

Apostille

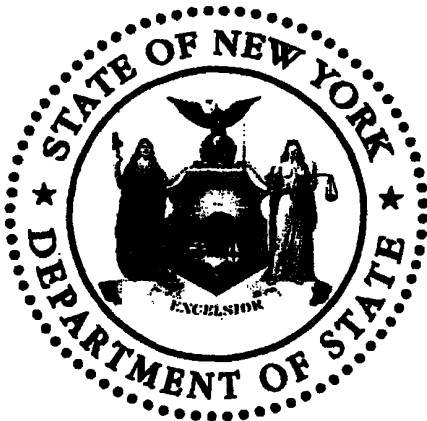
(Convention de La Haye du 5 Octobre 1961)



1. Country: **United States of America**
- This public document
2. has been signed by **Norman Goodman**
3. acting in the capacity of **County Clerk**
4. bears the seal/stamp of the county of **New York**

Certified

5. At New York, New York
6. the 07th day of February 2013
7. by Special Deputy Secretary of State, State of New York
8. No. NYC-186522B
9. Seal/Stamp
10. Signature



Sandra J. Tallman

Sandra J. Tallman
Special Deputy Secretary of State

04135595.RSL (REV: 8/25/2010)

STATE OF NEW YORK
County of New York, } ss.:

I, NORMAN GOODMAN, County Clerk and Clerk of the Supreme Court of the State of
New York in and for the County of New York, a Court of Record, having by law a seal,

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that Chartis Latin America Investments, LLC (the "Company"), formed under the laws of the state of Delaware, United States of America, having its primary office at 175 Water Street, New York, NY 10038, represented by Tanya E. Kent, Assistant Secretary, has made, constituted and appointed and does hereby make, constitute and appoint Alejandro Antonio Cassola Llor (the "Agent") as its true and lawful agent, and in the name and on behalf of the Company to:

1. Represent the Company before the Superintendent of Banks and Insurance, Internal Revenue Service and Superintendent of Companies;
2. Present and file before the Superintendent of Banks and Insurance, Internal Revenue Service and Superintendent of Companies any information regarding the Company as required by Ecuadorian law.

HEREBY GIVING said Agent the power and authority to do and perform all and every act whatsoever required or necessary to be done in connection with the above referenced tasks as the Company could do if personally present in Ecuador; hereby ratifying and confirming whatever action the Agent may take by virtue of the authority hereby conferred.

In the event of discrepancies between the English and the Spanish versions of the special power of attorney, the Spanish version shall prevail.

This special power of attorney shall take effect as of the 7th day of February, 2013 and shall expire on 31st day of December, 2013 or, automatically, without notice, upon the date the Agent ceases to be employed by American International Group, Inc. or one of its subsidiaries or affiliates.

PODER ESPECIAL

QUE TODAS LAS PERSONAS TENGAN CONOCIMIENTO que Chartis Latin America Investments, LLC (la "Compañía"), constituida bajo las leyes del Estado de Delaware, Estados Unidos de Norte América, teniendo su oficina principal en 175 Water Street, New York, NY 10038, debidamente representada por Tanya E. Kent, Assistant Secretary, ha hecho, constituido y nombrado y hace, constituye y nombra a Alejandro Antonio Cassola Llor (el "Agente") como su verdadero y legítimo agente y para que en nombre y representación de la Compañía para:

1. Representar a la Compañía ante la Superintendencia de Bancos y Seguros, Servicio de Rentas Interno y Superintendencia de Compañías.
2. Presentar y entregar cualquier información de la Compañía ante la Superintendencia de Bancos y Seguros, Servicio de Rentas Interno y Superintendencia de Compañías de acuerdo a lo que la ley Ecuatoriana dispone.

Por el presente se le otorga al Agente pleno poder y autoridad, para hacer todo y cualquier cosa necesaria en el territorio local para representar a la Compañía en relación con las tareas mencionadas anteriormente referenciados como si la Compañía lo podría hacer si estuviera presente en el Ecuador. Por medio del presente documento se ratifica y confirma cualquier acción que el Agente pueda hacer o ejecutar como consecuencia de la autoridad aquí otorgada.

En el evento en que existan diferencias entre la redacción en Inglés y Español del presente Carta Poder, prevalecerá lo estipulado en la versión en Español.

Este PODER ESPECIAL surtirá efecto desde el día 7 de febrero, de 2013 y expirará el 31 de diciembre de 2013. Así también, el presente documento quedará inválido automáticamente y sin necesidad de ninguna notificación, el momento en que el "Agente" cese su relación laboral con American International Group, Inc. o cualquiera de sus subsidiarias o filiales.



NOTARIA VIGESIMA SEXTA DEL CANTON QUITO
De acuerdo con la facultad prevista en la Ley Notarial, doy fe que la FOTOCOPIA que antecede, es igual al documento presentado ante mí.
en: - 5 - folios: del (es).
14 MAR 2013
QUITO, a
DR. HOMERO LOPEZ OBANDO
NOTARIO VIGESIMA SEXTO
DEL CANTON QUITO

CHARTIS LATIN AMERICA INVESTMENTS, LLC

State of New York }
County of New York, } ss.

I, NORMAN GOODMAN, County Clerk and Clerk of the Supreme Court of the State of New York, in and for the County of New York, a Court of Record, having by law a seal, DO HEREBY CERTIFY pursuant to the Executive Law of the State of New York, that

Paul Spencer

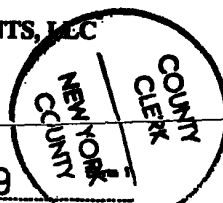
whose name is subscribed to the annexed affidavit, deposition, certificate of acknowledgment or proof, was at the time of taking the same a NOTARY PUBLIC in and for the State of New York duly commissioned, sworn and qualified to act as such; that pursuant to law, a commission or a certificate of his official character, with his autograph signature has been filed in my office; that at the time of taking such proof, acknowledgment or oath, he was duly authorized to take the same; that I am well acquainted with the handwriting of such NOTARY PUBLIC or have compared the signature on the annexed instrument with his autograph signature deposited in my office, and I believe that such signature is genuine.

IN WITNESS WHEREOF, I have hereunto set my hand affixed my official seal this

FEE PAID \$3.00

FEB 07 2013

Norman Goodman
County Clerk and Clerk of the Supreme Court, New York County



February, 2013
Secretary of
Company and the