

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	1,568,917,924
Debt securities	1B	2	3,385,171,394
Land and buildings	1C	3	94,941,600
Loans	1D	4	37,941,836
Cash and deposits		5	184,231,046
Other invested assets	1E	6	-68,309,050
Investment income due or accrued		7	1,895,297
Outstanding premiums and agents' balances	1F	8	9,204,030
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	1,518,620
Inter-fund balances and intra group balances (due from)	1I	13	580,930
Other assets	1J	14	14,422,706
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>5,230,516,333</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	4,954,984,357
Other liabilities:			
Outstanding claims		17	49,234,545
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	697,410
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	7,996,220
Others	1M	23	56,078,908
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>5,068,991,440</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>161,524,893</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	32,093,253
Debt securities	1B	2	365,062,698
Land and buildings	1C	3	15,833,401
Loans	1D	4	92,497
Cash and deposits		5	30,010,291
Other invested assets	1E	6	-5,693,423
Investment income due or accrued		7	10,272
Outstanding premiums and agents' balances	1F	8	6,161,711
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	123,137
Income tax recoverables		11	0
Fixed assets	1H	12	210,398
Inter-fund balances and intra group balances (due from)	1I	13	6,840,807
Other assets	1J	14	11,349,920
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>462,094,962</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	214,882,179
Other liabilities:			
Outstanding claims		17	15,169,065
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	3,930,174
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	2,306,082
Others	1M	23	32,608,012
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>268,895,512</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>193,199,450</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	46,973,022
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	1,831,452
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	885,465
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	94,361
Income tax recoverables		11	659,952
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	1,647,742
Other assets	1J	14	347,078
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>52,439,072</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	42,337,690
Other liabilities:			
Outstanding claims		17	462,304
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	12,401
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	593
Others	1M	23	876,853
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>43,689,841</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>8,749,231</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	1,199,857,371	0	1,199,857,371
Collective investment schemes	2	0	369,060,553	369,060,553
Total (1 to 2) = Row 1 of Form 1	3			1,568,917,924

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	32,093,253	0	32,093,253
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			32,093,253

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	46,973,022	46,973,022
Total (1 to 2) = Row 1 of Form 1	3			46,973,022

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	975,077,034
Qualifying debt securities	2	2,087,408,451
Other debt securities	3	322,685,909
Total (1 to 3) = Row 2 of Form 1	4	3,385,171,394

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	121,240,717
Qualifying debt securities	2	207,387,426
Other debt securities	3	36,434,555
Total (1 to 3) = Row 2 of Form 1	4	365,062,698

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
29, Queen Astrid Park, Singapore	1	1,934,776	31 Dec 2016	21,275,188	-558,036	20,717,152
29A, Queen Astrid Park, Singapore	2	1,869,707	31 Dec 2016	20,530,312	-582,114	19,948,198
6 Raffles Quay #10-02, Singapore	3	7,210,659	31 Dec 2016	9,121,200	380,050	9,501,250
#05-01 Tokio Marine Centre, Singapore	4	11,026,136	31 Dec 2016	14,725,000	0	14,725,000
#06-01 Tokio Marine Centre, Singapore	5	11,177,493	31 Dec 2016	14,925,000	0	14,925,000
#07-01 Tokio Marine Centre, Singapore	6	11,328,849	31 Dec 2016	15,125,000	0	15,125,000
Total = Row 3 of Form 1	21					94,941,600

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
29, Queen Astrid Park, Singapore	1	610,647	31/12/2016	6,714,797	-176,125	6,538,672
29A, Queen Astrid Park, Singapore	2	590,110	31/12/2016	6,479,704	-183,725	6,295,979
6 Raffles Quay #10-02, Singapore	3	2,275,802	31/12/2016	2,878,800	119,950	2,998,750
Total = Row 3 of Form 1	21					15,833,401

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	37,941,836	0	37,941,836
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			37,941,836

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	92,497	0	92,497
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			92,497

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Participating 2**

**Reporting Cycle: 201612**

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Participating**

**Reporting Cycle: 201612**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	1,327,047,956	-68,309,050
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	1,327,047,956	-68,309,050
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	1,327,047,956	-68,309,050
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-68,309,050

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Non-Participating**

**Reporting Cycle: 201612**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	99,450,527	-5,693,423
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	99,450,527	-5,693,423
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	99,450,527	-5,693,423
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-5,693,423

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 201612**

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

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Participating 2**

**Reporting Cycle: 201612**

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Participating**

**Reporting Cycle: 201612**

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201612**

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 201612**

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

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Participating 2**

**Reporting Cycle: 201612**

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

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Participating**

**Reporting Cycle: 201612**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	9,069,249
Above 3 months but not exceeding 6 months	3	32,119
Above 6 months but not exceeding 12 months	4	88,775
Above 12 months	5	13,887
Gross total (2 to 5)	6	9,204,030
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	9,204,030
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	9,204,030

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: 201612**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	2,180,794
Above 3 months but not exceeding 6 months	3	1,074,277
Above 6 months but not exceeding 12 months	4	3,284,449
Above 12 months	5	72,593
Gross total (2 to 5)	6	6,612,113
Provision for doubtful debts	7	450,402
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	6,161,711
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	6,161,711

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: 201612**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	885,465
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	885,465
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	885,465
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	885,465

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: 201612**

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

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Participating**

**Reporting Cycle: 201612**

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

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201612**

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

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 201612**

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

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

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	3,322,251
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	123,137
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	123,137
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	123,137

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims):		
<i>Outstanding period</i>		
Up to 1 year	3	94,361
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	94,361
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	94,361

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	1,078,873
Other fixed assets	3	439,747
Total (1 to 3) = Row 12 of Form 1	4	1,518,620

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	208,857
Other fixed assets	3	1,541
Total (1 to 3) = Row 12 of Form 1	4	210,398

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	340,640
Balances due from overseas branches / related corporations	2	47,184
Balances due from other insurance funds established and maintained under the Act	3	193,106
Total (1 to 3) = Row 13 of Form 1	4	580,930

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	114,756
Balances due from overseas branches / related corporations	2	382,129
Balances due from other insurance funds established and maintained under the Act	3	6,343,922
Total (1 to 3) = Row 13 of Form 1	4	6,840,807

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	1,647,742
Total (1 to 3) = Row 13 of Form 1	4	1,647,742

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**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: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Deposit with PUB& Telecom	1	6,328
Deposit - Others	2	25,770
Software development	3	2,292,694
Investment Debtors	4	9,671,000
Prepayments	5	280,790
Other Receivables	6	23,214
Deferred Tax	7	109,528
Claim Paid in Advance	8	2,007,240
GST recoverable	9	6,142
Total = Row 14 of Form 1	26	14,422,706

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Deposits with PUB& Telecom	1	3,392
Rental deposits	2	269,214
Deposit - Others	3	38,760
Club membership	4	79,000
Software development	5	4,417,685
Investment Debtors	6	583,000
Prepayments	7	892,742
Rein Recoverables - Unpaid Claims	8	3,322,251
Other Receivables	9	1,190,919
BSC Recovery	10	41
Claim Paid in Advance	11	552,916
Total = Row 14 of Form 1	26	11,349,920

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Investment Debtors	1	117,999
Prepayments	2	20
Management Fee Receivable	3	227,821
Other Assets (Rein Premium net of Profit comm)	4	1,015
GST recoverable	5	223
Total = Row 14 of Form 1	26	347,078

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	5,230,516,333
Balance in the surplus account	2	161,524,893
Other liabilities	3	114,007,083
Policy assets (1 - 2 - 3)	4	4,954,984,357
Sum of liability in respect of each policy of the participating fund	5	4,954,984,357
Minimum condition liability	6	3,406,438,692
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	4,954,984,357

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating 2**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	1,229,810
Balances due to other insurance funds established and maintained under the Act	3	6,766,410
Total (1 to 3) = Row 22 of Form 1	4	7,996,220

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	888,315
Balances due to other insurance funds established and maintained under the Act	3	1,417,767
Total (1 to 3) = Row 22 of Form 1	4	2,306,082

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	593
Total (1 to 3) = Row 22 of Form 1	4	593

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Claims-interest accrued	1	902,401
Premium paid in advance by policyholders	2	35,311,258
Agents' balance	3	5,314,885
Other Creditors	4	4,793,697
Rental deposit payables	5	104,214
Taxation	6	9,516,712
Suspense Account	7	420
Unidentified Cash Payable	8	135,321
Total = Row 23 of Form 1	26	56,078,908

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Amount due to CPF Board	1	1,026,905
Claims-interest accrued	2	37,310
Premium paid in advance by policyholders	3	465,590
Agents' remuneration payables	4	858,341
Salary & bonus payables	5	6,076,797
Agents' retirement benefits	6	544,226
Other Creditors	7	13,644,856
Staff Retirement Gratuities	8	501,654
Rental deposit payables	9	32,891
GST payable	10	286,729
Withholding tax	11	21,173
Taxation	12	4,603,970
Deferred Tax	13	2,843,162
Trade Creditors	14	857,318
Unidentified Cash Payable	15	807,090
Total = Row 23 of Form 1	26	32,608,012

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Investment creditors	1	103,390
Premium paid in advance by policyholders	2	51,519
Agents' balance (creditors)	3	164,720
Agents' remuneration payables	4	44,273
Other Creditors	5	196,205
Accrued Management Fee	6	119,867
Accrued Administrative Fee	7	1,201
Unidentified Cash Payable	8	333
Trailer Fee Payable	9	195,345
Total = Row 23 of Form 1	26	876,853

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	109,362,523
Net income	2	13,541,461
Transfer (to) from head office / shareholders fund	3	38,620,909
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	161,524,893

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	163,386,999
Net income	2	34,372,451
Transfer (to) from head office / shareholders fund	3	-4,560,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	193,199,450

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	5,641,404
Net income	2	-1,452,173
Transfer (to) from head office / shareholders fund	3	4,560,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	8,749,231

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	4,965,404	1	0	4,965,405
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	-2,466,156	-110	0	-2,466,266
Unlicensed reinsurer	3	-28,630	0	0	-28,630
Total (1 to 3)	4	2,470,618	-109	0	2,470,509

**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: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	886,212	0	886,212
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	6,473,263	0	6,473,263
Unlicensed reinsurer	3	0	7,597,864	0	7,597,864
Total (1 to 3)	4	0	14,957,339	0	14,957,339

**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: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	-13,693	-13,693
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	-51	-51
Unlicensed reinsurer	3	0	0	-597	-597
Total (1 to 3)	4	0	0	-14,341	-14,341

**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: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating 2**

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

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

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

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

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

	<b>Description</b>	<b>Row no</b>	<b>Amount</b>
<b>Note 2(a) Intangible assets -</b>	Software development	1	2,292,694

**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 2016, this deferred tax provision amounts to S\$287,020,979.

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

NIL

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

## ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 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	4,417,685

**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: 2016 12**

**Life: SIF - Investment-Linked**

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

**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: 2016 12**

**Life: OIF - Participating 2**

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

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

NIL

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

NIL

**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: 2016 12**

**Life: OIF - Participating**

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

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

NIL

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

NIL

**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: 2016 12**

**Life: OIF - Non-Participating**

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

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

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

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



**ANNUAL RETURN: NOTES TO FORM 1**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Investment-Linked**

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

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

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 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: 2016 12**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	742,115,297
Less: Outward reinsurance premiums	2B	2	4,308,169
Investment revenue	2C	3	174,681,591
Less: Investment expenses		4	6,859,108
Other income	2D	5	508,792
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>906,138,403</b>
Gross claims settled	2E	7	193,793,682
Less: Reinsurance recoveries		8	2,368,259
Management expenses	2F	9	28,495,240
Distribution expenses	2G	10	87,385,799
Increase (decrease) in net policy liabilities	2H	11	583,603,714
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	78,627
Other expenses	2I	14	1,608,139
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>892,596,942</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>13,541,461</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	136,160,041
Less: Outward reinsurance premiums	2B	2	45,915,372
Investment revenue	2C	3	14,873,289
Less: Investment expenses		4	614,846
Other income	2D	5	3,594,219
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>108,097,331</b>
Gross claims settled	2E	7	79,035,231
Less: Reinsurance recoveries		8	32,073,256
Management expenses	2F	9	13,987,414
Distribution expenses	2G	10	17,562,266
Increase (decrease) in net policy liabilities	2H	11	-6,521,092
Provision for doubtful debts/ bad debts written off on receivables		12	21,294
Taxation expenses		13	1,100,745
Other expenses	2I	14	612,278
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>73,724,880</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>34,372,451</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	7,668,307
Less: Outward reinsurance premiums	2B	2	29,209
Investment revenue	2C	3	2,575,727
Less: Investment expenses		4	386,449
Other income	2D	5	2,779,285
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>12,607,661</b>
Gross claims settled	2E	7	8,458,336
Less: Reinsurance recoveries		8	245,328
Management expenses	2F	9	2,361,678
Distribution expenses	2G	10	3,559,700
Increase (decrease) in net policy liabilities	2H	11	133,283
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	-285,781
Other expenses	2I	14	77,946
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>14,059,834</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>-1,452,173</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	151,295,336
Regular premiums - new business	2	102,393,944
Regular premiums - renewal business	3	488,426,017
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	742,115,297
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	7	742,115,297

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	6,432,716
Regular premiums - renewal business	3	44,666,011
Group business:		
Premiums	4	85,061,314
Direct insurance premiums (1 to 4)	5	136,160,041
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>136,160,041</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	1,843,000
Regular premiums - new business	2	2,076,350
Regular premiums - renewal business	3	3,748,957
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	7,668,307
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>7,668,307</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	3,732,820
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	547,933
Unlicensed reinsurer	3	27,416
Total (1 to 3) = Row 2 of Form 2	4	4,308,169

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	5,263,389
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	3,913,553
Unlicensed reinsurer	3	36,738,430
Total (1 to 3) = Row 2 of Form 2	4	45,915,372

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	20,726
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	8,813
Unlicensed reinsurer	3	-330
Total (1 to 3) = Row 2 of Form 2	4	29,209

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	44,729,218	-19,470,947	64,375,870	89,634,141
Debt securities	2	105,013,086	1,857,777	34,762,237	141,633,100
Land and Buildings	3	2,407,680	0	-760,100	1,647,580
Loans	4	2,552,347	0	0	2,552,347
Cash and deposits	5	2,523,374	0	0	2,523,374
Other invested assets	6	0	-12,933,935	-50,375,016	-63,308,951
Total (1 to 6) = Row 3 of Form 2	7				174,681,591

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	1,373,711	-45,111	70,280	1,398,880
Debt securities	2	11,906,365	622,447	3,451,565	15,980,377
Land and Buildings	3	203,179	0	-239,900	-36,721
Loans	4	6,771	0	0	6,771
Cash and deposits	5	121,615	0	0	121,615
Other invested assets	6	0	1,411,585	-4,009,218	-2,597,633
Total (1 to 6) = Row 3 of Form 2	7				14,873,289

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	704,034	1,867,955	2,571,989
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	3,738	0	0	3,738
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				2,575,727

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	3,289,221	0	2,330,268	5,619,489
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	3,289,221	0	2,330,268	5,619,489

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	704,034	1,867,955	2,571,989
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	3,738	0	0	3,738
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	3,738	704,034	1,867,955	2,575,727

**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: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Commission from NTUC Income	1	32,383
Commission from Aviva	2	48,357
Assignment fee	3	679
Government Grant	4	209,834
Others - Sundry Receipts	5	1,230
Profit Commission	6	63,106
Transfer from other insurance fund	7	113,442
Others - Interest Income	8	13,887
Foreign Exchange	9	25,874
Total = Row 5 of Form 2	26	508,792

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Assignment fee	1	99
Government Grant	2	98,832
Sundry receipts - Income from GMC	3	441,966
Sundry receipts - Income from Pool	4	2,803,029
Others - Sundry Receipts	5	83
Profit Commission	6	250,210
Total = Row 5 of Form 2	26	3,594,219

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government Grant	1	17,580
Surrender Charge	2	2,073,846
Others - Sundry Receipts	3	4
Profit Comm	4	1,015
Enhanced Allocation	5	-1,430
Barebid Spread	6	-39
Premium Invested	7	-7,266,557
Fund Invested	8	5,395,750
Free Look Price Adjustments	9	24
Miscellaneous Unit Accounting	10	5,440
Admin Fee - ILP	11	4,092
Bid Offer Spread	12	362,660
Coverage Debt Settled	13	1,517,811
Management Fee Rebates	14	669,089
Total = Row 5 of Form 2	26	2,779,285

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	15,290,098
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	157,986,024
Surrenders	4	20,343,770
Annuities	5	167,890
Cash bonuses	6	0
Others	7	5,900
Total (1 to 7) = Row 7 of Form 2	8	193,793,682

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	17,949,088
Accident and health benefits other than total permanent disability and critical illness	2	51,877,067
Maturity / anticipated endowment	3	630,844
Surrenders	4	937,784
Annuities	5	6,292,744
Cash bonuses	6	0
Others	7	1,347,704
Total (1 to 7) = Row 7 of Form 2	8	79,035,231

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	770,102
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	7,688,234
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	8,458,336

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	18,683,549
Office rent	2	1,613,319
Head office / parent company expenses	3	0
Directors' fees	4	260,391
Audit fees	5	424,912
Managing agent's fees	6	0
Repairs and maintenance	7	1,328,305
Public utilities	8	28,915
Printing, stationery and periodicals	9	240,064
Postage, telephone and telex charges	10	134,035
Computer charges	11	10,929
Hire of office equipment	12	57,162
Licence and association fees	13	128,519
Advertising and subscriptions	14	514,107
Entertainment	15	48,069
Travelling expenses	16	4,524
Staff Recruitment	1	538,741
Office cleaning	2	30,254
Insurance-General	3	326,410
Legal and Professional fees	4	1,181,613
Miscellaneous expenses	5	591,365
Non Claimable GST	6	442,149
IT outsource	7	1,162,304
Medical Expenses	8	105,701
Bank Charges	9	483,452
Office Renovation	10	156,451
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>28,495,240</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	9,439,335
Office rent	2	546,035
Head office / parent company expenses	3	0
Directors' fees	4	87,832
Audit fees	5	149,033
Managing agent's fees	6	0
Repairs and maintenance	7	577,481
Public utilities	8	9,897
Printing, stationery and periodicals	9	61,271
Postage, telephone and telex charges	10	52,347
Computer charges	11	8,153
Hire of office equipment	12	19,536
Licence and association fees	13	45,465
Advertising and subscriptions	14	184,143
Entertainment	15	35,935
Travelling expenses	16	4,036
Staff recruitment	1	192,491
Office cleaning	2	10,331
Insurance-General	3	110,259
Legal and professional fee	4	417,078
Miscellaneous expenses	5	1,253,970
Non Claimable GST	6	77,387
IT Outsource	7	393,276
Medical Expenses	8	99,943
Bank Charges	9	159,407
Office Renovation	10	52,773
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>13,987,414</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	1,569,237
Office rent	2	135,167
Head office / parent company expenses	3	0
Directors' fees	4	21,816
Audit fees	5	35,600
Managing agent's fees	6	0
Repairs and maintenance	7	115,288
Public utilities	8	2,423
Printing, stationery and periodicals	9	19,287
Postage, telephone and telex charges	10	11,230
Computer charges	11	916
Hire of office equipment	12	4,789
Licence and association fees	13	10,944
Advertising and subscriptions	14	43,366
Entertainment	15	4,249
Travelling expenses	16	379
Staff recruitment	1	45,137
Office cleaning	2	2,535
Insurance-General	3	27,347
Legal and professional fees	4	98,200
Miscellaneous expenses	5	54,471
Non Claimable GST	6	37,444
IT Outsource	7	97,380
Medical Examination& Report Fee	8	1,415
Bank charges	9	9,950
Office Renovation	10	13,108
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>2,361,678</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**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: 201612**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	6,892,273
First period commissions - regular premium	2	21,507,703
Renewal commissions	3	10,222,164
Group business:		
Commissions	4	0
Overriding commissions	5	25,149,250
Production and other bonuses	6	13,240,485
Trailer fees	7	0
Cost of benefits and services	8	7,558,662
Other cash payments	9	2,815,262
Total distribution cost excluding reinsurance commissions (1 to 9)	10	87,385,799
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	87,385,799

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	3,001,401
Renewal commissions	3	2,226,026
Group business:		
Commissions	4	5,831,515
Overriding commissions	5	3,513,856
Production and other bonuses	6	2,598,304
Trailer fees	7	0
Cost of benefits and services	8	1,074,705
Other cash payments	9	238,494
Total distribution cost excluding reinsurance commissions (1 to 9)	10	18,484,301
Reinsurance commissions	11	922,035
Total (10 - 11) = Row 10 of Form 2	12	17,562,266

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	20,134
First period commissions - regular premium	2	841,430
Renewal commissions	3	224,523
Group business:		
Commissions	4	0
Overriding commissions	5	711,179
Production and other bonuses	6	1,432,283
Trailer fees	7	195,231
Cost of benefits and services	8	108,724
Other cash payments	9	26,196
Total distribution cost excluding reinsurance commissions (1 to 9)	10	3,559,700
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	3,559,700

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**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: 201612**

**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: 201612**

**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: 201612**

**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: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	4,954,984,357
Net policy liabilities at beginning of period	2	4,371,380,643
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	583,603,714

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	214,882,179
Net policy liabilities at beginning of period	2	221,403,271
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-6,521,092

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	42,337,690
Net policy liabilities at beginning of period	2	42,204,407
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	133,283

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	716,298
PPF Expenses-Policy Protection	2	882,565
Loss on Sale of Fixed Assets	3	9,276
Total = Row 14 of Form 2	26	1,608,139

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Share of depreciation	1	237,889
PPF Expenses-Policy Protection	2	54,608
Transfer to other insurance fund	3	113,442
Others - Exchange Fluctuation	4	187,202
Others - Interest charges	5	13,887
No Claims Benefits	6	5,250
Total = Row 14 of Form 2	26	612,278

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	56,495
PPF Expenses-Policy Protection	2	79
Fluctuations	3	21,372
Total = Row 14 of Form 2	26	77,946

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating 2**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	8,729,600
Surplus account investment revenue	2	5,619,489
Less: Surplus account investment expenses	3	807,628
Surplus account investment income (2 - 3)	4	4,811,861
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	13,541,461

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: SIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating 2**

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



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**Life: OIF - Investment-Linked**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 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: 2016 12

Life: SIF - Participating 2

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	123,404,757	396	462,710	51,001,763	8,107	1,075,777,000
Endowment	2	29,356,650	860	47,895,232	50,726,989	3,400	195,397,900
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
<b>Total (1 to 6)</b>	<b>7</b>	<b>152,761,407</b>	<b>1,256</b>	<b>48,357,942</b>	<b>101,728,752</b>	<b>11,507</b>	<b>1,271,174,900</b>
Annuities only	8	0	0	0	1,571,592	73	459,000
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		23	817,000	628,202	149	11,671,467
Maturity	10		2,335	96,871,089	999,893	515	16,851,324
Expiry	11		0	0	0	0	0
Surrender	12		51	5,117,986	3,403,962	1,039	97,875,172
Forfeiture	13		0	0	4,235,656	867	135,590,931
Net transfers	14		0	0	-2,528	-4	-270,000
Others	15		11	272,275	20,218,749	176	14,254,518
<b>Total (9 to 15)</b>	<b>16</b>		<b>2,420</b>	<b>103,078,350</b>	<b>29,483,934</b>	<b>2,742</b>	<b>275,973,412</b>
Annuities only	17		0	0	51,484	3	12,000
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		3,566	1,018,117,201	386,194,639	110,166	11,048,339,152
Endowment	19		16,729	783,098,582	196,396,797	31,117	1,664,242,202
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>20,295</b>	<b>1,801,215,783</b>	<b>582,591,436</b>	<b>141,283</b>	<b>12,712,581,354</b>
Annuities only (last period's 25 + 8 -17)	25		33	152,746	4,465,108	214	1,281,600



**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: 2016 12

Life: SIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	5,876,779	948	769,872,632
Accident	4	0	0	0	380,197	3,308	138,743,500
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,256,976</b>	<b>4,256</b>	<b>908,616,132</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	60,084	19	7,380,831
Maturity	10		0	0	33,774	14	2,783,000
Expiry	11		2	847,204	989,571	1,058	290,820,629
Surrender	12		0	3,533,201	243,624	10	41,839,290
Forfeiture	13		0	0	623,206	0	52,984,597
Net transfers	14		0	0	2,528	4	270,000
Others	15		0	0	486,717	20	15,190,884
<b>Total (9 to 15)</b>	<b>16</b>		<b>2</b>	<b>4,380,405</b>	<b>2,439,504</b>	<b>1,125</b>	<b>411,269,231</b>
Annuities only	17		5	20,387	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	108,140	118	7,781,851
Endowment	19		0	0	4,891	11	508,556
Term	20		86	1,025,821,948	49,454,861	9,190	7,564,721,394
Accident	21		0	0	792,205	4,297	380,034,500

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	288,225	245	1,088,000
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>86</b>	<b>1,025,821,948</b>	<b>50,648,322</b>	<b>13,861</b>	<b>7,954,134,301</b>
Annuities only (last period's 25 + 8 -17)	25		1,202	6,433,154	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: 2016 12

Life: SIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	1,843,000	52	752,250	2,023,315	472	48,646,000
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>1,843,000</b>	<b>52</b>	<b>752,250</b>	<b>2,023,315</b>	<b>472</b>	<b>48,646,000</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		3	71,250	6,000	1	548,328
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		129	3,884,777	3,212,858	263	75,810,513
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	15,297	4	-46,853,092
<b>Total (9 to 15)</b>	<b>16</b>		<b>132</b>	<b>3,956,027</b>	<b>3,234,155</b>	<b>268</b>	<b>29,505,749</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		1,288	27,085,743	7,389,216	1,803	269,443,077
Endowment	19		0	0	33,700	14	457,500
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
<b>Total (18 to 23)</b>	<b>24</b>		<b>1,288</b>	<b>27,085,743</b>	<b>7,422,916</b>	<b>1,817</b>	<b>269,900,577</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

Life: OIF - Participating 2

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

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

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



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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

Life: OIF - Investment-Linked

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

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

**ANNUAL RETURN: NOTES TO FORM 3**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Alterations		20,218,749
<b>Total</b>		<b>20,218,749</b>

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Inforce		1,488,074
<b>Total</b>		<b>1,488,074</b>

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

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
New Business	0	81,779
<b>Total</b>	<b>0</b>	<b>81,779</b>

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Alterations		486,717
<b>Total</b>		<b>486,717</b>

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Investment-Linked**

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
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Alterations		15,297
<b>Total</b>		<b>15,297</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 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: 2016 12**

**Life: SIF - Participating 2**

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



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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Participating**

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	358	28,448	2,904,606,179	0	3,734,186
Accident	2	0	14,250	0	0	160,267
Health	3	0	67,539	0	0	12,584,592
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>358</b>	<b>110,237</b>	<b>2,904,606,179</b>	<b>0</b>	<b>16,479,045</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	23,325	801,552,664	0	7,609,997
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	303	45,393	982,094,751		12,581,822
Death, total permanent disability, critical illness	10	0	82	6,784,079		10,077
Others	11	0	2,404	114,403,199		571,345
<b>Total (9 to 11)</b>	<b>12</b>	<b>303</b>	<b>47,879</b>	<b>1,103,282,029</b>		<b>13,163,244</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	1,836	85,267	10,670,008,497		15,275,712
Accident	15	0	56,163	0		1,206,383
Health	16	0	229,934	0		71,755,107
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>1,836</b>	<b>371,364</b>	<b>10,670,008,497</b>		<b>88,237,202</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

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

**1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: SIF - Investment-Linked**

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating 2**

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



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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Participating**

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

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

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

**1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Life: OIF - Investment-Linked**

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

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

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 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).**

Terminations and Transfers	Single Premium	Regular Premium
Alterations		571,345
Sum:		571,345

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



Number of dependants covered under group policies	Single Premium	Regular Premium
		55,135
Sum:		55,135

**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**

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: 2016 12**

NIL

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

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

## Form 7(a) - Accident and Health Insurance (Long-term)

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	247,298	0	73,226,776	0	0	0	413,493	0	16,129	0	73,903,696	0
Reinsurance ceded	2	0	0	4,670,393	0	0	0	62,988	0	0	0	4,733,381	0
Net premiums written (1 - 2)	3	247,298	0	68,556,383	0	0	0	350,505	0	16,129	0	69,170,315	0
Premium liabilities at beginning of period	4	142,015	0	170,083,649	0	0	0	7,046	0	3,465	0	170,236,175	0
Premium liabilities at end of period	5	135,443	0	284,558,925	0	0	0	6,141	0	2,656	0	284,703,165	0
Premium earned during the period (3 + 4 - 5)	6	253,870	0	-45,918,893	0	0	0	351,410	0	16,938	0	-45,296,675	0
<b>B. CLAIMS</b>													
Gross claims settled	7	188,185	0	12,912,352	0	0	0	52,685	0	1,421	0	13,154,643	0
Reinsurance recoveries	8	0	0	2,880,623	0	0	0	21,074	0	0	0	2,901,697	0
Net claims settled (7 - 8)	9	188,185	0	10,031,729	0	0	0	31,611	0	1,421	0	10,252,946	0
Claim liabilities at end of period	10	161,967	0	0	0	0	0	0	0	1,603	0	163,570	0
Claim liabilities at beginning of period	11	193,741	0	0	0	0	0	0	0	2,504	0	196,245	0
Net claims incurred (9 + 10 - 11)	12	156,411	0	10,031,729	0	0	0	31,611	0	520	0	10,220,271	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	14,231	0	2,150,888	0	0	0	57,030	0	5,909	0	2,228,058	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	25,537	0	6,888,920	0	0	0	125,027	0	3,011	0	7,042,495	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	25,537	0	6,888,920	0	0	0	125,027	0	3,011	0	7,042,495	0
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
<b>E. UNDERWRITING RESULTS (6-12-13-16-17)</b>													
	18	57,691	0	-64,990,430	0	0	0	137,742	0	7,498	0	-64,787,499	0
<b>F. NET INVESTMENT INCOME</b>													
	19	0	0	6,250,574	0	0	0	0	0	0	0	6,250,574	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	57,691	0	-58,739,856	0	0	0	137,742	0	7,498	0	-58,536,925	0
<b>H. OTHERS</b>													
Number of policies in force	21	245	0	146,232	0	0	0	1,302	0	204	0	147,983	0
Number of lives covered under policies in force	22	324	0	128,436	0	0	0	1,279	0	202	0	130,241	0
Number of claims registered	23	36	0	243	0	0	0	156	0	10	0	445	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	0	68,946,272	0	1,689,043	0	772,301	424,821	1,231,246	0	11,031	424,821	72,649,893
Reinsurance ceded	2	0	32,228,507	0	787,427	0	699,333	48,201	981,521	0	5,406	48,201	34,702,194
Net premiums written (1 - 2)	3	0	36,717,765	0	901,616	0	72,968	376,620	249,725	0	5,625	376,620	37,947,699
Premium liabilities at beginning of period	4	0	7,571,138	0	269,864	0	20,029	37,819	188,572	0	2,488	37,819	8,052,091
Premium liabilities at end of period	5	0	8,114,222	0	220,999	0	10,520	172,420	83,759	0	27	172,420	8,429,527
Premium earned during the period (3 + 4 - 5)	6	0	36,174,681	0	950,481	0	82,477	242,019	354,538	0	8,086	242,019	37,570,263
<b>B. CLAIMS</b>													
Gross claims settled	7	0	51,678,517	0	407,785	0	10,688	16,087	135,151	0	-1,300	16,087	52,230,841
Reinsurance recoveries	8	0	23,853,014	0	142,810	0	3,327	5,235	93,076	0	-1,040	5,235	24,091,187
Net claims settled (7 - 8)	9	0	27,825,503	0	264,975	0	7,361	10,852	42,075	0	-260	10,852	28,139,654
Claim liabilities at end of period	10	0	3,303,700	0	190,634	0	147,610	65,488	65,580	0	-107	65,488	3,707,417
Claim liabilities at beginning of period	11	0	3,136,857	0	148,613	0	107,809	23,075	32,938	0	0	23,075	3,426,217
Net claims incurred (9 + 10 - 11)	12	0	27,992,346	0	306,996	0	47,162	53,265	74,717	0	-367	53,265	28,420,854
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	0	2,738,799	0	156,065	0	91,420	63,723	137,018	0	914	63,723	3,124,216
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	0	4,483,297	0	76,239	0	14,036	65,167	28,482	0	2,153	65,167	4,604,207
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	4,483,297	0	76,239	0	14,036	65,167	28,482	0	2,153	65,167	4,604,207
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
<b>E. UNDERWRITING RESULTS (6-12-13-16-17)</b>													
	18	0	960,239	0	411,181	0	-70,141	59,864	114,321	0	5,386	59,864	1,420,986
<b>F. NET INVESTMENT INCOME</b>													
	19	0	0	0	0	0	0	0	0	0	0	0	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	0	960,239	0	411,181	0	-70,141	59,864	114,321	0	5,386	59,864	1,420,986
<b>H. OTHERS</b>													
Number of policies in force	21	0	1,618	0	135	0	14	3,213	613	0	6	3,213	2,386
Number of lives covered under policies in force	22	0	229,934	0	8,795	0	2,404	3,211	56,163	0	21	3,211	297,317
Number of claims registered	23	0	225,846	0	14	0	0	87	28	0	21	87	225,909

## ANNUAL RETURN: NOTES TO FORM 7

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 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 ratios 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

Net investment income attributable to critical illness benefit from the unwinding of reserves is estimated by applying the following ratio to actual net investment income earned for the year.

$\frac{\text{BOY BEL/MCL+net CFs for the year (both NB\&IF)/2 contributed by critical illness benefit}}{\text{BOY BEL/MCL+net CFs for the year (both NB\&IF)/2 for the entire fund}}$

## ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

Form 7(a)

Net investment income for other benefits is set to 0 as their reserves do not have a present value component or it is negligibly small.

Reported gross claims settled is net of the amount at risk borne by the basic plan.

The loss in critical illness (long-term) is due to the revision of TMLS' PAD on mortality and critical illness assumptions:

1. Reduction in Mortality PAD following MAS' exemption of TMLS from using the prescribed mortality table (to be replaced with the BE table instead).
2. Increase CI PAD after premium paying term.

In products which offer CI acceleration riders, together these change resulted in lower reserves at a policy level, but an increase in the CI riders' proportion of the reserves.

Form 7(b)

Group Business:

The IBNR is calculated using run-off triangles and development factors on claims data from 2009 to 2015.

The development factors used for 2015YE onwards are derived by calculating IBNR claims as a percentage of exposure (average annual premium in-force), as opposed to "claims incurred and reported in the same period" in prior years.

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

<b>Description</b>	<b>Row No</b>	<b>Business in Singapore - Life Business</b>	<b>Business in Singapore - General Business</b>	<b>Overseas (Branch) Operations - Life Business</b>	<b>Overseas (Branch) Operations - General Business</b>	<b>Shareholders Fund</b>	<b>Total</b>
<b>ASSETS</b>							
Equity securities	1	1,647,984,199	0	17,395,246	0	81,274,186	1,746,653,631
Debt securities	2	3,750,234,092	0	23,127,482	0	64,963,365	3,838,324,939
Land and buildings	3	110,775,001	0	0	0	0	110,775,001
Loans	4	38,034,333	0	3,564,201	0	0	41,598,534
Cash and deposits	5	216,072,789	0	10,538,529	0	1,114,572	227,725,890
Other invested assets	6	-74,002,473	0	0	0	-929,518	-74,931,991
Investment income due or accrued	7	1,905,569	0	37,927	0	1,045	1,944,541
Outstanding premiums and agents' balances	8	16,251,206	0	108,034	0	0	16,359,240
Deposits withheld by cedants	9	0	0	0	0	0	0

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Reinsurance recoverables (on paid claims)	10	217,498	0	0	0	0	217,498
Income tax recoverables	11	659,952	0	0	0	0	659,952
Fixed assets	12	1,729,018	0	0	0	828	1,729,846
Inter-fund balances and intra-group balances (due from)	13	9,069,479	0	0	0	0	9,069,479
Other assets	14	26,119,704	0	13,175	0	3,221,789	29,354,668
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>5,745,050,367</b>	<b>0</b>	<b>54,784,594</b>	<b>0</b>	<b>149,646,267</b>	<b>5,949,481,228</b>
<b>LIABILITIES</b>							
Policy liabilities	16	5,212,204,226	0	43,520,731	0		5,255,724,957
Other liabilities							
Outstanding claims	17	64,865,914	0	814,599	0	0	65,680,513
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	4,639,985	0	34,077	0	0	4,674,062
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	10,302,895	0	232,858	0	48,757,585	59,293,338
Others	23	89,563,773	0	377,585	0	3,468,108	93,409,466
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>5,381,576,793</b>	<b>0</b>	<b>44,979,850</b>	<b>0</b>	<b>52,225,693</b>	<b>5,478,782,336</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>363,473,574</b>	<b>0</b>	<b>9,804,744</b>	<b>0</b>	<b>97,420,574</b>	<b>470,698,892</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							

Paid-up capital	26					36,000,000	36,000,000
Reserves:							
Unappropriated profits (losses)	27					61,420,574	61,420,574
Other reserves	28					0	0
Surplus	29	363,473,574	0	9,804,744	0		373,278,318
<b>Total (26 to 29)</b>	<b>30</b>	<b>363,473,574</b>	<b>0</b>	<b>9,804,744</b>	<b>0</b>	<b>97,420,574</b>	<b>470,698,892</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

<b>Description</b>	<b>Row No</b>	<b>Paid-up Capital</b>	<b>Other Reserves</b>	<b>Unappropriated Profits (Losses) (Please Specify)</b>	<b>Total</b>
Balance at beginning of period	1	36,000,000	0	97,697,359	133,697,359
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	5,119,890	5,119,890
Dividends paid for the period	5	0	0	-2,880,000	-2,880,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-38,620,909	-38,620,909
Transfer (to) from overseas (branch) operations	8	0	0	104,234	104,234
<b>Balance at End of Period</b>	<b>9</b>	<b>36,000,000</b>	<b>0</b>	<b>61,420,574</b>	<b>97,420,574</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

<b>Description</b>	<b>Row No</b>	<b>Amount</b>
<b>Due From</b>		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	0
<b>Total Net Balances (4 - 8)</b>	<b>9</b>	<b>0</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

<b>Description</b>	<b>Row No</b>	<b>Amount</b>
<b>Due From</b>		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	14,236
Balances due to insurance funds established and maintained under the Act	7	218,622
Total Balances Due To	8	232,858
<b>Total Net Balances (4 - 8)</b>	<b>9</b>	<b>-232,858</b>

**ANNUAL RETURN: NOTES TO FORM 8**

**Reporting Cycle:**

<b>Note 1 - Breakdown of "Other Reserves"</b>	<b>Row No.</b>	<b>Amount</b>

**ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

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	(68,309,050)
Total Assets	5,230,516,333
Derivatives/Total Assets	-1.31%
	Non Participating Fund
Derivatives	(5,693,423)
Total Assets	462,094,962
Derivatives/Total Assets	-1.23%
	Investment Linked Fund
Derivatives	-
Total Assets	52,439,072
Derivatives/Total Assets	-
	Shareholders Fund
Derivatives	(929,518)
Total Assets	149,646,267
Derivatives/Total Assets	-0.62%





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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 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	885,943,645	0	2,457,539	0		888,401,184
Less: Outward reinsurance premiums	2	50,252,750	0	69,164	0		50,321,914
Investment revenue	3	192,130,607	0	1,487,246	0	7,516,993	201,134,846
Less: Investment expenses	4	7,860,403	0	71,976	0	555,001	8,487,380
Other income	5	6,882,296	0	6,871	0	4,524	6,893,691
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>1,026,843,395</b>	<b>0</b>	<b>3,810,516</b>	<b>0</b>	<b>6,966,516</b>	<b>1,037,620,427</b>
Gross claims settled	7	281,287,249	0	3,231,430	0		284,518,679
Less: Reinsurance recoveries	8	34,686,843	0	0	0		34,686,843
Management expenses	9	44,844,332	0	897,886	0	2,004,385	47,746,603
Distribution expenses	10	108,507,765	0	110,498	0	1,287,657	109,905,920
Increase (decrease) in net policy liabilities	11	577,215,905	0	-1,134,578	0		576,081,327
Provision for doubtful debts / bad debts written off on receivables	12	21,294	0	0	0	0	21,294
Taxation expenses	13	893,591	0	0	0	-1,601,580	-707,989
Other expenses	14	2,298,363	0	93,143	0	156,164	2,547,670
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>980,381,656</b>	<b>0</b>	<b>3,198,379</b>	<b>0</b>	<b>1,846,626</b>	<b>985,426,661</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>46,461,739</b>	<b>0</b>	<b>612,137</b>	<b>0</b>	<b>5,119,890</b>	<b>52,193,766</b>

**ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

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: 2016 12**

**Form14(a)(i) - Policy Liabilities of Participating Fund**

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	3,566	1,018,117,201	0	401,606,727	56,274,581	-71,131,815	506,070,325	0	1,035,083,448
- Regular Premium	2	110,112	11,046,764,625	386,194,639	2,037,629,455	179,708,961	2,391,669,331	2,195,570,231	23,873,451	2,045,112,767
Endowment										
- Single Premium	3	16,729	783,098,582	0	566,797,996	8,215,998	-133,453	145,843,388	0	720,990,835
- Regular Premium	4	30,881	1,659,176,696	196,396,797	1,222,240,835	30,713,321	621,781,218	504,834,905	1,232,380	1,137,240,223
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	7	247	1,434,346	4,465,108	13,503,640	1,222,337	19,501,300	12,847,211	329,273	8,401,161
Others	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>161,535</b>	<b>14,508,591,450</b>	<b>587,056,544</b>	<b>4,241,778,653</b>	<b>276,135,198</b>	<b>2,961,686,581</b>	<b>3,365,166,060</b>	<b>25,435,104</b>	<b>4,946,828,434</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	54	1,574,527	0	841,190	18,083	-3,224	17,955	0	880,452
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	236	5,065,506	0	7,255,281	15,920	0	4,270	0	7,275,471
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>18</b>	<b>290</b>	<b>6,640,033</b>	<b>0</b>	<b>8,096,471</b>	<b>34,003</b>	<b>-3,224</b>	<b>22,225</b>	<b>0</b>	<b>8,155,923</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>161,825</b>	<b>14,515,231,483</b>	<b>587,056,544</b>	<b>4,249,875,124</b>	<b>276,169,201</b>	<b>2,961,683,357</b>	<b>3,365,188,285</b>	<b>25,435,104</b>	<b>4,954,984,357</b>

## 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: 2016 12

Form14(a)(ii) - Minimum Condition Liability of Participating Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	3,566	1,018,117,201	0	567,365,116	76,258,808	-81,948,126	4,239,955	0	729,812,005
- Regular Premium	2	110,112	11,046,764,625	386,194,639	3,253,291,430	240,050,217	2,756,124,682	95,345,199	334,048,345	1,166,610,509
Endowment										
- Single Premium	3	16,729	783,098,582	0	607,473,545	9,168,785	-146,882	821,619	0	617,610,831
- Regular Premium	4	30,881	1,659,176,696	196,396,797	1,507,240,259	35,732,359	688,991,119	5,674,082	20,493,516	880,149,097
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	247	1,434,346	4,465,108	19,789,051	1,589,222	21,564,607	254,627	4,032,034	4,100,327
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>161,535</b>	<b>14,508,591,450</b>	<b>587,056,544</b>	<b>5,955,159,401</b>	<b>362,799,391</b>	<b>3,384,585,400</b>	<b>106,335,482</b>	<b>358,573,895</b>	<b>3,398,282,769</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	54	1,574,527	0	841,190	18,083	-3,224	17,955	0	880,452
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	236	5,065,506	0	7,255,281	15,920	0	4,270	0	7,275,471
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>18</b>	<b>290</b>	<b>6,640,033</b>	<b>0</b>	<b>8,096,471</b>	<b>34,003</b>	<b>-3,224</b>	<b>22,225</b>	<b>0</b>	<b>8,155,923</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>161,825</b>	<b>14,515,231,483</b>	<b>587,056,544</b>	<b>5,963,255,872</b>	<b>362,833,394</b>	<b>3,384,582,176</b>	<b>106,357,707</b>	<b>358,573,895</b>	<b>3,406,438,692</b>

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2016 12

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2016 12

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2016 12

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



I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2016 12

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2016 12

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2016 12

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2016 12

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2016 12

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2016 12

Form14(a)(i) - Policy Liabilities of Participating Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total (9 +18)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2016 12

## Form14(a)(ii) - Minimum Condition Liability of Participating Fund

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2016 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	118	7,781,851	108,140	4,280,335	74,264	1,097,486	118,770	0	3,375,883
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	11	508,556	4,891	222,834	22	349	3	0	222,510
Term	5	11,112	19,260,551,839	64,730,544	204,900,328	46,578,407	319,707,879	24,189,612	138,400,972	94,361,440
Accident and Health	6	4,542	381,122,500	74,041,920	7,393,635	2,233,018	1,734,940	672,687	278,452	8,842,852
Annuity	7	1,202	6,433,154	0	96,803,723	4,057,988	0	2,909,635	0	103,771,346
Others	8	0	0	0	3,916,498	0	0	391,650	0	4,308,148
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>16,985</b>	<b>19,656,397,900</b>	<b>138,885,495</b>	<b>317,517,353</b>	<b>52,943,699</b>	<b>322,540,654</b>	<b>28,282,357</b>	<b>138,679,424</b>	<b>214,882,179</b>



**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: 2016 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	1,288	27,085,744	0	24,929	988,252	1,122,927	92,561	201,469	184,284	29,672,309	29,856,593
- Regular Premium	2	1,803	269,443,077	7,389,216	3,406,566	6,634,492	26,113,717	1,257,098	9,637,869	-5,177,692	16,854,045	11,676,353
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	14	457,500	33,700	6,162	8,053	39,950	1,542	24,193	0	804,744	804,744
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
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>3,105</b>	<b>296,986,321</b>	<b>7,422,916</b>	<b>3,437,657</b>	<b>7,630,797</b>	<b>27,276,594</b>	<b>1,351,201</b>	<b>9,863,531</b>	<b>-4,993,408</b>	<b>47,331,098</b>	<b>42,337,690</b>

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: 2016 12

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2016 12

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2016 12

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2016 12

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2016 12

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2016 12

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2016 12

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



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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2016 12

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2016 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 Premuims	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2016 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0	0	0
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0	0	0
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 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: 2016 12**

**Life: SIF - Participating 2**

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 12**

**Life: SIF - Participating**

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-20,238,642		-20,238,642
Mortality/Morbidity	2	-15,205,559	-19,728,833	4,523,274
Forfeiture/Surrender	3	-20,343,770	-32,323,120	11,979,350
Interest	4	164,730,886	221,840,205	-57,109,319
Expense	5	-33,011,587	-35,982,391	2,970,804
Change in basis	6	42,964,139		42,964,139
Miscellaneous	7	-105,354,006	-133,805,861	28,451,855
Total (1 to 7)	8			13,541,461

**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: 2016 12**

**Life: SIF - Non-Participating**

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-5,589,396		-5,589,396
Mortality/Morbidity	2	-10,043,729	-10,459,739	416,010
Forfeiture/Surrender	3	-937,784	-1,347,548	409,764
Interest	4	14,319,861	2,187,191	12,132,670
Expense	5	-6,509,795	-6,715,995	206,200
Change in basis	6	6,947,296		6,947,296
Miscellaneous	7	36,185,997	16,336,090	19,849,907
Total (1 to 7)	8			34,372,451

**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: 2016 12**

**Life: SIF - Investment-Linked**

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-2,531,328		-2,531,328
Mortality/Morbidity	2	-770,102	-223,989	-546,113
Forfeiture/Surrender	3	-5,481,603	-4,644,993	-836,610
Interest	4	2,098,738	1,401,008	697,730
Expense	5	-1,560,714	-1,719,147	158,433
Change in basis	6	-56,522		-56,522
Miscellaneous	7	6,849,359	5,187,122	1,662,237
Total (1 to 7)	8			-1,452,173



**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: 2016 12**

**Life: OIF - Participating 2**

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 12**

**Life: OIF - Participating**

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 12**

**Life: OIF - Non-Participating**

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 12**

**Life: OIF - Investment-Linked**

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 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: 2016 12**

I have conducted an investigation into the valuation of policy liabilities relating to life business as required under section 37 of the Insurance Act and confirm that the valuation is in accordance with all applicable requirements stipulated under the Act and directions issued under the Act, subject to the qualifications stated below\*. I certify these amounts as follows:

<b>Description</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Participating Fund	4,954,984,357	0
Non-Participating Fund	214,882,179	0
Investment-Linked Fund	42,337,690	0

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

None



**ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL



**ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

<b>Description</b>	<b>Row No</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	2,372,321	0
Reversionary Bonus	3	53,785,326	0
Terminal Bonus	4	15,266,355	0
Total amt to policy owners (1 to 4)	5	71,424,002	0
Allocation to surplus account	6	8,729,600	0

**ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

Cash bonus and Terminal bonuses reflect the bonuses paid out in 2016.  
Reversionary bonus reflects the bonuses declared on 1-Jan-2016 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: 2016 12**

I have conducted an investigation into the bonus allocation of the participating fund to policy owners and the surplus account as required under section 17(6) of the Insurance Act and it is my opinion that the allocation is fair and equitable, having taken into account the prospective financial conditions of the participating fund, and is in accordance with the Insurance (Actuaries) Regulations 2004 (G.N. No. S 495/2004) subject to the qualifications stated below\*.

The amount of bonus to policy owners and allocation to the surplus account are as shown below:

<b>Description</b>	<b>Row No</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	2,372,321	0
Reversionary Bonus	3	53,785,326	0
Terminal Bonus	4	15,266,355	0
Total amt to policy owners (1 to 4)	5	71,424,002	0
Allocation to surplus account	6	8,729,600	0

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

None
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**ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

Cash bonus and Terminal bonuses reflect the bonuses paid out in 2016.  
Reversionary bonus reflects the bonuses declared on 1-Jan-2016 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: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0

(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0

Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Participating**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	161,524,893
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	1,548,545,665
Policy liabilities - minimum condition liability	3	1,548,545,665
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	1,682,594,142
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	2,402,222
(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	109,528
(d) intangible assets	11	2,292,694
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	1,707,668,336
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	74,833,528
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	74,833,528
Modified minimum condition liability	16	3,481,272,220
Minimum condition liability	17	3,406,438,692
(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	3,389,147,111
Higher of 21 or 22:	20	4,954,984,357
Sum of total risk requirement and minimum condition liability of the insurance fund	21	4,213,552,852
Policy liabilities of the insurance fund	22	4,954,984,357
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		



(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>74,833,528</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		200,598,996
(a) Specific Risk Requirement	35	100,299,498	
(b) General Risk Requirement	36	100,299,498	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		513,555,164
(a) Sum of: (39 + 42)	38	-226,591,126	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	250,519,747	
Debt specific risk requirement	40	65,181,486	
Debt general risk requirement	41	185,338,261	
Liability adjustment requirement in an increasing interest rate environment	42	-477,110,873	
(b) Sum of: (44 + 47)	43	513,555,164	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-120,156,775	
Debt specific risk requirement	45	65,181,486	
Negative of debt general risk requirement	46	-185,338,261	
Liability adjustment requirement in a decreasing interest rate environment	47	633,711,939	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		15,190,656
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		402,171
Miscellaneous Risk Requirement	52		2,533,645
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>732,280,632</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>807,114,160</b>

**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: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	193,199,450
Less:		
Reinsurance adjustment	6	4,446,641
Financial resource adjustment: (8 to 12)	7	4,523,031
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	105,346
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	4,417,685
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	184,229,778
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	9,449,534
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	9,449,534	
Modified policy liabilities	25	224,331,713	
Policy Liabilities	26	214,882,179	
(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	89,439,155	
Sum of total risk requirement and policy liabilities of the insurance fund	29	239,792,234	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>9,449,534</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		9,412,279
(a) Sum of: (39 + 42)	38	7,487,061	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	23,206,016	
Debt specific risk requirement	40	6,840,881	
Debt general risk requirement	41	16,365,135	
Liability adjustment requirement in an increasing interest rate environment	42	-15,718,955	
(b) Sum of: (44 + 47)	43	9,412,279	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-9,524,254	
Debt specific risk requirement	45	6,840,881	
Negative of debt general risk requirement	46	-16,365,135	
Liability adjustment requirement in a decreasing interest rate environment	47	18,936,533	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		2,533,344
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		31,258
Miscellaneous Risk Requirement	52		3,465,424
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>15,442,305</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	18,216
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>18,216</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>24,910,055</b>

**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: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	8,749,231
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	8,749,231
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	115,182
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	115,182	
Modified policy liabilities	25	42,452,872	
Policy Liabilities	26	42,337,690	
(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	42,001,012	
Sum of total risk requirement and policy liabilities of the insurance fund	29	42,564,850	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>115,182</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		17,402
(a) Sum of: (39 + 42)	38	-15,508	
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	-15,508	
(b) Sum of: (44 + 47)	43	17,402	
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	17,402	
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		94,576
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>111,978</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>227,160</b>



**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: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Participating**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement:			
(zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement:			
(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0



Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement:			
(zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement:			
(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

**ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION**

**1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 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: 2016 12**

Description	Row No.	Amount
<b>(i) Total Risk Requirement</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	473,307
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	473,307
Modified minimum condition liability	3	22,796,665
Minimum condition liability	4	22,323,358
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	25,314,783
Higher of 8 or 9:	7	42,030,653
Sum of total risk requirement and minimum condition liability	8	27,510,980
Policy liabilities	9	42,030,653
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	77,036
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	77,036
Modified policy liabilities	12	1,567,114
Policy liabilities	13	1,490,078
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	1,385,856
Sum of total risk requirement and policy liabilities	16	2,046,078
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
<b>Total C1 Requirement (1 + 10 + 17)</b>	<b>20</b>	<b>550,343</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest</b>		
Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	1,488,800
(a) Specific Risk Requirement	22	744,400
(b) General Risk Requirement	23	744,400
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	3,743,404
(a) Sum of: (26 + 29)	25	3,743,404
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	6,109,482	
Debt specific risk requirement	27	1,964,384	
Debt general risk requirement	28	4,145,098	
Liability adjustment requirement in an increasing interest rate environment	29	-2,366,078	
(b) Sum of: (31 + 34)	30	994,364	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-2,180,714	
Debt specific risk requirement	32	1,964,384	
Negative of debt general risk requirement	33	-4,145,098	
Liability adjustment requirement in a decreasing interest rate environment	34	3,175,078	
Loan Investment Risk Requirement	35		0
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		4,681
Miscellaneous Risk Requirement	38		299,756
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>		<b>5,536,641</b>
<b>Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)</b>	<b>40</b>		<b>6,086,984</b>

**ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 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: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Licensed Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	201,948,681
Balances in the surplus account of each participating fund	2	161,524,893
Paid-up ordinary share capital	3	36,000,000
Unappropriated profits (losses)	4	61,420,574
Surpluses of Overseas Branch Operations	5	22,559,519
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	4,446,641
Financial resource adjustment: (10 to 14)	9	84,530,634
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	105,346
(b) charged assets	11	0
(c) deferred tax assets	12	319,565
(d) intangible assets	13	6,710,379
(e) other financial resource adjustments	14	77,395,344
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>394,476,392</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognized as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	46,683,000
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>46,683,000</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>		
	<b>20</b>	<b>1,548,545,664</b>

<b>Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>		<b>1,989,705,056</b>
<b>(ii) Total Risk Requirement of Licensed Insurer</b>			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	832,251,374	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	6,086,985	
<b>Total Risk Requirement of Licensed Insurer (22 to 23)</b>	<b>24</b>		<b>838,338,359</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>		<b>237.34%</b>

**ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 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).