

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	1,126,164,429
Debt securities	1B	2	1,589,341,721
Land and buildings	1C	3	101,402,450
Loans	1D	4	29,326,140
Cash and deposits		5	217,598,403
Other invested assets	1E	6	(1,886,002)
Investment income due or accrued		7	1,735,645
Outstanding premiums and agents' balances	1F	8	5,088,108
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	1,168,218
Inter-fund balances and intra group balances (due from)	1I	13	1,341,043
Other assets	1J	14	1,861,938
Total Assets (1 to 14)		15	3,073,142,093
LIABILITIES			
Policy liabilities	1K	16	2,987,411,100
Other liabilities:			
Outstanding claims		17	22,443,533
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,969,918
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	17,180,716
Others	1M	23	42,391,474
Total Liabilities (16 to 23)		24	3,071,396,741
SURPLUS (15 - 24)	1N	25	1,745,352

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Annex	Row No.	Amount
ASSETS			
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
Total Assets (1 to 14)		15	0
LIABILITIES			
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
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	106,585,761
Debt securities	1B	2	302,412,347
Land and buildings	1C	3	17,872,551
Loans	1D	4	176,575
Cash and deposits		5	28,484,018
Other invested assets	1E	6	(213,961)
Investment income due or accrued		7	160,087
Outstanding premiums and agents' balances	1F	8	4,757,497
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	385,582
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	17,927,105
Other assets	1J	14	2,925,487
Total Assets (1 to 14)		15	481,473,049
LIABILITIES			
Policy liabilities	1K	16	214,444,408
Other liabilities:			
Outstanding claims		17	7,923,162
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	6,576,600
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,949,874
Others	1M	23	30,479,498
Total Liabilities (16 to 23)		24	261,373,542
SURPLUS (15 - 24)	1N	25	220,099,507

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	33,965,161
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	3,677,783
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	31,470
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	153,887
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	216,859
Other assets	1J	14	138,191
Total Assets (1 to 14)		15	38,183,351
LIABILITIES			
Policy liabilities	1K	16	34,760,769
Other liabilities:			
Outstanding claims		17	37,500
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	7,080
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,321,319
Others	1M	23	236,029
Total Liabilities (16 to 23)		24	36,362,697
SURPLUS (15 - 24)	1N	25	1,820,654

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
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
Total Assets (1 to 14)		15	0
LIABILITIES			
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
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Annex	Row No.	Amount
ASSETS			
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
Total Assets (1 to 14)		15	0
LIABILITIES			
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
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
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
Total Assets (1 to 14)		15	0
LIABILITIES			
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
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
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
Total Assets (1 to 14)		15	0
LIABILITIES			
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
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	756,838,860	0	756,838,860
Collective investment schemes	2	0	369,325,569	369,325,569
Total (1 to 2) = Row 1 of Form 1	3			1,126,164,429

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Listed	Unlisted	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	71,263,690	0	71,263,690
Collective investment schemes	2	0	35,322,071	35,322,071
Total (1 to 2) = Row 1 of Form 1	3			106,585,761

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	33,965,161	33,965,161
Total (1 to 2) = Row 1 of Form 1	3			33,965,161

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Listed	Unlisted	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Listed	Unlisted	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Listed	Unlisted	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	287,714,311
Qualifying debt securities	2	887,365,478
Other debt securities	3	414,261,932
Total (1 to 3) = Row 2 of Form 1	4	1,589,341,721

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	71,448,896
Qualifying debt securities	2	138,668,968
Other debt securities	3	92,294,483
Total (1 to 3) = Row 2 of Form 1	4	302,412,347

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
29, Queen Astrid Park, Singa	1	1,934,776	31 Dec 2013	23,204,315	985,874	24,190,189
29A, Queen Astrid Park, Sing	2	1,869,707	31 Dec 2013	22,401,685	914,376	23,316,061
#10-05/06/07 John Hancock T	3	7,210,659	31 dec 2013	7,601,000	1,520,200	9,121,200
#05-01 Tokio Marine Centre, }	4	11,026,136	31dec2013	12,220,000	2,505,000	14,725,000
#06-01 Tokio Marine Centre, }	5	11,177,493	31dec2013	12,385,000	2,540,000	14,925,000
#07-01 Tokio Marine Centre, }	6	11,328,849	31dec2013	12,550,000	2,575,000	15,125,000
Total = Row 3 of Form 1	21					101,402,450

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
29, Queen Astrid Park, Singa	1	610,647	31dec2013	7,323,661	311,158	7,634,819
29A, Queen Astrid Park, Singi	2	590,110	31dec2013	7,070,340	288,592	7,358,932
#10-05/06/07 John Hancock T	3	2,275,802	31dec2013	2,399,000	479,800	2,878,800
Total = Row 3 of Form 1	21					17,872,551

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	29,321,693	0	29,321,693
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	4,447	0	4,447
Total (1 to 4) = Row 4 of Form 1	5			29,326,140

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	142,738	0	142,738
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	33,837	0	33,837
Total (1 to 4) = Row 4 of Form 1	5			176,575

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2013 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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	324,011,336	-1,886,002
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12		
Total investments in forward contracts (10 to 12)	13	324,011,336	-1,886,002
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	324,011,336	-1,886,002
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-1,886,002

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2013 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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
Other invested assets excluding derivatives			

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2013 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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	41,304,145	-213,961
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	41,304,145	-213,961
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	41,304,145	-213,961
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-213,961

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2013 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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
Other invested assets excluding derivatives			

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2013 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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
Other invested assets excluding derivatives			

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2013 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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
Other invested assets excluding derivatives			

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2013 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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
Other invested assets excluding derivatives			

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2013 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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
Other invested assets excluding derivatives			

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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2013 12

Description	Row No.	Amount
In respect of direct business		
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	5,087,707
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	401
Gross total (2 to 5)	6	5,088,108
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	5,088,108
In respect of reinsurance business		
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	5,088,108

Note: For direct insurance business, outstanding period starts from date of commencement of 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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2013 12

Description	Row No.	Amount
In respect of direct business		
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
In respect of reinsurance business		
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 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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2013 12

Description	Row No.	Amount
In respect of direct business		
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	2,891,635
Above 3 months but not exceeding 6 months	3	1,339,842
Above 6 months but not exceeding 12 months	4	658,822
Above 12 months	5	288,023
Gross total (2 to 5)	6	5,178,322
Provision for doubtful debts	7	420,825
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	4,757,497
In respect of reinsurance business		
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	4,757,497

Note: For direct insurance business, outstanding period starts from date of commencement of 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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2013 12

Description	Row No.	Amount
In respect of direct business		
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	31,470
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	31,470
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	31,470
In respect of reinsurance business		
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	31,470

Note: For direct insurance business, outstanding period starts from date of commencement of 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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2013 12

Description	Row No.	Amount
In respect of direct business		
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
In respect of reinsurance business		
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 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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2013 12

Description	Row No.	Amount
In respect of direct business		
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
In respect of reinsurance business		
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 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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2013 12

Description	Row No.	Amount
In respect of direct business		
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
In respect of reinsurance business		
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 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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2013 12

Description	Row No.	Amount
In respect of direct business		
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
In respect of reinsurance business		
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 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	800,682
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	76,456
Above 1 year but not exceeding 2 years	4	-318,363
Above 2 years	5	627,489
Total (3 to 5)	6	385,582
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	385,582

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	67,085
Computer equipment	2	231,845
Other fixed assets	3	869,288
Total (1 to 3) = Row 12 of Form 1	4	1,168,218

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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 11 - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	1,198,382
Balances due from overseas branches / related corporations	2	34,915
Balances due from other insurance funds established and maintained under the Act	3	107,746
Total (1 to 3) = Row 13 of Form 1	4	1,341,043

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	46,025
Balances due from overseas branches / related corporations	2	279,310
Balances due from other insurance funds established and maintained under the Act	3	17,601,770
Total (1 to 3) = Row 13 of Form 1	4	17,927,105

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
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	216,859
Total (1 to 3) = Row 13 of Form 1	4	216,859

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Deposits with PUB& Telecom	1	6,328
Deposits - Others	2	1,000
Software Development	3	1,093,016
Investment Debtors	4	5,197
Prepayments	5	101,851
Claim Paid in Advance	6	654,546
Total = Row 14 of Form 1	26	1,861,938

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Deposits with PUB& Telecom	1	3,992
Rental Deposits	2	396,433
Deposits - Others	3	342,900
Club Membership	4	106,000
Investment Debtors	5	389,016
Prepayments	6	492,230
Rein Recoverables - unpaid claims	7	800,682
Other Receivables	8	215,792
Claim Paid in Advance	9	178,442
Total = Row 14 of Form 1	26	2,925,487

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Investment Debtors	1	17,015
Prepayments	2	241
Management Fee Receivable	3	120,935
Total = Row 14 of Form 1	26	138,191

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	3,073,142,093
Balance in the surplus account	2	1,745,352
Other liabilities	3	83,985,641
Policy assets (1 - 2 - 3)	4	2,987,411,100
Sum of liability in respect of each policy of the participating fund	5	2,405,066,426
Minimum condition liability	6	1,752,258,128
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	2,987,411,100

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	683,406
Balances due to other insurance funds established and maintained under the Act	3	16,497,310
Total (1 to 3) = Row 22 of Form 1	4	17,180,716

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	1,434,452
Balances due to overseas branches / related corporations	2	407,676
Balances due to other insurance funds established and maintained under the Act	3	107,746
Total (1 to 3) = Row 22 of Form 1	4	1,949,874

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

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	1,321,319
Total (1 to 3) = Row 22 of Form 1	4	1,321,319

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - 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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

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)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

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 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Investment creditors	1	3,720,451
Claims-interest accrued	2	868,230
Premium paid in advance by policyholder	3	25,625,779
Agents' balance (creditors)	4	7,890,711
Rental deposit payables	5	138,804
GST payable	6	7,883
Suspense account	7	902
Unidentified cash payable	8	933,377
Other creditors	9	949,852
Taxation	10	2,255,485
Total = Row 23 of Form 1	26	42,391,474

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Amount due to CPF Board	1	964,435
Investment creditors	2	590,129
Claims-interest accrued	3	31,781
Premium paid in advance by policyholders	4	432,503
Agents' balance (creditors)	5	1,368,908
Salary& bonus payables	6	8,466,955
Agents' retirement benefits	7	818,064
Other creditors	8	8,476,237
Staff retirement gratuities	9	238,519
Rental deposit payables	10	43,809
GST payable	11	255,256
Taxation	12	4,183,407
Deferred tax	13	3,653,413
Trade creditors	14	240,180
Unidentified cash payable	15	715,902
Total = Row 23 of Form 1	26	30,479,498

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Investment creditors	1	54,347
Premium paid in advance by policyholders	2	9,110
Agents' balance (creditors)	3	14,046
Other creditors	4	1,369
GST payable	5	5,584
Accrued management fee	6	143,947
Accrued administrative fee	7	5,190
Unidentified cash payable	8	333
Trailer fee payable	9	2,103
Total = Row 23 of Form 1	26	236,029

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	6,237,244
Net income	2	1,745,352
Transfer (to) from head office / shareholders fund	3	-6,237,244
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	1,745,352

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	201,714,363
Net income	2	19,485,144
Transfer (to) from head office / shareholders fund	3	-1,100,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	220,099,507

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	1,420,638
Net income	2	-699,984
Transfer (to) from head office / shareholders fund	3	1,100,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	1,820,654

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	17,465,618	0	0	17,465,618
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	17,465,618	0	0	17,465,618

**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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	3,956,909	0	3,956,909
Unlicensed reinsurer	3	0	1,589,065	0	1,589,065
Total (1 to 3)	4	0	5,545,974	0	5,545,974

**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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	816	816
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	816	816

**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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	0

	Description	Row No.	Amount
Note 2(a) Intangible assets -	Software development	1	1,093,016

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

As in the previous years, Policy Liabilities include provision for future PAR Fund Tax Liabilities.

The provision was computed as the sum of
 -Present value of projected future profits attributable to the PAR fund policyholders taxed at the concessionary tax rate of 10%.

As at 31 December 2013, this deferred tax provision amounts to S\$203,427,266.

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 instalments, the present value of future instalment 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(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 instalments, the present value of future instalment 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(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 instalments, the present value of future instalment 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(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 instalments, the present value of future instalment 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(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 instalments, the present value of future instalment 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(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 instalments, the present value of future instalment 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(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 instalments, the present value of future instalment 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(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 instalments, the present value of future instalment 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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle 2013 12

The negative figure in the row "Other invested assets" under the Participating Fund and Non-Participating Fund resulted from FX forward deal (Sold USD) and is due to the exchange rate being higher than contracted exchange rate.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	721,055,281
Less: Outward reinsurance premiums	2B	2	2,175,144
Investment revenue	2C	3	69,915,098
Less: Investment expenses		4	3,342,718
Other income	2D	5	804,274
Total Income (1 to 5)		6	786,256,791
Gross claims settled	2E	7	246,799,121
Less: Reinsurance recoveries		8	337,553
Management expenses	2F	9	23,499,620
Distribution expenses	2G	10	112,488,694
Increase (decrease) in net policy liabilities	2H	11	394,826,048
Provision for doubtful debts/ bad debts written off on receivables		12	4,778
Taxation expenses		13	6,502,688
Other expenses	2I	14	728,043
Total Outgo (7 to 14)		15	784,511,439
Net Income (6 - 15)	2J	16	1,745,352

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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
Total Income (1 to 5)		6	0
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
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	107,514,896
Less: Outward reinsurance premiums	2B	2	23,738,875
Investment revenue	2C	3	4,876,698
Less: Investment expenses		4	484,559
Other income	2D	5	1,595,639
Total Income (1 to 5)		6	89,763,799
Gross claims settled	2E	7	65,454,980
Less: Reinsurance recoveries		8	11,553,758
Management expenses	2F	9	10,265,667
Distribution expenses	2G	10	17,960,573
Increase (decrease) in net policy liabilities	2H	11	(16,104,941)
Provision for doubtful debts/ bad debts written off on receivables		12	(29,848)
Taxation expenses		13	3,317,968
Other expenses	2I	14	968,014
Total Outgo (7 to 14)		15	70,278,655
Net Income (6 - 15)	2J	16	19,485,144

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	3,160,063
Less: Outward reinsurance premiums	2B	2	8,316
Investment revenue	2C	3	1,429,543
Less: Investment expenses		4	383,182
Other income	2D	5	655,450
Total Income (1 to 5)		6	4,853,558
Gross claims settled	2E	7	6,010,181
Less: Reinsurance recoveries		8	455
Management expenses	2F	9	1,582,626
Distribution expenses	2G	10	64,140
Increase (decrease) in net policy liabilities	2H	11	(1,867,778)
Provision for doubtful debts/ bad debts written off on receivables		12	17
Taxation expenses		13	(260,734)
Other expenses	2I	14	25,545
Total Outgo (7 to 14)		15	5,553,542
Net Income (6 - 15)	2J	16	(699,984)

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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
Total Income (1 to 5)		6	0
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
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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
Total Income (1 to 5)		6	0
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
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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
Total Income (1 to 5)		6	0
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
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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
Total Income (1 to 5)		6	0
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
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	326,961,743
Regular premiums - new business	2	139,854,298
Regular premiums - renewal business	3	254,239,240
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	721,055,281
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	721,055,281

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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
Total (5 to 6) = Row 1 of Form 2	7	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	23,020,828
Regular premiums - new business	2	11,264,111
Regular premiums - renewal business	3	20,454,530
Group business:		
Premiums	4	52,775,427
Direct insurance premiums (1 to 4)	5	107,514,896
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	107,514,896

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	1,793,300
Regular premiums - new business	2	17,100
Regular premiums - renewal business	3	1,349,663
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	3,160,063
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	3,160,063

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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
Total (5 to 6) = Row 1 of Form 2	7	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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
Total (5 to 6) = Row 1 of Form 2	7	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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
Total (5 to 6) = Row 1 of Form 2	7	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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
Total (5 to 6) = Row 1 of Form 2	7	0

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	27,965
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,104,087
Unlicensed reinsurer	3	43,092
Total (1 to 3) = Row 2 of Form 2	4	2,175,144

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	3,109,060
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,381,683
Unlicensed reinsurer	3	18,248,132
Total (1 to 3) = Row 2 of Form 2	4	23,738,875

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
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	7,578
Unlicensed reinsurer	3	738
Total (1 to 3) = Row 2 of Form 2	4	8,316

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	31,189,877	-2,611,593	43,280,331	71,858,615
Debt securities	2	52,673,076	-7,286,161	-53,757,355	-8,370,440
Land and Buildings	3	2,107,146	0	11,040,450	13,147,596
Loans	4	1,987,343	0	0	1,987,343
Cash and deposits	5	534,345	0	0	534,345
Other invested assets	6	0	-7,466,490	-1,775,871	-9,242,361
Total (1 to 6) = Row 3 of Form 2	7				69,915,098

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	2,833,687	352,759	3,277,042	6,463,488
Debt securities	2	10,945,259	-1,841,158	-10,808,696	-1,704,595
Land and Buildings	3	181,569	0	1,079,550	1,261,119
Loans	4	13,448	0	0	13,448
Cash and deposits	5	66,200	0	0	66,200
Other invested assets	6	0	-1,026,096	-196,866	-1,222,962
Total (1 to 6) = Row 3 of Form 2	7				4,876,698

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	69	1,536,408	-107,235	1,429,242
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	7	0	0	7
Cash and deposits	5	294	0	0	294
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,429,543

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	69	1,536,408	-107,235	1,429,242
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	7	0	0	7
Cash and deposits	5	294	0	0	294
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	370	1,536,408	-107,235	1,429,543

ANNUAL RETURN: Annex 2C(b) - Investment Revenue Of Assets In Unit Reserves Of Investment-linked Fund

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Commission from NTUC Income	1	17,556
Commission from Aviva	2	21,596
Assignment fee	3	465
Others - Sundry Receipts	4	10,675
Profit Comm	5	102,331
Transfer from other insurance fund	6	640,790
Foreign Exchange	7	10,861
Total = Row 5 of Form 2	26	804,274

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Assignment fee	1	90
Sundry receipts - income from GMC	2	280,892
Sundry receipts - income from Pool	3	1,078,464
Other - sundry receipts	4	3,340
Profit comm	5	163,270
Foreign exchange	6	69,583
Total = Row 5 of Form 2	26	1,595,639

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Assignment fee	1	15
Others - sundry receipts	2	764
Profit comm	3	496
Enhanced allocation	4	-5,918
Premium invested	5	-3,091,965
Fund invested	6	2,668,908
Bid offer spread	7	154,890
Coverage debt settled	8	300,303
Rebate income	9	160,000
Management fee rebates	10	484,765
Miscellaneous unit accounting	11	-16,808
Total = Row 5 of Form 2	26	655,450

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	9,023,549
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	227,609,693
Surrenders	4	10,006,482
Annuities	5	159,397
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	246,799,121

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	7,602,353
Accident and health benefits other than total permanent disability and critical illness	2	26,845,872
Maturity / anticipated endowment	3	24,407,571
Surrenders	4	208,180
Annuities	5	6,355,754
Cash bonuses	6	0
Others	7	35,250
Total (1 to 7) = Row 7 of Form 2	8	65,454,980

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	81,180
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	5,929,001
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	6,010,181

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	15,181,168
Office rent	2	1,188,653
Head office / parent company expenses	3	0
Directors' fees	4	143,850
Audit fees	5	334,979
Managing agent's fees	6	0
Repairs and maintenance	7	446,284
Public utilities	8	37,805
Printing, stationery and periodicals	9	106,792
Postage, telephone and telex charges	10	104,822
Computer charges	11	3,112
Hire of office equipment	12	40,410
Licence and association fees	13	108,428
Advertising and subscriptions	14	1,212,516
Entertainment	15	40,977
Travelling expenses	16	181
Office cleaning	1	138,864
Insurance-General	2	176,631
Legal and professional fees	3	363,757
Miscellaneous expenses	4	471,814
Non claimable GST	5	356,141
IT outsource	6	1,037,711
Medical expenses	7	395,584
Staff recruitment	8	138,498
Bank charges	9	1,470,643
Total = Row 9 of Form 2	27	23,499,620

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	7,726,778
Office rent	2	381,758
Head office / parent company expenses	3	0
Directors' fees	4	46,200
Audit fees	5	107,585
Managing agent's fees	6	0
Repairs and maintenance	7	211,997
Public utilities	8	12,141
Printing, stationery and periodicals	9	45,110
Postage, telephone and telex charges	10	38,307
Computer charges	11	1,738
Hire of office equipment	12	12,978
Licence and association fees	13	34,824
Advertising and subscriptions	14	288,704
Entertainment	15	22,102
Travelling expenses	16	58
Office cleaning	1	44,599
Insurance-general	2	56,870
Legal and professional fees	3	91,026
Miscellaneous expenses	4	386,032
Non Claimable GST	5	96,967
IT Outsource	6	333,280
Medical expenses	7	140,007
Staff recruitment	8	91,683
Bank charges	9	94,923
Total = Row 9 of Form 2	27	10,265,667

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	1,130,579
Office rent	2	88,498
Head office / parent company expenses	3	0
Directors' fees	4	10,710
Audit fees	5	24,940
Managing agent's fees	6	0
Repairs and maintenance	7	33,227
Public utilities	8	2,815
Printing, stationery and periodicals	9	14,126
Postage, telephone and telex charges	10	10,125
Computer charges	11	232
Hire of office equipment	12	3,009
Licence and association fees	13	8,125
Advertising and subscriptions	14	59,176
Entertainment	15	3,051
Travelling expenses	16	2,886
Office cleaning	1	10,339
Insurance-general	2	13,151
Legal and professional fees	3	21,015
Miscellaneous expenses	4	35,796
Non claimable GST	5	22,114
IT outsource	6	77,260
Medical expenses	7	-532
Staff recruitment	8	10,312
Bank charges	9	1,672
Total = Row 9 of Form 2	27	1,582,626

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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
Total = Row 9 of Form 2	27	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	13,931,860
First period commissions - regular premium	2	32,796,944
Renewal commissions	3	10,984,444
Group business:		
Commissions	4	0
Overriding commissions	5	37,547,280
Production and other bonuses	6	3,204,383
Trailer fees	7	0
Cost of benefits and services	8	11,227,419
Other cash payments	9	2,796,364
Total distribution cost excluding reinsurance commissions (1 to 9)	10	112,488,694
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	112,488,694

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,526,303
First period commissions - regular premium	2	4,670,922
Renewal commissions	3	1,610,664
Group business:		
Commissions	4	3,838,949
Overriding commissions	5	4,464,638
Production and other bonuses	6	296,157
Trailer fees	7	0
Cost of benefits and services	8	1,341,806
Other cash payments	9	294,453
Total distribution cost excluding reinsurance commissions (1 to 9)	10	18,043,892
Reinsurance commissions	11	83,319
Total (10 - 11) = Row 10 of Form 2	12	17,960,573

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	-21,904
First period commissions - regular premium	2	5,130
Renewal commissions	3	11,803
Group business:		
Commissions	4	0
Overriding commissions	5	-3,915
Production and other bonuses	6	-5,469
Trailer fees	7	2,082
Cost of benefits and services	8	69,306
Other cash payments	9	7,107
Total distribution cost excluding reinsurance commissions (1 to 9)	10	64,140
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	64,140

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	2,987,411,100
Net policy liabilities at beginning of period	2	2,592,585,052
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	394,826,048

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	214,444,408
Net policy liabilities at beginning of period	2	230,549,349
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-16,104,941

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	34,760,769
Net policy liabilities at beginning of period	2	36,628,547
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-1,867,778

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Depreciation	1	341,564
PPF Expenses-Policy Protection	2	359,463
Write off-Fixed Assets	3	7,973
Loss on sale of fixed assets	4	19,043
Total = Row 14 of Form 2	26	728,043

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Depreciation	1	109,065
PPF Expenses-Policy Protection	2	55,517
Other-Sundry Expense	3	81
Transfer to other insurance fund	4	640,790
Write off - Fixed Assets	5	2,561
Rebate Expense	6	160,000
Total = Row 14 of Form 2	26	968,014

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Depreciation	1	24,874
PPF expenses-policy protection	2	74
Write off - Fixed Assets	3	594
Fluctuations	4	3
Total = Row 14 of Form 2	26	25,545

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	1,745,352
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	1,745,352

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	Amount
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	Amount
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: FORM 2 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Annex 2D (Participating Fund) and Annex 2I (Non-Participating Fund)
Information in respect of amounts included in "Transfer from other insurance fund" and "Transfer to other insurance fund".

This relates to a transfer of assets between the Participating and Non-Participating Fund due to conversion of certain policies from the Non-Participating Fund to the Participating Fund during the year.

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2013 12

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
A. New Business							
Policies other than annuities -							
Whole life	1	212,906,026	865	267,928,816	107,834,824	16,966	1,968,738,856
Endowment	2	118,877,500	2,449	133,565,435	34,944,618	3,675	242,775,000
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
Total (1 to 6)	7	331,783,526	3,314	401,494,251	142,779,442	20,641	2,211,513,856
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		24	687,875	295,135	94	6,359,195
Maturity	10		3,418	156,081,378	1,437,180	756	19,998,763
Expiry	11		0	0	0	0	0
Surrender	12		41	2,574,374	1,565,106	591	49,959,177
Forfeiture	13		0	0	1,690,432	637	53,061,000
Net transfers	14		0	0	(18,665)	(18)	(1,430,000)
Others	15		31	6,561,899	7,782,575	268	26,362,180
Total (9 to 15)	16		3,514	165,905,526	12,751,763	2,328	154,310,315
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		941	322,912,314	281,250,804	84,571	8,330,781,283
Endowment	19		17,928	801,433,929	109,516,487	24,279	1,260,344,248
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		18,869	1,124,346,243	390,767,291	108,850	9,591,125,531
Annuities only (last period's 25 + 8 -17)	25		33	152,746	0	0	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2013 12

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
A. New Business							
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
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
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
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
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
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2013 12

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
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	23,326,268	0	267,533,006	11,851,129	1,280	1,412,664,517
Accident	4	0	0	0	189,624	452	123,500,000
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	23,326,268	0	267,533,006	12,040,753	1,732	1,536,164,517
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		2	47,250	33,373	13	3,298,000
Maturity	10		451	20,904,218	185,770	265	17,187,698
Expiry	11		1	980,450	502,572	599	138,121,797
Surrender	12		2	68,250	42,256	6	8,075,205
Forfeiture	13		0	0	299,015	5	47,449,500
Net transfers	14		0	0	18,665	18	1,430,000
Others	15		0	5,349,205	228,516	23	24,976,418
Total (9 to 15)	16		456	27,349,373	1,310,167	929	240,538,618
Annuities only	17		7	35,766	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	136,392	143	9,449,624
Endowment	19		1,527	60,132,179	72,711	81	6,714,379
Term	20		95	335,074,690	32,063,450	8,711	5,655,233,670
Accident	21		0	0	226,164	446	122,400,000
Health	22		0	0	339,938	305	1,549,000
Others	23		0	0	0	0	0
Total (18 to 23)	24		1,622	395,206,869	32,838,655	9,686	5,795,346,673
Annuities only (last period's 25 + 8 -17)	25		1,228	6,561,438	0	0	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2013 12

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
A. New Business							
Policies other than annuities -							
Whole life	1	1,793,300	43	2,241,625	34,400	16	1,713,000
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
Total (1 to 6)	7	1,793,300	43	2,241,625	34,400	16	1,713,000
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		3	77,500	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		161	5,286,757	101,640	45	4,178,532
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		164	5,364,257	101,640	45	4,178,532
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		1,265	25,843,623	1,490,299	744	76,880,692
Endowment	19		0	0	44,700	16	513,500
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		1,265	25,843,623	1,534,999	760	77,394,192
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2013 12

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
A. New Business							
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
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
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
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
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
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2013 12

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
A. New Business							
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
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
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
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
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
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2013 12

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
A. New Business							
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
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
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
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
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
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2013 12

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
A. New Business							
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
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
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
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
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
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 3

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

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

Terminations and Transfers	Single Premium	Regular Premium
Alterations		7,782,575
Total		7,782,575

ANNUAL RETURN: NOTES TO FORM 3

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

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

New Business	Single Premium	Regular Premium
New Business	0	150,534
Total	0	150,534

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

Business in Force	Single Premium	Regular Premium
Inforce		1,655,806
Total		1,655,806

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

Terminations and Transfers	Single Premium	Regular Premium
Alterations		228,516
Total		228,516

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

NIL

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2013 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
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
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
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
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0		0
D. Business in Force						
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
Total (14 to 17)	18	0	0	0		0
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2013 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
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
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
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
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0		0
D. Business in Force						
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
Total (14 to 17)	18	0	0	0		0
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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2013 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	248	4,535	597,269,726	0	648,672
Accident	2	0	2,948	0	0	105,635
Health	3	0	15,353	0	0	3,016,180
Others	4	0	0	0	0	0
Total (1 to 4)	5	248	22,836	597,269,726	0	3,770,487
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	8	33,257	351,863,034	0	15,064,192
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	142	16,587	662,185,022		3,421,612
Death, total permanent disability, critical illness	10	0	22	2,066,763		5,170
Others	11	44	5,655	41,837,667		3,185,003
Total (9 to 11)	12	186	22,264	706,089,452		6,611,785
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	1,806	61,725	6,632,709,092		11,051,632
Accident	15	0	15,981	0		881,488
Health	16	0	147,377	0		42,665,159
Others	17	0	0	0		0
Total (14 to 17)	18	1,806	225,083	6,632,709,092		54,598,279
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2013 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
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
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2013 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
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
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2013 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
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
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2013 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
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
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2013 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
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
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Note 1 - Breakdown for 'Others' (Rows 4, 11 and 17).

Terminations and Transfers	Single Premium	Regular Premium
Alterations		3,185,003
Total		3,185,003

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		31,693
Total		31,693

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

NIL

ANNUAL RETURN: FORM 7 - STATEMENT IN RESPECT OF ACCIDENT AND HEALTH INSURANCE

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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
A. PREMIUMS													
Gross premiums	1	311,409	0	47,628,698	0	0	0	75,431	0	22,491	0	48,038,029	0
Reinsurance ceded	2	86,437	0	2,331,707	0	0	0	31,241	0	0	0	2,449,385	0
Net premiums written (1 - 2)	3	224,972	0	45,296,991	0	0	0	44,190	0	22,491	0	45,588,644	0
Premium liabilities at beginning of period	4	96,853	0	87,565,373	0	0	0	15,490	0	8,741	0	87,686,457	0
Premium liabilities at end of period	5	153,770	0	93,710,444	0	0	0	8,701	0	3,917	0	93,876,832	0
Premiums earned during the period (3 + 4 - 5)	6	168,055	0	39,151,920	0	0	0	50,979	0	27,315	0	39,398,269	0
B. CLAIMS													
Gross claims settled	7	153,060	0	7,309,004	0	0	0	3,997	0	541	0	7,466,602	0
Reinsurance recoveries	8	61,224	0	1,013,231	0	0	0	460	0	0	0	1,074,915	0
Net claims settled (7 - 8)	9	91,836	0	6,295,773	0	0	0	3,537	0	541	0	6,391,687	0
Claims liabilities at end of period	10	96,413	0	0	0	0	0	0	0	1,309	0	97,722	0
Claims liabilities at beginning of period	11	75,290	0	0	0	0	0	0	0	10,312	0	85,602	0
Net claims incurred (9 + 10 - 11)	12	112,959	0	6,295,773	0	0	0	3,537	0	-8,462	0	6,403,807	0
C. MANAGEMENT EXPENSES													
Management expenses	13	11,523	0	3,581,027	0	0	0	1,636	0	833	0	3,595,019	0
D. DISTRIBUTION EXPENSES													
Commissions	14	28,843	0	8,761,748	0	0	0	55,134	0	5,905	0	8,851,630	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	28,843	0	8,761,748	0	0	0	55,134	0	5,905	0	8,851,630	0
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)													
	18	14,730	0	20,513,372	0	0	0	-9,328	0	29,039	0	20,547,813	0
F. NET INVESTMENT INCOME													
	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)													
	20	14,730	0	20,513,372	0	0	0	-9,328	0	29,039	0	20,547,813	0
H. OTHERS													
Number of policies in force	21	305	0	95,779	0	0	0	787	0	305	0	97,176	0
Number of lives covered under policies in force	22	460	0	87,311	0	0	0	759	0	299	0	88,829	0
Number of claims registered	23	35	0	119	0	0	0	21	0	4	0	179	0

ANNUAL RETURN: FORM 7 - STATEMENT IN RESPECT OF ACCIDENT AND HEALTH INSURANCE

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Form 7(b) - Accident and Health Insurance (Short-term)

Description	Row No.	Medical Expense		Critical Illness		Disability		Personal Accident		Hospital Cash		Total	
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	0	41,767,150	0	1,112,912	0	255,192	0	824,818	0	0	0	43,960,072
Reinsurance ceded	2	0	16,150,297	0	236,895	0	238,197	0	484,499	0	0	0	17,109,888
Net premiums written (1 - 2)	3	0	25,616,853	0	876,017	0	16,995	0	340,319	0	0	0	26,850,184
Premium liabilities at beginning of period	4	0	4,887,240	0	161,844	0	103,466	0	177,399	0	0	0	5,329,949
Premium liabilities at end of period	5	0	5,429,908	0	261,293	0	45,041	0	153,751	0	0	0	5,889,993
Premiums earned during the period (3 + 4 - 5)	6	0	25,074,185	0	776,568	0	75,420	0	363,967	0	0	0	26,290,140
B. CLAIMS													
Gross claims settled	7	0	27,568,777	0	38,998	0	-536,145	0	1,143	0	0	0	27,072,773
Reinsurance recoveries	8	0	9,538,309	0	0	0	-279,026	0	45,056	0	0	0	9,304,339
Net claims settled (7 - 8)	9	0	18,030,468	0	38,998	0	-257,119	0	-43,913	0	0	0	17,768,434
Claims liabilities at end of period	10	0	2,043,554	0	160,132	0	198,757	0	12,704	0	0	0	2,415,147
Claims liabilities at beginning of period	11	0	1,748,974	0	61,744	0	520,777	0	43,746	0	0	0	2,375,241
Net claims incurred (9 + 10 - 11)	12	0	18,325,048	0	137,386	0	-579,139	0	-74,955	0	0	0	17,808,340
C. MANAGEMENT EXPENSES													
Management expenses	13	0	2,417,260	0	143,599	0	102,138	0	108,796	0	0	0	2,771,793
D. DISTRIBUTION EXPENSES													
Commissions	14	0	3,267,471	0	77,717	0	31,515	0	85,691	0	0	0	3,462,394
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	3,267,471	0	77,717	0	31,515	0	85,691	0	0	0	3,462,394
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	0	1,064,406	0	417,866	0	520,906	0	244,435	0	0	0	2,247,613
F. NET INVESTMENT INCOME	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)	20	0	1,064,406	0	417,866	0	520,906	0	244,435	0	0	0	2,247,613
H. OTHERS													
Number of policies in force	21	0	1,499	0	460	0	124	0	23	0	0	0	2,106
Number of lives covered under policies in force	22	0	147,377	0	15,981	0	6,477	0	500	0	0	0	170,335
Number of claims registered	23	0	147,970	0	4	0	1	0	2	0	0	0	147,977

ANNUAL RETURN: NOTES TO FORM 7

Reporting Cycle:

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.

ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Empty reporting area box.

ANNUAL RETURN: FORM 8 - BALANCE SHEET IN RESPECT OF GLOBAL BUSINESS OPERATIONS

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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
ASSETS							
Equity securities	1	1,266,715,351	0	14,134,608	0	88,788,681	1,369,638,640
Debt securities	2	1,891,754,068	0	21,170,663	0	96,402,334	2,009,327,065
Land and buildings	3	119,275,001	0	0	0	0	119,275,001
Loans	4	29,502,715	0	3,327,979	0	0	32,830,694
Cash and deposits	5	249,760,204	0	6,754,616	0	2,316,457	258,831,277
Other invested assets	6	-2,099,963	0	0	0	-75,647	-2,175,610
Investment income due or accrued	7	1,895,732	0	23,421	0	0	1,919,153
Outstanding premiums and agents' balances	8	9,877,075	0	131,148	0	0	10,008,223
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	385,582	0	0	0	0	385,582
Income tax recoverables	11	153,887	0	0	0	0	153,887
Fixed assets	12	1,168,218	0	615	0	4,988	1,173,821
Inter-fund balances and intra-group balances (due from)	13	19,485,007	0	40,770	0	1,474,583	21,000,360
Other assets	14	4,925,616	0	137,388	0	3,894,531	8,957,535
Total Assets (1 to 14)	15	3,592,798,493	0	45,721,208	0	192,805,927	3,831,325,628
LIABILITIES							
Policy liabilities	16	3,236,616,277	0	42,410,560	0		3,279,026,837
Other liabilities							
Outstanding claims	17	30,404,195	0	331,690	0	0	30,735,885
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	0	0	0	0	0
Amounts owing to insurers	20	8,553,598	0	43,337	0	0	8,596,935
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	20,451,909	0	154,802	0	2,444,222	23,050,933
Others	23	73,107,001	0	755,249	0	8,957,913	82,820,163
Total Liabilities (16 to 23)	24	3,369,132,980	0	43,695,638	0	11,402,135	3,424,230,753
NET ASSETS (15 - 24)	25	223,665,513	0	2,025,570	0	181,403,792	407,094,875
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					36,000,000	36,000,000
Reserves:							
Unappropriated profits (losses)	27					145,403,792	145,403,792
Other reserves	28					0	0
Surplus	29	223,665,513	0	2,025,570	0		225,691,083
Total (26 to 29)	30	223,665,513	0	2,025,570	0	181,403,792	407,094,875

ANNUAL RETURN: ANNEX 8A - STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	36,000,000	0	144,499,821	180,499,821
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	0	0	0
Net profit for the period	4	0	0	1,962,656	1,962,656
Dividends paid for the period	5	0	0	-5,400,000	-5,400,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	6,237,244	6,237,244
Transfer (to) from overseas (branch) operations	8	0	0	-1,895,929	-1,895,929
Balance at End of Period	9	36,000,000	0	145,403,792	181,403,792

**ANNUAL RETURN: ANNEX 8B - INTRA-GROUP BALANCES IN RESPECT OF OVERSEAS OPERATIONS
(GENERAL BUSINESS)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Description	Row No.	Amount
Due From		
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
Due To		
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
Total Net Balances (4 - 8)	9	0

ANNUAL RETURN: ANNEX 8C - INTRA-GROUP BALANCES IN RESPECT OF OVERSEAS OPERATIONS (LIFE BUSINESS)

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Description	Row No.	Amount
Due From		
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	40,770
Total Balances Due From	4	40,770
Due To		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	6,900
Balances due to insurance funds established and maintained under the Act	7	147,902
Total Balances Due To	8	154,802
Total Net Balances (4 - 8)	9	-114,032

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
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ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

The negative figure in the column "Other invested assets" under Life Business in Singapore and Shareholders fund resulted from FX forward deal (Sold USD) and is due to the exchange rate being higher than contracted exchange rate.

ANNUAL RETURN: FORM 9 - PROFIT AND LOSS ACCOUNT IN RESPECT OF GLOBAL BUSINESS OPERATIONS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	831,730,240	0	3,211,766	0		834,942,006
Less: Outward reinsurance premiums	2	25,922,335	0	56,167	0		25,978,502
Investment revenue	3	76,221,339	0	1,602,198	0	2,484,902	80,308,439
Less: Investment expenses	4	4,210,459	0	45,585	0	100,041	4,356,085
Other income	5	3,055,363	0	13,102	0	169	3,068,634
Total Income (1 to 5)	6	880,874,148	0	4,725,314	0	2,385,030	887,984,492
Gross claims settled	7	318,264,282	0	4,507,650	0		322,771,932
Less: Reinsurance recoveries	8	11,891,766	0	0	0		11,891,766
Management expenses	9	35,347,913	0	1,472,821	0	1,708,686	38,529,420
Distribution expenses	10	130,513,407	0	219,471	0	595,641	131,328,519
Increase (decrease) in net policy liabilities	11	376,853,329	0	-1,333,728	0		375,519,601
Provision for doubtful debts / bad debts written off on receivables	12	-25,053	0	0	0	0	-25,053
Taxation expenses	13	9,559,922	0	0	0	-2,009,149	7,550,773
Other expenses	14	1,721,602	0	18,613	0	127,196	1,867,411
Total Outgo (7 to 14)	15	860,343,636	0	4,884,827	0	422,374	865,650,837
NET INCOME (6 - 15)	16	20,530,512	0	-159,513	0	1,962,656	22,333,655

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

NIL

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2013 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
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	941	322,912,314	0	80,619,561	2,837,953	-16,377,019	138,233,232	0	238,067,765
- Regular Premium	2	84,571	8,330,781,283	281,250,804	1,303,440,716	189,676,152	2,032,823,414	1,597,273,204	16,036,919	1,073,603,577
Endowment										
- Single Premium	3	17,928	801,433,929	0	602,010,639	6,632,397	-46,452	281,831,414	0	890,520,902
- Regular Premium	4	24,279	1,260,344,248	109,516,487	793,121,084	25,029,829	494,312,222	457,845,334	171,231	781,855,256
Term	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0
Annuity	7	33	152,746	0	2,333,034	37,490	0	993,076	0	3,363,600
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	127,752	10,715,624,520	390,767,291	2,781,525,034	224,213,821	2,510,712,165	2,476,176,260	16,208,150	2,987,411,100
Group 2 - Non-Participating Policies										
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	14	0	0	0	0	0	0	0	0	0
Accident and Health	15	0	0	0	0	0	0	0	0	0
Annuity	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	127,752	10,715,624,520	390,767,291	2,781,525,034	224,213,821	2,510,712,165	2,476,176,260	16,208,150	2,987,411,100

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2013 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
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	941	322,912,314	0	121,174,868	4,098,960	-18,051,371	2,232,974	0	145,558,173
- Regular Premium	2	84,571	8,330,781,283	281,250,804	2,166,375,840	250,997,302	2,407,542,955	141,764,146	266,509,373	418,103,706
Endowment										
- Single Premium	3	17,928	801,433,929	0	673,398,688	7,340,470	-53,167	2,632,135	0	683,424,460
- Regular Premium	4	24,279	1,260,344,248	109,516,487	1,006,230,762	29,403,668	564,873,441	4,939,798	26,744,983	502,445,770
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	33	152,746	0	2,682,682	43,410	0	-73	0	2,726,019
Sub total (1 to 8)	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	127,752	10,715,624,520	390,767,291	3,969,862,840	291,883,810	2,954,311,858	151,568,980	293,254,356	1,752,258,128
Group 2 - Non-Participating Policies										
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
Sub total (10 to 17)	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	127,752	10,715,624,520	390,767,291	3,969,862,840	291,883,810	2,954,311,858	151,568,980	293,254,356	1,752,258,128

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2013 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
Group 1 - Participating Policies										
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
Sub total (1 to 8)	8	0	0	0	0	0	0	0	0	0
	9	0	0	0	0	0	0	0	0	0
Group 2 - Non-Participating Policies										
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
Sub total (10 to 17)	17	0	0	0	0	0	0	0	0	0
Total (9 +18)	18	0	0	0	0	0	0	0	0	0
	19	0	0	0	0	0	0	0	0	0

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2013 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
Group 1 - Participating Policies										
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
Sub total (1 to 8)	8	0	0	0	0	0	0	0	0	0
	9	0	0	0	0	0	0	0	0	0
Group 2 - Non-Participating Policies										
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
Sub total (10 to 17)	17	0	0	0	0	0	0	0	0	0
Total (9 +18)	18	0	0	0	0	0	0	0	0	0
	19	0	0	0	0	0	0	0	0	0

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: Singapore Insurance Fund

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	143	9,449,624	136,392	4,700,994	188,746	1,510,998	740,934	0	4,119,676
Endowment										
- Single Premium	3	1,527	60,132,179	0	59,143,147	87,513	0	6,250	0	59,236,910
- Regular Premium	4	81	6,714,379	72,711	2,769,211	7,056	71,084	1,121	0	2,706,304
Term	5	10,612	12,623,017,453	43,115,082	96,474,931	26,384,682	222,460,776	26,548,105	102,203,523	29,150,465
Accident and Health	6	751	123,949,000	44,112,749	5,400,692	2,447,142	747,028	482,227	163,352	7,746,385
Annuity	7	1,228	6,561,438	0	106,073,055	2,557,381	0	127,870	0	108,758,306
Others	8	0	0	0	2,478,511	0	0	247,851	0	2,726,362
Total (1 to 8)	9	14,342	12,829,824,073	87,436,934	277,040,541	31,672,520	224,789,886	28,154,358	102,366,875	214,444,408

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: Singapore Insurance Fund

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	1,265	25,843,623	0	19,133	718,178	988,457	109,641	341,351	199,846	25,013,772	25,213,618
- Regular Premium	2	744	76,880,692	1,490,299	3,304,751	1,769,578	11,254,707	748,366	5,495,006	62,994	8,660,051	8,723,045
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	16	513,500	44,700	7,364	17,699	50,834	2,026	23,745	0	824,105	824,105
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
Total (1 to 8)	9	2,025	103,237,815	1,534,999	3,331,248	2,505,455	12,293,998	860,033	5,860,102	262,840	34,497,928	34,760,768

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: Offshore Insurance Fund

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	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
Total (1 to 8)	9	0	0	0	0	0	0	0	0	0

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: Offshore Insurance Fund

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
Total (1 to 8)	9	0	0	0	0	0	0	0	0	0	0	0

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Negative figures in Present Value Premiums is due to reinsurance premium outgo.

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating

Description	Row No.	From 01/01/2013 to 31/12/2013		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	11,324,924		11,324,924
Mortality/Morbidity	2	-8,503,549	-9,875,819	1,372,270
Forfeiture/Surrender	3	-10,006,482	-15,888,038	5,881,556
Interest	4	62,447,153	99,538,154	-37,091,001
Expense	5	-27,164,510	-29,908,497	2,743,987
Change in basis	6	-3,107,614		-3,107,614
Miscellaneous	7	-23,244,570	-43,865,800	20,621,230
Total (1 to 7)	8			1,745,352

ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN RESPECT OF LIFE BUSINESS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Participating 2

Description	Row No.	From 01/01/2013 to 31/12/2013		
		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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Non-Participating

Description	Row No.	From 01/01/2013 to 31/12/2013		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	3,698,848		3,698,848
Mortality/Morbidity	2	-5,390,073	-4,896,519	-493,554
Forfeiture/Surrender	3	-208,180	-484,755	276,575
Interest	4	4,387,320	570,411	3,816,909
Expense	5	-3,553,576	-4,884,828	1,331,252
Change in basis	6	8,188,706		8,188,706
Miscellaneous	7	12,362,099	9,695,691	2,666,408
Total (1 to 7)	8			19,485,144

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: SIF - Investment-Linked

Description	Row No.	From 01/01/2013 to 31/12/2013		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-513,927		-513,927
Mortality/Morbidity	2	-81,180	-128,379	47,199
Forfeiture/Surrender	3	-5,449,942	-2,410,310	-3,039,632
Interest	4	1,019,675	2,493,869	-1,474,194
Expense	5	-850,913	-195,329	-655,584
Change in basis	6	-88,633		-88,633
Miscellaneous	7	5,264,936	240,149	5,024,787
Total (1 to 7)	8			-699,984

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating

Description	Row No.	From 01/01/2013 to 31/12/2013		
		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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Participating 2

Description	Row No.	From 01/01/2013 to 31/12/2013		
		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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Non-Participating

Description	Row No.	From 01/01/2013 to 31/12/2013		
		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**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Life: OIF - Investment-Linked

Description	Row No.	From 01/01/2013 to 31/12/2013		
		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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

NIL

**ANNUAL RETURN: FORM 17 - ACTUARY'S CERTIFICATE ON POLICY LIABILITIES IN
RESPECT OF LIFE BUSINESS**

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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:

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund	2,987,411,100	0
Non-Participating Fund	214,444,408	0
Investment-Linked Fund	34,760,768	0

***Qualifications (if non, state "none"):**

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	12,578,653	0
Allocation to policy owners:			
Cash Bonus	2	1,701,497	0
Reversionary Bonus	3	0	0
Terminal Bonus	4	0	0
Total amt to policy owners (1 to 4)	5	14,280,150	0
Allocation to surplus account	6	1,745,352	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

In prior years, the Row 3 of Form 18 of Reporting Year X represents the allocation to policyholders based on the performance of the participating fund in Year X. Row 6 contains the corresponding allocation to surplus account. These values were based on recommendations made by the Appointed Actuary to the Board during Q1 of Year X+1 after reviewing the financial performance in Year X.

Starting from the Reporting Year 2013, Row 3 in Year X will correspond to allocations to policyholders based on performance of the participating fund in Year X-1 instead. This timing adjustment is also reflected in Row 6. As the allocation to surplus account based on the financial performance of 2012 was already recognized in Form 18 for Year 2012, Row 3 in the 2013 Form 18 is set to zero, and Row 6 will only contain allocations related to cash bonus and terminal bonus paid during 2013. Reversionary bonus added to policies based on 2013's financial performance will be reflected in Form 18 in 2014.

This change will flow through naturally to all related MAS Forms.

ANNUAL RETURN: FORM 19 - ACTUARY'S CERTIFICATE ON PARTICIPATING FUND ALLOCATIONS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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:

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	12,578,653	0
Allocation to policy owners:			
Cash Bonus	2	1,701,497	0
Reversionary Bonus	3	0	0
Terminal Bonus	4	0	0
Total amount to policy owners (1 to 4)	5	14,280,150	0
Allocation to surplus account	6	1,745,352	0

***Qualifications (if non, state "none"):**

NoneNone

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

In prior years, the Row 3 of Form 19 of Reporting Year X represents the allocation to policyholders based on the performance of the participating fund in Year X. Row 6 contains the corresponding allocation to surplus account. These values were based on recommendations made by the Appointed Actuary to the Board during Q1 of Year X+1 after reviewing the financial performance in Year X.

Starting from the Reporting Year 2013, Row 3 in Year X will correspond to allocations to policyholders based on performance of the participating fund in Year X-1 instead. This timing adjustment is also reflected in Row 6. As the allocation to surplus account based on the financial performance of 2012 was already recognized in Form 19 for Year 2012, Row 3 in the 2013 Form 19 is set to zero, and Row 6 will only contain allocations related to cash bonus and terminal bonus paid during 2013. Reversionary bonus added to policies based on 2013's financial performance will be reflected in Form 19 in 2014.

This change will flow through naturally to all related MAS Forms.

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	1,745,352
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	1,235,152,972
Policy liabilities - minimum condition liability	3	1,235,152,972
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	1,238,088,130
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	1,792,245
Financial resource adjustment: (8 to 12)	7	1,093,016
(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	1,093,016
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	1,234,013,063
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	55,065,987
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	55,065,987
Modified minimum condition liability	16	1,807,324,115
Minimum condition liability	17	1,752,258,128
(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	1,749,205,540
Higher of 21 or 22:	20	2,987,411,100
Sum of total risk requirement and minimum condition liability of the insurance fund	21	2,345,784,882
Policy liabilities of the insurance fund	22	2,987,411,100
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
Total C1 Requirement (14 + 23 + 30)	33	55,065,987
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	162,828,254
(a) Specific Risk Requirement	35	81,414,127

(b) General Risk Requirement	36	81,414,127	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		353,244,318
(a) Sum of: (39 + 42)	38	-129,760,327	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	111,240,542	
Debt specific risk requirement	40	50,602,601	
Debt general risk requirement	41	60,637,941	
Liability adjustment requirement in an increasing interest rate environment	42	-241,000,869	
(b) Sum of: (44 + 47)	43	353,244,318	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-10,035,340	
Debt specific risk requirement	45	50,602,601	
Negative of debt general risk requirement	46	-60,637,941	
Liability adjustment requirement in a decreasing interest rate environment	47	363,279,658	
Loan Investment Risk Requirement	48		356
Property Risk Requirement	49		16,224,392
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		4,700,525
Derivative Counterparty Risk Requirement	51		110,774
Miscellaneous Risk Requirement	52		1,352,148
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		538,460,767
C. Component 3 Requirement - Concentration Risks			
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
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		593,526,754

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
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
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
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
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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	220,099,507
Less:		
Reinsurance adjustment	6	1,225,061
Financial resource adjustment: (8 to 12)	7	83,222
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	83,222
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	218,791,224
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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	5,623,090
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	5,623,090
Modified policy liabilities	25	220,067,498
Policy Liabilities	26	214,444,408
(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	87,244,385
Sum of total risk requirement and policy liabilities of the insurance fund	29	251,813,560
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
Total C1 Requirement (14 + 23 + 30)	33	5,623,090
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	14,575,548
(a) Specific Risk Requirement	35	7,287,774
(b) General Risk Requirement	36	7,287,774
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	11,578,261
(a) Sum of: (39 + 42)	38	11,578,261
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	20,209,282
Debt specific risk requirement	40	9,845,573
Debt general risk requirement	41	10,363,709
Liability adjustment requirement in an increasing interest rate environment	42	-8,631,021
(b) Sum of: (44 + 47)	43	9,344,963
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-518,136
Debt specific risk requirement	45	9,845,573
Negative of debt general risk requirement	46	-10,363,709
Liability adjustment requirement in a decreasing interest rate environment	47	9,863,099
Loan Investment Risk Requirement	48	2,707
Property Risk Requirement	49	2,859,608
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	14,206
Miscellaneous Risk Requirement	52	2,715,732
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	31,746,062
C. Component 3 Requirement - Concentration Risks		
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
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	37,369,152

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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	1,820,654
Less:		
Reinsurance adjustment	6	84
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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	1,820,570
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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	66,383
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	66,383
Modified policy liabilities	25	34,827,152
Policy Liabilities	26	34,760,769
(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	34,497,928
Sum of total risk requirement and policy liabilities of the insurance fund	29	34,893,354
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
Total C1 Requirement (14 + 23 + 30)	33	66,383
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
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		24,265
(a) Sum of: (39 + 42)	38	-21,893	
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	-21,893	
(b) Sum of: (44 + 47)	43	24,265	
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	24,265	
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		41,937
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		66,202
C. Component 3 Requirement - Concentration Risks			
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
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		132,585

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
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
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
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
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
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
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
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
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
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
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
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
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
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
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
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
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

1. The market value of equity securities in Form 1 (Row 1) includes non-convertible preference shares, which are classified as fixed income in the asset template. Therefore, the equity risk charges in Form 21 (Row 34) will not equal to the market value of equity securities * 16%.
2. The "Surpluses of overseas branch operations" in Form 23 (Row 5) is the total financial resources from overseas branch operations. Therefore it would not equal the net assets in Form 8 (as the financial resource of a Par Fund is not equal its net assets).

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement: (for participating business only) (2 + 5)	1	673,044
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	673,044
Modified minimum condition liability	3	21,577,320
Minimum condition liability	4	20,904,276
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	21,506,831
Higher of 8 or 9:	7	40,013,919
Sum of total risk requirement and minimum condition liability	8	26,044,871
Policy liabilities	9	40,013,919
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	230,612
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	230,612
Modified policy liabilities	12	2,627,252
Policy liabilities	13	2,396,640
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	1,663,498
Sum of total risk requirement and policy liabilities	16	2,818,638
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
Total C1 Requirement (1 + 10 + 17)	20	903,656
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	2,422,252
(a) Specific Risk Requirement	22	1,211,126
(b) General Risk Requirement	23	1,211,126
Debt Investment and Duration Mismatch Risk Requirement: (25 or 30, whichever is higher)	24	4,948,305
(a) Sum of: (26 + 29)	25	4,948,305
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	6,860,450
Debt specific risk requirement	27	2,951,358
Debt general risk requirement	28	3,909,092
Liability adjustment requirement in an increasing interest rate environment	29	-1,912,145
(b) Sum of: (31 + 34)	30	1,649,425
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	-957,734
Debt specific risk requirement	32	2,951,358

Negative of debt general risk requirement	33	-3,909,092
Liability adjustment requirement in a decreasing interest rate environment	34	2,607,159
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	4,233
Miscellaneous Risk Requirement	38	478,672
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	7,853,462
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)	40	8,757,118

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

NIL

ANNUAL RETURN

FORM 23 - STATEMENT IN RELATION TO CAPITAL ADEQUACY REQUIREMENT OF LICENSED INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	221,920,161
Balances in the surplus account of each participating fund	2	1,745,352
Paid-up ordinary share capital	3	36,000,000
Unappropriated profits (losses)	4	145,403,792
Surpluses of Overseas Branch Operations	5	15,772,467
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	3,017,390
Financial resource adjustment: (10 to 14)	9	86,431,040
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	90,733
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	1,093,016
(e) other financial resource adjustments	14	85,247,291
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	331,393,342
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	1,235,152,972
Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21	1,566,546,314
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	631,028,491
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	8,757,117
Total Risk Requirement of Licensed Insurer (22 to 23)	24	639,785,608
CAPITAL ADEQUACY RATIO (21/24)	25	244.85 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

1. The market value of equity securities in Form 1 (Row 1) includes non-convertible preference shares, which are classified as fixed income in the asset template. Therefore, the equity risk charges in Form 21 (Row 34) will not equal to the market value of equity securities * 16%.
2. The "Surpluses of overseas branch operations" in Form 23 (Row 5) is the total financial resources from overseas branch operations. Therefore it would not equal the net assets in Form 8 (as the financial resource of a Par Fund is not equal its net assets).