

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	2,064,700,711
Debt securities	1B	2	3,719,491,800
Land and buildings	1C	3	96,081,750
Loans	1D	4	44,790,376
Cash and deposits		5	96,661,569
Other invested assets	1E	6	24,830,147
Investment income due or accrued		7	2,581,864
Outstanding premiums and agents' balances	1F	8	13,036,856
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	1,455,570
Inter-fund balances and intra group balances (due from)	1I	13	817,644
Other assets	1J	14	5,055,867
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>6,069,504,154</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	5,781,118,029
Other liabilities:			
Outstanding claims		17	65,237,874
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,617,529
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	4,888,230
Others	1M	23	44,602,220
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>5,897,463,882</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>172,040,272</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	39,241,246
Debt securities	1B	2	383,809,692
Land and buildings	1C	3	16,193,251
Loans	1D	4	91,661
Cash and deposits		5	25,619,946
Other invested assets	1E	6	1,512,759
Investment income due or accrued		7	9,103
Outstanding premiums and agents' balances	1F	8	7,570,113
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	205,864
Income tax recoverables		11	0
Fixed assets	1H	12	140,088
Inter-fund balances and intra group balances (due from)	1I	13	3,732,440
Other assets	1J	14	11,796,164
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>489,922,327</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	220,671,117
Other liabilities:			
Outstanding claims		17	15,338,168
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	7,421,593
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,246,157
Others	1M	23	28,011,648
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>272,688,683</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>217,233,644</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	47,897,252
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	9,693,667
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	332,307
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	20,373
Income tax recoverables		11	915,017
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	705,145
Other assets	1J	14	203,133
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>59,766,894</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	48,147,076
Other liabilities:			
Outstanding claims		17	447,147
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	7,417
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	730,896
Others	1M	23	490,315
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>49,822,851</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>9,944,043</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 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: 2017 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: 2017 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: 201712**

**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: 201712**

**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	1,676,011,470	0	1,676,011,470
Collective investment schemes	2	0	388,689,241	388,689,241
Total (1 to 2) = Row 1 of Form 1	3			2,064,700,711

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	39,241,246	0	39,241,246
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			39,241,246

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	47,897,252	47,897,252
Total (1 to 2) = Row 1 of Form 1	3			47,897,252

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	970,419,296
Qualifying debt securities	2	2,359,343,758
Other debt securities	3	389,728,746
Total (1 to 3) = Row 2 of Form 1	4	3,719,491,800

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	121,864,261
Qualifying debt securities	2	212,441,264
Other debt securities	3	49,504,167
Total (1 to 3) = Row 2 of Form 1	4	383,809,692

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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	31/12/2017	20,717,152	565,648	21,282,800
29A, Queen Astrid Park, Singapore	2	1,869,707	31/12/2017	19,948,198	574,502	20,522,700
6 Raffles Quay #10-02, Singapore	3	7,210,659	31/12/2017	9,501,250	0	9,501,250
#05-01 Tokio Marine Centre, Singapore	4	11,026,136	31/12/2017	14,725,000	0	14,725,000
#06-01 Tokio Marine Centre, Singapore	5	11,177,493	31/12/2017	14,925,000	0	14,925,000
#07-01 Tokio Marine Centre, Singapore	6	11,328,849	31/12/2017	15,125,000	0	15,125,000
Total = Row 3 of Form 1	21					96,081,750

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	31/12/2017	6,538,672	178,528	6,717,200
29A, Queen Astrid Park, Singapore	2	590,110	31/12/2017	6,295,979	181,322	6,477,301
6 Raffles Quay #10-02, Singapore	3	2,275,802	31/12/2017	2,998,750	0	2,998,750
Total = Row 3 of Form 1	21					16,193,251

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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	44,790,376	0	44,790,376
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			44,790,376

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	91,661	0	91,661
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			91,661

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

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: 201712**

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	187,675,262	1,156,322
(c) Other futures contracts	8		0
Total investments in futures contracts (6 to 8)	9	187,675,262	1,156,322
Forward contracts:			
(a) Currency forward contracts	10	1,863,578,741	23,673,825
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	1,863,578,741	23,673,825
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	2,051,254,003	24,830,147
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		24,830,147

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Non-Participating**

**Reporting Cycle: 201712**

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	14,111,120	86,847
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	14,111,120	86,847
Forward contracts:			
(a) Currency forward contracts	10	112,199,925	1,425,912
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	112,199,925	1,425,912
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	126,311,045	1,512,759
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		1,512,759

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 201712**

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: 201712**

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: 201712**

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: 201712**

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: 201712**

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: 201712**

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: 201712**

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	12,813,350
Above 3 months but not exceeding 6 months	3	7,917
Above 6 months but not exceeding 12 months	4	58,014
Above 12 months	5	157,575
Gross total (2 to 5)	6	13,036,856
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	13,036,856
<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	13,036,856

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: 201712**

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	2,847,107
Above 3 months but not exceeding 6 months	3	2,627,394
Above 6 months but not exceeding 12 months	4	2,446,947
Above 12 months	5	142,718
Gross total (2 to 5)	6	8,064,166
Provision for doubtful debts	7	494,053
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	7,570,113
<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	7,570,113

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: 201712**

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	332,307
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	332,307
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	332,307
<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	332,307

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: 201712**

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: 201712**

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

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

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201712**

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: 201712**

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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	3,250,096
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	205,864
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	205,864
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	205,864

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	20,373
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	20,373
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	20,373

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	1,112,639
Other fixed assets	3	342,931
Total (1 to 3) = Row 12 of Form 1	4	1,455,570

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	137,249
Other fixed assets	3	2,839
Total (1 to 3) = Row 12 of Form 1	4	140,088

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	650,367
Balances due from overseas branches / related corporations	2	7,099
Balances due from other insurance funds established and maintained under the Act	3	160,178
Total (1 to 3) = Row 13 of Form 1	4	817,644

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	3,721
Balances due from overseas branches / related corporations	2	90,585
Balances due from other insurance funds established and maintained under the Act	3	3,638,134
Total (1 to 3) = Row 13 of Form 1	4	3,732,440

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	581
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	704,564
Total (1 to 3) = Row 13 of Form 1	4	705,145

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**Life: OIF - Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 2017 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Deposit with PUB& Telecom	1	6,328
Deposit - Others	2	13,808
Software development	3	2,552,595
Prepayments	4	320,153
Other Receivables	5	99
Claim Paid in Advance	6	2,131,413
GST recoverable	7	31,471
Total = Row 14 of Form 1	26	5,055,867

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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	257,188
Deposit - Others	3	62,447
Club membership	4	79,000
Software development	5	5,847,501
Prepayments	6	827,509
Rein Recoverables - Unpaid Claims	7	3,250,096
Other Receivables	8	890,013
BSC Recovery	9	51
Claim Paid in Advance	10	578,967
Total = Row 14 of Form 1	26	11,796,164

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Investment Debtors	1	15,069
Prepayments	2	8,162
Management Fee Receivable	3	179,657
GST recoverable	4	245
Total = Row 14 of Form 1	26	203,133

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	6,069,504,154
Balance in the surplus account	2	172,040,272
Other liabilities	3	116,345,853
Policy assets (1 - 2 - 3)	4	5,781,118,029
Sum of liability in respect of each policy of the participating fund	5	5,781,118,029
Minimum condition liability	6	3,814,904,375
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	5,781,118,029

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 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: 2017 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: 2017 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: 201712**

**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: 201712**

**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	1,276,428
Balances due to other insurance funds established and maintained under the Act	3	3,611,802
Total (1 to 3) = Row 22 of Form 1	4	4,888,230

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	522,928
Balances due to overseas branches / related corporations	2	563,050
Balances due to other insurance funds established and maintained under the Act	3	160,179
Total (1 to 3) = Row 22 of Form 1	4	1,246,157

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	730,896
Total (1 to 3) = Row 22 of Form 1	4	730,896

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 2017 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: 2017 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Investment Creditors	1	1,294,475
Claims-interest accrued	2	933,384
Premium paid in advance by policyholders	3	31,470,133
Agents' balance	4	3,618,211
Other Creditors	5	728,004
Rental deposit payables	6	128,537
Taxation	7	4,622,592
Deferred Tax	8	1,204,957
Accrued Management Fee	9	76,149
Accrued Administrative Fee	10	38,740
Provision for FX Loss-Spot Contract	11	276
Unidentified Cash Payable	12	280,014
Agents' remuneration payables	13	206,748
Total = Row 23 of Form 1	26	44,602,220

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Amount due to CPF Board	1	1,056,522
Claims-interest accrued	2	42,844
Premium paid in advance by policyholders	3	286,759
Agents' remuneration payables	4	514,501
Salary& bonus payables	5	5,628,351
Agents' retirement benefits	6	480,873
Other Creditors	7	9,052,546
Staff Retirement Gratuities	8	61,744
Rental deposit payables	9	40,568
GST payable	10	352,441
Withholding tax	11	184
Taxation	12	3,260,225
Deferred Tax	13	5,038,680
Trade Creditors	14	1,347,567
Accrued Administrative Fee	15	2,848
Unidentified Cash Payable	16	769,945
Reinsurance Claims Recovered in advance	17	75,050
Total = Row 23 of Form 1	26	28,011,648

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Investment creditors	1	321,594
Premium paid in advance by policyholders	2	14,017
Agents' balance (creditors)	3	50,382
Agents' remuneration payables	4	16,615
Accrued Management Fee	5	70,890
Accrued Administrative Fee	6	1,216
Unidentified Cash Payable	7	333
Trailer Fee Payable	8	15,268
Total = Row 23 of Form 1	26	490,315

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 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: 2017 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: 2017 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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	161,524,893
Net income	2	19,341,774
Transfer (to) from head office / shareholders fund	3	-8,826,395
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	172,040,272

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	193,199,450
Net income	2	28,534,194
Transfer (to) from head office / shareholders fund	3	-4,500,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	217,233,644

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	8,749,231
Net income	2	-3,305,188
Transfer (to) from head office / shareholders fund	3	4,500,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	9,944,043

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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	5,782,809	2	0	5,782,811
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	-2,348,866	-116	0	-2,348,982
Unlicensed reinsurer	3	-14,905	0	0	-14,905
Total (1 to 3)	4	3,419,038	-114	0	3,418,924

**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: 201712**

**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	551,568	0	551,568
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	6,306,646	0	6,306,646
Unlicensed reinsurer	3	0	8,177,812	0	8,177,812
Total (1 to 3)	4	0	15,036,026	0	15,036,026

**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: 201712**

**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	-21,707	-21,707
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	6	6
Unlicensed reinsurer	3	0	0	-1,637	-1,637
Total (1 to 3)	4	0	0	-23,338	-23,338

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 2017 12**

**Life: SIF - Participating 2**

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

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

NIL

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

NIL

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

**Amount**

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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	2,552,595

**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 2017, this deferred tax provision amounts to S\$331,018,458.

**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: 2017 12

Life: SIF - Non-Participating

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

	<b>Description</b>	<b>Row no</b>	<b>Amount</b>
<b>Note 2(a) Intangible assets -</b>	Software Development	1	5,847,501

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

NIL

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

NIL

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 12**

**Life: OIF - Participating 2**

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

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

NIL

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

NIL

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 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: 2017 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

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

NIL

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

NIL

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

NIL

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	697,544,655
Less: Outward reinsurance premiums	2B	2	4,607,198
Investment revenue	2C	3	565,828,799
Less: Investment expenses		4	8,261,286
Other income	2D	5	341,914
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>1,250,846,884</b>
Gross claims settled	2E	7	340,910,921
Less: Reinsurance recoveries		8	2,195,828
Management expenses	2F	9	25,050,592
Distribution expenses	2G	10	42,489,107
Increase (decrease) in net policy liabilities	2H	11	826,133,672
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	-2,858,463
Other expenses	2I	14	1,975,109
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>1,231,505,110</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>19,341,774</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	139,814,894
Less: Outward reinsurance premiums	2B	2	54,655,357
Investment revenue	2C	3	27,695,198
Less: Investment expenses		4	702,031
Other income	2D	5	4,527,483
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>116,680,187</b>
Gross claims settled	2E	7	86,621,345
Less: Reinsurance recoveries		8	38,674,155
Management expenses	2F	9	15,682,370
Distribution expenses	2G	10	12,140,732
Increase (decrease) in net policy liabilities	2H	11	5,788,938
Provision for doubtful debts/ bad debts written off on receivables		12	84,232
Taxation expenses		13	5,598,190
Other expenses	2I	14	904,341
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>88,145,993</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>28,534,194</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	4,861,209
Less: Outward reinsurance premiums	2B	2	19,680
Investment revenue	2C	3	7,726,181
Less: Investment expenses		4	327,190
Other income	2D	5	3,916,485
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>16,157,005</b>
Gross claims settled	2E	7	10,963,052
Less: Reinsurance recoveries		8	30,000
Management expenses	2F	9	2,867,397
Distribution expenses	2G	10	379,752
Increase (decrease) in net policy liabilities	2H	11	5,809,386
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	-612,615
Other expenses	2I	14	85,221
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>19,462,193</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>-3,305,188</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 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: 2017 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: 2017 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: 201712**

**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: 201712**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	65,839,913
Regular premiums - new business	2	100,382,120
Regular premiums - renewal business	3	531,322,622
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	697,544,655
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>697,544,655</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	4,322,076
Regular premiums - renewal business	3	46,320,743
Group business:		
Premiums	4	89,172,075
Direct insurance premiums (1 to 4)	5	139,814,894
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	7	139,814,894

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	2,928,250
Regular premiums - new business	2	280,250
Regular premiums - renewal business	3	1,652,709
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	4,861,209
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	7	4,861,209

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	3,978,531
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	560,266
Unlicensed reinsurer	3	68,401
Total (1 to 3) = Row 2 of Form 2	4	4,607,198

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	5,281,179
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	3,823,165
Unlicensed reinsurer	3	45,551,013
Total (1 to 3) = Row 2 of Form 2	4	54,655,357

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	10,325
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	8,830
Unlicensed reinsurer	3	525
Total (1 to 3) = Row 2 of Form 2	4	19,680

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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	45,418,980	64,416,485	187,795,746	297,631,211
Debt securities	2	120,553,124	16,978,000	-2,461,781	135,069,343
Land and Buildings	3	2,286,806	0	1,140,150	3,426,956
Loans	4	2,598,720	0	0	2,598,720
Cash and deposits	5	1,132,346	0	0	1,132,346
Other invested assets	6	0	32,850,506	93,119,717	125,970,223
Total (1 to 6) = Row 3 of Form 2	7				565,828,799

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	1,453,862	-15,428	-406,093	1,032,341
Debt securities	2	12,157,523	2,763,747	2,791,233	17,712,503
Land and Buildings	3	166,112	0	359,850	525,962
Loans	4	5,984	0	0	5,984
Cash and deposits	5	75,982	0	0	75,982
Other invested assets	6	0	1,136,243	7,206,183	8,342,426
Total (1 to 6) = Row 3 of Form 2	7				27,695,198

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	285	2,024,917	5,700,719	7,725,921
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	260	0	0	260
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				7,726,181

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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**

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

**Reporting Cycle: 201712**

**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: 201712**

**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	4,328,153	0	7,689,502	12,017,655
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	4,328,153	0	7,689,502	12,017,655

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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	285	2,024,917	5,700,719	7,725,921
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	260	0	0	260
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	545	2,024,917	5,700,719	7,726,181

**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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Commission from NTUC Income	1	44,254
Commission from Aviva	2	60,257
Assignment fee	3	673
Government Grant	4	110,509
Others - Sundry Receipts	5	2,387
Transfer from other insurance fund	6	111,144
Others - Interest Income	7	12,690
Total = Row 5 of Form 2	26	341,914

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Assignment fee	1	14
Government Grant	2	64,496
Sundry receipts - Income from GMC	3	418,379
Sundry receipts - Income from Pool	4	3,561,371
Others - Sundry Receipts	5	25
Profit Commission	6	387,487
Foreign Exchange	7	95,711
Total = Row 5 of Form 2	26	4,527,483

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government Grant	1	12,799
Surrender Charge	2	3,258,292
Others - Sundry Receipts	3	1
Enhanced Allocation	4	-220
Premium Invested	5	-5,390,037
Fund Invested	6	4,173,084
Bid Offer Spread	7	268,362
Coverage Debt Settled	8	948,795
Management Fee Rebates	9	644,762
Rebate Income	10	1,624
Miscellaneous Unit Accounting	11	-6,379
Free Look Price Adjustments	12	902
Admin Fee - ILP	13	4,500
Total = Row 5 of Form 2	26	3,916,485

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	20,600,438
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	292,630,175
Surrenders	4	26,710,123
Annuities	5	162,785
Cash bonuses	6	0
Others	7	807,400
Total (1 to 7) = Row 7 of Form 2	8	340,910,921

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	18,434,071
Accident and health benefits other than total permanent disability and critical illness	2	56,984,063
Maturity / anticipated endowment	3	92,328
Surrenders	4	2,206,112
Annuities	5	6,348,129
Cash bonuses	6	0
Others	7	2,556,642
Total (1 to 7) = Row 7 of Form 2	8	86,621,345

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	312,789
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	10,650,263
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	10,963,052

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	17,398,989
Office rent	2	1,416,705
Head office / parent company expenses	3	0
Directors' fees	4	225,036
Audit fees	5	374,371
Managing agent's fees	6	0
Repairs and maintenance	7	885,362
Public utilities	8	27,747
Printing, stationery and periodicals	9	140,604
Postage, telephone and telex charges	10	118,072
Computer charges	11	14,618
Hire of office equipment	12	53,550
Licence and association fees	13	122,891
Advertising and subscriptions	14	343,350
Entertainment	15	34,486
Travelling expenses	16	7,747
Staff Recruitment	1	303,697
Office cleaning	2	33,581
Insurance-General	3	317,123
Legal and Professional fees	4	880,813
Miscellaneous expenses	5	408,174
Non Claimable GST	6	362,980
IT outsource	7	1,137,460
Medical Expenses	8	51,346
Bank Charges	9	355,088
Office Renovation	10	36,802
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>25,050,592</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	10,878,582
Office rent	2	635,485
Head office / parent company expenses	3	0
Directors' fees	4	100,692
Audit fees	5	171,456
Managing agent's fees	6	0
Repairs and maintenance	7	498,579
Public utilities	8	12,596
Printing, stationery and periodicals	9	33,520
Postage, telephone and telex charges	10	62,145
Computer charges	11	6,877
Hire of office equipment	12	24,166
Licence and association fees	13	57,158
Advertising and subscriptions	14	160,079
Entertainment	15	29,848
Travelling expenses	16	2,759
Staff Recruitment	1	138,578
Office cleaning	2	15,159
Insurance-General	3	141,923
Legal and Professional fees	4	423,546
Miscellaneous expenses	5	1,226,617
Non Claimable GST	6	180,354
IT outsource	7	571,955
Medical Expenses	8	118,949
Bank Charges	9	174,830
Office Renovation	10	16,517
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>15,682,370</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	2,008,785
Office rent	2	164,085
Head office / parent company expenses	3	0
Directors' fees	4	26,064
Audit fees	5	43,360
Managing agent's fees	6	0
Repairs and maintenance	7	110,643
Public utilities	8	3,214
Printing, stationery and periodicals	9	18,970
Postage, telephone and telex charges	10	13,675
Computer charges	11	1,693
Hire of office equipment	12	6,202
Licence and association fees	13	14,363
Advertising and subscriptions	14	39,967
Entertainment	15	4,111
Travelling expenses	16	652
Staff recruitment	1	35,175
Office cleaning	2	3,889
Insurance-General	3	36,730
Legal and professional fees	4	107,101
Miscellaneous expenses	5	47,362
Non Claimable GST	6	42,455
IT Outsource	7	131,742
Medical Examination& Report Fee	8	361
Bank charges	9	2,536
Office Renovation	10	4,262
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>2,867,397</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**Life: OIF - Non-Participating**

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

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,242,679
First period commissions - regular premium	2	11,534,386
Renewal commissions	3	7,817,782
Group business:		
Commissions	4	0
Overriding commissions	5	14,001,634
Production and other bonuses	6	1,108,309
Trailer fees	7	0
Cost of benefits and services	8	4,703,326
Other cash payments	9	2,080,991
Total distribution cost excluding reinsurance commissions (1 to 9)	10	42,489,107
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	42,489,107

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	1,676,355
Renewal commissions	3	1,354,583
Group business:		
Commissions	4	5,850,763
Overriding commissions	5	1,978,231
Production and other bonuses	6	421,887
Trailer fees	7	0
Cost of benefits and services	8	1,666,835
Other cash payments	9	180,538
Total distribution cost excluding reinsurance commissions (1 to 9)	10	13,129,192
Reinsurance commissions	11	988,460
Total (10 - 11) = Row 10 of Form 2	12	12,140,732

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	45,006
First period commissions - regular premium	2	42,817
Renewal commissions	3	85,338
Group business:		
Commissions	4	0
Overriding commissions	5	65,863
Production and other bonuses	6	62,568
Trailer fees	7	27,915
Cost of benefits and services	8	45,109
Other cash payments	9	5,136
Total distribution cost excluding reinsurance commissions (1 to 9)	10	379,752
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	379,752

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	5,781,118,029
Net policy liabilities at beginning of period	2	4,954,984,357
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	826,133,672

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	220,671,117
Net policy liabilities at beginning of period	2	214,882,179
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	5,788,938

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	48,147,076
Net policy liabilities at beginning of period	2	42,337,690
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	5,809,386

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 2017 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	772,719
Others - Exchange Fluctuation	2	119,178
PPF Expenses-Policy Protection	3	1,083,212
Total = Row 14 of Form 2	26	1,975,109

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Share of depreciation	1	636,301
PPF Expenses-Policy Protection	2	58,067
Others - Interest charges	3	52
Transfer to other insurance fund	4	111,144
Other Expense-Written Off	5	1,752
No Claims Benefits	6	97,025
Total = Row 14 of Form 2	26	904,341

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	83,867
PPF Expenses-Policy Protection	2	209
Fluctuations	3	1,145
Total = Row 14 of Form 2	26	85,221

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	9,111,829
Surplus account investment revenue	2	12,017,655
Less: Surplus account investment expenses	3	1,787,710
Surplus account investment income (2 - 3)	4	10,229,945
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	19,341,774

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 201712**

**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: 2017 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: 2017 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: 2017 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	0	0	0	56,410,371	4,130	334,823,000
Endowment	2	66,259,913	1,471	93,434,327	44,461,777	2,554	125,129,300
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>66,259,913</b>	<b>1,471</b>	<b>93,434,327</b>	<b>100,872,148</b>	<b>6,684</b>	<b>459,952,300</b>
Annuities only	8	0	0	0	1,127,811	39	287,400
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		32	2,049,900	841,279	183	14,560,471
Maturity	10		4,267	218,463,617	1,228,894	782	26,852,871
Expiry	11		0	0	0	0	0
Surrender	12		47	20,359,021	3,973,582	1,327	136,695,420
Forfeiture	13		0	0	13,194,834	2,374	568,382,870
Net transfers	14		0	0	-2,822	-3	-265,000
Others	15		4	532,369	47,215,264	158	16,055,461
<b>Total (9 to 15)</b>	<b>16</b>		<b>4,350</b>	<b>241,404,907</b>	<b>66,451,031</b>	<b>4,821</b>	<b>762,282,093</b>
Annuities only	17		3	11,882	33,227	2	12,600
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		3,551	999,153,340	402,836,995	110,589	10,665,792,161
Endowment	19		13,865	654,091,863	214,175,558	32,557	1,744,459,400
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>17,416</b>	<b>1,653,245,203</b>	<b>617,012,553</b>	<b>143,146</b>	<b>12,410,251,561</b>
Annuities only (last period's 25 + 8 -17)	25		30	140,864	5,559,692	251	1,556,400



**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: 2017 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	3,982,059	1,620	943,960,485
Accident	4	0	0	0	120,207	410	71,236,000
Health	5	0	0	0	183,742	422	1,341,300
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>4,286,008</b>	<b>2,452</b>	<b>1,016,537,785</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	87,903	23	9,130,039
Maturity	10		0	0	20,617	5	1,712,500
Expiry	11		2	845,357	1,521,041	3,178	342,334,391
Surrender	12		0	18,956,916	398,790	6	59,905,966
Forfeiture	13		0	0	1,616,849	0	168,271,335
Net transfers	14		0	0	2,822	3	265,000
Others	15		0	0	759,960	20	13,341,027
<b>Total (9 to 15)</b>	<b>16</b>		<b>2</b>	<b>19,802,273</b>	<b>4,407,982</b>	<b>3,235</b>	<b>594,960,258</b>
Annuities only	17		11	78,789	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	103,778	112	7,486,851
Endowment	19		0	0	0	5	88,556
Term	20		84	1,006,019,675	49,299,802	9,982	8,005,327,621
Accident	21		0	0	654,824	2,330	360,473,000

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	467,944	649	2,335,800
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>84</b>	<b>1,006,019,675</b>	<b>50,526,348</b>	<b>13,078</b>	<b>8,375,711,828</b>
Annuities only (last period's 25 + 8 -17)	25		1,191	6,354,365	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: 2017 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	2,916,561	80	23,000	248,100	68	5,224,200
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>2,916,561</b>	<b>80</b>	<b>23,000</b>	<b>248,100</b>	<b>68</b>	<b>5,224,200</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	37,500	2,400	1	50,000
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		171	4,920,867	4,012,711	594	97,513,841
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	54,097	6	1,078,000
<b>Total (9 to 15)</b>	<b>16</b>		<b>174</b>	<b>4,958,367</b>	<b>4,069,208</b>	<b>601</b>	<b>98,641,841</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		1,194	22,150,376	3,568,108	1,270	176,025,436
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>1,194</b>	<b>22,150,376</b>	<b>3,601,808</b>	<b>1,284</b>	<b>176,482,936</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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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		47,215,264
<b>Total</b>		<b>47,215,264</b>

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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		1,412,607
<b>Total</b>		<b>1,412,607</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	56,597
<b>Total</b>	<b>0</b>	<b>56,597</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		759,960
<b>Total</b>		<b>759,960</b>

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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		54,097
<b>Total</b>		<b>54,097</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

Row 14 (Net Transfer): Transfer of 3 policies from Non-Par to Par.

**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: 2017 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: 2017 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**

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

**Reporting Cycle: 2017 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	354	10,894	1,377,668,207	0	1,612,347
Accident	2	0	6,926	0	0	98,935
Health	3	0	51,988	0	0	11,238,031
Others	4	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>5</b>	<b>354</b>	<b>69,808</b>	<b>1,377,668,207</b>	<b>0</b>	<b>12,949,313</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	27,638	1,523,883,856	0	7,620,862
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	345	75,938	1,431,716,356		18,692,549
Death, total permanent disability, critical illness	10	0	95	9,133,301		17,966
Others	11	0	2,032	39,362,017		1,153,635
<b>Total (9 to 11)</b>	<b>12</b>	<b>345</b>	<b>78,065</b>	<b>1,480,211,674</b>		<b>19,864,150</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	1,845	89,950	12,091,348,886		15,699,654
Accident	15	0	54,023	0		1,192,867
Health	16	0	246,772	0		72,050,706
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>1,845</b>	<b>390,745</b>	<b>12,091,348,886</b>		<b>88,943,227</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: 2017 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**

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

**Reporting Cycle: 2017 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: 2017 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: 2017 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**

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

**Reporting Cycle: 2017 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: 2017 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		1,153,635
Sum:		1,153,635

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



Number of dependants covered under group policies	Single Premium	Regular Premium
		74,177
Sum:		74,177

**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: 2017 12**

NIL

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

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2017 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	255,062	0	69,578,493	0	182,280	0	393,309	0	13,548	0	70,422,692	0
Reinsurance ceded	2	0	0	5,350,100	0	12,224	0	59,553	0	0	0	5,421,877	0
Net premiums written (1 - 2)	3	255,062	0	64,228,393	0	170,056	0	333,756	0	13,548	0	65,000,815	0
Premium liabilities at beginning of period	4	135,443	0	284,558,925	0	0	0	6,141	0	2,656	0	284,703,165	0
Premium liabilities at end of period	5	138,196	0	327,376,438	0	0	0	5,054	0	2,440	0	327,522,128	0
Premium earned during the period (3 + 4 - 5)	6	252,309	0	21,410,880	0	170,056	0	334,843	0	13,764	0	22,181,852	0
<b>B. CLAIMS</b>													
Gross claims settled	7	153,663	0	20,235,653	0	0	0	68,928	0	412	0	20,458,656	0
Reinsurance recoveries	8	0	0	2,607,948	0	0	0	27,427	0	0	0	2,635,375	0
Net claims settled (7 - 8)	9	153,663	0	17,627,705	0	0	0	41,501	0	412	0	17,823,281	0
Claim liabilities at end of period	10	130,497	0	0	0	0	0	0	0	745	0	131,242	0
Claim liabilities at beginning of period	11	161,967	0	0	0	0	0	0	0	1,603	0	163,570	0
Net claims incurred (9 + 10 - 11)	12	122,193	0	17,627,705	0	0	0	41,501	0	-446	0	17,790,953	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	14,103	0	1,328,128	0	103,032	0	47,386	0	5,087	0	1,497,736	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	22,932	0	4,683,333	0	33,883	0	119,042	0	2,679	0	4,861,869	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	22,932	0	4,683,333	0	33,883	0	119,042	0	2,679	0	4,861,869	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	93,081	0	-2,228,286	0	33,141	0	126,914	0	6,444	0	-1,968,706	0
<b>F. NET INVESTMENT INCOME</b>													
	19	0	0	32,626,677	0	0	0	0	0	0	0	32,626,677	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	93,081	0	30,398,391	0	33,141	0	126,914	0	6,444	0	30,657,971	0
<b>H. OTHERS</b>													
Number of policies in force	21	231	0	149,896	0	510	0	1,201	0	176	0	152,014	0
Number of lives covered under policies in force	22	301	0	131,443	0	510	0	1,181	0	174	0	133,609	0
Number of claims registered	23	40	0	272	0	0	0	182	0	1	0	495	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2017 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	73,035,549	0	2,416,044	0	882,564	242,408	1,176,326	0	8,835	242,408	77,519,318
Reinsurance ceded	2	0	40,217,036	0	1,072,447	0	792,566	43,290	765,889	0	3,622	43,290	42,851,560
Net premiums written (1 - 2)	3	0	32,818,513	0	1,343,597	0	89,998	199,118	410,437	0	5,213	199,118	34,667,758
Premium liabilities at beginning of period	4	0	7,299,737	0	220,999	0	10,520	172,420	83,759	0	27	172,420	7,615,042
Premium liabilities at end of period	5	0	6,192,884	0	581,467	0	14,589	96,216	58,999	0	14	96,216	6,847,953
Premium earned during the period (3 + 4 - 5)	6	0	33,925,366	0	983,129	0	85,929	275,322	435,197	0	5,226	275,322	35,434,847
<b>B. CLAIMS</b>													
Gross claims settled	7	0	56,990,864	0	2,509,583	0	9,827	24,557	178,735	0	8,932	24,557	59,697,941
Reinsurance recoveries	8	0	29,868,782	0	1,405,519	0	3,617	8,023	173,165	0	7,146	8,023	31,458,229
Net claims settled (7 - 8)	9	0	27,122,082	0	1,104,064	0	6,210	16,534	5,570	0	1,786	16,534	28,239,712
Claim liabilities at end of period	10	0	3,174,469	0	224,533	0	91,915	49,405	48,475	0	652	49,405	3,540,044
Claim liabilities at beginning of period	11	0	3,303,700	0	190,634	0	147,610	65,488	65,580	0	-107	65,488	3,707,417
Net claims incurred (9 + 10 - 11)	12	0	26,992,851	0	1,137,963	0	-49,485	451	-11,535	0	2,545	451	28,072,339
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	0	2,557,402	0	322,181	0	86,399	36,361	136,826	0	768	36,361	3,103,576
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	0	4,062,715	0	109,641	0	16,779	76,448	26,034	0	1,811	76,448	4,216,980
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	4,062,715	0	109,641	0	16,779	76,448	26,034	0	1,811	76,448	4,216,980
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	312,398	0	-586,656	0	32,236	162,062	283,872	0	102	162,062	41,952
<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	312,398	0	-586,656	0	32,236	162,062	283,872	0	102	162,062	41,952
<b>H. OTHERS</b>													
Number of policies in force	21	0	1,506	0	258	0	17	1,317	591	0	5	1,317	2,377
Number of lives covered under policies in force	22	0	245,542	0	10,714	0	2,842	1,312	53,971	0	19	1,312	313,088
Number of claims registered	23	0	246,115	0	43	0	0	93	31	0	19	93	246,208

ANNUAL RETURN: NOTES TO FORM 7

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2017 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 Life Plan  
Asia Enhanced Protector  
Living 99

Non Par Term plans with CI benefit:

3D Term  
Asia Enhanced Crisis Assurance Rider  
Asia Enhanced Critical Term  
Asia Enhanced Home Protector  
Asia Enhanced Mortgage Protector  
Asia Enhanced Payer Benefit Rider  
Asia Golden Plan  
Asia Platinum Plan  
Cancer Income Rider  
Cancer Waiver Rider  
Child Waiver Benefit Rider  
Children Life Care Rider  
EarlyCare Rider  
Enhanced Payer Benefit Rider  
Enhanced Spouse Rider  
KidAssure GIO Rider  
Life Care Rider

**ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION**

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

Form 7 (a)

TM Early Care

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

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

TM Protect Cancer

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

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

Form 7 (b)

Group Business

The IBNR is calculated using run-off triangles and development factors on claims data from 2009 to 2016.

The development factors used for 2017YE valuation 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.

For Group Medical Expense, "Premium liabilities at beginning of period" includes an opening adjustment of -\$814,485, and would be different from the "Premium liabilities at end of period" from last year.

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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	2,151,839,209	0	17,896,443	0	89,605,553	2,259,341,205
Debt securities	2	4,103,301,492	0	27,813,228	0	72,215,802	4,203,330,522
Land and buildings	3	112,275,001	0	0	0	0	112,275,001
Loans	4	44,882,037	0	3,237,089	0	0	48,119,126
Cash and deposits	5	131,975,182	0	8,872,775	0	1,485,192	142,333,149
Other invested assets	6	26,342,906	0	0	0	234,397	26,577,303
Investment income due or accrued	7	2,590,967	0	55,724	0	0	2,646,691
Outstanding premiums and agents' balances	8	20,939,276	0	126,375	0	0	21,065,651
Deposits withheld by cedants	9	0	0	0	0	0	0

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Reinsurance recoverables (on paid claims)	10	226,237	0	0	0	0	226,237
Income tax recoverables	11	915,017	0	0	0	0	915,017
Fixed assets	12	1,595,658	0	5,709	0	544	1,601,911
Inter-fund balances and intra-group balances (due from)	13	5,255,229	0	530	0	522,928	5,778,687
Other assets	14	17,055,164	0	86,033	0	3,619,343	20,760,540
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>6,619,193,375</b>	<b>0</b>	<b>58,093,906</b>	<b>0</b>	<b>167,683,759</b>	<b>6,844,971,040</b>
<b>LIABILITIES</b>							
Policy liabilities	16	6,049,936,222	0	47,211,348	0		6,097,147,570
Other liabilities							
Outstanding claims	17	81,023,189	0	670,891	0	0	81,694,080
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	9,046,539	0	55,612	0	0	9,102,151
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	6,865,283	0	49,491	0	49,337,076	56,251,850
Others	23	73,104,183	0	359,135	0	5,068,256	78,531,574
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>6,219,975,416</b>	<b>0</b>	<b>48,346,477</b>	<b>0</b>	<b>54,405,332</b>	<b>6,322,727,225</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>399,217,959</b>	<b>0</b>	<b>9,747,429</b>	<b>0</b>	<b>113,278,427</b>	<b>522,243,815</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							

Paid-up capital	26					36,000,000	36,000,000
Reserves:							
Unappropriated profits (losses)	27					77,278,427	77,278,427
Other reserves	28					0	0
Surplus	29	399,217,959	0	9,747,429	0		408,965,388
<b>Total (26 to 29)</b>	<b>30</b>	<b>399,217,959</b>	<b>0</b>	<b>9,747,429</b>	<b>0</b>	<b>113,278,427</b>	<b>522,243,815</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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	61,420,574	97,420,574
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	9,807,113	9,807,113
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	8,826,395	8,826,395
Transfer (to) from overseas (branch) operations	8	0	0	104,345	104,345
<b>Balance at End of Period</b>	<b>9</b>	<b>36,000,000</b>	<b>0</b>	<b>77,278,427</b>	<b>113,278,427</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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: 2017 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	530
Total Balances Due From	4	530
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	16,404
Balances due to insurance funds established and maintained under the Act	7	33,087
Total Balances Due To	8	49,491
<b>Total Net Balances (4 - 8)</b>	<b>9</b>	<b>-48,961</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: 201712**

Below shows the exposure to derivatives by fund:

	Participating Fund
Derivatives	24,830,147
Total Assets	6,069,504,154
Derivatives/Total Assets	0.41%

  

	Non Participating Fund
Derivatives	1,512,759
Total Assets	489,922,327
Derivatives/Total Assets	0.31%

  

	Investment Linked Fund
Derivatives	-
Total Assets	59,766,894
Derivatives/Total Assets	-

  

	Shareholders Fund
Derivatives	234,397
Total Assets	167,683,759
Derivatives/Total Assets	0.14%





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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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	842,220,758	0	2,354,513	0		844,575,271
Less: Outward reinsurance premiums	2	59,282,235	0	72,861	0		59,355,096
Investment revenue	3	601,250,178	0	5,023,128	0	13,648,935	619,922,241
Less: Investment expenses	4	9,290,507	0	86,205	0	1,608,051	10,984,763
Other income	5	8,785,882	0	3,224	0	1,330	8,790,436
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>1,383,684,076</b>	<b>0</b>	<b>7,221,799</b>	<b>0</b>	<b>12,042,214</b>	<b>1,402,948,089</b>
Gross claims settled	7	438,495,318	0	2,518,902	0		441,014,220
Less: Reinsurance recoveries	8	40,899,983	0	0	0		40,899,983
Management expenses	9	43,600,359	0	847,943	0	1,731,774	46,180,076
Distribution expenses	10	55,009,591	0	92,245	0	-1,422,582	53,679,254
Increase (decrease) in net policy liabilities	11	837,731,996	0	3,690,617	0		841,422,613
Provision for doubtful debts / bad debts written off on receivables	12	84,232	0	0	0	1,348,275	1,432,507
Taxation expenses	13	2,127,112	0	459	0	-141,304	1,986,267
Other expenses	14	2,964,671	0	24,603	0	718,938	3,708,212
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>1,339,113,296</b>	<b>0</b>	<b>7,174,769</b>	<b>0</b>	<b>2,235,101</b>	<b>1,348,523,166</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>44,570,780</b>	<b>0</b>	<b>47,030</b>	<b>0</b>	<b>9,807,113</b>	<b>54,424,923</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201712**

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: 2017 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	3,551	999,153,340	0	413,242,389	56,044,874	-73,205,216	586,875,241	0	1,129,367,720
- Regular Premium	2	110,528	10,663,797,981	402,836,995	2,190,603,281	174,560,030	2,210,684,350	2,466,535,624	9,127,055	2,630,141,640
Endowment										
- Single Premium	3	13,865	654,091,863	0	413,492,540	9,008,381	-123,849	165,861,320	0	588,486,090
- Regular Premium	4	32,346	1,739,874,846	214,175,558	1,334,887,410	34,840,498	573,580,009	614,939,349	656,863	1,411,744,111
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	281	1,697,264	5,559,692	16,376,739	1,461,135	21,146,137	17,183,550	173,663	14,048,950
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>160,571</b>	<b>14,058,615,294</b>	<b>622,572,245</b>	<b>4,368,602,359</b>	<b>275,914,918</b>	<b>2,732,081,431</b>	<b>3,851,395,084</b>	<b>9,957,581</b>	<b>5,773,788,511</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	61	1,994,180	0	970,915	21,086	-3,396	19,006	0	1,014,403
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	211	4,584,554	0	6,296,269	14,756	0	4,090	0	6,315,115
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>272</b>	<b>6,578,734</b>	<b>0</b>	<b>7,267,184</b>	<b>35,842</b>	<b>-3,396</b>	<b>23,096</b>	<b>0</b>	<b>7,329,518</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>160,843</b>	<b>14,065,194,028</b>	<b>622,572,245</b>	<b>4,375,869,543</b>	<b>275,950,760</b>	<b>2,732,078,035</b>	<b>3,851,418,180</b>	<b>9,957,581</b>	<b>5,781,118,029</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: 2017 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	3,551	999,153,340	0	588,142,192	76,605,957	-84,236,796	4,302,217	0	753,287,162
- Regular Premium	2	110,528	10,663,797,981	402,836,995	3,474,532,850	235,694,868	2,559,410,585	96,359,992	242,351,355	1,489,528,480
Endowment										
- Single Premium	3	13,865	654,091,863	0	458,144,993	10,240,114	-135,469	901,610	0	469,422,186
- Regular Premium	4	32,346	1,739,874,846	214,175,558	1,670,112,098	40,502,941	639,941,879	6,416,316	11,556,957	1,088,646,433
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	281	1,697,264	5,559,692	24,401,005	1,929,103	23,419,982	292,418	3,488,052	6,690,596
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>160,571</b>	<b>14,058,615,294</b>	<b>622,572,245</b>	<b>6,215,333,138</b>	<b>364,972,983</b>	<b>3,138,400,181</b>	<b>108,272,553</b>	<b>257,396,364</b>	<b>3,807,574,857</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	61	1,994,180	0	970,915	21,086	-3,396	19,006	0	1,014,403
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	211	4,584,554	0	6,296,269	14,756	0	4,090	0	6,315,115
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>272</b>	<b>6,578,734</b>	<b>0</b>	<b>7,267,184</b>	<b>35,842</b>	<b>-3,396</b>	<b>23,096</b>	<b>0</b>	<b>7,329,518</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>160,843</b>	<b>14,065,194,028</b>	<b>622,572,245</b>	<b>6,222,600,322</b>	<b>365,008,825</b>	<b>3,138,396,785</b>	<b>108,295,649</b>	<b>257,396,364</b>	<b>3,814,904,375</b>

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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	112	7,486,851	103,778	4,291,002	74,638	1,024,908	119,290	0	3,460,022
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	5	88,556	0	35,420	0	0	0	0	35,420
Term	5	11,911	21,102,696,182	64,999,456	206,401,915	47,521,536	300,038,072	24,753,329	124,017,240	102,655,948
Accident and Health	6	2,979	362,808,800	74,366,341	6,382,964	2,542,088	2,729,806	666,180	780,407	7,641,833
Annuity	7	1,191	6,354,365	0	95,708,619	4,218,248	0	2,894,461	0	102,821,328
Others	8	0	0	0	3,687,787	0	0	368,779	0	4,056,566
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>16,198</b>	<b>21,479,434,754</b>	<b>139,469,575</b>	<b>316,507,707</b>	<b>54,356,510</b>	<b>303,792,786</b>	<b>28,802,039</b>	<b>124,797,647</b>	<b>220,671,117</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: 2017 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	1,194	22,150,376	0	13,677	1,647,365	1,246,586	128,986	310,530	853,972	31,543,648	32,397,620
- Regular Premium	2	1,270	176,025,436	3,568,108	3,134,742	3,822,075	15,836,549	990,621	6,591,439	-1,297,672	16,022,390	14,724,718
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	14	457,500	33,700	6,099	10,911	42,251	1,723	27,434	3,916	1,020,822	1,024,738
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>2,478</b>	<b>198,633,312</b>	<b>3,601,808</b>	<b>3,154,518</b>	<b>5,480,351</b>	<b>17,125,386</b>	<b>1,121,330</b>	<b>6,929,403</b>	<b>-439,784</b>	<b>48,586,860</b>	<b>48,147,076</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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 12

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

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

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

1517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2017 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: 2017 12**

1. Value under the column "Present Value Statistics - Premium" for SP Endowment (Row 1), SP Whole Life (Row 3) and RP Non-Par policies (Row 11) in Par fund is negative because future reinsurance premium payable is higher than future office premiums receivable (since future office premiums receivable is zero for SP product Categories. For the RP Non-Par policies in Par Fund, these are paid up policies, hence also no further expected premium income).

2. Value under the column "Present Value Statistics - Total" for ILP fund (Row 2) is negative because the total policy liability for an individual policy (unit + non unit reserve) is floored at its surrender value. So, for policies where surrender penalties apply, the non-unit reserves may be negative, such that the sum of unit and non-unit reserves gives the surrender value for the policy at the valuation date.

**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: 2017 12**

**Life: SIF - Participating 2**

Description	Row No	From 01/01/2017 to 31/12/2017		
		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: 2017 12**

**Life: SIF - Participating**

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-692,552		-692,552
Mortality/Morbidity	2	-21,273,797	-22,266,489	992,692
Forfeiture/Surrender	3	-26,710,123	-36,849,648	10,139,525
Interest	4	550,860,041	247,700,873	303,159,168
Expense	5	-29,533,809	-34,915,246	5,381,437
Change in basis	6	-11,590,532		-11,590,532
Miscellaneous	7	-441,717,454	-153,669,490	-288,047,964
Total (1 to 7)	8			19,341,774

**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: 2017 12**

**Life: SIF - Non-Participating**

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-4,081,093		-4,081,093
Mortality/Morbidity	2	-11,655,924	-11,598,692	-57,232
Forfeiture/Surrender	3	-2,206,112	-1,331,852	-874,260
Interest	4	27,043,800	2,620,030	24,423,770
Expense	5	-6,144,550	-5,940,023	-204,527
Change in basis	6	-7,863,593		-7,863,593
Miscellaneous	7	33,441,666	16,250,537	17,191,129
Total (1 to 7)	8			28,534,194

**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: 2017 12**

**Life: SIF - Investment-Linked**

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-278,516		-278,516
Mortality/Morbidity	2	-312,789	-217,190	-95,599
Forfeiture/Surrender	3	-7,369,192	-3,879,159	-3,490,033
Interest	4	7,151,492	1,323,619	5,827,873
Expense	5	-2,404,661	-1,245,347	-1,159,314
Change in basis	6	300,754		300,754
Miscellaneous	7	-392,276	4,018,077	-4,410,353
Total (1 to 7)	8			-3,305,188



**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: 2017 12**

**Life: OIF - Participating 2**

Description	Row No	From 01/01/2017 to 31/12/2017		
		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: 2017 12**

**Life: OIF - Participating**

Description	Row No	From 01/01/2017 to 31/12/2017		
		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: 2017 12**

**Life: OIF - Non-Participating**

Description	Row No	From 01/01/2017 to 31/12/2017		
		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: 2017 12**

**Life: OIF - Investment-Linked**

Description	Row No	From 01/01/2017 to 31/12/2017		
		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: 2017 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: 2017 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	5,781,118,029	0
Non-Participating Fund	220,671,117	0
Investment-Linked Fund	48,147,076	0

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

None



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

NIL



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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	3,157,198	0
Reversionary Bonus	3	54,577,281	0
Terminal Bonus	4	16,816,851	0
Total amt to policy owners (1 to 4)	5	74,551,330	0
Allocation to surplus account	6	9,111,829	0

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 12**

Cash bonus and Terminal bonuses reflect the bonuses paid out in 2017.  
Reversionary bonus reflects the bonuses declared on 1-Jan-2017 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: 2017 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	3,157,198	0
Reversionary Bonus	3	54,577,281	0
Terminal Bonus	4	16,816,851	0
Total amt to policy owners (1 to 4)	5	74,551,330	0
Allocation to surplus account	6	9,111,829	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: 2017 12**

Cash bonus and Terminal bonuses reflect the bonuses paid out in 2017.  
Reversionary bonus reflects the bonuses declared on 1-Jan-2017 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: 2017 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: 2017 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	172,040,272
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	1,925,709,090
Policy liabilities - minimum condition liability	3	1,966,213,654
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	1,925,709,090
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	2,552,595
(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	2,552,595
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	2,095,196,767
<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	81,741,727
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	81,741,727
Modified minimum condition liability	16	3,896,646,102
Minimum condition liability	17	3,814,904,375
(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	3,613,811,428
Higher of 21 or 22:	20	5,781,118,029
Sum of total risk requirement and minimum condition liability of the insurance fund	21	4,728,623,986
Policy liabilities of the insurance fund	22	5,781,118,029
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>81,741,727</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		257,098,762
(a) Specific Risk Requirement	35	128,549,381	
(b) General Risk Requirement	36	128,549,381	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		555,829,997
(a) Sum of: (39 + 42)	38	-230,195,752	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	298,408,394	
Debt specific risk requirement	40	81,642,863	
Debt general risk requirement	41	216,765,531	
Liability adjustment requirement in an increasing interest rate environment	42	-528,604,146	
(b) Sum of: (44 + 47)	43	555,829,997	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-135,122,668	
Debt specific risk requirement	45	81,642,863	
Negative of debt general risk requirement	46	-216,765,531	
Liability adjustment requirement in a decreasing interest rate environment	47	690,952,665	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		15,373,080
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		1,427,889
Miscellaneous Risk Requirement	52		2,248,156
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>831,977,884</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>913,719,611</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: 2017 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	217,233,644
Less:		
Reinsurance adjustment	6	2,266,547
Financial resource adjustment: (8 to 12)	7	5,879,800
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	32,299
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	5,847,501
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	209,087,297
<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	10,750,463
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	10,750,463	
Modified policy liabilities	25	231,421,580	
Policy Liabilities	26	220,671,117	
(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	86,856,387	
Sum of total risk requirement and policy liabilities of the insurance fund	29	247,831,191	
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>10,750,463</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		10,428,383
(a) Sum of: (39 + 42)	38	10,337,665	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	26,810,745	
Debt specific risk requirement	40	8,637,056	
Debt general risk requirement	41	18,173,689	
Liability adjustment requirement in an increasing interest rate environment	42	-16,473,080	
(b) Sum of: (44 + 47)	43	10,428,383	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-9,536,633	
Debt specific risk requirement	45	8,637,056	
Negative of debt general risk requirement	46	-18,173,689	
Liability adjustment requirement in a decreasing interest rate environment	47	19,965,016	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		2,590,920
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		88,823
Miscellaneous Risk Requirement	52		3,301,485
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>16,409,611</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>27,160,074</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: 2017 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	9,944,043
Less:		
Reinsurance adjustment	6	1
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	9,944,042
<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	212,761
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	212,761	
Modified policy liabilities	25	48,359,837	
Policy Liabilities	26	48,147,076	
(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	45,846,561	
Sum of total risk requirement and policy liabilities of the insurance fund	29	52,163,830	
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>212,761</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		15,771
(a) Sum of: (39 + 42)	38	-13,946	
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	-13,946	
(b) Sum of: (44 + 47)	43	15,771	
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	15,771	
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		69,647
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>85,418</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		3,718,575
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>3,718,575</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>4,016,754</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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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	560,085
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	560,085
Modified minimum condition liability	3	24,887,139
Minimum condition liability	4	24,327,054
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	26,161,252
Higher of 8 or 9:	7	45,273,937
Sum of total risk requirement and minimum condition liability	8	30,332,068
Policy liabilities	9	45,273,937
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	91,225
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	91,225
Modified policy liabilities	12	2,028,636
Policy liabilities	13	1,937,411
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	1,291,610
Sum of total risk requirement and policy liabilities	16	2,594,407
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>651,310</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	1,960,718
(a) Specific Risk Requirement	22	980,359
(b) General Risk Requirement	23	980,359
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	9,220,322
(a) Sum of: (26 + 29)	25	9,220,322
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	6,007,962	
Debt specific risk requirement	27	2,600,746	
Debt general risk requirement	28	3,407,216	
Liability adjustment requirement in an increasing interest rate environment	29	3,212,360	
(b) Sum of: (31 + 34)	30	-3,226,305	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-806,470	
Debt specific risk requirement	32	2,600,746	
Negative of debt general risk requirement	33	-3,407,216	
Liability adjustment requirement in a decreasing interest rate environment	34	-2,419,835	
Loan Investment Risk Requirement	35		0
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		12,523
Miscellaneous Risk Requirement	38		379,270
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>		<b>11,572,833</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>12,224,143</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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%.

In deriving the Debt Investment and Duration Mismatch Risk charge, we have taken a more conservative approach by determining the higher of interest up or interest down scenario individually for each fund (i.e. Bru Par, Bru Non-Par and Shareholder fund). In reflecting the results from Row 25 to Row 34, the risk charges will be adjusted accordingly such that the overall result will produce the risk charges that are derived individually in the funds before they are being summed together under F22.



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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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	227,177,687
Balances in the surplus account of each participating fund	2	172,040,272
Paid-up ordinary share capital	3	36,000,000
Unappropriated profits (losses)	4	77,278,427
Surpluses of Overseas Branch Operations	5	23,380,045
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	2,266,548
Financial resource adjustment: (10 to 14)	9	93,115,226
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	32,299
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	8,400,096
(e) other financial resource adjustments	14	84,682,831
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>440,494,657</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>1,925,709,090</b>

<b>Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>		<b>2,412,886,747</b>
<b>(ii) Total Risk Requirement of Licensed Insurer</b>			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	944,896,440	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	12,224,143	
<b>Total Risk Requirement of Licensed Insurer (22 to 23)</b>	<b>24</b>		<b>957,120,583</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>		<b>252.10%</b>

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

**I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2017 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).