



October 6, 2014
File No.: 78000-03
Ref. No.:1049

To: British Columbia Life Insurance Companies and Fraternal Benefit Societies

**Re: Adoption of OSFI's 2014 changes to the Memorandum to the Appointed Actuary
(Life Insurance)**

This is to inform British Columbia incorporated Life Insurers and Fraternal Benefit Societies that the Financial Institutions Commission (FICOM) has adopted the 2014 changes to the Memorandum to the Appointed Actuary, issued in September 2014 by the federal Office of the Superintendent of Financial Institutions (OSFI).

Apart from differences due to law and unless otherwise stated, FICOM will adopt future changes to the Memorandum to the Appointed Actuary as established and published, and amended by OSFI.

The changes may be viewed on OSFI's website at www.osfi-bsif.gc.ca under Regulatory Data and Returns/Filing Financial Returns.

Should you have any questions, please contact Tiffany Mak, Senior Analyst, Information Management, at tiffany.mak@ficombc.ca.

Yours truly,

Stanley Chang
Director, Information Management

KS/ac