

Know your customer

Company Name: Hannover Life Reassurance Company of America (Bermuda) Ltd.
 (“HLRA Ber” or “Company”)

Registered Address: Purvis House, Second Floor
 29 Victoria Street
 Hamilton, HM 10
 Bermuda

Website: www.hannover-re.com

Date of Incorporation: 3 March 2014
 Location of Incorporation: Bermuda
 Registration Number: 48780
 Registration Body: [Bermuda Registrar of Companies](#)

Supervising Regulator: [Bermuda Monetary Authority](#) (“BMA”)
 Current License: Long-Term Class E Insurer
 Effective Date: 26 March 2018

Activities conducted: (Re)insurance

Ultimate Parent Company: Hannover Rück SE
 Parent Company: Hannover Finance, Inc. (DE, USA)
 Shareholder: 100%; Hannover Finance, Inc. (DE, USA)

Board of Directors:

Name:	Position:	Country of Residence:
Klaus Miller	Chairman	Germany
Peter Schaefer	Director	USA
Chantal Cardinez	Director	Bermuda
Clemens Jungsthoefel	Director	Germany
Jean-Jacques Henchoz	Director	Switzerland

Elective Tax Jurisdiction: US Taxpayer (by way of I.R.C. 953(d) election)
 Tax Identification Number: 98-1159666

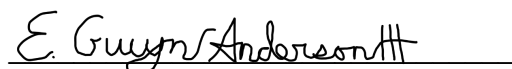
Ratings: Standard & Poor’s AA- “Very Strong”
 A.M. Best A+ “Superior”

HLRA Ber's Anti-Money Laundering and Sanctions Screening:

HLRA Ber is not located in a sanctioned region, nor does it have any branch or subsidiary offices in sanctioned regions. HLRA Ber does not do business with sanctioned individuals or companies. As a reinsurer, HLRA Ber is not required to have an Anti-Money Laundering (“**AML**”) program. As part of the Company’s sanction screening process, HLRA Ber would report to Financial Intelligence Agency (“**FIA**”) any designated individuals or entities that were listed for Money Laundering or Terrorism Financing. The Company’s Vice President, Chief Administration Officer, Secretary & Compliance Officer would file the report with the FIA should HLRA Ber ever become aware of transactions with a sanctioned entity. HLRA Ber does apply a risk-based due diligence on all individual shareholders, directors, officers, authorised signatories and all other individuals who will control, manage and/or direct the management of the Company in accordance with its Fit & Proper Guideline.

1. Anti-Money Laundering – The BMA has specifically **excluded reinsurers** from the requirement of having an AML program in place (see [AML-ATF Guidance Notes for Long-Term Insurers](#)). HLRA Ber only performs business-to-business transactions, so no individual consumer information is collected or received.
2. Sanction Screening – As a Bermudian company, HLRA Ber **is required** to have a Sanction Screening Program in place in order to detect designed individuals, entities, vessels, etc. and avoid doing any business with them. Although HLRA Ber does not collect or receive individual consumer data, it does do business with insurance companies and reinsurers, and these companies are set-up in HLRA Ber’s systems for monitoring via the Company’s Register of Business Partner (“**RoBP**”) system. At set-up these companies and their beneficial owners are screened for any sanctions (including money laundering, terror financing, drug kingpins, etc.) in the UK, US, Germany, EU, or UN. Additionally, after successfully passing the initial scan, these business partners are monitored for any changes in their sanction status; so that if they later become a sanctioned entity, HLRA Ber’s system will place a stop/hold to prevent any further transactions being processed. HLRA Ber will then contact the Hannover Re Group’s Legal Services – RoBP to inquire about the reasons for the stop/hold and it must be removed before processing can continue.

Hamilton, Bermuda - 22 June 2023



E. Gwyn Anderson, III
VP, Chief Administrative Officer,
Secretary and Compliance Officer