

January 28, 2005

MEMORANDUM

TO: Federally Registered Life Insurance Companies and Fraternal Benefit Societies

FROM: Allan Brender, Senior Director, Regulator Sector, Actuarial Division

SUBJECT: Memorandum to the Actuary (Life Insurance) 2004

COPY: Appointed Actuaries of Federally Registered Life Insurance Companies and Fraternal Benefit Societies

The Filing Directions in section A.9 of the 2004 Memorandum to the Appointed Actuary indicate that all copies of the Appointed Actuary's Report (AAR) and related materials should be submitted to OSFI's Accounting and Financial Information Division in Ottawa.

The Division is now called **Regulatory Information Division**. The mailing address is 255 Albert Street. Ottawa, ON. K1A 0H2.