

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 12/31/2025	Prior Period 12/31/2024	
Available Margin (A-B)	C	33,054	65,788	
Assets Available	A	47,049	78,435	
Assets Required	B	13,995	12,647	
Surplus Allowance and Eligible Deposits	D	575	543	
Required Margin	E	4,773	13,295	
LIMAT Total Ratio $[(C+D) / E] \times 100$		705%	499%	

Qualitative Analysis of Solvency Ratio

- The improvement of the LIMAT ratio came primarily from a significant reduction in market risk due to all bonds being sold and those not repatriated, replaced with short term treasury bills. \$32m was repatriated to home office during 2025.
- The total ratio is well in excess of OSFI's supervisory target level.