

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	532,907,079
Debt securities	1B	2	1,611,293,265
Land and buildings	1C	3	0
Loans	1D	4	41,582,630
Cash and deposits		5	60,438,470
Other invested assets	1E	6	5,923,267
Investment income due or accrued		7	1,937,736
Outstanding premiums and agents' balances	1F	8	2,135,875
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	10,909,922
Other assets	1J	14	34,141
Total Assets (1 to 14)		15	2,267,162,385
LIABILITIES			
Policy liabilities	1K	16	2,211,128,463
Other liabilities:			
Outstanding claims		17	3,782,544
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	873,773
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	2,283,280
Others	1M	23	43,510,772
Total Liabilities (16 to 23)		24	2,261,578,832
SURPLUS (15 - 24)	1N	25	5,583,553

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	1,014,012,892
Land and buildings	1C	3	0
Loans	1D	4	4,999,602
Cash and deposits		5	77,061,502
Other invested assets	1E	6	43,269,150
Investment income due or accrued		7	124,431
Outstanding premiums and agents' balances	1F	8	74,482,764
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	3,144,040
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	7,486,264
Other assets	1J	14	12,983,508
Total Assets (1 to 14)		15	1,237,564,153
LIABILITIES			
Policy liabilities	1K	16	820,317,447
Other liabilities:			
Outstanding claims		17	24,038,188
Annuities due and unpaid		18	0
Reinsurance deposits		19	4,136,748
Amounts owing to insurers		20	39,035,528
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	14,089,066
Others	1M	23	99,012,656
Total Liabilities (16 to 23)		24	1,000,629,633
SURPLUS (15 - 24)	1N	25	236,934,520

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	724,010,313
Debt securities	1B	2	49,030,680
Land and buildings	1C	3	0
Loans	1D	4	11,718,406
Cash and deposits		5	17,276,667
Other invested assets	1E	6	0
Investment income due or accrued		7	309,828
Outstanding premiums and agents' balances	1F	8	1,384,884
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	5,828,754
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	1,397,088
Other assets	1J	14	3,245,051
Total Assets (1 to 14)		15	814,201,671
LIABILITIES			
Policy liabilities	1K	16	784,639,606
Other liabilities:			
Outstanding claims		17	2,124,896
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	2,798,277
Others	1M	23	5,418,565
Total Liabilities (16 to 23)		24	794,981,344
SURPLUS (15 - 24)	1N	25	19,220,327

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	8,129,260
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	6,170,406
Other invested assets	1E	6	23,387
Investment income due or accrued		7	1,113
Outstanding premiums and agents' balances	1F	8	4,990,521
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	19,435
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	806,985
Other assets	1J	14	1,927,084
Total Assets (1 to 14)		15	22,068,191
LIABILITIES			
Policy liabilities	1K	16	5,111,484
Other liabilities:			
Outstanding claims		17	1,144,535
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	187,220
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	3,925,981
Others	1M	23	1,992,003
Total Liabilities (16 to 23)		24	12,361,223
SURPLUS (15 - 24)	1N	25	9,706,968

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	1,604,842
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	4,651,482
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	339,624
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	673,818
Other assets	1J	14	0
Total Assets (1 to 14)		15	7,269,766
LIABILITIES			
Policy liabilities	1K	16	0
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	166,253
Others	1M	23	973,205
Total Liabilities (16 to 23)		24	1,139,458
SURPLUS (15 - 24)	1N	25	6,130,308

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	459,781,279	0	459,781,279
Collective investment schemes	2	0	73,125,800	73,125,800
Total (1 to 2) = Row 1 of Form 1	3			532,907,079

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	106,315,081	0	106,315,081
Collective investment schemes	2	0	617,695,232	617,695,232
Total (1 to 2) = Row 1 of Form 1	3			724,010,313

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	925,804,274
Qualifying debt securities	2	552,432,660
Other debt securities	3	133,056,331
Total (1 to 3) = Row 2 of Form 1	4	1,611,293,265

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	435,144,866
Qualifying debt securities	2	506,393,527
Other debt securities	3	72,474,499
Total (1 to 3) = Row 2 of Form 1	4	1,014,012,892

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	4,709,033
Qualifying debt securities	2	24,020,700
Other debt securities	3	20,300,947
Total (1 to 3) = Row 2 of Form 1	4	49,030,680

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	1,854,737
Qualifying debt securities	2	3,802,020
Other debt securities	3	2,472,503
Total (1 to 3) = Row 2 of Form 1	4	8,129,260

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	1,099,999
Qualifying debt securities	2	504,843
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	1,604,842

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	41,582,630	0	41,582,630
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			41,582,630

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	4,999,602	0	4,999,602
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			4,999,602

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	11,718,406	0	11,718,406
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			11,718,406

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	485,396,314	1,619,470
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	485,396,314	1,619,470
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	101,338,050	4,303,797
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	101,338,050	4,303,797
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	586,734,364	5,923,267
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		5,923,267

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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

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

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

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	114,554,000	1,181,418
Total investments in options (1 to 4)	5	114,554,000	1,181,418
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	142,671,921	520,620
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	142,671,921	520,620
Swaps:			
(a) Interest rate swaps	14	0	-1,783,623
(b) Currency swaps	15	255,126,750	43,132,835
(c) Other swaps	16	0	217,900
Total investments in swaps (14 to 16)	17	255,126,750	41,567,112
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	512,352,671	43,269,150
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		43,269,150

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

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

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

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

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

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

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

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

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

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	3,578,195	23,387
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	3,578,195	23,387
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	3,578,195	23,387
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		23,387

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

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

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

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	2,135,875
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	2,135,875
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	2,135,875
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	2,135,875

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

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

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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

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

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

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

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	1,836,061
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	44,002,540
Above 3 months but not exceeding 6 months	3	16,890,679
Above 6 months but not exceeding 12 months	4	12,086,701
Above 12 months	5	3,726,400
Gross total (2 to 5)	6	76,706,320
Provision for doubtful debts	7	2,223,556
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	74,482,764
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	74,482,764

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

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

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	1,384,884
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	1,384,884
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	1,384,884
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	1,384,884

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

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

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

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

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

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

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

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

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

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

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	2,376,184
Above 3 months but not exceeding 6 months	3	(286,671)
Above 6 months but not exceeding 12 months	4	978,771
Above 12 months	5	2,141,983
Gross total (2 to 5)	6	5,210,267
Provision for doubtful debts	7	219,746
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	4,990,521
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	4,990,521

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

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

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

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

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	3,040,363
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	3,144,040
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	3,144,040
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	3,144,040

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	14,287
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	19,435
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	19,435
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	19,435

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	10,909,922
Total (1 to 3) = Row 13 of Form 1	4	10,909,922

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	771,270
Balances due from other insurance funds established and maintained under the Act	3	6,714,994
Total (1 to 3) = Row 13 of Form 1	4	7,486,264

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	1,397,088
Total (1 to 3) = Row 13 of Form 1	4	1,397,088

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	5,599
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	801,386
Total (1 to 3) = Row 13 of Form 1	4	806,985

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	673,818
Total (1 to 3) = Row 13 of Form 1	4	673,818

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Other debtors	1	34,141
Outstanding trade settlement	2	0
Total = Row 14 of Form 1	26	34,141

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Miscellaneous deposits	1	148,055
Other debtors	2	1,542,496
Prepayments	3	848,897
Claims receivable	4	1,321,774
Deferred acquisition cost	5	9,122,286
Total = Row 14 of Form 1	26	12,983,508

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Deferred acquisition cost	1	1,105,359
Other debtors	2	2,138,945
Prepayments	3	747
Total = Row 14 of Form 1	26	3,245,051

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Other debtors	1	1,926,656
GST Recoverable	2	428
Total = Row 14 of Form 1	26	1,927,084

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Deferred acquisition cost	1	0
Other debtors	2	0
Total = Row 14 of Form 1	26	0

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	2,267,162,385
Balance in the surplus account	2	5,583,553
Other liabilities	3	50,450,369
Policy assets (1 - 2 - 3)	4	2,211,128,463
Sum of liability in respect of each policy of the participating fund	5	2,002,108,738
Minimum condition liability	6	1,286,412,029
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	2,211,128,463

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	33,730
Balances due to overseas branches / related corporations	2	852,461
Balances due to other insurance funds established and maintained under the Act	3	1,397,089
Total (1 to 3) = Row 22 of Form 1	4	2,283,280

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	2,928,578
Balances due to overseas branches / related corporations	2	250,566
Balances due to other insurance funds established and maintained under the Act	3	10,909,922
Total (1 to 3) = Row 22 of Form 1	4	14,089,066

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	13,649
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	2,784,628
Total (1 to 3) = Row 22 of Form 1	4	2,798,277

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	224
Balances due to other insurance funds established and maintained under the Act	3	3,925,757
Total (1 to 3) = Row 22 of Form 1	4	3,925,981

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	166,253
Total (1 to 3) = Row 22 of Form 1	4	166,253

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Accrued expenses	1	1,770,731
New business and renewal deposits	2	969,590
Other creditors	3	0
Policyholders' deposit	4	36,314,092
Provision for taxation	5	2,885,309
Trade creditors	6	186,586
Unpresented cheques	7	77,455
Commission payable	8	989,859
Outstanding trade settlement	9	317,150
Total = Row 23 of Form 1	26	43,510,772

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Accrued expenses	1	14,113,188
CPF clearing account	2	797,804
Experience refund payable	3	19,762,640
Eldersshield refund payable	4	444,092
GST	5	433,689
New business and renewal deposits	6	1,630,737
Other creditors	7	56,057
Policyholders' deposit	8	2,550,813
Provision for audit fees	9	464,400
Provision for bonus	10	8,970,073
Provision for tax fees	11	200,200
Provision for taxation	12	21,498,724
Trade creditors	13	15,116,483
Unpresented cheques	14	2,517,200
Withholding tax payable	15	24,062
Commission payable	16	10,432,494
Total = Row 23 of Form 1	26	99,012,656

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Accrued expenses	1	463,885
GST	2	17,316
New business and renewal deposits	3	184,564
Other creditors	4	239
Outstanding trade settlement	5	40,647
Policyholders' deposit	6	3,489,967
Trade creditors	7	795,579
Unpresented cheques	8	104,329
Commission payable	9	322,039
Total = Row 23 of Form 1	26	5,418,565

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Accrued expenses	1	6,977
Other creditors	2	1,763,521
Outstanding trade settlement	3	34,605
Provision for production bonus	4	0
Provision for taxation	5	186,900
Trade creditors	6	0
Total = Row 23 of Form 1	26	1,992,003

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Accrued expenses	1	1,490
New business and renewal deposits	2	0
Other creditors	3	971,715
Provision for taxation	4	0
Trade creditors	5	0
Total = Row 23 of Form 1	26	973,205

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	5,375,722
Net income	2	5,583,553
Transfer (to) from head office / shareholders fund	3	-5,375,722
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	5,583,553

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	155,987,587
Net income	2	99,446,933
Transfer (to) from head office / shareholders fund	3	-18,500,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	236,934,520

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	16,413,054
Net income	2	7,807,273
Transfer (to) from head office / shareholders fund	3	-5,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	19,220,327

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	14,631,982
Net income	2	1,074,986
Transfer (to) from head office / shareholders fund	3	-6,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	9,706,968

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	7,603,518
Net income	2	-1,473,210
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	6,130,308

**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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered 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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered 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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	20,670,983	0	20,670,983
Total (1 to 3)	4	0	20,670,983	0	20,670,983

**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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered 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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered 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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered 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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	236,781	0	236,781
Total (1 to 3)	4	0	236,781	0	236,781

**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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered 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 REGISTERED INSURER**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

0

and discount rate used

0

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

0

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

0

and discount rate used

0

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

0

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

0

and discount rate used

0

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

0

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle 2012 12

1) The policy liabilities of Life Participating Fund includes a provision for deferred tax liabilities on undistributed surplus of \$136,113,803 as at 31 December 2012.

2) Total Gross Allocation from Life Participating Fund - \$51,267,171

Allocation to Shareholders:

Gross Allocation - \$5,583,553

Tax on Allocation - \$949,204

Net Allocation - \$4,634,349

Allocation to Policyholders:

Gross Allocation - \$45,683,618

Tax on Allocation - \$4,568,362

Net Allocation - \$41,115,256

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	403,344,955
Less: Outward reinsurance premiums	2B	2	1,063,341
Investment revenue	2C	3	210,330,562
Less: Investment expenses		4	6,661,590
Other income	2D	5	2,538
Total Income (1 to 5)		6	605,953,124
Gross claims settled	2E	7	150,756,500
Less: Reinsurance recoveries		8	339,044
Management expenses	2F	9	25,302,997
Distribution expenses	2G	10	40,022,115
Increase (decrease) in net policy liabilities	2H	11	383,055,692
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	1,571,311
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	600,369,571
Net Income (6 - 15)	2J	16	5,583,553

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	430,271,356
Less: Outward reinsurance premiums	2B	2	133,594,857
Investment revenue	2C	3	77,891,522
Less: Investment expenses		4	3,102,874
Other income	2D	5	2,587,995
Total Income (1 to 5)		6	374,053,142
Gross claims settled	2E	7	503,138,478
Less: Reinsurance recoveries		8	49,588,323
Management expenses	2F	9	59,153,671
Distribution expenses	2G	10	19,095,943
Increase (decrease) in net policy liabilities	2H	11	(273,825,761)
Provision for doubtful debts/ bad debts written off on receivables		12	2,505,306
Taxation expenses		13	14,126,895
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	274,606,209
Net Income (6 - 15)	2J	16	99,446,933

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	128,627,516
Less: Outward reinsurance premiums	2B	2	69,924
Investment revenue	2C	3	73,584,946
Less: Investment expenses		4	829,328
Other income	2D	5	105
Total Income (1 to 5)		6	201,313,315
Gross claims settled	2E	7	210,752,828
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	7,148,549
Distribution expenses	2G	10	7,143,957
Increase (decrease) in net policy liabilities	2H	11	(25,942,221)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(5,597,071)
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	193,506,042
Net Income (6 - 15)	2J	16	7,807,273

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	11,429,941
Less: Outward reinsurance premiums	2B	2	205,318
Investment revenue	2C	3	(48,436)
Less: Investment expenses		4	14,239
Other income	2D	5	11,475
Total Income (1 to 5)		6	11,173,423
Gross claims settled	2E	7	9,107,411
Less: Reinsurance recoveries		8	608,566
Management expenses	2F	9	1,511,227
Distribution expenses	2G	10	1,935,182
Increase (decrease) in net policy liabilities	2H	11	(2,154,327)
Provision for doubtful debts/ bad debts written off on receivables		12	212,486
Taxation expenses		13	95,024
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	10,098,437
Net Income (6 - 15)	2J	16	1,074,986

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	308,392
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	289,194
Less: Investment expenses		4	2,224
Other income	2D	5	189
Total Income (1 to 5)		6	595,551
Gross claims settled	2E	7	11,360,157
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	105,589
Distribution expenses	2G	10	1,987,929
Increase (decrease) in net policy liabilities	2H	11	(10,813,995)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(570,919)
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	2,068,761
Net Income (6 - 15)	2J	16	(1,473,210)

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	72,170,376
Regular premiums - new business	2	108,641,139
Regular premiums - renewal business	3	222,533,440
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	403,344,955
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	403,344,955

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	8,860,484
Regular premiums - new business	2	38,867,527
Regular premiums - renewal business	3	187,141,477
Group business:		
Premiums	4	195,401,372
Direct insurance premiums (1 to 4)	5	430,270,860
Inward reinsurance premiums	6	496
Total (5 to 6) = Row 1 of Form 2	7	430,271,356

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	655,910
Regular premiums - new business	2	27,050,579
Regular premiums - renewal business	3	100,921,027
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	128,627,516
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	128,627,516

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	22,716
Regular premiums - renewal business	3	18,605
Group business:		
Premiums	4	2,477,683
Direct insurance premiums (1 to 4)	5	2,519,004
Inward reinsurance premiums	6	8,910,937
Total (5 to 6) = Row 1 of Form 2	7	11,429,941

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	308,392
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	308,392
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	308,392

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	1,063,341
Total (1 to 3) = Row 2 of Form 2	4	1,063,341

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	133,594,857
Total (1 to 3) = Row 2 of Form 2	4	133,594,857

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	69,924
Total (1 to 3) = Row 2 of Form 2	4	69,924

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	205,318
Total (1 to 3) = Row 2 of Form 2	4	205,318

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

ANNUAL RETURN: Annex 2C - Investment Revenue

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	12,650,310	16,896,993	81,524,029	111,071,332
Debt securities	2	39,232,838	14,063,216	13,601,979	66,898,033
Land and Buildings	3	0	0	0	0
Loans	4	2,745,204	0	0	2,745,204
Cash and deposits	5	71,138	-1,594,928	-298,925	-1,822,715
Other invested assets	6	253,154	25,978,683	5,206,871	31,438,708
Total (1 to 6) = Row 3 of Form 2	7				210,330,562

ANNUAL RETURN: Annex 2C - Investment Revenue

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	37,498,704	-42,766,603	30,092,431	24,824,532
Land and Buildings	3	0	0	0	0
Loans	4	366,829	0	0	366,829
Cash and deposits	5	63,428	-1,701,652	-302,265	-1,940,489
Other invested assets	6	-3,618,916	155,821,164	-97,561,598	54,640,650
Total (1 to 6) = Row 3 of Form 2	7				77,891,522

ANNUAL RETURN: Annex 2C - Investment Revenue

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	14,498,886	1,094,718	54,249,358	69,842,962
Debt securities	2	1,788,425	1,537,918	-1,506,985	1,819,358
Land and Buildings	3	0	0	0	0
Loans	4	719,349	0	0	719,349
Cash and deposits	5	2,245	-538,885	1,115	-535,525
Other invested assets	6	0	5,788,620	-4,049,818	1,738,802
Total (1 to 6) = Row 3 of Form 2	7				73,584,946

ANNUAL RETURN: Annex 2C - Investment Revenue

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	178,595	-166,530	-49,299	-37,234
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	10,435	-105,520	-10,346	-105,431
Other invested assets	6	0	69,877	24,352	94,229
Total (1 to 6) = Row 3 of Form 2	7				-48,436

ANNUAL RETURN: Annex 2C - Investment Revenue

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	-628,027	1,173,610	545,583
Debt securities	2	10,879	-5,927	-512	4,440
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	2,204	-263,033	0	-260,829
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				289,194

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Sundry income	1	2,538
Total = Row 5 of Form 2	26	2,538

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Writeback of insurance payables	1	1,816,283
Mark-up on prior years' management fee recharges to rela	2	615,450
Writeback of expired cheques	3	119,640
Sundry income	4	36,622
Total = Row 5 of Form 2	26	2,587,995

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Sundry income	1	105
Total = Row 5 of Form 2	26	105

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Sundry income	1	11,475
Total = Row 5 of Form 2	26	11,475

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Sundry income	1	189
Total = Row 5 of Form 2	26	189

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	6,950,380
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	99,584,877
Surrenders	4	23,021,908
Annuities	5	0
Cash bonuses	6	0
Others	7	21,199,335
Total (1 to 7) = Row 7 of Form 2	8	150,756,500

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	42,776,023
Accident and health benefits other than total permanent disability and critical illness	2	125,602,911
Maturity / anticipated endowment	3	284,646,878
Surrenders	4	17,697,281
Annuities	5	7,411,035
Cash bonuses	6	0
Others	7	25,004,350
Total (1 to 7) = Row 7 of Form 2	8	503,138,478

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	862,346
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	123,826,980
Surrenders	4	85,636,209
Annuities	5	0
Cash bonuses	6	0
Others	7	427,293
Total (1 to 7) = Row 7 of Form 2	8	210,752,828

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	7,672,118
Accident and health benefits other than total permanent disability and critical illness	2	1,435,293
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	9,107,411

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	4,639
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	11,355,518
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	11,360,157

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	8,842,856
Office rent	2	977,701
Head office / parent company expenses	3	0
Directors' fees	4	82
Audit fees	5	157,181
Managing agent's fees	6	0
Repairs and maintenance	7	432,447
Public utilities	8	35,212
Printing, stationery and periodicals	9	146,399
Postage, telephone and telex charges	10	127,570
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	414,768
Advertising and subscriptions	14	1,378,002
Entertainment	15	122,791
Travelling expenses	16	132,744
Other professional fees	1	531,261
Bank charges	2	271,726
Medical expenses (assured)	3	139,866
GST absorbed	4	3,106,137
Allocated costs	5	4,149,112
Usage of fixed assets	6	555,445
Sales incentives	7	2,163,802
Other expenses	8	1,611,290
Recovery of expenses	9	6,605
Total = Row 9 of Form 2	27	25,302,997

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	31,916,368
Office rent	2	3,622,714
Head office / parent company expenses	3	0
Directors' fees	4	247
Audit fees	5	126,485
Managing agent's fees	6	0
Repairs and maintenance	7	1,374,481
Public utilities	8	143,017
Printing, stationery and periodicals	9	986,977
Postage, telephone and telex charges	10	928,947
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	430,768
Advertising and subscriptions	14	816,779
Entertainment	15	116,135
Travelling expenses	16	234,388
Other professional fees	1	1,584,521
Bank charges	2	1,489,983
Medical expenses (assured)	3	1,353,863
GST absorbed	4	2,758,901
Allocated costs	5	12,163,765
Usage of fixed assets	6	1,604,422
Sales incentives	7	683,422
Other expenses	8	2,652,031
Recovery of expenses	9	139,478
Expenses recovered from a related company	10	-5,974,021
Total = Row 9 of Form 2	27	59,153,671

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	1,925,881
Office rent	2	245,491
Head office / parent company expenses	3	0
Directors' fees	4	22
Audit fees	5	69,842
Managing agent's fees	6	0
Repairs and maintenance	7	144,413
Public utilities	8	9,283
Printing, stationery and periodicals	9	67,260
Postage, telephone and telex charges	10	45,580
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	28,724
Advertising and subscriptions	14	40,882
Entertainment	15	3,834
Travelling expenses	16	19,719
Other professional fees	1	164,487
Bank charges	2	500,537
Medical expenses (assured)	3	491
GST absorbed	4	775,086
Allocated costs	5	1,909,924
Usage of fixed assets	6	153,206
Sales incentives	7	233,803
Other expenses	8	807,332
Recovery of expenses	9	2,752
Total = Row 9 of Form 2	27	7,148,549

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	902,748
Office rent	2	80,822
Head office / parent company expenses	3	0
Directors' fees	4	6
Audit fees	5	2,251
Managing agent's fees	6	0
Repairs and maintenance	7	10,623
Public utilities	8	2,849
Printing, stationery and periodicals	9	23,325
Postage, telephone and telex charges	10	7,860
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	1,676
Advertising and subscriptions	14	21,721
Entertainment	15	1,951
Travelling expenses	16	9,451
Other professional fees	1	21,297
Bank charges	2	116,079
Medical expenses (assured)	3	34,378
GST absorbed	4	33,303
Allocated costs	5	162,150
Usage of fixed assets	6	24,832
Sales incentives	7	4,921
Other expenses	8	47,962
Recovery of expenses	9	1,022
Total = Row 9 of Form 2	27	1,511,227

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	-9,259
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	87
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
Bank charges	1	51,502
Allocated costs	2	55,152
Usage of fixed assets	3	8,107
Total = Row 9 of Form 2	27	105,589

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,083,080
First period commissions - regular premium	2	34,290,444
Renewal commissions	3	4,348,949
Group business:		
Commissions	4	0
Overriding commissions	5	399,546
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	70,492
Total distribution cost excluding reinsurance commissions (1 to 9)	10	40,192,511
Reinsurance commissions	11	170,396
Total (10 - 11) = Row 10 of Form 2	12	40,022,115

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	88,605
First period commissions - regular premium	2	21,200,616
Renewal commissions	3	13,458,965
Group business:		
Commissions	4	11,610,127
Overriding commissions	5	3,406,897
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	386
Total distribution cost excluding reinsurance commissions (1 to 9)	10	49,765,596
Reinsurance commissions	11	30,669,653
Total (10 - 11) = Row 10 of Form 2	12	19,095,943

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	2,148,643
Renewal commissions	3	1,830,815
Group business:		
Commissions	4	0
Overriding commissions	5	1,434,794
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	1,728,837
Total distribution cost excluding reinsurance commissions (1 to 9)	10	7,143,089
Reinsurance commissions	11	-868
Total (10 - 11) = Row 10 of Form 2	12	7,143,957

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	20,505
Renewal commissions	3	1,741
Group business:		
Commissions	4	428,392
Overriding commissions	5	15,318
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	465,956
Reinsurance commissions	11	-1,469,226
Total (10 - 11) = Row 10 of Form 2	12	1,935,182

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	1,901,148
Renewal commissions	3	40,335
Group business:		
Commissions	4	0
Overriding commissions	5	46,041
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	405
Total distribution cost excluding reinsurance commissions (1 to 9)	10	1,987,929
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	1,987,929

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	2,211,128,463
Net policy liabilities at beginning of period	2	1,828,072,771
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	383,055,692

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	820,317,447
Net policy liabilities at beginning of period	2	1,094,143,208
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-273,825,761

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	784,639,606
Net policy liabilities at beginning of period	2	810,581,827
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-25,942,221

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	5,111,484
Net policy liabilities at beginning of period	2	7,265,811
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-2,154,327

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	10,813,995
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-10,813,995

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

Reporting Cycle:

Description	Row No.	Amount
Total = Row 14 of Form 2	26	

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	5,583,553
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	5,583,553

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	46,424,603	6,969	387,839,852
Endowment	2	74,311,001	2,229	75,054,118	76,837,939	7,632	236,192,809
Term	3	0	0	0	1,761,816	0	296,173,719
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	74,311,001	2,229	75,054,118	125,024,358	14,601	920,206,380
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		15	661,611	413,242	108	5,683,596
Maturity	10		1,423	40,849,763	3,681,694	1,302	43,096,891
Expiry	11		0	0	957,190	4	23,732,163
Surrender	12		60	3,339,040	2,718,369	1,014	46,217,432
Forfeiture	13		48	2,010,607	11,152,484	1,806	67,331,551
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		1,546	46,861,021	18,922,979	4,234	186,061,633
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		1	7,044	64,994,915	37,492	2,712,799,012
Endowment	19		9,550	330,403,935	282,804,324	42,903	1,241,831,667
Term	20		0	0	3,001,203	0	386,804,835
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		9,551	330,410,979	350,800,442	80,395	4,341,435,514
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**

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	8,753,850	112	8,841,382	169,152	34	2,965,496
Term	3	0	0	0	14,970,221	13,284	6,498,638,097
Accident	4	0	0	0	320,857	0	0
Health	5	0	0	0	27,598,454	62,793	0
Others	6	0	0	0	7,516,295	13,807	2,949,600
Total (1 to 6)	7	8,753,850	112	8,841,382	50,574,979	89,918	6,504,553,193
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		28	778,710	142,077	258	9,121,215
Maturity	10		13,053	282,836,562	447,703	321	13,886,255
Expiry	11		77	7,478,668	12,845,092	17,225	1,178,479,014
Surrender	12		22	513,080	3,633,276	817	97,482,097
Forfeiture	13		0	0	21,255	9	620,615
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		13,180	291,607,020	17,089,403	18,630	1,299,589,196
Annuities only	17		53	183,676	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		42	831,807	1,183,325	2,093	75,934,326
Endowment	19		8,901	275,948,165	38,796,206	18,647	1,198,913,909
Term	20		370	28,406,736	54,193,675	44,927	17,643,699,468
Accident	21		0	0	3,509,693	0	0
Health	22		2	0	105,310,641	331,089	0
Others	23		0	0	31,587,130	57,404	0
Total (18 to 23)	24		9,315	305,186,708	234,580,670	454,160	18,918,547,703
Annuities only (last period's 25 + 8 -17)	25		2,186	8,423,994	0	0	0

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	60,000	2	63,296	363,678	170	14,358
Endowment	2	205,500	5	252,616	15,847,877	491	16,273,997
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	265,500	7	315,912	16,211,555	661	16,288,355
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		8	154,113	0	0	0
Maturity	10		4,812	120,491,265	436,352	1,144	4,522,420
Expiry	11		0	(69,215)	1,739,676	0	(21,803,984)
Surrender	12		1,043	19,579,279	9,661,379	4,632	45,247,507
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		(1)	(13,943,863)	12,404,199	1	13,024,409
Total (9 to 15)	16		5,862	126,211,579	24,241,606	5,777	40,990,352
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		208	11,053,441	2,470,591	1,389	105,871,919
Endowment	19		11,373	165,758,260	107,529,537	50,471	492,019,998
Term	20		0	0	43,808	0	698,942
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		11,581	176,811,701	110,043,936	51,860	598,590,859
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**

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	89,321	40	23,713,866
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	89,321	40	23,713,866
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	2,978,275	1,176	690,150,460
Total (9 to 15)	16		0	0	2,978,275	1,176	690,150,460
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	161,758	6	32,782
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	161,758	6	32,782
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		28	2,797,616	9,604,286	637	11,293,877
Total (9 to 15)	16		28	2,797,616	9,604,286	637	11,293,877
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 3

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

New Business	Single Premium	Regular Premium
Mortgage Reducing Term	0	8,542,139
Total	0	8,542,139

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

Business in Force	Single Premium	Regular Premium
Mortgage Reducing Term		26,451,369
Total		26,451,369

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

New Business	Single Premium	Regular Premium
Eldersshield Supplementary Plans	0	7,516,295
Total	0	7,516,295

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

Business in Force	Single Premium	Regular Premium
Eldersshield Supplementary Plans		31,586,826
JSP Insurability Option		304
Total		31,587,130

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

Business in Force	Single Premium	Regular Premium
Deferred Annuity		0
Total		0

ANNUAL RETURN: NOTES TO FORM 3

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

Terminations and Transfers	Single Premium	Regular Premium
Reclassification from Regular Premium to Single Premium		12,404,199
Total		12,404,199

ANNUAL RETURN: NOTES TO FORM 3

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

New Business	Single Premium	Regular Premium
Mortgage reducing term	0	1,259
Total	0	1,259

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

Terminations and Transfers	Single Premium	Regular Premium
Sale of offshore Non Participating business		2,978,275
Total		2,978,275

ANNUAL RETURN: NOTES TO FORM 3

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

Terminations and Transfers	Single Premium	Regular Premium
Sale of offshore UL business		9,604,286
Total		9,604,286

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	270	110,993	7,620,469,500	144,889	18,337,638
Accident	2	45	3,120	2,621,284,516	0	541,417
Health	3	250	7,021	7,870,100	0	11,125,020
Others	4	0	0	0	174,829	1,265,479
Total (1 to 4)	5	565	121,134	10,249,624,116	319,718	31,269,554
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	67,449	4,784,601,299	146,196	26,926,642
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	1	32,104	3,024,210,245		8,983,251
Death, total permanent disability, critical illness	10	0	233	22,382,310		199,957
Others	11	523	142,113	5,200,471,222		23,239,999
Total (9 to 11)	12	524	174,450	8,247,063,777		32,423,207
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	1,667	536,346	52,353,874,012		83,437,728
Accident	15	35	14,119	13,092,436,989		4,032,537
Health	16	1,219	88,864	426,230,680		116,401,475
Others	17	0	0	0		11,439,242
Total (14 to 17)	18	2,921	639,329	65,872,541,681		215,310,982
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**

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	3	6	0	0	8,719
Others	4	0	0	0	0	0
Total (1 to 4)	5	3	6	0	0	8,719
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	2,734	64,905,275	0	1,746,387
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	2,580	9,279,804		4,931,808
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	7	495	3,899,563		572,168
Total (9 to 11)	12	7	3,075	13,179,367		5,503,976
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	5	500	65,644,150		163,567
Accident	15	0	0	21,052,070		62,564
Health	16	17	3,947	16,878,440		9,312,757
Others	17	0	0	0		0
Total (14 to 17)	18	22	4,447	103,574,660		9,538,888
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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 4

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Critical Illness Insurance		11,439,242
Total		11,439,242

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

New Business	Single Premium	Regular Premium
Critical Illness Insurance	174,829	1,265,479
Total	174,829	1,265,479

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

Terminations and Transfers	Single Premium	Regular Premium
Group Policies Lapses		23,239,999
Total		23,239,999

ANNUAL RETURN: NOTES TO FORM 4

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

Terminations and Transfers	Single Premium	Regular Premium
Group Policies Lapses		572,168
Total		572,168

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	34,525,502	0	10,730,923	0	64,628,912	0	3,960,722	0	0	0	113,846,059	0
Reinsurance ceded	2	0	0	566,895	0	47,475,029	0	541	0	0	0	48,042,465	0
Net premiums written (1 - 2)	3	34,525,502	0	10,164,028	0	17,153,883	0	3,960,181	0	0	0	65,803,594	0
Premium liabilities at beginning of period	4	15,466,162	0	3,574,696	0	2,575,843	0	688,006	0	0	0	22,304,707	0
Premium liabilities at end of period	5	19,152,761	0	5,699,841	0	3,050,039	0	632,005	0	0	0	28,534,646	0
Premiums earned during the period (3 + 4 - 5)	6	30,838,903	0	8,038,883	0	16,679,687	0	4,016,182	0	0	0	59,573,655	0
B. CLAIMS													
Gross claims settled	7	24,339,571	0	3,245,090	0	3,338,241	0	1,226	0	0	0	30,924,128	0
Reinsurance recoveries	8	0	0	254,233	0	2,106,758	0	0	0	0	0	2,360,991	0
Net claims settled (7 - 8)	9	24,339,571	0	2,990,857	0	1,231,483	0	1,226	0	0	0	28,563,137	0
Claims liabilities at end of period	10	6,367,278	0	581,392	0	5,681,700	0	0	0	0	0	12,630,370	0
Claims liabilities at beginning of period	11	6,714,624	0	54,000	0	3,116,600	0	0	0	0	0	9,885,224	0
Net claims incurred (9 + 10 - 11)	12	23,992,225	0	3,518,249	0	3,796,583	0	1,226	0	0	0	31,308,283	0
C. MANAGEMENT EXPENSES													
Management expenses	13	15,189,772	0	1,256,006	0	7,564,523	0	463,585	0	0	0	24,473,886	0
D. DISTRIBUTION EXPENSES													
Commissions	14	281,344	0	2,135,762	0	64,128	0	150,491	0	0	0	2,631,725	0
Reinsurance commissions	15	0	0	-330	0	18,438,809	0	113	0	0	0	18,438,592	0
Net commissions incurred (14 - 15)	16	281,344	0	2,136,092	0	-18,374,681	0	150,378	0	0	0	-15,806,867	0
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)													
	18	-8,624,438	0	1,128,536	0	23,693,262	0	3,400,993	0	0	0	19,598,353	0
F. NET INVESTMENT INCOME													
	19	92,866	0	3,349,275	0	20,171,612	0	1,236,198	0	0	0	24,849,951	0
G. OPERATING RESULTS (18 + 19)													
	20	-8,531,572	0	4,477,811	0	43,864,874	0	4,637,191	0	0	0	44,448,304	0
H. OTHERS													
Number of policies in force	21	212,995	0	84,020	0	211,989	0	48,600	0	0	0	557,604	0
Number of lives covered under policies in force	22	213,148	0	84,020	0	211,989	0	48,600	0	0	0	557,757	0
Number of claims registered	23	9,758	0	0	0	0	0	0	0	0	0	9,758	0

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	33,048,410	79,690,229	0	10,604,383	0	2,136,295	0	3,920,660	0	0	33,048,410	96,351,567
Reinsurance ceded	2	281,899	26,010,100	0	6,912,064	0	1,230,371	0	1,011,726	0	0	281,899	35,164,261
Net premiums written (1 - 2)	3	32,766,511	53,680,129	0	3,692,319	0	905,924	0	2,908,934	0	0	32,766,511	61,187,306
Premium liabilities at beginning of period	4	12,956,892	18,582,770	0	962,613	0	207,599	0	851,549	0	0	12,956,892	20,604,531
Premium liabilities at end of period	5	16,858,829	23,879,444	0	1,123,478	0	157,229	0	898,695	0	0	16,858,829	26,058,846
Premiums earned during the period (3 + 4 - 5)	6	28,864,574	48,383,455	0	3,531,454	0	956,294	0	2,861,788	0	0	28,864,574	55,732,991
B. CLAIMS													
Gross claims settled	7	16,411,223	67,752,380	0	4,594,562	0	80,740	0	1,159,501	0	0	16,411,223	73,587,183
Reinsurance recoveries	8	0	26,781,864	0	3,151,732	0	0	0	441,088	0	0	0	30,374,684
Net claims settled (7 - 8)	9	16,411,223	40,970,516	0	1,442,830	0	80,740	0	718,413	0	0	16,411,223	43,212,499
Claims liabilities at end of period	10	4,603,431	16,740,923	0	922,062	0	0	0	274,545	0	0	4,603,431	17,937,530
Claims liabilities at beginning of period	11	1,954,527	14,630,354	0	784,343	0	0	0	339,249	0	0	1,954,527	15,753,946
Net claims incurred (9 + 10 - 11)	12	19,060,127	43,081,085	0	1,580,549	0	80,740	0	653,709	0	0	19,060,127	45,396,083
C. MANAGEMENT EXPENSES													
Management expenses	13	1,675,600	2,574,092	0	1,241,195	0	250,044	0	198,783	0	0	1,675,600	4,264,114
D. DISTRIBUTION EXPENSES													
Commissions	14	5,140,520	6,988,491	0	334,802	0	151,592	0	317,986	0	0	5,140,520	7,792,871
Reinsurance commissions	15	0	2,941,950	0	115,981	0	463,247	0	82,795	0	0	0	3,603,973
Net commissions incurred (14 - 15)	16	5,140,520	4,046,541	0	218,821	0	-311,655	0	235,191	0	0	5,140,520	4,188,898
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	2,988,327	-1,318,263	0	490,889	0	937,165	0	1,774,105	0	0	2,988,327	1,883,896
F. NET INVESTMENT INCOME													
	19	363,313	558,129	0	3,309,780	0	666,768	0	43,101	0	0	363,313	4,577,778
G. OPERATING RESULTS (18 + 19)													
	20	3,351,640	-760,134	0	3,800,669	0	1,603,933	0	1,817,206	0	0	3,351,640	6,461,674
H. OTHERS													
Number of policies in force	21	73,629	3,608	0	217	0	80	0	1,155	0	0	73,629	5,060
Number of lives covered under policies in force	22	73,629	283,388	0	42,736	0	8,136	0	111,441	0	0	73,629	445,701
Number of claims registered	23	12,657	400,647	0	32	0	0	0	21	0	0	12,657	400,700

ANNUAL RETURN: NOTES TO FORM 7

Reporting Cycle:

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

ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

[Empty reporting area]

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	1,256,917,392	0	0	0	70,000	1,256,987,392
Debt securities	2	2,684,070,939	45,002,361	0	0	10,651,646	2,739,724,946
Land and buildings	3	0	0	0	0	0	0
Loans	4	58,300,638	0	0	0	0	58,300,638
Cash and deposits	5	165,598,527	9,873,258	0	0	7,513,903	182,985,688
Other invested assets	6	49,215,804	123,747	0	0	41,251	49,380,802
Investment income due or accrued	7	2,373,108	4,817	0	0	1,263	2,379,188
Outstanding premiums and agents' balances	8	82,994,044	2,365	0	0	0	82,996,409
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	3,163,475	0	0	0	0	3,163,475
Income tax recoverables	11	6,168,378	507,041	0	0	737,599	7,413,018
Fixed assets	12	0	0	0	0	5,568,406	5,568,406
Inter-fund balances and intra-group balances (due from)	13	21,274,077	0	0	0	3,004,250	24,278,327
Other assets	14	18,189,784	190,920	0	0	20,005,632	38,386,336
Total Assets (1 to 14)	15	4,348,266,166	55,704,509	0	0	47,593,950	4,451,564,625
LIABILITIES							
Policy liabilities	16	3,821,197,000	34,020,595	0	0		3,855,217,595
Other liabilities							
Outstanding claims	17	31,090,163	0	0	0	0	31,090,163
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	4,136,748	0	0	0	0	4,136,748
Amounts owing to insurers	20	40,096,521	0	0	0	0	40,096,521
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	23,262,857	1,321,712	0	0	10,084	24,594,653
Others	23	150,907,201	210,916	0	0	72,574	151,190,691
Total Liabilities (16 to 23)	24	4,070,690,490	35,553,223	0	0	82,658	4,106,326,371
NET ASSETS (15 - 24)	25	277,575,676	20,151,286	0	0	47,511,292	345,238,254
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					84,281,470	84,281,470
Reserves:							
Unappropriated profits (losses)	27					-36,770,178	-36,770,178
Other reserves	28					0	0
Surplus	29	277,575,676	20,151,286	0	0		297,726,962
Total (26 to 29)	30	277,575,676	20,151,286	0	0	47,511,292	345,238,254

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	84,281,470	0	-43,920,136	40,361,334
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	6,274,273	6,274,273
Dividends paid for the period	5	0	0	-34,000,037	-34,000,037
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	34,875,722	34,875,722
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	84,281,470	0	-36,770,178	47,511,292

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

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

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2012 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	973,982,160	27,687,120	0	0		1,001,669,280
Less: Outward reinsurance premiums	2	134,933,440	551,708	0	0		135,485,148
Investment revenue	3	362,047,788	398,164	0	0	117,023	362,562,975
Less: Investment expenses	4	10,610,255	81,033	0	0	26,777	10,718,065
Other income	5	2,602,302	45,072	0	0	35,137	2,682,511
Total Income (1 to 5)	6	1,193,088,555	27,497,615	0	0	125,383	1,220,711,553
Gross claims settled	7	885,115,374	15,071,712	0	0		900,187,086
Less: Reinsurance recoveries	8	50,535,933	0	0	0		50,535,933
Management expenses	9	93,222,033	8,562,329	0	0	6,152,403	107,936,765
Distribution expenses	10	70,185,126	0	0	0	2,510,124	72,695,250
Increase (decrease) in net policy liabilities	11	70,319,388	5,060,887	0	0		75,380,275
Provision for doubtful debts / bad debts written off on receivables	12	2,717,792	0	0	0	0	2,717,792
Taxation expenses	13	9,625,240	622,563	0	0	-14,811,417	-4,563,614
Other expenses	14	0	0	0	0	0	0
Total Outgo (7 to 14)	15	1,080,649,020	29,317,491	0	0	-6,148,890	1,103,817,621
NET INCOME (6 - 15)	16	112,439,535	-1,819,876	0	0	6,274,273	116,893,932

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2012 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	1	7,044	0	8,507	466	0	6,203	0	15,176
- Regular Premium	2	37,492	2,712,799,012	64,994,915	780,382,672	46,977,314	599,497,199	682,718,321	10,705,830	921,286,938
Endowment										
- Single Premium	3	9,550	330,403,935	0	321,428,366	650,522	0	16,463,219	7,216,085	345,758,192
- Regular Premium	4	42,903	1,241,831,667	282,804,324	1,263,966,265	50,418,623	1,167,498,970	557,617,416	24,999,224	729,502,558
Term	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	209,823,111	0	209,823,111
Sub total (1 to 8)	9	89,946	4,285,041,658	347,799,239	2,365,785,810	98,046,925	1,766,996,169	1,466,628,270	42,921,139	2,206,385,975
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term	14	0	386,804,835	3,001,203	7,514,343	106,814	5,307,432	1,251,472	1,177,291	4,742,488
Accident and Health	15	0	0	0	0	0	0	0	0	0
Annuity	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	386,804,835	3,001,203	7,514,343	106,814	5,307,432	1,251,472	1,177,291	4,742,488
Total (9 +18)	19	89,946	4,671,846,493	350,800,442	2,373,300,153	98,153,739	1,772,303,601	1,467,879,742	44,098,430	2,211,128,463

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2012 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	1	7,044	0	10,554	558	0	115	0	11,227
- Regular Premium	2	37,492	2,712,799,012	64,994,915	1,012,549,965	57,932,578	694,928,843	44,262,883	47,480,322	467,296,905
Endowment										
- Single Premium	3	9,550	330,403,935	0	341,032,885	723,621	0	91,561	0	341,848,067
- Regular Premium	4	42,903	1,241,831,667	282,804,324	1,567,898,670	58,005,380	1,310,474,052	3,350,041	153,733,303	472,513,342
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	89,946	4,285,041,658	347,799,239	2,921,492,074	116,662,137	2,005,402,895	47,704,600	201,213,625	1,281,669,541
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	386,804,835	3,001,203	7,514,343	106,814	5,307,432	1,251,472	1,177,291	4,742,488
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	17	0	386,804,835	3,001,203	7,514,343	106,814	5,307,432	1,251,472	1,177,291	4,742,488
Total (9 +18)	18	89,946	4,671,846,493	350,800,442	2,929,006,417	116,768,951	2,010,710,327	48,956,072	202,390,916	1,286,412,029

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

I518C AVIVA LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2012 12

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

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

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

I518C AVIVA LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2012 12

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: Singapore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	42	831,807	0	553,985	18,910	0	12,390	0	585,285
- Regular Premium	2	2,093	75,934,326	1,183,325	38,433,986	1,451,465	11,599,557	1,475,755	0	29,761,649
Endowment										
- Single Premium	3	8,901	275,948,165	0	273,707,590	506,645	0	95,859	0	274,310,094
- Regular Premium	4	18,647	1,198,913,909	38,796,206	401,123,989	8,859,508	127,700,148	2,060,628	363,776	284,707,753
Term										
Accident and Health	5	46,964	70,025,980,216	137,631,403	222,032,425	38,327,010	425,042,347	29,408,900	149,373,987	14,099,975
Annuity	6	332,345	13,518,667,669	229,254,346	360,894,776	119,972,008	470,743,563	20,402,422	55,063,878	85,589,521
Others	7	2,186	8,423,994	0	124,221,753	1,446,058	0	4,471,881	0	130,139,692
Total (1 to 8)	8	57,404	0	43,026,372	222,950,195	41,860,818	385,363,144	1,699,206	119,976,403	1,123,478
	9	468,582	85,104,700,086	449,891,652	1,643,918,699	212,442,422	1,420,448,759	59,627,041	324,778,044	820,317,447

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: Singapore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	208	11,053,441	0	3,864	75,071	202,880	42	124,051	148	2,674,686	2,674,834
- Regular Premium	2	1,389	105,871,919	2,470,591	7,158,918	3,522,112	29,108,828	244,977	18,753,699	570,878	15,177,911	15,748,789
Endowment												
- Single Premium	3	11,373	165,758,260	0	6,328,932	17,209,276	30,656,186	201,811	8,261,418	1,345,251	161,980,318	163,325,569
- Regular Premium	4	50,471	492,019,998	107,529,537	12,156,872	78,780,388	157,484,520	175,378	68,706,026	2,334,144	587,206,649	589,540,793
Term	5	0	698,942	43,808	198,983	5,249	349,904	37,217	120,692	12,237	0	12,237
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	545,324	0	0	0	0	545,324	12,792,060	13,337,384
Total (1 to 8)	9	63,441	775,402,560	110,043,936	26,392,893	99,592,096	217,802,318	659,425	95,965,886	4,807,982	779,831,624	784,639,606

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: Offshore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term	5	5	65,644,150	163,567	189,446	0	0	82,584	0	272,030
Accident and Health	6	17	37,930,510	9,375,321	4,607,790	0	0	231,664	0	4,839,454
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
Total (1 to 8)	9	22	103,574,660	9,538,888	4,797,236	0	0	314,248	0	5,111,484

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: Offshore Insurance Fund

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

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

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-19,119,550		-19,119,550
Mortality/Morbidity	2	-1,279,229	-4,960,967	3,681,738
Forfeiture/Surrender	3	3,218,410	9,096,515	-5,878,105
Interest	4	169,047,355	46,727,287	122,320,068
Expense	5	-6,225,710	-6,925,305	699,595
Change in basis	6	-29,619,605		-29,619,605
Miscellaneous	7	-66,500,588	0	-66,500,588
Total (1 to 7)	8			5,583,553

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	677,264		677,264
Mortality/Morbidity	2	-1,330,920	-8,435,098	7,104,178
Forfeiture/Surrender	3	-3,692,167	-4,096,894	404,727
Interest	4	62,829,794	2,774,231	60,055,563
Expense	5	-8,828,767	-8,068,225	-760,542
Change in basis	6	2,106,552		2,106,552
Miscellaneous	7	29,859,191	0	29,859,191
Total (1 to 7)	8			99,446,933

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-4,012,198		-4,012,198
Mortality/Morbidity	2	-40,151	-191,823	151,672
Forfeiture/Surrender	3	244,805	1,503,568	-1,258,763
Interest	4	13,527,620	11,452,845	2,074,775
Expense	5	-3,484,544	-3,863,812	379,268
Change in basis	6	-940,389		-940,389
Miscellaneous	7	11,412,906	0	11,412,906
Total (1 to 7)	8			7,807,271

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	232,116		232,116
Mortality/Morbidity	2	-59,482	-554,638	495,156
Forfeiture/Surrender	3	-40,519	375	-40,894
Interest	4	-99,900	4,040	-103,940
Expense	5	-24,601	-91,547	66,946
Change in basis	6	-23		-23
Miscellaneous	7	425,626	0	425,626
Total (1 to 7)	8			1,074,987

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-1,833,983		-1,833,983
Mortality/Morbidity	2	1,217	-4,394	5,611
Forfeiture/Surrender	3	357,249	456,001	-98,752
Interest	4	238,342	15,317	223,025
Expense	5	-44,284	-165,116	120,832
Change in basis	6	0		0
Miscellaneous	7	110,057	0	110,057
Total (1 to 7)	8			-1,473,210

ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I518C AVIVA LTD

Reporting Cycle: 2012 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund	2,211,128,463	0
Non-Participating Fund	820,317,447	5,111,484
Investment-Linked Fund	784,639,606	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I518C AVIVA LTD

Reporting Cycle: 2012 12

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	38,283,415	0
Terminal Bonus	4	7,400,202	0
Total amt to policy owners (1 to 4)	5	45,683,617	0
Allocation to surplus account	6	5,583,553	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

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

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

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	38,283,415	0
Terminal Bonus	4	7,400,202	0
Total amount to policy owners (1 to 4)	5	45,683,617	0
Allocation to surplus account	6	5,583,553	0

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

NoneNone

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	5,583,553
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	733,939,871
Policy liabilities - minimum condition liability	3	924,716,434
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	733,939,871
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 registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	739,523,424
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	106,097,399
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	106,097,399
Modified minimum condition liability	16	1,392,509,428
Minimum condition liability	17	1,286,412,029
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	1,468,730,670
Higher of 21 or 22:	20	2,211,128,463
Sum of total risk requirement and minimum condition liability of the insurance fund	21	1,572,384,861
Policy liabilities of the insurance fund	22	2,211,128,463
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	106,097,399
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	85,507,290
(a) Specific Risk Requirement	35	42,753,645

(b) General Risk Requirement	36	42,753,645	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		91,402,028
(a) Sum of: (39 + 42)	38	-38,285,258	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	74,814,345	
Debt specific risk requirement	40	18,259,544	
Debt general risk requirement	41	56,554,801	
Liability adjustment requirement in an increasing interest rate environment	42	-113,099,603	
(b) Sum of: (44 + 47)	43	91,402,028	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-38,295,257	
Debt specific risk requirement	45	18,259,544	
Negative of debt general risk requirement	46	-56,554,801	
Liability adjustment requirement in a decreasing interest rate environment	47	129,697,285	
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		1,613,605
Miscellaneous Risk Requirement	52		1,352,510
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		179,875,433
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		285,972,832

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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	236,934,520
Less:		
Reinsurance adjustment	6	17,971,435
Financial resource adjustment: (8 to 12)	7	9,971,183
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	9,971,183
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	208,991,902
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	29,053,060
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	29,053,060
Modified policy liabilities	25	849,370,507
Policy Liabilities	26	820,317,447
(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	528,803,074
Sum of total risk requirement and policy liabilities of the insurance fund	29	909,046,872
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	29,053,060
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	189,026
(a) Specific Risk Requirement	35	94,513
(b) General Risk Requirement	36	94,513
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	36,883,990
(a) Sum of: (39 + 42)	38	36,883,990
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	64,835,115
Debt specific risk requirement	40	13,580,746
Debt general risk requirement	41	51,254,369
Liability adjustment requirement in an increasing interest rate environment	42	-27,951,125
(b) Sum of: (44 + 47)	43	-6,022,393
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-37,673,623
Debt specific risk requirement	45	13,580,746
Negative of debt general risk requirement	46	-51,254,369
Liability adjustment requirement in a decreasing interest rate environment	47	31,651,230
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	5,373,482
Miscellaneous Risk Requirement	52	17,229,867
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	59,676,365
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	88,729,425

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	19,220,327
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	6,934,860
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	5,828,754
(d) intangible assets	11	1,106,106
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	12,285,467
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	1,268,133
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	1,268,133
Modified policy liabilities	25	785,907,739
Policy Liabilities	26	784,639,606
(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	737,166,398
Sum of total risk requirement and policy liabilities of the insurance fund	29	786,352,443
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	1,268,133
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	444,704
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	444,704
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	1,712,837

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	9,706,968
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 registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	9,706,968
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	643,075
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	643,075
Modified policy liabilities	25	5,754,559
Policy Liabilities	26	5,111,484
(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	8,850,373
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	643,075
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	255,012
(a) Sum of: (39 + 42)	38	255,012
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	255,012
Debt specific risk requirement	40	221,476
Debt general risk requirement	41	33,536
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	187,940
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	187,940
Debt specific risk requirement	45	221,476
Negative of debt general risk requirement	46	-33,536
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	2,415
Miscellaneous Risk Requirement	52	2,838,387
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	3,095,814
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	3,738,889

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	6,130,308
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	339,624
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	339,624
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	5,790,684
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	71,460
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	5,926
(a) Sum of: (39 + 42)	38	5,926
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,926
Debt specific risk requirement	40	3,151
Debt general risk requirement	41	2,775
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	376
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	376
Debt specific risk requirement	45	3,151
Negative of debt general risk requirement	46	-2,775
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	65,534
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	71,460
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	71,460

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

**ANNUAL RETURN: FORM 22 - STATEMENT IN RELATION TO TOTAL RISK REQUIREMENT OF ASSETS AND
LIABILITIES OF REGISTERED INSURER THAT DO NOT BELONG TO ANY INSURANCE FUND ESTABLISHED AND
MAINTAINED UNDER THE ACT**

I518C AVIVA LTD

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
Total C1 Requirement (1 + 10 + 17)	20	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	11,200
(a) Specific Risk Requirement	22	5,600
(b) General Risk Requirement	23	5,600
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	322,531
(a) Sum of: (26 + 29)	25	322,531
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	322,531
Debt specific risk requirement	27	268,076
Debt general risk requirement	28	54,455
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	213,621
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	213,621
Debt specific risk requirement	32	268,076

Negative of debt general risk requirement	33	-54,455
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	3,585
Miscellaneous Risk Requirement	38	778,751
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	1,116,067
Total Risk Requirement of Assets and Liabilities of Registered Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	1,116,067

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL

ANNUAL RETURN

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

I518C AVIVA LTD

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Registered Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	292,143,409
Balances in the surplus account of each participating fund	2	5,583,553
Paid-up ordinary share capital	3	84,281,470
Unappropriated profits (losses)	4	-36,770,178
Surpluses of Overseas Branch Operations	5	0
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	17,997,020
Financial resource adjustment: (10 to 14)	9	37,579,348
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	4,825,187
(b) charged assets	11	0
(c) deferred tax assets	12	7,413,018
(d) intangible assets	13	25,341,143
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	289,661,886
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	733,939,871
Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)	21	1,023,601,757
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	391,073,970
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	1,116,067
Total Risk Requirement of Registered Insurer (22 to 23)	24	392,190,037
CAPITAL ADEQUACY RATIO (21/24)	25	261.00 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2012 12

NIL