

RELEASE OF LIABILITY

I acknowledge that upon receipt of sums paid in relation to Policy/Certificate Number:

intending to be legally bound hereby, I agree and hereby release from all liability and to indemnify and hold harmless **COLONIAL LIFE INSURANCE COMPANY (TRINIDAD) LIMITED** ("the Company") and any of its employees or agents, successors or assigns representing or related to the Company and declare as follows:

1. that I have not been a director or officer of CLICO Investment Bank Limited, British American Insurance Company (Trinidad) Limited, Caribbean Money Market Brokers Limited, C L Financial Limited and the Company (collectively "CL Companies") at anytime in the twelve months prior to January 31, 2009

Policy Owner(s):

Identification Details:

Date:

Witness:

COMPANY STAMP

Director or Officer:

Anyone who has been a director, officer (including a chief executive officer, chief operating officer, president, vice-president, corporate secretary, treasurer, chief financial officer, chief accountant, chief auditor, chief investment officer, chief compliance officer or chief risk officer or any other individual designated as an officer by the articles, by-laws or any other corporate document) of the CL Companies or a spouse or cohabitant as defined in the Cohabital Relationships Act, Chap. 45:55 of a person who at anytime in the twelve months prior to January 31, 2009 been a director or officer of the CL Companies.