

WAIVER NOTICE

Firm Zurich International Life Limited

Address Qatar Financial Centre, Office 404, 4th Floor, QFC Tower, Diplomatic Area,

West Bay Doha - Qatar

QFC No. 00067

Notice No. W 0005/11

Financial Services Regulations, article 16 (1) (B)

1 Waiver

The following provision of *Anti-Money Laundering and Combating Terrorist Financing Rules 2010* does not apply in relation to the firm:

Rule 2.3.2 (2)

2 Commencement

This notice commences on 15 January 2011 and, unless revoked earlier, expires on 15 July 2011.

3 Condition

This notice is given subject to the condition that the firm's money laundering reporting officer spends an appropriate amount of time (having regard to the responsibilities of the role) in Qatar exercising the role.

Michael G Ryan

Deputy Chief Executive Officer

Date: 13 January 2011