

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating 2**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	0
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	0
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	0
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	15,358,173,034
Debt securities	1B	2	7,124,426,593
Land and buildings	1C	3	33,300,000
Loans	1D	4	524,176,382
Cash and deposits		5	511,713,095
Other invested assets	1E	6	112,255,846
Investment income due or accrued		7	16,955,935
Outstanding premiums and agents' balances	1F	8	73,886,966
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	42,409,129
Inter-fund balances and intra group balances (due from)	1I	13	16,764,182
Other assets	1J	14	48,789,401
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>23,862,850,563</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	21,601,637,662
Other liabilities:			
Outstanding claims		17	1,679,596,026
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	2,629,208
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	28,720,489
Others	1M	23	508,705,547
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>23,821,288,932</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>41,561,631</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	2,997,878,717
Debt securities	1B	2	670,629,157
Land and buildings	1C	3	0
Loans	1D	4	2,849,417
Cash and deposits		5	55,321,403
Other invested assets	1E	6	2,415,955
Investment income due or accrued		7	40,093,628
Outstanding premiums and agents' balances	1F	8	26,427,561
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	9,906,597
Income tax recoverables		11	0
Fixed assets	1H	12	2,727,321
Inter-fund balances and intra group balances (due from)	1I	13	1,035,439
Other assets	1J	14	31,055,669
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>3,840,340,864</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	1,828,191,001
Other liabilities:			
Outstanding claims		17	162,830,469
Annuities due and unpaid		18	0
Reinsurance deposits		19	650,281,617
Amounts owing to insurers		20	4,881,437
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	15,828,735
Others	1M	23	361,430,887
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>3,023,444,146</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>816,896,718</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	8,352,705,921
Debt securities	1B	2	1,391,520,643
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	138,222,065
Other invested assets	1E	6	7,143,249
Investment income due or accrued		7	6,119,289
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	71,327
Income tax recoverables		11	0
Fixed assets	1H	12	75,776
Inter-fund balances and intra group balances (due from)	1I	13	2,192,515
Other assets	1J	14	18,499,549
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>9,916,550,334</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	9,749,641,187
Other liabilities:			
Outstanding claims		17	17,576,349
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	177,626
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	8,232,693
Others	1M	23	65,914,284
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>9,841,542,139</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>75,008,195</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating 2**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	0
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	0
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	0
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	0
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	0
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	0
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	0
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	0
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	0
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	0
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	0
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	0
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>



**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			0

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	3,098,541,616	82,271,617	3,180,813,233
Collective investment schemes	2	3,371,307,986	8,806,051,815	12,177,359,801
Total (1 to 2) = Row 1 of Form 1	3			15,358,173,034

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	2,997,878,717	2,997,878,717
Total (1 to 2) = Row 1 of Form 1	3			2,997,878,717

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	1,892,006,170	0	1,892,006,170
Collective investment schemes	2	248,054,206	6,212,645,545	6,460,699,751
Total (1 to 2) = Row 1 of Form 1	3			8,352,705,921

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			0

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			0

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			0

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			0



**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	0
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	2,903,205,839
Qualifying debt securities	2	3,306,264,174
Other debt securities	3	914,956,580
Total (1 to 3) = Row 2 of Form 1	4	7,124,426,593

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	201,873,137
Qualifying debt securities	2	440,193,038
Other debt securities	3	28,562,982
Total (1 to 3) = Row 2 of Form 1	4	670,629,157

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	1,032,759,722
Qualifying debt securities	2	279,401,051
Other debt securities	3	79,359,870
Total (1 to 3) = Row 2 of Form 1	4	1,391,520,643

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	0
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	0
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	0
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	0
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	0



**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Total = Row 3 of Form 1	21					0

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Prudential Tower 30 Cecil Street, #30-01	1	26,310,666	31/12/2018	32,500,000	800,000	33,300,000
Total = Row 3 of Form 1	21					33,300,000

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Total = Row 3 of Form 1	21					0

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Total = Row 3 of Form 1	21					0

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Total = Row 3 of Form 1	21					0

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Total = Row 3 of Form 1	21					0

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Total = Row 3 of Form 1	21					0

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Total = Row 3 of Form 1	21					0



**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	0	0	0
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			0

**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	524,154,500	0	524,154,500
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	21,882	0	21,882
Total (1 to 4) = Row 4 of Form 1	5			524,176,382

**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	2,849,417	0	2,849,417
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			2,849,417

**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	0	0	0
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			0

**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	0	0	0
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			0

**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	0	0	0
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			0

**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	0	0	0
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			0

**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	0	0	0
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			0



**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Participating 2**

**Reporting Cycle: 201812**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0

<b>Other invested assets excluding derivatives</b>			
Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0

**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Participating**

**Reporting Cycle: 201812**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	687,323,456	14,478,818
Total investments in futures contracts (6 to 8)	9	687,323,456	14,478,818
Forward contracts:			
(a) Currency forward contracts	10	6,193,797,185	97,149,218
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	6,193,797,185	97,149,218
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	35,258,612	627,810
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	35,258,612	627,810
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	6,916,379,253	112,255,846
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		112,255,846

**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Non-Participating**

**Reporting Cycle: 201812**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	180,731,042	2,406,552
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	180,731,042	2,406,552
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	753,235	9,403
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	753,235	9,403
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	181,484,277	2,415,955
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		2,415,955

**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 201812**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	580,337,818	3,522,727
Total investments in futures contracts (6 to 8)	9	580,337,818	3,522,727
Forward contracts:			
(a) Currency forward contracts	10	414,946,473	3,620,522
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	414,946,473	3,620,522
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	995,284,291	7,143,249
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		7,143,249



**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Participating 2**

**Reporting Cycle: 201812**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0

**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Participating**

**Reporting Cycle: 201812**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0

**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201812**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0

**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 201812**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0



**ANNUAL RETURN: ANNEX 1F(a) - AGEING OF OUTSTANDING PREMIUMS  
AND AGENTS' BALANCES OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Participating 2**

**Reporting Cycle: 201812**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	0

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.

**ANNUAL RETURN: ANNEX 1F(a) - AGEING OF OUTSTANDING PREMIUMS  
AND AGENTS' BALANCES OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Participating**

**Reporting Cycle: 201812**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	73,886,966
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	73,886,966
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	73,886,966
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	73,886,966

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.

**ANNUAL RETURN: ANNEX 1F(a) - AGEING OF OUTSTANDING PREMIUMS  
AND AGENTS' BALANCES OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Non-Participating**

**Reporting Cycle: 201812**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	24,687,484
Above 3 months but not exceeding 6 months	3	1,729,411
Above 6 months but not exceeding 12 months	4	10,666
Above 12 months	5	0
Gross total (2 to 5)	6	26,427,561
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	26,427,561
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	26,427,561

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.

**ANNUAL RETURN: ANNEX 1F(a) - AGEING OF OUTSTANDING PREMIUMS  
AND AGENTS' BALANCES OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 201812**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.

**ANNUAL RETURN: ANNEX 1F(a) - AGEING OF OUTSTANDING PREMIUMS  
AND AGENTS' BALANCES OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Participating 2**

**Reporting Cycle: 201812**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	0

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.

**ANNUAL RETURN: ANNEX 1F(a) - AGEING OF OUTSTANDING PREMIUMS  
AND AGENTS' BALANCES OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Participating**

**Reporting Cycle: 201812**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.

**ANNUAL RETURN: ANNEX 1F(a) - AGEING OF OUTSTANDING PREMIUMS  
AND AGENTS' BALANCES OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201812**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	0

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.

**ANNUAL RETURN: ANNEX 1F(a) - AGEING OF OUTSTANDING PREMIUMS  
AND AGENTS' BALANCES OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 201812**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.



**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	0
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	0
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	0

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims):		
<i>Outstanding period</i>		
Up to 1 year	3	0
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	0
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	0

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	7,948,944
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	9,906,597
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	9,906,597
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	9,906,597

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	80,000
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	71,327
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	71,327
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	71,327

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims):		
<i>Outstanding period</i>		
Up to 1 year	3	0
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	0
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	0

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims):		
<i>Outstanding period</i>		
Up to 1 year	3	0
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	0
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	0

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims):		
<i>Outstanding period</i>		
Up to 1 year	3	0
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	0
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	0

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims):		
<i>Outstanding period</i>		
Up to 1 year	3	0
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	0
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	0



**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	0
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	740,919
Computer equipment	2	19,665,718
Other fixed assets	3	22,002,492
Total (1 to 3) = Row 12 of Form 1	4	42,409,129

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	2,727,321
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	2,727,321

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	75,776
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	75,776

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	0
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	0
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	0
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	0
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	0



**ANNUAL RETURN: ANNEX 1I - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	0

**ANNUAL RETURN: ANNEX 11 - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	118,375
Balances due from other insurance funds established and maintained under the Act	3	16,645,807
Total (1 to 3) = Row 13 of Form 1	4	16,764,182

**ANNUAL RETURN: ANNEX 11 - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	793,351
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	242,088
Total (1 to 3) = Row 13 of Form 1	4	1,035,439

**ANNUAL RETURN: ANNEX 11 - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	529,089
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	1,663,426
Total (1 to 3) = Row 13 of Form 1	4	2,192,515

**ANNUAL RETURN: ANNEX 11 - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	0

**ANNUAL RETURN: ANNEX 11 - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	0

**ANNUAL RETURN: ANNEX 11 - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	0

**ANNUAL RETURN: ANNEX 11 - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	0



**ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Receivables	1	10,463,397
Prepayments	2	7,072,232
Corporate club memberships	3	414,469
Rental and service charge deposits	4	7,435,814
Profit commission	5	1,637,281
Reinsurance recoverable on unpaid claims	6	0
Other debtors	7	21,766,208
Total = Row 14 of Form 1	26	48,789,401

**ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Receivables	1	237,015
Prepayments	2	576,252
Rental and service charge deposits	3	28,970
Intangible assets	4	5,008,724
Profit commission	5	8,893,472
Reinsurance recoveries on unpaid claims	6	7,948,944
Other debtors	7	8,362,292
Total = Row 14 of Form 1	26	31,055,669

**ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Receivables	1	8,978,009
Prepayments	2	109,196
Intangible assets	3	2,991,089
Profit commission	4	3,248,685
Reinsurance recoveries on unpaid claims	5	80,000
Other debtors	6	3,092,570
Total = Row 14 of Form 1	26	18,499,549

**ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	0
Balance in the surplus account	2	0
Other liabilities	3	0
Policy assets (1 - 2 - 3)	4	0
Sum of liability in respect of each policy of the participating fund	5	0
Minimum condition liability	6	0
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	0

**ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	23,862,850,563
Balance in the surplus account	2	41,561,631
Other liabilities	3	2,219,651,270
Policy assets (1 - 2 - 3)	4	21,601,637,662
Sum of liability in respect of each policy of the participating fund	5	20,555,390,247
Minimum condition liability	6	12,302,155,622
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	21,601,637,662

**ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	
Balance in the surplus account	2	
Other liabilities	3	
Policy assets (1 - 2 - 3)	4	
Sum of liability in respect of each policy of the participating fund	5	
Minimum condition liability	6	
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	

**ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	
Balance in the surplus account	2	
Other liabilities	3	
Policy assets (1 - 2 - 3)	4	
Sum of liability in respect of each policy of the participating fund	5	
Minimum condition liability	6	
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	

**ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	0
Balance in the surplus account	2	0
Other liabilities	3	0
Policy assets (1 - 2 - 3)	4	0
Sum of liability in respect of each policy of the participating fund	5	0
Minimum condition liability	6	0
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	0



**ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	0
Balance in the surplus account	2	0
Other liabilities	3	0
Policy assets (1 - 2 - 3)	4	0
Sum of liability in respect of each policy of the participating fund	5	0
Minimum condition liability	6	0
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	0

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	1,755,707
Balances due to overseas branches / related corporations	2	25,697,534
Balances due to other insurance funds established and maintained under the Act	3	1,267,248
Total (1 to 3) = Row 22 of Form 1	4	28,720,489

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	710,387
Balances due to other insurance funds established and maintained under the Act	3	15,118,348
Total (1 to 3) = Row 22 of Form 1	4	15,828,735

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	6,066,968
Balances due to other insurance funds established and maintained under the Act	3	2,165,725
Total (1 to 3) = Row 22 of Form 1	4	8,232,693

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	0



**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Outstanding commission	1	116,738,963
Derivative liabilities	2	56,937,413
Accrued expenses	3	68,638,925
Provision for tax	4	38,964,782
Deferred tax	5	1,895,547
Other creditors	6	225,529,917
Total = Row 23 of Form 1	26	508,705,547

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Outstanding commission	1	22,876,490
Derivative liabilities	2	2,904,225
Accrued expenses	3	10,501,639
Provision for tax	4	30,325,836
Deferred tax	5	469,169
Advance premium deposit	6	203,128,364
Other creditors	7	91,225,164
Total = Row 23 of Form 1	26	361,430,887

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Outstanding commission	1	13,330,795
Derivative liabilities	2	2,999,597
Accrued expenses	3	10,139,352
Provision for tax	4	4,431,178
Deferred tax	5	12,882
Other creditors	6	35,000,480
Total = Row 23 of Form 1	26	65,914,284

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0



**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	0
Net income	2	0
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	38,907,947
Net income	2	40,646,285
Transfer (to) from head office / shareholders fund	3	-37,992,601
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	41,561,631

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	807,768,146
Net income	2	156,128,572
Transfer (to) from head office / shareholders fund	3	-147,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	816,896,718

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	116,186,300
Net income	2	87,321,895
Transfer (to) from head office / shareholders fund	3	-128,500,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	75,008,195

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	0
Net income	2	0
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	0
Net income	2	0
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	0
Net income	2	0
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	0



**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	0
Net income	2	0
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	-1,850,384	0	0	-1,850,384
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	-181,208	0	0	-181,208
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	-2,031,592	0	0	-2,031,592

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	276,784,840	0	276,784,840
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	-133,412	0	-133,412
Unlicensed reinsurer	3	0	652,442,206	0	652,442,206
Total (1 to 3)	4	0	929,093,634	0	929,093,634

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0



**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0



**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

**ANNUAL RETURN: NOTES TO FORM 1**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating 2**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(a) Directors	0
(b) Employees of the licensed insurer	0

**Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.**

NIL

**Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.**

NIL

**Note 5 In respect of financial guarantee business -**

**Amount**

(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

## ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Life: SIF - Participating

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(a) Directors	0
(b) Employees of the licensed insurer	21882

	Description	Row no	Amount
Note 2(a) Intangible assets -	NIL	1	0
Note 2(b) Contingent assets -	NIL	1	0

**Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.**

NIL

**Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.**

NIL

**Note 5 In respect of financial guarantee business -**

**Amount**

(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period

0

and discount rate used

0

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

## ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Life: SIF - Non-Participating

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>		<b>Amount</b>	
(a) Directors		0	
(b) Employees of the licensed insurer		0	
	<b>Description</b>	<b>Row no</b>	<b>Amount</b>
<b>Note 2(a) Intangible assets -</b>	The intangible assets pertain to certain agency development expenses.	1	5,008,724
<b>Note 2(a) Intangible assets -</b>	These expenses are stated at cost less accumulated amortisation and	2	0
<b>Note 2(a) Intangible assets -</b>	impairment losses. Amortisation is calculated based on straight-line method.	3	0
<b>Note 2(b) Contingent assets -</b>	NIL	1	0
<b>Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.</b>			
NIL			
<b>Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.</b>			
NIL			
<b>Note 5 In respect of financial guarantee business -</b>		<b>Amount</b>	
(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period		0	
and discount rate used		0	

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

**ANNUAL RETURN: NOTES TO FORM 1**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(a) Directors	0
(b) Employees of the licensed insurer	0

	<b>Description</b>	<b>Row no</b>	<b>Amount</b>
<b>Note 2(a) Intangible assets -</b>	The intangible assets pertain to certain agency development expenses.	1	2,991,089
<b>Note 2(a) Intangible assets -</b>	These expenses are stated at cost less accumulated amortisation and	2	0
<b>Note 2(a) Intangible assets -</b>	impairment losses. Amortisation is calculated based on straight-line method.	3	0
<b>Note 2(b) Contingent assets -</b>	NIL	1	0

**Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.**

NIL

**Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.**

NIL

**Note 5 In respect of financial guarantee business -**

**Amount**

(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

**ANNUAL RETURN: NOTES TO FORM 1**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating 2**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(a) Directors	0
(b) Employees of the licensed insurer	0

**Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.**

NIL

**Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.**

NIL

<b>Note 5 In respect of financial guarantee business -</b>	<b>Amount</b>
(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0



**ANNUAL RETURN: NOTES TO FORM 1**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(a) Directors	0
(b) Employees of the licensed insurer	0

**Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.**

NIL

**Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.**

NIL

<b>Note 5 In respect of financial guarantee business -</b>	<b>Amount</b>
(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

**ANNUAL RETURN: NOTES TO FORM 1**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Non-Participating**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(a) Directors	0
(b) Employees of the licensed insurer	0

<b>Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.</b>
NIL

<b>Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.</b>
NIL

<b>Note 5 In respect of financial guarantee business -</b>	<b>Amount</b>
(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

**ANNUAL RETURN: NOTES TO FORM 1**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Investment-Linked**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(a) Directors	0
(b) Employees of the licensed insurer	0

<b>Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.</b>
NIL

<b>Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.</b>
NIL

<b>Note 5 In respect of financial guarantee business -</b>	<b>Amount</b>
(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

**ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Note 1**

As at 31 December 2018, there is a deferred tax liability of \$1,406,603,703 on future distributable profits from the participating fund. The expected tax payments arising from bonus is included in the policy liabilities of participating fund (Row 16).

**Note 2**

Included in equities securities are collective investment schemes (CISs) which invest in debt/loan securities. The market value of these CISs are as follows:

Par Fund	S\$ 6,546,319,221
Non Par Fund	S\$ 2,997,878,717
Linked Fund	S\$ 1,782,406,738

**Note 3**

In a suit commenced by the Company against an ex-agent, a counter-claim was made by the ex-agent. Based on the legal assessment, management believes that it is unlikely that there will be an outflow of future economic benefits as a result of this counter-claim. At the current stage of the suit, it is not practicable to estimate the potential financial effect of the contingent liability.

**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating 2**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	3,582,333,365
Less: Outward reinsurance premiums	2B	2	3,047,520
Investment revenue	2C	3	-396,926,482
Less: Investment expenses		4	66,815,879
Other income	2D	5	6,381,739
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>3,121,925,223</b>
Gross claims settled	2E	7	1,324,284,698
Less: Reinsurance recoveries		8	891,218
Management expenses	2F	9	141,176,389
Distribution expenses	2G	10	389,926,280
Increase (decrease) in net policy liabilities	2H	11	1,159,135,225
Provision for doubtful debts/ bad debts written off on receivables		12	96,136
Taxation expenses		13	50,156,417
Other expenses	2I	14	17,395,011
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>3,081,278,938</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>40,646,285</b>

**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	979,857,798
Less: Outward reinsurance premiums	2B	2	23,286,781
Investment revenue	2C	3	-51,353,077
Less: Investment expenses		4	4,706,217
Other income	2D	5	4,523,903
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>905,035,626</b>
Gross claims settled	2E	7	760,850,527
Less: Reinsurance recoveries		8	207,393,748
Management expenses	2F	9	76,763,747
Distribution expenses	2G	10	141,110,023
Increase (decrease) in net policy liabilities	2H	11	-56,189,072
Provision for doubtful debts/ bad debts written off on receivables		12	110,141
Taxation expenses		13	25,885,551
Other expenses	2I	14	7,769,885
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>748,907,054</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>156,128,572</b>

**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	1,244,836,148
Less: Outward reinsurance premiums	2B	2	9,638,056
Investment revenue	2C	3	-714,538,691
Less: Investment expenses		4	46,902,595
Other income	2D	5	14,775,464
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>488,532,270</b>
Gross claims settled	2E	7	918,560,334
Less: Reinsurance recoveries		8	5,334,000
Management expenses	2F	9	42,981,260
Distribution expenses	2G	10	93,537,850
Increase (decrease) in net policy liabilities	2H	11	-655,062,229
Provision for doubtful debts/ bad debts written off on receivables		12	56,750
Taxation expenses		13	2,829,318
Other expenses	2I	14	3,641,092
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>401,210,375</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>87,321,895</b>



**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating 2**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	907,009,438
Regular premiums - new business	2	464,474,527
Regular premiums - renewal business	3	2,210,849,400
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	3,582,333,365
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	7	3,582,333,365

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	74,619,110
Regular premiums - new business	2	103,127,937
Regular premiums - renewal business	3	749,360,699
Group business:		
Premiums	4	52,750,052
Direct insurance premiums (1 to 4)	5	979,857,798
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	7	979,857,798

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	687,621,579
Regular premiums - new business	2	29,624,939
Regular premiums - renewal business	3	527,589,630
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	1,244,836,148
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	7	1,244,836,148



**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	3,024,230
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	23,290
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	3,047,520

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	93,504,314
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	50,552
Unlicensed reinsurer	3	-70,268,085
Total (1 to 3) = Row 2 of Form 2	4	23,286,781

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	9,638,056
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	9,638,056



**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				0

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	261,748,279	399,027,928	-1,174,926,935	-514,150,728
Debt securities	2	184,928,002	2,227,757	-46,589,238	140,566,521
Land and Buildings	3	1,207,480	0	1,876,953	3,084,433
Loans	4	32,291,405	0	1,532,578	33,823,983
Cash and deposits	5	2,381,537	0	0	2,381,537
Other invested assets	6	0	-47,432,421	-15,199,807	-62,632,228
Total (1 to 6) = Row 3 of Form 2	7				-396,926,482

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	40,012,385	5,538,298	-105,537,013	-59,986,330
Debt securities	2	25,475,992	844,892	-9,539,982	16,780,902
Land and Buildings	3	0	0	0	0
Loans	4	184,174	0	0	184,174
Cash and deposits	5	373,701	0	0	373,701
Other invested assets	6	0	-2,669,957	-6,035,567	-8,705,524
Total (1 to 6) = Row 3 of Form 2	7				-51,353,077

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	134,913,495	676,333,197	-1,471,643,608	-660,396,916
Debt securities	2	25,137,598	3,048,212	-5,143,748	23,042,062
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,056,217	0	0	1,056,217
Other invested assets	6	0	-72,871,975	-5,368,079	-78,240,054
Total (1 to 6) = Row 3 of Form 2	7				-714,538,691



**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				0

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				0

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				0

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				0

**ANNUAL RETURN: ANNEX 2C(A) - INVESTMENT REVENUE OF ASSETS IN SURPLUS ACCOUNT OF PARTICIPATING FUND**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	0	0	0	0

**ANNUAL RETURN: ANNEX 2C(A) - INVESTMENT REVENUE OF ASSETS IN SURPLUS ACCOUNT OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	1,852	13,177	15,029
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	0	1,852	13,177	15,029

**ANNUAL RETURN: ANNEX 2C(A) - INVESTMENT REVENUE OF ASSETS IN SURPLUS ACCOUNT OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	0	0	0	0

**ANNUAL RETURN: ANNEX 2C(A) - INVESTMENT REVENUE OF ASSETS IN SURPLUS ACCOUNT OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	0	0	0	0



**ANNUAL RETURN: ANNEX 2C(B) - INVESTMENT REVENUE OF ASSETS IN UNIT RESERVES OF INVESTMENT-LINKED FUND**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	131,818,793	681,964,998	-1,474,269,404	-660,485,613
Debt securities	2	25,137,598	3,048,212	-5,143,748	23,042,062
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,042,197	0	0	1,042,197
Other invested assets	6	0	-72,871,975	-5,368,079	-78,240,054
Total (1 to 6) = Row 3 of Form 2	7	157,998,588	612,141,235	-1,484,781,231	-714,641,408

**ANNUAL RETURN: ANNEX 2C(B) - INVESTMENT REVENUE OF ASSETS IN UNIT RESERVES OF INVESTMENT-LINKED FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	0	0	0	0

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Rebates of fund management charges	1	6,296,331
Others	2	85,408
Total = Row 5 of Form 2	26	6,381,739

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surrender fees	1	4,112,003
Foreign exchange gain	2	384,516
Others	3	27,384
Total = Row 5 of Form 2	26	4,523,903

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Rebates of fund management charges	1	9,462,350
Foreign exchange gain	2	506,935
Surrender fees	3	4,829,514
Others	4	-23,335
Total = Row 5 of Form 2	26	14,775,464

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

Description	Row No.	Amount
Total = Row 5 of Form 2	26	

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

Description	Row No.	Amount
Total = Row 5 of Form 2	26	



**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	

**ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

**ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	54,626,329
Accident and health benefits other than total permanent disability and critical illness	2	1,049,734
Maturity / anticipated endowment	3	1,083,934,291
Surrenders	4	142,350,592
Annuities	5	2,131,409
Cash bonuses	6	40,140,893
Others	7	51,450
Total (1 to 7) = Row 7 of Form 2	8	1,324,284,698

**ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	94,726,717
Accident and health benefits other than total permanent disability and critical illness	2	384,278,782
Maturity / anticipated endowment	3	209,231,629
Surrenders	4	31,651,005
Annuities	5	37,011,348
Cash bonuses	6	0
Others	7	3,951,046
Total (1 to 7) = Row 7 of Form 2	8	760,850,527

**ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	70,346,425
Accident and health benefits other than total permanent disability and critical illness	2	60,289
Maturity / anticipated endowment	3	35,332,164
Surrenders	4	812,804,709
Annuities	5	0
Cash bonuses	6	0
Others	7	16,747
Total (1 to 7) = Row 7 of Form 2	8	918,560,334

**ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

**ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0



**ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

**ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	77,274,192
Office rent	2	7,417,504
Head office / parent company expenses	3	8,456,531
Directors' fees	4	308,894
Audit fees	5	587,821
Managing agent's fees	6	0
Repairs and maintenance	7	6,241,161
Public utilities	8	679,938
Printing, stationery and periodicals	9	717,453
Postage, telephone and telex charges	10	585,375
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	3,446,984
Advertising and subscriptions	14	66,116
Entertainment	15	74,754
Travelling expenses	16	343,108
Other Office Expenses	1	5,220,092
Customer Services	2	11,230
Life administration and operation services	3	22,850,291
Other fees and charges	4	6,894,945
Total = Row 9 of Form 2	27	141,176,389

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	48,035,805
Office rent	2	3,715,351
Head office / parent company expenses	3	3,729,822
Directors' fees	4	57,456
Audit fees	5	323,107
Managing agent's fees	6	0
Repairs and maintenance	7	2,705,419
Public utilities	8	288,038
Printing, stationery and periodicals	9	382,328
Postage, telephone and telex charges	10	288,191
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	679,996
Advertising and subscriptions	14	809,489
Entertainment	15	49,016
Travelling expenses	16	163,657
Other office expenses	1	2,354,862
Customer services	2	4,591
Life administration and operation services	3	10,634,047
Other fees and charges	4	2,542,572
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>76,763,747</b>

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	24,435,055
Office rent	2	1,722,538
Head office / parent company expenses	3	1,963,828
Directors' fees	4	149,942
Audit fees	5	493,952
Managing agent's fees	6	0
Repairs and maintenance	7	2,028,710
Public utilities	8	157,899
Printing, stationery and periodicals	9	211,933
Postage, telephone and telex charges	10	153,771
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	96,951
Advertising and subscriptions	14	23,966
Entertainment	15	24,134
Travelling expenses	16	116,100
Other office expenses	1	1,764,727
Customer service	2	4,114
Life administration and operation services	3	6,616,973
Other fees and chargers	4	3,016,667
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>42,981,260</b>

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>0</b>



**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	44,423,143
First period commissions - regular premium	2	81,104,385
Renewal commissions	3	57,563,287
Group business:		
Commissions	4	0
Overriding commissions	5	47,870,582
Production and other bonuses	6	21,360,677
Trailer fees	7	0
Cost of benefits and services	8	58,768,302
Other cash payments	9	79,623,352
Total distribution cost excluding reinsurance commissions (1 to 9)	10	390,713,728
Reinsurance commissions	11	787,448
Total (10 - 11) = Row 10 of Form 2	12	389,926,280

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	3,857,160
First period commissions - regular premium	2	39,802,697
Renewal commissions	3	39,259,032
Group business:		
Commissions	4	9,251,452
Overriding commissions	5	37,523,390
Production and other bonuses	6	11,520,232
Trailer fees	7	0
Cost of benefits and services	8	49,648,864
Other cash payments	9	14,619,425
Total distribution cost excluding reinsurance commissions (1 to 9)	10	205,482,252
Reinsurance commissions	11	64,372,229
Total (10 - 11) = Row 10 of Form 2	12	141,110,023

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	12,779,110
First period commissions - regular premium	2	8,708,875
Renewal commissions	3	8,601,176
Group business:		
Commissions	4	0
Overriding commissions	5	13,370,047
Production and other bonuses	6	9,065,450
Trailer fees	7	7,990,638
Cost of benefits and services	8	25,390,031
Other cash payments	9	9,609,056
Total distribution cost excluding reinsurance commissions (1 to 9)	10	95,514,383
Reinsurance commissions	11	1,976,533
Total (10 - 11) = Row 10 of Form 2	12	93,537,850

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0



**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	21,601,637,662
Net policy liabilities at beginning of period	2	20,442,502,437
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	1,159,135,225

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	1,828,191,001
Net policy liabilities at beginning of period	2	1,884,380,073
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-56,189,072

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	9,749,641,187
Net policy liabilities at beginning of period	2	10,404,703,416
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-655,062,229

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0



**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT  
OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

**ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	14,909,356
Loss on sale of fixed assets	2	83,214
Foreign exchange loss	3	2,359,914
Others	4	42,527
Total = Row 14 of Form 2	26	17,395,011

**ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	7,768,407
Foreign exchange loss	2	0
Others	3	1,478
Total = Row 14 of Form 2	26	7,769,885

**ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	3,600,559
Foreign exchange loss	2	164
Others	3	40,369
Total = Row 14 of Form 2	26	3,641,092

**ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	0
Surplus account investment revenue	2	0
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	0
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	0

**ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	40,635,249
Surplus account investment revenue	2	15,029
Less: Surplus account investment expenses	3	3,993
Surplus account investment income (2 - 3)	4	11,036
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	40,646,285

**ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	
Surplus account investment revenue	2	
Less: Surplus account investment expenses	3	
Surplus account investment income (2 - 3)	4	
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	



**ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	
Surplus account investment revenue	2	
Less: Surplus account investment expenses	3	
Surplus account investment income (2 - 3)	4	
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	

**ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	0
Surplus account investment revenue	2	0
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	0
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	0

**ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	0
Surplus account investment revenue	2	0
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	0
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	0

**ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	
Surplus account investment revenue	2	
Less: Surplus account investment expenses	3	
Surplus account investment income (2 - 3)	4	
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	

**ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	
Surplus account investment revenue	2	
Less: Surplus account investment expenses	3	
Surplus account investment income (2 - 3)	4	
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	

**ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO  
POLICIES ISSUED TO INDIVIDUALS**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Life: SIF - Participating 2

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0



**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO  
POLICIES ISSUED TO INDIVIDUALS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	586,427,205	1,501	835,913,525	75,112,282	24,442	1,401,202,768
Endowment	2	337,343,630	7,610	353,053,107	433,965,284	54,221	2,715,921,867
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>923,770,835</b>	<b>9,111</b>	<b>1,188,966,632</b>	<b>509,077,566</b>	<b>78,663</b>	<b>4,117,124,635</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		38	3,284,111	2,858,254	680	35,739,516
Maturity	10		1,438	39,822,208	17,762,569	11,809	451,588,747
Expiry	11		0	0	0	0	0
Surrender	12		197	25,002,874	18,126,455	7,937	316,605,676
Forfeiture	13		0	2,500	39,797,249	12,220	460,458,272
Net transfers	14		0	0	0	0	0
Others	15		101	4,740,016	227,797,516	5,479	316,330,305
<b>Total (9 to 15)</b>	<b>16</b>		<b>1,774</b>	<b>72,851,709</b>	<b>306,342,043</b>	<b>38,125</b>	<b>1,580,722,516</b>
Annuities only	17		48	555,460	56,285	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		4,032	2,498,514,071	566,287,056	249,126	16,522,071,392
Endowment	19		23,212	848,977,405	2,198,023,801	569,961	22,257,541,258
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	75,644	0	7,443,000
<b>Total (18 to 23)</b>	<b>24</b>		<b>27,244</b>	<b>3,347,491,476</b>	<b>2,764,386,501</b>	<b>819,087</b>	<b>38,787,055,650</b>
Annuities only (last period's 25 + 8 -17)	25		906	5,363,041	137,307	38	219,205

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO  
POLICIES ISSUED TO INDIVIDUALS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	39,279,330	814	41,243,297	20,012	0	30,019
Term	3	37,326,326	1	735,670,611	33,755,411	11,432	11,110,561,595
Accident	4	0	0	0	8,400,152	27,965	4,843,450,000
Health	5	661,103	1,745	9,415,000	165,059,828	134,186	1,457,485,865
Others	6	0	0	0	3,349	2	150,000
<b>Total (1 to 6)</b>	<b>7</b>	<b>77,266,759</b>	<b>2,560</b>	<b>786,328,908</b>	<b>207,238,752</b>	<b>173,585</b>	<b>17,411,677,479</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		20	4,590,604	581,296	151	35,509,106
Maturity	10		5,885	188,828,858	3,054	125	7,006,100
Expiry	11		2,300	57,237,310	63,521,705	101,938	5,831,879,148
Surrender	12		29	5,347,210	23,401	36	3,351,777
Forfeiture	13		0	0	98,077	93	7,706,500
Net transfers	14		0	0	0	0	0
Others	15		128	-56,337,220	9,739,820	4,058	549,243,961
<b>Total (9 to 15)</b>	<b>16</b>		<b>8,362</b>	<b>199,666,762</b>	<b>73,967,353</b>	<b>106,401</b>	<b>6,434,696,592</b>
Annuities only	17		79	348,801	40,710	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		2,428	4,934,058,675	2,471,206	219	47,160,861
Endowment	19		5,779	267,091,325	3,651,289	1	12,197,171
Term	20		2,978	1,671,861,709	136,501,918	79,934	52,256,943,612
Accident	21		0	0	45,680,572	98,275	15,336,658,450

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		5,507	29,236,213	728,838,052	1,026,352	10,168,648,308
Others	23		0	785,000	1,984,560	826	101,254,667
<b>Total (18 to 23)</b>	<b>24</b>		<b>16,692</b>	<b>6,903,032,922</b>	<b>919,127,597</b>	<b>1,205,607</b>	<b>77,922,863,069</b>
Annuities only (last period's 25 + 8 -17)	25		6,999	37,075,407	90,417	40	345,173

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO  
POLICIES ISSUED TO INDIVIDUALS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	127,086,331	2,693	133,179,996	27,493,452	6,327	1,139,061,345
Endowment	2	560,955,507	14,038	620,010,978	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>688,041,838</b>	<b>16,731</b>	<b>753,190,974</b>	<b>27,493,452</b>	<b>6,327</b>	<b>1,139,061,345</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		435	8,455,954	403,942	179	23,348,836
Maturity	10		704	16,584,516	387,112	185	9,076,346
Expiry	11		0	0	0	0	0
Surrender	12		17,840	610,322,959	19,898,223	9,662	1,673,809,634
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		101	4,728,126	15,031,655	233	146,848,521
<b>Total (9 to 15)</b>	<b>16</b>		<b>19,080</b>	<b>640,091,555</b>	<b>35,720,932</b>	<b>10,259</b>	<b>1,853,083,337</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		25,735	831,538,768	542,960,695	223,390	40,371,320,776
Endowment	19		211,708	4,319,212,244	9,495,244	5,790	262,390,985
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>237,443</b>	<b>5,150,751,012</b>	<b>552,455,939</b>	<b>229,180</b>	<b>40,633,711,761</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO  
POLICIES ISSUED TO INDIVIDUALS**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Life: OIF - Participating 2

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0



**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO  
POLICIES ISSUED TO INDIVIDUALS**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Life: OIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO  
POLICIES ISSUED TO INDIVIDUALS**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Life: OIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO  
POLICIES ISSUED TO INDIVIDUALS**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Life: OIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: NOTES TO FORM 3**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

**Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).**

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
PAR RIDERS (Acquired from UOB: ACC CI ON PAR)		75,644
<b>Total</b>		<b>75,644</b>

**Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).**

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
ALTERATION		192,428,321
CFI		30,986,884
Others		4,382,311
<b>Total</b>		<b>227,797,516</b>

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

**Note 1 - Details of mortgage reducing term policies (Rows 3 and 20).**

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
PRUMORTGAGE		18,167,921
<b>Total</b>		<b>18,167,921</b>

**Note 1 - Details of mortgage reducing term policies (Rows 3 and 20).**

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
PRUMORTGAGE	0	98,277
<b>Total</b>	<b>0</b>	<b>98,277</b>

**Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).**

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
NON-PAR RIDERS		114,239
PRUTERM TOTAL REFUND AND CC ROP		1,857,595

UNEMPLOYMENT COVER (LP + RP)		12,726
<b>Total</b>		<b>1,984,560</b>

**Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).**

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
PRUTERM TOTAL REFUND AND CC ROP	0	3,349
<b>Total</b>	<b>0</b>	<b>3,349</b>

**Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).**

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
ALTERATION		6,013,788
CFI		3,104,864
Others		621,168
<b>Total</b>		<b>9,739,820</b>

**Note 3 - Details of annuity contracts sold under the CPF Minimum Sum Scheme (Rows 8 and 25).**

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Annuity		9,934
<b>Total</b>		<b>9,934</b>

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

**Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).**

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
ALTERATION		13,413,980
CFI		1,617,675
Others		0
<b>Total</b>		<b>15,031,655</b>





**ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Others	11	0	0	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	225	3,817	328,184,285	0	531,905
Accident	2	0	0	0	0	128,143
Health	3	523	9,464	51,765,500	0	6,374,582
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>748</b>	<b>13,281</b>	<b>379,949,785</b>	<b>0</b>	<b>7,034,630</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	3,677	625,339,705	6,994	11,884,724
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	891	134,304	3,192,109,451		29,435,141
Death, total permanent disability, critical illness	10	0	66	6,028,415		9,985
Others	11	12	12	600,000		18,657
<b>Total (9 to 11)</b>	<b>12</b>	<b>903</b>	<b>134,382</b>	<b>3,198,737,866</b>		<b>29,463,783</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	842	265,579	10,177,404,043		10,568,662
Accident	15	0	0	0		711,313
Health	16	1,782	81,741	436,330,063		36,950,870
Others	17	160	160	8,650,000		225,651
<b>Total (14 to 17)</b>	<b>18</b>	<b>2,784</b>	<b>347,480</b>	<b>10,622,384,106</b>		<b>48,456,496</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0



**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0



**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Life: SIF - Participating 2

**Note 2 - Number of dependants covered under group policies (Column 2, Row 18).**

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

Life: SIF - Participating

**Note 2 - Number of dependants covered under group policies (Column 2, Row 18).**

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

Life: SIF - Non-Participating

**Note 1 - Breakdown for 'Others' (Rows 4, 11 and 17).**

Business in Force	Single Premium	Regular Premium
OTHERS		225,651
Sum:		225,651

**Note 1 - Breakdown for 'Others' (Rows 4, 11 and 17).**

New Business	Single Premium	Regular Premium
--------------	----------------	-----------------

New Business OTHERS	0	0
<b>Sum:</b>	<b>0</b>	<b>0</b>

**Note 1 - Breakdown for 'Others' (Rows 4, 11 and 17).**

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Terminations (Deletions)		18,657
<b>Sum:</b>		<b>18,657</b>

**Note 2 - Number of dependants covered under group policies (Column 2, Row 18).**

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: SIF - Investment-Linked**

**Note 2 - Number of dependants covered under group policies (Column 2, Row 18).**

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: OIF - Participating 2**

**Note 2 - Number of dependants covered under group policies (Column 2, Row 18).**

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: OIF - Participating**

**Note 2 - Number of dependants covered under group policies (Column 2, Row 18).**

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: OIF - Non-Participating**

**Note 2 - Number of dependants covered under group policies (Column 2, Row 18).**

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: OIF - Investment-Linked**

**Note 2 - Number of dependants covered under group policies (Column 2, Row 18).**

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>



**ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL

**ANNUAL RETURN: FORM 7 - STATEMENT IN RESPECT OF ACCIDENT AND HEALTH INSURANCE**

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

**Form 7(a) - Accident and Health Insurance (Long-term)**

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	402,834,752	0	244,276,787	0	34,332,264	0	45,667,831	0	4,480,264	0	731,591,898	0
Reinsurance ceded	2	0	0	49,009,607	0	5,848,531	0	10,275,167	0	55,015	0	65,188,320	0
Net premiums written (1 - 2)	3	402,834,752	0	195,267,180	0	28,483,733	0	35,392,664	0	4,425,249	0	666,403,578	0
Premium liabilities at beginning of period	4	1,254,395	0	320,937,617	0	3,247,401	0	7,406,879	0	401,702	0	333,247,994	0
Premium liabilities at end of period	5	314,856	0	352,951,248	0	4,888,275	0	7,305,919	0	407,088	0	365,867,386	0
Premium earned during the period (3 + 4 - 5)	6	403,774,291	0	163,253,549	0	26,842,859	0	35,493,624	0	4,419,863	0	633,784,186	0
<b>B. CLAIMS</b>													
Gross claims settled	7	272,652,852	0	56,815,447	0	7,960,730	0	9,575,531	0	460,021	0	347,464,581	0
Reinsurance recoveries	8	0	0	17,106,399	0	2,299,399	0	587,893	0	75,560	0	20,069,251	0
Net claims settled (7 - 8)	9	272,652,852	0	39,709,048	0	5,661,331	0	8,987,638	0	384,461	0	327,395,330	0
Claim liabilities at end of period	10	34,825,105	0	115,537,256	0	9,992,735	0	2,399,076	0	4,800	0	162,758,972	0
Claim liabilities at beginning of period	11	27,657,038	0	104,618,287	0	10,489,948	0	536,685	0	29,549	0	143,331,507	0
Net claims incurred (9 + 10 - 11)	12	279,820,919	0	50,628,017	0	5,164,118	0	10,850,029	0	359,712	0	346,822,795	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	22,219,126	0	24,156,156	0	4,326,113	0	5,091,423	0	883,877	0	56,676,695	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	45,283,352	0	33,496,888	0	5,612,386	0	13,650,247	0	1,416,860	0	99,459,733	0
Reinsurance commissions	15	0	0	25,654,258	0	4,117,294	0	6,758,791	0	18,206	0	36,548,549	0
Net commissions incurred (14 - 15)	16	45,283,352	0	7,842,630	0	1,495,092	0	6,891,456	0	1,398,654	0	62,911,184	0
Other distribution expenses	17	13,716,759	0	22,466,888	0	4,249,773	0	4,949,803	0	798,577	0	46,181,800	0
<b>E. UNDERWRITING RESULTS (6-12-13-16-17)</b>													
	18	42,734,135	0	58,159,858	0	11,607,763	0	7,710,913	0	979,043	0	121,191,712	0
<b>F. NET INVESTMENT INCOME</b>													
	19	28,092	0	12,063,832	0	145,643	0	263,386	0	14,479	0	12,515,432	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	42,762,227	0	70,223,690	0	11,753,406	0	7,974,299	0	993,522	0	133,707,144	0
<b>H. OTHERS</b>													
Number of policies in force	21	975,527	0	49,894	0	490	0	98,246	0	5,978	0	1,130,135	0
Number of lives covered under policies in force	22	975,527	0	441,852	0	438,166	0	202,841	0	36,603	0	2,094,989	0
Number of claims registered	23	259,790	0	1,470	0	81	0	30,002	0	516	0	291,859	0



## ANNUAL RETURN: FORM 7 - STATEMENT IN RESPECT OF ACCIDENT AND HEALTH INSURANCE

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

## Form 7(b) - Accident and Health Insurance (Short-term)

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	6,501	32,539,145	0	2,912,745	0	53,199	12,741	710,373	0	0	19,242	36,215,462
Reinsurance ceded	2	1,676	570,825	0	773,511	0	16,569	0	70,206	0	0	1,676	1,431,111
Net premiums written (1 - 2)	3	4,825	31,968,320	0	2,139,234	0	36,630	12,741	640,167	0	0	17,566	34,784,351
Premium liabilities at beginning of period	4	3,670	14,475,148	0	824,501	0	53,916	181,773	206,335	0	0	185,443	15,559,900
Premium liabilities at end of period	5	2,130	10,605,962	0	723,362	0	13,212	155,105	176,417	0	0	157,235	11,518,953
Premium earned during the period (3 + 4 - 5)	6	6,365	35,837,506	0	2,240,373	0	77,334	39,409	670,085	0	0	45,774	38,825,298
<b>B. CLAIMS</b>													
Gross claims settled	7	0	27,816,218	0	2,495,000	0	0	0	15,000	0	0	0	30,326,218
Reinsurance recoveries	8	0	1,331	0	750,287	0	0	0	0	0	0	0	751,618
Net claims settled (7 - 8)	9	0	27,814,887	0	1,744,713	0	0	0	15,000	0	0	0	29,574,600
Claim liabilities at end of period	10	0	5,204,078	0	0	0	0	0	0	0	0	0	5,204,078
Claim liabilities at beginning of period	11	0	5,576,761	0	0	0	0	0	0	0	0	0	5,576,761
Net claims incurred (9 + 10 - 11)	12	0	27,442,204	0	1,744,713	0	0	0	15,000	0	0	0	29,201,917
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	116	6,293,188	0	416,897	0	7,614	1,420	101,675	0	0	1,536	6,819,374
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	1,207	3,695,883	0	156,102	0	4,020	3,808	97,334	0	0	5,015	3,953,339
Reinsurance commissions	15	26	-144,002	0	-195,134	0	-4,180	0	-17,711	0	0	26	-361,027
Net commissions incurred (14 - 15)	16	1,181	3,839,885	0	351,236	0	8,200	3,808	115,045	0	0	4,989	4,314,366
Other distribution expenses	17	0	1,152,493	0	103,080	0	1,883	0	25,139	0	0	0	1,282,595
<b>E. UNDERWRITING RESULTS (6-12-13-16-17)</b>													
	18	5,068	-2,890,264	0	-375,553	0	59,637	34,181	413,226	0	0	39,249	-2,792,954
<b>F. NET INVESTMENT INCOME</b>													
	19	104	227,935	0	10,156	0	185	6,031	2,477	0	0	6,135	240,753
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	5,172	-2,662,329	0	-365,397	0	59,822	40,212	415,703	0	0	45,384	-2,552,201
<b>H. OTHERS</b>													
Number of policies in force	21	9	1,782	0	0	0	0	29	0	0	0	38	1,782
Number of lives covered under policies in force	22	9	81,741	0	0	0	0	29	0	0	0	38	81,741
Number of claims registered	23	0	225,550	0	24	0	0	0	3	0	0	0	225,577

**ANNUAL RETURN: NOTES TO FORM 7**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Note 1 - Items in this Form may be allocated according to a reasonable basis used by the licensed insurer. The bases used shall be stated as a Note to this Form.**

Nil

**ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL

**ANNUAL RETURN: FORM 8 - BALANCE SHEET IN RESPECT OF GLOBAL BUSINESS OPERATIONS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

<b>Description</b>	<b>Row No</b>	<b>Business in Singapore - Life Business</b>	<b>Business in Singapore - General Business</b>	<b>Overseas (Branch) Operations - Life Business</b>	<b>Overseas (Branch) Operations - General Business</b>	<b>Shareholders Fund</b>	<b>Total</b>
<b>ASSETS</b>							
Equity securities	1	26,708,757,672	0	0	0	63,108,599	26,771,866,271
Debt securities	2	9,186,576,393	0	0	0	0	9,186,576,393
Land and buildings	3	33,300,000	0	0	0	0	33,300,000
Loans	4	527,025,799	0	0	0	730,044	527,755,843
Cash and deposits	5	705,256,563	0	0	0	3,541,411	708,797,974
Other invested assets	6	121,815,050	0	0	0	0	121,815,050
Investment income due or accrued	7	63,168,852	0	0	0	1,468,939	64,637,791
Outstanding premiums and agents' balances	8	100,314,527	0	0	0	0	100,314,527
Deposits withheld by cedants	9	0	0	0	0	0	0

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Reinsurance recoverables (on paid claims)	10	9,977,924	0	0	0	0	9,977,924
Income tax recoverables	11	0	0	0	0	6,567,689	6,567,689
Fixed assets	12	45,212,226	0	0	0	4,042	45,216,268
Inter-fund balances and intra-group balances (due from)	13	19,992,136	0	0	0	1,755,843	21,747,979
Other assets	14	98,344,619	0	0	0	293,969,847	392,314,466
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>37,619,741,761</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>371,146,414</b>	<b>37,990,888,175</b>
<b>LIABILITIES</b>							
Policy liabilities	16	33,179,469,850	0	0	0		33,179,469,850
Other liabilities							
Outstanding claims	17	1,860,002,844	0	0	0	0	1,860,002,844
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	650,281,617	0	0	0	0	650,281,617
Amounts owing to insurers	20	7,688,271	0	0	0	0	7,688,271
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	52,781,917	0	0	0	9,116,982	61,898,899
Others	23	936,050,718	0	0	0	55,371,723	991,422,441
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>36,686,275,217</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>64,488,705</b>	<b>36,750,763,922</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>933,466,544</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>306,657,709</b>	<b>1,240,124,253</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							

Paid-up capital	26					526,557,000	526,557,000
Reserves:							
Unappropriated profits (losses)	27					-219,899,291	-219,899,291
Other reserves	28					0	0
Surplus	29	933,466,544	0	0	0		933,466,544
<b>Total (26 to 29)</b>	<b>30</b>	<b>933,466,544</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>306,657,709</b>	<b>1,240,124,253</b>

**ANNUAL RETURN: ANNEX 8A - STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

<b>Description</b>	<b>Row No</b>	<b>Paid-up Capital</b>	<b>Other Reserves</b>	<b>Unappropriated Profits (Losses) (Please Specify)</b>	<b>Total</b>
Balance at beginning of period	1	526,557,000	1,020,431	-220,026,245	307,551,186
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	-1,020,431	1,020,431	0
Net profit for the period	4	0	0	-64,186,078	-64,186,078
Dividends paid for the period	5	0	0	-250,200,000	-250,200,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	313,492,601	313,492,601
Transfer (to) from overseas (branch) operations	8	0	0	0	0
<b>Balance at End of Period</b>	<b>9</b>	<b>526,557,000</b>	<b>0</b>	<b>-219,899,291</b>	<b>306,657,709</b>

**ANNUAL RETURN: ANNEX 8B - INTRA-GROUP BALANCES IN RESPECT  
OF OVERSEAS OPERATIONS (GENERAL BUSINESS)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

<b>Description</b>	<b>Row No</b>	<b>Amount</b>
<b>Due From</b>		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	0
<b>Total Net Balances (4 - 8)</b>	<b>9</b>	<b>0</b>



**ANNUAL RETURN: ANNEX 8C - INTRA-GROUP BALANCES IN RESPECT  
OF OVERSEAS OPERATIONS (LIFE BUSINESS)**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

<b>Description</b>	<b>Row No</b>	<b>Amount</b>
<b>Due From</b>		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	0
<b>Total Net Balances (4 - 8)</b>	<b>9</b>	<b>0</b>

**ANNUAL RETURN: NOTES TO FORM 8**

**Reporting Cycle:**

<b>Note 1 - Breakdown of "Other Reserves"</b>	<b>Row No.</b>	<b>Amount</b>

**ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

Notes:

1) Included in SHF's equity securities is a collective investment scheme (CIS) which invests in debt securities. The market value of the CIS is \$49,987,978.

2) Included in other reserves is the capital contribution reserve, which comprises the cumulative value of equity settled employee options received for the share-based payments. As at 31 Dec 2018, all of the options granted under this scheme have vested. The capital contribution reserve relating to these options, amounting to \$1,020,431 in 2018, was recycled to unappropriated profits.



**ANNUAL RETURN: FORM 9 - PROFIT AND LOSS ACCOUNT IN RESPECT OF GLOBAL BUSINESS OPERATIONS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

Description	Row No	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	5,807,027,311	0	0	0		5,807,027,311
Less: Outward reinsurance premiums	2	35,972,357	0	0	0		35,972,357
Investment revenue	3	-1,162,818,250	0	0	0	1,272,087	-1,161,546,163
Less: Investment expenses	4	118,424,691	0	0	0	178,927	118,603,618
Other income	5	25,681,106	0	0	0	382,236	26,063,342
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>4,515,493,119</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,475,396</b>	<b>4,516,968,515</b>
Gross claims settled	7	3,003,695,559	0	0	0		3,003,695,559
Less: Reinsurance recoveries	8	213,618,966	0	0	0		213,618,966
Management expenses	9	260,921,396	0	0	0	9,946,786	270,868,182
Distribution expenses	10	624,574,153	0	0	0	60,833,084	685,407,237
Increase (decrease) in net policy liabilities	11	447,883,924	0	0	0		447,883,924
Provision for doubtful debts / bad debts written off on receivables	12	263,027	0	0	0	82,752	345,779
Taxation expenses	13	78,871,286	0	0	0	-5,820,980	73,050,306
Other expenses	14	28,805,988	0	0	0	619,832	29,425,820
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>4,231,396,367</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>65,661,474</b>	<b>4,297,057,841</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>284,096,752</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-64,186,078</b>	<b>219,910,674</b>

**ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 201812**

NIL



**ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: Singapore Insurance Fund**

**Reporting Cycle: 2018 12**

**Form14(a)(i) - Policy Liabilities of Participating Fund**

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	4,031	2,498,413,349	0	776,114,456	5,574,211	0	666,118,673	0	1,447,807,340
- Regular Premium	2	242,922	16,332,911,389	498,965,700	3,694,647,199	303,134,593	3,750,179,337	5,356,062,964	93,805,869	5,697,471,288
Endowment										
- Single Premium	3	45,040	602,571,034	0	690,147,990	7,113,643	0	237,919,402	0	935,181,035
- Regular Premium	4	576,358	22,545,849,495	2,274,371,146	15,278,641,209	558,330,813	11,762,758,160	9,222,050,033	129,413,426	13,425,677,321
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	944	465,187	137,307	79,616,031	966,556	739,114	15,652,507	4,698	95,500,678
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>869,295</b>	<b>41,980,210,454</b>	<b>2,773,474,153</b>	<b>20,519,166,885</b>	<b>875,119,816</b>	<b>15,513,676,611</b>	<b>15,497,803,579</b>	<b>223,223,993</b>	<b>21,601,637,662</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>869,295</b>	<b>41,980,210,454</b>	<b>2,773,474,153</b>	<b>20,519,166,885</b>	<b>875,119,816</b>	<b>15,513,676,611</b>	<b>15,497,803,579</b>	<b>223,223,993</b>	<b>21,601,637,662</b>



## ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2018 12

Form14(a)(ii) - Minimum Condition Liability of Participating Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	4,031	2,498,413,349	0	1,154,530,884	7,632,395	0	16,104,114	0	1,178,267,393
- Regular Premium	2	242,922	16,332,911,389	498,965,700	5,864,870,019	396,538,065	4,578,711,823	308,896,972	299,977,067	2,291,570,300
Endowment										
- Single Premium	3	45,040	602,571,034	0	765,153,044	8,072,035	0	1,403,311	0	774,628,390
- Regular Premium	4	576,358	22,545,849,495	2,274,371,146	19,038,224,293	640,097,855	13,542,526,391	145,921,446	1,687,082,668	7,968,799,871
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	944	465,187	137,307	86,752,202	1,070,508	799,536	1,861,742	4,752	88,889,668
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>869,295</b>	<b>41,980,210,454</b>	<b>2,773,474,153</b>	<b>26,909,530,442</b>	<b>1,053,410,858</b>	<b>18,122,037,750</b>	<b>474,187,585</b>	<b>1,987,064,487</b>	<b>12,302,155,622</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>869,295</b>	<b>41,980,210,454</b>	<b>2,773,474,153</b>	<b>26,909,530,442</b>	<b>1,053,410,858</b>	<b>18,122,037,750</b>	<b>474,187,585</b>	<b>1,987,064,487</b>	<b>12,302,155,622</b>

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2018 12

Description	Row No	
<b>Group 1 - Participating Policies</b>		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	
<b>Group 2 - Non-Participating Policies</b>		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
<b>Sub Total (10 to 17)</b>	<b>18</b>	
<b>Total (9 +18)</b>	<b>19</b>	

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2018 12

Description	Row No	
<b>Group 1 - Participating Policies</b>		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	
<b>Group 2 - Non-Participating Policies</b>		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
<b>Sub Total (10 to 17)</b>	<b>18</b>	
<b>Total (9 +18)</b>	<b>19</b>	

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2018 12

Description	Row No	
<b>Group 1 - Participating Policies</b>		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	
<b>Group 2 - Non-Participating Policies</b>		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
<b>Sub Total (10 to 17)</b>	<b>18</b>	
<b>Total (9 +18)</b>	<b>19</b>	

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2018 12

Description	Row No	
<b>Group 1 - Participating Policies</b>		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	
<b>Group 2 - Non-Participating Policies</b>		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
<b>Sub Total (10 to 17)</b>	<b>18</b>	
<b>Total (9 +18)</b>	<b>19</b>	

## ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2018 12

Description	Row No	
<b>Group 1 - Participating Policies</b>		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	
<b>Group 2 - Non-Participating Policies</b>		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
<b>Sub Total (10 to 17)</b>	<b>18</b>	
<b>Total (9 +18)</b>	<b>19</b>	

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2018 12

Description	Row No	
<b>Group 1 - Participating Policies</b>		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	
<b>Group 2 - Non-Participating Policies</b>		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
<b>Sub Total (10 to 17)</b>	<b>18</b>	
<b>Total (9 +18)</b>	<b>19</b>	

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2018 12

Description	Row No	
<b>Group 1 - Participating Policies</b>		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	
<b>Group 2 - Non-Participating Policies</b>		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
<b>Sub Total (10 to 17)</b>	<b>18</b>	
<b>Total (9 +18)</b>	<b>19</b>	



## ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2018 12

Description	Row No	
<b>Group 1 - Participating Policies</b>		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	
<b>Group 2 - Non-Participating Policies</b>		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
<b>Sub Total (10 to 17)</b>	<b>18</b>	
<b>Total (9 +18)</b>	<b>19</b>	

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2018 12

Form14(a)(i) - Policy Liabilities of Participating Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total (9 +18)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2018 12

Form14(a)(ii) - Minimum Condition Liability of Participating Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: Singapore Insurance Fund**

**Reporting Cycle: 2018 12**

**Form14(b) - Policy Liabilities of Non-Participating Fund**

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	2,472	4,934,055,053	0	605,915,852	33,352,371	0	50,474,727	0	689,742,950
- Regular Premium	2	219	47,160,834	158,918	15,374,677	458,110	1,872,353	1,712,001	0	15,672,435
Endowment										
- Single Premium	3	5,779	265,945,659	0	37,150,088	4,959,991	0	86,236	271,498	42,467,813
- Regular Premium	4	3,303	12,222,837	3,794,744	21,380,706	432,474	10,283,934	78,233	18,381	11,625,860
Term	5	150,060	62,752,048,215	139,367,722	845,402,464	66,692,249	1,223,045,200	71,822,738	323,000,578	83,872,829
Accident and Health	6	3,104,830	92,932,607,252	773,868,938	12,165,069,174	1,196,953,446	17,097,648,031	1,520,401,664	2,602,012,231	386,788,484
Annuity	7	7,039	44,873,521	90,417	550,971,816	1,967,822	356,783	23,206,525	0	575,789,380
Others	8	1,721	86,031,152	52,938,314	19,174,337	921,370	165,214	2,300,757	0	22,231,250
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>3,275,423</b>	<b>161,074,944,523</b>	<b>970,219,053</b>	<b>14,260,439,114</b>	<b>1,305,737,833</b>	<b>18,333,371,515</b>	<b>1,670,082,881</b>	<b>2,925,302,688</b>	<b>1,828,191,001</b>

**ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2018 12

Form14(c) - Policy Liabilities of Investment-Linked Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	32,803	792,862,417	0	10,743,941	47,869,499	96,264,619	2,040,382	44,113,754	8,502,957	726,976,702	735,479,659
- Regular Premium	2	273,175	22,801,066,113	542,996,913	2,933,176,545	1,091,888,725	7,930,346,955	249,261,289	3,646,110,522	-9,909,874	4,170,162,839	4,160,252,965
Endowment												
- Single Premium	3	417,649	4,445,002,733	0	2,175,665	271,897,980	482,736,697	1,638,250	214,219,261	7,194,459	4,555,422,482	4,562,616,941
- Regular Premium	4	5,981	250,990,697	8,145,569	5,330,206	8,878,685	40,747,311	205,893	26,562,955	230,428	291,061,194	291,291,622
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>729,608</b>	<b>28,289,921,960</b>	<b>551,142,482</b>	<b>2,951,426,357</b>	<b>1,420,534,889</b>	<b>8,550,095,582</b>	<b>253,145,814</b>	<b>3,931,006,492</b>	<b>6,017,970</b>	<b>9,743,623,217</b>	<b>9,749,641,187</b>

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2018 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2018 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2018 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	



ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2018 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2018 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2018 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	

**ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2018 12**

<b>Description</b>	<b>Row No</b>	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2018 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
<b>Sub total (1 to 8)</b>	<b>9</b>	

**ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: Offshore Insurance Fund**

**Reporting Cycle: 2018 12**

**Form14(b) - Policy Liabilities of Non-Participating Fund**

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: Offshore Insurance Fund**

**Reporting Cycle: 2018 12**

**Form14(c) - Policy Liabilities of Investment-Linked Fund**

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0	0	0
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0	0	0
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL



**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF  
INSURANCE FUND IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating 2**

Description	Row No	From 01/01/2018 to 31/12/2018		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF  
INSURANCE FUND IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Participating**

Description	Row No	From 01/01/2018 to 31/12/2018		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	114,338,191		114,338,191
Mortality/Morbidity	2	-54,804,490	-90,652,002	35,847,512
Forfeiture/Surrender	3	-182,038,398	-243,362,725	61,324,327
Interest	4	-473,327,431	947,978,163	-1,421,305,594
Expense	5	-241,341,171	-232,536,375	-8,804,796
Change in basis	6	-248,618,960		-248,618,960
Miscellaneous	7	1,126,438,544	-381,427,061	1,507,865,605
Total (1 to 7)	8			40,646,285

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF  
INSURANCE FUND IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Non-Participating**

Description	Row No	From 01/01/2018 to 31/12/2018		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	323,960		323,960
Mortality/Morbidity	2	-418,526,689	-469,455,338	50,928,649
Forfeiture/Surrender	3	-31,565,664	-31,912,174	346,510
Interest	4	-56,992,245	27,388,894	-84,381,139
Expense	5	-147,756,796	-114,402,527	-33,354,269
Change in basis	6	122,492,342		122,492,342
Miscellaneous	7	688,153,664	588,381,145	99,772,519
Total (1 to 7)	8			156,128,572

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF  
INSURANCE FUND IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: SIF - Investment-Linked**

Description	Row No	From 01/01/2018 to 31/12/2018		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-30,915,505		-30,915,505
Mortality/Morbidity	2	-57,830,206	-69,658,551	11,828,345
Forfeiture/Surrender	3	1,675,640	3,442,226	-1,766,586
Interest	4	200,440	164,198	36,242
Expense	5	-74,327,059	-67,284,744	-7,042,315
Change in basis	6	-5,098,318		-5,098,318
Miscellaneous	7	253,616,903	133,336,871	120,280,032
Total (1 to 7)	8			87,321,895

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF  
INSURANCE FUND IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating 2**

Description	Row No	From 01/01/2018 to 31/12/2018		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF  
INSURANCE FUND IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Participating**

Description	Row No	From 01/01/2018 to 31/12/2018		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF  
INSURANCE FUND IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Non-Participating**

Description	Row No	From 01/01/2018 to 31/12/2018		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF  
INSURANCE FUND IN RESPECT OF LIFE BUSINESS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

**Life: OIF - Investment-Linked**

Description	Row No	From 01/01/2018 to 31/12/2018		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0



**ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL

**ANNUAL RETURN: FORM 17 - ACTUARY'S CERTIFICATE ON POLICY  
LIABILITIES IN RESPECT OF LIFE BUSINESS**

**ACTUARIAL INVESTIGATION OF POLICY LIABILITIES**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

I have conducted an investigation into the valuation of policy liabilities relating to life business as required under section 37 of the Insurance Act and confirm that the valuation is in accordance with all applicable requirements stipulated under the Act and directions issued under the Act, subject to the qualifications stated below\*. I certify these amounts as follows:

<b>Description</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Participating Fund	21,601,637,662	0
Non-Participating Fund	1,828,191,001	0
Investment-Linked Fund	9,749,641,187	0

\*Qualifications (if non, state "none"):

None



**ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL

**ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

<b>Description</b>	<b>Row No</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	248,197,606	0
Terminal Bonus	4	166,827,433	0
Total amt to policy owners (1 to 4)	5	415,025,039	0
Allocation to surplus account	6	40,635,249	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2018 12

Computation of the allocations to policy owners and surplus account as follow:

Total gross allocation: (a)	510,097,064
Policy owners gross allocation: (b)	461,138,933
Surplus account gross allocation: (c)	48,958,131
Policy owner tax: (d) = 10% x (b)	46,113,893
Shareholder tax: (e) = 17% x (c)	8,322,882
Policy owner net allocation: (f) = (b) - (d)	415,025,040
Surplus account net allocation: (g) = (c) - (e)	40,635,249

Remarks:

Following the exemption approval letter (file no. ID527/2000/PT1/HS), MAS notifies PACS that the Authority has, pursuant to section 52(2) and 52(3) of the Act, exempted PACS from the Regulation from 31 December 2018 till 31 March 2019.

Row (c) is less than one-ninth of Row (b) as certain group of participating products does not allocate profits to surplus account.

**ANNUAL RETURN: FORM 19 - ACTUARY'S CERTIFICATE ON PARTICIPATING  
FUND ALLOCATIONS**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

I have conducted an investigation into the bonus allocation of the participating fund to policy owners and the surplus account as required under section 17(6) of the Insurance Act and it is my opinion that the allocation is fair and equitable, having taken into account the prospective financial conditions of the participating fund, and is in accordance with the Insurance (Actuaries) Regulations 2004 (G.N. No. S 495/2004) subject to the qualifications stated below\*.

The amount of bonus to policy owners and allocation to the surplus account are as shown below:

<b>Description</b>	<b>Row No</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	248,197,606	0
Terminal Bonus	4	166,827,433	0
Total amt to policy owners (1 to 4)	5	415,025,039	0
Allocation to surplus account	6	40,635,249	0

\*Qualifications (if non, state "none"):

None
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**ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL



**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND  
SOLVENCY REQUIREMENT OF INSURANCE FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Participating 2**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0

(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>	<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>	<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>		
Counterparty Exposure	54	0

Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND  
SOLVENCY REQUIREMENT OF INSURANCE FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Participating**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	41,561,631
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	7,748,901,790
Policy liabilities - minimum condition liability	3	9,299,482,040
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	7,748,901,790
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	365,773
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	365,773
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	7,790,097,648
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	246,608,685
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	246,608,685
Modified minimum condition liability	16	12,548,764,307
Minimum condition liability	17	12,302,155,622
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	15,243,717,794
Higher of 21 or 22:	20	21,601,637,662
Sum of total risk requirement and minimum condition liability of the insurance fund	21	15,367,138,376
Policy liabilities of the insurance fund	22	21,601,637,662
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>246,608,685</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		1,444,344,042
(a) Specific Risk Requirement	35	723,576,082	
(b) General Risk Requirement	36	720,767,960	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		1,033,045,240
(a) Sum of: (39 + 42)	38	-163,653,153	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	861,660,682	
Debt specific risk requirement	40	293,180,143	
Debt general risk requirement	41	568,480,539	
Liability adjustment requirement in an increasing interest rate environment	42	-1,025,313,835	
(b) Sum of: (44 + 47)	43	1,033,045,240	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-275,300,396	
Debt specific risk requirement	45	293,180,143	
Negative of debt general risk requirement	46	-568,480,539	
Liability adjustment requirement in a decreasing interest rate environment	47	1,308,345,636	
Loan Investment Risk Requirement	48		1,751
Property Risk Requirement	49		5,328,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		314,113,514
Derivative Counterparty Risk Requirement	51		4,278,155
Miscellaneous Risk Requirement	52		17,263,367
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>2,818,374,069</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>3,064,982,754</b>

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND  
SOLVENCY REQUIREMENT OF INSURANCE FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	816,896,718
Less:		
Reinsurance adjustment	6	432,118
Financial resource adjustment: (8 to 12)	7	6,441,992
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	1,433,268
(d) intangible assets	11	5,008,724
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	810,022,608
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	220,541,311
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	220,541,311	
Modified policy liabilities	25	2,048,732,312	
Policy Liabilities	26	1,828,191,001	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	1,658,383,399	
Sum of total risk requirement and policy liabilities of the insurance fund	29	2,257,211,948	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>220,541,311</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		199,861,091
(a) Sum of: (39 + 42)	38	-37,700,475	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	226,839,902	
Debt specific risk requirement	40	50,686,522	
Debt general risk requirement	41	176,153,380	
Liability adjustment requirement in an increasing interest rate environment	42	-264,540,377	
(b) Sum of: (44 + 47)	43	199,861,091	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-125,466,858	
Debt specific risk requirement	45	50,686,522	
Negative of debt general risk requirement	46	-176,153,380	
Liability adjustment requirement in a decreasing interest rate environment	47	325,327,949	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		401,732
Miscellaneous Risk Requirement	52		8,216,813
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>208,479,636</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0



Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>429,020,947</b>

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND  
SOLVENCY REQUIREMENT OF INSURANCE FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	75,008,195
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	4,597,005
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	1,605,916
(d) intangible assets	11	2,991,089
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	70,411,190
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	4,812,764
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	4,812,764	
Modified policy liabilities	25	9,754,453,951	
Policy Liabilities	26	9,749,641,187	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	9,743,623,217	
Sum of total risk requirement and policy liabilities of the insurance fund	29	9,758,914,877	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>4,812,764</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		3,234,728
(a) Sum of: (39 + 42)	38	3,234,728	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,142,146	
Debt specific risk requirement	40	1,133,482	
Debt general risk requirement	41	4,008,664	
Liability adjustment requirement in an increasing interest rate environment	42	-1,907,418	
(b) Sum of: (44 + 47)	43	-482,380	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-2,875,182	
Debt specific risk requirement	45	1,133,482	
Negative of debt general risk requirement	46	-4,008,664	
Liability adjustment requirement in a decreasing interest rate environment	47	2,392,802	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		4,550
Miscellaneous Risk Requirement	52		1,221,648
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>4,460,926</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>9,273,690</b>

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND  
SOLVENCY REQUIREMENT OF INSURANCE FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Participating 2**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND  
SOLVENCY REQUIREMENT OF INSURANCE FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Participating**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		



(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND  
SOLVENCY REQUIREMENT OF INSURANCE FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND  
SOLVENCY REQUIREMENT OF INSURANCE FUND**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>



**ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION**

**1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

PACS Par fund may invest in equity futures, which are classified under "other invested assets" in Form 1, but the specific risk charge is calculated under equity investments specific risk requirement (tab "E2" of the asset template). Hence, equity investments specific risk requirement is not 8% of equity securities in Form 1.

As per LIA circular dated 28 Dec 2016, PACS used billable date (the later of billable date or date of commencement of cover) for group business outstanding premium in the computation of the C2 risk charge. A risk charge of 8% (for premium that is outstanding for less than 90 days) is applied on outstanding premium on risk commencing before 31 Dec 2018, but not yet billable.

**ANNUAL RETURN: FORM 22 - STATEMENT IN RELATION TO TOTAL RISK  
REQUIREMENT OF ASSETS AND LIABILITIES OF LICENSED INSURER THAT DO NOT  
BELONG TO ANY INSURANCE FUND ESTABLISHED AND MAINTAINED UNDER THE ACT**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Total Risk Requirement</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
<b>Total C1 Requirement (1 + 10 + 17)</b>	<b>20</b>	<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest</b>		
Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	2,099,300
(a) Specific Risk Requirement	22	1,049,650
(b) General Risk Requirement	23	1,049,650
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	2,543,149
(a) Sum of: (26 + 29)	25	2,543,149
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	2,543,149
Debt specific risk requirement	27	560,586
Debt general risk requirement	28	1,982,563
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-1,421,977
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	-1,421,977
Debt specific risk requirement	32	560,586
Negative of debt general risk requirement	33	-1,982,563
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	58,404
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	2,250
Miscellaneous Risk Requirement	38	2,857,964
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>	<b>7,561,067</b>
<b>Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)</b>	<b>40</b>	<b>7,561,067</b>

**ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL

**ANNUAL RETURN**  
**FORM 23 - STATEMENT IN RELATION TO CAPITAL ADEQUACY REQUIREMENT**  
**OF LICENSED INSURER**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Licensed Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	891,904,913
Balances in the surplus account of each participating fund	2	41,561,631
Paid-up ordinary share capital	3	526,557,000
Unappropriated profits (losses)	4	-219,899,291
Surpluses of Overseas Branch Operations	5	0
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	432,118
Financial resource adjustment: (10 to 14)	9	279,558,808
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	5,052,464
(d) intangible assets	13	274,506,344
(e) other financial resource adjustments	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>960,133,327</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognized as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>		
	<b>20</b>	<b>6,275,932,015</b>

<b>Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>		<b>7,236,065,342</b>
<b>(ii) Total Risk Requirement of Licensed Insurer</b>			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	3,503,277,391	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	7,561,067	
<b>Total Risk Requirement of Licensed Insurer (22 to 23)</b>	<b>24</b>		<b>3,510,838,458</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>		<b>206.11%</b>

**ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION**

**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD**

**Reporting Cycle: 2018 12**

NIL