

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	1,389,418,260
Debt securities	1B	2	2,684,734,128
Land and buildings	1C	3	95,701,700
Loans	1D	4	32,854,937
Cash and deposits		5	374,220,681
Other invested assets	1E	6	-17,934,036
Investment income due or accrued		7	3,667,130
Outstanding premiums and agents' balances	1F	8	6,774,003
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	1,038,259
Inter-fund balances and intra group balances (due from)	1I	13	1,033,909
Other assets	1J	14	3,032,101
Total Assets (1 to 14)		15	4,574,541,072
LIABILITIES			
Policy liabilities	1K	16	4,371,380,643
Other liabilities:			
Outstanding claims		17	38,179,161
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	639,668
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	5,263,586
Others	1M	23	49,715,491
Total Liabilities (16 to 23)		24	4,465,178,549
SURPLUS (15 - 24)	1N	25	109,362,523

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	25,409,061
Debt securities	1B	2	333,567,341
Land and buildings	1C	3	16,073,301
Loans	1D	4	123,200
Cash and deposits		5	40,671,875
Other invested assets	1E	6	-1,684,205
Investment income due or accrued		7	6,053
Outstanding premiums and agents' balances	1F	8	5,792,145
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	207,208
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	4,716,451
Other assets	1J	14	5,399,699
Total Assets (1 to 14)		15	430,282,129
LIABILITIES			
Policy liabilities	1K	16	221,403,271
Other liabilities:			
Outstanding claims		17	10,047,573
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	9,361,289
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	790,175
Others	1M	23	25,292,822
Total Liabilities (16 to 23)		24	266,895,130
SURPLUS (15 - 24)	1N	25	163,386,999

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	46,712,602
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	2,255,724
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	424,902
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	1,353,030
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	538,417
Total Assets (1 to 14)		15	51,284,675
LIABILITIES			
Policy liabilities	1K	16	42,204,407
Other liabilities:			
Outstanding claims		17	104,024
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	13,395
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,351,132
Others	1M	23	1,970,313
Total Liabilities (16 to 23)		24	45,643,271
SURPLUS (15 - 24)	1N	25	5,641,404

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 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: 2015 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: 2015 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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,047,588,227	0	1,047,588,227
Collective investment schemes	2	0	341,830,033	341,830,033
Total (1 to 2) = Row 1 of Form 1	3			1,389,418,260

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	25,404,170	0	25,404,170
Collective investment schemes	2	0	4,891	4,891
Total (1 to 2) = Row 1 of Form 1	3			25,409,061

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	46,712,602	46,712,602
Total (1 to 2) = Row 1 of Form 1	3			46,712,602

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	560,768,145
Qualifying debt securities	2	1,745,813,297
Other debt securities	3	378,152,686
Total (1 to 3) = Row 2 of Form 1	4	2,684,734,128

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	101,253,354
Qualifying debt securities	2	196,129,948
Other debt securities	3	36,184,039
Total (1 to 3) = Row 2 of Form 1	4	333,567,341

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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, Singapore	1	1,934,776	31 Dec 2015	21,882,554	-607,366	21,275,188
29A, Queen Astrid Park, Singapore	2	1,869,707	31 Dec 2015	21,139,106	-608,794	20,530,312
6 Raffles Quay #10-02, Singapore	3	7,210,659	31 Dec 2015	9,121,200	0	9,121,200
#05-01 Tokio Marine Centre, Singapore	4	11,026,136	31 Dec 2015	14,725,000	0	14,725,000
#06-01 Tokio Marine Centre, Singapore	5	11,177,493	31 Dec 2015	14,925,000	0	14,925,000
#07-01 Tokio Marine Centre, Singapore	6	11,328,849	31 Dec 2015	15,125,000	0	15,125,000
Total = Row 3 of Form 1	21					95,701,700

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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, Singapore	1	610,647	31 Dec 2015	6,906,493	-191,696	6,714,797
29A, Queen Astrid Park, Singapore	2	590,110	31 Dec 2015	6,671,848	-192,144	6,479,704
6 Raffles Quay #10-02, Singapore	3	2,275,802	31 Dec 2015	2,878,800	0	2,878,800
Total = Row 3 of Form 1	21					16,073,301

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	32,854,937	0	32,854,937
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			32,854,937

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	123,200	0	123,200
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			123,200

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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 2

Reporting Cycle: 201512

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 - Participating

Reporting Cycle: 201512

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	874,443,507	-17,934,036
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	874,443,507	-17,934,036
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	874,443,507	-17,934,036
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-17,934,036

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 201512

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	86,435,066	-1,684,205
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	86,435,066	-1,684,205
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	86,435,066	-1,684,205
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-1,684,205

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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 2

Reporting Cycle: 201512

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 the cover.

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 201512

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	6,763,088
Above 3 months but not exceeding 6 months	3	9,771
Above 6 months but not exceeding 12 months	4	164
Above 12 months	5	980
Gross total (2 to 5)	6	6,774,003
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	6,774,003
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	6,774,003

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 201512

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	2,308,598
Above 3 months but not exceeding 6 months	3	2,069,242
Above 6 months but not exceeding 12 months	4	1,686,262
Above 12 months	5	38,795
Gross total (2 to 5)	6	6,102,897
Provision for doubtful debts	7	310,752
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	5,792,145
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	5,792,145

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201512

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	424,902
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	424,902
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	424,902
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	424,902

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 201512

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 the cover.

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 201512

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 the cover.

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 201512

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 the cover.

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 201512

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 the cover.

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	1,463,518
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	207,208
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	207,208
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	207,208

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	772,209
Other fixed assets	3	266,050
Total (1 to 3) = Row 12 of Form 1	4	1,038,259

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	1,892
Balances due from overseas branches / related corporations	2	23,466
Balances due from other insurance funds established and maintained under the Act	3	1,008,551
Total (1 to 3) = Row 13 of Form 1	4	1,033,909

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	177,293
Balances due from other insurance funds established and maintained under the Act	3	4,539,158
Total (1 to 3) = Row 13 of Form 1	4	4,716,451

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	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: 201512

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: 201512

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: 201512

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: 201512

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: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Deposit with PUB& Telecom	1	6,328
Deposit - Others	2	1,000
Software development	3	1,819,982
Investment Debtors	4	1,688
Prepayments	5	171,112
Other Receivables	6	1,216
Deferred Tax	7	498,293
Claim Paid in Advance	8	532,482
Total = Row 14 of Form 1	26	3,032,101

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Deposits with PUB& Telecom	1	3,392
Rental deposits	2	239,705
Deposit - Others	3	13,312
Club membership	4	94,000
Software development	5	1,527,873
Prepayments	6	711,442
Rein Recoverables - Unpaid Claims	7	1,463,518
Other Receivables	8	1,240,950
Claim Paid in Advance	9	105,507
Total = Row 14 of Form 1	26	5,399,699

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Investment Debtors	1	384,970
Other Receivables	2	18,000
Management Fee Receivable	3	135,429
Prepayments	4	18
Total = Row 14 of Form 1	26	538,417

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	4,574,541,072
Balance in the surplus account	2	109,362,523
Other liabilities	3	93,797,906
Policy assets (1 - 2 - 3)	4	4,371,380,643
Sum of liability in respect of each policy of the participating fund	5	4,371,380,643
Minimum condition liability	6	2,914,355,237
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	4,371,380,643

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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 1K - POLICY LIABILITIES OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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 1L - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE TO)**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	1,307,838
Balances due to other insurance funds established and maintained under the Act	3	3,955,748
Total (1 to 3) = Row 22 of Form 1	4	5,263,586

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	57,521
Balances due to overseas branches / related corporations	2	491,826
Balances due to other insurance funds established and maintained under the Act	3	240,828
Total (1 to 3) = Row 22 of Form 1	4	790,175

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	1,351,132
Total (1 to 3) = Row 22 of Form 1	4	1,351,132

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 2015 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: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Investment Creditors	1	1,701,173
Claims-interest accrued	2	889,859
Premium paid in advance by policyholders	3	35,365,520
Agents' balance	4	6,163,424
Suspense Account	5	2,179
Other Creditors	6	1,773,825
Rental deposit payables	7	138,044
GST payable	8	7,936
Taxation	9	2,624,418
Unidentified Cash Payable	10	1,049,113
Total = Row 23 of Form 1	26	49,715,491

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Amount due to CPF Board	1	929,301
Claims-interest accrued	2	35,182
Premium paid in advance by policyholders	3	520,838
Agents' remuneration payables	4	507,519
Salary & bonus payables	5	5,592,124
Agents' retirement benefits	6	538,855
Other Creditors	7	7,702,590
Staff Retirement Gratuities	8	510,808
Rental deposit payables	9	43,569
GST payable	10	402,613
Taxation	11	4,437,249
Deferred Tax	12	2,322,478
Trade Creditors	13	1,692,773
Unidentified Cash Payable	14	56,923
Total = Row 23 of Form 1	26	25,292,822

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Investment creditors	1	554,539
Premium paid in advance by policyholders	2	5,723
Agents' balance (creditors)	3	490,299
Agents' remuneration payables	4	21,245
Other Creditors	5	733,664
Accrued Management Fee	6	160,330
Accrued Administrative Fee	7	1,180
Unidentified Cash Payable	8	333
Trailer Fee Payable	9	3,000
Total = Row 23 of Form 1	26	1,970,313

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 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: 2015 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: 2015 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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	1,219,183
Net income	2	7,596,906
Transfer (to) from head office / shareholders fund	3	100,546,434
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	109,362,523

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	261,695,394
Net income	2	17,881,605
Transfer (to) from head office / shareholders fund	3	-116,190,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	163,386,999

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	2,459,198
Net income	2	-4,977,794
Transfer (to) from head office / shareholders fund	3	8,160,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	5,641,404

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	53,715,197	0	0	53,715,197
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	-581,225	-284	0	-581,509
Unlicensed reinsurer	3	212,418	0	0	212,418
Total (1 to 3)	4	53,346,390	-284	0	53,346,106

**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: 201512

Life: SIF - Non-Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	18,780,930	0	18,780,930
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	562,936	0	562,936
Unlicensed reinsurer	3	0	9,785,792	0	9,785,792
Total (1 to 3)	4	0	29,129,658	0	29,129,658

**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: 201512

Life: SIF - Investment-Linked

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	-1,604	-1,604
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	-86	-86
Unlicensed reinsurer	3	0	0	-74	-74
Total (1 to 3)	4	0	0	-1,764	-1,764

**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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 2015 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 installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	1,819,982

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 2015, this deferred tax provision amounts to S\$256,062,895

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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

	Description	Row no	Amount
Note 2(a) Intangible assets -	Software development	1	1,527,873

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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 installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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 installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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 installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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 installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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 installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	669,182,043
Less: Outward reinsurance premiums	2B	2	3,777,420
Investment revenue	2C	3	-786,984
Less: Investment expenses		4	5,611,695
Other income	2D	5	532,301
Total Income (1 to 5)		6	659,538,245
Gross claims settled	2E	7	123,665,228
Less: Reinsurance recoveries		8	1,502,239
Management expenses	2F	9	22,360,967
Distribution expenses	2G	10	85,589,907
Increase (decrease) in net policy liabilities	2H	11	418,580,497
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	2,001,454
Other expenses	2I	14	1,245,525
Total Outgo (7 to 14)		15	651,941,339
Net Income (6 - 15)	2J	16	7,596,906

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	121,986,525
Less: Outward reinsurance premiums	2B	2	40,947,393
Investment revenue	2C	3	10,756,279
Less: Investment expenses		4	605,052
Other income	2D	5	3,910,323
Total Income (1 to 5)		6	95,100,682
Gross claims settled	2E	7	67,708,924
Less: Reinsurance recoveries		8	29,273,453
Management expenses	2F	9	12,260,156
Distribution expenses	2G	10	16,366,218
Increase (decrease) in net policy liabilities	2H	11	6,168,894
Provision for doubtful debts/ bad debts written off on receivables		12	312,679
Taxation expenses		13	3,228,805
Other expenses	2I	14	446,854
Total Outgo (7 to 14)		15	77,219,077
Net Income (6 - 15)	2J	16	17,881,605

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	14,795,210
Less: Outward reinsurance premiums	2B	2	32,724
Investment revenue	2C	3	-2,778,710
Less: Investment expenses		4	434,471
Other income	2D	5	1,046,938
Total Income (1 to 5)		6	12,596,243
Gross claims settled	2E	7	5,258,868
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	3,404,954
Distribution expenses	2G	10	9,581,053
Increase (decrease) in net policy liabilities	2H	11	834,851
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	-1,605,653
Other expenses	2I	14	99,964
Total Outgo (7 to 14)		15	17,574,037
Net Income (6 - 15)	2J	16	-4,977,794

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 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: 2015 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: 2015 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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	154,398,032
Regular premiums - new business	2	72,618,964
Regular premiums - renewal business	3	442,165,047
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	669,182,043
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	669,182,043

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	6,230,122
Regular premiums - renewal business	3	40,491,219
Group business:		
Premiums	4	75,015,428
Direct insurance premiums (1 to 4)	5	121,736,769
Inward reinsurance premiums	6	249,756
Total (5 to 6) = Row 1 of Form 2	7	121,986,525

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	6,813,450
Regular premiums - new business	2	5,717,366
Regular premiums - renewal business	3	2,264,394
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	14,795,210
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	14,795,210

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	3,157,530
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	555,425
Unlicensed reinsurer	3	64,465
Total (1 to 3) = Row 2 of Form 2	4	3,777,420

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	5,493,420
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	3,246,723
Unlicensed reinsurer	3	32,207,250
Total (1 to 3) = Row 2 of Form 2	4	40,947,393

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	20,152
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	7,906
Unlicensed reinsurer	3	4,666
Total (1 to 3) = Row 2 of Form 2	4	32,724

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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	54,757,476	-6,798,177	-109,163,129	-61,203,830
Debt securities	2	92,999,923	4,568,775	12,350,654	109,919,352
Land and Buildings	3	2,424,425	0	-1,216,160	1,208,265
Loans	4	2,335,045	0	0	2,335,045
Cash and deposits	5	1,277,830	0	0	1,277,830
Other invested assets	6	0	-65,136,211	10,812,565	-54,323,646
Total (1 to 6) = Row 3 of Form 2	7				-786,984

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	1,663,436	1,854,440	72,159	3,590,035
Debt securities	2	11,865,342	763,694	277,952	12,906,988
Land and Buildings	3	207,382	0	-383,840	-176,458
Loans	4	9,142	0	0	9,142
Cash and deposits	5	69,376	0	0	69,376
Other invested assets	6	0	-7,279,727	1,636,923	-5,642,804
Total (1 to 6) = Row 3 of Form 2	7				10,756,279

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	0	833,118	-3,612,603	-2,779,485
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	702	0	0	702
Cash and deposits	5	73	0	0	73
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				-2,778,710

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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	2,533,847	0	-2,883,816	-349,969
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	2,533,847	0	-2,883,816	-349,969

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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(A) - INVESTMENT REVENUE OF ASSETS IN SURPLUS ACCOUNT OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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(B) - INVESTMENT REVENUE OF ASSETS IN UNIT RESERVES OF INVESTMENT-LINKED FUND

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	0	833,118	-3,612,603	-2,779,485
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	702	0	0	702
Cash and deposits	5	73	0	0	73
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	775	833,118	-3,612,603	-2,778,710

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Commission from NTUC Income	1	32,090
Commission from Aviva	2	35,378
Assignment fee	3	1,115
Government Grant	4	155,424
Others - Sundry Receipts	5	1,231
Profit Commission	6	71,728
Transfer from other insurance fund	7	172,275
Foreign Exchange	8	63,060
Total = Row 5 of Form 2	26	532,301

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Assignment fee	1	59
Government Grant	2	69,693
Sundry receipts - Income from GMC	3	434,272
Sundry receipts - Income from Pool	4	2,462,469
Others - Sundry Receipts	5	2,128
Profit Commission	6	875,775
Foreign Exchange	7	65,927
Total = Row 5 of Form 2	26	3,910,323

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD****Reporting Cycle: 201512****Life: SIF - Investment-Linked**

Description	Row No.	Amount
Assignment fee	1	15
Government Grant	2	24,134
Surrender Charge	3	418,186
Others - Sundry Receipts	4	7
Profit Comm	5	1,021
Enhanced Allocation	6	-1,606
Premium Invested	7	-14,301,413
Fund Invested	8	12,493,466
Funds Switch Fee	9	100
Free Look Price Adjustmts	10	492
Admin Fee - ILP	11	2,468
Miscellaneous Unit Accounting	12	-26,689
Bid Offer Spread	13	711,594
Coverage Debt Settled	14	1,134,880
Management Fee Rebates	15	590,283
Total = Row 5 of Form 2	26	1,046,938

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	11,913,240
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	92,869,887
Surrenders	4	18,715,863
Annuities	5	166,238
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	123,665,228

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	15,516,362
Accident and health benefits other than total permanent disability and critical illness	2	41,651,108
Maturity / anticipated endowment	3	2,435,388
Surrenders	4	256,293
Annuities	5	6,443,974
Cash bonuses	6	0
Others	7	1,405,799
Total (1 to 7) = Row 7 of Form 2	8	67,708,924

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	52,185
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	5,206,683
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	5,258,868

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	15,181,548
Office rent	2	1,511,335
Head office / parent company expenses	3	0
Directors' fees	4	152,950
Audit fees	5	397,657
Managing agent's fees	6	0
Repairs and maintenance	7	510,896
Public utilities	8	28,204
Printing, stationery and periodicals	9	219,817
Postage, telephone and telex charges	10	118,399
Computer charges	11	5,437
Hire of office equipment	12	49,214
Licence and association fees	13	121,630
Advertising and subscriptions	14	559,323
Entertainment	15	42,224
Travelling expenses	16	2,092
Staff recruitment	1	352,262
Office cleaning	2	65,883
Insurance-General	3	246,786
Legal and professional fees	4	892,332
Miscellaneous expenses	5	364,212
Non Claimable GST	6	310,519
IT outsource	7	594,504
Medical Expenses	8	231,813
Bank Charges	9	401,930
Total = Row 9 of Form 2	27	22,360,967

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	8,743,472
Office rent	2	555,163
Head office / parent company expenses	3	0
Directors' fees	4	56,050
Audit fees	5	149,806
Managing agent's fees	6	0
Repairs and maintenance	7	275,280
Public utilities	8	10,436
Printing, stationery and periodicals	9	72,023
Postage, telephone and telex charges	10	55,060
Computer charges	11	2,985
Hire of office equipment	12	18,223
Licence and association fees	13	46,082
Advertising and subscriptions	14	218,428
Entertainment	15	38,205
Travelling expenses	16	1,534
Staff recruitment	1	134,444
Office cleaning	2	24,241
Insurance-General	3	90,750
Legal and professional fee	4	350,923
Miscellaneous expenses	5	943,278
Non Claimable GST	6	19,287
IT Outsource	7	217,862
Medical Expenses	8	93,313
Bank Charges	9	143,311
Total = Row 9 of Form 2	27	12,260,156

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	2,358,529
Office rent	2	234,679
Head office / parent company expenses	3	0
Directors' fees	4	23,750
Audit fees	5	61,748
Managing agent's fees	6	0
Repairs and maintenance	7	79,332
Public utilities	8	4,380
Printing, stationery and periodicals	9	24,332
Postage, telephone and telex charges	10	18,385
Computer charges	11	844
Hire of office equipment	12	7,642
Licence and association fees	13	19,019
Advertising and subscriptions	14	87,465
Entertainment	15	8,171
Travelling expenses	16	325
Staff recruitment	1	54,700
Office cleaning	2	10,230
Insurance-General	3	38,321
Legal and professional fees	4	149,980
Miscellaneous expenses	5	59,022
Non Claimable GST	6	51,898
IT Outsource	7	92,314
Medical Examination& Report Fee	8	2,490
Bank charges	9	17,398
Total = Row 9 of Form 2	27	3,404,954

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	6,997,260
First period commissions - regular premium	2	18,634,191
Renewal commissions	3	15,064,808
Group business:		
Commissions	4	0
Overriding commissions	5	26,121,836
Production and other bonuses	6	8,901,688
Trailer fees	7	0
Cost of benefits and services	8	6,770,367
Other cash payments	9	3,099,757
Total distribution cost excluding reinsurance commissions (1 to 9)	10	85,589,907
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	85,589,907

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	2,810,373
Renewal commissions	3	3,144,170
Group business:		
Commissions	4	4,905,577
Overriding commissions	5	3,844,203
Production and other bonuses	6	406,523
Trailer fees	7	0
Cost of benefits and services	8	1,137,686
Other cash payments	9	476,970
Total distribution cost excluding reinsurance commissions (1 to 9)	10	16,725,502
Reinsurance commissions	11	359,284
Total (10 - 11) = Row 10 of Form 2	12	16,366,218

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	55,877
First period commissions - regular premium	2	2,793,384
Renewal commissions	3	101,538
Group business:		
Commissions	4	0
Overriding commissions	5	1,984,928
Production and other bonuses	6	4,466,392
Trailer fees	7	2,448
Cost of benefits and services	8	137,723
Other cash payments	9	38,763
Total distribution cost excluding reinsurance commissions (1 to 9)	10	9,581,053
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	9,581,053

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	4,371,380,643
Net policy liabilities at beginning of period	2	3,952,800,146
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	418,580,497

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	221,403,271
Net policy liabilities at beginning of period	2	215,234,377
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	6,168,894

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	42,204,407
Net policy liabilities at beginning of period	2	41,369,556
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	834,851

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Depreciation	1	644,233
PPF Expenses-Policy Protection	2	601,292
Total = Row 14 of Form 2	26	1,245,525

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Share of depreciation	1	225,868
PPF Expenses-Policy Protection	2	48,711
Transfer to other insurance fund	3	172,275
Total = Row 14 of Form 2	26	446,854

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Depreciation	1	94,349
PPF Expenses-Policy Protection	2	77
Fluctuations	3	5,538
Total = Row 14 of Form 2	26	99,964

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	7,752,712
Surplus account investment revenue	2	-349,969
Less: Surplus account investment expenses	3	-194,163
Surplus account investment income (2 - 3)	4	-155,806
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	7,596,906

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: ANNEX 2J - NET INCOME OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

Life: OIF - Non-Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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

Reporting Cycle: 2015 12

Life: SIF - Participating 2

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
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

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	126,405,132	559	473,960	39,032,511	8,094	971,694,364
Endowment	2	28,480,600	860	41,986,569	30,883,144	2,818	136,859,900
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	154,885,732	1,419	42,460,529	69,915,655	10,912	1,108,554,264
Annuities only	8	0	0	0	1,595,357	78	475,800
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		24	629,937	475,946	134	9,261,689
Maturity	10		615	21,888,153	1,436,426	673	23,189,218
Expiry	11		0	0	0	0	0
Surrender	12		82	4,844,759	2,243,399	822	72,531,199
Forfeiture	13		0	0	2,438,355	811	69,489,010
Net transfers	14		0	0	-4,228	-6	-325,000
Others	15		7	263,480	12,296,278	146	10,579,752
Total (9 to 15)	16		728	27,626,329	18,886,176	2,580	184,725,868
Annuities only	17		0	0	38,730	2	18,000
C. Business in Force							
Policies other than annuities -							
Whole life	18		3,191	1,021,200,507	351,565,278	103,905	10,213,859,155
Endowment	19		18,268	834,735,684	158,781,340	28,613	1,503,520,711
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		21,459	1,855,936,191	510,346,618	132,518	11,717,379,866
Annuities only (last period's 25 + 8 -17)	25		33	152,746	2,944,999	144	834,600

**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

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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	5,372,475	701	737,501,852
Accident	4	0	0	0	225,634	631	129,650,000
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	5,598,109	1,332	867,151,852
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	118,037	17	10,027,196
Maturity	10		41	2,144,100	30,402	11	3,360,000
Expiry	11		3	851,937	684,570	649	174,403,539
Surrender	12		0	1,635,884	122,718	10	25,366,606
Forfeiture	13		0	0	660,627	288	102,354,510
Net transfers	14		0	0	4,228	6	325,000
Others	15		0	0	440,769	16	16,918,896
Total (9 to 15)	16		44	4,631,921	2,061,351	997	332,755,747
Annuities only	17		10	52,294	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	119,968	127	8,362,141
Endowment	19		0	0	23,645	28	2,220,556
Term	20		88	1,030,202,353	45,854,541	9,002	7,146,215,703
Accident	21		0	0	520,767	1,303	298,750,000

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	311,929	270	1,239,000
Others	23		0	0	0	0	0
Total (18 to 23)	24		88	1,030,202,353	46,830,850	10,730	7,456,787,400
Annuities only (last period's 25 + 8 -17)	25		1,207	6,453,541	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

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	6,813,450	163	4,824,750	5,878,640	645	145,809,200
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	6,813,450	163	4,824,750	5,878,640	645	145,809,200
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		5	76,250	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	12,900	6	350,000
Surrender	12		100	4,766,657	686,250	100	19,901,751
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		2	0	61,799	10	788,000
Total (9 to 15)	16		107	4,842,907	760,949	116	21,039,751
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		1,368	30,289,520	8,592,056	1,598	250,297,826
Endowment	19		0	0	41,700	15	462,500
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		1,368	30,289,520	8,633,756	1,613	250,760,326
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

Reporting Cycle: 2015 12

Life: OIF - Participating 2

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
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

Reporting Cycle: 2015 12

Life: OIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
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

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
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

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
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: 2015 12

Life: SIF - Participating

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

Business in Force	Single Premium	Regular Premium
Business In Force		0
Total		0

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

New Business	Single Premium	Regular Premium
New Business	0	0
Total	0	0

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

Business in Force	Single Premium	Regular Premium
Business In Force		0
Total		0

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

New Business	Single Premium	Regular Premium
New Business	0	0
Total	0	0

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

Terminations and Transfers	Single Premium	Regular Premium
Alterations		12,296,278
Total		12,296,278

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

Business in Force	Single Premium	Regular Premium
Business In Force		0
Total		0

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

Note 2 - Details of annuity contracts sold under the CPF Minimum Sum Scheme (Rows 9 and 20)

New Business	Single Premium	Regular Premium
New Business	0	0
Total	0	0

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Business In Force		1,562,839
Total		1,562,839

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

New Business	Single Premium	Regular Premium
New Business	0	58,919
Total	0	58,919

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

Business in Force	Single Premium	Regular Premium
Business In Force		0
Total		0

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

New Business	Single Premium	Regular Premium
New Business	0	0
Total	0	0

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

Terminations and Transfers	Single Premium	Regular Premium
Alterations		440,769
Total		440,769

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

Business in Force	Single Premium	Regular Premium
Business In Force		0

Total		0
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Note 3 - Details of annuity contracts sold under the CPF Minimum Sum Scheme (Rows 8 and 25).

New Business	Single Premium	Regular Premium
New Business	0	0
Total	0	0

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

Business in Force	Single Premium	Regular Premium
Business In Force		0
Total		0

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

New Business	Single Premium	Regular Premium
New Business	0	0
Total	0	0

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

Business in Force	Single Premium	Regular Premium
Business In Force		0
Total		0

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

New Business	Single Premium	Regular Premium
New Business	0	0
Total	0	0

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

Terminations and Transfers	Single Premium	Regular Premium
Alterations		61,799
Total		61,799

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

Business in Force	Single Premium	Regular Premium
Business In Force		0
Total		0

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

New Business	Single Premium	Regular Premium
New Business	0	0
Total	0	0

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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 6)	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

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
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

Reporting Cycle: 2015 12

Life: SIF - Participating

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 6)	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

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
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

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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	437	16,234	1,856,077,866	0	2,304,511
Accident	2	0	25,253	0	0	301,034
Health	3	0	52,966	0	0	11,958,563
Others	4	0	0	0	0	0
Total (1 to 6)	5	437	94,453	1,856,077,866	0	14,564,108
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	17,961	837,146,887	0	10,039,584
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	246	36,101	951,035,620		7,655,433
Death, total permanent disability, critical illness	10	0	58	5,258,516		7,541
Others	11	0	958	1,700,000		133,619
Total (9 to 11)	12	246	37,117	957,994,136		7,796,593

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	1,781	61,529	8,067,131,683		12,269,264
Accident	15	0	43,184	0		1,148,148
Health	16	0	180,968	0		63,893,992
Others	17	0	0	0		0
Total (14 to 17)	18	1,781	285,681	8,067,131,683		77,311,404
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

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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 6)	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

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
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

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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 6)	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

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
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

Reporting Cycle: 2015 12

Life: OIF - Participating

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 6)	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

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
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

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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 6)	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

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
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

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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 6)	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

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
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: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

Note 2 - Number of dependants covered under group policies (Column 2, Row 18).

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

Life: SIF - Participating

Note 2 - Number of dependants covered under group policies (Column 2, Row 18).

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Business In Force		0
Sum:		0

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

New Business	Single Premium	Regular Premium
--------------	----------------	-----------------

New Business	0	0
Sum:	0	0

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

Terminations and Transfers	Single Premium	Regular Premium
Alterations		133,619
Sum:		133,619

Note 2 - Number of dependants covered under group policies (Column 2, Row 18).

Number of dependants covered under group policies	Single Premium	Regular Premium
		36,989
Sum:		36,989

Life: SIF - Investment-Linked

Note 2 - Number of dependants covered under group policies (Column 2, Row 18).

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

Life: OIF - Participating 2

Note 2 - Number of dependants covered under group policies (Column 2, Row 18).

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

Life: OIF - Participating

Note 2 - Number of dependants covered under group policies (Column 2, Row 18).

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

Life: OIF - Non-Participating

Note 2 - Number of dependants covered under group policies (Column 2, Row 18).

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

Life: OIF - Investment-Linked

Note 2 - Number of dependants covered under group policies (Column 2, Row 18).

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Sum:		0

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

NIL

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

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	270,699	0	66,601,049	0	0	0	406,475	0	18,848	0	67,297,071	0
Reinsurance ceded	2	0	0	4,215,259	0	0	0	60,028	0	0	0	4,275,287	0
Net premiums written (1 - 2)	3	270,699	0	62,385,790	0	0	0	346,447	0	18,848	0	63,021,784	0
Premium liabilities at beginning of period	4	146,084	0	124,293,940	0	0	0	8,010	0	3,664	0	124,451,698	0
Premium liabilities at end of period	5	142,015	0	170,083,649	0	0	0	7,046	0	3,465	0	170,236,175	0
Premium earned during the period (3 + 4 - 5)	6	274,768	0	16,596,081	0	0	0	347,411	0	19,047	0	17,237,307	0
B. CLAIMS													
Gross claims settled	7	238,950	0	13,519,168	0	0	0	46,359	0	2,289	0	13,806,766	0
Reinsurance recoveries	8	0	0	2,841,234	0	0	0	18,544	0	0	0	2,859,778	0
Net claims settled (7 - 8)	9	238,950	0	10,677,934	0	0	0	27,815	0	2,289	0	10,946,988	0
Claim liabilities at end of period	10	193,741	0	0	0	0	0	0	0	2,504	0	196,245	0
Claim liabilities at beginning of period	11	160,688	0	0	0	0	0	0	0	1,309	0	161,997	0
Net claims incurred (9 + 10 - 11)	12	272,003	0	10,677,934	0	0	0	27,815	0	3,484	0	10,981,236	0
C. MANAGEMENT EXPENSES													
Management expenses	13	10,047	0	2,042,098	0	0	0	41,513	0	1,993	0	2,095,651	0
D. DISTRIBUTION EXPENSES													
Commissions	14	27,158	0	12,637,494	0	0	0	124,066	0	3,536	0	12,792,254	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	27,158	0	12,637,494	0	0	0	124,066	0	3,536	0	12,792,254	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	-34,440	0	-8,761,445	0	0	0	154,017	0	10,034	0	-8,631,834	0
F. NET INVESTMENT INCOME													
	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)													
	20	-34,440	0	-8,761,445	0	0	0	154,017	0	10,034	0	-8,631,834	0
H. OTHERS													
Number of policies in force	21	270	0	138,980	0	0	0	1,280	0	239	0	140,769	0
Number of lives covered under policies in force	22	368	0	122,473	0	0	0	1,258	0	236	0	124,335	0
Number of claims registered	23	35	0	202	0	0	0	106	0	15	0	358	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	0	62,107,637	0	1,324,685	0	158,323	91,398	1,161,613	0	10,332	91,398	64,762,590
Reinsurance ceded	2	0	29,113,012	0	603,736	0	139,833	23,491	832,132	0	3,986	23,491	30,692,699
Net premiums written (1 - 2)	3	0	32,994,625	0	720,949	0	18,490	67,907	329,481	0	6,346	67,907	34,069,891
Premium liabilities at beginning of period	4	0	5,531,037	0	227,620	0	15,540	0	101,050	0	0	0	5,875,247
Premium liabilities at end of period	5	0	7,571,138	0	269,864	0	20,029	37,819	188,572	0	2,488	37,819	8,052,091
Premium earned during the period (3 + 4 - 5)	6	0	30,954,524	0	678,705	0	14,001	30,088	241,959	0	3,858	30,088	31,893,047
B. CLAIMS													
Gross claims settled	7	0	41,952,103	0	504,741	0	2,511	4,342	68,190	0	0	4,342	42,527,545
Reinsurance recoveries	8	0	21,358,866	0	59,852	0	2,171	1,737	36,841	0	0	1,737	21,457,730
Net claims settled (7 - 8)	9	0	20,593,237	0	444,889	0	340	2,605	31,349	0	0	2,605	21,069,815
Claim liabilities at end of period	10	0	3,136,857	0	148,613	0	107,809	23,075	32,938	0	0	23,075	3,426,217
Claim liabilities at beginning of period	11	0	2,581,551	0	105,938	0	88,331	0	69,366	0	0	0	2,845,186
Net claims incurred (9 + 10 - 11)	12	0	21,148,543	0	487,564	0	19,818	25,680	-5,079	0	0	25,680	21,650,846
C. MANAGEMENT EXPENSES													
Management expenses	13	0	2,151,274	0	157,160	0	122,806	13,710	106,430	0	896	13,710	2,538,566
D. DISTRIBUTION EXPENSES													
Commissions	14	0	3,743,415	0	56,840	0	11,005	30,043	46,917	0	1,801	30,043	3,859,978
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	3,743,415	0	56,840	0	11,005	30,043	46,917	0	1,801	30,043	3,859,978
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	3,911,292	0	-22,859	0	-139,628	-39,345	93,691	0	1,161	-39,345	3,843,657
F. NET INVESTMENT INCOME													
	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)													
	20	0	3,911,292	0	-22,859	0	-139,628	-39,345	93,691	0	1,161	-39,345	3,843,657
H. OTHERS													
Number of policies in force	21	0	1,432	0	126	0	12	275	606	0	8	275	2,184
Number of lives covered under policies in force	22	0	180,944	0	5,940	0	276	275	43,184	0	24	275	230,368
Number of claims registered	23	0	189,477	0	20	0	0	21	22	0	25	21	189,544

ANNUAL RETURN: NOTES TO FORM 7

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Note 1 - Items in this Form may be allocated according to a reasonable basis used by the licensed insurer. The bases used shall be stated as a Note to this Form.

Form 7(a)

The list of plans below have critical illness as well as death and other non-A&H benefits with no explicit split for premiums. Therefore, the premiums, commissions and reserves attributable to critical illness benefit is estimated by applying ratios. The ratio are obtained by considering the present aggregate value (PV) of critical illness benefit over aggregate PV of total benefits for each of the groups below.

Par Whole Life plans with CI benefit

Asia Enhanced FlexiLife

Asia Enhanced Protector

Living 99

Asia Enhanced Life Plan

Non Par Term plans with CI benefit

Asia Enhanced Home Protector

Asia Enhanced Mortgage Protector

Asia Enhanced Crisis Assurance

TM Peace of Mind/TM Well Being/TM Business Continuation - with DD benefit

Asia Enhanced Crisis Assurance Rider

Asia Enhanced Critical Term

Asia Golden Plan

Asia Platinum Plan

Life Care Rider

Children Life Care Rider

Asia Enhanced Payer Benefit Rider

TM Peace of Mind - Cancer Care/TM Well Being (Cancer Care)

3D Term

Form 7(b)

Individual Personal Accident

TM Protect PA has been launched in 2015 and it has short term benefits.

Group Business

The IBNR is calculated using run-off triangles and development factors on claims data from

2000 to 2014

ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

NIL

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	1,461,539,923	0	14,084,861	0	77,691,091	1,553,315,875
Debt securities	2	3,018,301,469	0	19,798,929	0	57,788,293	3,095,888,691
Land and buildings	3	111,775,001	0	0	0	0	111,775,001
Loans	4	32,978,137	0	4,603,456	0	0	37,581,593
Cash and deposits	5	417,148,280	0	13,530,019	0	1,492,559	432,170,858
Other invested assets	6	-19,618,241	0	0	0	-211,186	-19,829,427
Investment income due or accrued	7	3,673,183	0	40,351	0	2,913	3,716,447
Outstanding premiums and agents' balances	8	12,991,050	0	123,283	0	0	13,114,333
Deposits withheld by cedants	9	0	0	0	0	0	0

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Reinsurance recoverables (on paid claims)	10	207,208	0	0	0	0	207,208
Income tax recoverables	11	1,353,030	0	0	0	430,092	1,783,122
Fixed assets	12	1,038,259	0	0	0	1,069	1,039,328
Inter-fund balances and intra-group balances (due from)	13	5,750,360	0	3,017,036	0	84,208	8,851,604
Other assets	14	8,970,218	0	12,955	0	2,559,414	11,542,587
Total Assets (1 to 14)	15	5,056,107,877	0	55,210,890	0	139,838,453	5,251,157,220
LIABILITIES							
Policy liabilities	16	4,634,988,321	0	44,655,309	0		4,679,643,630
Other liabilities							
Outstanding claims	17	48,330,758	0	649,271	0	0	48,980,029
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	10,014,352	0	23,833	0	0	10,038,185
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	7,404,893	0	142,690	0	3,979,510	11,527,093
Others	23	76,978,627	0	442,946	0	2,161,584	79,583,157
Total Liabilities (16 to 23)	24	4,777,716,951	0	45,914,049	0	6,141,094	4,829,772,094
NET ASSETS (15 - 24)	25	278,390,926	0	9,296,841	0	133,697,359	421,385,126
SHAREHOLDERS' EQUITY & SURPLUS							

Paid-up capital	26					36,000,000	36,000,000
Reserves:							
Unappropriated profits (losses)	27					97,697,359	97,697,359
Other reserves	28					0	0
Surplus	29	278,390,926	0	9,296,841	0		287,687,767
Total (26 to 29)	30	278,390,926	0	9,296,841	0	133,697,359	421,385,126

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	155,105,062	191,105,062
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	-52,591,277	-52,591,277
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	7,483,566	7,483,566
Transfer (to) from overseas (branch) operations	8	0	0	-6,899,992	-6,899,992
Balance at End of Period	9	36,000,000	0	97,697,359	133,697,359

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 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	3,017,036
Total Balances Due From	4	3,017,036
Due To		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	11,434
Balances due to insurance funds established and maintained under the Act	7	131,256
Total Balances Due To	8	142,690
Total Net Balances (4 - 8)	9	2,874,346

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

Note 1 - Breakdown of "Other Reserves"	Row No.	Amount

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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 exchange rate being higher than the contracted exchange rate.

Below shows the exposure to derivatives by fund:

	Participating Fund
Derivatives	(17,934,036)
Total Assets	4,574,541,072
Derivatives/Total Assets	-0.39%
	Non Participating Fund
Derivatives	(1,684,205)
Total Assets	430,282,129
Derivatives/Total Assets	-0.39%
	Investment Linked Fund
Derivatives	-
Total Assets	51,284,675
Derivatives/Total Assets	-
	Shareholders Fund
Derivatives	(211,186)
Total Assets	139,838,453
Derivatives/Total Assets	-0.15%

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	805,963,778	0	2,935,632	0		808,899,410
Less: Outward reinsurance premiums	2	44,757,537	0	70,058	0		44,827,595
Investment revenue	3	7,190,585	0	-37,075	0	-48,877,597	-41,724,087
Less: Investment expenses	4	6,651,218	0	66,185	0	126,605	6,844,008
Other income	5	5,489,562	0	5,900	0	1,217	5,496,679
Total Income (1 to 5)	6	767,235,170	0	2,768,214	0	-49,002,985	721,000,399
Gross claims settled	7	196,633,020	0	2,332,456	0		198,965,476
Less: Reinsurance recoveries	8	30,775,692	0	15,205	0		30,790,897
Management expenses	9	38,026,077	0	711,410	0	1,329,935	40,067,422
Distribution expenses	10	111,537,178	0	177,880	0	6,506,904	118,221,962
Increase (decrease) in net policy liabilities	11	425,584,242	0	-371,215	0		425,213,027
Provision for doubtful debts / bad debts written off on receivables	12	312,679	0	0	0	0	312,679
Taxation expenses	13	3,624,606	0	0	0	-4,255,097	-630,491
Other expenses	14	1,792,343	0	14,182	0	6,550	1,813,075
Total Outgo (7 to 14)	15	746,734,453	0	2,849,508	0	3,588,292	753,172,253
NET INCOME (6 - 15)	16	20,500,717	0	-81,294	0	-52,591,277	-32,171,854

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 2015 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	3,191	1,021,200,507	0	337,207,881	48,595,308	-66,480,015	425,538,115	0	877,821,319
- Regular Premium	2	103,866	10,212,737,196	351,565,278	1,801,477,869	172,072,553	2,315,221,332	2,055,139,467	14,180,976	1,727,649,533
Endowment										
- Single Premium	3	18,268	834,735,684	0	630,177,284	9,073,419	-138,565	163,728,409	0	803,117,677
- Regular Premium	4	28,357	1,497,942,043	158,781,340	1,053,722,425	28,768,780	591,936,333	456,587,474	2,155,682	949,298,028
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	177	987,346	2,944,999	9,308,251	903,300	13,838,180	8,054,985	405,670	4,834,026
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	153,859	13,567,602,776	513,291,617	3,831,893,710	259,413,360	2,854,377,265	3,109,048,450	16,742,328	4,362,720,583
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	39	1,121,959	0	657,795	11,291	-2,885	69,611	0	741,582
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	256	5,578,668	0	7,892,560	17,958	-11	7,949	0	7,918,478
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
Sub Total (10 to 17)	18	295	6,700,627	0	8,550,355	29,249	-2,896	77,560	0	8,660,060
Total (9 +18)	19	154,154	13,574,303,403	513,291,617	3,840,444,065	259,442,609	2,854,374,369	3,109,126,010	16,742,328	4,371,380,643

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: 2015 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	3,191	1,021,200,507	0	471,922,781	64,618,581	-75,894,491	1,998,721	0	614,434,574
- Regular Premium	2	103,866	10,212,737,196	351,565,278	2,846,016,433	226,863,921	2,664,062,219	169,317,319	313,999,838	892,135,292
Endowment										
- Single Premium	3	18,268	834,735,684	0	676,884,330	9,937,167	-153,541	2,424,708	0	689,399,746
- Regular Premium	4	28,357	1,497,942,043	158,781,340	1,296,900,095	33,233,745	657,032,048	6,361,488	27,482,375	706,945,655
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	177	987,346	2,944,999	13,235,613	1,144,023	15,354,503	69,137	3,685,640	2,779,910
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	153,859	13,567,602,776	513,291,617	5,304,959,252	335,797,437	3,260,400,738	180,171,373	345,167,853	2,905,695,177
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	39	1,121,959	0	657,795	11,291	-2,885	69,611	0	741,582
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	256	5,578,668	0	7,892,560	17,958	-11	7,949	0	7,918,478
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
Sub Total (10 to 17)	18	295	6,700,627	0	8,550,355	29,249	-2,896	77,560	0	8,660,060
Total (9 +18)	19	154,154	13,574,303,403	513,291,617	5,313,509,607	335,826,686	3,260,397,842	180,248,933	345,167,853	2,914,355,237

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
Sub Total (10 to 17)	18	
Total (9 +18)	19	

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
Sub Total (10 to 17)	18	
Total (9 +18)	19	

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
Sub Total (10 to 17)	18	
Total (9 +18)	19	

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
Sub Total (10 to 17)	18	
Total (9 +18)	19	

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
Sub Total (10 to 17)	18	
Total (9 +18)	19	

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
Sub Total (10 to 17)	18	
Total (9 +18)	19	

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
Sub Total (10 to 17)	18	
Total (9 +18)	19	

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident and Health	15	
Annuity	16	
Others	17	
Sub Total (10 to 17)	18	
Total (9 +18)	19	

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: 2015 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
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 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
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	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
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	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: Singapore Insurance Fund

Reporting Cycle: 2015 12

Form14(b) - Policy Liabilities of Non-Participating Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiims	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	127	8,362,141	119,968	4,410,022	80,906	1,216,496	653,048	0	3,927,480
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	28	2,220,556	23,645	938,140	386	8,315	85	0	930,296
Term	5	10,871	16,243,549,739	58,123,803	185,598,475	46,670,861	302,855,246	45,969,064	124,615,091	99,998,245
Accident and Health	6	1,573	299,989,000	65,874,836	7,632,324	2,715,958	1,660,999	688,241	193,087	9,568,611
Annuity	7	1,207	6,453,540	0	98,720,381	3,965,275	0	198,264	0	102,883,920
Others	8	0	0	0	3,722,472	0	0	372,247	0	4,094,719
Sub total (1 to 8)	9	13,806	16,560,574,976	124,142,252	301,021,814	53,433,386	305,741,056	47,880,949	124,808,178	221,403,271

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: 2015 12

Form14(c) - Policy Liabilities of Investment-Linked Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	1,368	30,289,521	0	30,817	1,068,124	1,202,625	116,257	173,092	185,665	31,213,993	31,399,658
- Regular Premium	2	1,598	250,297,826	8,592,056	3,133,430	8,250,120	29,049,093	1,289,587	10,955,587	-5,420,369	15,413,255	9,992,886
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	15	462,500	41,700	6,222	8,696	40,650	1,620	24,112	0	811,864	811,864
Term												
- Single Premium	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
- Single Premium	6	0	0	0	0	0	0	0	0	0	0	0
Annuity												
- Single Premium	7	0	0	0	0	0	0	0	0	0	0	0
Others												
- Single Premium	8	0	0	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	2,981	281,049,847	8,633,756	3,170,469	9,326,940	30,292,368	1,407,464	11,152,791	-5,234,704	47,439,112	42,204,408

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	

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: 2015 12

Form14(b) - Policy Liabilities of Non-Participating Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
Sub 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

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

Form14(c) - Policy Liabilities of Investment-Linked Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0	0	0
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0	0	0
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
Sub 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: 2015 12

Policies reported in Group 2 of Form 14(a) Par Fund belong to policies which have converted to reduce paid-up status. Policy liabilities of these policies are discounted using risk free rates.

**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: 2015 12

Life: SIF - Participating 2

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 12

Life: SIF - Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-14,847,033		-14,847,033
Mortality/Morbidity	2	-11,863,239	-16,734,831	4,871,592
Forfeiture/Surrender	3	-18,715,863	-27,077,859	8,361,996
Interest	4	-6,277,274	138,685,704	-144,962,978
Expense	5	-38,333,489	-44,651,004	6,317,515
Change in basis	6	-90,638,446		-90,638,446
Miscellaneous	7	188,272,251	-50,222,009	238,494,260
Total (1 to 7)	8			7,596,906

**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: 2015 12

Life: SIF - Non-Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-3,557,187		-3,557,187
Mortality/Morbidity	2	-12,022,368	-7,833,262	-4,189,106
Forfeiture/Surrender	3	-256,293	-1,357,822	1,101,529
Interest	4	10,167,165	1,437,075	8,730,090
Expense	5	-7,405,986	-8,900,425	1,494,439
Change in basis	6	-4,048,109		-4,048,109
Miscellaneous	7	35,004,377	16,654,428	18,349,949
Total (1 to 7)	8			17,881,605

**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: 2015 12

Life: SIF - Investment-Linked

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-7,809,066		-7,809,066
Mortality/Morbidity	2	-52,185	-165,726	113,541
Forfeiture/Surrender	3	-3,464,880	-4,588,216	1,123,336
Interest	4	-2,766,230	1,168,810	-3,935,040
Expense	5	-809,224	-724,645	-84,579
Change in basis	6	-126,324		-126,324
Miscellaneous	7	10,050,115	4,309,777	5,740,338
Total (1 to 7)	8			-4,977,794

**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: 2015 12

Life: OIF - Participating 2

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 12

Life: OIF - Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 12

Life: OIF - Non-Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 12

Life: OIF - Investment-Linked

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 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: 2015 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	4,371,380,643	0
Non-Participating Fund	221,403,271	0
Investment-Linked Fund	42,204,408	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Description	Row No	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	2,547,126	0
Reversionary Bonus	3	51,254,040	0
Terminal Bonus	4	9,630,110	0
Total amt to policy owners (1 to 4)	5	63,431,276	0
Allocation to surplus account	6	7,752,711	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Cash bonus and Terminal bonuses reflect the bonuses paid out in 2015.
Reversionary bonus reflects the bonuses declared on 1-Jan-2015 but only vested on Policies' anniversaries.

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	0	0
Allocation to policy owners:			
Cash Bonus	2	2,547,126	0
Reversionary Bonus	3	51,254,040	0
Terminal Bonus	4	9,630,110	0
Total amt to policy owners (1 to 4)	5	63,431,276	0
Allocation to surplus account	6	7,752,711	0

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

None

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Cash bonus and Terminal bonuses reflect the bonuses paid out in 2015.
Reversionary bonus reflects the bonuses declared on 1-Jan-2015 but only vested on Policies' anniversaries.

**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: 2015 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 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 - Participating

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	109,362,523
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	1,457,025,406
Policy liabilities - minimum condition liability	3	1,457,025,406
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	1,554,563,005
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	106,209
Financial resource adjustment: (8 to 12)	7	2,318,275
(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	498,293
(d) intangible assets	11	1,819,982
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	1,563,963,445
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	90,889,745
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	90,889,745
Modified minimum condition liability	16	3,005,244,982
Minimum condition liability	17	2,914,355,237
(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	2,961,714,917
Higher of 21 or 22:	20	4,371,380,643
Sum of total risk requirement and minimum condition liability of the insurance fund	21	3,698,294,372
Policy liabilities of the insurance fund	22	4,371,380,643
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		90,889,745
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
Equity Investment Risk Requirement (35 to 36)	34		187,341,546
(a) Specific Risk Requirement	35	93,670,773	
(b) General Risk Requirement	36	93,670,773	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		488,113,115
(a) Sum of: (39 + 42)	38	-224,480,811	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	172,730,386	
Debt specific risk requirement	40	64,242,584	
Debt general risk requirement	41	108,487,802	
Liability adjustment requirement in an increasing interest rate environment	42	-397,211,197	
(b) Sum of: (44 + 47)	43	488,113,115	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-44,245,218	
Debt specific risk requirement	45	64,242,584	
Negative of debt general risk requirement	46	-108,487,802	
Liability adjustment requirement in a decreasing interest rate environment	47	532,358,333	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		15,312,272
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		286,106
Miscellaneous Risk Requirement	52		1,996,351
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		693,049,390
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	783,939,135

**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: 2015 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	163,386,999
Less:		
Reinsurance adjustment	6	4,949,190
Financial resource adjustment: (8 to 12)	7	1,562,624
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	34,751
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	1,527,873
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	156,875,185
(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	11,471,508
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	11,471,508	
Modified policy liabilities	25	232,874,779	
Policy Liabilities	26	221,403,271	
(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	91,028,066	
Sum of total risk requirement and policy liabilities of the insurance fund	29	248,565,381	
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		11,471,508
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
Equity Investment Risk Requirement (35 to 36)	34		782
(a) Specific Risk Requirement	35	391	
(b) General Risk Requirement	36	391	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		10,738,411
(a) Sum of: (39 + 42)	38	5,742,620	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	20,544,758	
Debt specific risk requirement	40	6,804,929	
Debt general risk requirement	41	13,739,829	
Liability adjustment requirement in an increasing interest rate environment	42	-14,802,138	
(b) Sum of: (44 + 47)	43	10,738,411	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-6,934,900	
Debt specific risk requirement	45	6,804,929	
Negative of debt general risk requirement	46	-13,739,829	
Liability adjustment requirement in a decreasing interest rate environment	47	17,673,311	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		2,571,728
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		30,338
Miscellaneous Risk Requirement	52		2,349,343
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		15,690,602
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	27,162,110

**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: 2015 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	5,641,404
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	5,641,404
(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	86,212
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	86,212	
Modified policy liabilities	25	42,290,619	
Policy Liabilities	26	42,204,407	
(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	42,005,498	
Sum of total risk requirement and policy liabilities of the insurance fund	29	42,355,216	
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		86,212
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
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		16,116
(a) Sum of: (39 + 42)	38	-14,539	
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	-14,539	
(b) Sum of: (44 + 47)	43	16,116	
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	16,116	
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		48,481
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		64,597
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	150,809

**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: 2015 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 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

Reporting Cycle: 2015 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 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: 2015 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 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: 2015 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 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

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 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	735,925
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	735,925
Modified minimum condition liability	3	24,420,349
Minimum condition liability	4	23,684,424
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	25,359,883
Higher of 8 or 9:	7	42,637,507
Sum of total risk requirement and minimum condition liability	8	28,809,966
Policy liabilities	9	42,637,507
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	201,249
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	201,249
Modified policy liabilities	12	2,219,051
Policy liabilities	13	2,017,802
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	1,563,894
Sum of total risk requirement and policy liabilities	16	2,642,098
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	937,174
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	1,929,134
(a) Specific Risk Requirement	22	964,567
(b) General Risk Requirement	23	964,567
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	2,590,724
(a) Sum of: (26 + 29)	25	2,590,724
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	4,889,751	
Debt specific risk requirement	27	2,127,625	
Debt general risk requirement	28	2,762,126	
Liability adjustment requirement in an increasing interest rate environment	29	-2,299,027	
(b) Sum of: (31 + 34)	30	2,377,276	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-634,501	
Debt specific risk requirement	32	2,127,625	
Negative of debt general risk requirement	33	-2,762,126	
Liability adjustment requirement in a decreasing interest rate environment	34	3,011,777	
Loan Investment Risk Requirement	35		0
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		5,388
Miscellaneous Risk Requirement	38		538,195
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		5,063,441
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		6,000,615

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

The market value of equity securities in Form 8 (Row 1) includes non-convertible preference shares which are classified as fixed income in the asset template. Therefore the equity risk charge in Form 22 (Row 21) will not equal to the market value of equity securities * 16%.

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	169,028,403
Balances in the surplus account of each participating fund	2	109,362,523
Paid-up ordinary share capital	3	36,000,000
Unappropriated profits (losses)	4	97,697,359
Surpluses of Overseas Branch Operations	5	22,115,582
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	5,055,399
Financial resource adjustment: (10 to 14)	9	74,901,002
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	48,095
(b) charged assets	11	0
(c) deferred tax assets	12	504,094
(d) intangible assets	13	3,347,855
(e) other financial resource adjustments	14	71,000,958
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	354,247,466
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognized as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds		
	20	1,457,025,406

Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21		1,811,272,872
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	811,252,055	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	6,000,615	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		817,252,670
CAPITAL ADEQUACY RATIO (21/24)	25		221.63%

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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).