



September 22, 2016

File No.: 78000-03

Ref. No.: 2229

To: British Columbia Life Insurance Companies and Fraternal Benefit Societies

**Re: Adoption of OSFI's 2016 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 2016 changes to the Memorandum to the Appointed Actuary, issued in September 2016 by the federal Office of the Superintendent of Financial Institutions (OSFI).

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

Should you have any questions, please contact Tiffany Mak, Senior Analyst, Financial & Regulatory Reporting, at [tiffany.mak@ficombc.ca](mailto:tiffany.mak@ficombc.ca).

Yours truly,

A handwritten signature in blue ink, appearing to read "Mehrdad Rastan".

Mehrdad Rastan  
Executive Director, Regulation

TM/cl