226	BBR100620989	BBR100615279	BBR100624035	BBR100619738	BBR100600409
BBR100608253	BBR100624144	BBR100621778	BBR100624073	BBR100615274	BBR100612664	BBR100622027
BBR100624230	BBR100624092	BBR100624036	BBR100614474	BBR100620870	BBR100603595	BBR100623975
BBR100622772	BBR100623246	BBR100621845	BBR100624215	BBR100624017	BBR100608193	BBR100622397
BBR100620756	BBR100617107	BBR100623466	BBR100624211	BBR100623389	BBR100624058	BBR100622612
BBR100622963	BBR100622351	BBR100624069	BBR100604659	BBR100612635	BBR100623970	BBR100623915
BBR100623385	BBR100624083	BBR100619706	BBR100623041	BBR100624141	BBR100623518	BBR100601108
BBR100621027	BBR100623952	BBR100622208	BBR100624077	BBR100602570	BBR100623055	BBR100621882
BBR100624081	BBR100624019	BBR100623127	BBR100624177	BBR100623895	BBR100616081	BBR100624189
BBR100623537	BBR100623969	BBR100623504	BBR100623967	BBR100624168	BBR100607672	BBR100624200
BBR100622824	BBR100607106	BBR100624169	BBR100614168	BBR100623273	BBR100623661	BBR100615905
BBR100613433	BBR100624271	BBR100620428	BBR100624176	BBR100613688	BBR100622382	BBR100617172
BBR100622819	BBR100624191	BBR100622138	BBR100624112	BBR100620557	BBR100623796	BBR100615046
BBR100622073	BBR100624094	BBR100622374	BBR100622518	BBR100608601	BBR100623425	BBR100623641
BBR100624056	BBR100621333	BBR100624038	BBR100609176	BBR100623859	BBR100624006	BBR100623892
BBR100615350	BBR100615260	BBR100622282	BBR100624298	BBR100600187	BBR100604163	BBR100623637
BBR100624013	BBR100623336	BBR100624067	BBR100620990	BBR100613932	BBR100624033	BBR100623689
BBR100623618	BBR100623512	BBR100624253	BBR100623016	BBR100623945	BBR100620374	BBR100623538
BBR100624265	BBR100621350	BBR100606230	BBR100624145	BBR100608030	BBR100623490	BBR100614619

**Universal Life policy - contract numbers**

BBR100619122	BBR100623834	BBR100605644	BBR100607847	BBR100623780	BBR100623616	BBR100606149
BBR100600519	BBR100624061	BBR100623785	BBR100623576	BBR100616589	BBR100614636	BBR100619142
BBR100623917	BBR100623963	BBR100623962	BBR100605485	BBR100623670	BBR100605249	BBR100618786
BBR100622464	BBR100623871	BBR100607170	BBR100619250	BBR100619899	BBR100623939	BBR100623608
BBR100622314	BBR100623825	BBR100623406	BBR100607497	BBR100619447	BBR100623476	BBR100608220
BBR100620543	BBR100622958	BBR100600047	BBR100622413	BBR100621700	BBR100614274	BBR100600521
BBR100606560	BBR100623204	BBR100623774	BBR100619561	BBR100623764	BBR100600009	BBR100606788
BBR100610983	BBR100622641	BBR100621793	BBR100608959	BBR100623664	BBR100622804	BBR100622421
BBR100622078	BBR100609079	BBR100623612	BBR100615863	BBR100622926	BBR100603490	BBR100607993
BBR100624018	BBR100609255	BBR100622974	BBR100623775	BBR100608778	BBR100622936	BBR100623842
BBR100606903	BBR100623443	BBR100606335	BBR100601502	BBR100623680	BBR100623713	BBR100614676
BBR100607780	BBR100601357	BBR100614561	BBR100620210	BBR100621985	BBR100624138	BBR100614781
BBR100614675	BBR100623890	BBR100609668	BBR100618478	BBR100623648	BBR100623436	BBR100612306
BBR100604901	BBR100621838	BBR100607202	BBR100600451	BBR100601965	BBR100623888	BBR100616985
BBR100600787	BBR100605029	BBR100619694	BBR100622799	BBR100623631	BBR100618903	BBR100614627
BBR100607362	BBR100603644	BBR100604104	BBR100614739	BBR100601084	BBR100609867	BBR100614626
BBR100624184	BBR100624129	BBR100608615	BBR100601087	BBR100623077	BBR100601213	BBR100623267
BBR100609189	BBR100624209	BBR100600457	BBR100610571	BBR100622817	BBR100617012	BBR100608525
BBR100613212	BBR100612522	BBR100623353	BBR100614885	BBR100612975	BBR100623807	BBR100602913
BBR100623136	BBR100623748	BBR100622417	BBR100623843	BBR100623247	BBR100623507	BBR100613420
BBR100624126	BBR100620101	BBR100623686	BBR100619255	BBR100623374	BBR100623777	BBR100615792
BBR100624274	BBR100615324	BBR100621820	BBR100602514	BBR100604439	BBR100622752	BBR100608461
BBR100623995	BBR100606778	BBR100624120	BBR100623065	BBR100608505	BBR100609571	BBR100610210
BBR100600086	BBR100623821	BBR100624275	BBR100600596	BBR100609623	BBR100600794	BBR100602852
BBR100601388	BBR100618238	BBR100624161	BBR100623675	BBR100608407	BBR100623700	BBR100623792
BBR100607124	BBR100610778	BBR100620973	BBR100608927	BBR100612445	BBR100612610	BBR100616398
BBR100601783	BBR100623509	BBR100623288	BBR100623505	BBR100612801	BBR100621190	BBR100623376
BBR100624244	BBR100621486	BBR100622897	BBR100622112	BBR100614505	BBR100618191	BBR100604162
BBR100608112	BBR100610301	BBR100622620	BBR100605156	BBR100623984	BBR100608798	BBR100621736
BBR100623891	BBR100622831	BBR100623706	BBR100623399	BBR100608593	BBR100606741	BBR100623831
BBR100622970	BBR100623317	BBR100623709	BBR100621685	BBR100623493	BBR100623720	BBR100624034
BBR100608016	BBR100623240	BBR100622941	BBR100610708	BBR100608191	BBR100619860	BBR100612196
BBR100623690	BBR100600452	BBR100623936	BBR100623135	BBR100623471	BBR100622301	BBR100616383
BBR100623752	BBR100623577	BBR100623674	BBR100623357	BBR100608846	BBR100609380	BBR100623628
BBR100609240	BBR100621590	BBR100623489	BBR100607479	BBR100603816	BBR100612099	BBR100605544
BBR100622448	BBR100603588	BBR100602061	BBR100621530	BBR100623184	BBR100623881	BBR100613935
BBR100623565	BBR100615280	BBR100612274	BBR100609615	BBR100623688	BBR100601653	BBR100623147
BBR100623884	BBR100613657	BBR100623795	BBR100623318	BBR100612840	BBR100612200	BBR100619766
BBR100623823	BBR100623134	BBR100617733	BBR100621589	BBR100602639	BBR100623682	BBR100600253
BBR100606610	BBR100620731	BBR100623902	BBR100623942	BBR100604729	BBR100612194	BBR100622995
BBR100607088	BBR100623250	BBR100600542	BBR100623449	BBR100622060	BBR100607354	BBR100623912
BBR100614432	BBR100603326	BBR100622632	BBR100622366	BBR100616149	BBR100623721	BBR100621369
BBR100624196	BBR100623820	BBR100623611	BBR100606284	BBR100623950	BBR100601381	BBR100623224
BBR100623911	BBR100609106	BBR100610115	BBR100622024	BBR100619144	BBR100623733	BBR100608181
BBR100622965	BBR100623671	BBR100624115	BBR100623560	BBR100613883	BBR100623878	BBR100608993
BBR100617236	BBR100603676	BBR100624167	BBR100623763	BBR100623935	BBR100600189	BBR100623703
BBR100623457	BBR100623949	BBR100622476	BBR100608606	BBR100614433	BBR100623627	BBR100622519
BBR100612904	BBR100623810	BBR100622219	BBR100614110	BBR100600757	BBR100612444	BBR100606484
BBR100623714	BBR100623768	BBR100620783	BBR100600584	BBR100613636	BBR100612594	BBR100623687

Unversal Life policy - contract numbers

BBR100614753	BBR100622832	BBR100623459	BBR100622914	BBR100619074	BBR100623434	BBR100610928
BBR100610729	BBR100622702	BBR100622040	BBR100614710	BBR100608801	BBR100614967	BBR100620670
BBR100606856	BBR100614031	BBR100605445	BBR100621304	BBR100623784	BBR100610248	BBR100623325
BBR100608795	BBR100618845	BBR100623909	BBR100621416	BBR100607833	BBR100624160	BBR100614726
BBR100623124	BBR100623392	BBR100610277	BBR100612516	BBR100622889	BBR100603292	BBR100612354
BBR100624090	BBR100608304	BBR100600092	BBR100623150	BBR100623101	BBR100606775	BBR100622362
BBR100623716	BBR100606987	BBR100615635	BBR100612747	BBR100600960	BBR100623981	BBR100609827
BBR100623693	BBR100621542	BBR100623464	BBR100623264	BBR100608843	BBR100603002	BBR100622693
BBR100623266	BBR100623337	BBR100623142	BBR100605225	BBR100623308	BBR100620361	BBR100608701
BBR100622564	BBR100623545	BBR100623561	BBR100601219	BBR100616819	BBR100623734	BBR100609893
BBR100623632	BBR100623546	BBR100623944	BBR100601447	BBR100622007	BBR100610082	BBR100613322
BBR100623766	BBR100618746	BBR100623819	BBR100600355	BBR100604684	BBR100623497	BBR100623470
BBR100609962	BBR100623979	BBR100622491	BBR100610474	BBR100608293	BBR100618517	BBR100620383
BBR100614496	BBR100602158	BBR100623310	BBR100611057	BBR100619733	BBR100623722	BBR100613934
BBR100613419	BBR100621382	BBR100622997	BBR100601586	BBR100623838	BBR100623432	BBR100607428
BBR100623919	BBR100610674	BBR100623233	BBR100620736	BBR100603631	BBR100621741	BBR100624047
BBR100607044	BBR100623920	BBR100615342	BBR100603165	BBR100620963	BBR100600010	BBR100622764
BBR100621086	BBR100623753	BBR100600434	BBR100621478	BBR100621035	BBR100623433	BBR100605583
BBR100623679	BBR100623112	BBR100623692	BBR100606441	BBR100607324	BBR100606606	BBR100622166
BBR100623781	BBR100623629	BBR100600713	BBR100620442	BBR100606659	BBR100623954	BBR100623417
BBR100621087	BBR100619740	BBR100606549	BBR100609035	BBR100610337	BBR100613921	BBR100623613
BBR100601173	BBR100608618	BBR100608960	BBR100623880	BBR100609806	BBR100601382	BBR100608301
BBR100623756	BBR100613283	BBR100607513	BBR100623529	BBR100623161	BBR100612789	BBR100612208
BBR100607712	BBR100613477	BBR100606686	BBR100623164	BBR100623300	BBR100615386	BBR100616638
BBR100602768	BBR100619731	BBR100619950	BBR100613936	BBR100606771	BBR100618479	BBR100613447
BBR100622546	BBR100623872	BBR100608864	BBR100623745	BBR100623058	BBR100613549	BBR100612782
BBR100623513	BBR100606430	BBR100623405	BBR100623057	BBR100608230	BBR100603325	BBR100613143
BBR100623899	BBR100622722	BBR100614099	BBR100623049	BBR100612585	BBR100623373	BBR100623594
BBR100618190	BBR100621405	BBR100604656	BBR100610106	BBR100623694	BBR100617951	BBR100613996
BBR100614970	BBR100623455	BBR100622216	BBR100608314	BBR100622088	BBR100622891	BBR100605790
BBR100603427	BBR100609239	BBR100621251	BBR100622214	BBR100623673	BBR100600153	BBR100623996
BBR100600965	BBR100622933	BBR100609985	BBR100623174	BBR100623210	BBR100618200	BBR100623645
BBR100623241	BBR100622900	BBR100613864	BBR100623941	BBR100609532	BBR100614281	BBR100622930
BBR100621661	BBR100612746	BBR100622141	BBR100606825	BBR100623200	BBR100622478	BBR100600617
BBR100613435	BBR100622290	BBR100606718	BBR100622877	BBR100622727	BBR100623151	BBR100623257
BBR100606425	BBR100623520	BBR100623472	BBR100622561	BBR100612290	BBR100614050	BBR100617286
BBR100609143	BBR100622336	BBR100623205	BBR100609973	BBR100612794	BBR100605741	BBR100601152
BBR100612751	BBR100623814	BBR100624125	BBR100620762	BBR100623358	BBR100622855	BBR100612114
BBR100623896	BBR100604462	BBR100623052	BBR100621150	BBR100622902	BBR100623404	BBR100606593
BBR100607101	BBR100623767	BBR100600902	BBR100622401	BBR100618652	BBR100612337	BBR100617921
BBR100601229	BBR100622016	BBR100606261	BBR100622982	BBR100600240	BBR100623343	BBR100619105
BBR100623609	BBR100608138	BBR100603033	BBR100607219	BBR100619641	BBR100600094	BBR100606434
BBR100608114	BBR100621917	BBR100622647	BBR100618715	BBR100610176	BBR100618503	BBR100607064
BBR100601603	BBR100623633	BBR100622499	BBR100606123	BBR100617170	BBR100614427	BBR100622977
BBR100623185	BBR100623326	BBR100601260	BBR100623738	BBR100606081	BBR100610773	BBR100623234
BBR100614204	BBR100623394	BBR100612800	BBR100622798	BBR100623040	BBR100623730	BBR100615247
BBR100614242	BBR100623614	BBR100619559	BBR100624074	BBR100623702	BBR100613418	BBR100613318
BBR100614314	BBR100623253	BBR100602504	BBR100621978	BBR100622511	BBR100614733	BBR100613405
BBR100623209	BBR100606126	BBR100609616	BBR100603419	BBR100609030	BBR100605679	BBR100622368



**Universal Life policy - contract numbers**

BBR100602685	BBR100613974	BBR100617666	BBR100619163	BBR100623976	BBR100622509	BBR100623469
BBR100622769	BBR100613132	BBR100613389	BBR100623815	BBR100620464	BBR100621683	BBR100623460
BBR100603402	BBR100613323	BBR100623214	BBR100608910	BBR100600136	BBR100622510	BBR100622593
BBR100622634	BBR100622976	BBR100607898	BBR100613992	BBR100609636	BBR100623593	BBR100620229
BBR100614725	BBR100621336	BBR100622393	BBR100623527	BBR100601963	BBR100622667	BBR100623672
BBR100624346	BBR100607035	BBR100623691	BBR100622298	BBR100623004	BBR100606431	BBR100621784
BBR100605333	BBR100613773	BBR100607054	BBR100619139	BBR100619594	BBR100620899	BBR100619382
BBR100623448	BBR100617748	BBR100621157	BBR100608847	BBR100621673	BBR100613759	BBR100600371
BBR100620926	BBR100619723	BBR100608099	BBR100621572	BBR100621010	BBR100623067	BBR100622806
BBR100622071	BBR100601274	BBR100623639	BBR100612192	BBR100604736	BBR100622114	BBR100621915
BBR100607445	BBR100621024	BBR100606980	BBR100622994	BBR100622505	BBR100613829	BBR100619768
BBR100623305	BBR100621873	BBR100623620	BBR100614167	BBR100601232	BBR100622876	BBR100606524
BBR100616363	BBR100623583	BBR100602799	BBR100623393	BBR100623660	BBR100614744	BBR100620932
BBR100605570	BBR100623013	BBR100623542	BBR100604548	BBR100613741	BBR100607549	BBR100620520
BBR100620813	BBR100622631	BBR100605730	BBR100601583	BBR100610799	BBR100614641	BBR100612159
BBR100616482	BBR100614461	BBR100621757	BBR100623669	BBR100617478	BBR100622084	BBR100606988
BBR100623980	BBR100619045	BBR100622021	BBR100623216	BBR100600218	BBR100614826	BBR100600351
BBR100602763	BBR100604208	BBR100604680	BBR100607666	BBR100622168	BBR100610030	BBR100622830
BBR100621138	BBR100618612	BBR100612873	BBR100610175	BBR100609359	BBR100622590	BBR100610481
BBR100622854	BBR100612901	BBR100606119	BBR100603254	BBR100622307	BBR100623439	BBR100606404
BBR100613654	BBR100614697	BBR100601001	BBR100601629	BBR100608324	BBR100622872	BBR100618277
BBR100614719	BBR100603027	BBR100615168	BBR100622117	BBR100619057	BBR100621966	BBR100615190
BBR100623961	BBR100612608	BBR100600120	BBR100616077	BBR100622828	BBR100620227	BBR100620242
BBR100604422	BBR100623278	BBR100615379	BBR100606704	BBR100623298	BBR100623704	BBR100623427
BBR100615243	BBR100601724	BBR100617802	BBR100623152	BBR100622486	BBR100623350	BBR100617341
BBR100622779	BBR100608569	BBR100623818	BBR100623822	BBR100600820	BBR100623515	BBR100623474
BBR100622176	BBR100603316	BBR100622960	BBR100613735	BBR100622671	BBR100623905	BBR100620851
BBR100618253	BBR100614308	BBR100614387	BBR100623330	BBR100623595	BBR100623908	BBR100620224
BBR100623462	BBR100605491	BBR100621358	BBR100622868	BBR100612753	BBR100621567	BBR100623639
BBR100622085	BBR100613544	BBR100614695	BBR100622898	BBR100610435	BBR100623441	BBR100623391
BBR100623487	BBR100617696	BBR100623169	BBR100609748	BBR100603994	BBR100614748	BBR100618713
BBR100623139	BBR100623012	BBR100614530	BBR100623741	BBR100603473	BBR100602967	BBR100607978
BBR100621135	BBR100619373	BBR100622115	BBR100620228	BBR100619165	BBR100610282	BBR100623066
BBR100622507	BBR100621851	BBR100612081	BBR100612341	BBR100608531	BBR100600538	BBR100600150
BBR100613145	BBR100606643	BBR100610012	BBR100623089	BBR100607022	BBR100608567	BBR100601952
BBR100624001	BBR100615607	BBR100623171	BBR100623463	BBR100622306	BBR100621925	BBR100622072
BBR100607811	BBR100623791	BBR100610495	BBR100623488	BBR100607587	BBR100621168	BBR100601046
BBR100613371	BBR100614518	BBR100621678	BBR100620086	BBR100608396	BBR100616504	BBR100604754
BBR100609302	BBR100600777	BBR100621483	BBR100621720	BBR100620779	BBR100623857	BBR100600093
BBR100622504	BBR100615052	BBR100623621	BBR100606250	BBR100623272	BBR100622185	BBR100623190
BBR100623498	BBR100603455	BBR100603014	BBR100613021	BBR100622525	BBR100622137	BBR100622418
BBR100617735	BBR100608805	BBR100612916	BBR100605077	BBR100623284	BBR100619036	BBR100622196
BBR100622967	BBR100623869	BBR100604034	BBR100623535	BBR100612702	BBR100601358	BBR100622989
BBR100623840	BBR100622233	BBR100614734	BBR100623068	BBR100623726	BBR100622893	BBR100600636
BBR100607333	BBR100623910	BBR100621862	BBR100608688	BBR100622642	BBR100603428	BBR100600913
BBR100621742	BBR100601633	BBR100623683	BBR100601043	BBR100622530	BBR100623084	BBR100610542
BBR100619970	BBR100615390	BBR100619667	BBR100608056	BBR100602957	BBR100606080	BBR100613674
BBR100620379	BBR100622768	BBR100614006	BBR100615423	BBR100614696	BBR100623727	BBR100623517
BBR100608338	BBR100610272	BBR100623453	BBR100608613	BBR100623056	BBR100613016	BBR100605545

Universal Life policy - contract numbers

BBR100604090	BBR100621127	BBR100622381	BBR100622701	BBR100612121	BBR100606522	BBR100623181
BBR100613449	BBR100614458	BBR100622916	BBR100623421	BBR100622394	BBR100622363	BBR100621898
BBR100611000	BBR100603224	BBR100604600	BBR100623276	BBR100602338	BBR100622948	BBR100621257
BBR100612280	BBR100608849	BBR100620332	BBR100623238	BBR100619989	BBR100622502	BBR100623243
BBR100619719	BBR100622249	BBR100606247	BBR100618930	BBR100621566	BBR100622552	BBR100617322
BBR100615207	BBR100623340	BBR100612729	BBR100613343	BBR100615180	BBR100623428	BBR100601511
BBR100621343	BBR100623438	BBR100613655	BBR100619065	BBR100613000	BBR100623032	BBR100613448
BBR100601007	BBR100608484	BBR100613445	BBR100622093	BBR100621130	BBR100621412	BBR100614430
BBR100608719	BBR100622369	BBR100614037	BBR100613843	BBR100614201	BBR100604172	BBR100615223
BBR100600903	BBR100623339	BBR100622224	BBR100617279	BBR100612092	BBR100621496	BBR100600173
BBR100607457	BBR100614289	BBR100622531	BBR100607506	BBR100621129	BBR100614821	BBR100622737
BBR100608381	BBR100601830	BBR100615969	BBR100621023	BBR100622251	BBR100603231	BBR100604070
BBR100614086	BBR100609617	BBR100608745	BBR100622789	BBR100623098	BBR100612956	BBR100621099
BBR100602471	BBR100609038	BBR100623368	BBR100623665	BBR100621067	BBR100622162	BBR100601704
BBR100602128	BBR100622335	BBR100622589	BBR100600268	BBR100606326	BBR100615300	BBR100623390
BBR100613194	BBR100604364	BBR100623294	BBR100623544	BBR100622809	BBR100619558	BBR100617660
BBR100612021	BBR100603892	BBR100623146	BBR100613962	BBR100613293	BBR100600592	BBR100604748
BBR100610273	BBR100623400	BBR100605195	BBR100622905	BBR100603432	BBR100612218	BBR100622988
BBR100623381	BBR100603925	BBR100622992	BBR100621388	BBR100621874	BBR100614074	BBR100620054
BBR100622767	BBR100623887	BBR100621543	BBR100620186	BBR100622629	BBR100619864	BBR100614881
BBR100610969	BBR100613914	BBR100622718	BBR100617702	BBR100603839	BBR100622886	BBR100621302
BBR100611044	BBR100605886	BBR100609354	BBR100618597	BBR100622354	BBR100613689	BBR100614954
BBR100608751	BBR100600404	BBR100623113	BBR100623025	BBR100601406	BBR100623377	BBR100622604
BBR100623047	BBR100620920	BBR100623023	BBR100614283	BBR100623667	BBR100614302	BBR100622603
BBR100622543	BBR100616843	BBR100621063	BBR100620459	BBR100622563	BBR100607168	BBR100622601
BBR100601568	BBR100623549	BBR100606305	BBR100623163	BBR100622433	BBR100622755	BBR100622602
BBR100600537	BBR100622944	BBR100623619	BBR100624022	BBR100622399	BBR100623122	BBR100606714
BBR100608583	BBR100624068	BBR100620884	BBR100622961	BBR100607565	BBR100600572	BBR100601113
BBR100618611	BBR100600367	BBR100608692	BBR100619604	BBR100603884	BBR100622423	BBR100621222
BBR100622815	BBR100605994	BBR100608582	BBR100621468	BBR100616505	BBR100619355	BBR100606071
BBR100623296	BBR100609447	BBR100622280	BBR100622051	BBR100618772	BBR100621926	BBR100621888
BBR100622508	BBR100610697	BBR100609377	BBR100622774	BBR100621113	BBR100600657	BBR100621094
BBR100622237	BBR100621884	BBR100614309	BBR100601328	BBR100622044	BBR100607335	BBR100621095
BBR100621812	BBR100606766	BBR100622011	BBR100607172	BBR100620372	BBR100618607	BBR100622574
BBR100615036	BBR100623235	BBR100623804	BBR100614808	BBR100601206	BBR100623295	BBR100616731
BBR100607639	BBR100622503	BBR100623248	BBR100622454	BBR100620970	BBR100619822	BBR100607770
BBR100606011	BBR100619055	BBR100622810	BBR100602841	BBR100604836	BBR100621995	BBR100616079
BBR100619959	BBR100622042	BBR100600255	BBR100623503	BBR100610608	BBR100607029	BBR100623304
BBR100606437	BBR100621335	BBR100605890	BBR100623875	BBR100622091	BBR100614175	BBR100622833
BBR100623195	BBR100601184	BBR100622380	BBR100619649	BBR100605465	BBR100623420	BBR100621761
BBR100614942	BBR100623293	BBR100621806	BBR100619840	BBR100610107	BBR100622811	BBR100623053
BBR100623361	BBR100623268	BBR100612025	BBR100623666	BBR100600970	BBR100622346	BBR100602601
BBR100620977	BBR100622412	BBR100610791	BBR100622094	BBR100623232	BBR100621965	BBR100623182
BBR100622258	BBR100623360	BBR100603647	BBR100604262	BBR100608200	BBR100623380	BBR100608750
BBR100605845	BBR100622730	BBR100620078	BBR100601233	BBR100623196	BBR100622676	BBR100622450
BBR100622635	BBR100622666	BBR100608539	BBR100622390	BBR100603128	BBR100618470	BBR100611005
BBR100601510	BBR100622194	BBR100614794	BBR100603085	BBR100621021	BBR100622228	BBR100622923
BBR100605905	BBR100623213	BBR100602154	BBR100623684	BBR100622887	BBR100622140	BBR100621455
BBR100607714	BBR100621612	BBR100622300	BBR100622920	BBR100612927	BBR100602755	BBR100623155

Universal Life policy - contract numbers

BBR100614631	BBR100621977	BBR100610009	BBR100608804	BBR100607547	BBR100623059	BBR100602545
BBR100603032	BBR100622597	BBR100612181	BBR100619625	BBR100617920	BBR100608845	BBR100608570
BBR100619890	BBR100621986	BBR100615914	BBR100607325	BBR100613670	BBR100601692	BBR100622588
BBR100621999	BBR100622867	BBR100614648	BBR100612086	BBR100621942	BBR100608758	BBR100621687
BBR100620248	BBR100609177	BBR100622352	BBR100619716	BBR100620641	BBR100616646	BBR100621910
BBR100622915	BBR100610496	BBR100621950	BBR100621581	BBR100612177	BBR100619814	BBR100612344
BBR100606016	BBR100623045	BBR100600799	BBR100610633	BBR100622611	BBR100609700	BBR100613809
BBR100602067	BBR100617727	BBR100623082	BBR100623739	BBR100605623	BBR100623761	BBR100618215
BBR100607755	BBR100613830	BBR100622210	BBR100606300	BBR100622018	BBR100609402	BBR100623034
BBR100602929	BBR100623754	BBR100615081	BBR100622068	BBR100623220	BBR100623584	BBR100603223
BBR100623352	BBR100603163	BBR100610898	BBR100609059	BBR100621837	BBR100621943	BBR100600893
BBR100600811	BBR100614275	BBR100622776	BBR100622203	BBR100622577	BBR100621811	BBR100616651
BBR100607705	BBR100623069	BBR100614646	BBR100622837	BBR100600759	BBR100622836	BBR100601637
BBR100622787	BBR100607629	BBR100614267	BBR100621469	BBR100606869	BBR100601699	BBR100621550
BBR100623072	BBR100622619	BBR100612819	BBR100604776	BBR100622852	BBR100622626	BBR100607581
BBR100622780	BBR100603662	BBR100622925	BBR100621929	BBR100623208	BBR100621964	BBR100612269
BBR100618674	BBR100623031	BBR100607127	BBR100622781	BBR100613973	BBR100622255	BBR100623344
BBR100622083	BBR100605567	BBR100622132	BBR100600741	BBR100622794	BBR100605743	BBR100622978
BBR100610808	BBR100621548	BBR100600833	BBR100623260	BBR100622133	BBR100601291	BBR100608577
BBR100616483	BBR100622654	BBR100607500	BBR100619857	BBR100610829	BBR100617917	BBR100605708
BBR100623638	BBR100600740	BBR100621246	BBR100612118	BBR100618578	BBR100608807	BBR100623252
BBR100622921	BBR100623030	BBR100614560	BBR100623117	BBR100621863	BBR100622881	BBR100623431
BBR100616953	BBR100622533	BBR100608302	BBR100620805	BBR100604668	BBR100623411	BBR100610532
BBR100622849	BBR100623328	BBR100622866	BBR100623090	BBR100614985	BBR100621813	BBR100601429
BBR100605748	BBR100624299	BBR100616189	BBR100609278	BBR100608574	BBR100600616	BBR100623523
BBR100622174	BBR100622675	BBR100619005	BBR100622320	BBR100622991	BBR100621706	BBR100616932
BBR100622576	BBR100608813	BBR100615417	BBR100607120	BBR100622395	BBR100622303	BBR100620846
BBR100622945	BBR100623429	BBR100609341	BBR100622402	BBR100622445	BBR100621786	BBR100617826
BBR100608359	BBR100607195	BBR100619480	BBR100623063	BBR100622054	BBR100608085	BBR100612686
BBR100624089	BBR100617595	BBR100600014	BBR100605203	BBR100619777	BBR100604379	BBR100622721
BBR100623157	BBR100622633	BBR100621441	BBR100623758	BBR100608660	BBR100622259	BBR100619886
BBR100616101	BBR100622732	BBR100608760	BBR100622361	BBR100623006	BBR100618326	BBR100601484
BBR100607031	BBR100607220	BBR100621224	BBR100605637	BBR100601379	BBR100601371	BBR100614262
BBR100623610	BBR100614420	BBR100604368	BBR100616780	BBR100609963	BBR100614107	BBR100604623
BBR100623705	BBR100612537	BBR100621645	BBR100621189	BBR100621184	BBR100621599	BBR100607887
BBR100612289	BBR100622501	BBR100622981	BBR100622416	BBR100612521	BBR100614957	BBR100602120
BBR100603518	BBR100605723	BBR100608208	BBR100614955	BBR100610985	BBR100614158	BBR100622270
BBR100622880	BBR100617652	BBR100623094	BBR100622959	BBR100621795	BBR100621682	BBR100609089
BBR100622954	BBR100612318	BBR100602839	BBR100614395	BBR100601115	BBR100622041	BBR100614311
BBR100606150	BBR100622888	BBR100607294	BBR100605155	BBR100602553	BBR100600188	BBR100603874
BBR100622232	BBR100614023	BBR100619341	BBR100622814	BBR100623153	BBR100600575	BBR100621772
BBR100614803	BBR100622160	BBR100623530	BBR100620230	BBR100618537	BBR100621798	BBR100621998
BBR100612877	BBR100621579	BBR100619438	BBR100601494	BBR100622885	BBR100614688	BBR100621792
BBR100600407	BBR100621987	BBR100620575	BBR100622267	BBR100615140	BBR100622904	BBR100617046
BBR100619662	BBR100602981	BBR100600310	BBR100614758	BBR100607305	BBR100620811	BBR100618502
BBR100611058	BBR100622790	BBR100603049	BBR100623415	BBR100602991	BBR100612814	BBR100623014
BBR100610671	BBR100621918	BBR100600050	BBR100620735	BBR100622435	BBR100622292	BBR100610970
BBR100600729	BBR100622943	BBR100610903	BBR100603503	BBR100605624	BBR100621313	BBR100622043
BBR100609485	BBR100622261	BBR100613083	BBR100613671	BBR100607094	BBR100602647	BBR100601231

Universal Life policy - contract numbers

BBR100620794	BBR100623251	BBR100613824	BBR100621834	BBR100619481	BBR100622813	BBR100622252
BBR100607380	BBR100621862	BBR100608061	BBR100616788	BBR100621799	BBR100621568	BBR100622076
BBR100619323	BBR100606114	BBR100607340	BBR100622245	BBR100623382	BBR100600530	BBR100621997
BBR100600894	BBR100609793	BBR100608586	BBR100623467	BBR100619554	BBR100619906	BBR100619944
BBR100622009	BBR100619428	BBR100605676	BBR100621892	BBR100613856	BBR100619673	BBR100621847
BBR100609988	BBR100605523	BBR100621161	BBR100622955	BBR100601241	BBR100605360	BBR100622785
BBR100621442	BBR100602125	BBR100604574	BBR100620369	BBR100620329	BBR100622273	BBR100605786
BBR100623017	BBR100621825	BBR100619957	BBR100619129	BBR100616748	BBR100610895	BBR100620881
BBR100622910	BBR100620845	BBR100609884	BBR100615027	BBR100621332	BBR100600935	BBR100623076
BBR100600926	BBR100621654	BBR100608612	BBR100606519	BBR100621924	BBR100612658	BBR100619432
BBR100622135	BBR100622438	BBR100616395	BBR100606676	BBR100600266	BBR100608069	BBR100608580
BBR100612334	BBR100612392	BBR100620754	BBR100621846	BBR100620773	BBR100621684	BBR100605288
BBR100622971	BBR100622529	BBR100622311	BBR100622299	BBR100604161	BBR100620306	BBR100602124
BBR100621958	BBR100623086	BBR100611039	BBR100614366	BBR100605793	BBR100622278	BBR100622097
BBR100619922	BBR100608048	BBR100613500	BBR100622744	BBR100606398	BBR100603410	BBR100607931
BBR100620842	BBR100603257	BBR100622481	BBR100600689	BBR100605684	BBR100622539	BBR100621941
BBR100606019	BBR100621517	BBR100622822	BBR100620974	BBR100620328	BBR100612458	BBR100621596
BBR100613446	BBR100604819	BBR100609825	BBR100621475	BBR100622190	BBR100621962	BBR100601387
BBR100613869	BBR100622696	BBR100612596	BBR100622544	BBR100621594	BBR100616011	BBR100622681
BBR100623552	BBR100609344	BBR100619357	BBR100608632	BBR100613551	BBR100622608	BBR100621621
BBR100621936	BBR100621808	BBR100612799	BBR100605631	BBR100622542	BBR100621180	BBR100616957
BBR100612687	BBR100621560	BBR100606433	BBR100605076	BBR100612077	BBR100622534	BBR100619685
BBR100623430	BBR100621782	BBR100623597	BBR100600557	BBR100622039	BBR100600647	BBR100621630
BBR100621466	BBR100623197	BBR100621384	BBR100600639	BBR100618966	BBR100610084	BBR100619496
BBR100604605	BBR100621754	BBR100622560	BBR100608160	BBR100622356	BBR100623148	BBR100604370
BBR100621361	BBR100602485	BBR100618888	BBR100622734	BBR100614952	BBR100620744	BBR100605611
BBR100610682	BBR100620727	BBR100623263	BBR100601554	BBR100621527	BBR100621070	BBR100600314
BBR100600151	BBR100606483	BBR100621055	BBR100620724	BBR100622911	BBR100605251	BBR100614874
BBR100621583	BBR100621195	BBR100622850	BBR100617707	BBR100617550	BBR100614393	BBR100619084
BBR100622373	BBR100605415	BBR100622378	BBR100621777	BBR100613031	BBR100621034	BBR100604517
BBR100601997	BBR100623081	BBR100603476	BBR100602698	BBR100623100	BBR100600656	BBR100621593
BBR100621525	BBR100623131	BBR100623104	BBR100622554	BBR100615083	BBR100604214	BBR100604865
BBR100613393	BBR100612107	BBR100621775	BBR100620730	BBR100620605	BBR100605235	BBR100613022
BBR100622782	BBR100621750	BBR100621223	BBR100602018	BBR100621586	BBR100621725	BBR100608907
BBR100622462	BBR100608495	BBR100603193	BBR100612839	BBR100622045	BBR100619858	BBR100619085
BBR100623458	BBR100622471	BBR100622281	BBR100602798	BBR100622821	BBR100619721	BBR100610909
BBR100622149	BBR100601189	BBR100614499	BBR100614506	BBR100616471	BBR100622439	BBR100618581
BBR100622598	BBR100621797	BBR100621671	BBR100621191	BBR100617373	BBR100621175	BBR100622557
BBR100622827	BBR100608573	BBR100604507	BBR100622285	BBR100622347	BBR100622322	BBR100623873
BBR100621886	BBR100609612	BBR100620790	BBR100623118	BBR100612661	BBR100606205	BBR100621541
BBR100600135	BBR100619215	BBR100619094	BBR100622342	BBR100600089	BBR100622485	BBR100604626
BBR100620713	BBR100622567	BBR100619006	BBR100622139	BBR100609792	BBR100620519	BBR100621753
BBR100615289	BBR100619238	BBR100602832	BBR100615948	BBR100622459	BBR100622610	BBR100621232
BBR100605487	BBR100623383	BBR100614109	BBR100620406	BBR100621303	BBR100614802	BBR100621497
BBR100622526	BBR100622853	BBR100607312	BBR100622092	BBR100621204	BBR100621948	BBR100601125
BBR100619153	BBR100619107	BBR100622990	BBR100622026	BBR100623158	BBR100622272	BBR100618884
BBR100608108	BBR100617314	BBR100612091	BBR100614642	BBR100614125	BBR100622717	BBR100620327
BBR100621895	BBR100622653	BBR100615118	BBR100622350	BBR100605709	BBR100622077	BBR100603436
BBR100613319	BBR100623341	BBR100608783	BBR100621914	BBR100617374	BBR100622317	BBR100623092

Universal Life policy - contract numbers

BBR100621506	BBR100622013	BBR100605224	BBR100601268	BBR100613321	BBR100601075	BBR100620968
BBR100600414	BBR100621132	BBR100622500	BBR100621192	BBR100621458	BBR100600232	BBR100621831
BBR100604095	BBR100622759	BBR100621439	BBR100622015	BBR100607237	BBR100602555	BBR100618671
BBR100600859	BBR100605755	BBR100607907	BBR100604690	BBR100622636	BBR100601295	BBR100602458
BBR100621675	BBR100615101	BBR100621796	BBR100623015	BBR100620574	BBR100620213	BBR100622006
BBR100621111	BBR100622019	BBR100621114	BBR100621674	BBR100622221	BBR100621002	BBR100622105
BBR100606716	BBR100621759	BBR100621247	BBR100621274	BBR100621559	BBR100620530	BBR100622116
BBR100621817	BBR100608004	BBR100619827	BBR100605411	BBR100622205	BBR100622286	BBR100622029
BBR100619652	BBR100620562	BBR100607557	BBR100607400	BBR100622578	BBR100620157	BBR100621946
BBR100622515	BBR100621220	BBR100607999	BBR100622442	BBR100619164	BBR100621141	BBR100605089
BBR100605735	BBR100607086	BBR100609894	BBR100619086	BBR100622158	BBR100621363	BBR100623988
BBR100612607	BBR100621582	BBR100622049	BBR100622266	BBR100620793	BBR100622170	BBR100621443
BBR100622180	BBR100606862	BBR100622723	BBR100621788	BBR100614493	BBR100613352	BBR100613953
BBR100603795	BBR100621933	BBR100622392	BBR100620734	BBR100619533	BBR100619593	BBR100622288
BBR100619657	BBR100621641	BBR100622841	BBR100602800	BBR100619534	BBR100622309	BBR100615241
BBR100622568	BBR100603478	BBR100619200	BBR100623159	BBR100602268	BBR100621913	BBR100621266
BBR100622680	BBR100610386	BBR100621213	BBR100619991	BBR100621206	BBR100620540	BBR100622655
BBR100600178	BBR100610794	BBR100622247	BBR100600463	BBR100603691	BBR100621601	BBR100602379
BBR100614507	BBR100622108	BBR100609319	BBR100620115	BBR100621139	BBR100610057	BBR100620276
BBR100617459	BBR100614933	BBR100619469	BBR100601066	BBR100621291	BBR100613263	BBR100619701
BBR100621791	BBR100607795	BBR100619526	BBR100602854	BBR100600815	BBR100613855	BBR100622067
BBR100621176	BBR100621390	BBR100622099	BBR100615511	BBR100619636	BBR100601273	BBR100622186
BBR100623408	BBR100621470	BBR100622269	BBR100601885	BBR100603367	BBR100612510	BBR100619243
BBR100620819	BBR100605674	BBR100620485	BBR100605454	BBR100619471	BBR100622697	BBR100607483
BBR100619607	BBR100619966	BBR100605582	BBR100621308	BBR100614122	BBR100623074	BBR100615157
BBR100622061	BBR100619628	BBR100621459	BBR100603779	BBR100620339	BBR100601411	BBR100621226
BBR100614144	BBR100604224	BBR100619951	BBR100619621	BBR100617375	BBR100622607	BBR100622312
BBR100619839	BBR100623424	BBR100620678	BBR100600840	BBR100604752	BBR100620627	BBR100622106
BBR100620592	BBR100600680	BBR100621196	BBR100614007	BBR100623262	BBR100618068	BBR100621923
BBR100601512	BBR100620686	BBR100620810	BBR100612579	BBR100608049	BBR100622111	BBR100621829
BBR100612300	BBR100621528	BBR100622250	BBR100621233	BBR100619312	BBR100620277	BBR100618940
BBR100622346	BBR100608594	BBR100622265	BBR100622144	BBR100600237	BBR100622812	BBR100620038
BBR100614101	BBR100621155	BBR100618384	BBR100620264	BBR100620840	BBR100623604	BBR100619908
BBR100608288	BBR100614537	BBR100621721	BBR100619798	BBR100621841	BBR100621090	BBR100621719
BBR100620151	BBR100607922	BBR100600387	BBR100602134	BBR100622738	BBR100621162	BBR100610905
BBR100623226	BBR100622640	BBR100621872	BBR100601333	BBR100610960	BBR100621484	BBR100619873
BBR100612592	BBR100616885	BBR100617231	BBR100605557	BBR100620791	BBR100621181	BBR100622484
BBR100600052	BBR100622792	BBR100608024	BBR100622005	BBR100609811	BBR100600381	BBR100610911
BBR100608242	BBR100622028	BBR100622731	BBR100619196	BBR100614640	BBR100600972	BBR100604666
BBR100613817	BBR100620982	BBR100621464	BBR100609053	BBR100620843	BBR100619289	BBR100615752
BBR100609493	BBR100621170	BBR100620880	BBR100610527	BBR100622082	BBR100623009	BBR100622095
BBR100622513	BBR100605891	BBR100622017	BBR100613253	BBR100604064	BBR100601237	BBR100621151
BBR100619862	BBR100607316	BBR100606351	BBR100621004	BBR100621818	BBR100618883	BBR100608732
BBR100622231	BBR100602720	BBR100606426	BBR100601158	BBR100621383	BBR100621145	BBR100620949
BBR100618781	BBR100600731	BBR100617516	BBR100600717	BBR100606805	BBR100622575	BBR100622879
BBR100621614	BBR100622547	BBR100619759	BBR100608326	BBR100614081	BBR100606203	BBR100621270
BBR100604615	BBR100619586	BBR100621447	BBR100603041	BBR100622548	BBR100605683	BBR100622645
BBR100615587	BBR100608853	BBR100612379	BBR100622835	BBR100622549	BBR100617358	BBR100621686
BBR100613872	BBR100620560	BBR100620370	BBR100623091	BBR100621061	BBR100621755	BBR100601272

Universal Life policy - contract numbers

BBR100621017	BBR100621867	BBR100619680	BBR100619563	BBR100621896	BBR100620833	BBR100600739
BBR100618775	BBR100620702	BBR100612625	BBR100622535	BBR100618699	BBR100620081	BBR100620829
BBR100620289	BBR100609260	BBR100621391	BBR100620740	BBR100621054	BBR100605881	BBR100618477
BBR100621152	BBR100621044	BBR100617372	BBR100619613	BBR100613175	BBR100609119	BBR100616165
BBR100607234	BBR100621288	BBR100622341	BBR100621909	BBR100617390	BBR100618969	BBR100619028
BBR100602946	BBR100613653	BBR100620393	BBR100620788	BBR100621803	BBR100620030	BBR100603483
BBR100607401	BBR100606934	BBR100622643	BBR100623108	BBR100621045	BBR100621485	BBR100608221
BBR100619695	BBR100606251	BBR100617673	BBR100620336	BBR100620885	BBR100603659	BBR100618180
BBR100621403	BBR100613564	BBR100621776	BBR100621050	BBR100621143	BBR100619610	BBR100619191
BBR100605026	BBR100600421	BBR100610407	BBR100620482	BBR100601138	BBR100605707	BBR100622344
BBR100619012	BBR100622066	BBR100619530	BBR100620614	BBR100600801	BBR100621920	BBR100621563
BBR100619666	BBR100609975	BBR100620541	BBR100622222	BBR100607194	BBR100612235	BBR100614448
BBR100620816	BBR100621059	BBR100601605	BBR100620941	BBR100614362	BBR100615044	BBR100620285
BBR100621372	BBR100621282	BBR100601677	BBR100607300	BBR100622155	BBR100617654	BBR100606401
BBR100619154	BBR100616280	BBR100620822	BBR100622103	BBR100602566	BBR100619681	BBR100614070
BBR100621169	BBR100619337	BBR100600508	BBR100620089	BBR100601710	BBR100600069	BBR100617549
BBR100620969	BBR100619233	BBR100601008	BBR100619442	BBR100616747	BBR100610109	BBR100618745
BBR100621228	BBR100607848	BBR100620058	BBR100606064	BBR100622279	BBR100619907	BBR100619874
BBR100622187	BBR100612953	BBR100614124	BBR100615683	BBR100600712	BBR100608659	BBR100621185
BBR100610668	BBR100606598	BBR100619207	BBR100621133	BBR100620320	BBR100614202	BBR100622167
BBR100622456	BBR100615725	BBR100608291	BBR100620033	BBR100622901	BBR100622283	BBR100621631
BBR100620691	BBR100620021	BBR100600195	BBR100619626	BBR100601088	BBR100620866	BBR100610391
BBR100618419	BBR100605749	BBR100619159	BBR100612900	BBR100621779	BBR100601080	BBR100605677
BBR100622329	BBR100602835	BBR100617785	BBR100621738	BBR100623149	BBR100623070	BBR100620322
BBR100620645	BBR100620607	BBR100621102	BBR100607768	BBR100619921	BBR100610881	BBR100620360
BBR100613991	BBR100620767	BBR100623743	BBR100622690	BBR100621553	BBR100601473	BBR100622126
BBR100622122	BBR100619746	BBR100623105	BBR100603319	BBR100621643	BBR100621867	BBR100620927
BBR100602930	BBR100614303	BBR100620856	BBR100620323	BBR100614024	BBR100619912	BBR100622136
BBR100600063	BBR100621060	BBR100622234	BBR100618848	BBR100620760	BBR100620807	BBR100619460
BBR100622712	BBR100622555	BBR100621577	BBR100621287	BBR100610611	BBR100600425	BBR100614793
BBR100616382	BBR100622581	BBR100621974	BBR100621401	BBR100614245	BBR100620916	BBR100602324
BBR100621544	BBR100600884	BBR100603643	BBR100620184	BBR100600857	BBR100620346	BBR100612004
BBR100621243	BBR100620333	BBR100604775	BBR100620005	BBR100605050	BBR100619408	BBR100620219
BBR100619803	BBR100604071	BBR100622585	BBR100622308	BBR100603586	BBR100622434	BBR100620525
BBR100620999	BBR100616789	BBR100619425	BBR100617538	BBR100620573	BBR100620617	BBR100622032
BBR100621448	BBR100617531	BBR100600026	BBR100618743	BBR100601809	BBR100620653	BBR100621457
BBR100620495	BBR100608883	BBR100621526	BBR100610177	BBR100621101	BBR100619988	BBR100616893
BBR100605997	BBR100621855	BBR100621824	BBR100620582	BBR100621235	BBR100618620	BBR100622651
BBR100622050	BBR100616379	BBR100600715	BBR100620580	BBR100607381	BBR100621252	BBR100606298
BBR100620576	BBR100620598	BBR100623655	BBR100620934	BBR100621850	BBR100617121	BBR100621105
BBR100620149	BBR100601126	BBR100620531	BBR100603940	BBR100619117	BBR100618430	BBR100621747
BBR100618531	BBR100620766	BBR100621397	BBR100620375	BBR100604427	BBR100603977	BBR100618431
BBR100622796	BBR100623178	BBR100620037	BBR100618290	BBR100622490	BBR100615378	BBR100621234
BBR100623889	BBR100620808	BBR100620858	BBR100607100	BBR100619892	BBR100621315	BBR100620309
BBR100614963	BBR100618968	BBR100620712	BBR100621317	BBR100613129	BBR100619820	BBR100614254
BBR100622411	BBR100600540	BBR100601617	BBR100620967	BBR100619327	BBR100621339	BBR100622892
BBR100607932	BBR100620411	BBR100615701	BBR100605268	BBR100623229	BBR100621426	BBR100620022
BBR100621011	BBR100607900	BBR100619501	BBR100620252	BBR100619819	BBR100613910	BBR100619609
BBR100619646	BBR100620057	BBR100614584	BBR100620164	BBR100621627	BBR100621554	BBR100601079

Universal Life policy - contract numbers

BBR100621545	BBR100619386	BBR100622324	BBR100622003	BBR100606419	BBR100619275	BBR100620661
BBR100622008	BBR100619444	BBR100620667	BBR100620160	BBR100602816	BBR100616733	BBR100606559
BBR100622012	BBR100608991	BBR100604286	BBR100619573	BBR100621605	BBR100622407	BBR100621957
BBR100621393	BBR100621225	BBR100622244	BBR100616429	BBR100618773	BBR100612843	BBR100620978
BBR100614253	BBR100619841	BBR100620823	BBR100601062	BBR100607118	BBR100619441	BBR100618586
BBR100621947	BBR100619867	BBR100600224	BBR100619547	BBR100619515	BBR100618476	BBR100621267
BBR100617140	BBR100619000	BBR100621622	BBR100619597	BBR100613344	BBR100616275	BBR100618893
BBR100613148	BBR100621746	BBR100620784	BBR100623199	BBR100619209	BBR100620114	BBR100620208
BBR100607143	BBR100621449	BBR100621832	BBR100621971	BBR100620855	BBR100615311	BBR100604871
BBR100600464	BBR100616805	BBR100609237	BBR100620056	BBR100620606	BBR100618838	BBR100614991
BBR100608089	BBR100621399	BBR100621323	BBR100621362	BBR100601261	BBR100620310	BBR100614223
BBR100621767	BBR100621660	BBR100620105	BBR100601738	BBR100618742	BBR100612076	BBR100612740
BBR100619514	BBR100619954	BBR100621600	BBR100619162	BBR100618860	BBR100612938	BBR100621208
BBR100614335	BBR100601095	BBR100621519	BBR100621269	BBR100619979	BBR100621009	BBR100608027
BBR100614077	BBR100620185	BBR100622883	BBR100619387	BBR100609691	BBR100603976	BBR100621476
BBR100620076	BBR100611047	BBR100607019	BBR100619235	BBR100618891	BBR100619509	BBR100602037
BBR100621880	BBR100609839	BBR100619365	BBR100613834	BBR100619585	BBR100619212	BBR100618822
BBR100621286	BBR100600999	BBR100618610	BBR100615446	BBR100621729	BBR100622059	BBR100619453
BBR100617035	BBR100622470	BBR100618045	BBR100608165	BBR100612083	BBR100603386	BBR100617773
BBR100622583	BBR100618634	BBR100614920	BBR100617704	BBR100619651	BBR100621906	BBR100619985
BBR100617067	BBR100602571	BBR100620710	BBR100621783	BBR100602353	BBR100620281	BBR100621118
BBR100619802	BBR100621607	BBR100609572	BBR100622058	BBR100621324	BBR100615909	BBR100621137
BBR100619393	BBR100620994	BBR100622193	BBR100600384	BBR100621904	BBR100605309	BBR100613526
BBR100620664	BBR100617313	BBR100602837	BBR100621533	BBR100613048	BBR100619307	BBR100609054
BBR100621490	BBR100620608	BBR100620599	BBR100621263	BBR100607487	BBR100621048	BBR100619169
BBR100620669	BBR100600851	BBR100620163	BBR100618117	BBR100601807	BBR100619082	BBR100619489
BBR100622328	BBR100615686	BBR100619669	BBR100619029	BBR100620055	BBR100621154	BBR100617202
BBR100620522	BBR100619397	BBR100619548	BBR100619180	BBR100619510	BBR100614306	BBR100621265
BBR100621117	BBR100608056	BBR100619109	BBR100605803	BBR100621289	BBR100620074	BBR100622441
BBR100615949	BBR100622163	BBR100617445	BBR100615186	BBR100620236	BBR100621307	BBR100607024
BBR100619333	BBR100605692	BBR100613986	BBR100620521	BBR100616562	BBR100604847	BBR100619134
BBR100607043	BBR100618524	BBR100621576	BBR100603526	BBR100605868	BBR100621435	BBR100603226
BBR100622816	BBR100620342	BBR100613596	BBR100622349	BBR100602718	BBR100612757	BBR100608803
BBR100621523	BBR100616371	BBR100601114	BBR100621178	BBR100608297	BBR100621019	BBR100615004
BBR100621979	BBR100619331	BBR100621445	BBR100621281	BBR100614777	BBR100621897	BBR100614226
BBR100601766	BBR100619352	BBR100622031	BBR100606413	BBR100613046	BBR100622087	BBR100614956
BBR100621474	BBR100607925	BBR100622751	BBR100614789	BBR100606269	BBR100600861	BBR100620043
BBR100620068	BBR100621727	BBR100609690	BBR100619516	BBR100608222	BBR100601129	BBR100621212
BBR100620069	BBR100620650	BBR100621549	BBR100621140	BBR100613141	BBR100606379	BBR100617084
BBR100601137	BBR100605184	BBR100613490	BBR100615399	BBR100602972	BBR100610677	BBR100621963
BBR100613335	BBR100614628	BBR100616707	BBR100607841	BBR100621828	BBR100609987	BBR100620150
BBR100617643	BBR100622161	BBR100600961	BBR100615859	BBR100619247	BBR100620073	BBR100618972
BBR100605260	BBR100621656	BBR100621578	BBR100620223	BBR100618672	BBR100621425	BBR100620171
BBR100621409	BBR100607297	BBR100601240	BBR100619131	BBR100622820	BBR100622110	BBR100608339
BBR100608695	BBR100608385	BBR100620220	BBR100619071	BBR100618993	BBR100621395	BBR100621122
BBR100614422	BBR100608855	BBR100601907	BBR100620067	BBR100622616	BBR100620222	BBR100610551
BBR100621058	BBR100620571	BBR100613404	BBR100602820	BBR100618732	BBR100620256	BBR100618810
BBR100619002	BBR100620231	BBR100622383	BBR100621585	BBR100618604	BBR100621159	BBR100601112
BBR100608432	BBR100619630	BBR100607471	BBR100608126	BBR100621214	BBR100614449	BBR100620874

Universal Life policy - contract numbers

BBR100608528	BBR100617215	BBR100619405	BBR100606084	BBR100607059	BBR100620523	BBR100620677
BBR100611048	BBR100606511	BBR100621296	BBR100602044	BBR100619133	BBR100604811	BBR100603826
BBR100620798	BBR100619431	BBR100600408	BBR100621306	BBR100600440	BBR100606272	BBR100621120
BBR100612591	BBR100600393	BBR100619353	BBR100620217	BBR100614380	BBR100601051	BBR100619130
BBR100613388	BBR100621513	BBR100604943	BBR100620646	BBR100619813	BBR100616198	BBR100604030
BBR100618299	BBR100613920	BBR100620996	BBR100619123	BBR100620133	BBR100618988	BBR100605817
BBR100621316	BBR100618917	BBR100618994	BBR100612909	BBR100600311	BBR100617511	BBR100621256
BBR100605621	BBR100619328	BBR100617126	BBR100618649	BBR100604783	BBR100615716	BBR100608367
BBR100620579	BBR100612402	BBR100600385	BBR100619665	BBR100604297	BBR100617421	BBR100613416
BBR100619102	BBR100620113	BBR100619462	BBR100600377	BBR100618730	BBR100602741	BBR100620633
BBR100619360	BBR100617063	BBR100618046	BBR100608101	BBR100620585	BBR100618464	BBR100619031
BBR100616199	BBR100616837	BBR100621558	BBR100606296	BBR100614543	BBR100618463	BBR100618588
BBR100609233	BBR100620102	BBR100621573	BBR100616391	BBR100605742	BBR100620897	BBR100622969
BBR100618544	BBR100612182	BBR100622318	BBR100619054	BBR100603614	BBR100612261	BBR100612917
BBR100619474	BBR100606256	BBR100622020	BBR100608581	BBR100619426	BBR100610121	BBR100614623
BBR100622171	BBR100619278	BBR100619553	BBR100616412	BBR100603690	BBR100607080	BBR100610667
BBR100612683	BBR100606891	BBR100603391	BBR100603843	BBR100616124	BBR100600831	BBR100607586
BBR100621406	BBR100618337	BBR100619241	BBR100618945	BBR100606883	BBR100604874	BBR100622326
BBR100608094	BBR100619760	BBR100604631	BBR100620147	BBR100617602	BBR100618449	BBR100621973
BBR100619202	BBR100621676	BBR100619752	BBR100619500	BBR100612180	BBR100610771	BBR100600724
BBR100621079	BBR100620985	BBR100621081	BBR100614248	BBR100606915	BBR100621635	BBR100601661
BBR100620158	BBR100623647	BBR100619127	BBR100620418	BBR100618700	BBR100616854	BBR100620733
BBR100612630	BBR100601018	BBR100617371	BBR100600776	BBR100620835	BBR100606273	BBR100615855
BBR100610610	BBR100608219	BBR100618722	BBR100621104	BBR100612714	BBR100618728	BBR100600747
BBR100619818	BBR100603989	BBR100608040	BBR100601076	BBR100607821	BBR100608070	BBR100619644
BBR100618374	BBR100605968	BBR100613587	BBR100615420	BBR100601720	BBR100621290	BBR100618933
BBR100621077	BBR100602463	BBR100619166	BBR100612022	BBR100619461	BBR100610484	BBR100610206
BBR100617042	BBR100619968	BBR100601390	BBR100621003	BBR100614916	BBR100604907	BBR100613543
BBR100612588	BBR100621540	BBR100617851	BBR100618899	BBR100606245	BBR100601296	BBR100619007
BBR100615991	BBR100601290	BBR100621502	BBR100620830	BBR100618918	BBR100600626	BBR100621254
BBR100615582	BBR100602033	BBR100612595	BBR100601806	BBR100619349	BBR100620468	BBR100614749
BBR100623116	BBR100619656	BBR100619982	BBR100620743	BBR100605820	BBR100621001	BBR100608838
BBR100612530	BBR100619642	BBR100619527	BBR100620626	BBR100620848	BBR100621570	BBR100619044
BBR100620194	BBR100622333	BBR100618305	BBR100619671	BBR100621294	BBR100612988	BBR100610494
BBR100618958	BBR100617117	BBR100606793	BBR100620168	BBR100619063	BBR100609660	BBR100619632
BBR100618514	BBR100615179	BBR100622937	BBR100618719	BBR100617180	BBR100607289	BBR100618214
BBR100617817	BBR100621993	BBR100601016	BBR100612071	BBR100621883	BBR100604820	BBR100621414
BBR100612792	BBR100621186	BBR100619623	BBR100621325	BBR100609750	BBR100621606	BBR100622465
BBR100618472	BBR100613360	BBR100608064	BBR100604735	BBR100619211	BBR100619855	BBR100620739
BBR100618491	BBR100618701	BBR100620555	BBR100621453	BBR100621345	BBR100618410	BBR100620761
BBR100619764	BBR100619433	BBR100619523	BBR100619221	BBR100618658	BBR100621036	BBR100618525
BBR100618956	BBR100619298	BBR100621477	BBR100612189	BBR100607435	BBR100616619	BBR100600591
BBR100619204	BBR100619567	BBR100614363	BBR100620408	BBR100609361	BBR100620976	BBR100623001
BBR100620287	BBR100613527	BBR100616841	BBR100619358	BBR100620944	BBR100620957	BBR100621534
BBR100600254	BBR100618487	BBR100608935	BBR100615337	BBR100618543	BBR100616771	BBR100620161
BBR100619696	BBR100618237	BBR100610894	BBR100622932	BBR100620644	BBR100619705	BBR100616213
BBR100615704	BBR100608624	BBR100601224	BBR100618729	BBR100620315	BBR100606072	BBR100616898
BBR100613915	BBR100612939	BBR100621584	BBR100615012	BBR100620179	BBR100613205	BBR100614914
BBR100619572	BBR100621871	BBR100601509	BBR100612039	BBR100617275	BBR100619834	BBR100621359



Universal Life policy - contract numbers

BBR100617109	BBR100601832	BBR100610781	BBR100617997	BBR100604724	BBR100619997	BBR100619112
BBR100621628	BBR100617240	BBR100614663	BBR100605873	BBR100619972	BBR100616083	BBR100616799
BBR100620680	BBR100621364	BBR100614905	BBR100610562	BBR100603380	BBR100618632	BBR100616719
BBR100620301	BBR100617731	BBR100616377	BBR100618427	BBR100618603	BBR100619825	BBR100617045
BBR100623046	BBR100620141	BBR100618626	BBR100619414	BBR100605334	BBR100618143	BBR100614504
BBR100620088	BBR100620509	BBR100619683	BBR100601230	BBR100619280	BBR100616555	BBR100620782
BBR100606371	BBR100620980	BBR100621016	BBR100619868	BBR100616156	BBR100617468	BBR100621367
BBR100617103	BBR100619048	BBR100619664	BBR100614583	BBR100606224	BBR100617576	BBR100603576
BBR100616573	BBR100621842	BBR100616376	BBR100600808	BBR100618716	BBR100610730	BBR100620359
BBR100617071	BBR100619120	BBR100620603	BBR100603943	BBR100612183	BBR100618990	BBR100613858
BBR100607144	BBR100601130	BBR100617532	BBR100621031	BBR100618556	BBR100618490	BBR100618559
BBR100619398	BBR100600453	BBR100620295	BBR100609055	BBR100618300	BBR100619263	BBR100619571
BBR100618944	BBR100607320	BBR100621238	BBR100619955	BBR100605800	BBR100618621	BBR100618506
BBR100617934	BBR100617936	BBR100620484	BBR100619828	BBR100620604	BBR100619577	BBR100619543
BBR100619359	BBR100615504	BBR100620549	BBR100622025	BBR100602133	BBR100616404	BBR100604645
BBR100621603	BBR100619794	BBR100620871	BBR100619268	BBR100617699	BBR100620297	BBR100616775
BBR100619390	BBR100617246	BBR100620676	BBR100618137	BBR100618052	BBR100618515	BBR100621173
BBR100601833	BBR100620594	BBR100617257	BBR100621396	BBR100617319	BBR100606719	BBR100619245
BBR100612427	BBR100620308	BBR100621922	BBR100606129	BBR100616855	BBR100615467	BBR100619720
BBR100612889	BBR100611045	BBR100621051	BBR100615609	BBR100620317	BBR100616795	BBR100604568
BBR100603910	BBR100620951	BBR100603837	BBR100620335	BBR100607473	BBR100618202	BBR100617567
BBR100620659	BBR100614542	BBR100620280	BBR100605907	BBR100621142	BBR100609553	BBR100617766
BBR100619600	BBR100619663	BBR100608404	BBR100604168	BBR100621187	BBR100609029	BBR100606202
BBR100619787	BBR100620004	BBR100610268	BBR100618263	BBR100621297	BBR100610533	BBR100619030
BBR100613408	BBR100609974	BBR100616297	BBR100618048	BBR100619482	BBR100619748	BBR100619998
BBR100620663	BBR100610692	BBR100607364	BBR100615173	BBR100620286	BBR100618787	BBR100617355
BBR100600789	BBR100618444	BBR100619234	BBR100602751	BBR100621804	BBR100620694	BBR100606280
BBR100620697	BBR100619872	BBR100619009	BBR100619203	BBR100620053	BBR100618433	BBR100608271
BBR100618979	BBR100621574	BBR100612815	BBR100618225	BBR100617979	BBR100618995	BBR100621389
BBR100610755	BBR100613336	BBR100608893	BBR100609891	BBR100618432	BBR100617990	BBR100618272
BBR100614396	BBR100622599	BBR100613782	BBR100621712	BBR100620991	BBR100615771	BBR100622030
BBR100604144	BBR100620434	BBR100607157	BBR100621613	BBR100620455	BBR100617300	BBR100614183
BBR100619101	BBR100603352	BBR100619287	BBR100602319	BBR100620786	BBR100619072	BBR100616694
BBR100619080	BBR100620532	BBR100623314	BBR100608322	BBR100622289	BBR100617967	BBR100619836
BBR100616945	BBR100619361	BBR100617158	BBR100618890	BBR100617782	BBR100620134	BBR100608844
BBR100620307	BBR100621136	BBR100618835	BBR100612739	BBR100600005	BBR100621271	BBR100619932
BBR100614941	BBR100618780	BBR100607472	BBR100621128	BBR100620127	BBR100601300	BBR100621174
BBR100616299	BBR100620381	BBR100615016	BBR100613309	BBR100600460	BBR100619986	BBR100603217
BBR100609658	BBR100610842	BBR100621311	BBR100619374	BBR100617840	BBR100609585	BBR100619557
BBR100619655	BBR100619761	BBR100622419	BBR100618820	BBR100619529	BBR100620470	BBR100617436
BBR100620898	BBR100617118	BBR100601808	BBR100616906	BBR100612224	BBR100621217	BBR100617564
BBR100608387	BBR100618879	BBR100619172	BBR100608763	BBR100618622	BBR100619294	BBR100602671
BBR100621160	BBR100618267	BBR100612075	BBR100615146	BBR100619283	BBR100620849	BBR100616059
BBR100619396	BBR100600492	BBR100619270	BBR100617809	BBR100619467	BBR100622724	BBR100603704
BBR100612123	BBR100603825	BBR100618898	BBR100620060	BBR100618276	BBR100620995	BBR100621713
BBR100619313	BBR100620707	BBR100619075	BBR100619043	BBR100619846	BBR100620420	BBR100609439
BBR100614453	BBR100616559	BBR100607161	BBR100620682	BBR100607102	BBR100621033	BBR100613265
BBR100606246	BBR100618261	BBR100621616	BBR100614200	BBR100618125	BBR100621218	BBR100600000
BBR100618702	BBR100619288	BBR100620726	BBR100619629	BBR100616093	BBR100614737	BBR100617323

Universal Life policy - contract numbers

BBR100613995	BBR100615946	BBR100602834	BBR100618922	BBR100616679	BBR100615359	BBR100607991
BBR100616790	BBR100616581	BBR100612932	BBR100608402	BBR100614736	BBR100619302	BBR100612893
BBR100620316	BBR100619876	BBR100618206	BBR100618627	BBR100619575	BBR100620314	BBR100616947
BBR100622052	BBR100615785	BBR100617048	BBR100617794	BBR100619407	BBR100609830	BBR100618908
BBR100618232	BBR100618896	BBR100614828	BBR100614483	BBR100602717	BBR100601149	BBR100619147
BBR100617890	BBR100620675	BBR100619220	BBR100606806	BBR100619479	BBR100604174	BBR100618881
BBR100604361	BBR100617637	BBR100607568	BBR100616710	BBR100619018	BBR100617649	BBR100617308
BBR100620836	BBR100620640	BBR100620689	BBR100614767	BBR100617047	BBR100606393	BBR100601611
BBR100618826	BBR100600486	BBR100619335	BBR100616602	BBR100617830	BBR100617772	BBR100614882
BBR100619193	BBR100619121	BBR100609175	BBR100619265	BBR100619542	BBR100616423	BBR100618562
BBR100607790	BBR100619619	BBR100620515	BBR100619956	BBR100618967	BBR100606087	BBR100601931
BBR100607026	BBR100618115	BBR100613401	BBR100617871	BBR100618207	BBR100616912	BBR100601116
BBR100619653	BBR100619346	BBR100611020	BBR100613749	BBR100615505	BBR100613989	BBR100615409
BBR100609698	BBR100618942	BBR100619459	BBR100604602	BBR100618646	BBR100619047	BBR100619789
BBR100613750	BBR100621710	BBR100621015	BBR100621763	BBR100619301	BBR100619570	BBR100616817
BBR100619753	BBR100619403	BBR100617886	BBR100617054	BBR100614497	BBR100618035	BBR100602622
BBR100618017	BBR100618363	BBR100621334	BBR100604575	BBR100614291	BBR100608395	BBR100620662
BBR100613736	BBR100618638	BBR100621326	BBR100601607	BBR100618119	BBR100616452	BBR100620514
BBR100619937	BBR100610954	BBR100616654	BBR100603850	BBR100601280	BBR100603252	BBR100609794
BBR100616250	BBR100615803	BBR100617204	BBR100620183	BBR100618049	BBR100620260	BBR100615919
BBR100617970	BBR100619058	BBR100614773	BBR100601022	BBR100619083	BBR100609993	BBR100622153
BBR100620457	BBR100615029	BBR100619141	BBR100616107	BBR100618878	BBR100605967	BBR100600386
BBR100618356	BBR100618914	BBR100606607	BBR100619775	BBR100619483	BBR100618132	BBR100613471
BBR100615225	BBR100617150	BBR100615331	BBR100616683	BBR100618986	BBR100603737	BBR100618907
BBR100618774	BBR100618954	BBR100607982	BBR100614080	BBR100618148	BBR100619026	BBR100619774
BBR100620249	BBR100606263	BBR100620750	BBR100618707	BBR100610445	BBR100620632	BBR100620984
BBR100618405	BBR100617911	BBR100606302	BBR100600110	BBR100620035	BBR100619797	BBR100616645
BBR100619173	BBR100621520	BBR100618548	BBR100621183	BBR100617065	BBR100617947	BBR100616764
BBR100620787	BBR100609105	BBR100622857	BBR100618268	BBR100613751	BBR100619788	BBR100607934
BBR100617912	BBR100619027	BBR100608028	BBR100617306	BBR100610133	BBR100619183	BBR100600039
BBR100619098	BBR100616625	BBR100622858	BBR100605244	BBR100618385	BBR100607836	BBR100617850
BBR100612126	BBR100617492	BBR100615535	BBR100609858	BBR100619004	BBR100615954	BBR100617938
BBR100617523	BBR100619520	BBR100619423	BBR100618236	BBR100620449	BBR100618613	BBR100619286
BBR100616880	BBR100617579	BBR100619226	BBR100608240	BBR100617251	BBR100615778	BBR100605258
BBR100619077	BBR100614252	BBR100615575	BBR100616897	BBR100618012	BBR100613280	BBR100619670
BBR100617969	BBR100619790	BBR100622348	BBR100613712	BBR100618748	BBR100619637	BBR100605585
BBR100607087	BBR100617795	BBR100613413	BBR100616594	BBR100617259	BBR100609609	BBR100620337
BBR100616475	BBR100617749	BBR100619676	BBR100604946	BBR100614735	BBR100619920	BBR100619350
BBR100610390	BBR100619654	BBR100621518	BBR100614029	BBR100621787	BBR100619870	BBR100606399
BBR100616606	BBR100615846	BBR100619306	BBR100600060	BBR100606845	BBR100618189	BBR100606301
BBR100614241	BBR100619971	BBR100618161	BBR100602432	BBR100620273	BBR100617072	BBR100616746
BBR100616726	BBR100619849	BBR100608159	BBR100619178	BBR100603166	BBR100607469	BBR100622786
BBR100620154	BBR100616516	BBR100619865	BBR100603766	BBR100620681	BBR100605316	BBR100617803
BBR100617482	BBR100620481	BBR100619236	BBR100618989	BBR100615786	BBR100616879	BBR100620983
BBR100622650	BBR100621188	BBR100618318	BBR100617818	BBR100617461	BBR100609588	BBR100605559
BBR100603357	BBR100602308	BBR100622284	BBR100616420	BBR100614142	BBR100610955	BBR100621221
BBR100621097	BBR100619470	BBR100610006	BBR100614796	BBR100620172	BBR100619528	BBR100619155
BBR100617203	BBR100612150	BBR100619990	BBR100620191	BBR100615082	BBR100619050	BBR100610116
BBR100620195	BBR100607751	BBR100614203	BBR100619046	BBR100619326	BBR100607921	BBR100620182

Universal Life policy - contract numbers

BBR100619049	BBR100620243	BBR100616045	BBR100618518	BBR100612068	BBR100618489	BBR100615066
BBR100603941	BBR100618811	BBR100619237	BBR100614026	BBR100607173	BBR100609428	BBR100605894
BBR100618616	BBR100618473	BBR100615555	BBR100620269	BBR100619725	BBR100620162	BBR100616706
BBR100619945	BBR100616220	BBR100618357	BBR100619708	BBR100618693	BBR100616599	BBR100614550
BBR100615395	BBR100608207	BBR100619848	BBR100618572	BBR100613324	BBR100604301	BBR100600203
BBR100603988	BBR100606313	BBR100605404	BBR100621975	BBR100621227	BBR100618536	BBR100617157
BBR100601210	BBR100608497	BBR100617924	BBR100617855	BBR100617792	BBR100614445	BBR100608353
BBR100615929	BBR100617152	BBR100618204	BBR100620091	BBR100621905	BBR100614822	BBR100616501
BBR100615845	BBR100617806	BBR100615541	BBR100600088	BBR100613239	BBR100601791	BBR100601057
BBR100612351	BBR100614519	BBR100618849	BBR100615464	BBR100613901	BBR100619507	BBR100617804
BBR100620565	BBR100620377	BBR100618625	BBR100619124	BBR100618365	BBR100615637	BBR100615304
BBR100613959	BBR100616554	BBR100619380	BBR100613176	BBR100618765	BBR100608598	BBR100610758
BBR100619525	BBR100619919	BBR100615615	BBR100614689	BBR100614141	BBR100616777	BBR100621177
BBR100613583	BBR100602306	BBR100606950	BBR100617139	BBR100618855	BBR100602289	BBR100619290
BBR100621244	BBR100614424	BBR100618000	BBR100612571	BBR100620878	BBR100620552	BBR100612050
BBR100617256	BBR100621515	BBR100614170	BBR100602290	BBR100618937	BBR100613961	BBR100620237
BBR100622143	BBR100617976	BBR100614593	BBR100621237	BBR100608588	BBR100608599	BBR100611060
BBR100620139	BBR100620409	BBR100617834	BBR100616637	BBR100613533	BBR100619860	BBR100615578
BBR100608232	BBR100615736	BBR100607826	BBR100616569	BBR100617154	BBR100619661	BBR100618670
BBR100603878	BBR100618951	BBR100616159	BBR100617155	BBR100620887	BBR100607673	BBR100618777
BBR100619812	BBR100609408	BBR100613832	BBR100610672	BBR100613177	BBR100618608	BBR100614988
BBR100614662	BBR100614163	BBR100618776	BBR100613284	BBR100617462	BBR100616068	BBR100611002
BBR100619620	BBR100617838	BBR100618589	BBR100617033	BBR100618497	BBR100620841	BBR100616744
BBR100618547	BBR100618955	BBR100621972	BBR100606671	BBR100617056	BBR100605537	BBR100614987
BBR100618056	BBR100616311	BBR100601536	BBR100618501	BBR100621398	BBR100619008	BBR100619734
BBR100606447	BBR100618053	BBR100618720	BBR100619631	BBR100601150	BBR100617703	BBR100616106
BBR100618120	BBR100606614	BBR100616461	BBR100619549	BBR100606608	BBR100617281	BBR100621444
BBR100618829	BBR100600468	BBR100621670	BBR100602694	BBR100617458	BBR100617132	BBR100602429
BBR100601061	BBR100618711	BBR100618508	BBR100613603	BBR100616103	BBR100607943	BBR100616988
BBR100616133	BBR100618560	BBR100605848	BBR100606919	BBR100618459	BBR100618424	BBR100617527
BBR100612856	BBR100618598	BBR100610556	BBR100618824	BBR100617464	BBR100617343	BBR100617796
BBR100618591	BBR100623048	BBR100616938	BBR100620029	BBR100609734	BBR100620526	BBR100617038
BBR100616306	BBR100603752	BBR100603370	BBR100619351	BBR100617277	BBR100603831	BBR100616285
BBR100607361	BBR100621955	BBR100616574	BBR100617848	BBR100602244	BBR100618788	BBR100618961
BBR100619148	BBR100620049	BBR100614296	BBR100614297	BBR100605995	BBR100618675	BBR100619251
BBR100613598	BBR100616476	BBR100600202	BBR100615594	BBR100616767	BBR100605483	BBR100618284
BBR100600260	BBR100614949	BBR100619157	BBR100618194	BBR100614603	BBR100618521	BBR100615439
BBR100603777	BBR100619703	BBR100602809	BBR100605152	BBR100617030	BBR100618697	BBR100615735
BBR100606930	BBR100603786	BBR100618110	BBR100609111	BBR100601199	BBR100607870	BBR100619114
BBR100620453	BBR100618778	BBR100614361	BBR100618823	BBR100619300	BBR100614594	BBR100609774
BBR100616342	BBR100601305	BBR100616658	BBR100620421	BBR100618790	BBR100605277	BBR100604204
BBR100604825	BBR100617711	BBR100618520	BBR100615800	BBR100618579	BBR100615726	BBR100618885
BBR100619132	BBR100603188	BBR100603028	BBR100616935	BBR100612689	BBR100600115	BBR100621499
BBR100613364	BBR100619838	BBR100600193	BBR100617836	BBR100619430	BBR100616029	BBR100618060
BBR100610701	BBR100618800	BBR100607148	BBR100616842	BBR100615489	BBR100618585	BBR100616474
BBR100620966	BBR100605311	BBR100622120	BBR100605261	BBR100616347	BBR100602015	BBR100616758
BBR100617805	BBR100618113	BBR100619911	BBR100602057	BBR100622494	BBR100600644	BBR100618500
BBR100605520	BBR100602633	BBR100608472	BBR100621935	BBR100614707	BBR100616946	BBR100617755
BBR100620634	BBR100601102	BBR100617463	BBR100616507	BBR100619171	BBR100606681	BBR100617175

**Universal Life policy - contract numbers**

BBR100615797	BBR100613838	BBR100609058	BBR100618081	BBR100617715	BBR100617931	BBR100607052
BBR100618439	BBR100614559	BBR100614153	BBR100608380	BBR100618642	BBR100600109	BBR100617070
BBR100618807	BBR100619140	BBR100618873	BBR100614501	BBR100608926	BBR100615860	BBR100606846
BBR100603715	BBR100616845	BBR100612231	BBR100610378	BBR100619194	BBR100616740	BBR100617183
BBR100619042	BBR100616711	BBR100619208	BBR100602131	BBR100614774	BBR100610025	BBR100616442
BBR100618088	BBR100617383	BBR100617416	BBR100617887	BBR100614150	BBR100618010	BBR100615913
BBR100609751	BBR100609276	BBR100601050	BBR100617194	BBR100605048	BBR100601497	BBR100604097
BBR100613402	BBR100618685	BBR100613913	BBR100611061	BBR100618074	BBR100602511	BBR100601879
BBR100614310	BBR100609032	BBR100618582	BBR100604689	BBR100606684	BBR100612468	BBR100617191
BBR100613719	BBR100616239	BBR100614815	BBR100614385	BBR100601905	BBR100619228	BBR100617245
BBR100608962	BBR100616057	BBR100618102	BBR100610717	BBR100618769	BBR100613714	BBR100617854
BBR100616629	BBR100601774	BBR100615491	BBR100617131	BBR100603735	BBR100607975	BBR100611054
BBR100618872	BBR100619170	BBR100614316	BBR100614382	BBR100618408	BBR100606623	BBR100617592
BBR100618122	BBR100616075	BBR100600236	BBR100620705	BBR100618278	BBR100616008	BBR100613225
BBR100601335	BBR100618480	BBR100617529	BBR100608854	BBR100601250	BBR100616568	BBR100610394
BBR100603934	BBR100616902	BBR100600154	BBR100618843	BBR100605186	BBR100616281	BBR100618417
BBR100616074	BBR100602995	BBR100608829	BBR100604250	BBR100606344	BBR100615558	BBR100620120
BBR100619416	BBR100617725	BBR100604679	BBR100608325	BBR100610977	BBR100618749	BBR100602833
BBR100615699	BBR100618710	BBR100618831	BBR100613870	BBR100610446	BBR100615688	BBR100610702
BBR100614260	BBR100615708	BBR100617424	BBR100614246	BBR100612244	BBR100608400	BBR100616063
BBR100614064	BBR100603229	BBR100609204	BBR100600595	BBR100618333	BBR100600727	BBR100610698
BBR100617369	BBR100609787	BBR100609613	BBR100600635	BBR100619149	BBR100618421	BBR100616907
BBR100620483	BBR100616761	BBR100620770	BBR100616709	BBR100617261	BBR100612543	BBR100601179
BBR100618659	BBR100622372	BBR100604980	BBR100600663	BBR100617706	BBR100609065	BBR100613169
BBR100604636	BBR100618178	BBR100619041	BBR100618754	BBR100617066	BBR100617812	BBR100615692
BBR100608047	BBR100615415	BBR100609657	BBR100610849	BBR100613635	BBR100612538	BBR100608195
BBR100614635	BBR100600627	BBR100620959	BBR100616949	BBR100616918	BBR100613810	BBR100604673
BBR100618738	BBR100612453	BBR100618676	BBR100618761	BBR100620961	BBR100601989	BBR100617659
BBR100616130	BBR100616986	BBR100607303	BBR100620364	BBR100613341	BBR100617304	BBR100614263
BBR100619199	BBR100618016	BBR100617514	BBR100617708	BBR100616241	BBR100601198	BBR100616607
BBR100616671	BBR100617664	BBR100616014	BBR100616653	BBR100607803	BBR100615793	BBR100616520
BBR100616872	BBR100614268	BBR100619025	BBR100617309	BBR100618744	BBR100616431	BBR100615992
BBR100618557	BBR100618911	BBR100603491	BBR100609551	BBR100620628	BBR100608476	BBR100616284
BBR100612176	BBR100619091	BBR100617467	BBR100603708	BBR100607110	BBR100617625	BBR100621427
BBR100600543	BBR100613919	BBR100616720	BBR100606738	BBR100602453	BBR100600870	BBR100616931
BBR100609153	BBR100601289	BBR100613537	BBR100620534	BBR100612158	BBR100619440	BBR100616527
BBR100601702	BBR100619773	BBR100617500	BBR100619244	BBR100610716	BBR100613772	BBR100614738
BBR100616575	BBR100618050	BBR100618677	BBR100612399	BBR100619512	BBR100614536	BBR100618252
BBR100618296	BBR100603413	BBR100607160	BBR100601105	BBR100617778	BBR100617049	BBR100608450
BBR100600485	BBR100620753	BBR100620189	BBR100616727	BBR100617918	BBR100618295	BBR100608989
BBR100619070	BBR100608852	BBR100619138	BBR100613911	BBR100616749	BBR100601027	BBR100618718
BBR100620104	BBR100613368	BBR100617101	BBR100617307	BBR100618584	BBR100605142	BBR100616200
BBR100617868	BBR100612266	BBR100615766	BBR100618684	BBR100618512	BBR100615644	BBR100608999
BBR100602699	BBR100609795	BBR100608442	BBR100617641	BBR100615767	BBR100602162	BBR100618647
BBR100603381	BBR100618561	BBR100615696	BBR100619704	BBR100620296	BBR100618566	BBR100614477
BBR100610027	BBR100617082	BBR100601518	BBR100617639	BBR100604518	BBR100617501	BBR100608182
BBR100613675	BBR100616888	BBR100619161	BBR100616899	BBR100615590	BBR100619980	BBR100616708
BBR100614244	BBR100615653	BBR100619303	BBR100621076	BBR100618789	BBR100607212	BBR100615643
BBR100619832	BBR100615791	BBR100607740	BBR100618553	BBR100616608	BBR100617169	BBR100604293

Universal Life policy - contract numbers

BBR100603218	BBR100614359	BBR100602086	BBR100618124	BBR100601308	BBR100608707	BBR100608300
BBR100608603	BBR100604225	BBR100617069	BBR100617761	BBR100615968	BBR100600844	BBR100615823
BBR100613960	BBR100617258	BBR100615416	BBR100618047	BBR100600012	BBR100612879	BBR100603225
BBR100612302	BBR100617978	BBR100620933	BBR100607075	BBR100604715	BBR100618275	BBR100615667
BBR100612322	BBR100619267	BBR100606843	BBR100604584	BBR100608600	BBR100602950	BBR100617174
BBR100615865	BBR100614805	BBR100617142	BBR100606504	BBR100615254	BBR100618931	BBR100607037
BBR100608546	BBR100615183	BBR100609781	BBR100616105	BBR100616793	BBR100607399	BBR100616084
BBR100617832	BBR100612037	BBR100617966	BBR100600350	BBR100609161	BBR100606682	BBR100615506
BBR100616977	BBR100606062	BBR100606833	BBR100603037	BBR100619115	BBR100605955	BBR100609809
BBR100616497	BBR100606243	BBR100607468	BBR100601188	BBR100607441	BBR100603435	BBR100614281
BBR100617301	BBR100600357	BBR100619206	BBR100614475	BBR100618330	BBR100615779	BBR100607458
BBR100616328	BBR100618519	BBR100617124	BBR100618329	BBR100614295	BBR100608971	BBR100600921
BBR100606444	BBR100616596	BBR100610896	BBR100608961	BBR100600786	BBR100606899	BBR100600614
BBR100617829	BBR100619508	BBR100605473	BBR100612219	BBR100615448	BBR100610099	BBR100608572
BBR100605696	BBR100618442	BBR100616361	BBR100615567	BBR100601515	BBR100607391	BBR100600574
BBR100617897	BBR100606617	BBR100607713	BBR100615440	BBR100613313	BBR100608269	BBR100619466
BBR100616338	BBR100612162	BBR100617839	BBR100612082	BBR100616673	BBR100614251	BBR100618782
BBR100601726	BBR100609388	BBR100607051	BBR100616298	BBR100600683	BBR100612414	BBR100613890
BBR100615406	BBR100616762	BBR100610584	BBR100613732	BBR100605648	BBR100605744	BBR100607041
BBR100616643	BBR100615729	BBR100615184	BBR100618665	BBR100613536	BBR100602235	BBR100615975
BBR100618154	BBR100616776	BBR100613725	BBR100613923	BBR100603358	BBR100601984	BBR100602054
BBR100617498	BBR100609297	BBR100608481	BBR100600768	BBR100606810	BBR100616600	BBR100619314
BBR100618301	BBR100608865	BBR100603121	BBR100601398	BBR100607442	BBR100618929	BBR100615923
BBR100614622	BBR100617859	BBR100600147	BBR100604730	BBR100614500	BBR100617902	BBR100600462
BBR100615795	BBR100617032	BBR100612895	BBR100608796	BBR100617222	BBR100615230	BBR100605618
BBR100615815	BBR100615821	BBR100612433	BBR100610068	BBR100616147	BBR100616925	BBR100603797
BBR100614798	BBR100616794	BBR100606728	BBR100608382	BBR100613715	BBR100602105	BBR100601072
BBR100600206	BBR100610831	BBR100610504	BBR100615787	BBR100605731	BBR100608354	BBR100600694
BBR100617064	BBR100617182	BBR100604189	BBR100600594	BBR100602980	BBR100601245	BBR100608851
BBR100609989	BBR100618960	BBR100617241	BBR100617292	BBR100609086	BBR100601201	BBR100605632
BBR100607397	BBR100618984	BBR100606057	BBR100610315	BBR100614660	BBR100603974	BBR100606496
BBR100607432	BBR100619851	BBR100617156	BBR100618103	BBR100618633	BBR100610117	BBR100614418
BBR100618895	BBR100617590	BBR100616617	BBR100617413	BBR100609099	BBR100616470	BBR100619678
BBR100617677	BBR100617939	BBR100601039	BBR100616699	BBR100613440	BBR100603259	BBR100610718
BBR100610085	BBR100606460	BBR100615167	BBR100600194	BBR100601478	BBR100610512	BBR100618317
BBR100609056	BBR100617520	BBR100615649	BBR100613149	BBR100618061	BBR100617678	BBR100618499
BBR100604389	BBR100622979	BBR100619011	BBR100617318	BBR100611056	BBR100605888	BBR100616973
BBR100600045	BBR100604059	BBR100614728	BBR100617473	BBR100616257	BBR100618407	BBR100608836
BBR100620490	BBR100616456	BBR100619311	BBR100617844	BBR100617310	BBR100618812	BBR100620271
BBR100608415	BBR100601294	BBR100612292	BBR100621655	BBR100609882	BBR100611062	BBR100617638
BBR100618482	BBR100618250	BBR100603393	BBR100604033	BBR100617195	BBR100616205	BBR100617618
BBR100608782	BBR100616419	BBR100604526	BBR100616725	BBR100600285	BBR100616650	BBR100602532
BBR100617401	BBR100619578	BBR100617910	BBR100607832	BBR100605096	BBR100617006	BBR100606097
BBR100616680	BBR100613909	BBR100618657	BBR100616323	BBR100616859	BBR100605223	BBR100614799
BBR100617317	BBR100617494	BBR100620363	BBR100603439	BBR100600646	BBR100601861	BBR100618529
BBR100616818	BBR100618759	BBR100614809	BBR100617685	BBR100600220	BBR100610670	BBR100615522
BBR100622432	BBR100603973	BBR100607671	BBR100614390	BBR100602831	BBR100617698	BBR100613231
BBR100608149	BBR100603815	BBR100605647	BBR100603282	BBR100621870	BBR100607402	BBR100615636
BBR100608068	BBR100618533	BBR100615488	BBR100606266	BBR100604750	BBR100615788	BBR100619299

Universal Life policy - contract numbers

BBR100612317	BBR100616585	BBR100618592	BBR100617162	BBR100614001	BBR100605109	BBR100600846
BBR100614617	BBR100609738	BBR100606184	BBR100608812	BBR100600016	BBR100609301	BBR100602634
BBR100607433	BBR100608020	BBR100604058	BBR100613860	BBR100604833	BBR100600788	BBR100600945
BBR100616322	BBR100610774	BBR100607551	BBR100600770	BBR100603902	BBR100615673	BBR100608576
BBR100614058	BBR100603547	BBR100600941	BBR100600577	BBR100607034	BBR100603944	BBR100600875
BBR100612850	BBR100607179	BBR100613836	BBR100600708	BBR100615897	BBR100603418	BBR100617577
BBR100616530	BBR100612442	BBR100616185	BBR100607840	BBR100601021	BBR100616537	BBR100618099
BBR100600172	BBR100607345	BBR100615472	BBR100617119	BBR100614114	BBR100616821	BBR100600433
BBR100618315	BBR100616529	BBR100608607	BBR100602828	BBR100613470	BBR100618316	BBR100600435
BBR100602001	BBR100610930	BBR100606017	BBR100612112	BBR100619639	BBR100605307	BBR100616844
BBR100615534	BBR100615449	BBR100603323	BBR100612851	BBR100600920	BBR100606164	BBR100615826
BBR100617315	BBR100615711	BBR100606572	BBR100603975	BBR100607323	BBR100608714	BBR100600748
BBR100603320	BBR100609270	BBR100603280	BBR100604295	BBR100621802	BBR100600645	BBR100606597
BBR100601292	BBR100617852	BBR100604611	BBR100614336	BBR100600905	BBR100600456	BBR100601309
BBR100607572	BBR100617811	BBR100603406	BBR100601744	BBR100600765	BBR100612386	BBR100614740
BBR100600294	BBR100606177	BBR100602093	BBR100615380	BBR100613472	BBR100604967	BBR100603606
BBR100609355	BBR100607668	BBR100600201	BBR100605372	BBR100612241	BBR100607767	BBR100602481
BBR100616368	BBR100616887	BBR100614784	BBR100600869	BBR100615730	BBR100600017	BBR100600442
BBR100603820	BBR100607165	BBR100605075	BBR100606520	BBR100611006	BBR100605972	BBR100604782
BBR100601496	BBR100616765	BBR100616313	BBR100603246	BBR100600284	BBR100619073	BBR100607895
BBR100603286	BBR100601421	BBR100601214	BBR100601110	BBR100600638	BBR100601642	BBR100619808
BBR100600496	BBR100615398	BBR100616571	BBR100600359	BBR100604795	BBR100615829	BBR100616262
BBR100605937	BBR100617528	BBR100602119	BBR100604211	BBR100600685	BBR100617120	BBR100604372
BBR100600049	BBR100618249	BBR100609552	BBR100611003	BBR100607580	BBR100603787	BBR100603612
BBR100616348	BBR100607321	BBR100618846	BBR100617627	BBR100600349	BBR100603520	BBR100603896
BBR100615768	BBR100608802	BBR100612793	BBR100610553	BBR100609117	BBR100610212	BBR100615911
BBR100617833	BBR100612370	BBR100618105	BBR100617562	BBR100610479	BBR100616738	BBR100617007
BBR100604709	BBR100620502	BBR100612551	BBR100614513	BBR100605066	BBR100604020	BBR100605911
BBR100601343	BBR100616301	BBR100600643	BBR100614514	BBR100605231	BBR100600966	BBR100600697
BBR100600667	BBR100614185	BBR100618894	BBR100601092	BBR100600487	BBR100615292	BBR100609737
BBR100616570	BBR100607331	BBR100600991	BBR100615966	BBR100614651	BBR100616525	BBR100601588
BBR100612246	BBR100606068	BBR100606394	BBR100616623	BBR100604207	BBR100621032	BBR100600511
BBR100616970	BBR100618126	BBR100609024	BBR100606717	BBR100607761	BBR100604463	BBR100601695
BBR100621711	BBR100606624	BBR100604028	BBR100615422	BBR100600971	BBR100610410	BBR100600977
BBR100601465	BBR100613553	BBR100612804	BBR100607001	BBR100616618	BBR100610974	BBR100600853
BBR100613899	BBR100617554	BBR100602295	BBR100600806	BBR100600363	BBR100615571	BBR100603298
BBR100613898	BBR100613990	BBR100600551	BBR100600858	BBR100600749	BBR100616459	BBR100600117
BBR100619539	BBR100614551	BBR100614354	BBR100607366	BBR100608073	BBR100611007	BBR100602476
BBR100613980	BBR100602880	BBR100614904	BBR100604939	BBR100600610	BBR100603554	BBR100601824
BBR100616437	BBR100616634	BBR100607375	BBR100608527	BBR100609381	BBR100612857	BBR100617493
BBR100608781	BBR100616268	BBR100615006	BBR100600048	BBR100607470	BBR100616847	BBR100615967
BBR100614533	BBR100616157	BBR100613415	BBR100615743	BBR100600933	BBR100603931	BBR100600324
BBR100614036	BBR100607701	BBR100609863	BBR100612251	BBR100600006	BBR100600699	BBR100601131
BBR100617964	BBR100612802	BBR100601374	BBR100606435	BBR100607488	BBR100615862	BBR100616521
BBR100607976	BBR100603245	BBR100612803	BBR100600848	BBR100605093	BBR100611041	BBR100600214
BBR100605243	BBR100606984	BBR100600493	BBR100615694	BBR100604919	BBR100606155	BBR100600678
BBR100600103	BBR100600149	BBR100619497	BBR100620471	BBR100600819	BBR100600040	BBR100600263
BBR100600882	BBR100600959	BBR100618488	BBR100607867	BBR100615278	BBR100617764	BBR100605047
BBR100614472	BBR100618230	BBR100606523	BBR100607756	BBR100607434	BBR100602910	BBR100605685

**Universal Life policy - contract numbers**

BBR100606034	BBR100603189	BBR100621460	BBR100600862	BBR100604299	BBR100618192	BBR100607533
BBR100617312	BBR100600212	BBR100619938	BBR100608828	BBR100609621	BBR100605091	BBR100606182
BBR100600693	BBR100600752	BBR100602196	BBR100618998	BBR100600471	BBR100617311	BBR100612524
BBR100600445	BBR100605049	BBR100600035	BBR100601028	BBR100600841	BBR100606616	BBR100601641
BBR100615709	BBR100600834	BBR100604447	BBR100600982	BBR100600698	BBR100601329	

**Anchor Life policy - contract numbers**

20211	20116	20281	30336	30183	30156	30099
20335	20125	20285	30337	30295	30176	30100
20260	20183	20295	30427	30297	30322	30107
20328	20186	20299	30555	30357	30640	30172
20012	20201	20309	30602	30184	30641	30233
20018	20206	20315	30622	30306	30671	30234
20019	20223	20370	30645	30540	30366	30261
20034	20233	30131	30663	30198	30464	30352
20044	20235	30293	30666	30484	30494	30435
20045	20240	30190	30745	30543	30630	30726
20053	20243	30208	30752	30231	30675	30730
20054	20250	30237	10063	30349	30461	30742
20055	20262	30238	30024	30392	30651	30756
20076	20264	30245	30028	30450	30712	30757
20085	20265	30266	30111	30451	10030	10096
20086	20268	30276	30127	30066	10085	30073
20089	20270	30299	30130			



## SCHEDULE 2 TRANSFER PROCESS

The following timeline provides an indication of the required approvals and likely timescales involved in implementing the Transfer Process following the signing of this Agreement. It is currently expected that this will take approximately 11 months. This timeline is subject to change following further legal review and consultation with the Financial Services Commission and upon further directions/instructions being given by the Court.

### **1. Preparation of Officeholders' Final Report** **Months 1 – 3**

#### **Final Report**

Officeholders compile the Transfer Scheme and final report recommending the Transfer be sanctioned by the Court

Officeholders' final report filed with Transfer Scheme and copy of this Agreement appended

### **2. Notification of Policyholders** **Months 3 – 4**

Court hearing for directions on proposed method(s) of notifying Policyholders

Court sets date for sanction hearing

Policyholders notified of forthcoming application to sanction the Transfer Scheme and Agreement

Policyholders given ability to access Officeholders' final report, Transfer Scheme and this Agreement

### **3. Court Sanction of the Transfer Scheme and Agreement** **Months 4 – 5\***

Officeholders file application for Court's sanction of the Transfer Scheme and Agreement

Court sanction hearing

Court grants order giving effect to the Transfer Scheme and this Agreement

*\*This particular timeframe will be difficult to predict with any certainty until the relevant parties who intend to be heard at the sanction hearing are known and their intended objections are discerned.*

3 month Communication Process for Bar Date and Lapsed Policy Offer Deadline

Any further ancillary documents to the Transfer Process executed by parties

**4. Bar Date and Lapsed Policy Offer Deadline**

*Months 7-8*

Bar Date, after which all Unknown Claims and Unknown Policies become extinguished, and incorrect Policy or Claim details cannot be amended

Deadline for Policyholders of Post-Appointment Lapsed Policies to accept the Lapsed Policy Offer

**5. Transfer Completion Date**

*Months 10-11*

Amended Policies legal transfer to Sagicor

Final GOB Support agreed by the Company and the Transferee and communicated to the Government

GOB bonds or securities issued to the Transferee

**6. Company settles Liabilities in respect of De Minimis Policies and Claims**

Company pays De Minimis Policies

Company pays Claims on Policies

**7. Post-Transfer Communication Process**

Company communicates details of Transfer to Policyholders

Transferee writes to each Policyholder asking them to meet with a Transferee representative to receive revised policy documentation (if necessary) and asking the Policyholder to complete any outstanding KYC under the Insurance Act

### SCHEDULE 3 COMMUNICATION PROCESS

**The following communication process provides an indication of the required communication phases. This is subject to change following further legal review and consultation with the Financial Services Commission and upon further directions/instructions being given by the Court.**

As part of the transfer process, a number of communication steps are undertaken to advise policyholders of the details of their new policies, as well as any actions they are required to take. These are outlined below:

Phase 1: As soon as practicable following the Court Approval Date

The Company will send a letter to each known Policyholder for which an address is held in the Company's records:

- Confirming the Court's approval of the Transfer Scheme.
- Stating the Policy or Claim details held in the Company's records.
- Notifying the Bar Date and Lapsed Policy Offer.

The Company will also undertake an advertising campaign at this time to reach any other unknown Policyholders and/or claimants.

Phase 2: As soon as practicable following the Transfer Completion Date

The Company will send a letter to each Policyholder:

- Confirming completion of the Transfer Process.
- Confirming the final Policy or Claim details.

The Transferee will send a letter to each Transferring Policyholder:

- Asking them to meet with a Sagicor representative to receive revised policy documentation if necessary.
- Asking them to complete any outstanding "know your client" requirements under the Insurance Act.

**SCHEDULE 4**  
**TRANSACTION BALANCE SHEET USED AS BASIS FOR ESTIMATE OF GOB SUPPORT**

Estimated Transaction Balance Sheet at Transfer Completion Date

<b>Liabilities</b>	<b>Bd\$'000</b>	<b>Notes</b>
<b>Transferring Liabilities</b>		
Policy reserves	89,441	Agreed actual reserves for transferring policies (based on "in-force" policies in Policy Data File dated 31 December 2014) and valued as at 31 December 2014. This value assumes that all Post-Appointment Lapsed Policies accept the Lapsed Policy Offer and hence all reinstate and transfer to the Transferee. The actual final reserve value will depend upon how many policies lapse, but it is noted that if none of these policyholders accept the Lapsed Policy Offer (and hence all lapse) then the reserves are estimated to reduce by approximately BD\$2.0 million.
<b>Total Liabilities</b>	<u>89,441</u>	
<b>Assets</b>	<b>Bd\$'000</b>	
<b>Transferring Assets</b>		
Cash/Securities (see Note 1)	8,865	Projected transferring cash/securities at Transfer Completion Date. See breakdown in Note 1.
Policy Loans	7,720	BD\$7.720 million Policy Loans attached to Transferring Policies based on "in-force" policies in Policy Data File dated 31 December 2014. This value assumes that all Post-Appointment Lapsed Policies accept the Lapsed Policy Offer. The actual final policy loan value will depend upon how many policies accept the Lapsed Policy Offer, but it is noted that if none of these policyholders accept the Lapsed Policy Offer (and hence all lapse) then the policy loan balance is estimated to reduce by approximately BD\$2.5 million.
Provision against loans	(503)	During the course of Saipoo's due diligence process there were loans identified with a value of BD\$723,939 where there was no paperwork, therefore a provision has been applied against this amount. BD\$220,569 relates to cash amounts required to reinstatement lapsed policy offer (see below) and BD\$503,370 in relation to amounts secured by existing policies. In the meantime the JM is carrying out a verification exercise to substantiate these loans, and where they can be substantiated the provision will be released.
Consideration	1,400	As agreed in SPA.
Estimate of GOB Support	81,929	Balancing figure as agreed in SPA.
<b>Total Assets</b>	<u>89,441</u>	

**Notes**

<b>1. Estimate of cash/securities</b>	<b>Bd\$'000</b>	<b>Notes</b>
Net cash/securities from Statutory Fund	14,733	Projected cash or securities deriving from Statutory Fund assets (excluding real estate) at Transfer Completion Date, net of amounts held back by JM to cover costs. Includes VAT reclaim from Barbados Revenue Authorities of BD\$3.7m. Securities valuations as at June 2016.
Post-Appointment Premiums	18,591	As at 31 Dec 2014 and per 31 Dec 2014 Policy Data File (cash held in segregated account).
Cash collected under Lapsed Policy Offer	3,201	Estimated projection of cash that will be collected under the Lapsed Policy Offer. This estimate is as at 31 Dec 2014 and as per 31 Dec 2014 Policy Data File and assumes that all Post-Appointment Lapsed Policies accept the Lapsed Policy Offer. The actual amount collected will depend upon how many policies lapse, but it is noted that if none of these policyholders accept the Lapsed Policy Offer (and hence all lapse) then the amount collected will be BD\$nil.
Provision against Lapse Policy Offer	(221)	Per "Provision against loans" above - where due to the lack of documentation these policyholders are not anticipated to take up the Lapse Policy Offer on their policies. In the meantime the JM is carrying out a verification exercise to substantiate these loans, and where they can be substantiated the provision will be released.
Less: Claims & De Minimis Policies (see Note 2)	(27,409)	Based on Policy Data File as at 31 Dec 2014. See breakdown in Note 2.
<b>Total Cash/securities</b>	<u>3,895</u>	
<b>2. Claims &amp; De Minimis Policies</b>	<b>Bd\$'000</b>	<b>Notes</b>
Pre-Appointment deaths	2,065	As per 31 Dec 2014 Policy Data File.
Pre-Appointment maturities	1,144	As per 31 Dec 2014 Policy Data File.
Pre-Appointment surrenders	1,538	As per 31 Dec 2014 Policy Data File, plus BD\$240,831 provision for additional pre-appt maturities from well before 2010 (called "Policy proceeds on deposit" - see JM 90 day Post-Appointment deaths
Post-Appointment maturities	4,665	As per 31 Dec 2014 Policy Data File.
De Minimis Policy Payment Amounts	17,309	As per 31 Dec 2014 Policy Data File.
Refunds for overpaid premium	32	As per 31 Dec 2014 Policy Data File.
Unpaid amounts to Vested Annuitants	30	As per 31 Dec 2014 Policy Data File.
<b>Total Claims &amp; De Minimis Policies</b>	<u>605</u>	Accrued but unpaid regular payments to Vested Annuitants up to 31 Dec 2014. Equivalent monthly payment \$11,866.19.

**SCHEDULE 5**  
**APPOINTMENT OF EXPERT**

1. Where any dispute arises between the Company and the Transferee relating to the level of Final GOB Support that remains unresolved after 15 Business Days have elapsed from the date that the dispute was identified, the Company and the Transferee shall refer such dispute to the actuarial firm Towers Watson situated at Mid City Place, 71 High Holborn, London WC1 V6TP, United Kingdom who shall act as Expert.

**2 Procedure for making Submissions to the Expert**

The procedure to be followed for the referral of a matter to the Expert shall be as follows:

- 2.1 Within 5 Business Days after referral to the Expert becomes necessary, or within such longer period as agreed between the Company and the Transferee, the parties shall agree and deliver to the Expert a Statement of Fact and a core bundle of the principal documents relating to the dispute.
- 2.2 With a further 5 Business Days following the delivery to the Expert of the agreed Statement of Fact and principal documents identified at 2.1 above, or within such longer period as agreed between the Company and the Transferee, each party shall deliver to the Expert its written submissions which shall include any expert evidence and/or any documents additional to those in the 'core' bundle upon which it intends to rely. Each party's written submission shall be copied to the other party at the same time that they are delivered to the Expert.
- 2.3 Each party may, if it considers it necessary to do so, deliver supplemental written submissions to the Expert within 5 Business Days of the delivery to the Expert of the written submissions and supporting documents or within such longer period as agreed between the Company and the Transferee. Any such supplemental written submissions shall be copied to the other party at the same time that they are delivered to the Expert. No further written submissions shall be permitted hereunder unless expressly requested by the Expert.
- 2.4 The Expert shall be entitled to request such further information or copies of documents from the parties as it may consider necessary.
- 2.5 The Expert will use its best endeavours to issue its determination in relation to the issues referred to it pursuant to this Agreement within 20 Business Days of the date of his appointment, such time limit to be extended by the Expert within his or her absolute discretion.
- 2.6 The Expert shall be required to give reasons for its determination.
- 2.7 The Transferee shall bear the costs of the reasonable fees of the Expert.
- 2.8 The Expert's determination shall be final and binding upon the parties.

**SCHEDULE 6**  
**AGREED FORM OF FINAL GOB SUPPORT**

The aggregate value of Final GOB Support will be split equally between four (4) Government of Barbados bonds issued on or before the Transfer Completion Date.

The Final GOB Support bonds will have maturities and yields as specified below:

- Bond 1: A zero-coupon bond maturing 10 years after the Transfer Completion Date, issued at an equivalent annual yield of 7.25%
- Bond 2: A zero-coupon bond maturing 15 years after the Transfer Completion Date, issued at an equivalent annual yield of 7.75%
- Bond 3: A coupon-paying bond maturing 20 years after the Transfer Completion Date, with an annual coupon rate of 8.25% (paid semi-annually)
- Bond 4: A coupon-paying bond maturing 25 years after the Transfer Completion Date, with an annual coupon rate of 8.75% (paid semi-annually)



**BARBADOS**

Appeared before me this day the within named COLIN WILSON one of the subscribed witnesses to the execution of the foregoing Sale and Purchase Agreement between British-American Insurance Company (Barbados) Limited (in Judicial Management), Sagacor Life Inc. and KPMG Transactions and Restructuring Limited and made oath that he was present on the 21<sup>st</sup> day of December 2015 and saw the within named LISA TAYLOR and MICHAEL ALISTER EDGHILL two of the executing parties thereto duly sign seal and deliver the same as and for their and each of their free and voluntary acts and deeds.

Given under my hand this 6<sup>th</sup> day of JANUARY 2016.

*Rebecca A. Brumby*

---

Commissioner of Probates