

Cautionary Statements in respect of Solvency and Financial Conditions Reports (SFCRs) for related undertakings for the year ended 31st December 2016.

Cautionary Statements:

The Solvency and Financial Condition reports for undertakings within the Harcourt Life Group (“Harcourt Life”) listed below contain, and may make other verbal or written ‘forward-looking statements’ with respect to certain of Harcourt Life’s plans and current goals and expectations relating to future financial condition, performance, results, strategic initiatives and objectives. Statements containing the words ‘believes’, ‘intends’, ‘expects’, ‘projects’, ‘plans’, ‘will’, ‘seeks’, ‘aims’, ‘may’, ‘could’, ‘outlook’, ‘likely’, ‘target’, ‘goal’, ‘guidance’, ‘trends’, ‘future’, ‘estimates’, ‘potential’, and ‘anticipates’ and words of similar meaning, are forward-looking. By their nature, all forward-looking statements involve risk and uncertainty. Accordingly, there are or will be important factors which could cause actual results to differ materially from those indicated in these statements.

Harcourt Life undertakes no obligation to update the forward looking statements in these Solvency and Financial Condition Reports or any other forward looking statements it may make. Forward-looking statements in these reports are current only as of the date on which such statements are made.

Each Solvency and Financial Condition Report has been prepared for, and only for, the members of the company in question, as a body and no other persons. The companies, their directors, employees, agents or advisers do not accept or assume responsibility to any other person to whom these documents are shown or into whose hands it may come, and any such responsibility or liability is expressly disclaimed.

This statement applies to the Solvency and Financial Condition Reports for the following related undertakings within the Harcourt Life Group:

Harcourt Life Assurance dac

Harcourt Life International dac

Scottish Mutual International dac

Augura Life Ireland dac