

16 February 2026

**TO ALL FIXED POLICYHOLDERS & CREDITORS**

Dear Sir/Madam,

**RE: Omnia Ltd. (In Liquidation) ("the Company")**

**Valuation of your claim for purposes of the first creditors meeting ("Creditors' Meeting")**

As you may be aware, the Joint Provisional Liquidators ("JPLs") sought directions from the Supreme Court of Bermuda ("Court") in relation to the next steps in the Company's liquidation. The Court provided directions in a judgment<sup>1</sup> dated 25 September 2025 and an order dated 25 September 2025 ("Order"), both of which are available at [www.omnialtdbr.com](http://www.omnialtdbr.com) ("Company Website").

Pursuant to the Companies Act 1981 and the Companies (Winding-Up) Rules 1982, the JPLs are required to hold a Creditors' Meeting. In order to hold the Creditors' Meeting, it has been necessary to identify who will be counted as a creditor and what value their claim should be admitted for voting purposes at the meeting.

The Court approved a process by which the JPLs will identify and admit claims that fixed segregated policyholders may have against the Company's general account.

In accordance with the process set out in the Order, the valuation of your claim ("Valuation") against the Company's general account has been determined by the JPLs and posted on the policyholder portal (the "Portal"). You can access the portal via the Company Website.

It is important to note that the Valuation is only a valuation for the purposes of voting at the Creditors' Meeting. For the avoidance of doubt, it is not the valuation that will be used for the purposes of future distributions.

The Order contains a process by which you may object to the JPLs' approach to the valuation of your claim. Should you wish to object to your Valuation, you must provide reasons for your objection, any further or alternative valuation which you consider to be more appropriate, reasons supporting that alternative valuation (along with the legal basis on which you rely) and any further evidence you wish to provide in support of your position. Objections are to be emailed to [support@omnia.bm](mailto:support@omnia.bm) within 42 days and, in any event, by no later than 15 April 2026 ("Objection Deadline").

Unless you lodge an objection by the Objection Deadline, your Valuation will be the value of your claim for the purposes of voting at the Creditors' Meeting. Should you not wish to object to your Valuation, no further action is required from you.

The JPLs will in due course invite you to participate in the Creditors' Meeting, which is expected to take place in May or June 2026, further communications will be sent in this regard. At the Creditors' Meeting you will have the opportunity to vote on the following resolutions:

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<sup>1</sup> *Re Northstar Financial Services (Bermuda) Ltd (in liquidation) and Omnia Ltd (in liquidation) [2025] SC (Bda) 98 Civ (25 September 2025)*

1. Appointment of the current JPLs as permanent liquidators or the appointment of other persons as permanent liquidators; and
2. Appointment of a Committee of Inspection to represent you during the liquidation process.

**NEXT STEPS:**

1. You may login to the Portal to view your Valuation. Refer to Appendix 1 for a visual example of where your Valuation is found on the Portal.
2. Should you determine to object to your valuation, lodge an objection by the Objection Deadline.
3. No further action is required if you have no objection to your Valuation.

**Should you not have access to the Portal:**

- Please complete the Portal Access Request Form in Appendix 2 (the “Access Form”).
- Ensure that all required supporting documentation (as outlined in the instructions section of the Access Form), the Access Form and the accompanying documents are certified by a Notary Public.
- Please contact [support@omnia.bm](mailto:support@omnia.bm) to receive a secure link to upload your completed Access Form and supporting documents. For security reasons, please DO NOT send completed Access Forms and documents over email.
- Once your request is approved, you will receive a confirmation email with your Portal login details.

Policyholders are requested to obtain access (should they not already have access) to the Portal as the JPLs regularly post their updates to the Portal.

The JPLs will provide further updates on the process and timing of the Creditors' Meeting in due course. In accordance with the Court's directions, the Creditors' Meeting will be held virtually as approved by the Court.

Should you have any questions, please contact us by e-mail at [support@omnia.bm](mailto:support@omnia.bm).

Sincerely,  
Omnia Ltd. (In Liquidation)

Appendix 1 – Valuation

Summary

Values

Allocations

Parties

Transactions

Documents

Disbursement Su...

Valuation

Product Information

Product Name: The Universal Investor	Value First Meeting as of 16/01/2026:	\$xx,xxx.xx
Issue Date: 27/10/2006	Surrender Date:	
Plan Value: \$xxx,xxx.xx	Surrender Value:	\$xxx,xxx.xx

## Omnia Ltd.

## WEBSITE ACCESS REQUEST

## INSTRUCTIONS

This form may be used to request website access. You may access contract information, statements, confirmations and correspondence online. You will receive e-mail notifications when documents are posted.

Ensure that all sections are complete and submit this form with the necessary notarized documents listed below. Please see submission instructions on the last page of this document.

☐ Provide the following:

- ☐ **Evidence of Identity:** A notarized copy of a current passport or other government issued identity document which must clearly show:

- Photograph
- Full name
- Date of birth
- Document number
- Issue date
- Expiration date
- Signature

- ☐ **Address Verification:** A notarized copy dated within the last three months with current residential address in the form of any of following documents:

- A utility bill; or
- A credit card bill or bank statement; or
- A communication from a tax authority

- ☐ **IRS Form W8-BEN:** if one of the following conditions apply:

- i. US residential address
- ii. US mailing address (Including US P.O. Box)
- iii. US 'in care of' address
- iv. US telephone number

- ☐ **IRS Form W9:** if you are a U.S. person, including a Resident Alien, under U.S. Internal Revenue Service (IRS) regulations.

## 1A USER INFORMATION (REQUIRED)

Role of Individual Requesting Web Access:

- ☐ Settlor
- ☐ Co-Settlor
- ☐ Beneficiary
- ☐ Authorized Individual (Complete all sections except the Country of Tax Residency section below)

PLAN Number(s):	
First, Middle, Last Name:	
Residential Address:	
Residential City / Province / Postal Code / Country:	
Email (This will be your username):	Passport # & Expiry Date:

Continued

### 1A USER INFORMATION (REQUIRED) Continued

Date of Birth (dd/mm/yyyy):	Place of Birth:	
Country of Residence:	Country of Citizenship:	
1). Country of Tax Residency:	Tax Identification Number:	OR I cannot provide a TIN for the following reason:
2). Country of Tax Residency:	Tax Identification Number:	OR I cannot provide a TIN for the following reason:

### 2 AUTHORIZATION (REQUIRED)

- I represent that the information provided on this form is accurate and complete. I understand that this request is subject to review and approval by Omnia Ltd. (In Liquidation). I acknowledge that the bank will assess and deduct a banking fee from the wire amount.
- I acknowledge and agree that information contained in this form and information regarding my Plan(s) held within the Sub-Trust may be reported to the relevant authorities of the country in which the Plan(s) and Sub-Trust are maintained or the country or countries in which I reside for tax purposes. I acknowledge that the relevant authorities may provide the information to the country or countries in which I am resident for tax purposes.
- I confirm and understand that my information is collected/handled and/or held in accordance with Personal Information Protection Act ("PIPA") as reflected in the Company's privacy notice. For a copy of the Company's privacy notice, please visit [www.omnialtdbr.com](http://www.omnialtdbr.com).

Print Full Name of Requestor:	
Signature of Requestor (Electronic signatures are not permitted):	Date (MM//DD/YYYY):

### 3 NOTARY PUBLIC (VICECONSUL) (REQUIRED, IF NO ADVISOR ON RECORD)

On this (date) \_\_\_\_ / \_\_\_\_ / \_\_\_\_ , before me personally came \_\_\_\_\_ who having proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and having acknowledged that she/he, being authorized to do so, have executed the foregoing document, for the purposes and uses therein contained.

Print Full Name:	Notary Public Stamp / Signature Guarantee
Signature of Notary Public/Signature Guarantee:	

#### 4 ADVISOR SIGNATURES (IF NO ADVISOR, COMPLETE SECTION 3)

I, as Advisor of record on the Contracts / Policies referenced herein, affirm that this request complies with the Anti-Money Laundering policies of the Intermediary, and to the best of my knowledge, does not involve any suspicious activity. I have verified the identity of the Plan Participant(s) and, if different, the authorized signors making this request. I have attached the required verification documentation.

Distributor Name:

Advisor Name:

Signature of Advisor:

Date (MM/DD/YYYY):

Advisor Telephone:

Advisor E-Mail Address:

#### INSTRUCTIONS

Please email [support@omnia.bm](mailto:support@omnia.bm) to request a secure submission link. Once received, you may upload your completed form and supporting documents through our secure portal.