Aetna Life Insurance Company - Canadian Branch

LIMAT Ratio Public Disclosure Summary Template

(thousands of dollars, except percentages)

Branches are required, at minimum, to maintain a Total Ratio of 90%. OSFI has established supervisory target level of 100% for Total margin.

Definition of terms can be found in Guideline A at: LICAT – Life Insurance Capital Adequacy Test

		Current Period	Prior Period	
		12/31/2018	12/31/2017	Change - %
Available Margin (A-B)	U	58,543	N/A	N/A
Assets Available	Α	71,937	N/A	N/A
Assets Required	В	13,394	N/A	N/A
Surplus Allowance and Eligible Deposits	D	653	N/A	N/A
Required Margin	Е	8,515	N/A	N/A
LIMAT Total Ratio ([C+D] / E) x 100		695%	N/A	N/A

Qualitative Analysis of Solvency Ratio

- During 2018, capital ratios have declined due to additional insurance risk related to the growth in the Canadian group life and health business.
- The total ratio is well in excess of OSFI's supervisory target level.
- 12/31/2017 values not available as the LIMAT became effective 1/1/2018.