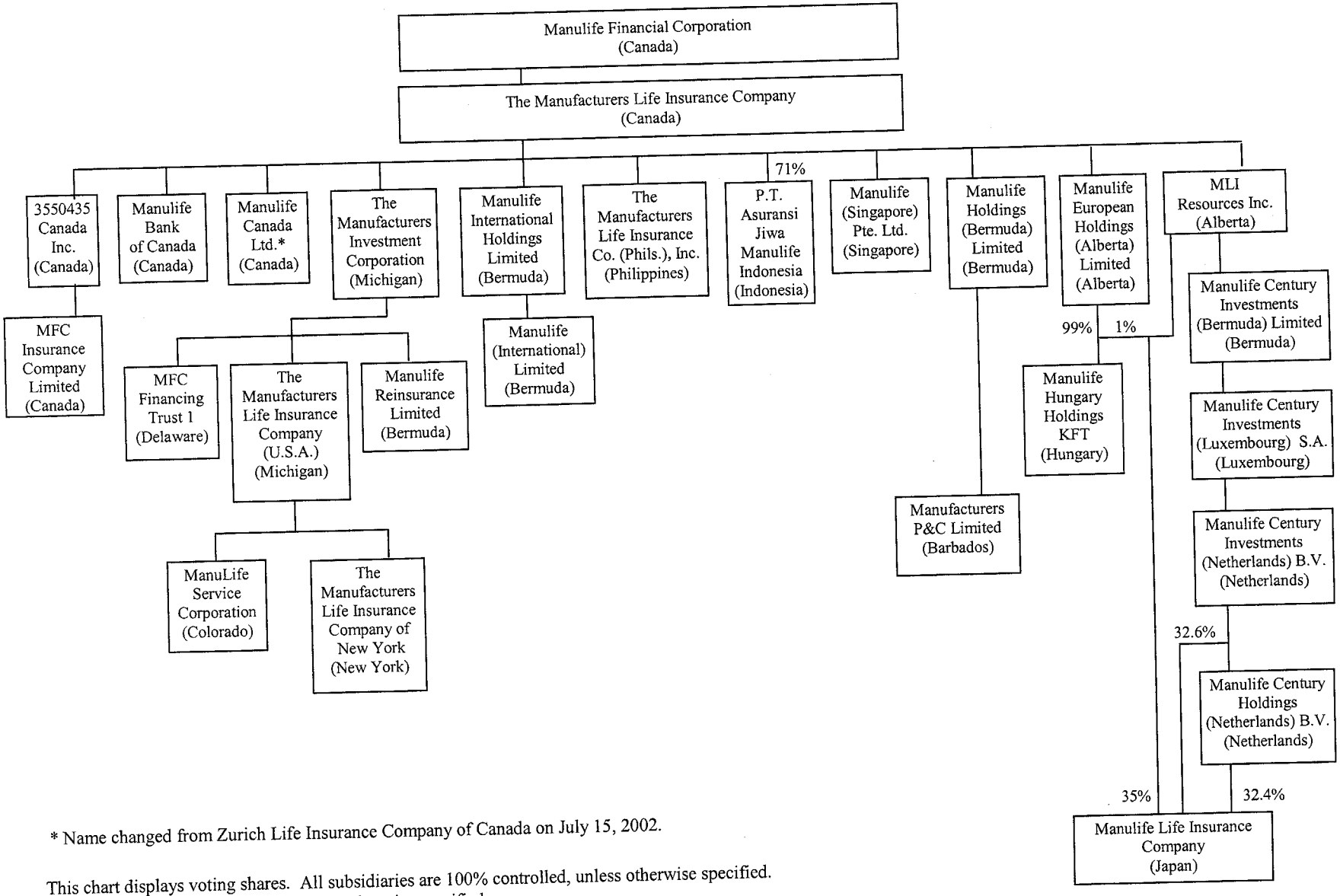
# EXHIBIT 3

## ORGANIZATION CHART OF THE APPLICANT




* Name changed from Zurich Life Insurance Company of Canada on July 15, 2002.

This chart displays voting shares. All subsidiaries are 100% controlled, unless otherwise specified.
All subsidiaries are corporations, unless otherwise specified.
Jurisdiction of domicile is shown in parentheses.