CA AFFIDAVIT-DECLARATION TO VALUATION OF PROPERTY & SECURITIES/VERIFICATION ATTACHED TO THE FIRST PAGE OF THE 2007 ANNUAL STATEMENT

William Jensen Gedwed, President — Philip Rydzewski, Vice President

Insert proper names of officers and their respective titles, as required by Section 903 or 903.5 of the California Insurance Code.

Peggy Gibbons Simpson, Secretary — Maria Consuelo Palacios, Treasurer

of the The MEGA Life and Health Insurance Company (Name of Insurer) 97055 (NAIC #) **(hereinafter called the Insurer), each for himself certifies (or declared) under the penalties of perjury that he is the officer above designated by the title appearing after his name, of the above Insurer;**

A. (Annual Statement Affidavit - applicable to all insurers except fraternal benefit societies).
That the attached Annual Statement of the Insurer to the Insurance Commissioner of the State of California for the year ended December 31, 2007, together with the statements (therein contained), of the Insurer's assets and liabilities, summary of operations, and cashflow statement together with all schedules, exhibits, answers, supplements, declarations and explanations thereto annexed or therein contained or referred to, or filed therewith by the Insurer, including all special California schedules and exhibits filed therewith by the Insurer, are full, true and correct statements of the assets and liabilities, summary of operation, and cashflow statement for the year ended December 31, 2007, and of the matters required to be contained in said schedules, special California schedules, exhibits, answers, supplements, declarations and explanations; all according to his best information, knowledge and belief.

B. (Declaration relating to Valuation of Properties and Securities in Annual Statement applicable to all insurers).
1. That we are acquainted with, and have full knowledge of the valuations of properties and securities used in said Insurer's statement exhibiting its condition and affairs as of December 31, 2007 filed with the Insurance Commissioner of the State of California pursuant to the provisions of the Insurance Code of the State of California.

2. That the said valuations comply with the applicable Insurance Code Sections (e.g., Sec. 923, and 1250 et seq.) and California Code of Regulations set forth in Sec. 2279 et seq., except as shown in Exhibit I, if any, attached hereto and

3. That valuation in accordance with said order of the properties and/or securities shown in said Exhibit I, if any is impossible, and that the reason or reasons therefore is or are stated in said Exhibit I.

4. That the basis of valuation of the properties and for securities shown in said Exhibit I, if any, is described therein.

C. (Verification)
Section 903 of the California Insurance Code provides as follows: "The Commissioner shall require statements and reports to be verified as follows: (a) If made by a domestic corporation, by the oaths of any two of the executive officers thereof. (b) If made by an individual or firm, by the oath of such individual or a member of the firm. (c) If made by a foreign insurer, by the oath of the principal executive officer thereof, or manager, residing within the United States."

Section 903.5 of the California Insurance Code provides as follows: "In any case where an insurer is required by law to file with the commissioner statements or reports respecting its financial condition, income or disbursements, verified or signed by its designated officers, agents, or employees, the commissioner may accept and file the statement or report verified by affidavit of the president or vice-president and the treasurer or secretary of such insurer, in lieu of the verification or signature otherwise prescribed by law."

A "foreign insurer" as the term is used in the above quoted Section 903 means an insurer NOT organized under the laws of the State of California.

Section 2015.5 of the Code of Civil Procedure provides that the above form of certification or declaration under the penalties of perjury is of like force and effect as verification under oath.

State of Texas)
County of Tarrant)

Subscribed and sworn to (or affirmed) before me on this 27 **day of** February, **20** 08, **by** William Jensen Gedwed, **personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.**

Karen Freeman — Karen Freeman
Notary Public

KAREN FREEMAN NOTARY PUBLIC (Seal) STATE OF TEXAS EXPIRES 8-28-2011

My Commission Expires:
August 28, 2011

1 President
Signature and Title

2 Vice President
Signature and Title

3 Secretary
Signature and Title

4 Treasurer
Signature and Title