

APPENDIX (from the Insurance Act)

A “third party” is:

“a person who

- (1) at present nor at anytime in the twelve months prior to January 31st, 2009, has not been a shareholder, director or 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 CLICO Investment Bank, Colonial Life Insurance Company [Trinidad] Limited, British American Insurance Company (Trinidad) Limited, Caribbean Money Market Brokers Limited or CL Financial Limited (collectively called “the CL Companies”); or
- (2) is not the spouse or cohabitant as defined in the Cohabital Relationships Act, Chap. 45:55 of a person who is at present or has at anytime in the twelve months prior to January 31, 2009 been a director or officer of the CL Companies”; or

A company that is

- (1) not at present nor has at anytime in the twelve months prior to January 31st, 2009, been a shareholder of the CL Companies;
- (2) not at present nor has at anytime in the twelve months prior to January 31st, 2009, been an affiliate or subsidiary of any of the CL Companies;
- (3) neither at present nor has it at anytime in the twelve months prior to January 31st, 2009, been under the control of a person who is at present or has at anytime in the twelve months prior to January 31st, 2009, been a director or 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 any of the CL Companies.
- (4) neither at present nor has it at anytime in the twelve months prior to January 31st, 2009, been under the control of a spouse or a cohabitant as defined in the Cohabital Relationships Act Chap 45:55 of a person who is at present or has at anytime in the twelve months prior to January 31st, 2009, been a director or officer of any of the CL Companies.